



**EXISTING PROBLEMS IN THE REGULATION OF E-COMMERCE  
RELATIONS AND ITS DEVELOPMENT IN CENTRAL ASIAN  
COUNTRIES.**

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The accelerated pace of development of information and telecommunication technologies marked a new stage in the development of mankind.

Today, e-commerce is developing rapidly in many countries of the world. It has accelerated significantly, especially after the pandemic. People were forced not to leave the house. This is what contributed to the incredible development of e-commerce. Since people started ordering the necessary things online. Entrepreneurs began to directly develop their content and promote their products via the Internet.

E-commerce has become a serious competitor to traditional forms of business organization, allowing commercial transactions between legal entities and individuals using electronic information technologies without direct physical contact<sup>1</sup>.

According to Article 3 of the Law of the Republic of Uzbekistan "On Electronic Commerce", electronic commerce is the purchase and sale of goods (works, services) in accordance with an agreement concluded through an electronic trading platform using information systems within the framework of entrepreneurial activity.

For a more accurate understanding of the phenomenon under consideration, it should be noted that e-commerce is commonly understood as automated commercial activity based on the application of:

- telecommunication networks, in particular the Internet;
- information technology;
- special legal norms, standards, protocols, classifiers<sup>2</sup>.

According to the Statista portal, in 2020, the volume of retail sales of e-commerce worldwide amounted to 4.28 trillion US dollars, it is projected that

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<sup>1</sup> Klimchenya L.S. Electronic commerce. – Minsk: Higher School, 2016. – 426 p.

<sup>2</sup> Gavrilov L.P. E-commerce. / textbook and workshop for universities. 3rd ed., supplement – Moscow: Yurayt Publishing House, 2019. – 92-99 p.





retail revenue will grow to 5.4 trillion US dollars in 2022, and by 2025 revenue will amount to 6.3 trillion US dollars<sup>3</sup>.

Among the main challenges faced by online stores, there are 2 key points:

– lack of direct contact with customers, which reduces the ability to provide the customer with pleasant shopping experiences, as well as tactile assessment of the quality of the goods. An online store cannot provide this as effectively as offline formats, even with the help of modern technologies, which deprives them of a number of advantages. This is especially noticeable when sensory information and the environment are a key factor when choosing a product.;

– a complex process of purchase and delivery, due to the fact that the actual purchase of the goods takes place much later than the purchase payment. The separation of purchase and acquisition leads to the fact that consumers do not get instant satisfaction from the purchased goods. This requires sellers to improve the logistics system, namely, to reduce the delivery time with a minimal increase in the price for this service, since accelerated delivery puts pressure on the cost structure<sup>4</sup>.

Central Asia attracts attention as an emerging market with high growth potential and opportunities due to its geopolitically and strategically important location between Asia, Europe and the Middle East. According to KPMG analysts, the regional retail turnover in 2021 amounted to more than 60 billion US dollars.

Such an increase in online purchases has shown that there are a number of problems in this area. Disputes began to arise among e-commerce participants.

There are a number of obstacles in the development of e-commerce in Central Asian countries:

- Limited access to infrastructure and Internet in Central Asian countries. This is especially true for Kyrgyzstan (37% of Internet penetration) and Tajikistan (40% of Internet penetration). High internet prices and low data transfer rates.

- Undeveloped internal and cross-border logistics. Because of this, the high cost and long delivery times.

- Unformed consumer habits. Commitment to offline channels, distrust of online shopping, low digital literacy.

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<sup>3</sup> Global retail e-commerce sales 2014-2024. Statista. [electronic resource]. URL:

<https://www.statista.com/statistics/379046/worldwide-retail-e-commerce-sales> (accessed: 01.05.2021).

<sup>4</sup> Borodin V.A. Prospects for the development of electronic commerce (on the example of Russia and China) // Economics and management: problems, solutions. – 2016. – № 11. – c. 125-127.



- Internet fraud and cybersecurity issues.

Digitalization and the growth of transactions via the Internet give business opportunities, but at the same time they also bring with them problems such as bank card fraud and theft of personal data.

- Local legislation. E-commerce needs a robust regulatory framework to protect both buyers and sellers. In this regard, the countries of Central Asia are developing unevenly<sup>5</sup>.

The successful development of e-commerce in Central Asia requires the expansion of infrastructure: further digitalization of remote areas, the launch of 5G networks, improving digital literacy and the quality of logistics, expanding financial accessibility and increasing the speed of payments, developing an e-commerce strategy at the state level. However, many online business opportunities have already been created in the region and there are unoccupied niches. Companies that can take advantage of them and adapt to the changing situation in the world will have a great chance of success in the coming years.

It is also necessary to stimulate e-commerce in Central Asia, where in many countries there are not enough systems necessary for a reliable e-commerce ecosystem.

Improving Internet infrastructure, improving cybersecurity, and improving digital and financial literacy are among the key recommended actions.

Regional cooperation can help create a reliable e-commerce market, stimulate economic growth, create jobs for unrepresented groups of the population and ensure continuity of services.

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5. Cheburova K., E-commerce market of Central Asia: problems and prospects

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<sup>5</sup> Cheburova K., E-commerce market of Central Asia: problems and prospects

