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**“GLOBAL RAQAMLI INTEGRATSIYALASHUV:
2030-YILGACHA YASHIL IQTISODIYOTGA O'TISHDA
TEXNOLOGIK VA INDUSTRIAL SANOATNI RIVOJLANTIRISH
ORQALI MIKRO VA MAKROIQTISODIY BARQAROR
O'SISHNI TA'MINLASH DOLZARBLIGI”**

**“GLOBAL DIGITAL INTEGRATION: THE RELEVANCE OF
ENSURING MICRO AND MACROECONOMIC SUSTAINABLE
GROWTH THROUGH TECHNOLOGICAL AND INDUSTRIAL
DEVELOPMENT IN THE TRANSITION TO A GREEN
ECONOMY BY 2030”**

**«ГЛОБАЛЬНАЯ ЦИФРОВАЯ ИНТЕГРАЦИЯ:
АКТУАЛЬНОСТЬ ОБЕСПЕЧЕНИЯ УСТОЙЧИВОГО
МИКРО- И МАКРОЭКОНОМИЧЕСКОГО РОСТА ЧЕРЕЗ
РАЗВИТИЕ ТЕХНОЛОГИЧЕСКОЙ И ИНДУСТРИАЛЬНОЙ
ПРОМЫШЛЕННОСТИ В ПЕРЕХОДЕ К ЗЕЛЁНОЙ
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- 05.01.00 – Axborot texnologiyalari, boshqaruv va kompyuter grafikasi
- 05.01.01 – Muhandislik geometriyasi va kompyuter grafikasi. Audio va video texnologiyalari
- 05.01.02 – Tizimli tahlil, boshqaruv va axborotni qayta ishlash
- 05.01.03 – Informatikaning nazariy asoslari
- 05.01.04 – Hisoblash mashinalari, majmualari va kompyuter tarmoqlarining matematik va dasturiy ta'minoti
- 05.01.05 – Axborotlarni himoyalash usullari va tizimlari. Axborot xavfsizligi
- 05.01.06 – Hisoblash texnikasi va boshqaruv tizimlarining elementlari va qurilmalari
- 05.01.07 – Matematik modellash
- 05.01.11 – Raqamli texnologiyalar va sun'iy intellekt
- 05.02.00 – Mashinasozlik va mashinashunoslik
- 05.02.08 – Yer usti majmualari va uchish apparatlari
- 05.03.02 – Metrologiya va metrologiya ta'minoti
- 05.04.01 – Telekommunikatsiya va kompyuter tizimlari, telekommunikatsiya tarmoqlari va qurilmalari. Axborotlarni taqsimlash
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- 05.05.05 – Issiqlik texnikasining nazariy asoslari
- 05.05.06 – Qayta tiklanadigan energiya turlari asosidagi energiya qurilmalari
- 05.06.01 – To'qimachilik va yengil sanoat ishlab chiqarishlari materialshunosligi
- 05.08.03 – Temir yo'l transportini ishlatish
- 05.09.01 – Qurilish konstruksiyalari, bino va inshootlar
- 05.09.04 – Suv ta'minoti. Kanalizatsiya. Suv havzalarini muhofazalovchi qurilish tizimlari
- 10.00.06 – Qiyosiy adabiyotshunoslik, chog'ishtirma tilshunoslik va tarjimashunoslik
- 10.00.04 – Yevropa, Amerika va Avstraliya xalqlari tili va adabiyoti
- 08.00.01 – Iqtisodiyot nazariyasi
- 08.00.02 – Makroiqtisodiyot
- 08.00.03 – Sanoat iqtisodiyoti
- 08.00.04 – Qishloq xo'jaligi iqtisodiyoti
- 08.00.05 – Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 – Ekonometrika va statistika
- 08.00.07 – Moliya, pul muomalasi va kredit
- 08.00.08 – Buxgalteriya hisobi, iqtisodiy tahlil va audit
- 08.00.09 – Jahon iqtisodiyoti
- 08.00.10 – Demografiya. Mehnat iqtisodiyoti
- 08.00.11 – Marketing
- 08.00.12 – Mintaqaviy iqtisodiyot
- 08.00.13 – Menejment
- 08.00.14 – Iqtisodiyotda axborot tizimlari va texnologiyalari
- 08.00.15 – Tadbirkorlik va kichik biznes iqtisodiyoti
- 08.00.16 – Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 – Turizm va mehmonxona faoliyati

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DEVELOPING A DIGITAL PLATFORM MODEL FOR THE DEVELOPMENT OF THE SERVICE SECTOR IN TASHKENT CITY

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Abstract. This study proposes an integrated digital platform model for accelerating service sector development in Tashkent City. The model connects service providers, consumers, financial institutions, public authorities, and digital infrastructure within a unified ecosystem. It is expected to reduce transaction costs, expand market access, improve service quality, and support data-driven management. The platform includes interaction, transaction, analytics, integration, security, and governance layers and is implemented through diagnostics, pilot testing, scaling, and continuous monitoring. The model also considers differences across districts and service subsectors, supporting higher productivity, stronger small-business competitiveness, and balanced territorial development.

Keywords: digital platform model, service sector, Tashkent City, platform ecosystem, digital services, electronic payments, data analytics, interoperability, platform governance, small business, service quality, transaction costs, regional development, digital transformation, economic efficiency.

Annotatsiya, Mazkur tadqiqotda Toshkent shahrida xizmatlar sohasi rivojlanishini jadallashtirish uchun integratsiyalashgan raqamli platforma modeli taklif etiladi. Model xizmat ko'rsatuvchilar, iste'molchilar, moliya institutlari, davlat organlari va raqamli infratuzilma ishtirokchilarini yagona ekotizim doirasida birlashtiradi. Ushbu model tranzaksiya xarajatlarini kamaytirish, bozor imkoniyatlarini kengaytirish, xizmatlar sifatini oshirish hamda ma'lumotlarga asoslangan boshqaruvni qo'llab-quvvatlashga xizmat qiladi. Platforma o'zaro hamkorlik, tranzaksiyalar, tahlil, integratsiya, xavfsizlik va boshqaruv qatlamlarini o'z ichiga oladi hamda diagnostika, pilot sinov, kengaytirish va uzluksiz monitoring bosqichlari orqali joriy etiladi. Model, shuningdek, tumanlar va xizmat ko'rsatish yo'nalishlari o'rtasidagi farqlarni hisobga olib, yuqori unumdorlik, kichik biznes raqobatbardoshligini mustahkamlash va hududiy rivojlanish muvozanatini ta'minlashga ko'maklashadi.

Kalit so'zlar: raqamli platforma modeli, xizmatlar sohasi, Toshkent shahri, platforma ekotizimi, raqamli xizmatlar, elektron to'lovlar, ma'lumotlar tahlili, o'zaro moslik, platforma boshqaruvi, kichik biznes, xizmat sifati, tranzaksiya xarajatlari, hududiy rivojlanish, raqamli transformatsiya, iqtisodiy samaradorlik.

INTRODUCTION

The development of a digital platform model for the service sector is one of the most important directions of urban economic transformation. The growth of electronic commerce, mobile applications, cashless payments, cloud technologies, and data analytics has changed the relationship between service providers and consumers. Traditional service markets are often characterized by fragmented information, limited geographical coverage, high search costs, weak coordination, and difficulties in evaluating quality. A digital platform can reduce these limitations by organizing interactions within a common technological and institutional environment.

A digital platform model represents a structured system of participants, technological modules, data flows, rules, incentives, and performance indicators. Its objective is not limited to transferring existing services to an online channel. The platform should redesign how demand is identified, providers are selected, transactions are completed, quality is verified, and managerial decisions are made. For Tashkent City, such a model should reflect the diversity of trade, transport, accommodation, catering, education, health, finance, professional, household, and information services.

The first component of the model is the participant ecosystem. Service providers include individual entrepreneurs, small firms, medium-sized enterprises, and large organizations. Consumers include residents, visitors, enterprises, and public institutions. Banks and payment organizations support transactions, while educational institutions provide digital and professional training. Public authorities establish regulatory conditions and may supply verified registers, open data, and digital public services. Technology companies provide cloud infrastructure, cybersecurity, integration tools, and analytical solutions. The platform creates value when these participants can interact through transparent and compatible rules.



The second component is the interaction layer. This layer includes digital catalogues, search and filtering, location-based services, personalized recommendations, booking, messaging, and customer support. Its purpose is to reduce the time and information costs associated with finding an appropriate service provider. Search results should be based on transparent criteria, while paid promotion should be clearly distinguished from organic ranking. Accessibility in Uzbek, Russian, and other relevant languages can widen participation and improve the user experience.

The transaction layer includes digital identification, order formation, electronic contracting, payment, invoicing, refund, and dispute resolution mechanisms. Interoperability is especially important because users should not be restricted to a single payment provider or technical solution. A secure transaction history can strengthen accounting, facilitate credit assessment, and improve the formalization of service activities. At the same time, personal and commercial data should be collected only for legitimate purposes and protected through proportionate security measures.

The data and analytics layer transforms operational information into managerial value. The platform can generate indicators on demand, seasonal fluctuations, customer behavior, service capacity, transaction time, prices, ratings, repeat purchases, and territorial gaps. Service providers can use dashboards to plan staffing, marketing, inventory, and working hours. Public authorities can use aggregated and anonymized information to identify districts or subsectors requiring targeted support. Data quality, consistent definitions, and documented calculation methods are necessary to ensure accurate and reliable conclusions.

The integration layer allows the platform to exchange information with payment systems, digital identification services, enterprise software, mapping tools, logistics providers, and authorized public information systems. Application programming interfaces make it possible to add new services without rebuilding the entire platform. A modular architecture reduces dependence on one supplier and supports gradual expansion. However, integration should follow common technical standards and clear responsibilities for data accuracy, access rights, and system continuity.

Cybersecurity and trust form a separate cross-cutting layer of the model. Authentication, role-based access, encryption, backup, risk and irregularity detection, incident response, and regular security assessment are essential for maintaining platform reliability. A rating system should include mechanisms for verifying transactions and identifying potentially unreliable rating activity. Users should be able to understand how their data are used, correct inaccurate information, and submit complaints. Trust is an economic asset because it directly affects participation, transaction frequency, and customer retention.

Platform governance determines how rules are established and how value is distributed among participants. Governance should define admission requirements, service standards, commission policies, ranking principles, data responsibilities, dispute procedures, and appropriate measures for non-compliance. Excessively strict requirements can limit the participation of small providers, while weak standards can reduce quality and trust. A balanced governance model should therefore combine minimum verified requirements with training and gradual compliance mechanisms.

Network effects can strengthen the platform as the number of participants grows. More providers increase variety and availability, while more consumers increase demand and make participation attractive to providers. Nevertheless, rapid growth should be accompanied by appropriate quality-control mechanisms to maintain service reliability and balanced platform development. The model should therefore prioritize active and reliable participation rather than registration numbers alone. The share of completed transactions and repeat users provides more meaningful information than the total number of accounts. The platform model should account for differences between service subsectors. Transport services require real-time location and routing; accommodation and catering require booking, availability, and reputation tools; professional services require secure communication and electronic documents; education requires scheduling and learning content integration; health services require enhanced identification and data-protection requirements. A modular platform can preserve a common transaction core while allowing specialized functions for each service group.

Territorial differences within Tashkent City are also important. Business density, population income, transport accessibility, internet quality, and the concentration of skilled workers may influence platform adoption. District-level dashboards can identify areas where consumer demand is high but the supply of services is limited, or where providers are registered but digital transaction activity remains weak. This makes it possible to direct training, infrastructure, financing, or promotional measures toward a clearly identified constraint.

Implementation should begin with a comprehensive diagnostic stage. Existing service platforms, payment systems, public information resources, enterprise needs, consumer expectations, and legal requirements should be mapped. The next stage is the creation of a minimum viable platform containing the essential functions of provider registration, service discovery, ordering, payment, feedback, and basic analytics. Pilot implementation in selected districts and subsectors can reveal technical, organizational, and behavioral problems before citywide scaling.

During the pilot stage, forecast and actual indicators should be compared regularly. Key measures may include the number of active providers, the share of small enterprises, monthly active users, digital orders, successful transaction rate, average transaction time, repeat purchase rate, complaint resolution time, customer satisfaction, and platform operating cost per transaction. Economic effectiveness should be evaluated through changes in sales, capacity utilization, labor productivity, marketing costs, customer reach, and service quality. Indicators should be reported by district and subsector wherever confidentiality permits.

The financial sustainability of the platform requires a balanced revenue model. Possible sources include moderate transaction commissions, optional business services, analytical tools, advertising under transparent rules, and institutional support during the initial development stage. Basic access should remain affordable for small providers. Cross-subsidization may be used when advanced services for larger firms finance essential functions for microbusinesses, but the rules should be clear and should support fair and balanced competition.

Human capital development should accompany technological implementation. Providers need training in digital registration, order management, electronic payments, customer communication, data protection, and the use of analytical dashboards. Platform employees need competencies in ecosystem management, cybersecurity, service design, and data governance. Consumer education is also necessary to promote safe transactions and the responsible use of ratings. Training outcomes should be measured through actual use and business improvement rather than attendance alone.

The proposed model can be evaluated econometrically by comparing participating and non-participating enterprises over time while controlling for enterprise size, subsector, district, investment, and demand conditions. Where phased implementation is possible, difference-in-differences analysis can estimate changes associated with platform participation. Panel regression may assess the relationship between transaction intensity and service output, productivity, or employment. Robustness checks should consider selection bias, common trends, heteroskedasticity, and alternative definitions of active participation.

Continuous monitoring makes the digital platform a dynamic development mechanism rather than a fixed information system. Performance results should inform changes in functions, pricing, training, security, and governance. If registration increases but transactions remain low, attention should shift to trust, service quality, or consumer demand. If transactions grow while provider profitability shows less favorable dynamics, commission structures and competitive conditions should be reviewed. This feedback mechanism supports adaptive management and responsible scaling.

CONCLUSION AND SUGGESTIONS

The development of an integrated digital platform model is an important condition for improving the competitiveness, productivity, and accessibility of the service sector in Tashkent City. The proposed model connects providers, consumers, financial institutions, public authorities, educational organizations, and technology companies through a common system of interaction, transactions, data, integration, security, and governance.

The effectiveness of the platform depends not only on technical functionality but also on interoperability, transparent rules, trusted transactions, data quality, human capabilities, and balanced value distribution. A modular architecture allows common services to be combined with subsector-specific functions, while district-level monitoring makes it possible to address territorial differences and direct support toward clearly identified constraints.

A phased implementation mechanism based on diagnostics, a minimum viable platform, pilot testing, scaling, and continuous monitoring can reduce investment and organizational risks. The comparison of forecast and actual indicators should cover participation, transactions, service quality, operating costs, sales, productivity, customer retention, and the inclusion of small enterprises. Econometric evaluation can determine whether observed changes are associated with platform participation rather than general market trends.

The proposed digital platform should therefore be regarded as an adaptive economic coordination mechanism. Its successful implementation can reduce transaction costs, widen market access, improve the quality of management decisions, strengthen business formalization, and support the balanced development of service activities across the districts of Tashkent City.

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