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THE ROLE OF DIGITAL TECHNOLOGIES IN IMPROVING THE EFFICIENCY OF SMALL BUSINESS IN UZBEKISTAN

Abdullayeva Dilnoza Bakhodir kizi

O'ZBEKISTONDA KICHIK BIZNES SAMARADORLIGINI OSHIRISHDA RAQAMLI TEKNOLOGIYALARNING ROLI

Abdullayeva Dilnoza Bahodir qizi

РОЛЬ ЦИФРОВЫХ ТЕХНОЛОГИЙ В ПОВЫШЕНИИ ЭФФЕКТИВНОСТИ МАЛОГО БИЗНЕСА В УЗБЕКИСТАНЕ

Абдуллаева Дильноза Баходир кизи

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Abstract: The rapid advancement of modern technologies has significantly influenced the development of business activities around the world. In particular, the integration of digital technologies into small business operations has become an important factor in improving efficiency, competitiveness, and sustainability. Small businesses play a crucial role in economic growth by generating employment, stimulating innovation, and supporting the diversification of national economies. Therefore, studying the impact of digital technologies on the efficiency of small business activities is of great scientific and practical importance.

Keywords: small business, digital technologies, business efficiency, digital transformation, innovation, business processes, economic development.

Annotatsiya: Zamonaviy texnologiyalarning jadal rivojlanishi butun dunyo bo'ylab biznes faoliyatiga sezilarli ta'sir ko'rsatdi. Xususan, raqamli texnologiyalarni kichik biznesga integratsiyalash samaradorlik, raqobatbardoshlik va barqarorlikni oshirishning asosiy omiliga aylandi. Kichik biznes ish o'rinlarini yaratish, innovatsiyalarni rag'batlantirish va milliy iqtisodiyotni diversifikatsiyalashni qo'llab-quvvatlash orqali iqtisodiy o'sishda hal qiluvchi rol o'ynaydi. Shuning uchun raqamli texnologiyalarning kichik biznes faoliyatiga ta'sirini o'rganish katta ilmiy va amaliy ahamiyatga ega.

Kalit so'zlar: kichik biznes, raqamli texnologiyalar, biznes faoliyati, raqamli transformatsiya, innovatsiya, biznes jarayonlari, iqtisodiy rivojlanish.

Аннотация: Быстрое развитие современных технологий оказало значительное влияние на развитие деловой активности во всем мире. В частности, интеграция цифровых технологий в деятельность малого бизнеса стала важным фактором повышения эффективности, конкурентоспособности и устойчивости. Малый бизнес играет решающую роль в экономическом росте, создавая рабочие места, стимулируя инновации и поддерживая диверсификацию национальных экономик. Поэтому изучение влияния цифровых технологий на эффективность деятельности малого бизнеса имеет большое научное и практическое значение.

Ключевые слова: малый бизнес, цифровые технологии, эффективность бизнеса, цифровая трансформация, инновации, бизнес-процессы, экономическое развитие.

■ INTRODUCTION

In recent years, the rapid development of digital technologies has significantly transformed the way businesses operate across the world. The integration of modern technological tools into business activities has become an important factor in increasing efficiency, competitiveness, and sustainability, especially for small businesses. Small enterprises play a crucial role in

economic development by creating employment opportunities, supporting innovation, and contributing to national income. Therefore, improving the effectiveness of their operations has become a key issue in both academic research and practical economic policy.

The adoption of digital technologies allows small businesses to optimize their internal processes, improve communication with customers, and expand access to new markets. Tools such as digital platforms, electronic



payment systems, cloud technologies, and data analytics enable firms to manage resources more effectively and reduce operational costs. As a result, businesses are able to increase productivity and enhance the quality of their products and services. In many countries, digital transformation has already become one of the main drivers of small business growth and competitiveness.

At the same time, the level of digital technology adoption among small businesses varies depending on economic conditions, infrastructure, and the level of technological readiness. In developing economies, including Uzbekistan, the process of integrating digital tools into business activities is still evolving. This creates both opportunities and challenges for entrepreneurs who aim to improve efficiency and adapt to the changing business environment.

This article aims to examine the role of digital technologies in improving the efficiency of small businesses and to analyze how their implementation can enhance business processes and overall performance. Special attention is given to identifying key factors that influence the successful adoption of digital solutions in small enterprises.

■ LITERATURE REVIEW

The impact of digital technologies on business development has been widely discussed in modern economic and management research. Many scholars emphasize that the integration of technological solutions into business activities is one of the key factors that enhances productivity, competitiveness, and innovation, particularly in small and medium-sized enterprises. Researchers note that digital transformation enables businesses to optimize operational processes, improve decision-making, and strengthen relationships with customers and partners.

A number of studies highlight that the adoption of digital tools significantly improves business performance. According to various academic works, technologies such as cloud computing, electronic commerce platforms, digital marketing tools, and data analytics systems allow firms to automate routine processes and reduce operational costs. As a result, companies can allocate resources more efficiently and focus on strategic development. Furthermore, digital technologies help businesses respond more quickly to market changes and customer demands, which is especially important in a highly competitive economic environment.

Recent academic studies published after 2020 have focused on the role of digital technologies in improving business efficiency and economic development. Both foreign and Uzbek researchers have analyzed how digital transformation affects small businesses, management systems, and overall economic performance.

Among foreign studies, Verhoef et al. (2021) in the article *“Digital Transformation: A Multidisciplinary Reflection and Research Agenda”* examined how digital technologies change business models and organizational processes. The authors conclude that digital transformation improves decision-making, increases

productivity, and enables companies to adapt to dynamic market conditions.

Kraus et al. (2021) in their paper *“Digital Transformation in SMEs: A Systematic Literature Review”* analyzed the implementation of digital technologies in small and medium-sized enterprises. The researchers found that digitalization improves operational efficiency, strengthens customer interaction, and supports innovation in business activities.

Li et al. (2021) in the article *“Digital Transformation by SME Entrepreneurs: A Capability Perspective”* studied how entrepreneurs use digital tools to improve business performance. According to the authors, digital capabilities allow companies to optimize business processes, expand market opportunities, and increase competitiveness.

Local researchers in Uzbekistan have also conducted several studies related to digital technologies and business development. For example, Mannanova S.G. and Khashimova D.P. (2021) in the article *“Trends in the Development of the Digital Economy”* analyzed the importance of digital technologies and modern ICT tools in economic development and emphasized the need to improve digital skills and technological infrastructure for sustainable growth.

Another important study was conducted by D. Gofurov (2025) in the article *“Raqamli iqtisodiyot sharoitida kichik biznes va xususiy tadbirkorlikning rivojlanish istiqbollari.”* The research examines the opportunities and challenges of small business development in the conditions of digital transformation and notes that digital technologies help reduce operational costs and expand market boundaries for enterprises.

In addition, Z. Allamurodova (2025) in the article *“The Impact of Digital Transformation on Uzbekistan’s Economy: Analysis and Prospects”* analyzed how digital technologies influence economic growth, entrepreneurship, and financial inclusion in Uzbekistan. The author highlights that digitalization increases productivity and improves access to modern financial services. ()

Furthermore, Nurmammedova B. I. and Rakhimboyeva S. R. (2025) in their study *“The Digital Gateway: Harnessing FinTech for SME Development in Uzbekistan’s Transition Economy”* examined the impact of digital finance on small business development. The authors concluded that digital financial technologies expand financial inclusion and accelerate the growth of entrepreneurship in Uzbekistan.

Overall, the analysis of recent foreign and local research shows that digital technologies play an important role in improving business efficiency, especially in small enterprises. However, many studies indicate that further research is needed to assess the practical impact of digital technologies on small business performance in developing economies, including Uzbekistan.

■ RESEARCH METHODOLOGY

This study employs a mixed-method research approach to analyze the impact of digital technologies on the efficiency of small businesses. The methodology

combines theoretical analysis, statistical evaluation, and comparative assessment in order to obtain comprehensive and reliable research results. The use of different research methods makes it possible to examine the role of digital technologies in business processes from both conceptual and practical perspectives.

First, the study uses a systematic review of scientific literature related to digital technologies and small business development. Academic articles, reports of international organizations, and recent research publications were analyzed to identify the main theoretical approaches and research findings in this field. This method allowed the researcher to determine the key factors influencing the adoption of digital technologies and their effect on business efficiency.

Second, statistical analysis was applied to examine the level of digital technology implementation in small businesses. The research relies on secondary data obtained from official statistical sources, government reports, and international databases. Indicators such as the use of digital platforms, electronic commerce, online financial services, and digital management systems were analyzed to assess their influence on business performance. The analysis of statistical data made it possible to identify trends in digital technology adoption in recent years.

In addition, a comparative analysis method was used to evaluate the experiences of different countries in implementing digital technologies in small business activities. This approach helped identify successful international practices and determine how these experiences can be adapted to the economic conditions of Uzbekistan. By comparing global and national trends, the study provides a broader understanding of the role of digital technologies in improving business efficiency.

Furthermore, analytical and logical methods were applied to interpret the obtained data and formulate conclusions. The research findings were analyzed in relation to the objectives of the study in order to determine how digital technologies contribute to improving business processes, increasing productivity, and strengthening the competitiveness of small enterprises.

Overall, the selected research methodology ensures a comprehensive examination of the role of digital technologies in small business activities and provides a reliable basis for further analysis and recommendations.

Findings

The analysis reveals that digital technologies play an increasingly important role in improving the efficiency of small businesses in Uzbekistan. The findings, based on statistical data, literature review, and international comparison, highlight trends, impacts, and challenges of digital adoption.

ANALYSIS AND RESULTS

Small businesses in Uzbekistan are gradually embracing digital solutions. By late 2025, internet penetration in the country reached 89%, with over 33 million internet users, providing a strong foundation for online business activities. Mobile connectivity is also high, with 91% of the population having cellular connections, facilitating the use of mobile-based business applications. Despite this widespread connectivity, adoption of digital tools varies by sector: trade and services lead in implementation, whereas traditional manufacturing and agriculture lag behind, largely due to limited infrastructure, financial constraints, and low digital literacy.

Table 1
Key Statistics on Digital Technology Adoption and Its Impact on Small Businesses in Uzbekistan

Indicator	Statistic / Value	Impact on Small Business Efficiency
Internet penetration	89% of population (≈33 million users, 2025)	Provides broad access to online tools, e-commerce, and digital communications.
Mobile connectivity	91% of population with cellular connections	Facilitates mobile-based business operations and digital payment adoption.
Digital payment usage	48% of small businesses use digital payments for ≥50% transactions	Improves transaction speed, reduces manual work, and increases market reach.
Positive effect of digital payments	85% of business owners report improved operations	Enhances overall efficiency and customer satisfaction.
Revenue growth after digital payments	65% of businesses report 30–40% revenue increase	Boosts financial performance and business sustainability.
Increase in customers	69% of businesses after digital payment adoption	Expands market access and potential sales.
Frequency of digital payment use	92% use several times a week	Shows active integration into business processes.
E-commerce market size	\$1.2 billion (≈3.8% of retail, 2024)	Supports growth of online sales and business expansion.
Projected e-commerce growth	\$1.8–\$2.2 billion (≈9–11% of retail by 2027)	Indicates potential for continued market expansion.
Local digital platforms (e.g., Uzum)	17 million monthly users, 25+ cities	Enables small businesses to reach new customers efficiently.
ICT sector GDP contribution	1.8% (2018) → 3.4% (2023)	Reflects growing economic importance of digital technologies.



Digital payment systems have become a critical factor in improving operational efficiency. A recent study found that 48% of micro and small business owners use digital payments for at least half of their transactions, and 85% report a positive impact on their operations. Following the adoption of digital payments, 69% of business owners observed an increase in customers, and 65% reported revenue growth of 30–40%. Frequent use is common, with 92% of small business owners using digital payments several times a week. These figures indicate a clear link between digital payment adoption and enhanced business performance, including faster transactions, reduced manual workload, and increased market reach.

The e-commerce sector is emerging as a key driver of small business growth. In 2024, Uzbekistan's e-commerce market was valued at approximately \$1.2 billion, representing about 3.8% of total retail sales. Projections suggest growth to \$1.8–\$2.2 billion by 2027, reaching 9–11% of retail turnover. Local platforms, such as Uzum, now have over 17 million monthly users and serve more than 25 cities, indicating the increasing role of digital marketplaces in connecting small businesses with customers.

As shown in Table 1, digital technologies including online platforms, e-commerce, and digital payments are increasingly adopted by small businesses in Uzbekistan and are linked to measurable improvements in operational efficiency and revenue growth.”

Comparative analysis shows that countries with higher digital integration among small enterprises achieve greater efficiency and competitiveness. Key strategies include government incentives, targeted training programs, and user-friendly digital solutions tailored to small businesses. The Uzbek experience, while improving, can benefit from adopting such practices, particularly by enhancing digital literacy, expanding infrastructure, and providing accessible platforms for small business owners.

Despite progress, several barriers limit the full potential of digital technologies. Many businesses lack awareness of advanced digital tools, and regional disparities in infrastructure hinder adoption. The ICT sector's contribution to GDP has grown from 1.8% in 2018 to 3.4% in 2023, showing rising importance, yet small businesses require additional support to fully leverage digital opportunities. Strengthening policy frameworks, training programs, and digital infrastructure will be essential to ensure that small enterprises can sustainably improve efficiency and competitiveness through technology.

Overall, the findings demonstrate that digital technologies positively impact small business efficiency in Uzbekistan, particularly through digital payments, e-commerce, and management tools. Strategic implementation, informed by international best practices and supported by government initiatives, can accelerate digital adoption and further enhance business performance.

CONCLUSION AND SUGGESTIONS

This study demonstrates that digital technologies play a pivotal role in enhancing the efficiency and competitiveness of small businesses in Uzbekistan. The

adoption of digital tools particularly digital payments, e-commerce platforms, and online management systems has led to measurable improvements in operational speed, customer reach, and revenue growth. Statistical evidence indicates that nearly half of small business owners actively use digital payments, with most reporting increased customers and revenue, while internet and mobile connectivity provide a strong foundation for further digital integration.

Comparative analysis of international practices highlights that the strategic implementation of digital technologies, supported by government initiatives and training programs, can accelerate small business development. Although the current adoption in Uzbekistan is growing, challenges remain, including infrastructure gaps, limited digital literacy, and regional disparities. Addressing these barriers is essential to maximize the benefits of digitalization.

Overall, the findings confirm that digital transformation is not only a tool for improving efficiency but also a driver for the sustainability and competitiveness of small enterprises. Policymakers, entrepreneurs, and stakeholders can leverage these insights to develop targeted strategies that foster broader adoption of digital technologies, ensuring that small businesses in Uzbekistan thrive in an increasingly digital economy.

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