



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

No1
MAXSUS SON



BAKALAVR TALABALARINIG MAQOLALARI TO'PLAMI



ISSN: 2992-8982

<https://yashil-iqtisodiyot-taraqqiyot.uz/>

2026



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Muassis: "Ma'rifat-print-media" MChJ

Hamkorlarimiz: Toshkent davlat iqtisodiyot universiteti, O'zR Tabiat resurslari vazirligi, O'zR Bosh prokuraturasi huzuridagi IJQK departamenti.

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“Yashil” iqtisodiyot va taraqqiyot” jurnali

O'zbekiston Respublikasi Oliy ta'lim, fan va innovatsiyalar vazirligi huzuridagi Oliy attestatsiya komissiyasi rayosatining 2023-yil 1-apreldagi 336/3-sonli qarori bilan ro'yxatdan o'tkazilgan.



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THE EVOLUTION OF E-COMMERCE IN UZBEKISTAN: TRENDS, DRIVERS, AND FUTURE PROSPECTS

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Abstract: In today's globalized economy, advances in digital technologies have significantly expanded opportunities for businesses to sell goods and services via the Internet. Over recent years, online business activity has made a growing contribution to Uzbekistan's economic development. This article analyzes the role of e-commerce in the national economy, with particular attention to its evolution, key driving factors, and future prospects. The study highlights the importance of digital platforms, payment systems, and supportive public policies in fostering sustainable growth of the e-commerce sector. Overall, the findings indicate that e-commerce can serve as a strong catalyst for innovation, market integration, and long-term economic modernization in Uzbekistan.

Key words: e-commerce, online business, digital platforms, digital economy, Uzbekistan.

Annotatsiya: Bugungi globalashgan iqtisodiyot sharoitida raqamli texnologiyalarning rivojlanishi korxonalar uchun internet orqali tovar va xizmatlarni sotish imkoniyatlarini sezilarli darajada kengaytirdi. So'nggi yillarda onlayn biznes faoliyati O'zbekiston iqtisodiy rivojlanishiga tobora muhim hissa qo'shib kelmoqda. Mazkur maqolada elektron tijoratning milliy iqtisodiyotdagi o'rni, uning shakllanish bosqichlari, asosiy harakatlantiruvchi omillari hamda kelajak istiqbollari tahlil qilinadi. Tadqiqotda raqamli platformalar, to'lov tizimlari va davlat siyosatining elektron tijoratni barqaror rivojlantirishdagi ahamiyati yoritib beriladi.

Kalit so'zlar: elektron tijorat, onlayn biznes, raqamli platformalar, raqamli iqtisodiyot, O'zbekiston.

Аннотация: В условиях современной глобализированной экономики развитие цифровых технологий существенно расширило возможности бизнеса по продаже товаров и услуг через Интернет. За последние годы онлайн-бизнес внес значительный вклад в экономическое развитие Узбекистана. В статье анализируется роль электронной коммерции в национальной экономике с акцентом на этапы её эволюции, ключевые факторы роста и будущие перспективы. Особое внимание уделяется значению цифровых платформ, платежных систем и государственной политики в обеспечении устойчивого развития сектора электронной коммерции. Полученные выводы подтверждают, что электронная коммерция может стать важным фактором инновационного развития и экономической модернизации страны.

Ключевые слова: электронная коммерция, онлайн-бизнес, цифровые платформы, цифровая экономика, Узбекистан.

INTRODUCTION

The term "e-commerce" was first introduced in the 1990s, when companies such as Amazon and eBay began selling goods and services via the Internet (Thai Ministry of Foreign Affairs, 2023). In Uzbekistan, the development of e-commerce remained relatively limited until the COVID-19 pandemic, which significantly



accelerated its adoption. During this period, many individuals launched online businesses, while numerous companies expanded their activities by introducing digital services to better meet consumer demand. Since 2019, electronic commerce has made a growing contribution to Uzbekistan's gross domestic product and employment growth (U.S. International Trade Administration, 2025).

The main objectives of this strategy include optimizing digital infrastructure, promoting digital transformation, developing digital skills, improving regulatory frameworks, and expanding international cooperation in the digital sphere (Madieva, Z. I., 2025).

LITERATURE REVIEW

Recent studies indicate that e-commerce has become a key driver of digital economic growth in Uzbekistan and Central Asia. Khushmurodova and Urazov (2023) examine the main trends and challenges of electronic commerce, highlighting the importance of regulatory reforms and infrastructure development. The U.S. International Trade Administration (2025) provides comprehensive evidence on market size, payment systems, and logistics improvements, demonstrating the increasing integration of Uzbekistan into global digital trade. In addition, Caspianpost Team (2024) and the Thai Ministry of Foreign Affairs (2023) emphasize that the COVID-19 pandemic accelerated digitalization processes and contributed to the expansion of cross-border e-commerce activities in the region.

Furthermore, Madieva (2025) focuses on strategic management approaches to enhancing e-commerce development by linking state policy with innovation and institutional reforms. BYYD Team (2025) and ESM Magazine (2025) analyze market trends, platform growth, and consumer behavior, with particular attention to the rise of mobile commerce and local marketplaces such as Uzum. News Central Asia (2025) and Zokirov (2025) complement these findings by underscoring the broader social and economic impacts, including employment creation, inclusivity, and the development of digital skills.

RESEARCH METHODOLOGY

This study adopts a mixed qualitative and quantitative research design to examine the development of e-commerce in Uzbekistan and to identify its key drivers, challenges, and future prospects. The analysis is based on secondary data obtained from official reports, international organizations, and academic publications, including materials from the U.S. International Trade Administration, national policy documents, and recent scientific studies. Descriptive and comparative methods are applied to analyze the stages of e-commerce development, market dynamics, and the role of government initiatives such as "Digital Uzbekistan – 2030." In addition, trend analysis is used to evaluate changes in internet usage, market size, and platform growth over time.

Furthermore, content analysis is employed to systematize evidence from the relevant literature and policy documents, enabling the identification of key institutional, technological, and economic factors influencing e-commerce development. The findings are then synthesized to provide an integrated assessment of opportunities and constraints, while the validity and reliability of the conclusions are ensured through cross-checking data from multiple sources.

ANALYSIS AND RESULTS

The development of e-commerce in Uzbekistan can be described through several key stages. The initial phase, covering the period 2003–2019, was characterized by the formation of the regulatory framework for electronic commerce (Khushmurodova & Urazov, 2023). During this time, the first online shops, such as Arbutz, as well as digital payment systems including Humo, UzCard, Visa, and Mastercard, were launched (U.S. International Trade Administration, 2025). This integration enabled international cardholders to use the UzCard and Humo payment infrastructure, including ATMs and payment terminals, for transactions in local currency. In parallel, internet penetration increased significantly: in 2016 the number of users exceeded 13 million, and by early 2025 it reached 32.7 million, accounting for about 87.2 % of the population (BYYD Team, 2025). OLX.uz also emerged as one of the early platforms based on the C2C model, allowing consumers to buy and sell used goods (Thai Ministry of Foreign Affairs, 2023).

A new phase began in 2020, when accelerated digitalization occurred due to the COVID-19 pandemic (Caspianpost Team, 2024). At the same time, cooperation between the Uzbekistan Export Promotion Agency and Alibaba encouraged small businesses to enter online marketplaces (News Central Asia, 2025). In 2021, the launch of the first national online trading platform, Unisavdo.uz, further supported businesses by enabling them to export goods and services and reach a broader customer base (Caspianpost Team, 2024). Another



important milestone was the entry of Uzum Market, founded in 2022, which quickly became one of the largest companies in the sector, exceeding a valuation of USD 1 billion (ESM Magazine, 2025). In July 2023, the platform delivered more than one million orders, and by 2025 its value increased to USD 1.5 billion following new investment rounds (BYYD Team, 2025). In addition, the adoption of the Electronic Commerce Strategy for 2023–2027 aimed to support traditional businesses and facilitate their expansion into the digital environment (Madieva, 2025).

Electronic commerce in Uzbekistan has experienced rapid growth, with the market valued at approximately USD 1.2 billion, representing about 3.8 % of the retail sector (U.S. International Trade Administration, 2025). This expansion has been driven by a combination of government initiatives, technological progress, innovation, and external factors such as the COVID–19 pandemic (Khushmurodova & Urazov, 2023). Government policy has played a central role, particularly through the “Digital Uzbekistan – 2030” strategy adopted in October 2020. Its priorities include expanding internet access to more than 70 % by 2025, achieving full 5G coverage by 2030, strengthening regulatory support through the 2023–2027 E-commerce Roadmap, and promoting international cooperation with organizations such as the International Trade Centre and the European Union (BYYD Team, 2025; Madieva, 2025; News Central Asia, 2025). The Ministry of Digital Technologies is also actively involved in implementation by promoting e-government services and reducing administrative barriers for online businesses (Madieva, 2025).

Alongside public policy, major companies and platforms have significantly contributed to sectoral development. Uzum Market strengthened its market position in 2023 with a focus on mobile commerce and local sellers (ESM Magazine, 2025), while BirBir surpassed one million application downloads by December 2025 by emphasizing user-friendly interfaces and diverse product categories (BYYD Team, 2025). Asaxiy and Sello.uz expanded retail opportunities, with Asaxiy specializing in electronics and Sello focusing on general merchandise (U.S. International Trade Administration, 2025). Moreover, international players such as AliExpress, Wildberries, Ozon, and Yandex introduced global practices in logistics and payment systems, further enhancing market efficiency (News Central Asia, 2025). Technological progress, particularly the expansion of internet access and smartphone usage, has also supported e-commerce growth, while the wider adoption of digital payment systems such as UzCard and Humo and improvements in logistics have reduced transaction barriers and enhanced delivery services (U.S. International Trade Administration, 2025).

Finally, several external and economic factors have reinforced these trends. The COVID–19 pandemic increased online sales by approximately 6.7 times during 2019–2020 (Khushmurodova & Urazov, 2023), while economic liberalization, support for small and medium-sized enterprises, and the expansion of international trade further accelerated e-commerce development (Thai Ministry of Foreign Affairs, 2023). In addition, improvements in regulation and the development of digital skills have contributed to higher productivity and more sustainable growth of the sector (Madieva, 2025).

E-commerce provides substantial benefits for Uzbekistan’s economy and society, contributing to economic growth, market expansion, and social inclusion. In particular, it has supported gross domestic product growth by creating new markets, with the market size increasing from USD 311 million in 2022 to approximately USD 1.2 billion in 2024, and by promoting exports through platforms such as Unisavdo.uz (U.S. International Trade Administration, 2025). In addition, e-commerce facilitates the integration of small businesses into global value chains and contributes to employment creation, especially in logistics and related services (Zokirov, 2025). From the consumer perspective, the sector offers greater convenience and access, as customers benefit from 24/7 shopping opportunities and a wider range of products, particularly in urban areas where internet usage reached about 89 % in 2025. At the same time, the diffusion of innovations, including mobile payment solutions such as UzCard, has further enhanced the efficiency and accessibility of online transactions (U.S. International Trade Administration, 2025). Moreover, the expansion of delivery services has improved inclusivity by supporting rural areas, reducing urban–rural disparities, and enabling the online commercialization of products related to tourism and agriculture (Zokirov, 2025).

Alongside these positive developments, several challenges need to be addressed in order to ensure sustainable growth of the sector. Furthermore, regulatory and security issues, particularly cybersecurity risks and insufficient trust in online payment systems, represent important concerns for both businesses and consumers (Khushmurodova & Urazov, 2023). Another critical issue is the shortage of digital skills, since a considerable share of the population lacks the necessary competencies to fully participate in the digital economy, which complicates the transition of businesses to online models (Zokirov, 2025). In this context, government training programs implemented under the “Digital Uzbekistan – 2030” framework play a constructive role in strengthening human capital, and their continued expansion is expected to further support the long-term development of e-commerce.



IQTISODIYOT & TARAQQIYOT

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"Yashil" iqtisodiyot va taraqqiyot" jurnali 03.11.2022-yildan O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi Axborot va ommaviy kommunikatsiyalar agentligi tomonidan №566955 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.
Litsenziya raqami: №046523. PNFL: 30407832680027

Manzilimiz: Toshkent shahar, Mirzo Ulug'bek tumani
Kumushkon ko'chasi, 26-uy.



Jurnal sayti: <https://yashil-iqtisodiyot-taraqqiyot.uz>