

DIGITAL TECHNOLOGIES AND MODERN INNOVATIONS

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ANNOTATION

Nowadays, we are seeing how technology is radically changing the public service sector. New business models are emerging, such as Uber, which remove intermediaries, leading to direct customer-supplier relationships. Earlier, similar changes took place in the financial sector and telecommunications.

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There are also a number of fundamental changes in the industry, as the emergence of digital enterprise and the digital image of man - robots - can seriously change the functional model of the whole of humanity. This shows that information technology is gradually taking the place of people. The same is true of the digital economy. It is true that no one knows what drastic changes will take place in our country due to the digital economy

In the current context of technical backwardness, there are a number of doubts that the digital transformation of the industry will occur rapidly. One of the brightest examples in the development of digital platforms is the Chinese company Alibaba, which has an electronic trading system. Experience in its use shows that the data collection process creates highly competitive advantages for expansion into different sectors of the economy. Alibaba is not just a digital platform, but a platform ecosystem. Understandably, the power of such an ecosystem will be greater than the power of individual platforms.

Even the U.S. is currently losing out in this race because it has to integrate different platforms there, while in China the development in this area has been gradual due to increased efficiency - from one platform to another.

In a global business like the transition to a digital economy, a lot depends, of course, on the position held by the state. It is important that everything does not lead to a single state platform that unites everything and turns it into a "number", that is, "the task of the state is not to do anything in place of business, but simply - not to hinder business." In China, too, the Alibaba system did not emerge because the state created some kind of platform for it. He only created the conditions for the emergence of such a platform.

Although the state supported Alibaba, it did so as a state, not as a corporation, but as a commercial enterprise, and its services are used only because it is competitive. the environment will change and competition will grow. Serious cumulative efficiency can arise not from the creation of a common platform, but from the emergence of an infrastructure, each of which is closely linked to a set of many independent organizations and products engaged in their work. However, it is important to develop the necessary standards and protocols at the highest quality level. In our view, this situation is a step that makes the state friendly to its goals, a business that is interested in science, which can determine the needs of the economy from its results. In other words, the digital economy can combine government, business and science.

In order to be able to coexist with other international systems and practical mechanisms in the digital economy, data models and documents in the "common window" mechanism should be organized on the basis of international standards and recommendations. When compiling a list of data that includes the initial list of

messages and documents to be harmonized, as well as in forming a national data model, it is necessary to describe and define them in accordance with the requirements of international standards.

The development of e-commerce in Uzbekistan, which is part of the digital economy, can be divided into two periods:

Until 2015, our country has been actively working on the development and preparation of the regulatory framework.

In 2015, the Republic of Uzbekistan adopted the Concept for the development of e-commerce for 2015-2018, which will focus on the main directions of e-commerce development in the medium term, expanding the competitive environment, creating modern infrastructure and creating additional jobs, as well as further improving e-commerce legislation. defined the shapes and paths.

However, to date, it can be said that the measures reflected in the concept have not been fully implemented.

For example, a number of decisions aimed at the development of e-commerce in the regulatory framework have not been made. In particular, in e-commerce, mass sending of electronic messages or electronic documents, the order of advertising, at the same time, on May 14, 2018, President of the Republic of Uzbekistan ShavkatMirziyoyev signed a Resolution "On measures to accelerate the development of e-commerce."

This document outlines a number of measures aimed at improving e-commerce in Uzbekistan. However, in general, it can be said that Uzbekistan is moving in this direction, in a fast-growing network, at a pace that is unbearably slow and protracted.

It should be noted that today users are actively using Telegram bots to order food. Uzbek consumers are also actively paying for Internet or telephony services through mobile applications.

This shows that the population of Uzbekistan believes in the implementation of electronic transactions, but to date, users are not ready to increase the average volume of purchases by making small transactions that do not require large expenditures. The average size of a user of electronic transactions in Uzbekistan is from 50,000 to 200,000 soums. Along with global indicators, the Uzbek consumer uses a mobile phone to make electronic transactions, because it is more convenient and has a number of convenient applications.

When it comes to product selection, most respondents preferred to purchase clothing and headgear, as well as home appliances and electronics, via the Internet. Car and real estate items have become the least purchased goods online. This can be explained by the fact that at the moment the user is not yet ready to pay large sums of money online.

In addition, users are actively using payment systems such as UzCard, VISA, MasterCard. The lowest popularity systems are Union Pay, WebMoney and cryptocurrencies. As for the problems in purchasing products online, almost all respondents mentioned difficulties in payment time, low quality of goods / services, long delivery time, as well as high cost.

Thus, based on the results of the public opinion poll, we can name a number of problems and shortcomings that hinder the development of e-commerce in Uzbekistan:

1. The population does not trust electronic transactions;
2. High delivery cost;
3. Low quality of goods / services;
4. Fear of fraud;

5. Low level of computer literacy.

At the same time, public opinion polls show that the population of Uzbekistan is ready to implement e-transactions, but during their implementation the user faces a number of problems that push the average consumer away and slow down the development of e-commerce in Uzbekistan.

The age of information technology has set new ideas and rules for economic development. The digital economy, which is of interest to a narrow range of theorists and scientists, is a market model with huge potential in our country, because:

- information is a priority commodity, although this resource is not limited at all;
- The network market is huge and democratic, the main thing is that the boundaries of the network are easily "washed away";
- the success of the project or company does not depend on the number of employees and the amount of financial assets;
- hardware power becomes a reusable, universal, obsolete and quality-loss tool;
- The conditions of competition will change, because in the digital environment, fast intellectual solutions are superior to any strong physical base.

One of the key features of the digital information market is speed and ease of decision making. The weighty production base ranks last here. Huge corporations, which seem to be endless and have very large shares in the network markets, have in recent years given way to companies that have no history at all.

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