

Aspect of Digitalization of Tourism and Small Business in Uzbekistan

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Abstract: A third of the population of Uzbekistan is employed in small business and tourism, where 47% of the total volume of goods and services is produced.

Therefore, the strategic task in Uzbekistan is the modernization of the digital infrastructure, the introduction of information and communication technologies in all sectors of the economy, in particular in tourism, as well as the development of digital entrepreneurship to create a category of small businesses in tourism capable of independent, without taking into account the administrative resource, competition.

Keywords: business activity, small business, digitalization, tourism, business environment, economic growth.

Introduction. Uzbekistan, in the context of the pandemic and the recession caused by it in the economies of other countries, due to the stimulus measures of the government, was able to maintain a positive trend in economic growth and move on to the restoration of business activity in all sectors of the economy, in particular in small and medium-sized businesses.

The pandemic gave a strong impetus to the digitalization of small and medium-sized businesses in Uzbekistan, as the share of sales via the Internet increased by 21% - in trade; 17% - in industry; 16% - in the service sector.[1]

However, if at the beginning of 2020, the transition to Internet trading was associated with restrictions imposed due to the coronavirus, now we can talk about stable trends, which are primarily due to the strengthening of the domestic market and the strengthening of technologies and competencies.

Based on the activation of the processes shown below in Uzbekistan, the positive forecasts of specialists about the development of the economy came true. In 2021, the economy of Uzbekistan reached a record growth rate, despite the continuation of the pandemic, the persistence of increased turbulence in the global economy. At the end of the year, the country's GDP grew by 7.4% against the background of last year's modest growth of 1.9%.

Firstly, investment growth. The volume of direct investment in Uzbekistan has doubled from 2016 to 2022.

Secondly, regionalization and foreign economic activity. Uzbekistan began to pay even more attention to cooperation with neighboring countries. The foreign trade turnover of the republic with the member countries of the Eurasian Economic Union (EAEU) for 2021 year increased by 30%. At the same time, compared with the pre-pandemic 2019, trade with the countries of the association increased by 11%. [2]

And thirdly, digitalization. The deepening of cooperation within the region forces us to look for additional forms of communication, mainly online, taking into account various crises. In the modern era, information technology is one of the drivers of the economy.

Literature review. In this article were used investigation of Uzbek researchers Kabulov Abror Akhrorovich, his article “The role of digitalization in improving the efficiency of small businesses in Uzbekistan”, published in “Science journal” “Zhamiyat va innovatsiyalar - Society and innovation, special Issue - 2, No. 01 (2020) / ISSN 2181-1415, highlighted the tools and ways to increase and develop innovative entrepreneurship based on the introduction of digital technologies in the work of small businesses and tourism in the context of digitalization of the economy in Uzbekistan, in particular, the relevance of attracting investment in the development of human capital which is one of the most important factors in the problems of small business development.

Yuri Kutbiddinov, a researcher at the Center for Economic Research. His article published in the leading journal of the Higher Attestation Commission, Economic Review, showed the impact of the following indicators on the digitalization of small businesses in the country: the share of the digital economy in Uzbekistan's GDP, Internet speed and degree of territorial coverage, and accessibility of the Internet for the population.

Senior lecturers of the Ferghana State University Teshabayeva Odina and Yushdosheva Gulbakhor in their article “Development of the Digital Economy of the Republic of Uzbekistan”, published in the online scientific and practical periodical journal “Universum: Economics and Jurisprudence” (2020. No. 7. <https://7universum.com/ru/economy/archive/item/9618>) noted the fact that the process of renewal and modernization of the economy is underway in the Republic of Uzbekistan and the ongoing economic reforms are in line with their directions and goals. In a short time, significant progress has been made in the economy of Uzbekistan in introducing structural changes, new production technologies, increasing the income of the population in small and private businesses, and ensuring the formation of a favorable investment climate in the field of sustainable development of the service sector.

Another equally important source is the news of information sites, such as the sites of the Center for Economic Research and Reforms: the development of the digital economy in Uzbekistan, the CIS Internet portal, Space and Integration, etc.

Research methods. This article includes scientific articles by Uzbek scientists on the study of the process of digitalization of tourism, small and medium-sized businesses, using analysis and econometric methods.

Data graphs were created, functions corresponding to these graphs were selected and the econometric model was developed based on the economic indicators of small and medium-sized business of Uzbekistan. The reliability of the model was also determined.

Research results. The development of small business is essential to survive in the face of global competition, as small business is a great energy for an impressive number of economic entities that are almost independent of the state in economic terms. Therefore, the strategic task in Uzbekistan is to create

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a category of economic entities capable of independent, without taking into account the administrative resource and competition.

The share of small and medium-sized businesses in the GDP of Uzbekistan in 2021 amounted to 54.9% and is at the level of indicators of developed countries. This is higher than in Kazakhstan (25.6%) and Russia (20%).

Due to digitalization, access to international markets and the expansion of buyers' access to products of Uzbek manufacturers, sales volumes can grow significantly. The volume of exports of small businesses in the economy of Uzbekistan in 2021 amounted to 3,711,187 (million US dollars) and increased 1,197 times by 2020[3].

Analysis. The country adopted the strategy "Digital Uzbekistan-2030", designed to use the capabilities of the IT industry for the development of various sectors of the economy and the government set the task to form a system of support measures that provide motivation for business entities to digital innovations and research in the field of digital technologies [4].

Based on the priorities of this strategy, a phased modernization of the telecommunications network is underway in Uzbekistan. To date, the total length of fiber optic networks has reached 136,000 kilometers. As a result, broadband coverage has reached 72 percent. The mobile network is also being modernized, which covers 99 percent of settlements, including 96 percent with mobile Internet communications, as a result, the number of mobile subscribers has reached 30 million. Work is also underway to develop 5G technology [5].

In order to stimulate business entities in the field of electronic commerce was created the National Register of e-commerce entities e-tijorat.uz.

It includes, on a voluntary and free basis, legal entities and individual entrepreneurs whose income from the sale of goods and services through e-commerce is at least 80% of the total volume of goods and services sold by them. At the same time, they will be payers of a single tax payment at a rate of 2%.

For 2022-2026, it is planned to make the digital economy of Uzbekistan one of the main "drivers" of economic development and increase its volume by at least 2.5 times. The volume of software production should be increased by 5 times, and their exports by 10 times to 500 million dollars [6].

Small businesses are sources of employment and economic recovery, but they are more vulnerable due to their limited resources.

In developing countries with emerging industrial economies, 27.9% of small firms use loans (Figure 1). At the same time, in sub-Saharan Africa, only 16.9% of small businesses have loans, while in Latin America and the Caribbean, almost one in two.

Uzbekistan's private sector lending, at around 29 percent of GDP, is modest compared to peers in the region. Uzbekistan ranked 55th out of 190 countries in terms of "Getting loans" according to the World Bank's "Doing Business" report.

The state has taken measures to further expand the mechanisms for financing entrepreneurial projects in the regions, which served as an additional incentive for small and medium-sized businesses. We are talking about solid financial support for entrepreneurial projects implemented in the regions, ensuring the timely implementation of entrepreneurial initiatives [6].

Due to digitalization, access to international markets and the expansion of buyers' access to products of Uzbek manufacturers, sales volumes can grow significantly, an example of this is the possibility of

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increasing exports to the current member countries of the EAEU by an additional 1.2 billion dollars in 2022. For comparison: in 2020, the export of the republic to the EAEU amounted to 3 billion dollars.

The volume of exports of small businesses in the economy of Uzbekistan in 2021 amounted to 3,711,187 (million US dollars) and increased by 1,197 times compared to 2020. For example, in Japan - 55%, Germany - 54%, USA - 52%, Kazakhstan - 25.6%, Russia - 20%. [7]

Digitalization is one of the tools to reduce costs by increasing the competitive advantage of small businesses, which requires the formation of a favorable business environment and a positive image of Uzbekistan in terms of the main indicators of the development of the business environment in the world. Uzbekistan took 47th place in the ranking of countries in terms of the level of digitalization, the Index was calculated for 51 countries that are members of at least one of the following organizations: OECD, CIS, BRICS.

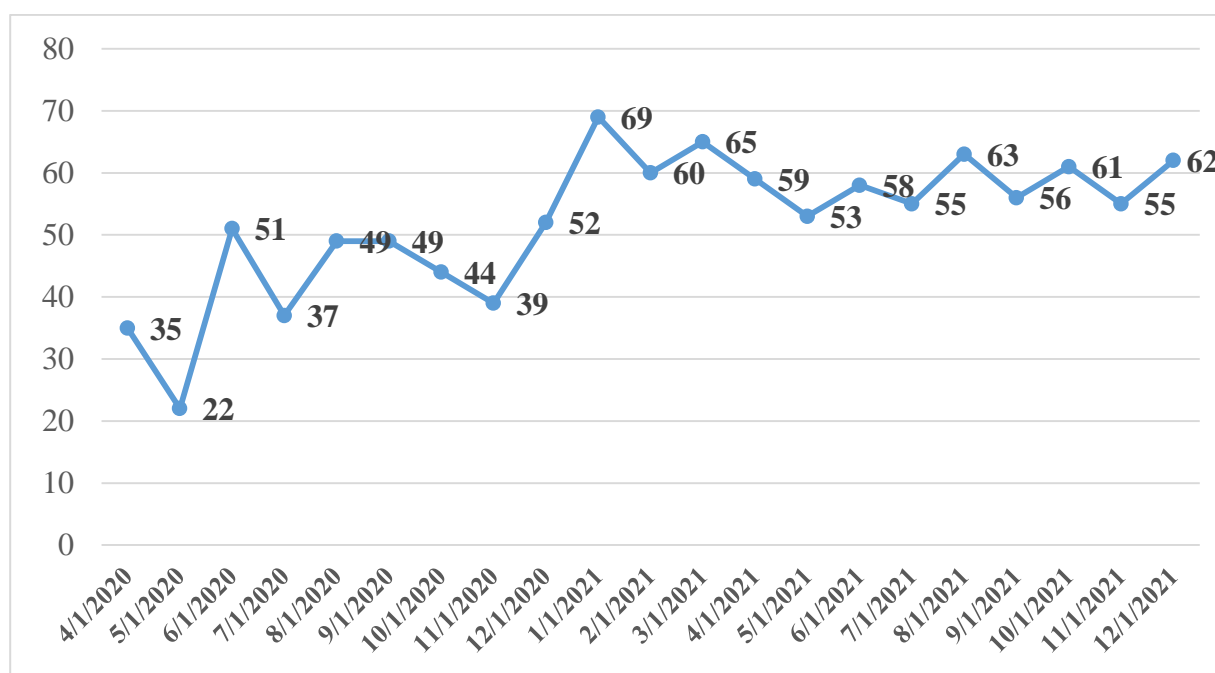


Figure 1. Dynamics of the business climate in Uzbekistan in 2021[8]

This index for assessing business readiness for digitalization was developed by the Russian Competence Center in the field of Internet communications in order to create a unified tool for assessing the perception of digital transformation processes by society. The high level of digital development is characterized by the presence of the Internet (broadband and mobile), the number of users and the level of computerization of the population.

The Business Freedom sub-index, which is directly related to the development of small businesses and the business environment as a whole, reflects the opportunities for starting, running and closing a business, shows the level of the overall administrative burden on entrepreneurs, as well as the degree of government efficiency in regulating the business environment.

In 2021, all indicators of the business climate in Uzbekistan remained at a high level (Figure 2). The average annual composite indicator in 2021 was 60 points, which is 18 points more than in 2020. Due to the measures taken in recent years, Uzbekistan has risen from 138th to 69th place in the Doing business ranking among 190 countries of the world.

The number of small businesses in Uzbekistan in March 1, 2022 was 500,726 units, which is 48,486 units more than their number in 2021. This was facilitated by measures developed by small businesses to introduce processes that contribute to the acceleration of their own potential. This is one of the requirements for the successful implementation of digital transformation methods, which are aimed at a new strategy for the development of small businesses.

The main universal electronic trading platform in Uzbekistan has so far been the Trade Uzbekistan trading platform (website tradeuzbekistan.com), created by the Ministry of Investments and Foreign Trade. Other electronic trading platforms have also been launched, for example, uzbtextile.com for B2B textile manufacturers, universal.uz for small and medium-sized businesses, etc.

This trading platform is the number of one trading platform in Uzbekistan, Iraq and Lebanon. In 2021, over 200,000 shipments were delivered in Uzbekistan in 7 months, which means that this is an increase of a thousand shipments per month and 30% of shipments per day.

Digitalization tourism and business processes and functions, as well as fundamentally new methods of processing, storing and transferring information and tangible assets at the micro and macroeconomic levels are key aspects of the digital transformation tourism and small businesses around the world and in Uzbekistan (Figure 3).

Uzbekistan focuses on the introduction of forms of financing IT projects (venture financing, crowdfunding, IPO¹, asset tokenization), the creation of venture funds and technology parks, attracting foreign investment and stimulating the development of export-oriented products, support in the monetization of digital products and services.

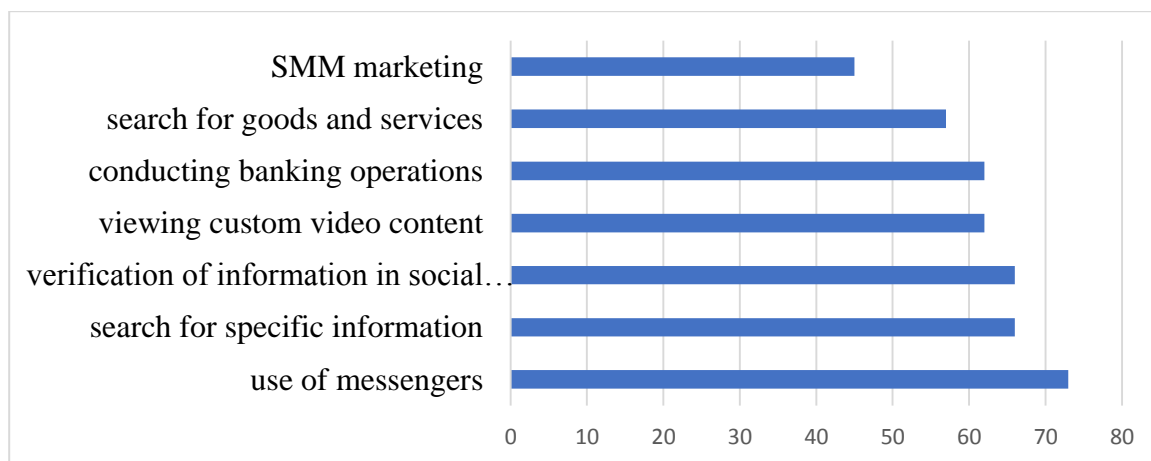


Figure 2. Purposes of using the Internet by small businesses in Uzbekistan

And a project has also been launched to enhance the export of Uzbek products to the countries of near and far abroad through the Zoodmall international trading platform. Its goal is the direct export of products of local small and medium-sized businesses through online trading platforms to the countries of the CIS, the Middle East (hereinafter referred to as Europe and the USA). This initiative was supported by organizations such as Uzbekistan Post, the E-Commerce Association, MyUZcard, the International Trade Center (ITC) under the WTO and the UN, and the Export Promotion Agency of the Ministry of Investment and Foreign Trade. The companies plan to invest 10 million dollars in the implementation of this project in 2021-2023.

¹ Initial Public Offering)

We are talking about digitalization and access to six untapped markets - these are Azerbaijan, Iraq, Lebanon, Jordan, Saudi Arabia, Kuwait, platform experts know and understand the demand for mutually beneficial relations. Now the category "Uzbek goods" has appeared in the application of the trading platform. The trading platform has invested \$10 million in the project for the period from 2021 to 2023.

It is expected that the key performance indicators of the project for this period will be at least 5.3 million orders worth 1.6 billion sums[9].

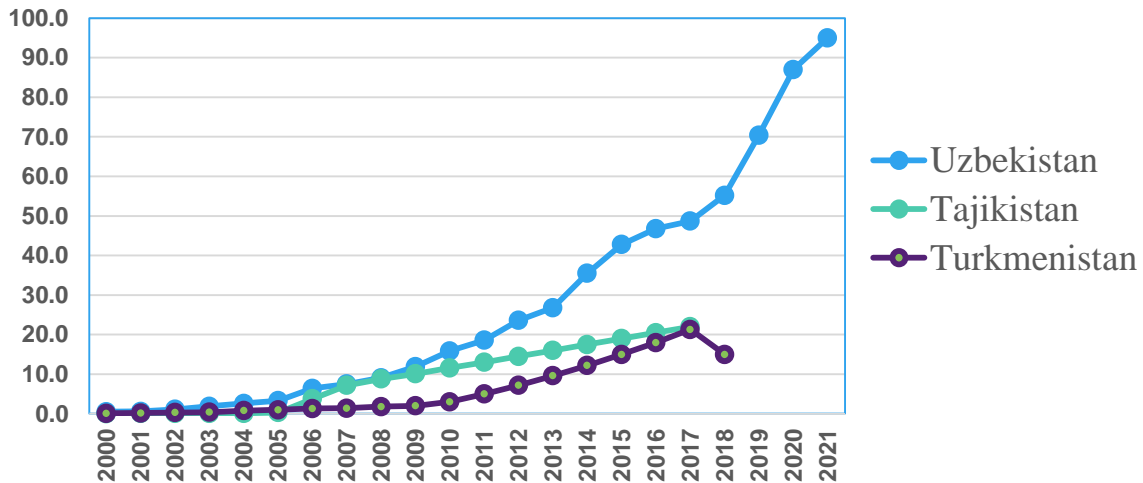


Figure 3. Cross-country comparative analysis of the proportion of the population with Internet access for 2000-2021(%)

In order to increase the availability of the Internet for the population, prices for communication services are consistently reduced. So, over the course of three years, the cost of tariffs for Internet services of external channels for operators and providers decreased 10 times - from \$30.3 in 2018 to \$3 (32,000 soums) in 2021. (Fig.4)

Due to price reforms, Uzbekistan ranked 21st among 230 countries with the cheapest internet according to the rating of the British portal Cable.co.uk.

In terms of mobile Internet speed in 2021 - Uzbekistan is in 128th place out of 140; In terms of broadband Internet speed in 2021 - Uzbekistan ranks 95 out of 177; Number of Internet users in 2021 - Uzbekistan ranks 42 out of 229. Internet Freedom Ranking 2020 - Uzbekistan ranks 27 out of 100 [13].

In accordance with the draft Concept for the Development of the Electronic Government System, it is planned to increase the throughput of packet switching centers (Internet speed for providers) from the current 1200 Gbps to 4000 Gbps.

The DESI connectivity² measurement takes into account both fixed and mobile broadband.

According to the first, it evaluates general and ultra-fast broadband coverage of at least 100 Mbps, availability of fast broadband with next-generation access, and very high capacity fixed networks (VHCNS). In addition, it takes into account the prices of retail offers. The latter, which is mobile broadband, concerns 4G coverage, mobile broadband (3G and 4G) uptake, and 5G readiness. [10]

A cross-country analysis of the three countries represented shows the following picture: the degree of the share of the population with access to the Internet in Uzbekistan has an active growth trend, and therefore

² The Digital Economy and Society Index

the digitalization processes of small and medium-sized businesses will have good results both in terms of implementation and use efficiency, and an increase in digital literacy of the country's population. Tajikistan and Turkmenistan show weaker rates.

In Uzbekistan, on the part of small businesses, there is an acute need to adapt and optimize their internal resources to modern standards by organizations using outdated business systems and move towards the digitalization of their processes and work on a digital business strategy and culture.

Our research has shown that for 61% of companies, digital technologies have increased competition in their business from new players. 44% of companies are already implementing a digital development strategy to optimize and improve their business strategies.

Based on World Bank data, a correlation was found in Uzbekistan between the indicators of the share of small businesses in GDP and the share of the population with access to the Internet.

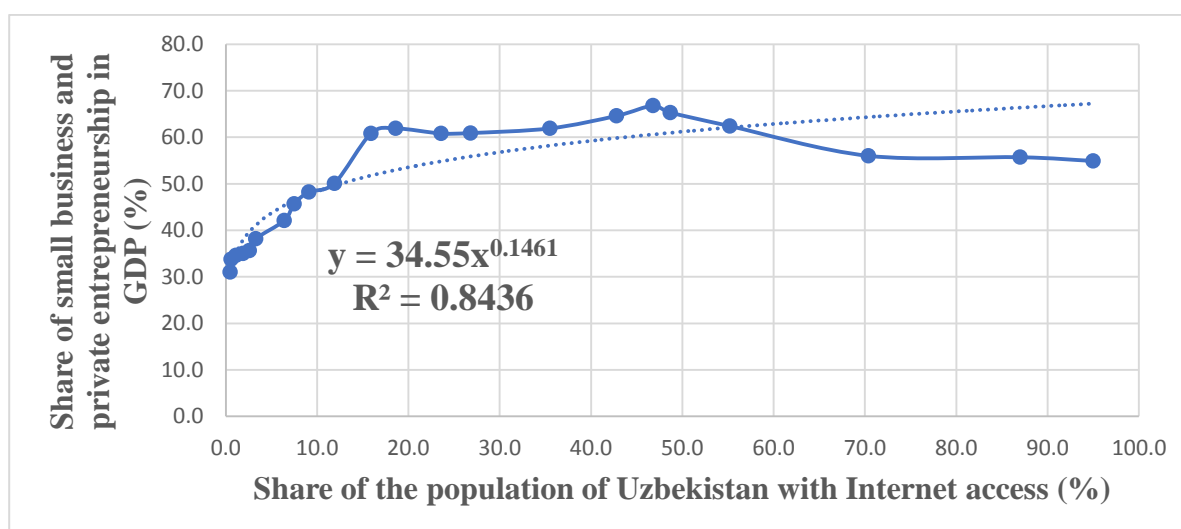


Figure 4. Econometric model of the relationship between the share of small businesses in the GDP of Uzbekistan and the share of the population with access to the Internet

The econometric model of the relationship of these indicators for 2000-2021 is represented by a power function, the adequacy of the model reflects the coefficient of determination equal to $R^2=0.84$, i.e. the share of variation in the share of small businesses in the GDP of Uzbekistan is 84% due to the dynamics of the share of the population with access to the Internet and only 16% is accounted for by random or unaccounted for factors.

The analysis of the model showed that one percent increase in the share of the population with access to the Internet leads to an increase in the share of small businesses in GDP by 0.15%.

There are certain regularities between the share of small business in the loan portfolio and the share of small business in GDP. Developed countries with a high share of small business in GDP are characterized by a low share of small business in the loan portfolio. Developing countries are characterized by more intensive financing of small businesses in order to stimulate their growth. Uzbekistan, with a high share of small businesses in GDP, has a relatively low penetration of small businesses and private entrepreneurship in the loan portfolio - about 18 percent, with a median of 39.8% for developing countries. (Table 1)

Table 1. Forecast of digital indicators for the development of small businesses in Uzbekistan

Digital indicators	2020	2035
Number of small businesses per 1000 people	7,1	25
Index of Doing Business	74	Top-20
Index of Economic Freedom	152	Top-50
Term for connecting small and medium-sized businesses to the power grid (days)	88	20
Export processing time (days)	54	9
The share of small business and private entrepreneurship in the loan portfolio	18%	40%

In the next two years (2022-2024), it is planned to attract about 2.5 billion dollars for the development of digital infrastructure. It is planned to launch three large new data centers in the cities of Tashkent (expanding by 5 PB and bringing it up to 10 PB), Bukhara and Kokand (by 50 PB each), as well as further expansion of the fixed telecommunications network and modernization of the mobile network. As a result, households will have access to the Internet at a speed of at least 10 Mbps in each settlement. (Table 2)

Table 2. Target indicators of the Strategy "Digital Uzbekistan -2030"[11]

№ п/п	Indicators	Unit of measurement	Current state	Goals by year		
				2022	2025	2030
11	The length of the fiber-optic communication line network in the republic	Thousands of kilometers	41	70	120	250
12	The level of high-speed Internet coverage of the regions of the republic	percent	67	74	85	100
14	Level of provision of households with broadband Internet access	percent	67	74	85	100
15	The level of provision of settlements with a network of broadband mobile communications	percent	78	100	100	100
16	Share of transactional services provided through the Unified Interactive Portal of Public Services	percent	25	45	60	75
17	The share of large businesses that have implemented an enterprise resource management system (ERP)	percent	20	40	65	100
18	Number of users of online banking services (legal entities and individuals)	Million units	10	15	17	20
19	The number of start-up projects included in the programs of incubation and acceleration of techno parks of software products and information technologies	Pieces	50	250	700	2 300

Taking into account the experience of combating the pandemic, it is planned to expand digitalization in the healthcare sector, complete the implementation of electronic polyclinic and telemedicine systems in the regions. The digital transformation of the banking sector, including automated management systems and financial technologies, in agriculture will continue to introduce modern agricultural technologies and innovative solutions, more than 600 million US dollars will be raised.

Therefore, the main role in the digital economy should be played by private business with a strong entrepreneurial and innovative approach, and the state should create the infrastructure and conditions for private initiative”.

According to our opinion, the state can stimulate the digitalization of small business and entrepreneurship by the following actions:

- constantly improve the existing regulatory framework governing the development of the digital economy, and do this in a dialogue mode and taking into account the opinions of users, developers and service providers who in practice will face new types of objects and subjects of information legal relations that require legal registration;
- become a participant in the overall process of digitalization of relations, including by developing the e-government system and the list of public services provided in electronic format;
- stimulate and encourage the introduction of information systems, e-services and tax incentives for the development of digital technologies, as well as cross-border online trade in organizations;
- ensure the safety of small businesses from cyber threats;
- expand international cooperation and create attractive conditions for the influx and implementation of advanced information technologies in the field of small business.

Conclusion and suggestions. In conclusion of our article, we can highlight the role of small and medium-sized businesses with a strong entrepreneurial and innovative approach, in the growth of the competitiveness of the economic potential of Uzbekistan.

The great interest of small businesses in digitalization is explained by the desire to maximize profits through the optimization of business processes and the most efficient allocation of resources.

This indicates the commercial viability of digital projects aimed at innovative business solutions using digital technologies.

The main obvious advantages of digital technologies are remoteness and interactivity, which can significantly save time and money. This is especially true for the private sector, where digital technologies open up new opportunities.

There is a correlation between GDP per capita in US dollars and the proportion of the population with access to the Internet for Central Asian countries. In the case of Turkmenistan and Tajikistan, the lower-level income of the population is constrained by the widespread use of digital technologies.

One of the most promising and dynamically developing areas of digital development is e-commerce. The number of e-commerce entities included in the National Register of e-commerce entities (www.e-tijorat.uz) is consistently increasing. This includes small businesses and individual entrepreneurs whose income from sales through e-commerce is at least 80 percent of the total volume of goods or services sold by them. So, over the course of three years, their number more than doubled: from 42 entities in 2018 to 90 in the first half of 2021.

The economy of Uzbekistan is characterized by a high share of the agricultural sector and, accordingly, the share of employed small businesses in this industry, which necessitates the implementation of measures to develop digital agriculture based on the development of a favorable innovation environment is created primarily with the support of the state.

An analysis of the digital potential of the Central Asian countries revealed that they have significant resources to create a digital economy, but their potential is rather asymmetric. This causes the risk of

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increasing digital divides between them. Therefore, it is necessary to develop a digital culture in these countries, since it is small business that is the key driving force behind the digitalization process.

It is necessary to develop a venture capital investment program in fast-growing innovative small and medium-sized companies at the seeding and growth stage in the form of equity and quasi-equity instruments to provide financial support to technology companies that have difficulty accessing financing due to the underdevelopment of the venture capital investment business in our country.

By our opinion we can also note that the main strategic initiatives of Uzbekistan for the development of small businesses in the context of the digitalization of the economy until 2025 can be reduced to:

- digitalization of interaction between the state and small businesses in order to reduce administration costs;
- reduction of business and investment risks in the areas of research and development, dissemination of new technologies;
- development of a single institution to support small businesses;
- introduction of measures to support lending to small businesses and entrepreneurship, including guarantee support.

Therefore, the main role in increasing the competitiveness of the country's economic potential should be played by private business with a strong entrepreneurial and innovative approach, and the state should create infrastructure and conditions for private initiative.

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