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THE ROLE OF E-COMMERCE IN THE MARKET ECONOMY OF OUR COUNTRY: THE STAGES OF DEVELOPMENT OF INFORMATION TECHNOLOGY.

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Annotation

This article provides information about e-commerce, its role in the market economy of our country, the stages of development of information technology, proposals and challenges.

Keywords: ICT, modem, subject, social, segment, modernization, information, extranet.

The need for information technology (ICT) for the world community's desired development and prosperity is growing rapidly. The intensification of economic growth, the improvement of living standards in our country is the result of the infiltration of information technology into our daily lives. World experience shows that the free flow of information accelerates the transition to a market economy and increases social welfare.

The rapid development of information technology is reflected in the economy. At present, the success of the economy, especially in the field of entrepreneurship, is based on the high level of development and effective use of various segments of information technology. Of course, the Uzbek economy is no exception. A clear example is the steady development of a number of segments of information technology, such as data transmission networks, information Internet resources and electronic document exchange between them, business and commerce. For our country, the development of information technology is important in ensuring new economic ties. However, this process will take place only if there is a certain level of information readiness of the society, which will arise as a result of increasing educational standards in the field of information technology, modernization of national telecommunications networks, the formation of the legal framework.

As a result of the gradual development of the economy of our country, the importance of new principles of doing business, especially e-commerce, has increased significantly. To date, every Internet user has tried to understand the meaning of the word e-commerce. U.S. markets, which have yet to build a long history, generate an average of \$ 1.5-2 trillion a year. U.S. dollars will be transferred.

The term "e-commerce" includes technologies such as EDI (Electronic Data Interchange), e-mail, Internet, (exchange of information within the company) and extranet (exchange of information with the outside world). In turn, e-commerce systems are divided into three classes:

- 1. On the organization of retail trade (business-consumer);
- 2. Establishing relationships with business partners (business-to-business);
- 3. Consumer trade (consumer-to-consumer);

Example; as - virtual auction www.e-auksion.uz

- 1. E-commerce has its own advantages and benefits:
- 1. The speed of receiving information in international operations will increase;
- 2. The period of production and sales will be shortened;

3. The cost of information exchange is reduced due to the use of cheap means of communication.

Establish an open relationship with the consumer through the effective use of information technology in the company, provide prompt information to partners and customers about products and services, alternative ways of sales, for example, e-shops on commercial sites allows you to open and create.

Uzbekistan is in the process of developing e-commerce.

Today, government agencies in Uzbekistan follow the following principles, which are widely used in world experience in the development of e-commerce.

The corporate sector should play an active role in the development of e-commerce;

- No unjustified restrictions on e-commerce by government agencies should be allowed;
- Public authorities can intervene in the e-commerce process in order to support the sector and improve the legal framework;
- In developing e-commerce management measures, public authorities should take into account the specifics of the Internet;
- The e-commerce process should take place on a global scale, independent of administrative-territorial divisions and state borders.

It should be noted that in addition to the development of e-commerce in Uzbekistan, there are a number of problems that hinder the development of this sector. Prompt and clear resolution of these problems is one of the important requirements of today. This is because the following issues are common in the world, and if they are not addressed properly, serious crises in this area can occur.

The first is that the necessary infrastructure is still not sufficiently developed. Here are a few examples:

- 1. The number of providers directly connected to the global network of the Internet is limited, and as a result, the Internet is delivered to customers through transportation between providers, which is known to negatively affect the quality of service. affects.
- 2. The quality of Internet services provided in the regions is significantly worse than in the capital. As a result of the lack of a dedicated connection for the modem, customers can use the connection by making a direct call. This, in turn, leads to inadequate service quality.

Second, the number of Internet users is such that it does not allow to create a large market for e-commerce. The number of Internet users in Uzbekistan is 2.5 million. more than It is true that in recent years we have achieved a number of positive results in this area, but it is growing only in certain areas, mainly in Tashkent and some regional centers. In many areas, this is still a problem. It is well known that running an e-commerce business without having a sufficient market is detrimental to any entrepreneur.

Third, there is a lack of a reliable system that allows individuals to make online payments from bank accounts. We can make payments from plastic cards issued by our banks only using special terminals, and in international practice, using plastic cards, through special modules installed to receive payment, directly online payment can be made in the fields.

The main problem is that online banking services for individuals are not widespread in Uzbekistan. Online banking allows bank customers to manage their accounts and make payments online or via mobile. SMS-banking offered by several banks is one-way and is intended only for obtaining information about accounts and transaction history. This is one of the biggest obstacles to the development of e-commerce.

Fourth, existing online stores do not have enough professionalism. According to the Communications and Information Agency, as of January 1, 2008, there are 24 online stores in Uzbekistan. Sales of computer and electronic consumer goods - 8, gifts and flowers - 4, digital goods - 6, consumer and household goods - 3, there are 3 stores for selling books,

music and movies on CD. This allows you to make 4 payments using the plastic cards of the international payment system during the 4th processing of the websites.

E-commerce in the market economy of our country: proposals for the stages of development of information technology ~

I suggest the following as the main directions in solving the above problems...

- It is necessary to deepen scientific research in the field of e-commerce. Research, writing articles, creating specialized Internet resources, organizing regular forums and conferences, taking into account not only the technical, but also economic and legal features of e-commerce in training, one of the main problems is the lack of qualified personnel.
- Development of competition in the field of telecommunications services. This will lead to an increase in the quality of services, lower prices and the creation of certain Internet audiences for e-commerce.
- Ensuring that the favorable legal environment for investing in the ICT sector is always in place.
- Establish self-management and experience sharing systems
- Development of e-learning system
- Ensuring the dissemination of information technology throughout Uzbekistan. The introduction of information technology not only in regional centers, but also in remote villages will lead to a significant increase in the volume of e-commerce.
- Effective introduction of online banking system throughout the country. This will allow entrepreneurs engaged in wholesale and retail trade to freely trade their goods and services via the Internet. At the same time, it will lead to significant changes in other areas of the banking sector.

Prospects for the development of e-commerce in Uzbekistan

I can easily say that Uzbekistan, with its high level of intellectual potential, should not be left behind on the shores of information technology civilization.

What are the consequences for the development of e-commerce for our society?

- The development of e-commerce will have a positive impact on the structure of the labor market in Uzbekistan. The industrialization of high information technology will create thousands of new jobs.
- The stabilization of the Uzbek economy, the increasing competitiveness of goods and services and the simultaneous development of e-commerce will increase our export potential.
- E-commerce will improve the living standards of the population and develop areas such as marketing and management.

Thus, it should be noted that the opportunities for the development of e-commerce in our country are growing from year to year. Its development will create opportunities for our national manufacturers to open new markets and find new customers. It is necessary to follow the chosen and current path for the development of e-commerce, so that in the future we can make the Uzbek economy one of the leading representatives of the world market. The choice of the right way to solve the existing problems of e-commerce in Uzbekistan is reflected in the well-being of the people, the development of our society, our economic development.

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