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THE GROWTH OF ONLINE SHOPPING IN UZBEKISTAN AND ITS IMPACT ON CONSUMER BEHAVIOR

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Abstract. The retail sector around the globe is undergoing significant shifts due to its quick growth into digital retailing, with corresponding changes in how consumers purchase goods. Uzbekistan has been witnessing a growing share of electronic commerce as part of its overall digital transformation process, there was a rapid growth of internet penetration, penetration of smartphones, growing e-payment infrastructure and a push by the government to promote digital economy. The purpose of this study is to investigate the trend of online shopping in Uzbekistan and to understand how it is affecting consumer behavior. The qualitative analytical method is applied in the research with the secondary data derived from other academic publications, official statistical reports and international organizations. Data analysis methods such as document analysis, descriptive analysis, and comparative analysis were employed to analyze recent changes in e-commerce in Uzbekistan and to reveal key factors affecting consumers' intentions of online shopping.
Keywords: online shopping, e-commerce, consumer behavior, digital economy, Uzbekistan, technology adoption, digital payments, consumer trust.

Annotatsiya. Dunyo boʻylab chakana savdo sektori raqamli chakana savdoga tez oʻsishi va iste'molchilarning tovarlarni sotib olish usullarida shunga mos ravishda oʻzgarishlar tufayli sezilarli oʻzgarishlarni boshdan kechirmoqda. Oʻzbekistonda umumiy raqamli transformatsiya jarayonining bir qismi sifatida elektron tijoratning ulushi ortib bormoqda, internetga kirish, smartfonlarning kirib borishi tez sur'atlarda oʻsmoqda, elektron toʻlov infratuzilmasi oʻsib bormoqda va hukumat tomonidan raqamli iqtisodiyotni rivojlantirishga qaratilgan sa'y-harakatlar kuzatilmoqda. Ushbu tadqiqotning maqsadi Oʻzbekistonda onlayn xaridlar tendentsiyasini oʻrganish va uning iste'molchilar xatti-harakatlariga qanday ta'sir qilishini tushunishdir. Tadqiqotda boshqa akademik nashrlar, rasmiy statistik hisobotlar va xalqaro tashkilotlardan olingan ikkilamchi ma'lumotlar bilan sifatli analitik usul qoʻllaniladi. Oʻzbekistonda elektron tijoratdagi soʻnggi oʻzgarishlarni tahlil qilish va iste'molchilarning onlayn xarid qilish niyatlariga ta'sir qiluvchi asosiy omillarni aniqlash uchun hujjatlarni tahlil qilish, tavsifiy tahlil va qiyosiy tahlil kabi ma'lumotlarni tahlil qilish usullari qoʻllanildi.
Kalit soʻzlar: onlayn xaridlar, elektron tijorat, iste'molchilar xatti-harakati, raqamli iqtisodiyot, Oʻzbekiston, texnologiyalarni joriy etish, raqamli toʻlovlar, iste'molchilar ishonchi.

Аннотация. Розничная торговля во всем мире претерпевает значительные изменения в связи с быстрым развитием цифровой торговли и соответствующими изменениями в способах покупки товаров потребителями. В Узбекистане наблюдается рост доли электронной коммерции в рамках общего процесса цифровой трансформации, отмечается быстрое распространение интернета, смартфонов, развитие инфраструктуры электронных платежей и стремление правительства к развитию цифровой экономики. Цель данного исследования — изучить тенденции онлайн-шопинга в Узбекистане и понять, как они влияют на поведение потребителей. В исследовании применяется качественный аналитический метод с использованием вторичных данных, полученных из других академических публикаций, официальных статистических отчетов и международных организаций. Для анализа последних изменений в электронной коммерции в Узбекистане и выявления ключевых факторов, влияющих на намерения потребителей совершать онлайн-покупки, использовались такие методы анализа данных, как анализ документов, описательный анализ и сравнительный анализ.
Ключевые слова: онлайн-шопинг, электронная коммерция, поведение потребителей, цифровая экономика, Узбекистан, внедрение технологий, цифровые платежи, доверие потребителей.

INTRODUCTION

Digital technologies have hugely reshaped retail markets all over the world, altering the ways people look for information, consider products, make buying decisions and connect with companies. The rise of Electronic commerce (e-commerce) is a part of the fastest growing segment in the global economy, with access to the internet, the rise in smartphones, digital payment systems, and better logistics infrastructure. As customers adopt digital technology more commonly in their lives, businesses have been given new opportunities while firms have evolved their consumer offers and expectations. Worldwide, online retail has witnessed staggering growth in the last ten years, and is growing very fast in the current COVID-19 period. The limitations of physical movement, fears for health and safety risks, and ease of online home delivery prompted millions of consumers to try online shopping for the first time. While a lot of pandemic related restrictions have been removed, consumer preferences haven't entirely come back to reversion. Rather, online shopping has become a key part of today's retail landscape, and access to ever-developing technologies, mobile commerce, artificial intelligence, customized marketing and secure online payments are helping to support the movement. This trend has been seen in many emerging markets such as Uzbekistan. In the past few years, the country has experienced a vast trajectory of digitalization, both because of economic changes, investments in ICTs and growing investments in networks + broadband, and because of several government initiatives to foster the digital economy. The growth of electronic payment systems, their wide acceptance and the increase in internet penetration, alongside the rapid development of the smartphone, has created favourable conditions for e-commerce to increase. Recent figures put Uzbekistan's near universal internet use at 89%, with mobile Internet penetration also growing throughout the nation, particularly in rural areas. The political, legislative and technological evolutions have greatly improved consumers' access to online platforms and digital products.This has greatly enabled consumers to access the Internet markets and the digital services. The nation's ecommerce industry has quickly expanded as a result of this. According to the latest reports, the mark of the digital e-commerce market in Uzbekistan on the year of 2024 is more than USD 1 billion, and it is growing steadily and rapidly, fueled by the growth of local digital platforms, making logistics services better, and rising confidence in consumers to buy online. Combined with the rise of online marketplaces and mobile payment apps, online shopping has become much more convenient and accessible for consumers across the country with the introduction of integrated digital ecosystems. In tandem with the market growth, consumer behavior has changed notably as well. Today's buyers are increasingly turning to online product reviews, social media experiences, digital advertising and mobile applications prior to a purchase decision. These factors like convenience, competitive pricing, time savings and a larger variety of products, and the contactless payment method, are increasingly important when consumers are making online purchases. Meanwhile, concerns about trust, cyber security, privacy safeguards, the quality of the products available, and delivery reliability remain important factors in consumers' e-purchasing decisions. These shifts in behavior point to how critical it is to grasp the factors influencing consumer decision-making processes in the evolving digital landscape of Uzbekistan. While there are numerous studies of the websites that influence consumer decision-making, very little of these studies has been empirical and almost none has investigated the phenomenon at the local level, that is, in economies outside of the developed and large emerging markets. Until recently, Central Asian countries, especially Uzbekistan, have not received much focus in academic publications, as the country's e-commerce sector has grown faster than ever in recent years. Most of the existing literature focuses on the development of digital commerce or on analysing the technological aspects of the adoption of e-commerce; empirical research focussing on the impact of the acceleration of shopping online on consumer behaviour in Uzbekistan is rather limited. These research gaps are meaningful to deepen the relationship between an increase in online retailing and the consumer behavior trend in the context of Uzbekistan. Thus, the main purpose of the study is the research of the development status of online shopping and the study of the influence of online shopping on consumers' buying behavior in Uzbekistan. In particular, the study aims to highlight the main aspects driving the growth of eCommerce, to shed light on what factors drive online purchasing and to assess behavioral change related to the use of the online shopping platform. Results of the study will be used to evaluate consumer behavior in the emerging digital economy and as practical suggestions for development of Uzbekistan's digital market in policy measures, preparing and strengthening capacities of online retailers, and the marketing strategies for researchers.

LITERATURE REVIEW

The swift growth of e-commerce has garnered a lot of interest from researchers interested in factors that shape e-commerce adoption and fluctuations of consumer behavior. In the last 20 years, there have been many studies that have investigated the relationship between technological advances, consumer trust, perceived risk, convenience, and purchase intention. Most of this research has been carried out in developed markets; however, theoretical base serves as an important framework for understanding on-line shopping behavior in emerging markets like Uzbekistan. The Technology Acceptance Model (TAM) propounded by Davis (1989) is one of the early and significant models that explains the adoption of technology. This model posits that there are two key factors that affect people's intention to use a new technology: perceived usefulness and perceived ease of use. Users are more inclined to buy on line when they feel the buy process is easy, efficient and rewarding. Many empirical studies have supported the fact that UX design of a website, mobile application features and easy payment methods have a positive impact on consumers' intention to purchase online. Theory of Planned Behavior (TPB) set forth by Ajzen (1991) is

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another popular theoretical model employed. The theory rests on the idea that attitudes toward the behavior, subjective norms and perceived behavioral control are likely to influence behavior, and that these factors are reflected in behavioral intentions. In online shopping contexts, consumers' positive attitudes toward online shopping, recommendations from family members or social networks and confidence to complete shopping online will be the main factors affecting whether consumers choose to purchase products online or not. This is a framework that has widely been employed when investigating cross-cultural and cross-economic differences in consumer incorporation of e-commerce use. The one constant that has grown evident is that trust is a significant factor in the behavior of online consumers. Online transactions involve different buying processes than offline transactions in which consumers are not able to inspect the products first and must rely on information provided by vendors and other parties for its quality, payment security and reliable delivery. Gefen, Karahanna, and Straub (2003) found that when trust is high, perceived uncertainty is significantly diminished, and purchase intention is enhanced in e-commerce. In the same vein, Pavlou (2003) showed how trust is an essential factor in decreasing the perceived risk and thereby promoting online transactions. The results thus continue to be timely in developing markets where issues like transaction security, privacy protection and fraud remain critical to consumers' choice. The risk of a person shopping online also has a significant influence on consumer buying behavior. Forsythe and Shi (2003) cite six types of risk that consumers consider before making an online purchase – financial risk, product risk, privacy risk, delivery risk, time risk and decision risk. One factor that deters online shopping transactions is high risk; meanwhile, clear return terms, safe payment methods, ratings and feedback from customers and good logistics can reduce risk and boost consumer trust. However, as the digital payment technologies evolve, most of these risks find their way down to a smaller scale, which makes e-commerce more and more popular. Previous studies similarly have highlighted the relevance of convenience for online shopping as also a key determinant. Childers et al. (2001) identified utilitarian benefits, including time saving and purchasing efficiency, and hedonic benefits, including enjoyment, and entertainment, from online shopping. Consumers treasure the choice of comparing products, access a variety of products, and buy out-of-town or outside business hours. With the massive proliferation of smartphones and mobile commerce these benefits have grown even greater. Social media has created new layers to the consumer's decision making process. For many consumers, powerful marketing portals like Instagram, Facebook, Telegram and TikTok are where they find out about products, learn about and compare options and see others' product recommendations and opinions. Electronic word-of-mouth (eWOM), online ratings & customer reviews have been shown to have a profound impact on consumer trust by improving the information flow of the product, and have also been demonstrated to enhance consumer confidence in product quality, leading in turn to an improvement in their purchasing intention.The reduction in information asymmetry and therefore an improvement in consumer confidence in product quality has a profound impact on consumers' purchasing intention, because of the impact finding can have on consumer trust, as is demonstrated by research on electronic word of mouth (eWOM), online ratings & customer reviews. A further impetus to the adoption of e-commerce and a corresponding change in consumer behaviour has been the COVID-19 pandemic. Some international studies were reported, indicating that online shoppers who began using the Internet for purchasing products stayed online for a while even after the closure of physical stores had ended. This shift revealed the increasing significance of digital infrastructure, optimized logistics, contactless payment practices and multipurpose retail strategies. As such, retailers more easily increased online presence and consumers grew more accustomed to shopping convenience, speed and relevance. There are a number of empirical studies on determinants of online shopping behaviour in the international literature but limited empirical research in the context of Central Asian countries. The previous research on Uzbekistan focuses on either developing digital infrastructure or e-government projects or on the separate aspects of e-commerce. Existing research in the country has only taken a few partial views of the effects of increased online shopping activity on consumer attitudes, purchasing behavior, trust and decision making processes in the country's unique socio-economic environment. In addition, local digital markets, local mobile payment systems, and shifting consumer expectation have brought in novel dynamics, much of which are still under-researched in academia. Given this, the current research aimed to disclose the contributing factors to the development of online retailing in Uzbekistan and its influence on the consumer behavior in the context of digital transformation in the Republic of Uzbekistan filled a significant gap in the scientific research. The research combines a strong theoretical underpinning of the technology adoption and consumer behaviour theories with the latest trends in the e-commerce market in Uzbekistan, offering both theoretical insights and practical implications for companies and policymakers.

METHODOLOGY

The main characteristics of an analytical research type in the context of qualitative approach are used in this research, where the research model can be presented in the form of the following questions: what direction does online shopping evolve in Uzbekistan in the 21st century, and what is the impact of this trend on consumers' purchasing efforts? The research relies on secondary data collected from academic studies, official state statistics, government documents and international organizations and analyzed and reviewed extensively. A qualitative study was deemed suitable by the authors of the article for the following reasons: the study aimed to explain the recent developments of e-commerce in Uzbekistan, name the key factors of adopting online shopping in the country, and assess the changes in consumer purchasing behavior in Uzbekistan's digital economy. The research uses secondary data obtained from various sources that can be trusted. The academic literature accessed from the internationally acclaimed database from Google Scholar, Scopus-indexed journals, ScienceDirect, SpringerLink, Emerald Insight and Taylor & Francis. The publications cover theory and empirical study on e-commerce development and the online shopping behaviour of consumers, and about technology adoption and consumer trust and perceived risk and on digital marketing. Furthermore, official statistical data was gathered from the President of the Republic of Uzbekistan's Statistics Agency, the Central Bank of Uzbekistan, World Bank, International Telecommunication Union (ITU), UNCTAD, and DataReportal were used for this purpose. Their selection has been made because the sources offer the possibility of obtaining accurate, valid, ongoing data related to internet penetration, electronic payments, electronic infrastructure, and e-commerce development. The study uses the document analysis as the main data collection method. The academic literature in the field, policy documents, industry reports and statistical publications were selected and intensively read to create a thorough overview of trends in online shopping and shifts in consumer behaviour. All the collected information was compared with each other to assure consistency and reliability of the results. Particular attention was paid to publications published in the second half of the year after the outbreak of the COVID-19 pandemic, because this is a very important period of world and Uzbekistan's digital commerce development. The data analysis used in the study is descriptive and comparative analysis. Through the descriptive approach, recent changes in the online retail market in Uzbekistan are analyzed, covering the following areas: online payment systems, Internet penetration, supply logistics service and growth of electronic trade marketplaces. The comparative analysis is used to analyze the similarities and differences of the findings of international and related research and the current state in Uzbekistan. This enables not only to learn about what differentiates itself from the Uzbek market, but also to find trends similar to what is happening all over the world with the adoption of the Internet and online shopping. In order to further enhance the research frame of reference, the analysis will be based on models of technology adoption and consumer behavior, namely the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). The frameworks are conceptual models to explain the relationship between perceived usefulness, ease of use, trust, social influence and perceived behavioral control of the consumers on the willingness of consumers to adopt online shopping platforms. The study has key limitations which need to be recognized though it is based on reliable secondary data. Compared to developed economies, a comprehensive national data on e-commerce are still limited and some industry statistics are published from private market research organisations, not the official government bodies. What's more, consumer buying habits continue to shift at incredible speeds so rapidly as a result of technological innovation, market fluctuations and the development of fresh digital platforms. Therefore, it is important to note that the research study is performed in future using primary information gathering technique, including Survey or Interview, which can give a further insight into the motivation, preferences, purchasing attitudes of the Uzbek consumers. The multiple use of credible data sources, the concretization of the theory and the systematic document analysis, add objectivity and reliability to the study despite these limitations. The adopted method gives a good foundation for the study of relations between the development of distance marketing and evolving consumer attitude in Uzbekistan and allows drawing evidence-based conclusions, which can be applied in practice for researchers, businesses and the decision-making process of policy-makers.

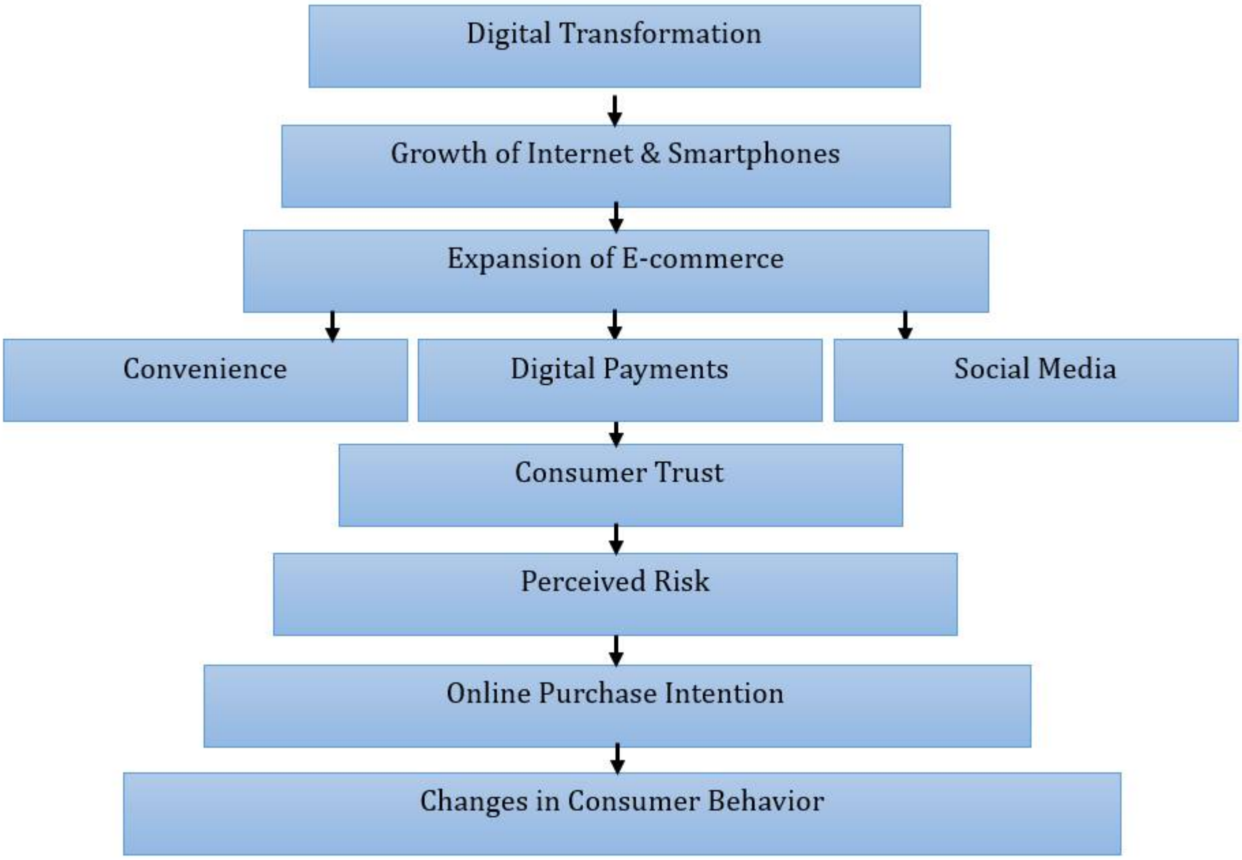

Figure 1. Conceptual framework of factors influencing online shopping behavior in Uzbekistan

RESULTS AND DISCUSSION

The results showed that the ecommerce market of Uzbekistan has grown in a tremendous speed during the last ten years, reflecting the digitalization process and growth of digital technologies in this country. The growth of the internet and mobile network and the development of digital payment services and government support for the digital economy have all helped digital commerce to expand at speed throughout the country. The amount of e-commerce has grown significantly since 2016 according to official statistics. The amount of e-commerce trade increased from UZS 6.0 billion in 2016 to UZS 15,211.5 billion in 2024, as of the end of the year, according to the 'Electronic commerce in the Republic of Uzbekistan' aggregate of the Statistics Agency of the Republic of Uzbekistan. The

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annual growth of the digital sales market is showing clearly, although it is fluctuating at times. The substantial rise is not just due to technological advancement, but also plays a significant role in the unrelenting consumer demand and willingness of companies to transact online. This has been an area of significant development in a short period of time for several reasons and these reasons are interdependent. First of all, the Internet has become significantly more available in Uzbekistan.First, internet access has greatly been widened in Uzbekistan. In early 2024, there were about 29.5 million internet users—83.3% of the overall population—in the country, reported DataReportal. Cellular connectivity, meanwhile, grew to just under 33.8 million active connections, making mobile connections available for people to use the Internet for access to online marketplaces using their smartphones and mobile apps. The rise of access to affordable internet has given city and out-of-town consumers the chance to engage in digital commerce. Secondly, the explosive growth of electronic payment has significantly lowered the barriers to online shopping. Payment apps and banking apps have made electronic transactions a breeze so that consumers can now make safe payments with their mobile devices. Increased usage of cashless payment options has boosted consumers' confidence and enhanced transaction efficiency. Financial technologies services have thus emerged as one of the major pillars that fosters the constant expansion of the e-commerce market of Uzbekistan. A big factor has also been the appearance of local online marketplaces. The domestic platforms have also scaled up their businesses in recent years with larger portfolios of products, quicker delivery, installment payment possibilities, and embedded digital financial services. All these improvements have contributed to the improvements in the convenience of the customers and increased competition in the retail sector. The external markets are also expanding their supplies to provide more products to the internal market at cheaper prices, and other foreign brands to the buyers. Government policy has not forgotten the importance of supporting digital commerce, either. Uzbekistan has been working on digital, broadband technology, 5G network, modernization of digital public services, and new rules for regulating ecommerce as part of the national digital transformation strategy. Regulatory changes in recent years have enhanced clarity around the legal framework and the necessary competencies of platforms for electronic trading and digital service providers, leading to greater clarity and competition in the business environment. During the COVID-19 Pandemic, the purchase of goods has once again turned to online platforms for purchases.Online shopping was further hastened during the COVID-19 Pandemic. Many consumers changed their buying patterns during restrictive periods from traditional shopping malls to online stores to buy essentials. Despite the reopening of physical stores, many consumers have been buying from online retailers because of the convenience, time saving, product selection and delivery benefits they provide. As a result, online shopping isn't just another means of buying stuff but it has become an integral part of consumerism. In general, the study results have indicated that technological progress, increasing internet coverage, innovation in financial services in digital space, the favoritism of the government to the digital sector, and consumers' turn to digital products, are considered as stimulating factors of the development of online commerce in Uzbekistan. These changes have created a solid legacy for the nation's digital retail pastures to flourish, yet have likewise motivated shopper spending conduct.

The prevalence of internet shopping has revolutionized consumers' shopping habits in Uzbekistan. The results indicated that the emphasis on buying product is fueled by digital technologies, lifestyle changes and enhancing e-commerce infrastructure. Traditional retail stores are not the exclusive channel any longer for consumers, and these are now familiarizing themselves with the webs and tools of online shopping to use them with their common shopping customers of the brick-and-mortar shops. This one is a reflection of the global changing landscape and some aspects of the evolving digital economy in Uzbekistan. The increased focus on convenience is one of the most prominent ones. Nowadays, consumers feel that they are able to buy without having to go to physical shops at any time or anywhere. Online marketplaces can allow customers to compare products, and analyze prices; read product information in detail; and complete transactions in mere minutes. It is especially convenient for those who are working, students, and urban dwellers who want to lessen time and effort in conventional shopping. In line with the Technology Acceptance Model (TAM) (Davis, 1989), the benefits that consumers perceive in the digital platforms and the ease of using them are key factors that influence consumers to buy on the internet. The desire to pay less is also growing in the digital economy.There is also more sensitivity to the price of the digital market. Consumers can do a comparative shopping online, much more quickly than with traditional retail outlets. Additional proactive marketing measures like cashback, interest free installments and seasonal discounts also add extra impetus to the consumers' decision to make online purchases. With the competition becoming tougher among digital retailers, customers are now thinking more rationally and expect that more information will be presented before making decisions to buy a product or engage in their purchases. The role of trust has remained central to facilitating general online consumer behaviour. Trust in digital commerce has come a long way in recent years but is still a key driver of purchase intent. Genuine customer reviews, customer service, returns policies and secure payment methods will encourage consumers to take the plunge and make a purchase on your platform. The results align with the arguments of Gefen et al. (2003) and Pavlou (2003) who noted that trust mitigates uncertainty and aids in the transactions in online environment. Ecommerce's reputation is rising among established platforms and payment security is improving in Uzbekistan, helping to build consumer trust of digital payments. All this has progressed well, but there is still an impact on purchasing decisions due to perceived risk. Consumers continue to be uncomfortable with product quality, delivery delays, counterfeit products, misuse of personal information and financial fraud. These doubts are especially prominent with the buying of costly electronic items or receiving from a none-

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trusted on-line vendor. Therefore, most consumers research the ratings for a product, read customer reviews and check the reputation of the vendor before ordering. It shows that risk perception has not been eliminated and has only heightened the consumers' information behavior in the buying process. With so much of our life lived online, new consumer decision-making habits have emerged. Instagram, Telegram, TikTok and Facebook are not just communication applications—they are also valuable marketing channels. Users are more likely to find new products on social media banners, recommendations from influencers and internet reviews. Customer voice, such as reviews and ratings on products, has emerged as a powerful source of information which can impact on purchase intention and de-risk. All the while, positive online reviews can help engender trust in the consumer who is thinking about buying a property, while bad reviewers/negative experiences from past buyers can dampen the desire to purchase. The behavior of customers has also changed with the advent of mobile commerce. The ease with which financial transactions can be made with smartphones and mobile banking apps means that consumers can make purchases at any time or location and from anywhere. Mobile apps combine product search, digital payments, order tracking and support to enhance the experience of shopping. This has created a new trend among consumers to demand quick and seamless, tailored digital service. Fully satisfying them is essential or companies will lose in satisfaction and competitiveness. Changes in consumer behavior are also attributed to the difference in times. Young consumers – especially those in Generation Z and the Millennials – display higher knowledge of digital technologies and a higher readiness to use online shopping relative to older consumers. They are active users of social media, mobile apps and virtual payment options and value convenience, speed of delivery, recommendations and shopping interactions. Older consumers are also taking part in e-commerce more and more, but before they buy online, they are concerned with the trust they have in the business, the security that can be offered and the reliability of the product. Overall, the study points to consumer behaviour in Uzbekistan being shifting towards international trends in web consumption, but with some characteristics influenced by the socio-economic context. The key factors influencing decisions on buying online today are convenience, competitiveness, trust, social influences, mobile access and digital payments. Meanwhile, consumer attitudes towards product authenticity, cyber security and service quality remain to be influential. The results indicate that in addition to technological innovations, consumer trust, logistics performance, digital literacy and consumer protection are important conditions for sustainable development of the e-commerce market in Uzbekistan.

Although considerable efforts have been made in recent years, there are certain structural and operational issues in the question of sustainable development of online shopping in Uzbekistan. Digital technologies have taken off quickly, but the e-commerce ecosystem still needs a bit more growth to reach maturity, as compared to the digital, more mature market. This will be critical to continued growth, build consumer confidence and enhance domestic online retailers' competitiveness. Logistics and delivery infrastructure is one of the key challenges. In e-commerce timely and reliable delivery is one of the key factors of customer satisfaction. The quality of delivery service has significantly improved in big cities like Tashkent, Samarkand, and Bukhara, but in remote areas the delivery time may be longer, the number of couriers is not as extensive, and transportation costs may be higher. These geographic influences limit the availability of eCommerce services, and could make people less likely to buy again. Logistics network investments, warehouse optimisation and last mile delivery systems will thus be an important part to play in enabling ecommerce growth in the future. Consumer confidence is also an issue. In spite of communication system improvement and marketplace regulation, worries about counterfeit products or misleading descriptions of products, data privacy and after-sales services are still impacting shopping choices. Today, consumers are demanding more transparency, better transactions, quick customer service responses, and more efficient dispute resolution processes. To boost consumers' trust in digital commerce, consumer protection laws must be made stronger and regulatory supervision must be ramped up. Digital literacy is also of significant importance in the growth of e-commerce in the future. Younger generations are more acquainted with the tools of online technology, while there may be older generations and those who live in rural areas who have less experience with digital tools. Low literacy levels in using e-payment methods, cyber security practices and awareness about accepted online consumer rights and privileges could limit adoption of ecommerce. Such educational programs promoting digital literacy and financial literacy would thus help encourage greater usage of the Internet for purchasing goods and services among various groups. In the next few years, Uzbekistan's e-commerce market is poised for transformation as advanced technologies are becoming increasingly widespread. With the integration of AI, machine learning, big data analytics, and personalized recommendation systems, customers can expect more precise product recommendations, better demand forecasting, and personalized marketing strategies, which will further enrich their browsing journey.The use of AI, machine learning, big data analytics, and personalized recommendation systems will make for even more delightful customer journeys, whether more accurate product recommendations, better demand forecasting, or even personalized marketing strategy. Simmeallity, digital innovations like electronic wallets, biometric verification, and live payment services can continue to streamline and boost security and efficiency in online moves. Social commerce is seen as an integral part of the digital economy too and will make an even more significant contribution in future. Social media platforms have grown from a means of communication to a means where consumers find everything from products, to interact with the seller, read customers comments and make purchases without leaving the application. The future of digital marketing will rely more on customer-friendly digital marketing approaches that prioritize authenticity, transparency, and customer relationships, instead of short-term marketing campaigns and more focus on the long-term. Government policy will continue to be a key factor in the development of ecommerce in the future. The digital business environment will be further improved as a result of investments in digital infrastructure, more broadband connectivity, modernization of the legal environment and innovation support. Competition, consumer rights, digital entrepreneurship and cyber security policies can also help to boost investment and provide a better experience for consumers in terms of supply in e-retailing. In conclusion, online shopping in Uzbekistan has a bright future ahead. A young population base, an increasing share of internet usage, high smartphone penetration, ever-growing digital payment systems and continuing digital transformation creates a positive cook stove for the continuation of growth. To realize this potential, action is required from a coordinated response of both government institutions and private businesses, financial institutions and technology providers to tackle the existing challenges and build a secure, efficient and end-user-friendly e-commerce system. This will not only support the development of the digital economy, but also help with the economic modernization and sustainable development of Uzbekistan.

CONCLUSION

One of the noteworthy results of the continuous digital transformation in Uzbekistan is the quick growth of e-commerce. The results of this research indicate that the growth of ecommerce has been aided by favourable government support, increased internet connectivity, increasing penetration of smart phones, development of electronic payment systems, and the introduction of competitive online markets. All of this has helped to fast-track the digitalization efforts of the retail industry and provide new opportunities for business and consumers. The study also highlights the significant impact that online shopping has had on consumers' shopping habits. Convenience, competitive pricing, product information online, word of mouth via Internet, and mobile commerce are more and more influencing consumer purchase decisions. People are better informed and choosy about what they buy, taking the time to check price comparisons, consumer reviews, and even seller reputation prior to purchase. Meanwhile, consumer trust has always been a key predictor of online buying habits and the fear of cybersecurity, product authenticity, privacy issues among others, and delivery reliability remain significant factors of consumer confidence in digital markets. On a theoretical level, the findings verify the suitability of the technology adoption and consumer behaviour theories, which were previously used, namely the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) in the case of digital economy development in Uzbekistan. The study validates that perceived usefulness, ease of use, trust, and social influence are still important factors to explain consumers' adoption of online shopping. The study does, however, reveal differences in consumer behavior depending upon the local market characteristics, such as the local pace of digital transformations, institutional developments, and the maturity of e-commerce platforms, compared to more developed digital markets. The study also has some practical implications. On the policy side, ongoing investments in digital infrastructure, logistics networks, cyber security and consumer protection mechanisms will play a key role to support the sustainable development of the e-commerce segment. Building customer confidence has been a key part of a successful business strategy for online retailers, and needs to continue to be a strategic priority for them. In addition, companies need to leverage data-driven marketing, personalised recommendations and social interaction to enhance customer satisfaction and foster loyalty. Although this study brings several benefits, it also has some drawbacks. The research relies mainly on secondary sources of information which are gathered from literature reviews, official documents and international reports. It, therefore, does not provide any primary data directly about citizens' attitudes and consumer consumption behaviors. Furthermore, as digital commerce is increasingly dynamic, consumer trends, new technologies and market dynamics can also shift over time. These limitations can be overcome by future studies using quantitative surveys, qualitative interviews or mixed-method studies with consumers from various parts of Uzbekistan. Comparative studies analyzing the consumer behavior in Central Asian countries would also give insights on comparative similarities and differences in adoption of ecommerce in the region. Additionally, further research can focus on the impact of Artificial Intelligence, social commerce, digital financial services and personalized marketing in online shopping practices in the age of digital economy in Uzbekistan. Overall, online shopping is increasingly expected to be part of the modernizing of Uzbekistan's economy. The growth of digital technologies will persist and consumer and trust in e-commerce will continue to grow, which will undoubtedly result in the country's e-commerce segment becoming a major enabler of innovation, business competitiveness and sustainable economic development. It will therefore continue to be paramount for researchers, policymakers and businesses to fully grasp how online consumers are changing in order to fully seize and maximise the opportunities of the digital economy.

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