

Yashil IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

2024



No 8

- 08.00.01 Iqtisodiyot nazariyasi
- 08.00.02 Makroiqtisodiyot
- 08.00.03 Sanoat iqtisodiyoti
- 08.00.04 Qishloq xo'jaligi iqtisodiyoti
- 08.00.05 Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 Ekonometrika va statistika
- 08.00.07 Moliya, pul muomalasi va kredit
- 08.00.08 Buxgalteriya hisobi, iqtisodiy tahlil va audit
- 08.00.09 Jahon iqtisodiyoti
- 08.00.10 Demografiya. Mehnat iqtisodiyoti
- 08.00.11 Marketing
- 08.00.12 Mintaqaviy iqtisodiyot
- 08.00.13 Menejment
- 08.00.14 Iqtisodiyotda axborot tizimlari va texnologiyalari
- 08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti
- 08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 Turizm va mehmonxona faoliyati



74-91 xalqaro daraja
ISSN: 2992-8982



Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Bosh muharrir:
Sharipov Kongiratbay Avezimbetovich

*Elektron nashr. 704 sahifa.
E'lon qilishga 2024-yil 7-avgustda ruxsat etildi.*

Bosh muharrir o'rinbosari:
Karimov Norboy G'aniyevich

Muharrir:
Qurbonov Sherzod Ismatillayevich

Tahrir hay'ati:

Salimov Oqil Umrzoqovich, O'zbekiston Fanlar akademiyasi akademigi
Abduraxmanov Kalandar Xodjayevich, O'zbekiston Fanlar akademiyasi akademigi
Rae Kvon Chung, Janubiy Koreya, TDIU faxriy professori, "Nobel" mukofoti laureati
Osman Mesten, Turkiya parlamenti a'zosi, Turkiya – O'zbekiston do'stlik jamiyati rahbari
Sharipov Kongiratbay Avezimbetovich, t.f.d., prof., O'zR Oliy ta'lim, fan va innovatsiyalar vaziri
Buzrukxonov Sarvarxon Munavvarxonovich, i.f.d., O'zR Oliy ta'lim, fan va innovatsiyalar vaziri o'rinbosari
Axmedov Durbek Kudratillayevich, i.f.d., prof., O'zR Oliy Majlisi qonunchilik palatasi deputati
Axmedov Sayfullo Normatovich, i.f.n., professor, MIM akademiyasi rektori
Abduraxmanova Gulnora Kalandarovna, i.f.d., prof., TDIU Ilmiy ishlar va innovatsiyalar bo'yicha prorektori
Kalonov Muxiddin Baxritdinovich, i.f.d., prof., Navoiy davlat pedagogika instituti rektori
Siddiqova Sadoqat G'afforovna, p.f.f.d., (PhD), Buxoro muhandislik-texnologiya instituti rektori
Xudoyqulov Sadirdin Karimovich, i.f.d., prof., TDIU Hududiy ta'lim muassasalari va markazlar bo'yicha prorektor v.b.
Yuldashev Mutallib Ibragimovich, i.f.d., TDIUprofessori
Samadov Asqarjon Nishonovich, i.f.n., TDIU professori
Slizovskiy Dimitriy Yegorovich, t.f.d., Rossiya xalqlar do'stligi universiteti professori
Mustafakulov Sherzod Igamberdiyevich, i.f.d., prof., Xalqaro "Nordik" universiteti rektori
Axmedov Ikrom Akramovich, i.f.d., TSUE professori
Foziljonov Ibrohimjon Sotvoldixo'ja o'g'li, i.f.f.d., TDIU dotsenti
Utayev Uktam Choriyevich, O'zR Bosh prokuraturasi boshqarma boshlig'i o'rinbosari
Ochilov Farxod, O'zR Bosh prokuraturasi IJQKD boshlig'i
Eshtayev Alisher Abdug'aniyevich, i.f.d., TDIU professori
Musayeva Shoirazimovna, SamDu IS instituti professori
Cham Tat Huei, (PhD) USCI universiteti professori, Malayziya
Axmedov Javohir Jamolovich, i.f.f.d.,(PhD) "El-yurt umidi" jamg'armasi ijrochi direktori o'rinbosari
Toxirov Jaloliddin Ochil o'g'li, t.f.f.d.,(PhD) TAQU katta o'qituvchisi
Djudi Smetana, p.f.n., Pitsburg davlat universiteti dosenti, Pittsburgh, Kansas, AQSH
Krissi Lyuis, p.f.n., Pitsburg davlat universiteti dosenti, Pittsburgh, Kansas, AQSH
Ali Konak (Али Кўнак), i.f.d., prof., Karabuk universiteti dosenti, Turkiya
Glazova Marina Viktorovna, i.f.n., "LUKOIL-Energoservis" Kompaniyasi iqtisodchisi, Moskva.
Nosirova Nargiza Jamoliddin qizi, i.f.f.d., (PhD) TDIU dotsenti
Sevil Piriyeva Karaman, PhD, Turkiya Anqara universiteti doktoranti
Mirzaliyev Sanjar Maxamatjon o'g'li, TDIU mustaqil tadqiqotchisi

Yashil

IQTISODIYOT va TARAQQIYOT

ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Editorial board:

Salimov Oqil Umrzokovich, Academician of the Academy of Sciences of Uzbekistan

Abdurakhmanov Kalandar Khodjaevich, Academician of the Academy of Sciences of Uzbekistan

Rae Kwon Chung, honorary professor of TSUE, Nobel laureate, South Korea,

Osman Mesten, member of the Turkish Parliament, head of the Turkey-Uzbekistan Friendship Society

Sharipov Kongratbay Avezimbetovich, DSc, Prof., Minister of Higher Education, Science and Innovation of the Republic of Uzbekistan

Buzrukkhanov Sarvarkhan Munavvarkhanovich, DSc, Deputy Minister of Higher Education, Science and Innovation of the Republic of Uzbekistan

Akhmedov Durbek Kudratillayevich, DSc, Prof., Deputy of the Legislative Chamber of the Oliy Majlis of the Republic of Uzbekistan

Akhmedov Sayfullo Normatovich CSc, Prof., Rector of Academy of Labor and Social Relations

Abdurakhmanova Gulnora Kalandarovna, DSc, Prof., TSUE Vice-Rector for Scientific Affairs and Innovation

Kalonov Mukhiddin Bakhritdinovich, DSc, Prof., Rector of the Navoi State Pedagogical Institute

Siddikova Sadokat Ghaforovna, PhD, Rector of the Bukhara Institute of Engineering and Technology

Khudoykulov Sadirdin Karimovich, DSc, Prof., acting Vice-rector for regional educational institutions and centers of TSUE

Yuldashev Mutallib Ibragimovich, DSc, Prof., of TSUE

Samadov Askarjon Nishonovich, CSc, Prof., of TSUE

Slizovsky Dimitriy Yegorovich, DSc, Prof., of the People's Friendship University of Russia

Mustafakulov Sherzod Igamberdiyevich, DSc, Prof., Rector of International "Nordic" University

Akhmedov Ikrom Akramovich, DSc, Prof., of TSUE

Foziljonov Ibrohimjon Sotvoldixo'ja ugli, DSc, Prof., of TSUE

Utayev Uktam Choriyeich, Deputy Head of the DGPO of the Republic of Uzbekistan

Ochilov Farkhod, Head of the DCECGPO of the Republic of Uzbekistan

Eshtayev Alisher Abduganievich, DSc, Prof., of TSUE

Shoira Azimovna Musaeva, professor of SamDu IS Institute

Cham Tat Huei, PhD, professor at USCI University, Malaysia

Akhmedov Javokhir Jamolovich, PhD, deputy of executive director of the "El-yurt umidi" fund

Tokhirov Jaloliddin Ochil ugli, PhD, Senior Lecturer at Tashkent University of Architecture and Construction

Judy Smetana CSc, Associate Professor, Pittsburgh State University, Pittsburgh, Kansas, USA

Chrissy Lewis CSc, Associate Professor, Pittsburgh State University, Pittsburgh, Kansas, USA

Ali Konak DSc, Prof., Associate Professor of Karabuk University, Turkey

Glazova Marina Viktorovna, CSc, economist at LUKOIL-Energoservis Company, Moscow.

Nosirova Nargiza Jamoliddin kizi, associate professor of TSUE

Sevil Piriyeva Karaman, PhD, doctoral student at Ankara University, Turkey

Mirzaliyev Sanjar Makhamatjon ugli, independent researcher of TSUE

Ekspertlar kengashi:

Berkinov Bazarbay, iqtisodiyot fanlari doktori, professor

Po'latov Baxtiyor Alimovich, t.f.d., profesor

Aliyev Bekdavlat Aliyevich, f.f.d., TDIU professori

Isakov Janabay Yakubbayevich, i.f.d., TDIU professori

Xalikov Suyun Ravshanovich, i. f. n., TDAU dotsenti

Rustamov Ilhomiddin, f.f.n., Farg'ona davlat universiteti dotsenti

Hakimov Ziyodulla Ahmadovich, i.f.d, TDIU dotsenti

Kamilova Iroda Xusniddinovna, i.f.f.d., TDIU dotsenti

G'afurov Doniyor Orifovich, p.f.f.d., (PhD)

Fayziyev Oybek Raximovich, i.f.f.d. (PhD), Alfraganus universiteti dotsenti

Tuxtabayev Jamshid Sharafetdinovich, i.f.f.d, TDIU dotsenti

Xamidova Faridaxon Abdulkarim qizi, i.f.d., TMI dotsenti

Yaxshiboyeva Laylo Abdisattorovna, TDIU katta o'qituvchisi

Babayeva Zuhra Yuldashevna, TDIU mustaqil tadqiqotchisi

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

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

Jurnalning ilmiyligi:

“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.



MUNDARIJA

Benchmarking asosida oliy ta'lim muassasalarining raqobatbardoshlik xususiyatini oshirish.....	16
Qo'ng'irotboy Avezimbetovich Sharipov, Zaynutdinova Umida Djalolovna	
Mehnat resurslarini samarali boshqarish orqali ish bilan bandlikni ta'minlash	20
Shakarov Zafar Gafforovich	
Трансформация человеческого капитала в условиях цифровизации и внедрения искусственного интеллекта в банковскую экосистему	24
С.С. Исмаилов	
“Kreativ iqtisodiyot” va “kreativ industriya”: mohiyati, nazariy jihatlarining tahlili	32
Dusmuxamedov Oybek Suratbekovich	
Muammoli kreditlar va ularni bartaraf etish yo'llari.....	37
Tojiyev Sardor Dilmurod o'g'li	
Don mahsulotlari tarmog'ida mavjud kamchiliklar va ularning yechimlari	41
Sh.B. Donayev	
Eksportni rivojlantirish iqtisodiy o'sishning asosiy omillaridan biridir	45
Kursandov Komiljon Maxmatkulovich	
Yirik soliq to'lovchilar bo'yicha soliq ma'muriyatchiligini tashkil etish	49
Idirisov Alisher Otajonovich	
Institutsional investorlar faoliyatini tashkil etishning konseptual jihatlarini.....	53
Sultanov Maxmud Axmedovich	
Poverty in developing countries: new problems and solutions.....	57
Amirdjanova Sitara Sunnat kizi	
Факторы, влияющие на успешное функционирование скандинавской модели развития экономики	61
Вохидова Мехри Хасановна	
Анализ зарубежного опыта методологии оценки финансового потенциала развитых стран	69
Буранова Лола Вахобовна	
Мамлакатimizda islom moliyaviy xizmatlarini joriy etishning zarurligi.....	78
Babamatov Tolib Hakimovich	
Davlat-xususiy sheriklik loyihalarining tashkiliy-huquqiy mexanizmlari	83
S.A.Karabayev	
O'zbekiston tijorat banklarida valyuta operatsiyalarini amalga oshirish yo'llari	90
Yusupov Aziz Shuxratovich	
Sanoatda raqamli transformatsiyaning shakllanishi va rivojlanishi	95
Gulbayeva Feruza Islamovna	
Oliy ta'lim muassasalarining mamlakat iqtisodiy rivojlanishiga ta'siri.....	102
Sherov Alisher Bakberganovich	
Maxsus kiyimlar tikishda foydalaniladigan gazlamalar tahlili	107
Sayidova Maftuna Hamroqul qizi	
O'zbekistonda elektron bank xizmatlarini o'zgartirishda raqamli texnologiyalardan foydalanish	111
Umarova Malika Baxtiyarovna	
Оценка влияния налоговой системы на финансовое состояние организаций	116
Умида Юлдашева	
Теоретическое обоснование интернет-маркетинга в социальных сетях	120
Арипходжаев Саидамир Фузулиддинович	



Sport tashkilotining marketing strategiyasini ishlab chiqish.....	127
Ismoilov Sherzod Dilshodovich	
Kichik biznes va xususiy tadbirkorlik faoliyatini rivojlantirishda klaster tizimini joriy qilish jarayonlari.....	132
Ziyadullayev G'ayrat Umidulla o'g'li	
Hududlar soliq salohiyatini oshirishda soliq risklarini boshqarishning zamonaviy tendensiyalari	138
Sharipov Narzullo G'ulomovich	
O'zbekistonning xalqaro bozordagi faoliyatini kengaytirishda marketing strategiyalaridan foydalanish samaradorligi.....	144
Shadieva Madina Djaloliddin qizi	
Xususiy tadbirkorlik va kichik biznes subyektlarining rivojlanish tendensiyalari.....	148
Jumanazarova Z.K.	
Xalqaro savdoning O'zbekiston iqtisodiyotiga ta'siri	154
Rashidov Bekzod Ulug'bek o'g'li, Isayev Laziz Baxtiyorovich	
Oliygochlarni optimallashtirishda sinergiya samarasiga erishish yo'llari	158
Adizov Sanjar Rashidovich	
Iqtisodiyotni raqamlashtirish sharoitida bank tizimining barqarorligini ta'minlash asosida aholi kambag'allik darajasini qisqartirish	165
Xoliyorov Murod Qahramon o'g'li, Xoliyova Shoxista Qahramon qizi	
Концептуальная основа маркетинга в социальных сетях в туризме.....	174
Касимова Зилола Гуламиддиновна	
O'zbekistonda don mahsulotlari klasterlarida ishlab chiqarish va xo'jalik faoliyatini rivojlantirish	182
Alimov G'ayratjon Abduraxmon o'g'li	
Актуальные проблемы и пути решения приватизации государственного имущества в узбекистане	186
Шахзод Сайдудлаев	
Ttijorat bank daromadlaridagi risklarni baholash va boshqarishni takomillashtirish	192
Ahmedov Komron Muhammadaliyevich	
Sanoat korxonalarini iqtisodiy salohiyatini oshirishga ta'sir etuvchi omillar tahlili.....	196
Quyjanov Xurshid Abdullayevich	
Tashkilotning moliyaviy natijalarini hisobga olishda auditni takomillashtirish masalalari	200
Bakayev Xurshid Maxmudovich	
Yirik soliq to'lovchilar bo'yicha hududlararo davlat soliq inspeksiyasi o'rni va ahamiyati.....	206
Normurzaev Umid Xolmurzaevich	
Анализ международного опыта в сфере тепличного овощеводства	214
Нурутдинова Зухра Алишеровна	
Hududda turizm xizmatlarini rivojlantirishda xorijiy mamlakatlar tajribalarining mohiyati	220
Madaminova Sanobar Askarovna	
Hududning iqtisodiy o'sishini "yashil" iqtisodiyot asosida shakllantirishning nazariy asoslari.....	226
Shomirzayev Abdug'affor Abdujabbor o'g'li	
Davlat tibbiy sug'urta jamg'armasi faoliyati tahlili.....	230
Umurzakova Mo'tabarxon Nodir qizi	
Qurilish materiallarini ishlab chiqarish korxonalarining boshqarish tizimini takomillashtirish.....	234
Uzakova Umida Ruziyevna	
O'zbekistonda turistik majmualarni boshqarishning zamonaviy konsepsiyalari va yondashuvlarining metodologik jihatlarini.....	241
Xomidov Qaxxorali Qurbonali o'g'li	
Aktiv va reaktiv quvvatlari tushunchasi va ularni soliqqa tortishdagi mavjud muammolar	247
Boykabilov Bahodir Mustafayevich	



Kichik sanoat zonalari korxona va mahsulotlar raqobatbardoshligini baholashga uslubiy yondashuv	251
Ozoda Batirovna Sakiyeva	
Investitsion jozibadorlikni baholashning uslubiy jihatlari	255
N.N.Zikrillayev	
Hududlarda turizm tarmoqlari infratuzilmasi va uni rivojlantirishni boshqarishning metodologik jihatlari	263
Saidova Dilfuza Abdufattohovna	
The connection of legal protection of geographical indications and state's economic growth	268
Almosova Shahnoza Sobirovna	
Kichik biznesning integratsiyalashuv mexanizmlarini shakllantirish	273
Israilov Rustam Ibragimovich	
Aksiyadorlik jamiyatlarida biznes jarayonlarni samarali boshqarishning nazariy asoslari va o'ziga xos xususiyatlari	277
D.D. Suvanova	
Оптимизация маркетинговой деятельности вузов узбекистана для привлечения абитуриентов	283
Шамшиева Наргизахон Носирхужа кизи	
Davlat budjetidan aholini uy-joy bilan ta'minlashning o'ziga xos xususiyatlari	290
Xannarov Komiljon Karimovich	
Tijorat banklarida transformatsiyalashuv jarayonlarining tahlili	296
Yoqubov Murodjon Valibekovich	
Роль инновационных инфраструктур в обеспечении конкурентоспособности промышленных предприятий	302
Каримов Хожакбар Махамаджон угли	
O'zbekiston qishloq xo'jaligida Osiyocha ishlab chiqarish usuliga asos solinishi	306
Abdulla Abduqodirov	
Kichik biznes korxonalari ishlab chiqarishida innovatsion jarayonlarni tadqiq qilish yo'llari	312
Nasrullayev Feruz Furqatovich	
Ijtimoiy-iqtisodiy adolat – barqaror rivojlanish kafolati	318
Alimov Nasimjon Hoshimovich	
“Istiqlol” memhonxonasi reklama faoliyati tahlili	322
Musayeva Shoirazimovna, Usmonova Dilfuza Ilhomovna	
To'g'ridan to'g'ri xorijiy investitsiyalarni jalb qilishda asosiy belgilovchi omillar	328
Xaydarov Xurshidbek Latipjonovich	
Enhancing Industrial Efficiency through Integrative Sustainability Approaches	334
Kholmukhamedova Feruza	
Современные способы получения нефтяных битумов	338
Юлдашев Норбек Худайназарович, Махмудов Мухтор Жамолович, Комолов Руслан Илхомбекович	
O'zbekistonda agrobiznes orqali hududlarni rivojlantirish masalalari	342
Islomov Jamshed Davronovich	
Зарубежный опыт трансформации железнодорожной транспортной системы	347
Саримсакова Малохат Хикматуллаевна	
Sog'liqni saqlash sohasida davlat xususiy sherikligini tashkil etishning mintaqaviy xususiyatlari	351
Qurbanov Jumanazar Omonovich	
Savdo korxonalarida buxgalteriya hisobini tashkil etish hamda hisob siyosatini shakllantirish	354
Uzakov Utkir Abdusattarovich	
Sanoatda raqamli transformatsiyaning shakllanishi va rivojlanishi	357
Gulbayeva Feruza Islamovna	



Ta'lim muassasalarida namunaviy shtat, jadvallarni tuzish tartiblarini takomillashtirish	364
Ortiqov Xamroqul Abdumajidovich, Boliyev Bahromjon Rustam o'g'li	
Mamlakatimizda turizm sohasini istiqbolda rivojlantirishga ta'sir etuvchi ekzogen omillar tahlili	369
Yuldasheva Dilnoza Ulug'bekovna	
O'zbekiston Respublikasi tijorat banklarining masofaviy va boshqa xizmatlar bozorida raqobatni rivojlantirish masalalari.....	378
Ortiqov Oybek Abdullayevich	
Transport infratuzilmasining xususiyatlari.....	390
Shodmonbekova Nodira Kamoljon qizi	
Asosiy vositalarni xalqaro standartlar asosida hisobga olish tartibi	394
Shermamatov Sirojiddin Xaydarovich	
Logistika jarayonlarida raqamli yechimlar.....	399
Yarashova Vasila Kamalovna, Allabergenov Sherzod Maksudbayevich	
To'g'ridan to'g'ri sug'urta qilish operatsiyalari bo'yicha daromadlarning hisobini takomillashtirish.....	403
Abdusaidov S.J.	
Venchur kapitali: kelib chiqish tarixi va ilg'or horijiy tajribalar.....	409
Do'stov Firuz Ilxomovich	
Анализ статистического исследования рынка паломнического туризма в республике узбекистан	414
Мустаева Шохида Саъдуллаевна	
Структурно-функциональный анализ гастрономического туризма в республике узбекистан	420
Салиева Екатерина Сергеевна	
Вопросы привлечения внешнего финансирования металлургических предприятий в узбекистане.....	427
Татьяна Будей	
Mamlakat iqtisodiyotini rivojlantirishda investitsiyalardan foydalanishning afzalliklari	431
Khusanov Nodirbek Djumanazarovich	
Innovatsion g'oyalar va yangi ilmiy ishlanmalar asosida innovatsion mahsulotlar yaratishning boshqaruv tizimi samaradorligini oshirish yo'llari.....	437
Daliyev Xusan Xojakbarovich	
Macroeconomic factors in the development of the banking performance	442
Mamadiyorova Madina Nuriddin kizi, Dr.Susanti Kurniawati, X.S.Umarov	
Mamlakatimizda oziq-ovqat sanoatini rivojlanish holati va uning dolzarbligi	449
Turg'unov Muxriddin Mo'ydinjon o'g'li	
Ecological sustainability and trade: economic and environmental implications of uzbekistan's accession to the WTO	453
Mironshokh Sattarov, Denny Andriana, Sirojiddin Yangiboyev	
Hududiy turizm rivojlanishining iqtisodiy samaradorligini oshirishni o'ziga xos tendensiyalari.....	458
Dustmurodov Orifjon Ismatilloevich	
Jismoniy shaxslar daromadlarini soliqqa tortishning ilmiy – nazariy asoslari.....	468
Davletov Po'lat Torabayevich	
Ekoshahar tashkil etishda "yashil" belbog' hamda "yashil" makonning o'rni	476
Karimova Muqaddas Zabixullayevna	
Необходимость изучения механизма управления социально-трудовыми отношениями при переходе республики узбекистан на "зеленую" экономику.....	479
Раматов Зафарбек Жуманиязович	



Klasterlarning rivojlanish tarixi, ularning o'ziga xos xususiyatlari va raqobatbardoshlikdagi o'rni.....	482
Sherkulov Shohruh Erkin o'g'li	
Soliqlarni raqamlashtirish: QQS ning muammo va istiqbollari	486
Abdulxayeva Shahnoza Muhammadiyevna	
Dehqon va tomorqa xo'jaliklarida sug'oriladigan yerlarning unumdorligini oshirish yo'llari.....	492
Xo'jageldiev Chorshanbi Pardayevich	
Topical issues of analytical support for financial resources management of business entities in modern conditions	498
Jiyanova Nargiza Esanboyevna	
Исследование цифровой валюты центрального банка как новой формы денег	506
Якубова Шамшинур Шуҳратовна	
Структуризация прибыли предприятия, факторы формирования и выявление резервов её повышения.....	513
Гафурова Азизахон Фатиховна	
Xorijiy mamlakatlarda oilaviy migratsiya masalalari.....	517
Kadirova Zulayho Abduhalimovna, Gaziyeva Sulxiya Saidmashrafvna	
Ta'limda innovatsion tadbirkorlikning tarixiy rivojlanishini asosiy bosqichlari.....	522
Madaminova Xusnidaxon Shuxratovna	
Integratsiya jarayonida bog'dorchilikda klasterlarni barpo qilishning tashkiliy-iqtisodiy mexanizmlar va tarkibiy o'zgarishlarga ta'siri	526
Ergashov Ulug'bek Zoxidjonovich	
Banklarning moliyaviy xavfsizligi va uning iqtisodiy xavfsizlikka ta'siri.....	532
Mamatov Mamajan Axmadjonovich	
Qishloq xo'jaligida pillachilik biznesini rivojlantirish istiqbollarini belgilash jarayonini ekonometrik modellashtirish.....	535
Turgunov Odilbek Maripovich	
Zamonaviy pul-kredit siyosatining iqtisodiy o'sishni ta'minlashdagi rolini baholash.....	542
Mamanazarov Abdusamat Abdusaitovich	
The unique characteristics of governance systems in various countries: a comparative analysis.....	549
Bozorboev Otamurod Nurmuxammad ugli, Denny Andriana, Usmanov Bunyod	
GREEN ECONOMY AND GREEN CHEMISTRY: principles, priorities, advantages and it's impact to the future.....	553
Fozilova Firangiza Komilovna, Zokirova Ferangiz Zafarovna	
Kichik biznesda yoshlar tadbirkorligini shakllantirish va rivojlantirishning mohiyati va ahamiyati.....	557
Karimova Mavjuda Boxodirovna	
Tijorat banklari raqobatbardoshligini oshirishda xorijiy mamlakatlarning ilg'or tajribalari va ulardan foydalanish yo'llari	562
Zaynutdinov Bunyodjon Odiljon o'g'li	
Temir yo'l transportida yuk tashish samaradorligining iqtisodiy negizi tushunchasi va xususiyati.....	568
Shukurova Sultana Said Sultanovna	
Tashqi savdo va iqtisodiy o'sish o'rtasidagi o'zaro aloqalarining hozirgi holati va tendensiyasi.....	572
Hayitova Nigora Ilxomovna	
Mamlakat tashqi qarzini boshqarishning samarali yo'llari	576
Choriyev Fazliddin Ishkuvatovich	
A comparative analysis of investment risk management in the non-profit sector	583
Rakhimov Shoxrux Abduqaxxor O'g'li, Muhamad Arief Ramdhany	
Роль налога на доходы физических лиц в формировании бюджета узбекистана.....	587
Наврузова Фароғатхон	



Принцип работы электронных денег в форме электронных кошельков в банковском секторе	592
Ширинова Шохсанам Собир кизи	
Дальнейшее повышение эффективности деятельности постов удаленного электронного декларирования путем преобразования их структуры и алгоритма взаимодействия	598
Вахидова Феруза Алимовна	
Ishbilarmonlik muhitining mohiyati hamda uni baholashning zamonaviy usullari	603
Majidov Faxriddin Abdurazzok o'g'li	
Davlat moliyaviy siyosatining ijtimoiy-iqtisodiy mohiyati	609
Jabborova Dilafruz Sodiq qizi	
Mamlakat iqtisodiyoti rivojlanishida kichik biznes subyektlari faoliyatining ahamiyati	614
Ismoilov Narimonjon No'monjon o'g'li	
Tijorat banklari tomonidan biznes loyihalarni moliyaviy qo'llab-quvvatlashning o'ziga xos xususiyatlari	619
Asrorov Azizbek Isomiddin o'g'li	
Telekommunikatsiya sanoatining rivojlanish tendensiyalari	625
Toshmatov Salohiddin Zayniddinovich	
O'zbekistonda xizmatlar sohasi va uning amaldagi holati tahlili	631
Suyunov Asror Baxtiyorovich	
Makroiqtisodiy ko'rsatkichlarning atrof-muhitni yaxshilash va iqlim o'zgarishlariga qarshi kurashish munosabatlari tahlili	637
Raximova Mohinur Dilshod qizi	
OTMlarining ta'lim faoliyatini boshqarish jarayonida qo'llaniladigan innovatsion shakl va metodlar	645
Esanova Shohida Utkirovna	
Investitsiya loyihalari samaradorligini baholashda moliyaviy modellashtirishning muhim jihatlari	651
Rabimqulov Sherzod Murtozayevich, Zokirova Feruza Farxod qizi	
Internal factors influencing the competitiveness of the textile industry	657
Ikramova Nodira Burkhon kizi	
Mamlakatimiz tijorat banklari aktivlari samaradorligini baholash dolzarbligi	662
Xolmuradov Musurmon Avlaqulovich, Baltabaev Maxmud Toshpo'latovich	
Xalqaro bozordagi eng katta birlashish va sotib olish (m&a) opertsiyalari bo'yicha tahlili	667
Ahamdjonov Abdulloh Ahadjon o'g'li	
The impact of markets for innovative banking products on the economy	675
Abdurakhimova Dilara Karimovna	
Перспективы и производственные условия прядильных предприятий узбекистана	682
Н.Т. Гафурова, М.Э. Ходжаева, Б.Б. Бозоров	
Increasing the effectiveness of using marketing tools in public transport	686
Nosirova Nargiza Jamoliddin qizi, G'iyosidinov Boburbek Baxtiyor o'g'li, Wang Cheng	
E-commerce strategies for global market expansion	694
Allanazarova Dilnoza, Gulnora Abdurakhmanova, Vanessa Gaffar	

E-COMMERCE STRATEGIES FOR GLOBAL MARKET EXPANSION



Allanazarova Dilnoza
master's degree, Universitas
Pendidikan Indonesia



Gulnora Abdurakhmanova
Professor, Tashkent State
University of Economics,
Uzbekistan



Vanessa Gaffar
Professor, Universitas
Pendidikan Indonesia

Abstract: In the digital age, e-commerce has become an effective tool for businesses looking to expand their market worldwide. Online commerce has enabled international integration of businesses regardless of geographical limitations. This study analyzed e-commerce strategies that help expand the e-commerce market worldwide. In addition, the study highlights the importance of adapting to specific cultural nuances and preferences in different markets. Secure payments and simplified supply chain management, as well as close customer support, contribute to success in global e-commerce.

Key words: global market, market expansion, e-commerce, e-commerce strategies, international regulation, user experience, supply chain management.

Annotatsiya: Raqamli asrda elektron tijorat o'z bozorini global miqyosda kengaytirishga intilayotgan korxonalar uchun ta'sirchan vosita sifatida paydo bo'ldi. Onlayn tijorat jug'rofiy cheklolarni bilmay, korxonalarni xalqaro integratsiyalashuvini ta'minladi. Ushbu tadqiqotda butun dunyo miqyosida elektron tijorat bozorni kengaytirishga yordam beradigan elektron tijorat strategiyalari tahlil qilindi.

Bundan tashqari, tadqiqotda turli bozorlarda o'ziga xos madaniy nuanslar va imtiyozlarga moslashish muhimligi ilgari suriladi. Xavfsiz to'lov va ta'minot zanjirini soddalashtirilgan tarzda boshqarish va mijozlarga yaqindan yordam berish global elektron tijorat sohasida muvaffaqiyatli amalga oshirishini qo'llab-quvvatlaydi.

Kalit so'zlar: global bozor, bozorni kengaytirish, elektron tijorat, elektron tijorat strategiyalari, xalqaro qoidalar, foydalanuvchi tajribasi, ta'minot zanjiri boshqaruvi.

Аннотация: В эпоху цифровых технологий электронная коммерция стала эффективным инструментом для предприятий, стремящихся расширить свой рынок по всему миру. Интернет-торговля обеспечила международную интеграцию предприятий независимо от географических ограничений. В этом исследовании были проанализированы стратегии электронной коммерции, которые помогают расширить рынок электронной коммерции по всему миру.

Кроме того, исследование подчеркивает важность адаптации к конкретным культурным нюансам и предпочтениям на разных рынках. Безопасные платежи и упрощенное управление цепочками поставок, а также тесная поддержка клиентов способствуют успеху в глобальной электронной коммерции.

Ключевые слова: глобальный рынок, расширение рынка, электронная коммерция, стратегии электронной коммерции, международное регулирование, пользовательский опыт, управление цепочками поставок.

INTRODUCTION

E-commerce refers to online trade where payment for goods and services occurs electronically, followed by offline delivery or digital delivery. The significance of this research lies in illuminating how e-commerce positively influences diverse socio-economic aspects, including labor productivity, employment, GDP, as well as exports and imports.

This mode of commerce effectively bridges the gap between buyers and sellers across vast distances and logistical barriers, ensuring transactions are rapid, convenient, and streamlined.

The pertinence of this study is underscored by the imperative to comprehensively investigate e-commerce, given its status as a favored business venture that generates substantial revenue. The integration of cutting-edge IT technologies and leveraging the potential of the internet realm has notably enhanced the quality of e-commerce networks, propelling this domain to a higher qualitative echelon.

Some scholars even perceive it as a gauge for gauging the advancement of the digital economy. It's worth mentioning that with the progressive globalization and democratization of information dissemination, systems and standards have evolved to be more open and international over time.

The urgency of this research stems from the rapidly evolving global e-commerce landscape and the increasing importance of online platforms for business growth. The COVID-19 pandemic has accelerated the shift towards digital commerce, making it critical for businesses to adapt and optimize their e-commerce strategies for international markets swiftly. Understanding the unique challenges, opportunities, and best practices for global market expansion in the e-commerce domain is crucial for businesses aiming to remain competitive and thrive in the current and future business environment. This research aims to provide timely and valuable insights to assist businesses in navigating the complexities of global e-commerce expansion effectively.

The objective of this research paper is to analyze and propose effective e-commerce strategies that facilitate the successful expansion of businesses into global markets. This study aims to identify key factors, challenges, and best practices for leveraging e-commerce platforms to reach a broader international audience. Additionally, the paper seeks to provide practical recommendations and insights to assist businesses in optimizing their e-commerce strategies for global growth.

E-commerce has transformed the way businesses operate and engage with customers, facilitating international trade and market expansion. Scholars like Chaffey and Ellis-Chadwick (2019) emphasize the rapid growth and evolution of e-commerce, underlining its global potential.

Advancements in technology, including cloud computing, artificial intelligence, and big data analytics, significantly influence e-commerce strategies (Li et al., 2020). These technologies enhance personalization, data security, and operational efficiency, crucial for international success.

Understanding consumer behavior is paramount for effective global strategies. Studies by Hoffman and Novak (2018) highlight how consumer preferences, cultural differences, and trust impact purchasing decisions in international e-commerce.

Navigating diverse legal frameworks across countries presents a major hurdle (Matteo and Tietze, 2019). Compliance with various regulations, such as GDPR in Europe, is imperative for international market entry.

Expanding globally raises logistical challenges in supply chain management (Ivanov and Rozhkov, 2020). Efficient last-mile delivery and effective inventory management are critical considerations for seamless cross-border operations.

Studies by Cui and Liu (2019) suggest that companies can employ market entry strategies like joint ventures, acquisitions, or strategic partnerships to navigate foreign markets and gain a competitive edge.

Localization of content and personalization of user experience based on cultural nuances can enhance customer engagement (Srinivasan and Anderson, 2019). Tailoring strategies to local tastes and preferences is essential.

Integrated digital marketing approaches, as highlighted by Smith and Zook (2019), encompassing SEO, social media marketing, and email campaigns, can effectively reach a global audience and enhance brand visibility.

Considering the evolving e-commerce landscape, it is essential to anticipate future trends and prepare for upcoming challenges. Scholars like Lee and Kim (2020) underscore the importance of staying updated with trends and continuously adapting strategies to remain competitive.

METHOD OF RESEARCH

Typically, two definitions are used in cross-border trade forums: the WTO definition and the OECD definition. The WTO, as a trade body, defines international e-commerce more broadly as "the production, distribution, marketing, sale or supply of goods and services by electronic means. The OECD defines it as follows:



An international electronic commerce transaction is the sale or purchase of goods or services carried out over computer networks by methods specifically designed to receive or place orders. Goods or services are ordered through these methods, but payment and final delivery of goods or services do not necessarily have to be made online. An e-commerce transaction can be between businesses, households, individuals, governments and other public or private organizations. It is noteworthy that some organizations (for example, the US International Trade Commission or the Australian Department of Foreign Affairs and Trade) prefer to use the term “digital trade”. However, it is noted that the concepts of e-commerce and digital trade are identical [1-4].

During our research we used qualitative approach. We collected the data by sites. The current state of the economy is being transformed under the influence of digital technologies. The massive use of information systems has affected all business processes in the economy.

In 2021, the growth of the global e-commerce market reached \$4.5 trillion, and sales showed a growth rate of 20%, compared to about \$1.3 trillion in 2014 (Figure 1).

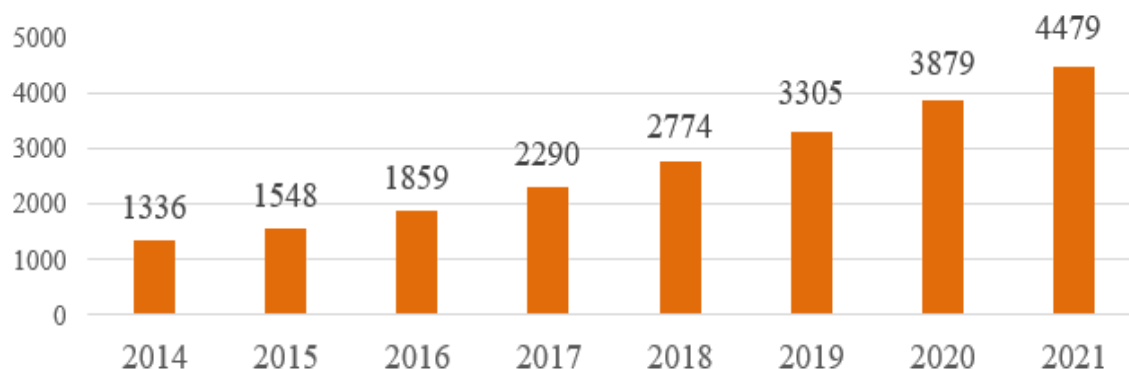


Figure 1. Volume of the global e-commerce market, trillion dollars

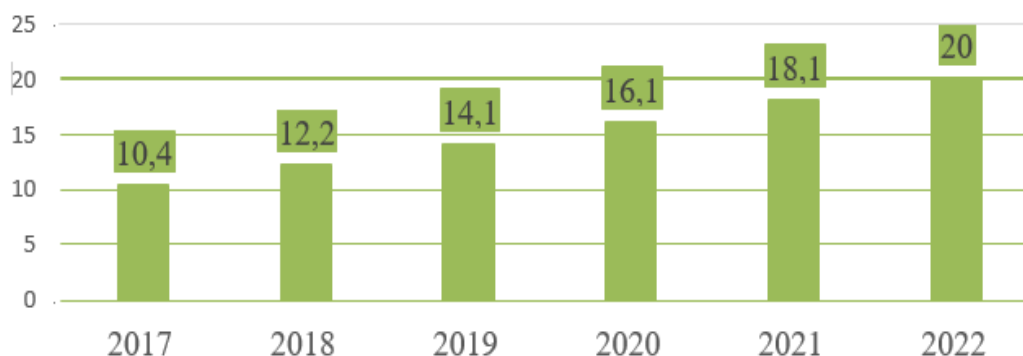


Figure 2. Share of e-commerce in retail sales, %

E-commerce had a significant global impact, constituting more than 18% of worldwide retail sales in 2021, and increasing to 20% in 2022. The volume of internet sales in 2022 surged to a whopping \$5.5 trillion, compared to a mere 10.4% in 2017. Clearly, a positive growth trend in the e-commerce share of retail sales emerged during this period.

The top ten countries, major players in e-commerce, held a substantial 88.6% of the total global volume of this industry. Among them, China, the USA, and the UK collectively accounted for about 75.9%. China stood as the unequivocal leader in online trading, with online sales skyrocketing from \$2.3 trillion in 2020 to nearly \$2.8 trillion in 2021, and approximately \$3.1 trillion in 2022.

For comparison, the e-commerce market in the United States in late 2021 ranged from \$870 to \$930 billion, demonstrating a noteworthy increase of 14.2% compared to 2020. While digital sales in China continued to grow, e-commerce did not entirely dominate retail, comprising only 23.1%. Leading brands in China, including Alibaba, JD.com, and the Pinduoduo marketplace, showcased the immense potential of the e-commerce landscape. Cross-border ordering was prevalent in China, with roughly 42% of online shoppers frequently ordering goods from countries such as Japan and the United States. These international purchases accounted for a significant 58% of China's e-commerce market, amounting to a staggering \$696 billion.



China witnessed a surge in online shopping through mobile devices, constituting a significant three-quarters of total purchases and resulting in \$873.3 billion in sales. This figure was projected to grow by 28.8% per year, especially with the increasing number of smartphone users, which stood at 852.2 million, covering 59.9% of the country's population. Anticipated growth in smartphone users was predicted with the widespread adoption of 5G communications. Remarkably, 67% of mobile purchases were made through mobile applications. The population swiftly adapted to the innovative concept of a mobile super-app, notably exemplified by the transformation of the WeChat social network, with its 980 million users, into a comprehensive trading platform and marketplace.

China rapidly embraced the trend of electronic wallets, accounting for 54% of digital purchases in the market, totaling \$620.5 billion. Prominent brands in this sector included AliPay, responsible for processing all transactions on the Alibaba marketplace, and WeChat Pay. Notably, card payments and bank transfers followed, constituting 21% and 11% of all online purchases, respectively. China prioritized security and authentication for online shoppers, notably holding buyers, rather than sellers, accountable for fraudulent transactions. This approach was distinct from the reverse trend observed in the US and Europe. As a result, multi-step authentication became commonplace and was readily accepted by card users to ensure security.

In India, the online shopping market witnessed significant growth, reaching a valuation of \$36.5 billion, with a projected growth rate of 26.5% by 2023. This growth was driven by increased disposable income, higher smartphone ownership, and concerted marketing efforts by brands and governments to promote online shopping. However, despite this upward trajectory, digital purchases accounted for only 2.9% of total retail purchases, primarily due to limited internet access, impacting about 3/4 of the Indian population. The government initiated programs like "Digital India" to accelerate digitalization, with enterprises, including Google, actively addressing digital connectivity challenges in remote areas of the country. Despite only 36.7% of the population (502.2 million) owning smartphones, India led globally in mobile app payments. Mobile devices accounted for 46% of all online purchases (16.8 billion), with mobile app downloads experiencing a substantial 165% growth between 2016 and 2018. Projected growth indicated that mobile shopping would reach \$49.8 billion by 2023. Key applications like Amazon, Flipkart, and Myntra contributed significantly to mobile commerce transactions, comprising a substantial 82.4%. Payment methods for online purchases were diverse, with bank cards, electronic wallets, and bank transfers constituting 29%, 25%, and 20%, respectively. Furthermore, shopping from abroad constituted a significant 74% of Indian e-commerce (\$27 billion). Citizens of the country frequently purchased high-quality foreign electronics from countries like the USA, UAE, and Hong Kong. New e-commerce rules further encouraged international businesses to participate in the Indian market, driving direct investment and modernizing digital commerce operations.

E-commerce has rapidly become an integral part of everyday life, facilitated through business-to-consumer platforms. The undisputed leader among countries in this realm is the United States. However, while the USA, Europe, and China are prominent leaders in the business-to-consumer (B2C) segment, Russia stands as a leader in terms of the number of participants across all segments of the e-commerce sphere (B2B, B2C, B2G, G2B).

Thus, e-commerce is the main engine driving the growth of innovation and digital technologies. Foreign countries are demonstrating high rates of development of e-commerce. Technologies of digital marketing, electronic data exchange and automated collection of such data, processing of online transactions, and logistics management systems are necessary conditions for the growth of e-commerce [5-18].

The Internet offers customers increasing opportunities to purchase goods and services, and commercial organizations are increasing their presence in this network when carrying out business activities. E-commerce is becoming an integral part of the modern economy [19-37].

The development of e-commerce involves determining the format of interaction with the target audience, creating the necessary infrastructure for working in the online market, choosing an Internet platform, setting up Internet marketing channels and tools, and a number of other actions whose goal is to make a profit.

Let's consider digital technologies in e-commerce:

1. Online services, which include:

- an online store is an Internet representation of a web service for the sale of goods and services by Internet users;
- international and local marketplaces are an online platform where a wide range of goods are purchased and sold.

Naturally, the increase in sales in recent years in the world has seen a trend towards an increase in digital buyers; from 2014 to 2021, their number reached 2.34 billion people. Considering that the world population in 2021 is 7.9 billion people, about 30% of them are online shoppers.

When analyzing the e-commerce market, it is necessary to consider popular marketplaces in the world.



Table 1. Analyzing the e-commerce market of marketplaces.

Marketplace	Country	Market share (%)	Characteristics
Amazon	USA	14	The world's largest in the markets of e-commerce platforms and public cloud computing by revenue and market capitalization. Market capitalization – \$1 trillion. Sales volume 2021 – 466.8 billion dollars.
Alibaba	China	9,4	The main activities are trading operations between companies according to the B2B scheme and online retail trade. Alibaba's 2022 market capitalization is \$282 billion. 2021 sales volume: \$807 billion.
JD.com	China	8,1	Engaged in e-commerce, as well as logistics, retail and marketing. Market capitalization \$120 billion. 2021 sales volume: \$19 billion.
Wildberries	Russia	8	International marketplace of clothing, shoes, electronics, children's goods, household goods and other goods. Market capitalization – \$14.5 million. Sales volume 2021 – 336.5 billion rubles.
ASOS	Great Britain	6	Online store of clothing and cosmetics. Market capitalization – \$604 million. Sales volume 2021 – 106.1 billion dollars.
eBay	USA	4,2	Providing services in the areas of online auctions and online stores. Market capitalization – \$23 million. Sales volume 2021 – \$26 billion.

2. Using mobile devices to search for products online is one of the most prominent trends in e-commerce. M-commerce (Mobile commerce - mobile commerce) allows you to buy goods from your smartphone, making shopping more accessible. Mobile retail sales as a percentage of total e-commerce retail sales worldwide from 2016 to 2021. presented in Table 2.

Table 2. Mobile retail sales as a percentage of total e-commerce retail sales worldwide from 2016 to 2021.

	2016	2017	2018	2019	2020	2021
Mobile retail sales as a percentage of total e-commerce retail sales worldwide from 2016 to 2021	52,4 %	58,9 %	63,5 %	67,2 %	70,4 %	72,9 %

In 2021, the number of telephone users in the world reached almost 5 billion, which is 2/3 of the world's population. In 2021 alone, total revenue from purchases made through mobile devices amounted to about \$337 million, which is 2.5 times higher than in 2018 [35]. The reason for such changes is the temporary lack of alternatives: the coronavirus pandemic has made adjustments to the usual course of life, as well as the way of making purchases; due to self-isolation, both businesses and customers have moved to the online space.

By early 2022, more than 50% of online sales will come from mobile commerce. The number of installed applications is growing by 10% annually. The market size exceeds \$3.5 trillion in 2021, and in 2019 – \$1.9 trillion. It is noted that the share of purchases made from mobile devices exceeded 60%. According to data from recent years, people are increasingly using store applications rather than their websites [26].

3. Electronic funds transfers are the electronic transfer of money from one bank account to another [38-45]. Today, this technology is very popular among users. Mobile payments help you make purchases using digital wallets such as Google, Apple Pay, allowing you to buy goods without needing cash.

It is worth noting that the "by card" transfer function occupies the main share in the overall structure. According to Frank RG, in 2021 their share was about 83.3%, in 2020 – 84.2%.

4. E-commerce supply chain management (logistics) is a complex, multi-step process that an e-commerce brand uses to deliver an order from the warehouse to the customer. E-commerce logistics includes inventory management and pricing, packaging, and shipping of online orders.

In 2021, \$1.6 billion of parcels were delivered, an increase relative to 2020 of 78%.



Logistics includes the following functions: order processing, delivery and warehouse management. Each of these elements plays an important role in the efficient operation of an e-commerce supply chain. For example, FedEx Sensaware is a company that decided to develop sensor logistics. This direction allows you to control deliveries in real time [45, p. 50].

Thus, we can conclude that the online platform opens up endless possibilities for new ideas. The e-commerce market is represented by the combination of all online services, platforms and online stores where the process of electronic funds transfer is carried out, as well as logistics, which organizes online delivery from one country to another, Internet marketing, which develops and presents ways to promote goods and services on the Internet; This chain of technologies describes the e-commerce process. Each technology strives to improve its features to attract customers to shop online and thereby grow the e-commerce business.

Another technology that affects e-commerce is blockchain technology.

Next, I would like to look at how artificial intelligence (AI) is used in e-commerce, as these technologies gradually begin to spread in this area.

The global market for artificial intelligence in marketing and advertising in 2020 was estimated at more than \$12 billion. By 2028, it will exceed \$107 billion. In 2018, scientists predicted that 52% of the world's top companies will use AI in 2019. According to new forecasts, by the end of 2023, over 80% of operations in the field of customer service alone will be carried out without human intervention, which will reduce the costs of companies on communication with the client by 40%.

According to IDC, at the end of 2020, the volume of the Russian artificial intelligence market amounted to \$291 million, which is 22.4% more than in 2019.

It is important to note that artificial intelligence in itself is not a product, but rather a powerful tool for creating better products that meet customer needs and create a personalized customer experience.

Artificial intelligence is widely used in e-commerce. It helps companies personalize customer experiences, improve internal workflows, and create innovative ways to delight customers. As a result, e-commerce businesses can maintain a competitive advantage in the market.

Following AI is virtual reality (AR). By the end of 2023, the global augmented reality market will reach 2.4 billion users.

Augmented reality allows customers to explore a product in more detail. This is its main advantage.

In e-commerce, this technology is especially popular in the fashion, beauty and home decor sectors. For example, brands like Warby Parker and IKEA are using AR to bridge the gap between offline and online experiences.

Companies can use virtual reality to revolutionize their marketing campaigns and advertise to potential customers much more effectively. VR is also being explored to create an entirely new way for shoppers to buy products directly from online sellers, further expanding its benefits for e-commerce companies.

AR shopping allows customers to learn more about a product, interact with it without leaving home, personalize it or customize the design to their liking, and immerse themselves in emotions with the brand. This makes the buyer feel more confident when choosing a product. Almost all the benefits of AR can be reaped by those retailers who sell standardized products with customization capabilities.

Analytics helps online retailers understand which products and options customers prefer. By measuring time spent with each virtual product and user actions, companies can tailor their offering to each customer's needs. According to Salesforce, 63% of buyers, understanding the capabilities of services and applications in tracking actions and behavior, expect companies to adapt their offerings.

Online stores can use AR service to learn more about their customers: for example, clarify clothing sizes, save consumer preferences and tailor marketing campaigns and offers.

We can say that new technologies are very quickly entering people's daily lives. Driven by technology, e-commerce will continue to develop and gain momentum. In the future, online shopping may become much more convenient. Also, using new technologies in e-commerce, the range will constantly expand and logistics will improve.

Lack or underdevelopment of the regulatory framework, which creates problems with the protection of intellectual property rights for goods sold through e-commerce, as well as contractual and financial problems. The consequence of all this is distrust on the part of investors and potential buyers, and a slowdown in the pace of development.

The problem of electronic money and Internet payments. This problem appeared immediately with the advent of e-commerce.

In November 2021, StormWall published statistics according to which the intensity of attacks on commercial projects increased 4 times compared to last year.

An e-business must have an appropriate payment system - electronic or virtual. Digital money technologies are also attracting attention as a way to implement micropayments. You have to pay very little (for example, to



view the page of an electronic newspaper), so micropayment systems are being developed not only by new companies, but also by computer giants such as DEC, now part of Compaq, or IBM.

Logistics is a significant problem. The most important stage in the interaction between buyer and seller is delivery of goods. There are several ways to organize delivery, and each of them has its pros and cons.

The management of the store chain adheres to the following policy: the store returns money upon request if the buyer refuses the product, including without explanation. The store management makes such expenses so that people do not have a biased attitude towards online stores. Delivery is a much bigger problem than payment. It is precisely because of difficulties with delivery that companies sell much fewer goods in the regions than in the centers. If we take the total number of product refusals, then only 3% of them happen due to the fact that it is not possible to pay with credit cards, due to the fact that there is no delivery system - 70%. Western experience shows that online stores are used to a much greater extent by consumers located far from large cities.

Organizing your own warehouse and courier service allows you to solve the problem of delivery speed, but is associated with huge costs in the form of rent and wages. In addition, the audience of online stores is rarely limited to one region, and with sufficient audience coverage, you will still have to use other delivery methods. Internet businessmen have to deal with issues of fast delivery.

The problem of organization is no less pressing. Managing multiple products in a catalog at the same time is really challenging. The specificity of e-commerce is based on receiving customer orders. There may not be any products in stock, but if you present only products in stock on the site, the number of offers will be sharply reduced. The situation is aggravated by a large number of unscrupulous suppliers who can delay delivery times to the store, and the store, accordingly, will not be able to deliver the goods to the client on time.

An online store loses the need for good communication channels, hardware and software, and the share of delivery in the cost increases significantly.

Problems also arise due to the "distrust syndrome", since the buyer in online trading is less protected from an unscrupulous seller; the hacking factor, which is constantly present on the Internet, significantly increases the risk of the transaction. In ordinary trade, the buyer is accustomed to the opportunity to visually evaluate a product, determine its quality and find out its characteristics. In e-commerce there is no direct contact with customers. An online store cannot provide the client with a tactile assessment of the quality of the product, even with the help of modern technologies, which deprives them of a number of advantages. This is especially true when sensory information and environment are key factors in product selection.

Information overload and disorganization of websites, which makes it difficult to attract and retain potential customers, is an equally pressing problem. It is difficult for a buyer to find a product or service, the necessary information about the characteristics of goods and services of interest to him. All this leaves his need unsatisfied, and time spent searching among a large flow of information turns into costs.

RESULTS

The e-commerce sphere is constantly changing and developing, so it is necessary to monitor current trends and build business strategies based on them.

E-commerce trends include:

1. Mobile commerce. In recent years, applications have been created for mobile devices, which are much more convenient to work with than accessing a web page through a browser. The growth of mobile commerce is due to its accessibility: from your phone you can read reviews, study product descriptions and place orders anywhere and at any time. For vendors on marketplaces, phone versions provide greater mobility to control and manage content and operations on the site, which means increased efficiency and sales.

2. Description of goods and visual component. Even the best quality product needs competent presentation. Suppliers have begun to pay much more attention to the descriptions of their products. To optimize product descriptions, automatic tools are increasingly being introduced. For example, algorithms inside marketplaces are able to independently compare supplier product cards for compliance and look for errors and inaccuracies.

Especially in 2022, a lot of resources are being invested in visual content. In addition to photos, video content is also developing. According to the Content Marketing Institute, in 2022, about 69% of B2B investments will go into video content creation. According to estimates, 44% of purchases are made thanks to advertising and the correct presentation of content.

3. Artificial intelligence. Platform visitors pay attention to the work of artificial intelligence. Marketplace owners are taking a range of measures: all kinds of individual recommendations, chat bots, voice assistants, smart search and other work with visitor data help to retain the client's attention. Research shows that 71% of shoppers continue to explore a site when they encounter personalized offers based on their search history.

4. Reduced delivery times and costs. Since the pandemic, the delivery industry has become very in

demand; For many customers, the ability to order goods home has become necessary. Fast and cheap (or free) shipping gives you a competitive advantage over other suppliers. It is worth noting that 18% of buyers refuse to make a purchase due to slow delivery, and 60% because of high additional costs, including delivery of goods. Integration of the marketplace with popular logistics services can be a significant advantage.

The experience of China is interesting. JD.com is testing delivery to remote parts of the country using drones, thereby tapping into one of the key trends in the future of e-commerce.

5. Development of payment services. It is important for the buyer to have the opportunity to choose a payment system. In 2023, the situation with a variety of payment options is very relevant. This could be traditional payment using bank cards or some more modern methods: payment via QR code, FPS (fast payment system), electronic wallets.

For example, many marketplaces use the "Safe Transaction" service. Also, the technology of the built-in billing module allows you to make and keep records of payment transactions as efficiently as possible; The platform supports all necessary international data security standards. Recently, such a payment method as "buy now, pay later" BNPL (buy now, pay later) has been gaining momentum; Globally, the user base for BNPL services grew by 85% year over year between 2020 and 2022.

6. The D2C (direct to customer) model is a new business model in which the manufacturer directly communicates with the buyer, eliminating intermediaries. This model represents the automation of processes in logistics and e-commerce, as well as the integration of all interaction channels within a single platform. For example, at Nike, the team established direct interaction with customers at the product design stage, customizing the design of shoes before production began.

7. Conversion optimization. In 2022, the popular trend of CRO (conversion rate optimization) helps to make the process of online purchases on marketplaces more comfortable, due to which customers form a positive opinion about the suppliers of goods and about the company that owns the marketplace. Conducting a variety of research and analytics helps increase profits, reduce the risks of making wrong decisions and gain more customer loyalty.

8. Implementation of PWA. PWA (Progressive Web App) is a website that looks like a mobile application. You can use it even in the absence of the Internet. Creation and support are cheaper for the company: now you don't have to create a web resource and an application for smartphones (iOS, Android) separately. According to AliExpress, PWA increased the site's conversion rate by 104%.

9. Introduction of a voice assistant. The leader in this area is Amazon's voice assistant called Alexa, which is installed in smart speakers and other home devices. With its help, the client can make a purchase through voice without leaving home. In India, Alexa is also available in Hindi. The Times of India reported that Indian consumers use voice assistants more than 10 million times a week, much more than the UK or US (Times of India, 2020). Amazon also introduced the Dash Button device, which allows you to place regular orders with the click of a button. This technology is most in demand in the field of selling everyday goods. Thus, we can conclude that e-commerce continues to develop every year, as a result of which problems arise that relate, to a greater extent, to the information, technical and regulatory factors of doing business in this area. It is worth noting: in order to maintain positions in a highly competitive e-commerce market, it is necessary to quickly respond to new trends and customer expectations. The further development of the e-commerce business is exclusively related to the development of innovations that improve the company's efficiency and the quality of customer service. Therefore, pursuing e-commerce development trends guarantees success, as well as opportunity to take a leading position in the market.

CONCLUSION

In conclusion, e-commerce stands as a fundamental sector within the economy, encompassing financial, trade, and business operations conducted over the Internet. Its pervasive growth and evolution have firmly integrated it into our daily lives. With diverse types and specialized directions, e-commerce is continuously evolving, propelled by the increasing number of online users.

E-commerce plays a pivotal role in both domestic and international business landscapes, affording companies heightened efficiency and adaptability in their operations. Bridging gaps between consumers and suppliers across global markets, it transcends geographical constraints. However, its legal framework remains a complex issue due to varying degrees of legal coordination in different countries. Effective legal regulations are imperative to ensure compliance and deter violations.

The recent surge in e-commerce, accelerated by the COVID-19 pandemic, underscores its dynamic growth. Forecasts for the e-commerce market depict a staggering volume of \$4.5 trillion in 2022, with a concentration of market share in a few leading countries. China, the USA, and the UK collectively dominate the industry, though e-commerce is not the sole retail type in all regions.



Notable growth is observed in emerging markets like India and countries such as Uzbekistan, Kazakhstan, Mongolia, and Qatar, projecting a promising trajectory. The e-commerce market is a confluence of online services, platforms, and logistics, encapsulating the entire electronic funds transfer process and internet marketing strategies.

Remaining competitive in this swiftly evolving market demands swift adaptation to emerging trends and evolving customer expectations. The continuous innovation and enhancement of operational efficiency are key factors for sustained success in e-commerce. Ultimately, the evolutionary journey of e-commerce positions it as one of the most thriving sectors in contemporary business, continuously adapting and flourishing in response to changing times.

References

1. Choi, J. B., & Lim, K. H. (2021). Factors influencing online purchase intention during the COVID-19 pandemic: Moderating role of e-commerce experience and gender differences. *Sustainability*, 13(3), 1128.
2. Ghezzi, A., & Cavallo, A. (2020). Sustainable e-commerce: An exploratory study of factors influencing sustainable e-commerce adoption. *Sustainability*, 12(14), 5667.
3. Chen, H., Wang, D., Xiang, Z., Li, X., & Du, Q. (2021). Understanding consumers' e-commerce usage behavior in hospitality and tourism: A modified unified theory of acceptance and use of technology model. *Sustainability*, 13(14), 7585.
4. De Ruyck, T., & Verhagen, T. (2021). The effect of country-level internet penetration on cross-border e-commerce. *Journal of Business Research*, 126, 416-427.
5. Kowalkowski, C., Gebauer, H., & Oliva, R. (2017). Service growth in product firms: Past, present, and future. *Industrial Marketing Management*, 60, 82-94.
6. Lee, J., Kim, S., & Kim, H. (2020). Effects of augmented reality on impulse buying: The moderating role of consumers' perceived need for touch. *Information & Management*, 57(4), 103203.
7. Liao, Q., Huang, Q., Xu, Y., & Wang, D. (2022). A multi-objective optimization model for the last-mile delivery problem in E-commerce. *Transportation Research Part E: Logistics and Transportation Review*, 148, 102205.
8. Lu, Y., Zhao, L., & Wang, B. (2010). From virtual community members to C2C e-commerce buyers: Trust in virtual communities and its effect on consumers' purchase intention. *Electronic Commerce Research and Applications*, 9(4), 346-360.
9. Bartos, P., Fojtik, R., & Winkler, J. (2022). E-commerce Marketplace: A Comprehensive Review. In *International Conference on Business Process Management* (pp. 292-308). Springer.
10. Chakraborty, T., & Xue, S. (2023). Understanding the Dynamics of Internet Marketplaces: A Data-Driven Approach. In *Proceedings of the Web Conference 2023* (pp. 254-264).
11. Chen, L., & Hsieh, T. (2023). Digital Transformation of Online Marketplaces: A Study of Emerging Trends. *Journal of Digital Marketing*, 1(2), 143-159.
12. Gnanasundaram, A., & Bapuji, H. (2023). Platform Governance in Internet Marketplaces: An Ecosystem Approach. *Information Systems Research*, 34(1), 123-140.
13. Kollmann, T., & Christofor, J. (2022). E-marketplaces and Entrepreneurial Opportunities: A Dynamic Perspective. *Small Business Economics*, 1-18.
14. Lee, J., & Zhang, L. (2023). Consumer Perceptions of Trust in Internet Marketplaces: A Cross-Country Study. *International Journal of Electronic Commerce*, 27(1), 37-63.
15. Ma, Q., & Liu, Z. (2022). The Rise of Social Commerce in Internet Marketplaces: An Empirical Investigation. *Journal of Interactive Marketing*, 65, 123-136.
16. Nault, B. R., & Leng, T. (2023). Platform Pricing in Internet Marketplaces: The Role of Network Effects. *MIS Quarterly*, 47(1), 269-290.
17. Sun, Y., & Duan, W. (2022). Designing Competitive Pricing Strategies for Internet Marketplaces: A Game-Theoretic Approach. *Decision Support Systems*, 112932.
18. Tang, Y., & Riedl, C. (2023). The Impact of Online Reviews on Consumer Purchase Behavior in Internet Marketplaces. *Journal of the Association for Information Systems*, 24(2), 149-183.
19. Molinillo, S., Liébana-Cabanillas, F., Anaya-Sánchez, R., & Buhalis, D. (2019). DMO online platforms: Image and intention to visit. *Tourism Management*, 70, 368-381.
20. Naudé, P., & Kim, D. (2022). E-commerce users' privacy concerns: A cross-cultural study. *Journal of Retailing and Consumer Services*, 63, 102774.
21. Bartos, P., Fojtik, R., & Winkler, J. (2022). E-commerce Marketplace: A Comprehensive Review. In *International Conference on Business Process Management* (pp. 292-308). Springer.
22. Chakraborty, T., & Xue, S. (2023). Understanding the Dynamics of Internet Marketplaces: A Data-Driven Approach. In *Proceedings of the Web Conference 2023* (pp. 254-264).

23. Chen, L., & Hsieh, T. (2023). Digital Transformation of Online Marketplaces: A Study of Emerging Trends. *Journal of Digital Marketing*, 1(2), 143-159.
24. Gnanasundaram, A., & Bapuji, H. (2023). Platform Governance in Internet Marketplaces: An Ecosystem Approach. *Information Systems Research*, 34(1), 123-140.
25. Kollmann, T., & Christofor, J. (2022). E-marketplaces and Entrepreneurial Opportunities: A Dynamic Perspective. *Small Business Economics*, 1-18.
26. Lee, J., & Zhang, L. (2023). Consumer Perceptions of Trust in Internet Marketplaces: A Cross-Country Study. *International Journal of Electronic Commerce*, 27(1), 37-63.
27. Ma, Q., & Liu, Z. (2022). The Rise of Social Commerce in Internet Marketplaces: An Empirical Investigation. *Journal of Interactive Marketing*, 65, 123-136.
28. Nault, B. R., & Leng, T. (2023). Platform Pricing in Internet Marketplaces: The Role of Network Effects. *MIS Quarterly*, 47(1), 269-290.
29. Sun, Y., & Duan, W. (2022). Designing Competitive Pricing Strategies for Internet Marketplaces: A Game-Theoretic Approach. *Decision Support Systems*, 112932.
30. Tang, Y., & Riedl, C. (2023). The Impact of Online Reviews on Consumer Purchase Behavior in Internet Marketplaces. *Journal of the Association for Information Systems*, 24(2), 149-183.
31. Ng, I. C., & Wakenshaw, S. Y. (2017). The Internet-of-Things: Review and research directions. *International Journal of Research in Marketing*, 34(1), 3-21.
32. Qazi, A., Sun, S., Gao, G., & Hu, F. (2021). Predicting Chinese consumers' continuance intention to use mobile payment. *Information Technology & People*, 34(3), 857-879.
33. Rigby, D. K., & Bilodeau, B. (2018). Innovative e-commerce strategies in changing markets. *Harvard Business Review*, 96(3), 90-98.
34. Schlagwein, D., Hu, M., & Bjørn-Andersen, N. (2020). Data governance and advanced analytics for business value: A study of 100 dynamic firms. *Journal of the Association for Information Systems*, 21(1), 2.
35. Shi, W., Choi, A. S., & Kim, S. S. (2021). Drivers and outcomes of consumer use of chatbots in B2C messaging commerce. *Decision Support Systems*, 141, 113489.
36. Wang, D., Li, X., Liang, X., Huang, D., & Huang, D. (2021). Factors influencing perceived quality and purchase intention in the context of social commerce. *Telematics and Informatics*, 64, 101620.
37. Wu, J., & Du, Q. (2017). An empirical study on factors influencing the usage of online social shopping. *International Journal of Information Management*, 37(3), 229-239.
38. Xiang, Z., Du, Q., Ma, Y., & Fan, W. (2017). A comparative analysis of major online review platforms: Implications for social media analytics in hospitality and tourism. *Tourism Management*, 58, 51-65.
39. Yang, H., Chen, H., & Xue, L. (2020). What factors drive mobile payment users' continuance intention? A perspective from trust and risk. *Information Development*, 36(2), 200-211.
40. Ye, Q., Law, R., Gu, B., & Chen, W. (2011). The influence of user-generated content on traveler behavior: An empirical investigation on the effects of e-word-of-mouth to hotel online bookings. *Computers in Human Behavior*, 27(2), 634-639.
41. Zhang, K. Z., Lee, M. K., & Cheung, C. M. (2014). Understanding the role of perceived benefits in continued social media usage among work-related users: A modified UTAUT2 model. *Computers in Human Behavior*, 36, 441-449.
42. Zhou, T. (2011). Understanding users' initial trust in mobile banking: An elaboration likelihood perspective. *Computers in Human Behavior*, 27(2), 639-647.
43. Zhu, D. H., Chang, Y. P., & Luo, J. J. (2016). Understanding the influential factors in continuance usage of mobile social apps: A longitudinal study. *Telematics and Informatics*, 33(2), 342-360.
44. Chua, C. E. H., & Banerjee, S. (2015). Customer knowledge management via social media: The case of Starbucks. *Journal of Knowledge Management*, 19(1), 109-118.
45. Li, X., Wang, D., Liang, X., Huang, D., & Huang, Z. (2016). Why following friends can hurt you: An exploratory investigation of the effects of envy on social networking sites among college-age users. *Computers in Human Behavior*, 55, 399-414.

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

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Xondamir Ismoilov

Sahifalovchi va dizayner: Iskandar Islomov

2024. № 8

© Materiallar ko'chirib bosilganda "Yashil" iqtisodiyot va taraqqiyot" jurnali manba sifatida ko'rsatilishi shart. Jurnalda bosilgan material va reklamalardagi dalillarning aniqligiga mualliflar ma'sul. Tahririyat fikri har vaqt ham mualliflar fikriga mos kelamasligi mumkin. Tahririyatga yuborilgan materiallar qaytarilmaydi.

Mazkur jurnalda maqolalar chop etish uchun quyidagi havolalarga maqola, reklama, hikoya va boshqa ijodiy materiallar yuborishingiz mumkin.

Materiallar va reklamalar pullik asosda chop etiladi.

El.Pochta: sq143235@gmail.com

Bot: [@iqtisodiyot_77](https://t.me/@iqtisodiyot_77)

Tel.: 93 718 40 07

Jurnalga istalgan payt quyidagi rekvizitlar orqali obuna bo'lishingiz mumkin. Obuna bo'lgach, [@iqtisodiyot_77](https://t.me/@iqtisodiyot_77) telegram sahifamizga to'lov haqidagi ma'lumotni skrinshot yoki foto shaklida jo'natishingizni so'raymiz. Shu asosda har oygi jurnal yangi sonini manzilingizga jo'natamiz.

"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.

