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IQTISODIYOT  
va  
TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal



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- 08.00.05 Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 Ekonometrika va statistika
- 08.00.07 Moliya, pul muomalasi va kredit
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- 08.00.09 Jahon iqtisodiyoti
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- 08.00.17 Turizm va mehmonxona faoliyati

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

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**Abstract:** In the context of globalization, rapid technological advancements have enabled businesses to conduct commercial activities through the Internet. Over recent years, online businesses have made a significant contribution to the economic development of Uzbekistan. This article analyzes the role of e-commerce in the national economy, examining its stages of development, key driving factors, and future growth prospects. Particular attention is paid to the impact of digital platforms, government initiatives, and technological infrastructure on the expansion of electronic commerce in Uzbekistan.

**Key words:** e-commerce, online businesses, Internet, digital platforms, digital economy.

**Annotatsiya:** Globallashuv sharoitida axborot texnologiyalarining jadal rivojlanishi biznes subyektlariga Internet orqali savdo faoliyatini amalga oshirish imkonini yaratdi. So'nggi yillarda elektron tijorat O'zbekiston iqtisodiyotining muhim tarkibiy qismiga aylanib, uning rivojlanishiga sezilarli hissa qo'shmoqda. Ushbu maqolada mamlakatda elektron tijoratning shakllanish va rivojlanish bosqichlari, asosiy harakatlantiruvchi omillari hamda istiqboldagi rivojlanish imkoniyatlari tahlil qilinadi. Shuningdek, raqamli platformalar, davlat tashabbuslari va texnologik infratuzilmaning elektron tijorat taraqqiyotiga ta'siri yoritib beriladi.

**Kalit so'zlar:** elektron tijorat, onlayn biznes, Internet, raqamli platformalar, raqamli iqtisodiyot.

**Аннотация:** В условиях глобализации и стремительного развития информационных технологий коммерческая деятельность через Интернет стала неотъемлемой частью современной экономики. За последние годы электронная коммерция внесла существенный вклад в экономическое развитие Узбекистана. В данной статье анализируется роль электронной коммерции в национальной экономике, рассматриваются этапы её развития, ключевые факторы роста и перспективы дальнейшего расширения. Особое внимание уделяется влиянию цифровых платформ, государственных инициатив и технологической инфраструктуры на развитие электронной торговли в стране.

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

## INTRODUCTION

The term "e-commerce" was first introduced in the 1990s, when Amazon and eBay began selling goods and services through the Internet (Thai Ministry of Foreign Affairs, 2023). In Uzbekistan, however, e-commerce development remained limited until the COVID-19 pandemic significantly accelerated its adoption. During the pandemic period, many individuals initiated online businesses, while a number of companies launched digital services to better meet changing consumer demands. Since 2019, electronic commerce has contributed notably to Uzbekistan's gross domestic product growth and employment generation (U.S. International Trade Administration, 2025).



At present, a range of comprehensive measures and strategic initiatives are being implemented to further develop e-commerce, including the “Digital Uzbekistan 2030” strategy, which aims to accelerate the country’s digital transformation, foster innovation, and enhance international competitiveness. The key objectives of this strategy include optimizing digital infrastructure, promoting digital transformation processes, cultivating digital skills and human capital, strengthening regulatory and policy frameworks, and expanding international cooperation within the digital economy (Madieva, Z. I., 2025).

## LITERATURE REVIEW

Recent academic and policy-oriented studies highlight that the development of e-commerce in Uzbekistan has been closely linked to institutional reforms, digital infrastructure expansion, and market liberalization. Khushmurodova and Urazov emphasize that the early regulatory framework for electronic commerce laid the foundation for market growth, while also identifying persistent legal and infrastructural challenges that continue to affect online business operations. Complementing this perspective, the U.S. International Trade Administration reports that by 2025 e-commerce had become an increasingly important component of Uzbekistan’s retail sector, supported by improved payment systems, logistics development, and growing Internet penetration.

A number of studies focus on strategic management and policy measures aimed at accelerating e-commerce development. Madieva argues that the effectiveness of e-commerce growth in Uzbekistan depends on coordinated governance mechanisms, digital skills development, and the integration of small and medium-sized enterprises into online platforms. This view is supported by analytical reports from News Central Asia and the Thai Ministry of Foreign Affairs, which note that regional cooperation, international partnerships, and cross-border digital trade initiatives have played a significant role in positioning Central Asia, including Uzbekistan, as an emerging e-commerce hub.

Empirical and market-based analyses further underline the role of digital marketing trends, platform competition, and consumer behavior in shaping the future of e-commerce. BYYD Team and ESM Magazine identify mobile commerce, localized platforms, and logistics innovation as key drivers of market expansion in Uzbekistan by 2025. At the societal level, Zokirov highlights that the diffusion of e-commerce has contributed to greater economic inclusion, job creation, and changes in consumption patterns, particularly by enabling broader participation of households and small businesses in the digital economy. Together, these studies provide a comprehensive foundation for understanding the structural drivers, institutional conditions, and future prospects of e-commerce development in Uzbekistan.

## RESEARCH METHODOLOGY

The research methodology of this study is based on a mixed qualitative and quantitative approach. Secondary data were collected from official statistical reports, government publications, international trade databases, and peer-reviewed academic journals related to e-commerce development in Uzbekistan. In addition, analytical reports from international organizations and digital economy platforms were used to ensure data reliability and relevance. The collected data include indicators on market size, Internet penetration, digital payments, platform activity, and policy measures. The analysis was conducted using descriptive statistical methods to identify trends and growth dynamics, as well as comparative analysis to examine changes over time and differences between development stages. Content analysis was applied to policy documents and strategic programs in order to assess institutional and regulatory influences. The combination of these methods allowed for a comprehensive evaluation of the drivers, challenges, and future prospects of e-commerce development in Uzbekistan.

## ANALYSIS AND RESULTS

The development of e-commerce in Uzbekistan has progressed through five main stages. The first steps (2003-2019) were taken through the establishment of regulatory frameworks governing electronic commerce (Khushmurodova, M., & Urazov, K., 2023). During this period, initial online shops, such as Arbauz, and digital payment systems, including Humo, UzCard, Visa, and Mastercard, were launched (U.S. International Trade Administration, 2025). This integration enabled international cardholders to utilize the payment infrastructure of UzCard and Humo, including ATMs and payment terminals, for transactions in the local currency (U.S. International Trade Administration, 2025). Moreover, in 2016, the number of Internet users exceeded 13 million, and this figure reached 32.7 million in early 2025, accounting for approximately 87.2% of Uzbekistan’s population (BYYD Team, 2025). OLX.uz is also among the first e-commerce platforms in Uzbekistan and operates based on the C2C business model, allowing consumers to buy and sell used items (Thai Ministry of Foreign Affairs, 2023).



The second stage was characterized by accelerated digitalization in 2020. Due to the COVID-19 pandemic and the adoption of the “Digital Uzbekistan 2030” strategy, e-commerce platforms expanded rapidly, and digital infrastructure improved significantly (Caspianpost Team, 2024). In this context, the partnership between the Uzbekistan Export Promotion Agency and Alibaba played an important role in encouraging small businesses to enter the online marketplace and expand their commercial activities (News Central Asia, 2025).

The third stage emerged in 2021 with the launch of the first national online trading platform, Unisavdo.uz, which enabled domestic businesses to export their products and services and reach a broader customer base, thereby strengthening their participation in international trade (Caspianpost Team, 2024). This development marked an important milestone in the institutionalization of electronic commerce in Uzbekistan.

The fourth stage was marked by the entry of Uzum Market, which was founded in 2022 and became the first large-scale domestic e-commerce company valued at over \$1 billion (ESM Magazine, 2025). In July 2023, Uzum Market delivered more than one million orders, setting a national record. By 2025, following additional funding rounds, the company's valuation reached \$1.5 billion, reflecting the growing maturity and competitiveness of the Uzbek e-commerce market (BYVD Team, 2025).

The fifth stage is associated with the implementation of the Electronic Commerce Strategy for 2023-2027, the primary objective of which is to support traditional businesses and assist them in expanding their operations through digital channels (Madieva, Z. I., 2025). This strategy aims to ensure the sustainable integration of electronic commerce into the national economy.

Electronic commerce in Uzbekistan has experienced rapid growth, with the market valued at approximately \$1.2 billion, representing about 3.8% of the retail market (U.S. International Trade Administration, 2025). This growth has been driven by a combination of government initiatives, technological advancements, innovation, and external factors such as the COVID-19 pandemic (Khushmurodova, M., & Urazov, K., 2023). In particular, the adoption of the “Digital Uzbekistan 2030” strategy in October 2020 has played a central role in shaping the institutional environment for e-commerce development. The strategy includes measures aimed at expanding Internet access to over 70% by 2025 and achieving 100% 5G Internet coverage by 2030, providing regulatory support through the 2023-2027 E-commerce Roadmap, and fostering international collaboration with organizations such as the International Trade Centre and EU-supported projects (BYVD Team, 2025; Madieva, Z. I., 2025; News Central Asia, 2025). The Ministry of Digital Technologies has been instrumental in implementing these measures by promoting online government services and reducing administrative barriers for online businesses.

Major domestic and international platforms have also contributed significantly to e-commerce development. Uzum Market demonstrated a substantial market share in 2023, focusing on mobile commerce and the involvement of local sellers (ESM Magazine, 2025). BirBir emerged as one of the largest platforms, surpassing one million application downloads by December 2025, with an emphasis on user-friendly interfaces and a wide range of product categories (BYVD Team, 2025). In addition, platforms such as Asaxiy and Sello.uz expanded retail options for consumers, with Asaxiy specializing in electronics and Sello.uz focusing on general merchandise (U.S. International Trade Administration, 2025). International companies, including AliExpress, Wildberries, Ozon, and Yandex, have introduced global best practices in logistics and payment systems, further enhancing market efficiency (News Central Asia, 2025).

Technological advancements have played a crucial role in supporting e-commerce growth. Expanded Internet access and increased smartphone usage have facilitated consumer participation in online markets, while the widespread adoption of digital payment systems such as UzCard and Humo has reduced transaction barriers. At the same time, improvements in logistics infrastructure have enhanced delivery services and increased consumer trust in online transactions (U.S. International Trade Administration, 2025). External and economic factors have also contributed to market expansion. The COVID-19 pandemic boosted online sales by 6.7 times during 2019-2020, while economic liberalization, support for small and medium-sized enterprises, and the expansion of international trade accelerated the overall growth of electronic commerce (Khushmurodova, M., & Urazov, K., 2023; Thai Ministry of Foreign Affairs, 2023). Improved regulatory frameworks and enhanced digital skills have further contributed to productivity growth (Madieva, Z. I., 2025).

E-commerce has generated substantial benefits for Uzbekistan's economy and society. It has stimulated GDP growth by creating new markets, increasing market value from \$311 million in 2022 to \$1.2 billion in 2024, and supporting exports through platforms such as Unisavdo.uz (U.S. International Trade Administration, 2025). Moreover, it enables small businesses to connect with global customers and reduces unemployment by creating jobs in logistics and related services (Zokirov, A., 2025). Consumers benefit from 24/7 shopping opportunities and access to a wide range of products, particularly in urban areas with high Internet usage levels, which reached 89% in 2025. The expansion of electronic commerce has also promoted innovation, including the adoption of mobile payment solutions through UzCard (U.S. International Trade Administration,



2025). In addition, rural areas have benefited from improved delivery services, which help reduce urban-rural disparities and support online sales of tourism and agricultural products (Zokirov, A., 2025).

Despite these advantages, several challenges remain that may hinder further development. Infrastructure gaps persist, particularly in rural areas, where Internet coverage remains at only 60-70%, and logistical constraints increase delivery costs (News Central Asia, 2025). Regulatory and security issues, including cybersecurity risks and a lack of trust in online payment systems, also pose significant challenges (Khushmurodova, M., & Urazov, K., 2023). Furthermore, skills shortages remain a concern, as a significant portion of the population lacks sufficient digital competencies, making it difficult for businesses to fully transition to online operations (Zokirov, A., 2025). Although government training programs under the "Digital Uzbekistan 2030" strategy are addressing these issues, progress remains gradual.

## CONCLUSION AND RECOMMENDATIONS

E-commerce in Uzbekistan has grown from modest beginnings in the early 2000s to a large sector valued at \$1.2 billion in 2024, driven by government strategies, innovative platforms, and external factors such as the COVID-19 pandemic. With market projections reaching \$2.2 billion by 2027 and Internet usage approaching 90%, the future outlook appears promising in terms of continued expansion, job creation, and economic integration. Platforms such as Uzum Market and OLX.uz have enabled businesses and producers to access broader international markets, thereby enhancing overall competitiveness. Furthermore, improvements in digital payment systems and logistics infrastructure have reduced transaction costs and increased convenience, which has strengthened public trust in e-commerce.

Despite these positive developments, the findings also highlight several challenges that may hinder sustainable growth. Infrastructure limitations in rural areas, cybersecurity risks, and insufficient digital skills among the population remain significant barriers to the expansion of online commerce. Addressing these challenges will require increased investment in digital and logistical infrastructure, the strengthening of data protection and cybersecurity systems, and the expansion of digital literacy programs. The "Digital Uzbekistan 2030" strategy is specifically focused on tackling these issues and promoting the spread of electronic commerce, including in rural areas, thereby enhancing accessibility and convenience for consumers. If current reforms are effectively implemented, e-commerce has the potential to become a key pillar of the country's digital economy by supporting economic diversification, regional integration, and long-term sustainable development.

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*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

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