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ASSESSMENT OF THE LEVEL OF USE OF DIGITAL PLATFORMS AND E-COMMERCE SYSTEMS BY SMALL BUSINESSES AND THEIR IMPACT ON THEIR ECONOMIC EFFICIENCY

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Abstract

This study examines the level of utilization of digital platforms and e-commerce systems by small businesses and evaluates their impact on economic efficiency. In the context of the modern digital economy, small and medium-sized enterprises increasingly adopt digital technologies such as online marketplaces, social media marketing tools, cloud-based accounting systems, digital payment solutions, and logistics management platforms to improve their operational performance. The research highlights that the integration of digital platforms enables small businesses to automate business processes, reduce operational costs, expand market access, and strengthen customer engagement.

The study also identifies key factors influencing the adoption of digital technologies, including technological readiness, digital literacy, financial resources, and institutional support. It is revealed that businesses operating in urban areas tend to adopt digital tools more rapidly due to better infrastructure and access to technological services, while rural enterprises face challenges related to limited internet access and insufficient digital skills. Furthermore, the research demonstrates that digital payments, data analytics, and e-commerce platforms significantly enhance transaction efficiency, decision-making processes, and market competitiveness.

Keywords. Small business, digital platforms, e-commerce, economic efficiency, digital payments, digital transformation, competitiveness.

Introduction

KICHIK BIZNES SUBYEKTLARINING RAQAMLI PLATFORMALAR VA ELEKTRON TIJORAT TIZIMLARIDAN FOYDALANISH DARAJASI HAMDA ULARNING IQTISODIY SAMARADORLIGIGA TA'SIRINI BAHOLASH

Anvarova Muqaddas Maxamadjonova
Toshkent davlat iqtisodiyot universitetida
mustaqil tadqiqotchi

Annotatsiya

Ushbu tadqiqotda kichik biznes subyektlarining raqamli platformalar va elektron tijorat tizimlaridan foydalanish darajasi hamda ularning iqtisodiy samaradorlikka ta'siri tahlil qilinadi. Zamonaviy raqamli iqtisodiyot sharoitida kichik va o'rta biznes korxonalari operatsion faoliyatini takomillashtirish maqsadida onlayn savdo maydonchalari, ijtimoiy tarmoqlar orqali marketing vositalari, bulutli buxgalteriya tizimlari, raqamli to'lov yechimlari hamda logistika boshqaruv platformalaridan keng foydalanmoqda. Tadqiqot natijalari shuni ko'rsatadiki, raqamli platformalarning joriy etilishi biznes jarayonlarini avtomatlashtirish, operatsion xarajatlarni kamaytirish, bozor imkoniyatlarini kengaytirish va mijozlar bilan aloqalarni mustahkamlashga xizmat qiladi.

Raqamli texnologiyalarni joriy etishga ta'sir qiluvchi asosiy omillar sifatida texnologik tayyorgarlik darajasi, raqamli savodxonlik, moliyaviy resurslar va institutsional qo'llab-quvvatlash muhim ahamiyatga ega ekanligi aniqlangan. Shuningdek, shahar hududlarida faoliyat yuritayotgan korxonalar raqamli texnologiyalarni tezroq joriy etayotgan bo'lsa, qishloq hududlarida infratuzilma va bilim yetishmasligi bu jarayonni sekinlashtirishi qayd etilgan.

Kalit so'zlar. Kichik biznes, raqamli platformalar, elektron tijorat, iqtisodiy samaradorlik, raqamli to'lovlar, raqamli transformatsiya, raqobatbardoshlik.

Аннотация

В данном исследовании анализируется уровень использования цифровых платформ и систем электронной коммерции субъектами малого бизнеса, а также оценивается их влияние на экономическую эффективность. В условиях современной цифровой экономики малые и средние предприятия все чаще используют онлайн-платформы, инструменты цифрового маркетинга, облачные бухгалтерские системы, цифровые платежные решения и логистические платформы для повышения эффективности своей деятельности. Результаты исследования показывают, что внедрение цифровых технологий способствует автоматизации бизнес-процессов, снижению операционных затрат, расширению рыночных возможностей и улучшению взаимодействия с клиентами.

В работе также определены основные факторы, влияющие на внедрение цифровых технологий, среди которых уровень технологической готовности, цифровая грамотность, финансовые ресурсы и институциональная поддержка. Установлено, что предприятия, расположенные в городских районах, внедряют цифровые технологии быстрее благодаря развитой инфраструктуре и доступу к технологическим услугам, тогда как предприятия в сельских регионах сталкиваются с ограничениями, связанными с недостаточным доступом к интернету и низким уровнем цифровых навыков.

Ключевые слова. малый бизнес, цифровые платформы, электронная коммерция, экономическая эффективность, цифровые платежи, цифровая трансформация, конкурентоспособность.

Introduction

In the process of modern economic development, digital technologies and e-commerce systems are becoming an integral part of business activities. In particular, the use of digital platforms for small businesses creates new economic opportunities and helps them quickly adapt to market conditions. In the digital economy, the opportunities for effective organization of enterprise activities, reducing costs, strengthening customer relations, and entering new market segments are expanding precisely through digital technologies. Therefore, studying the level of use of digital platforms and e-commerce systems by small businesses and assessing their impact on economic efficiency is of significant scientific and practical importance.

Small businesses occupy an important place in the economies of many countries, playing an important role in ensuring employment, developing innovations, and increasing economic activity. At the same time, in the context of increasing global competition, small businesses are forced to modernize their activities and introduce modern management methods. Digital platforms, online trading systems, marketing through social networks, digital payment systems, and logistics management tools create new opportunities for the development of small businesses. These tools allow you to automate business processes, increase operational efficiency, and improve customer interaction.

In recent years, the rapid development of e-commerce has opened up new sales channels for small businesses. The ability to trade online allows businesses to reach not only local markets but also national and international markets. This allows them to offer products and services to a wider audience, diversify their revenue sources, and increase their competitiveness. However, there are also some problems in the process of introducing digital technologies, including low digital literacy, infrastructure constraints, lack of technological resources, and cybersecurity risks.

Literature review

In recent years, the use of digital platforms and e-commerce systems by small businesses has become a hot topic in economic research. Researchers have analyzed the impact of digital tools on the operational efficiency and economic growth of small businesses from various perspectives.

Kraus et al. 2021 studied the impact of digital transformation on financial performance in small businesses and found that there is an opportunity to reduce costs, expand market share, and increase customer satisfaction by using digital platforms. They also noted that factors such as digital literacy, technological readiness, and financial resources significantly affect the level of digital adoption.

Nguyen et al. 2022 studied the role of digital marketing tools and e-commerce systems in stimulating innovative activity in small businesses. According to their results, social media marketing, cloud accounting systems, and logistics management platforms allow small businesses to effectively manage resources, deliver products and services faster, and adapt to market trends.

Anvarova and Makhamadjonova 2023 studied the level of use of digital platforms and e-commerce systems by small businesses in Uzbekistan and analyzed their impact on economic performance. According to the study, digital tools reduce errors, increase efficiency and enable

strategic decision-making by automating processes such as inventory control, accounting, order processing and customer relationship management. Digital payment systems and e-commerce channels also serve to increase revenue and expand market opportunities.
The European Commission 2021 study noted that the use of e-commerce and digital platforms helps small businesses increase their competitiveness, reduce costs and improve operational efficiency. They also highlighted the differences in digital adoption between urban and rural areas, with urban areas being faster in integrating platforms due to better digital infrastructure, while rural areas are slower due to infrastructure and knowledge constraints.
Research methodology. This study aims to assess the level of use of digital platforms and e-commerce systems by small businesses and their impact on economic performance. The study combines qualitative and quantitative research methods to systematically examine the level of adoption of digital technologies and their impact on business processes.
Analysis and results. In the modern digital economy, small businesses increasingly rely on digital platforms and e-commerce systems to drive growth, increase competitiveness, and optimize economic efficiency. These digital tools include online marketplaces, social media marketing channels, mobile applications, cloud-based accounting and enterprise resource planning (ERP) systems, payment solutions, and logistics management systems. Implementing these platforms allows small businesses to streamline operations, reduce costs, improve customer engagement, and connect with local and international markets without requiring significant capital outlay.
The adoption of digital platforms varies across small businesses, and the reasons for this are related to technological readiness, digital literacy, financial capabilities, and institutional support. Businesses in urban areas are typically faster to adopt digital solutions because they have better internet infrastructure, easy access to training, and proximity to technology service providers. Conversely, businesses in rural areas or entrepreneurs with limited resources face barriers such as poor internet coverage, lack of digital literacy, and limited access to affordable software and hardware. Grants, low-interest loans, training, and mentoring programs provided by governments and other institutions can significantly increase the chances of small businesses implementing e-commerce solutions effectively. Digital payment systems serve as an important link between businesses, customers, and digital marketplaces. They enable faster and more efficient financial transactions. By implementing a digital payment infrastructure, small businesses can expand their sales channels and provide customers with more convenient payment methods. This will ultimately have a positive impact on business growth.
One of the main advantages of digital payment systems is increased transaction efficiency. Electronic payment methods allow businesses to accept payments quickly and securely, reducing their dependence on traditional cash transactions. As a result, business processes are organized more efficiently and the time required to complete sales transactions is reduced. This allows businesses to serve more customers and manage their financial activities more effectively.

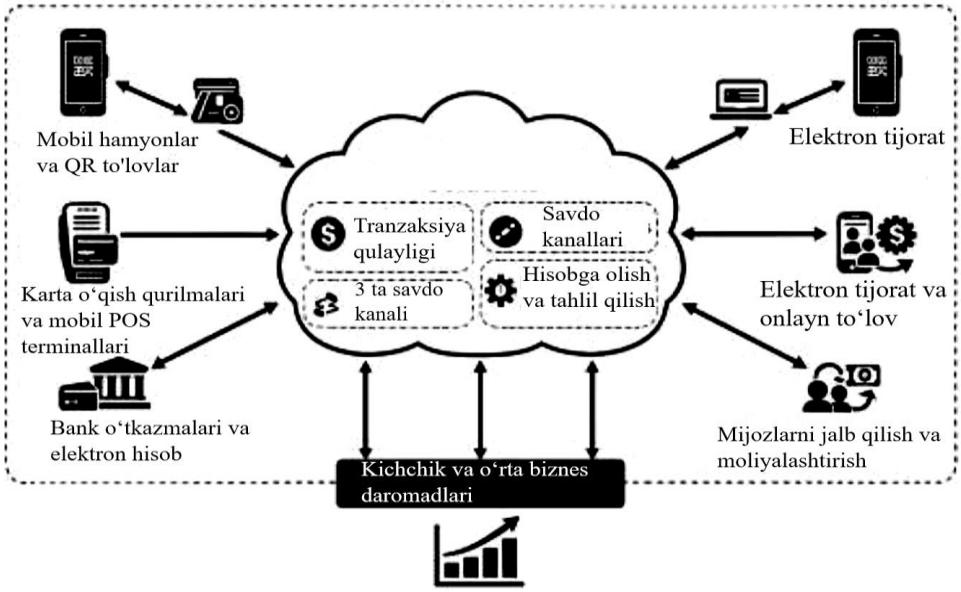

Figure 1. Digital Payments Drive Small and Medium Business Revenue

Using digital platforms significantly increases the economic efficiency of small businesses. Automating key functions such as inventory control, accounting, order processing, customer relationship management, and sales tracking reduces manual work, minimizes errors, speeds up workflow, and allows entrepreneurs to focus on strategic decision-making. Digital payment systems can help manage cash flow effectively, receive funds quickly, and reduce transaction barriers. Logistics integrations, including real-time tracking and route optimization, increase delivery speed, reduce operating costs, and improve service quality.

Digital platforms also enable small businesses to make data-driven decisions. By tracking customer behavior, purchasing trends, and product performance, businesses can optimize pricing, target marketing, forecast demand, and plan inventory accurately. This process helps to use resources efficiently and increase profitability. At the same time, digital marketing through social media and online advertising allows you to attract new customers, increase brand awareness, and maintain constant contact with customers. Collecting and analyzing data from various digital platforms allows businesses to measure performance and adjust strategies in real time, which strengthens their competitiveness.

Implementing e-commerce systems allows small businesses to connect with markets beyond their own territory, nationally and internationally. Online marketplaces such as Amazon, Alibaba, Etsy, and local counterparts allow small businesses to reach a global audience at minimal cost. These expanded market opportunities increase profits, diversify revenue sources, and reduce dependence on a limited customer base. Working with international markets encourages quality improvement, adaptation to global standards, and the introduction of best practices in production and service, which contributes to long-term economic growth and industrial development.

Small businesses face difficulties in taking full advantage of digital platforms. Low digital literacy, cybersecurity risks, platform fees, reliance on third-party systems, and regulatory uncertainty can limit the effectiveness of digital adoption. Lack of adequate infrastructure, such

as stable internet connectivity and outdated technology, also hinder. Effective policies to support online commerce, data protection, digital payment governance, and infrastructure development are essential.

Table 1 Impact of Partnership Networks on Small Business (SME) Performance in E-Commerce

Partnership Type	**Average Income Growth**	**Market Expansion**	**Innovation Level**	**Cost Reduction**
Knowledge Sharing Networks	+15%	+20%	+25%	-10%
Joint Marketing Initiatives	+22%	+30%	+18%	-15%
Shared Logistics Solutions	+18%	+25%	+12%	-22%
Collective Bargaining Groups	+12%	+15%	+8%	-18%
Technology Partnerships	+28%	+35%	+40%	-12%

The impact of digital platforms on economic performance is measured through various indicators: revenue growth, profitability, cost reduction, operational efficiency, customer acquisition and retention, and supply chain optimization. Research shows that businesses that actively integrate digital tools shorten transaction times, reduce operating costs, adapt quickly to market changes, and increase customer satisfaction. This, in turn, increases overall economic performance by creating jobs, increasing market competition, stimulating innovation, and formalizing informal economic activities.

Small businesses that use digital platforms are more likely to adapt to crisis situations, such as supply chain disruptions, economic shocks, or global pandemics. By continuing to operate through online sales channels, quickly adapting pricing strategies, and effectively managing inventory, they increase sustainability and resilience. The use of digital technologies stimulates innovation, as businesses have the opportunity to test new business models, products, and services.

The introduction of digital platforms and e-commerce systems into small business operations has a transformative impact: it increases economic efficiency, simplifies operational processes and strengthens market competitiveness. Automation, data-driven decision-making, expanding market opportunities and real-time analytics strengthen the ability of small businesses to effectively contribute to economic growth. To increase the effectiveness of digital adoption, it is necessary to address digital literacy, cybersecurity, infrastructure constraints, financial constraints and regulatory complexities. Policymakers, supporting organizations and entrepreneurs must work together to create opportunities for technology adoption through training, incentives, infrastructure development and regulation. In this way, the use of broad and effective digital platforms can help small businesses innovate, improve efficiency and play a significant role in sustainable, inclusive economic development.

Conclusion. aims to in-depth study of the level of use of digital platforms and e-commerce systems by domestic business entities and their impact on economic efficiency. The results of the study show that the introduction of digital technologies allows small businesses to automate key operational processes, reduce costs, expand market opportunities and develop effective relationships with customers.

The positive impact of digital platforms on economic efficiency is observed in several areas: revenue growth, profitability, cost reduction, customer acquisition and retention, and supply chain optimization. At the same time, digital payment systems and e-commerce channels allow businesses to conduct fast transactions, effectively manage cash flow, and increase operational efficiency.

The factors influencing the level of adoption of digital platforms were identified. Technological readiness, digital literacy, financial resources, and institutional support accelerate the digital transformation of enterprises. While businesses in urban areas are faster to implement digital solutions due to their proximity to infrastructure and technological services, the lack of internet coverage and digital literacy in rural areas slows down this process.

The effective use of digital platforms has been shown to increase the resilience of small businesses to crisis situations. Online sales channels, real-time analytics, and logistics integrations enable businesses to quickly adapt to market changes, effectively manage inventory, and ensure customer satisfaction.

The widespread use of digital platforms and e-commerce systems by small businesses stimulates innovation, increases operational efficiency, and strengthens market competitiveness. Policymakers, support organizations, and entrepreneurs can work together to promote sustainable and inclusive small business development by increasing digital literacy, ensuring cybersecurity, expanding financial and technological resources, and reducing regulatory complexity.

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