



Article

# Improving Multi-Level Institutional-Economic Mechanisms for Increasing The Competitiveness of The Services Sector (The Case of Qashqadaryo Region)

Usmonov Maxsud Tulqin O'gli

1. Shahrizabz State Pedagogical Institute

\* Correspondence: [maqsudu32@gmail.com](mailto:maqsudu32@gmail.com), <https://orcid.org/0000-0001-9997-6617>

**Abstract:** The article examines the improvement of multi-level institutional-economic mechanisms for increasing the competitiveness of the services sector using Qashqadaryo Region as a case study. The research is based on official statistics for January-October 2025, national service-sector data for 2025, comparative analysis, structural decomposition and a mechanism-design approach. The results show that Qashqadaryo's market services reached 41,670.7 billion soums in January-October 2025, with a growth rate of 112.7 percent and a small-business contribution of 73.8 percent. Despite positive dynamics, the sector remains concentrated in several urban and district centers, while high-value digital, engineering, health and education services require stronger institutional support. The scientific novelty of the article is the proposed multi-level mechanism connecting national regulation, regional coordination, district infrastructure, enterprise productivity and consumer-quality feedback. The article offers practical recommendations for cluster development, digitalization, service quality monitoring, targeted finance and human capital upgrading.

**Keywords:** services sector, competitiveness, multi-level mechanism, institutional economy, Qashqadaryo Region, small business, digitalization, service clusters.

**Citation:** Maxsud Tulqin O'gli, U. Improving Multi-Level Institutional-Economic Mechanisms for Increasing The Competitiveness of The Services Sector (The Case of Qashqadaryo Region). Central Asian Journal of Innovations on Tourism Management and Finance 2026, 7(3), 148-159 .

Received: 10<sup>th</sup> Feb 2026

Revised: 21<sup>th</sup> Mar 2026

Accepted: 08<sup>th</sup> Apr 2026

Published: 20<sup>th</sup> May 2026



**Copyright:** © 2026 by the authors. Submitted for open access publication under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>)

## 1. Introduction

The competitiveness of the services sector has become a decisive factor in the sustainable development of regional economies. In the modern economy, services determine not only the volume of gross regional product, but also the quality of employment, accessibility of markets, innovation diffusion, business mobility, consumer welfare and the attractiveness of territories for investors. Unlike many traditional sectors, services create value through human capital, trust, time savings, digital convenience and continuous interaction between providers and consumers. Therefore, increasing competitiveness in services requires a special institutional-economic mechanism that coordinates public policy, local infrastructure, private entrepreneurship, market information and quality standards [1], [2].

Qashqadaryo Region has a diversified economic profile, combining agricultural production, energy resources, industrial zones, historical tourism potential around Shahrizabz, transport corridors and a growing urban consumer market. This creates a broad demand base for trade, transport, accommodation and food services, financial services, education, health care, information and communication services, repair services and professional business services [3], [4]. However, the region's competitiveness cannot be assessed only by the growth of total service volume. A more precise assessment should consider territorial balance, service quality, digital maturity, the share of high-value

services, inclusiveness for rural districts and the capacity of small businesses to upgrade productivity.

The object of the research is the services sector of Qashqadaryo Region. The subject is the system of institutional and economic relations that affects the competitiveness of service activities at national, regional, district, enterprise and consumer levels. The purpose of the article is to analyze the current state of the regional services sector and develop a multi-level institutional-economic mechanism for raising its competitiveness. The tasks include reviewing theoretical approaches, evaluating official statistical indicators, identifying structural and territorial constraints, and formulating practical policy proposals for 2026-2030 [5], [6].

The relevance of the topic is strengthened by Uzbekistan's current policy agenda. Resolution No. PP-78 of the President of the Republic of Uzbekistan dated 27 February 2025 defines additional measures to create favorable conditions for sustainable development of the service sector. This policy orientation requires not only national targets but also regional mechanisms that transform targets into measurable improvements in service access, quality, productivity, entrepreneurship and digitalization.

### **Literature Review**

In economic theory, competitiveness is usually connected with productivity, innovation and the ability of firms or territories to create value under market competition. Porter's theory emphasizes that competitive advantage is formed through factor conditions, demand conditions, related industries, firm strategy and the institutional environment. For services, these factors operate differently because the consumer often participates directly in the service process, quality is partly intangible, and reputation can be a key asset. Therefore, service-sector competitiveness requires a combination of productivity, trust, standardization, human capital and responsiveness to consumer needs [7], [8].

Institutional economics explains competitiveness through rules, incentives and transaction costs. If licensing procedures, tax administration, access to land, credit, digital infrastructure, quality standards and dispute resolution are predictable, service firms can invest and innovate. If institutions are fragmented or unclear, entrepreneurs spend resources on adaptation rather than productivity. This is especially important for regional services because small firms dominate many activities and are sensitive to administrative costs, financing constraints and local infrastructure gaps.

Regional development literature highlights the role of clusters, agglomeration effects and territorial specialization. A service cluster is not limited to one industry; it connects hotels, restaurants, transport, retail, cultural sites, repair centers, banks, digital platforms, training institutions and local authorities into an integrated value chain. In Qashqadaryo, cluster logic is relevant for tourism in Shahrisabz, logistics in Qarshi and transit districts, household services in urban centers, and recreational services in Kitob and Yakkabog. Properly designed clusters can reduce marketing costs, improve service quality and create recognizable regional brands [9], [10].

Modern research also emphasizes digital transformation. Digital payments, platform delivery, online booking, electronic accounting, digital maps, customer reviews, marketplace integration and data-based management have become ordinary conditions of competitiveness. In a region where many service providers are small businesses, digitalization should be treated as an institutional mechanism rather than only a technological choice. Training, affordable tools, cybersecurity, consumer protection and platform access are necessary complements [11], [12], [13], [14].

## **2. Materials and Methods**

The study applies a mixed methodology. First, statistical analysis is used to evaluate the volume, growth, structure and territorial distribution of services in Qashqadaryo Region. The empirical basis consists of official data from the Qashqadaryo Regional Statistics Department for January-October 2025 and national data from the National Statistics Committee for 2025. Second, comparative analysis is used to compare

Qashqadaryo with national averages and to identify leading service types and districts. Third, structural decomposition is applied to classify services into mass consumer services, infrastructure-related services and knowledge-intensive services. Fourth, institutional mechanism design is used to build an integrated policy model across several levels of governance.

The research logic is organized as follows: assessment of current indicators; identification of asymmetries; classification of constraints; design of mechanisms; and formulation of measurable implementation indicators. The main statistical indicators are total market services, growth rate, per capita services, share of small business, territorial shares, service-type shares and service-type growth rates. The study also considers the policy context formed by PP-78 and international approaches to service-sector competitiveness.

The limitations of the research are related to the preliminary nature of some official statistics. The January-October 2025 regional data are formed taking into account statistical observations of the informal and shadow economy, as indicated in the official press release. In addition, competitiveness has qualitative dimensions such as customer satisfaction and service quality, which are not fully captured by volume and growth indicators. For this reason, the article proposes additional monitoring indicators to complement official statistics.

### 3. Results and Discussion

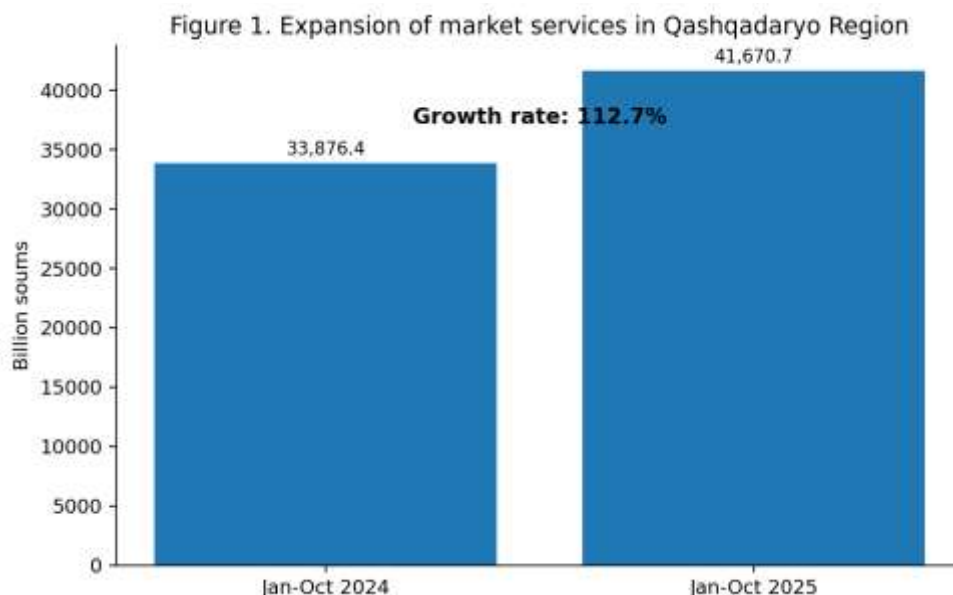
#### Result

Official statistics show a steady expansion of the Qashqadaryo services sector. In January-October 2025, the region provided market services worth 41,670.7 billion soums, compared with 33,876.4 billion soums in the same period of 2024. The reported growth rate was 112.7 percent. Per capita market services reached 11,359.0 thousand soums, increasing by 1,921.4 thousand soums compared with the previous year. Small business entities provided 30,754.2 billion soums, which was 73.8 percent of the regional total. These figures show that the sector is not only expanding but also functions as an important entrepreneurial platform for the region.

Table 1. Key indicators of the services sector in Qashqadaryo Region

Indicator	Value	Analytical meaning
Market services volume, Jan-Oct 2024	33,876.4 billion soums	Base for comparison
Market services volume, Jan-Oct 2025	41,670.7 billion soums	Regional service economy reached a new nominal scale
Growth rate	112.7%	Positive dynamic compared with the previous year
Per capita services	11,359.0 thousand soums	Shows widening access and demand
Small business services	30,754.2 billion soums	Main entrepreneurial base of the sector
Small business share	73.8%	High dependence on SME competitiveness

Source: compiled by the author on the basis of official statistics.



Source: prepared by the author using Qashqadaryo Regional Statistics Department data.

The national context is also important. In January-December 2025, Uzbekistan's market services reached 1,050.3 trillion soums and increased by 14.7 percent compared with 2024. Qashqadaryo Region accounted for 54.1 trillion soums, or 5.2 percent of national market services, with a growth rate of 113.6 percent. This places the region among mid-sized service markets of the republic, but also indicates that Qashqadaryo still has room to increase its share by developing high-value services and reducing dependence on traditional consumer services.

Table 2. Qashqadaryo Region in the national services sector, January-December 2025

Territory	Volume, trillion soums	Share, %	Growth rate, %
Uzbekistan total	1050.3	100.0	114.7
Qashqadaryo Region	54.1	5.2	113.6
Tashkent city	397.4	37.8	117.7
Samarkand Region	78.2	7.4	115.9
Tashkent Region	71.8	6.8	115.2
Fergana Region	71.8	6.8	114.4

Source: compiled by the author using National Statistics Committee data.

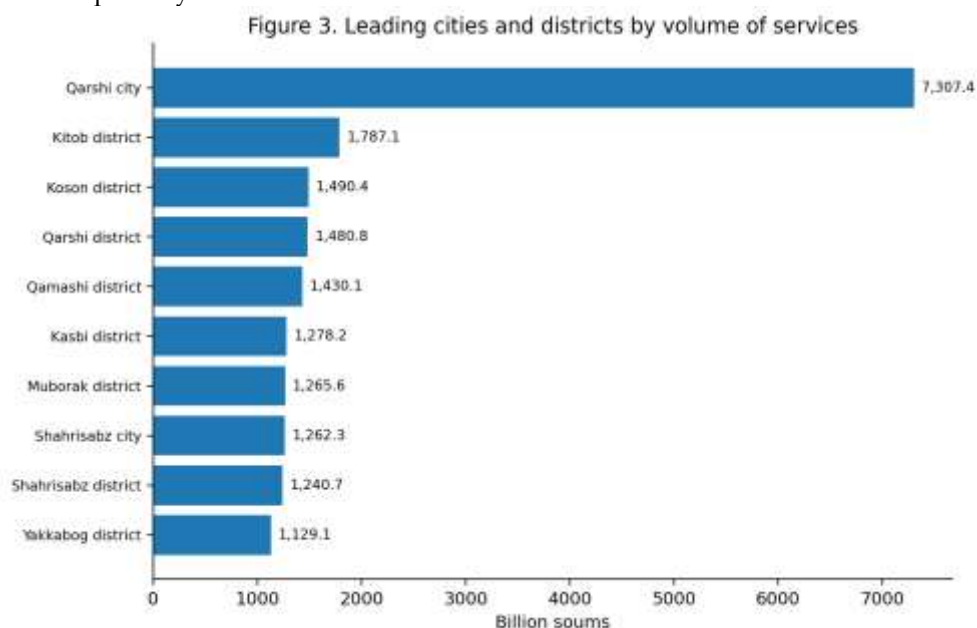
The territorial distribution of services demonstrates a clear concentration. Qarshi city generated 7,307.4 billion soums or 17.5 percent of regional services in January-October 2025. Kitob district, Koson district, Qarshi district, Qamashi district and Kasbi district formed the next group of active service territories. Kokdala, Chiroqchi, Dehqonobod and Guzor had smaller shares, which indicates the need for differentiated district-level support. The competitiveness mechanism should therefore operate not only at the regional level but also at the level of districts and cities, where specific infrastructure, training and business-support measures can be implemented.

Table 3. Services sector by cities and districts of Qashqadaryo Region, Jan-Oct 2025

City/district	Volume, billion soums	Share, %	Growth rate, %
Qarshi city	7307.4	17.5	118.3
Shahrisabz city	1262.3	3.0	110.5
Guzor district	921.0	2.2	112.2

Dehqonobod district	780.4	1.9	113.5
Qamashi district	1430.1	3.4	112.1
Qarshi district	1480.8	3.6	115.8
Koson district	1490.4	3.6	112.9
Kitob district	1787.1	4.3	112.6
Mirishkor district	1099.6	2.6	111.7
Muborak district	1265.6	3.0	113.1
Nishon district	1080.8	2.6	112.8
Kasbi district	1278.2	3.1	113.0
Kokdala district	410.4	1.0	112.0
Chiroqchi district	672.0	1.6	112.9
Shahrisabz district	1240.7	3.0	111.8
Yakkabog district	1129.1	2.7	112.5

Source: compiled by the author on the basis of official statistics.



Source: prepared by the author using Qashqadaryo Regional Statistics Department data.

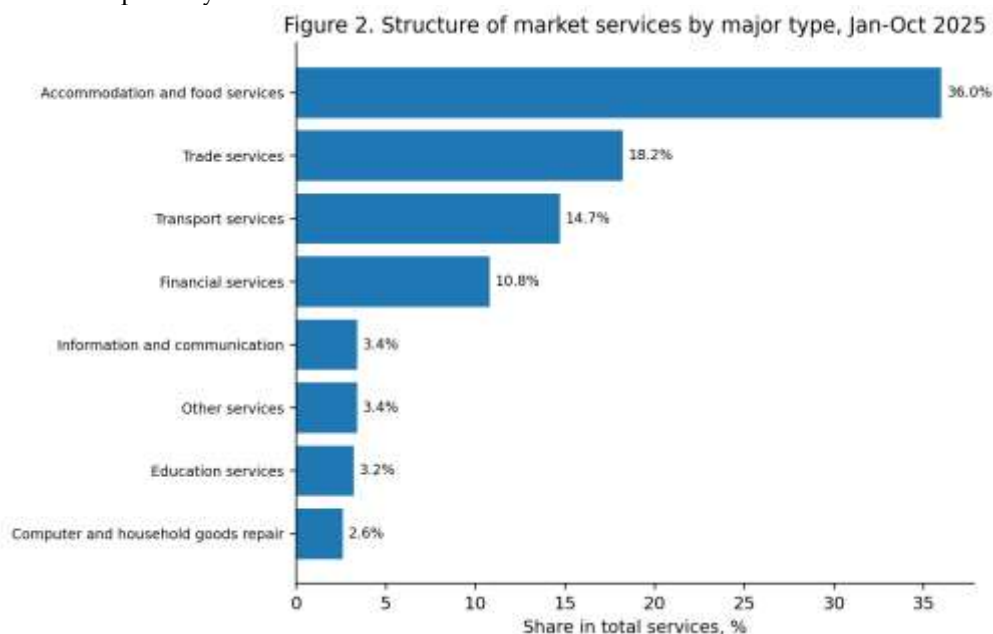
The service-type structure shows that accommodation and food services are the largest segment with 15,002.0 billion soums and a 36.0 percent share. Trade services account for 7,576.3 billion soums and 18.2 percent, while transport services account for 6,137.2 billion soums and 14.7 percent. Financial services reached 4,489.6 billion soums and grew by 128.0 percent, which is the highest growth rate among the major types. Information and communication services reached 1,438.0 billion soums and grew by 116.3 percent. The structure is positive because it includes both consumer-oriented and infrastructure-related services, but the share of knowledge-intensive services remains comparatively modest.

Table 4. Services sector by main type, Qashqadaryo Region, Jan-Oct 2025

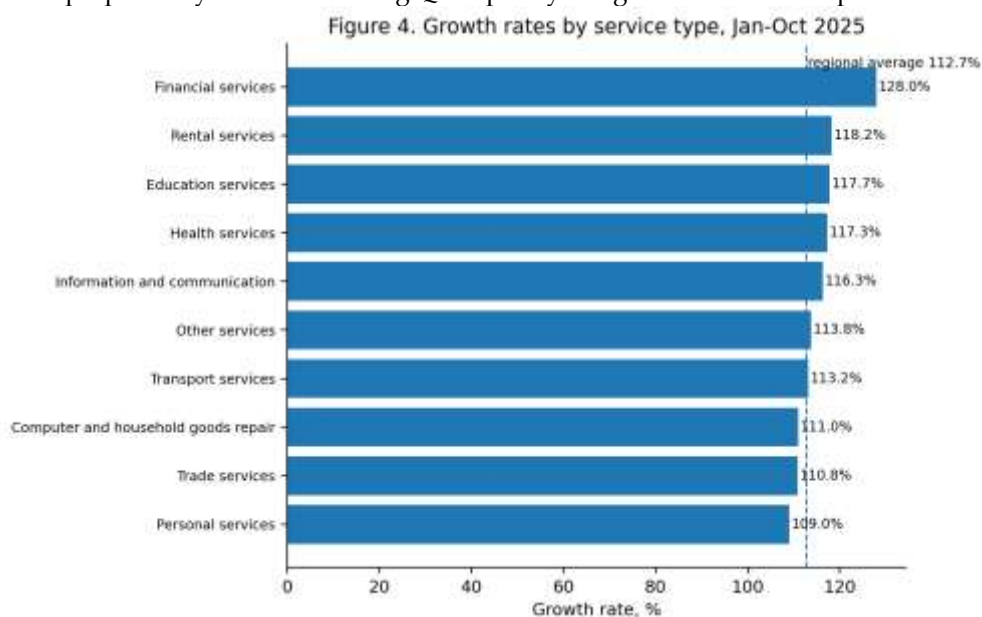
Service type	2024, bln soums	2025, bln soums	Growth, %	Share, %
Accommodation and food services	12400.9	15002.0	108.8	36.0
Trade services	6462.9	7576.3	110.8	18.2
Transport services	4855.4	6137.2	113.2	14.7
Financial services	3458.2	4489.6	128.0	10.8

Information and communication	1107.9	1438.0	116.3	3.4
Other services	1143.9	1436.1	113.8	3.4
Education services	1012.6	1337.9	117.7	3.2
Computer and household goods repair	907.3	1098.9	111.0	2.6
Personal services	820.9	1072.7	109.0	2.6
Real estate services	520.4	607.8	106.4	1.5
Health services	481.6	612.8	117.3	1.5
Rental services	448.6	578.8	118.2	1.4
Architecture, engineering and technical testing	255.8	282.7	101.2	0.7

Source: compiled by the author on the basis of official statistics.



Source: prepared by the author using Qashqadaryo Regional Statistics Department data.



Source: prepared by the author using Qashqadaryo Regional Statistics Department data.

The data reveal three important conclusions. First, Qashqadaryo’s current service growth is supported mainly by mass consumer services, especially accommodation and food, trade and transport. Second, the fastest growth is observed in financial, rental, education, health and information-communication services, which means that the region has potential for modernization. Third, high small-business participation creates flexibility and employment, but it also requires institutional support because many small firms lack managerial capacity, digital tools and long-term finance.

Table 5. SWOT analysis of the Qashqadaryo services sector competitiveness

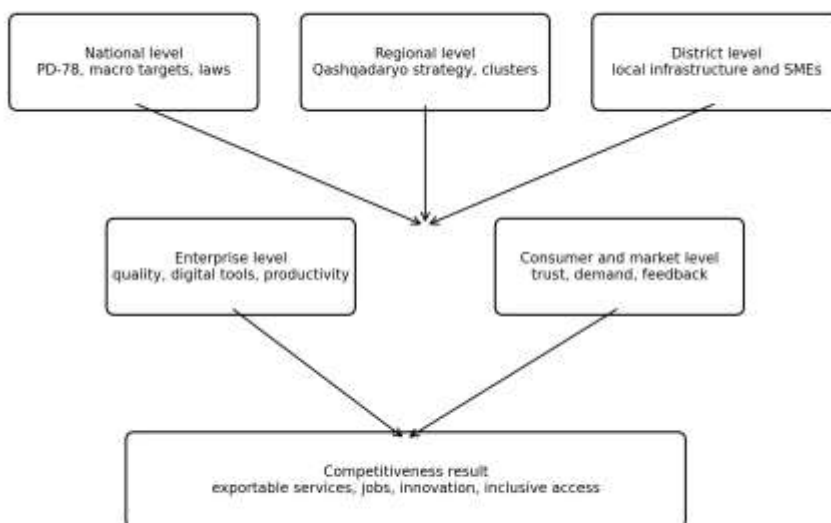
Strengths	Weaknesses	Opportunities	Threats
Large and growing service volume; strong SME participation; transport, tourism and trade potential; historical and cultural assets in Shahrisabz; expanding financial services.	Territorial concentration in Qarshi city; uneven district infrastructure; insufficient digital maturity of small providers; limited knowledge-intensive services; quality standards not uniform.	Implementation of PP-78; private-sector transfer of selected services; growth of e-commerce and courier services; regional tourism branding; university-business cooperation; targeted SME finance.	Informal service activity; competition from Tashkent and Samarkand service centers; shortage of skilled service personnel; weak consumer feedback systems; possible quality differentiation across districts.

Source: developed by the author.

Proposed multi-level institutional-economic mechanism

A multi-level mechanism is needed because service competitiveness is formed simultaneously at several levels. National legislation sets the overall rules and incentives. Regional authorities coordinate strategies, infrastructure and monitoring. District administrations implement local projects and work with entrepreneurs. Enterprises transform inputs into quality services. Consumers and markets provide feedback that determines reputation, demand and long-term competitiveness. If one level is weak, the entire mechanism loses effectiveness.

Figure 5. Proposed multi-level institutional-economic mechanism



Source: developed by the author.

Table 6. Components of the proposed multi-level mechanism

Level	Main institutions	Economic instruments	Expected effect
National level	President, Government, ministries, national agencies	Legal reforms, PP-78 targets, tax and credit policy, digital public services	Stable rules, lower transaction costs and strategic direction
Regional level	Qashqadaryo hokimiyat, regional departments, banks	Regional service strategy, cluster programs, PPP projects, investment promotion	Better coordination, specialization and infrastructure planning
District/city level	District hokimiyats, business support centers, mahallas	Local permits, land/infrastructure support, SME training, service fairs	Inclusive access and reduction of territorial asymmetry
Enterprise level	SMEs, private providers, cooperatives, platforms	Digital payments, quality management, staff training, branding, online sales	Higher productivity, customer trust and innovation
Consumer/market level	Customers, associations, consumer protection bodies	Feedback, ratings, complaint resolution, transparency of prices	Improved quality discipline and fair competition

Source: developed by the author.

### 1. Regulatory and institutional coordination mechanism

The first block of the mechanism is regulatory coordination. PP-78 creates the national policy basis for sustainable development of services. At the regional level, this policy should be transformed into a Qashqadaryo Services Competitiveness Program for 2026-2030. The program should define district specialization, measurable targets, responsible institutions and annual monitoring indicators. It should also simplify interaction between entrepreneurs and local authorities through digital applications, single-window consultation and transparent information on available support measures [15].

Institutional coordination is especially necessary because services are cross-sectoral. For example, tourism competitiveness depends not only on hotels but also on roads, public safety, sanitation, restaurants, digital maps, cultural sites, guide services and payment systems. Logistics services depend on road quality, warehouses, courier networks and e-commerce platforms. Therefore, coordination should be horizontal across departments and vertical across levels of governance.

### 2. Financial and investment mechanism

The second block is finance. The high share of small business demonstrates entrepreneurial potential, but also shows the need for accessible and targeted financing. A simple expansion of loans is not enough. Financial instruments should be connected with competitiveness outcomes: new jobs, digitalization, formalization, service quality, export potential and district development. Microcredit and leasing can support small consumer services, while longer-term credit and guarantees are needed for logistics, health, education, hotel modernization and digital platforms.

Regional banks and development institutions can introduce service-sector credit scoring based on cash flows, digital payment turnover and tax discipline. This would help formal businesses receive better financing conditions. For new entrepreneurs, grant-like support should be tied to training completion, business plans and measurable results.

### 3. Infrastructure and cluster mechanism

The third block is infrastructure and territorial cluster development. Qarshi city can serve as a regional center of finance, business services, education and health care. Shahrisabz city and Shahrisabz district can specialize in tourism, hospitality, gastronomy and cultural services. Kitob and Yakkabog can develop recreational, eco-tourism and mountain-related services. Muborak, Nishon and Guzor can strengthen industrial maintenance, transport, logistics and business services connected with production activities.

Cluster development should include physical infrastructure, digital infrastructure and institutional infrastructure. Physical infrastructure includes roads, parking, transport nodes, sanitation, warehouses and public spaces. Digital infrastructure includes broadband access, online booking, electronic maps and payment systems. Institutional infrastructure includes certification, standards, training centers, tourism information centers and business associations.

### 4. Digital transformation mechanism

Digital transformation is not optional for service competitiveness. Even small restaurants, repair workshops, clinics, training centers and hotels can improve market access through online visibility, digital payments, delivery systems, booking platforms and customer review management. Qashqadaryo should introduce a regional digitalization package for service SMEs, including training, template websites, e-commerce integration, QR payments, accounting tools and cybersecurity awareness.

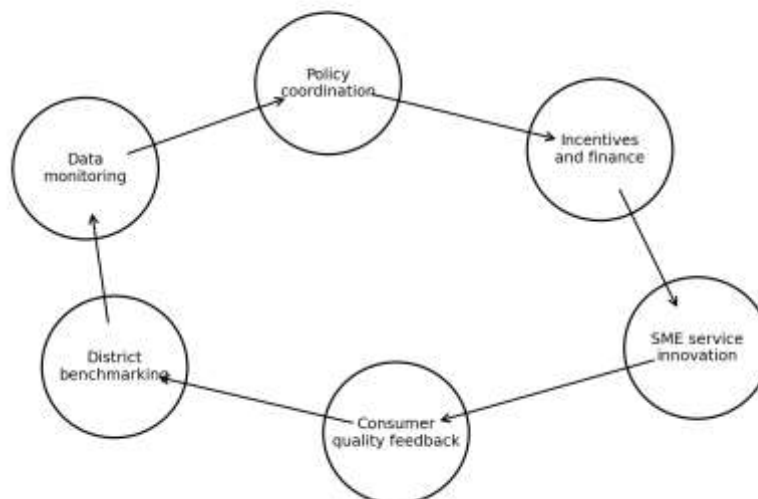
The growth of postal, courier, transport and trade services is increasingly connected with online platforms and delivery models. This creates an opportunity for local producers and service providers to enter wider markets. District-level digital support centers could help entrepreneurs register on platforms, prepare digital catalogs, manage customer communication and analyze sales data.

### 5. Human capital and quality mechanism

Service quality depends directly on human capital. The region needs short-cycle training programs in hospitality, customer communication, digital marketing, logistics, accounting, food safety, tourism guiding, language skills and service management. Educational institutions, including Shahrisabz State Pedagogical Institute, can play an important role by organizing retraining, certification and applied research on service quality.

A regional Service Quality Index should be introduced. It may include customer satisfaction, complaint resolution, staff training coverage, digital payment availability, safety and hygiene compliance, transparency of prices and online reputation. A public dashboard would create reputational incentives for businesses and districts.

**Figure 6. Monitoring and feedback loop for competitiveness governance**



Source: developed by the author.

Table 7. Proposed monitoring indicators for 2026-2030

Indicator	Baseline logic	Target direction	Responsible institutions
Market services growth	Regional growth was 112.7% in Jan-Oct 2025	Maintain dynamic growth while improving quality	Regional hokimiyat, Statistics Department
Share of high-value services	ICT, health, education and engineering services have modest shares	Increase knowledge-intensive services in total volume	Economic departments, universities, private firms
Small business productivity	Small business share reached 73.8%	Increase output per service firm and formalization	Banks, Chamber of Commerce, tax authorities
District service balance	Qarshi city dominates the service structure	Reduce territorial asymmetry through cluster specialization	District hokimiyats, regional departments
Digital service adoption	Digital tools are uneven among small providers	Expand digital payments, online booking and platform participation	Banks, IT providers, SMEs
Service quality index	No unified public dashboard	Introduce annual ranking and consumer-feedback system	Consumer protection bodies, hokimiyats

Source: developed by the author.

### Discussion

The proposed mechanism differs from a simple sectoral development plan. A traditional plan usually lists projects, while a multi-level institutional-economic mechanism defines how actors, incentives, information and feedback interact. In Qashqadaryo, this distinction is important because service competitiveness depends on the simultaneous behavior of many small providers, local authorities, infrastructure

operators, consumers and digital platforms. The mechanism must therefore be adaptive, measurable and transparent.

One of the most important findings is the role of small business. A 73.8 percent share means that the region's service competitiveness is mainly the competitiveness of small entrepreneurs. Therefore, measures should not be limited to large projects. Small hotels, cafés, repair workshops, training centers, clinics, transport providers, guides, delivery operators and digital freelancers need simple access to finance, training, digital tools and quality standards. Raising their productivity can have a larger social effect than supporting only a few large service companies.

Another important finding is the need to shift from volume growth to quality growth. The current growth of services is positive, but long-term competitiveness requires higher value added, higher customer satisfaction, stronger brands, reliable standards and exportable services. Tourism, IT outsourcing, logistics, education and medical services can become high-value directions if they are supported by institutions and human capital.

Territorial differentiation is also essential. The same policy cannot be equally effective in Qarshi city, Shahrisabz, Kitob, Muborak and Dehqonobod. Each territory has different resources, demand, infrastructure and entrepreneurial traditions. Therefore, the regional program should combine common standards with district specialization. This will allow the region to use local advantages more efficiently and reduce the gap between urban and rural service access.

Table 8. Practical roadmap for improving competitiveness

Stage	Period	Main actions	Expected result
Stage 1: Diagnostic and coordination	2026	Adopt regional program, create service competitiveness council, map district specialization, launch public dashboard	Unified governance and measurable baseline
Stage 2: SME modernization	2026-2027	Digital payment training, quality standards, microcredit tied to formalization, online promotion support	Higher productivity and stronger customer trust
Stage 3: Cluster development	2027-2028	Tourism cluster in Shahrisabz, logistics clusters in transit districts, business services in Qarshi	Specialization and regional branding
Stage 4: High-value services	2028-2029	Support ICT, education, health, engineering and consulting services; university-business incubators	Higher value added and skilled jobs
Stage 5: Evaluation and scaling	2029-2030	Annual ranking, impact evaluation, scaling of successful district models	Sustainable competitiveness mechanism

Source: developed by the author.

#### 4. Conclusion

The research confirms that the services sector of Qashqadaryo Region is developing dynamically. In January-October 2025, market services amounted to 41,670.7 billion soums and the growth rate was 112.7 percent. Per capita services reached 11,359.0 thousand soums, while small business provided 30,754.2 billion soums or 73.8 percent of

the total. The sector's main structural drivers are accommodation and food services, trade, transport, financial services and information-communication services.

However, competitiveness problems remain. These include territorial concentration, uneven district infrastructure, insufficient digital maturity, weak quality monitoring, a limited share of knowledge-intensive services and a shortage of service-oriented skills. These constraints cannot be solved only by increasing the volume of services. They require a coordinated institutional-economic mechanism operating at national, regional, district, enterprise and consumer levels.

The article proposes a multi-level mechanism composed of regulatory coordination, targeted finance, infrastructure and clusters, digital transformation, human capital and service quality monitoring. The mechanism should be implemented through a Qashqadaryo Services Competitiveness Program for 2026-2030, district specialization, SME modernization, digital support centers, public-private partnerships and a Service Quality Index.

The following proposals are recommended: first, develop district-level service clusters based on local advantages; second, link credit and subsidies to measurable competitiveness outcomes; third, expand digital payments, online booking and platform access for SMEs; fourth, introduce short-cycle training and certification programs for service personnel; fifth, create an annual public dashboard of service quality and district performance; sixth, support high-value services such as ICT, health, education, engineering and consulting; seventh, strengthen the role of universities in applied research, training and business incubation.

## REFERENCES

- [1] National Statistics Committee of the Republic of Uzbekistan, "Key indicators of the service sector in the Republic of Uzbekistan, January-March 2025," 2025.
- [2] C. Gronroos, *Service Management and Marketing: Customer Management in Service Competition*. Chichester: Wiley, 2007.
- [3] J. Barney, "Firm resources and sustained competitive advantage," *J. Manage.*, vol. 17, no. 1, pp. 99–120, 1991.
- [4] D. C. North, *Institutions, Institutional Change and Economic Performance*. Cambridge: Cambridge University Press, 1990.
- [5] United Nations, *Transforming our world: the 2030 Agenda for Sustainable Development*. New York: United Nations, 2015.
- [6] WTO, "World Trade Statistical Review," 2025.
- [7] UNCTAD, "Digital Economy Report," 2024.
- [8] World Bank, "Uzbekistan economic updates and private sector development materials," 2025.
- [9] OECD, *Enhancing Productivity in Services*. Paris: OECD Publishing, 2020.
- [10] C. Lovelock and J. Wirtz, *Services Marketing: People, Technology, Strategy*. Singapore: World Scientific, 2016.
- [11] M. E. Porter, *The Competitive Advantage of Nations*. New York: Free Press, 1990.
- [12] Lex.uz, "Resolution of the President of the Republic of Uzbekistan No. PP-78 of 27 February 2025: On additional measures to create favorable conditions for the sustainable development of the service sector," 2025.
- [13] Qashqadaryo Regional Statistics Department, "Main indicators of the services sector in Qashqadaryo Region, January-October 2025," 2025.
- [14] National Statistics Committee of the Republic of Uzbekistan, "Main indicators of the services sector in the Republic of Uzbekistan, January-December 2025," 2026.
- [15] A. M. Balashov, "Opportunities for effective interaction between entrepreneurs and local authorities in modern conditions," *TRENDS IN THE DEVELOPMENT OF SCIENCE AND EDUCATION*, 2020, doi: 10.18411/lj-10-2020-94.