

**ELECTRONIC COMMERCE: OPPORTUNITIES,  
PROBLEMS AND SOLUTIONS**

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**Abstract:** The process of globalization deepened and the national economy of the economy of the telecommunications industry at the time of increased competitiveness development as a separate sector and other aspects of the economy on the use of information and communication technologies in the fields issues are gaining priority. The expansion of technical capabilities and full use of the potential of this industry in practice is national plays an important role in strengthening the competitiveness of the economy and in this way, the strategic stability of private and public structures provides.

**Key words:** item, user, transaction, On-line banking, Paypal, eBay.

According to the trends of modern development of the world market, the introduction of innovations in the field of information communication technologies and their effective use in management and technological enterprises economy by creating a basis for increasing the efficiency of processes expanding existing markets of goods and services in various aspects, new creates conditions for the creation of markets and thereby the lifestyle of the population.

To date, billions of dollars in funds through payment systems is spinning. For example, Japan's JCB International payment system The number of users has exceeded 59 million today and annually total turnover is 62 billion US dollars. 190 of Dunè There are more than 11 million schools in the country. This is one

company indicator only. Dozens of such large systems are operating in the world is going.

It provides services through the Internet according to the electronic payment system if we talk about companies, the biggest of them is the PayPal system. Founded in 1998, PayPal currently operates in 190 countries around the world operates and has more than 164 million registered customers. The system operates in 24 national currencies.

It is the first payment between customers in the PayPal system the use of e-mail was introduced in the implementation. We have him the difference from existing systems is that the customer makes the payment at home at work through the Internet. Through a secure connection the system is used after entering e-mail and password to the account. Also, PayPal users money to each other's account can also be held. Funds when customers use the system pay using their bank cards or bank accounts. Through this system, not only payment for various services, but also buying various products from online auctions such as eBay is also possible.

Recently, the electronic payment system "eKarmon" also appeared as follows: In recent years, the residents of the Republic of Uzbekistan have worked from home from food products to household and purchase of computer equipment, mobile communication, internet, telephone and making utility payments, as well as cinema and theater tickets purchase opportunity arises. Spending too much time going from store to store there is no need to walk. of this system that works over the Internet from an electronic digital signature in order to ensure its security is being used.

So, the market of electronic payments is more and more participants and the country that is becoming more and more crowded and created by means of electronic money an effective system contributing to economic development is being formed. From this who is more interested?! Companies that charge a fee for their services (mobile communication, telephone, internet and communal services)



available from the population as easy as possible and raising more funds. Mediator in the middle The systems that have fulfilled their duties also pay their bills for their services are getting rich. Participating banks are also benefiting from this process. And the client buys the services that he has to pay products without spending too much time, at a convenient time and under conditions is increasing. So, one of the participants in the process is out of profit won't stay.

As a result of the gradual development of the economy of Uzbekistan new principles of conducting business, especially electronic the importance of commerce has greatly increased. Today, every internet The user tries to understand the meaning of the word e-commerce did Such an activity has not yet had time to build its long history 1.5-2 trillion per year on average in the US markets related to US dollars amount of funds will be transferred.

To date, the state authorities in Uzbekistan have implemented e-commerce in development, to the following principles that are widely used in world experience are being followed:

- active role of the corporate sector in the development of e-commerce must play;
- in relation to electronic commerce, by state authorities it should not be allowed to impose various unjustified restrictions;
- state power to the e-commerce process, this area support of subjects and improvement of the legal base may intervene in order to;

### **Conclusion**

**In conclusion, E-commerce looks more promising in the future. With the evolution of the E-commerce application, every business should take advantage of it. I believe it is the new way of reaching out to a large clientele. In future physical business locations would become more of a showroom. This would simplifier customers way of shopping. Like any other project, E-**

commerce application needs to be managed probably to succeed and be able to compete in the future. Thus, the development of electronic commerce in Uzbekistan to emphasize that the opportunities are growing year by year must Its development is new markets for national producers opens, creates opportunities to find new customers. Electronic commerce In the future, we will follow the chosen and current path of development Uzbek economy to one of the leading representatives of the world market turns Solving the problems of electronic commerce in Uzbekistan The right way to do is chosen for the well-being of the people, our society it is reflected in its progress and economic development.

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