

## TRENDS IN THE SPEED OF INTERNATIONAL INFORMATION NETWORKS

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**Annotation:** This article provides feedback on the changing trends in the speed of international information networks.

**Keywords:** Provider, online payment, information, digital technology.

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 whether the necessary infrastructure is still sufficiently improved. Here are some examples:

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. 'shows the mystery.

The quality of Internet services provided in the provinces is significantly worse than in the capital. As a result of insufficient conditions for a dedicated connection (ADCL modem), customers use a dial-up connection. 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 more than 2.5 million. how many positive results are being achieved, but it is only growing in certain regions (mainly the capital and some regional centers). In most regions, this situation is still problematic. conducting e-commerce activities is detrimental to the voluntary 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 on-line do Payment can be made at the mines. The main problem is that online banking services for individuals are not widespread in Uzbekistan. On-line 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 01.01.2008, there are 24 online stores in Uzbekistan. 8 for sales of computer and electronic consumer goods, 4 for gifts and flowers, 6 for digital goods, 3 for consumer and household goods, books, music and the CD has 3 stores dedicated to selling movies. This allows the 4th processing of the websites to make the 4th payment using plastic cards in the international payment system, using the 12-WM Transfer payment system. The remaining 7 stores will be able to make cashless payments once a written contract has been signed.

We 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 the availability of favorable legal conditions for investment in the field of ICT.

Creating systems of self-management and exchange of experience

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 on-line 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 It is safe to 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, increasing the 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, the development of areas such as marketing, management.

Thus, it should be noted that the opportunities for the development of e-commerce in Uzbekistan are growing from year to year. Its development will create opportunities for our national manufacturers to open new markets and find new customers. Following the chosen and current path in the development of e-commerce will make the Uzbek economy one of the leading representatives of the world market in the future. 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. Mobile commerce (m-commerce) is a type of e-commerce, which involves making payment transactions using mobile phones, personal computers and other wireless mobile devices. Mobile devices with wireless connectivity include smartphones (iPhone, Google Android), tablets (iPad, Amazon

Kindle), netbooks and laptops. M- expands the opportunities for online sales of commercial goods and services. In other words, mobile commerce is a generic name for the various commercial services (other than communication services) that support the mobile phone as a user interface. The process is carried out remotely using mobile computers or smartphones (internet, gprs, etc.). Mobile commerce is a software and hardware solution to automate the process of interacting with remote users. The term mobile commerce is also common. It is a business solution that is inextricably linked to sales automation systems and is primarily aimed at automating order collection. In some cases, the concept of mobile commerce (mobile sales) is more widely used than the concept of mobile commerce. Historically, the first mobile commerce was launched in 1997 in Helsinki, Finland. Two Coca-Cola vending machines have been set up on the city streets to sell drinks via SMS. At the same time, Merita Bank of Finland started offering mobile banking services to its customers.

Mobile commerce is used in the following areas:

Internet

Telephony

Utility bills

Air and rail tickets

Travel

Insurance

One of the advantages of mobile commerce today is its ability to reduce the risk of fraud. Fraud with plastic cards is one of the reasons for the high efficiency of transactions on them. With mobile commerce, these risks are significantly reduced because mobile commerce involves synonymous identification of the customer with the mobile operator. Thus, the transaction fee is reduced from 2% to 0.5% and less. In addition, the mobile payment system does not require expensive reading equipment and can therefore be used in taxis, small shops and restaurants that have not yet received payment from plastic cards. There are several ways to make a payment using a mobile phone: The simplest way to make a mobile payment is through the operator's center. In this case, the mobile phone is used just like a landline phone. From it, a call is made to the automated call center, where the identification is made, the recipient and the amount of payment are indicated (using the numeric keypad in tonal mode). Another way to send this information to the processing center is via SMS (Short Message Service). As a rule, in order to use this service, you must first establish a relationship with the operator's center or processing company, as well as with payers and recipients (open an account, get a password for identification, provide bank details of the payee, etc.). Some also call this service telephone banking. Make payments using WAP. WAP provides access to Internet-based payment instruments. Other types of mobile interactions require special microprocessor equipment for authentication, storage, processing, and data transmission. Typically, a mobile phone handle has two chips, each with a memory and a microprocessor: the first is located on a standard, mobile operator's SIM card; the other stores all of the user's banking information. This second chip is activated only by a special PIN code, which combines both the plastic card and the POS terminal analogue of the phone. Thus, mobile transactions are different from internet transactions. Financial information is transmitted in the form of SMS messages. This method of information transmission is more convenient, simpler and less expensive for the user than others, because it has a low cost, has the function of notifying the delivery of the message, does not require expensive communication channels, even if the talk channel is busy falls. Mobile commerce has great potential and a number of additional business opportunities:

No restrictions (you do not need to be side by side with a computer or Internet terminal to receive mail, read the necessary information, make a purchase; only one mobile phone is enough);

Localization (technologies such as GPS - Global Positioning System allow you to get information about a given area, for example, an offer to buy the product of interest from a nearby store);

Personalization (the phone is a personal item, through which the owner can be identified. Establishing a relationship with each individual client is one of the strengths of mobile trading. Internet traders can take advantage of these benefits by offering brokerage services. should pay attention).

It is also worth noting the significant shortcomings:

Network bandwidth limitations. Third-generation networks promise bandwidth comparable to wired Internet, but it is currently at best 19.2 kbit / s;

Screen dimensions. Even when the screen of a mobile phone is enlarged and its technical characteristics are improved, it still remains small.

Typing is not easy either. However, there are undoubted advantages to using the phone, such as checking in at the airport and using it as a payment terminal at the time of purchase. At the same time, shortcomings such as small screen size and inconvenience of typing can be overcome by using a laptop or pocket computer with the phone. With the advent of high technology, many original options for business development have opened up.

To start accessing the Internet, a registration location is required, which can be a site or an official group on social networks. Effective marketing on the Internet is based on an in-depth study of demand, price prudence, advertising, marketing and assortment methods. It is not easy to take into account all the factors, so the demand for firms specializing in the selection is growing.

The purpose of Internet marketing

The best result of the measures taken is the minimum cost of distribution, product or service, which should meet the requirements of the customer at an acceptable level. The internet marketing strategy is based on the same idea, but unlike the standard approach, you should try to present the offer and popularize the site. In this case, it will be difficult for the client and the executor to meet.

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