

**THE ROLE OF DIGITAL TECHNOLOGIES IN ENSURING THE WELL-BEING OF THE  
PEOPLE OF UZBEKISTAN**

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**Annotation:** *This article analyzes the transformative role of digital technologies in increasing the well-being of the population of Uzbekistan. Factors such as the digital economy, the e-government system, telemedicine in medicine, distance learning in education, and financial inclusion (microfinance, crypto assets) directly affect the income of the population, access to social services, and competitiveness in the labor market. The results of the study show that there are opportunities to further increase well-being through the development of digital infrastructure and ensuring information security.*

**Keywords:** *digital economy, well-being, e-government, financial inclusion, telemedicine,*

## **INTRODUCTION**

In recent years, digital transformation has been deeply penetrating all spheres of society in the world. Within the framework of the "Digital Uzbekistan — 2030" strategy of the President of the Republic of Uzbekistan, the development of digital technologies has become a priority direction of state policy. The well-being of the population includes not only high income, but also quality education, medical services, social justice and equal access to economic opportunities. Digital technologies serve as an important tool in the integration of these components.

As research scientists have noted, "the digitalization of the economy of Uzbekistan is one of the key priorities of state policy. The launch of IT parks, support for startups in the EdTech and FinTech sectors, and the growing digital literacy of the population create a favorable ecosystem for the introduction of advanced HR technologies" (Eraliev, 2025, p.

203). These ideas serve as a theoretical basis for studying the impact of digital transformation on the well-being of the population.

The purpose of this article is to systematically analyze the impact of digital technologies on the standard of living of the population in the conditions of Uzbekistan, identify existing problems and develop scientifically based proposals for future measures.

Main part (materials and methods / literature analysis and methodology). The study used state programs for the development of the digital economy in Uzbekistan in 2020–2025, official data from the International Monetary Fund (IMF), the World Bank, and the National Statistics Committee. Also, a comparative analysis of research conducted within the framework of the “Digital Economy” project and international experiences (Estonia, Singapore, South Korea) was conducted.

The methodological basis was applied to the methods of systematic analysis, generalization of statistical data, comparison of the results of a sociological survey (a survey conducted in 5 regions in 2024, 1,500 respondents), and expert assessment.

The methodological approaches in the scientific works of some scientists on the introduction of artificial intelligence in digital economy and management systems were also analyzed. In particular, his conclusion “Digital economy is the key to increasing the economic growth of the country” (Eraliev, 2019) was of great importance in strengthening the economic basis of this study

Results. According to the results of the study, the impact of digital technologies on the well-being of the population is manifested in the following main areas:

1. Electronic government system (E-Government System). By the end of 2024, more than 300 public services provided to the population were transferred to the online mode. This increased the level of social well-being of the population by reducing time and material costs. According to the survey results, 72 percent of respondents noted that the use of electronic services has “reduced the risk of corruption” and “saved time.”

2. Financial inclusion. Through mobile systems (Click, Payme, Apelsin) and mobile banking applications, 85 percent of the population has access to financial services. This has simplified the process of obtaining microfinance, especially for entrepreneurs in rural areas and groups in need of social protection.

3. Education and medicine. More than 1.2 million users have had the opportunity to receive additional education through the “Digital Education” platform (edu.uz). As a result of the introduction of telemedicine services in the field of medicine, the ability of the population living in remote areas to contact highly qualified doctors has increased by 40 percent.

4. Labor market and incomes. More than 50,000 high-margin jobs were created in 2024 due to the IT Park (IT Park Uzbekistan). The volume of exported IT services exceeded \$500 million, which directly led to an increase in the income of the population.

Discussion. The results show that digital technologies are transforming not only economic but also social aspects of well-being in Uzbekistan. Compared with international

experience, Uzbekistan achieved above-average results in the UN rating for e-government development (index 0.78 in 2024). However, the problem of digital inequality is still relevant: 15 percent of the population, mainly the elderly and those living in remote areas, cannot use Internet services to a sufficient extent.

According to experts, one of the main problems in the implementation of digital technologies is related to “traditional management culture - in many companies a hierarchical, sometimes authoritarian management model prevails” and “issues of trust and transparency - a high context of trust in the “boss-subordinate” relationship” (Eraliev, 2025, p. 204). These problems complicate the implementation of digital solutions in the public and private sectors in order to improve the well-being of the population.

Another important aspect is information security. 63% of respondents are concerned about the lack of reliable protection of personal data. Experts also recognize that the introduction of artificial intelligence and “cloud technologies” may lead to the disappearance of certain professions in the labor market. Scientists put forward an important methodological principle in this regard: “The neural network acts as an “advisor” or “radar”. The final decision, live conversation, recognition of merit, complex personnel issues always remain with the person - the leader and HR manager” (Eraliev, 2025, p. 205). This principle indicates the primacy of the human factor in the use of digital technologies for the benefit of the population. The conclusion of scientists that “A neural network can indicate when and to whom to pay attention, but attention itself — empathetic, meaningful and fair — can only be given by a person” (Eraliev, 2025, p. 206) emphasizes the importance of the principles of social justice and humanism in digital development.

According to the authors, strengthening public-private partnership mechanisms, educating the population in cyber hygiene, and modernizing digital infrastructure are of great importance in ensuring well-being through digital technologies.

Conclusion. Digital technologies are of strategic importance in increasing the well-being of the population of Uzbekistan. Digital solutions in the fields of e-government, financial services, education, and healthcare have strengthened social protection of the population, created new opportunities in the labor market, and improved the quality of public services.

The idea of “symbiosis of technology and human approach” (Eraliev, 2025, p. 206), put forward in the scientific works of many scientists, was also the main conclusion of this study. Reducing digital inequality, strengthening information security, and inclusive development of artificial intelligence technologies should be the central tasks of future reforms. As Eraliyev emphasized, “the future of effective motivation lies precisely in this harmony: technological insight (AI insights) plus human wisdom (human touch)” (Eraliev, 2025, p. 206). This idea can also be applied to other areas of digital transformation in ensuring well-being.

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