THE STATE COMMITTEE FOR COMMUNICATIONS, INFORMATIZATION AND TELECOMMUNICATION TECHNOLOGIES OF THE REPUBLIC OF UZBEKISTAN
TASHKENT UNIVERSITY OF INFORMATION TECHNOLOGIES

«Admitted to defense »

Head. Department

_____

_____2013 y.

FINAL QUALIFICATION WORK

CURRENT STATE OF E-SHOPS IN UZBEKISTAN AND ITS DEVELOPMENT PERSPECTIVES

Graduate	_____ signature	Tolmasov J.
Supervisor	_____ signature	Mukhitdinov H.A.
Reviewer	_____ signature	Bobomurodov H.M.
Consultant on safety vital activity	_____ signature	Kadirov F.M

Tashkent – 2013

R E V I E W

for final qualification work of the student Tolmasov Jurabek on the theme „Current state of e-shops in Uzbekistan and its development perspectives” .

Owing to information unity of the real world the new technologies of the organization of business based on IT get into social, political, cultural and other spheres of life of modern society.

Monthly and annually in Uzbekistan the number of the computers connected to the Internet increases. In this regard, users of personal computers have an opportunity to acquire goods and to make transactions without leaving the house or office. However, growth of number of electronic transactions is limited to considerable problems in the legislation of our country, features of mentality of the citizens, insufficient readiness of financial institutions and other problems of our economy.

The problem elected by the author for carrying out independent research, is among the most actual.

In the thesis of student Tolmasov Jurabek the current situation e-shops and its development perspectives are reflected. Development of recommendations about improvement of financial and economic activity of the country is noted.

The work consists of the introduction, four chapters, the conclusion, the list of the used sources.

In introduction the author proves relevance of the chosen subject, the practical importance, defines the purpose, tasks and object of the thesis.

In the first chapter the concept of electronic commerce, its functionality and value for conducting modern business is defined; it is told about investments into this rather new branch of national economy, relevance of this problem for the Uzbek Internet economy.

In the second chapter problems of conducting Internet business in Uzbekistan, its forms and tools are considered. Functioning of the main sectors of electronic trading is in detail analyzed, the main problems connected with

development of this direction of business in Uzbekistan, taking into account experience of foreign countries are considered; tendencies and prospects of introduction of electronic technologies in various branches of national economy, process of Internetization of domestic enterprises; the review of the Uzbekistann Internet market is given.

In the third chapter development perspectives e-shops in Uzbekistan is considered. Forms and methods of conducting e-shops in Uzbekistan taking into account foreign experience and national features of our country are offered.

Estimating as a whole the Tolmasov Jurabek thesis, it should be noted that it meets the main requirements and can be allowed to protection, deserving a positive assessment.

Dean of Faculty ,,Economy and Management” _____ Bobomurodov H.M.

Signature

R E S P O N S E

The supervisor for final qualification work of the student Tolmasov Jurabek on theme „ Current state of e-shops in Uzbekistan and its development perspectives” .

The chosen subject is considered actual today as today million people daily, without leaving the house, buy various goods in E- shops. In the world, and in particular in Uzbekistan, huge rates the number of users of Internet

In the given chapters graduate tries to show e-shop’s advantages and disadvantages, also to give own opinion’s how to develop e-shops in the country. Recommendations about improvement of increase of efficiency of e-shops national economy. In the course of preparation and work writing the student observed terms of implementation of the schedule diagram and showed excellent skills in work with theoretical sources and primary registration documentation. The theoretical importance of work consists in generalization of scientific and educational and methodical and standard sources on the declared subject which can be used by preparation and studying of a course of discipline "E-commerce" .

The practical importance of work consists in development of concrete recommendations and actions for improvement of development prospects e-shops in Uzbekistan.As a whole, final qualification work is performed at good theoretical and practical level, conforms to the demands made to similar works, ,,Current state of e-shops in Uzbekistan and its development perspectives” is recommended to protection at meeting of the State certifying commission on assignment to the student of a Tolmasov Jurabek of qualification of the economist in the specialty and at successful protection deserves an excellent assessment.

Supervisor _____ Mukhitdinov H.A.

Signature

THE STATE COMMITTEE FOR COMMUNICATIONS, INFORMATIZATION AND TELECOMMUNICATION TECHNOLOGIES OF THE REPUBLIC OF UZBEKISTAN
TASHKENT UNIVERSITY OF INFORMATION TECHNOLOGIES

Faculty ,,Economy and Management" department of Economic

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« ___ »_____ 2013y.

TASK

for final qualification work of the student Tolmasov Jurabek on theme ,, Current state of e-shops in Uzbekistan and its development perspectives" .

1. Subject approved by order of the University of 7-December 2013 y. No. 13.04-06

2. Completion date of the finished work 25-May , 2013 y.

3. Basic data to work standard and legal documents , resolutions of the President of the Republic of Uzbekistan I.A.Karimov and statistics of e-shops, e-commerce.

4. The content of settlement and explanatory notes (list subject to development issues:

1. Main definitions, consepts, economic and legal aspects of e-shops 2. Actual problems of e-commerce and current situation of e-shops in Uzbekistan 3. E-shops development perspectives 4. Safety of vital activity

5. The list of graphics. Charts: The internet users in Uzabekistan, advantages and disadvantages of e-shops ; Pictures: Regular growing internet users auditory in Uzbekistan , current state of e-government in Uzbekistan , etc.

6. Task date of issue: 15- January , 2013

Supervisor _____

signature

Task accepted _____

signature

7. Consultants for separate sections of final work

Section name	Consultant	Signature, date	
		Task gave	Task received
1. Main definitions, consepts, economic and legal aspects of e-shops	Supervisor Mukhitdinov H.A.	21.01.2013	21.01.2013
2. Actual problems of e-commerce and current situation of e-shops in Uzbekistan	Supervisor Mukhitdinov H.A.	27.02.2013	27.02.2013
3. E-shops development perspectives	Supervisor Mukhitdinov H.A	18.04.2013	18.04.2013
4. Safety of vital activity	Consultant of Safety vital of activity Kadirov F.M.	10.05.2013	10.05.2013

8. Schedule of performance of work

No.	Section name	Performance term	Signature of head (consultant)
1	Main definitions, consepts, economic and legal aspects of e-shops	26.02.2013	
2	Actual problems of e-commerce and current situation of e-shops in Uzbekistan	13.04.2013	
3	E-shops development perspectives	05.05.2013	
4	Safety of vital activity	28.05.2013	

Graduate _____ «____»_____2013 y.

signature

Supervisor _____ «____»_____2013 y.

signature

Ushbu bitiruv malakaviy ishida ,, O’zbekistonda internet do’konlarning bugungi holati va rivojlantirish istiqbollari’’ o’rganildi. O’zbekistonda elektron tijoratning mavjud muommolari va internet do’konlarning rivojlanish istiqbollari tahlil qilindi. Shuningdek, O’zbekistonda elektron biznesni rivojlantirish uchun Elektron savdo maydonlari Assotsatsiyasini tashkil qilish taklifi bildirildi.

В даннам дипломной работы изучена, ,,Текущее состояние электронных магазинов в Узбекистане и его перспективи развития”. Проанализированы фактические проблемы электронной коммерции и текущее состояние электронных магазинов в Узбекистане. Также развитие электронного бизнеса в Узбекистане предложено, Создание Ассоциация Электронных торговых платформ .

In this final qualification work is studied ,, Current state of e-shops in Uzbekistan and its development perspectives”. Actual problems of e-commerce and current state of e-shops in Uzbekistan are analyzed. Also development of electronic business in Uzbekistan is suggested Creating Association of Electronic trading platforms .

INTRODUCTION

From early times of independence huge economic actions has been done and presently positive results are gaining from these actions. Plans for “Uzbek model” which was worked out by President focused on forming social-oriented market economy. Particularly enterprises are privatized by demerging from State and provided opportunity for private ownership as well as stable legal base is working out in economic area. These all are serving as stable legal base in liberalization and modernization of our economy.

Our country has already chosen its perspective way after the independence and now it is clear that the sphere of communication plays the most important role in the whole economy. Competitive, effective and the preferred information communication networks can lead to manufacturing total effectiveness, increasing of vacancies, rising of export rates and tax incomes, that’s reforming of advantage tendencies. In developing of communication sphere, the most titanic aspects are international investments and the unions of international companies. These latter days, many foreign investors and companies are adding their beneficial share to our communication system.

For instance, in accordance with the Decree of the President of the Republic of Uzbekistan dated October 16, 2012 No. PD-4475 "On creation of the State Committee for Communications, Informatization and Telecommunication Technologies of the Republic of Uzbekistan" and this is the main step of evolving the information communication sphere.

The main tasks and activities of the State Committee for Communications, Informatization and Telecommunication Technologies of the Republic of Uzbekistan are:

- ✓ ensuring the implementation of a unified state policy in the field of information, the development and implementation of comprehensive national programs for the introduction of modern information and communication

technologies, including world-class information technology development, protection and use of information;

- ✓ implementation of governance and control over the development and effective operation of the field of communication, information and telecommunication technologies, including through the implementation mechanisms of international and industry standards, a system of criteria and indicators to assess the level of information industries and sectors of the economy, as well as the licensing of activities in the field of telecommunications;
- ✓ organize an effective system of training and skills development in the field of information and communication technologies, including in the field of software development, information databases, information security;
- ✓ International cooperation in the field of communication and information and communication technology, the use of radio spectrum, training and innovation.
- ✓ creation of a single system of formation, storage and use of government information resources and databases, creation and management of integrated systems of interagency networks and data exchange, ensure the further development of the information environment on a platform of "electronic government" through the creation of electronic document management system, integration of government information resources, formation of uniform vertical corporate networks of ministries and departments, the introduction of electronic forms for the delivery of interactive public services to businesses and the public;

If we pay attention to developed countries economy, we could recognize that the internet network has already involved the whole service industry. The important side id those services are operated in s short time duration and without extra expenditure. As our Government President said ***"…….not only we have to sort out the problems in information services operation, but also in short time***

duration we have to join the line of the countries that have a good degree of information communication implementing"[1]

Step by step almost all organizations are trying to use the internet network in order to operate their works in our country. Widely the internet system is involving all spheres such as e-commerce, advertising, sending data and so on. The Internet in Uzbekistan became lately available, and not only in the Tashkent, but also in regions. The Internet users in Uzbekistan was last reported at 5488940.40 in 2010, according to a World Bank report published in 2012. Internet users are people with access to the worldwide network. It gives great opportunities for development of electronic commerce on the Internet. Electronic commerce - the convenient decision, both for the user, and for the seller of goods or services. The user can make purchase without leaving the house. For the seller if it, say, Online store, electronic commerce promises economy of money on the maintenance of the room and big staff. Only condition: goods in such virtual shops have to be cheaper, than in traditional points of sales. Besides, to the businessman electronic commerce allows to open the additional income item. The existing shop or trading house can organize the Internet platform as an additional point of sales, attracting buyers and by means of a global network. But if to speak about realities, electronic commerce is in Uzbekistan in embryo.

Relevance of work - monthly and annually in Uzbekistan the number of the computers and mobile devices connected to the Internet increases. In this regard users of personal computers and mobile devices have an opportunity to acquire goods and to make transactions without leaving the house or office. However growth of number of electronic transactions is limited to considerable problems in the legislation of our country, features of mentality of the citizens, insufficient readiness of financial institutions and other problems of our economy.

The main purpose of this final qualification work is research of the main tendencies of development of e-shops in Uzbekistan, the analysis of functioning of

[1] I.A Karimov, the magazine "Xalq So'zi" dated January 19, 2013.

electronic commerce in our country with the accounting of foreign experience. On the basis of the made review of various sectors of electronic business, prospects of development of electronic trading are defined. The state role in regulation of this kind of activity and feature of the taxation of electronic transactions is separately considered.

Object of the research. E-commerce area and e-shops of Uzbekistan and foreign countries.

Research methods of this final qualification work is definition of the priority directions of development perspectives of e-shops , development of recommendations about improvement of the legislative base and development of e-commerce structure .

Theoretical and methodical bases of the Research. For thorough research of the given topic Presidential decrees, works of the President of the Republic, books of foreign and national scientist related to the topic, The State Committee for Communications, Informatization and Telecommunication Technologies of the Republic of Uzbekistan , as well as report materials of UNDP in Uzbekistan and other legislative documentations.

Structure of the work. Being based on the planned purpose and tasks final qualification work consists of the introduction, four chapters, the conclusion and the list of used sources.

In the first chapter the concept of electronic commerce, its functionality and value for conducting modern business is defined; it is told about investments into this rather new branch of national economy, relevance of this problem for the Uzbek Internet economy.

In the second chapter problems of conducting Internet business in Uzbekistan, its forms and tools are considered. Functioning of the main sectors of electronic trading is in detail analyzed, the main problems connected with development of this direction of business in Uzbekistan, taking into account

experience of foreign countries are considered; tendencies and prospects of introduction of electronic technologies in various branches of national economy, process of Internetization of domestic enterprises; the review of the Uzbekistann Internet market is given.

In the third chapter development perspectives e-shops in Uzbekistan is considered. The analysis of foreign experience, including the American, Russian and Asian models of conducting e-commerce is carried out. Forms and methods of conducting e-shops in Uzbekistan taking into account foreign experience and national features of our country are offered.

CHAPTER I. MAIN DEFINITIONS, CONCEPTS , ECONOMIC AND LEGAL ASPECTS OF E-SHOPS

1.1. E-commerce and its history

History of E-commerce.Beginning of an era of e-commerce.

1957. Start in the USSR the artificial satellite of Earth first in world history. This event is considered the beginning of technological race between the USSR and the USA, the global Internet which has brought, as a result, to creation.

1958. In the USA at the Ministry of Defence the Agency of the Advanced Research Projects \Advanced Research Projects Agency (ARPA) is created. ARPA, in particular. is engaged in researches in the field of safety of communication and communications during an exchange of nuclear attacks.

It is possible to consider as the beginning of an era of electronic commerce 1960 when the American Airlines and IBM companies started creation of system of automation of procedure of booking on flights – SABRE (Semi-Automatic Business Research Environment – the semi-automatic equipment for commercial researches). It was the first experience of creation of system of electronic commerce. The SABRE system made air flights more available to ordinary citizens, helping them to be guided with tariffs and the flights which number constantly grew. At the expense of automation of process of calculation of tariffs when booking the cost of services decreased. This system could carry out complex management of profitability, allowing airlines to achieve the maximum profit at the expense of manipulations with the prices taking into account existence of empty seats. In 1964 in day the system could reserve places for 26 thousand passengers. The American Airlines terminals connected to SABRE on telephone lines, were available more than in fifty cities.

Beginning of the 60th. In the USA works on stockpile management automation began. As a result of the active growth of large-lot and mass production of consumer goods and trade after World War II it became obvious that

use of mathematical models of planning of demand and stockpile management conducts to essential economy of the means, immobilized ("frozen") in the form of stocks and a work in progress. It was established that a choice of optimum volume of party of the order – one of the most important conditions of increase of efficiency of trade and purchasing activity of the enterprise since the insufficient volume of party conducts to growth of administrative expenses at repeated orders, and superfluous – to freezing of means.

Therefore it is possible to consider as the beginning of an era of electronic commerce the middle of the 60th when for the first time there were the credit cards made of plastic with the put magnetic strip, the automation which has provided possibility of financial and settlement operations. Approximately in the same time there is MRP concept.

Middle of the 60th. For the first time there were the credit cards made of plastic with a magnetic strip put on them (magnetic cards), the automation which has provided possibility of financial and settlement operations.

1962 Bob Taylor (Bob Teylor, the USA) received public financing of 1 mln. dollars on implementation of the project of the experimental computer ARPA network (Advanced Research Project Agency). Originally many researches in the field of creation and improvements of global networks were supported by the Ministry of Defence of the USA. The purpose of this development – creation of the distributed network which could function even in case of nuclear war between the USA and the USSR when many regular information channels can appear in a disabled condition.

1967. L.Roberts (Lawrence G. Roberts) published the plan of creation of the ARPAnet network.

October 20, 1969. The group of staff of the Californian university tried to connect the computer to the computer at Stenfordsky research institute. One scientist sat in front of the computer the Californian university and spoke by phone with the scientist from Stanford. When connection was established, the first had to

send the word "log", and the expert from Stenfordsky research institute had to send to "in" answer therefore the word "login" had to be formed. Sitting at the Californian university wrote the letter "l" and asked by phone the colleague in Stenforda, whether that received a letter. The answer was positive. The letter "o" was successfully sent also. However then, according to scientists, "everything failed".

End of the 60th. In Oliver White's (Oliver Wight) publications and the American society on stockpile management and production (APICS) the algorithms of planning known as for MRP (planning of material resources) were formulated. Oliver White suggested to consider production, supplying and marketing processes in a complex. Practical realization of this approach on the basis of application of computer facilities allowed to correct for the first time quickly plan targets in the course of production (at change of requirements, updating of orders, a lack of resources, equipment failures, etc.).

Two founders of global American systems of service of plastic cards. Bank of America and Interbank Cards Association organized joint mailing of cards by mail, caused the prompt growth of number of holders of cards. At the same time the number of the firms working with these cards grew also. This action compelled the American banks having own local rationing systems, to join one of existing global systems.

Development of electronic commerce in the 70-80th years.

1970 of American Express (the card Bank of America program) becomes the leader in the industry of tourism and entertainments on number of clients, having surpassed the competitors of Diners Club and Carte Blanche several times. Further the gap increases even more.

The federal commission of the USA on trade forbids mailing of the cards by mail not requested by the client.

1972 the Federal Reserve System of the USA became the first establishment regulating the industry of cards.

Jack Naylls (Jack Nilles) offered the concept of labor organization called by it a telekommyyuting (from English Telecommuting – teleaccess). Найллс noticed that in some cases it is cheaper and more convenient to deliver work to the worker, than the worker to a work place.

1973. In the USA the law providing protection of owners of cards from unauthorized use of accounts and information on cards is adopted.

Middle of the 70th. For the first time started using means for electronic data exchange (EFT). The lack of early decisions consisted in their high cost and a non-standard of program and hardware components. Only few banks and the large enterprises were able to afford considerable initial costs of acquisition of the equipment and operation of private networks.

1975. Frenchman Rolan Moreno (Roland Moreno) invented and patented an electronic memory card. On the basis of this invention at the beginning of the 80th the Bull company (France) developed and patented a smart card with the built-in microprocessor.

1976. The card Bank of America program for simplification of penetration on the international market changes the name with national focused Americard for Visa International.

The Jamaican conference (took place. Valve). Representatives of the leading world states formulated the new principle of formation of world currency system – refusal of use of gold as means of a covering of deficiency at the international payments. The era of the Bretton-Vudsky system existing since 1944, ended. As basic elements of new system the interstate organizations regulating the currency relations and convertibility of currencies act. National currencies of the states become means of payment. The main mechanism by means of which the international currency transactions are carried out, the Forex market created by commercial banks acts. For its formation since the end of the 70th – the beginnings of the 80th banks are used the closed VAN networks.

In article of two young American mathematicians from Stanford University of Uitfild Diffi and Martin Hellman the idea of the digital signature as lawful means of confirmation of authenticity and authorship of the electronic document was most fully formulated. The principles stated by authors laid the foundation for authentication, the electronic conclusion of transactions and electronic money.

May 9, 1977. Official opening of an interbank network of transfer of financial messages of S.W.I.F.T took place. (Society for Worldwide Interbank Financial Telecommunication – society of the world interbank financial telecommunications). At the beginning of existence of a network it was used by 513 banks from 15 countries of Europe and North America, providing a daily traffic about 500 thousand messages. Now in S.W.I.F.T structure. more than 7000 largest credit and monetary institutions of their 197 countries of the world, the total amount of a traffic of S.W.I.F.T enter. makes more than 1,5 billion messages a day.

July, 1977 of Vinton Serf (Vinton Cerf), the program director of SATNET (ARPA division), showed for the first time data transmission with TCP protocol use on three various networks. The transmitted data passed on a route of San Francisco – London – University of South California, having done a way to 150 thousand km and without having lost any bit.

The end of the 70th Oliver White and George Plosl formulated the concept of MRPII in which by means of mathematical methods of modeling along with planning of material resources, through the description in production technology system, planning of requirements for capacities is carried out and basic data for formation of financial plans and budgets pay off.

1980. For the same reasons, as in a case with Americard (simplification of process of penetration on the international market) MasterCharge becomes MasterCard International. Since then and so far payment VISA and MasterCard systems are dominating in the world of the financial operations which are carried out by means of credit cards.

Beginning of the 1980th. In the USA there are first systems of carrying out bank operations of clients in the closed electronic networks by means of the special software. Internet banking will appear only in the mid-nineties.

January 1, 1983. The ARPANET network (USA) passed to the protocol of information transfer of TCP IP. It is considered to be this day official date of birth of the Internet.

Middle of the 1980th. There was the international EDIFACT standard (electronic data exchange in management, commerce and transport), accepted ISO (ISO 9735). Standard use significantly simplified conducting commercial activity with use of means of electronic telecommunications. In the 90th of analytics EDI which have realized enormous advantages of development of electronic commerce on the Internet, created the EDIINT standard (EDIFACT over Internet).

1988 of SABRE turned into GDS (Global Distribution System – global distributive system), intended for rendering to travelers of information services, booking and processing of transaction. The system connected more than 30 thousand agents of tourist bureaus and 3 million interactive clients with 400 airlines, 50 car rental companies, 35 thousand hotels and tens of railway and travel agencies, including vehicles engaged in a stage and the organization of cruises.

1989 Tim Berners-whether (Tim Berners-Lee), working in the European center of physics of elementary particles (CERN) in Geneva, created the World Wide Web (WWW) standard – global hypertext system.

Development of electronic commerce in the 90th years.

1990. Till 1990 commercial use of the Internet was forbidden by the corresponding regulations which was defined by National scientific fund of the USA (National Science Foundation, NSF). However in 1990 large private corporations were allowed to maintenance and use of the Internet. Further the government of the USA transferred functions of administrative management by the Internet, being at the disposal of federal structures, in hands of individuals. It promoted expansion of a circle of commercial suppliers and consumers of services

of the Internet which soon connected among themselves million computers and one hundred millions people around the world.

Beginning of the 90th. There are first Enterprise resource planning – system of planning of resources of the enterprise.

1992. The congress of the USA approved Internet commercialization.

End of 1992. The group of employees of NCSA (the national center of the USA for application of supercomputer calculations), headed by Mark Endrissen (Marc Andreessen), began development of the web browser, allowing to move on the Internet by means of a mouse and received the name of "Mosaics" (the first browser called "WWW", was created in 1990 and worked only with the text). The browser of "Mosaics" considerably raised level of communication of the user with the Network, making it available to any person. It eliminated a technological barrier existing before – to the user the knowledge and skills were not required specific technical. "Mosaics" could work at the majority of types of workstations and personal computers and extended free of charge that created precedent of free distribution of the software. Above-mentioned factors made the Network exclusively popular: for some months after creation of "Mosaics" the number of used copies of the program exceeded one million, and the traffic of WWW grew in 10 thousand times.

October 26, 1993. In the Memorandum of the U.S. President for heads of executive bodies of the power and the Presidential Council "Rationalization of process of purchases by means of electronic trading" the question of creation of electronic system of purchases of production for the state needs for the first time was raised.

On October 13, 1994 Mark Endrissen and Jim Clark (Jim Clark) showed the new Netscape web browser which expanded possibilities of electronic commerce and occupied an essential share of the market of software products.

1994 Jeff Bizos, the USA (beginning the career in a position of the programmer), founded the Amazon company. In July, 1995. The Amazon online

store opened the website. At the beginning of Bizosu's work most it was necessary to knock together book shelves and to pack books which bought through his shop. The active marketing policy (etc.) allowed the enterprise to take creation of technologies of personalisation, simplification of process of purchase leading positions in this segment of the market, providing the annual growth of a turn on some orders. Until now Amazon – the largest Online store in the world.

October, 1994. The First Virtual company – the first electronic payment system on the Internet started offering the services in goods payment.

End of 1994. There was the first debit electronic payment system – NetCash.

1995. In the Forex market there are Internet trading systems. They work round the clock and, providing to Internet brokers decrease in overhead costs of service of private investors, cause the sharp growth of investments from individuals. Now the day world turn of such electronic auction reaches 1 - 3 trillion dollars.

February 1, 1996. The largest payment systems on the basis of technology of plastic cards of Visa International and MasterCard International together with a number of the technological companies declared development of the uniform open standard of the protected Internet calculations with use of plastic cards – SET. Now reliability of a SET platform for the organization of the protected payments in a network is conventional.

1996. The American businessman Bill Gross based the first Internet incubator of "idealab". For development of the ideas and providing "idealab" with advanced technology the Gross invited group of 15 programmers. Now the market cost of the company makes 220 mln. dollars, staff totals nearly 500 people, and about one hundred projects "is at the same time incubated".

April 10, 1998. In the Russian market of financial services there was the first virtual bank – IMTB.

May, 1998. The World Trade Organization made the decision to exempt data and the software products acquired and delivered by means of the Internet from taxation by custom duties. Some countries created own special programs of stimulation of development of network economy. For example, the moratorium on withdrawal of the sales tax which at usual trade makes 5-10% from the goods price is entered into the USA concerning sales on the Internet.

1998. In Russia the first system of Internet banking "the Internet the Bank Service", developed by Avtobank starts working.

December, 1998. On-line holiday purchases of Americans transferred Amazon through a barrier to 1 bln. dollars of annual sales, AOL (the largest Internet service provider in the USA) gained 1,2 bln. dollars of income in 10 weeks of holiday trade.

On August 13, 1999 Sean Faning (Shawn Fanning), the founder of the Napster company, reported to the press that the number of users of this system of an on-line exchange of music records in a week increased five times.

November, 1999 the Moscow Interbank Currency Exchange (MICE) created an automatic Internet gateway – the powerful terminal, capable to process at the same time large number of demands for purchase and sale of any type of securities. Thus time from the moment of giving by the client of the demand before its registration was reduced about several seconds since many operations, for example solvency test of the client, began to be processed not manually, and automatically. From this point the history of the Russian Internet trading began. Only for the first two years of existence of a lock the share of the market of Internet brokers grew by MICEX to 50%, and a share of the bargains concluded through a lock – to 63%. More than one hundred broker companies were connected to trade MICEX system.

1999. Within a year of 78% of payments of federal organs of the USA are carried out in an electronic way.

Electronic commerce of the XXI century.

On January 10, 2000 AOL and Time Warner (the largest mediaimperiya) reported about intention, about the merge estimated at 350 bln. dollars. Possibilities of AOL from its 24 million users to which it can deliver a content from Time Warner, are huge, they increased presence of this company in the market of electronic commerce.

7 – February 9, 2000. Hackers used the Trojan Trinoo and Back Orifice programs for the organization of DoS-attacks to giants of electronic commerce – Yahoo! Amazon.com, eBay.com, E*trade.com, CNN.com, etc. The damage of three days of attack to these sites according to official figures made about 1,2 bln. dollars. Investigation showed that Trojan programs were introduced previously on hundred "neutral" computers, generally at universities of the USA. Further at the command of hackers from different points on Yahoo servers! And other companies thousands pseudo-inquiries in a second started arriving. As a result Yahoo computers! At 3 o'clock failed.

May 10, 2000. The moratorium on the Internet business taxation in the USA is prolonged. The House of Representatives of the American parliament voted for extension of the moratorium on introduction of the specific taxes for Internet commerce for five years.

May 18, 2000. The Boo.com company went out of business. At the end of 1999 the English dealer in fashionable clothes debuted, having 120 mln. dollars of seed capital. In six months Boo.com went out of business and became a symbol of a large economic crisis which was endured by branch of electronic commerce in 2000.

May, 2000. Association of leading world financial organizatel and producers of the cell phones "Mobey Forum", by the first carried out successful tests of two-chip technology of mobile payments is created.

July, 2000. The France Telecom company presented system of mobile payments "Paiement CB sur mobile" based on payment by means of use of the mobile phone together with a plastic card.

Beginning of 2001. The world bank extended the draft document "Electronic Government Procurements", urged to stimulate extensive discussion about ways and forms of development of electronic government procurements. Even such summary which has not included emergence of electronic payment systems, emergence of the large virtual enterprises and communities, etc., reflects that dynamism and scale of events in the economic sphere which lead to radical reorganization of existing forms of a social production, distribution and consumption.

2002. The Internet connects 689 million people and 172 million hosts. New technologies of the Internet which have to replace "the old Internet" are developed, expand its functions or create national computer networks. WPF

In September the 2004th number of users of WEBSUM system exceeds one million. Daily about 2 thousand new users are registered.

In 2005 the turn in currency makes more than 506 million WMZ which have fallen on 4,5 million operations. The address indicator of "electronic rubles" (WMR unit) is at the level of 3 billion WMR, and number of transaction превысшает already 3 billion.

June, 2005. To electronic systems of delivery of tax accounts passed about 6% of taxpayers of Russia (in a number of regions – to 20%). Thus, growth rates of number of connections to systems of contactless interaction with government bodies constantly increase.

June, 2006. The search engine "Yandex" declared that a week turn Yandex. Direkta (systems of display of the search advertizing allowing the user independently to create and start the advertizing company), 1 mln. dollars exceeded. In two and a half years from the moment of system start this indicator grew by 100 times.

October, 2007. In the third quarter 2007 the profit of the Google company made 1,07 billion dollars, by 1,46 times having exceeded indicators for the similar period of last year. The revenue in three months made 4,34 billion dollars that is 57

percent more, than in 2006. It grew out of correctly constructed policy in the market of search advertizing.

1.2 Concept e-shop and its features

E-commerce – such form of delivery of production at which the choice and the order of goods is carried out through computer networks, and calculations between the buyer and the supplier are carried out with use of electronic documents and instruments of payment. Thus as buyers of goods (or services) can act both individuals, and the organizations.

The global Internet network made electronic commerce available to firms of any scale. If earlier the organization of electronic data exchange demanded noticeable investments in communication infrastructure and was on a shoulder to only large companies, use of Internet allows to join the ranks today of "electronic dealers" and to small firms. The electronic show-window in World Wide Web gives the chance to any company to attract clients from all over the world. Similar online business forms the new channel for sale – "virtual", almost not demanding material investments. If information, services or production (for example, the software) can be put through Web, all process of sale (including payment) can occur online.

The systems focused on Internet fall under definition of electronic commerce – "electronic shops". At the same time procedures of the sales initiated by information from WWW, but using for data exchange the fax, phone, can be only partially carried to a class of electronic commerce. Let's note also that in spite of the fact that WWW is technological base of electronic commerce, in a number of systems other communication opportunities are used also. So, inquiries to the seller for specification of parameters of goods or for registration of the order can be sent and through e-mail.

In Uzbekistan rapid growth of the income from services of access to the Network and data transmission, despite some delay of growth rates of Internet audience proceeds. Such conclusions are drawn by the international consulting company J'son&Partners in the newsletter on the Uzbek market of Internet access. Constant growth the Internet of audience of Uzbekistan is given in below(1.1.1-chart).

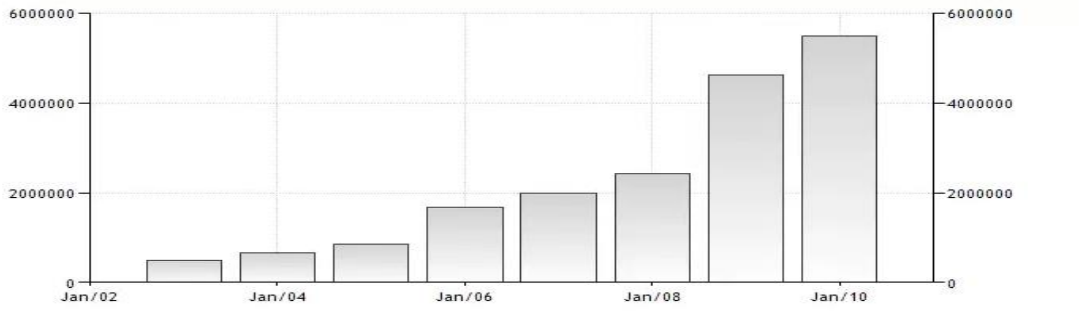
1.1.1-chart

The Internet users in Uzbekistan[2]

YEAR	Users	Population	% Pen.	GDP p.c.*	Usage Source
2000	7,500	24,235,757	0.1 %	US$ N/A	ITU
2007	1,745,000	26,607,252	6.6 %	US$ 821	ITU
2009	2,469,000	27,606,007	8.9 %	US$ 1,175	CGU
2010	4,689,000	27,865,738	16.8 %	US$ 1,320	CGU

Note: Per Capita GDP in US dollars, source: International Monetary Fund.

The Internet users in Uzbekistan was last reported at 5488940.40 in 2010, according to a World Bank report published in 2012. Internet users are people with access to the worldwide network.(1.1.1-picture)



1.1.1-picture. Regular growing internet users auditory in Uzbekistan[3]

[2] This statistic information done by author according to the information of International Consulting Company J'son&Partners which published 2013

[3] This statistic information done by author according to the Annual Report of A World Bank which published 2012

Advantages and disadvantages the e–shops.

Virtual shop — this representation realized on the Internet by Web server creation for sale of goods and services to other Internet users. Virtual shop call also the internet shop. Electronic trading in virtual shop is based on the same structure, as traditional trade. Below comparison of traditional shop and the Internet is given in below (1.1.2-chart)

1.1.2-chart

Comparative characteristic of traditional and electronic trading[4]

Traditional shop	Virtual shop
Trading floor	Virtual shop
Walking of the buyer on the trade hall and survey of goods on shelves Shop	Viewing by the buyer of pages servers
Personal contact of the buyer with the seller (consultation)	Consultation at the seller (at need) on the computer networks or by phone
Choice buyer of goods	Choice buyer of goods
Goods order	The goods order via the server
Extract seller and delivery to the buyer of the invoice for payment	Transfer by the seller on computer networks to the buyer of the invoice for payment
Payment by a consumer of the account on goods in shop cash desk cash or the cash card	Payment by the buyer of the account on any system of electronic payments (the cash card, the electronic check, digital money, electronic money)

Transfer of traditional trade to the Internet does it to more flexible as electronic trading, operating with digital information in computer networks, facilitates cooperation of people. The virtual shop has the domain address. As any

[4] This statistic information done by author according to the information of International Consulting Company J'son&Partners which published 2013

Web server, virtual shop consists of a number of hypertext pages, often with multimedia elements. Advantages of virtual shop before the real are obvious. Personnel number at the expense of reduction of volume of interaction with clients decreases, rent of disk space and placement of "an electronic show-window" is cheaper and simpler than rent of trade rooms and placement of goods on shelves, there is no need in cash service, etc. As the virtual shop can be used as an effective way of market research especially as today this service is quite expensive in marketing agencies. Any Internet user can quickly fill in the questionnaire offered it by shop through the computer. It allows to study without special expenses requirements and tastes of potential buyers and to consider results of marketing inspection in the work. The online store loses on need to have good communication channels and firmware and a share of delivery in prime cost significantly increases. Loses and on "a mistrust syndrome" as in Internet trade the buyer is less protected from the unfair seller and hacker factor constantly present at the Internet significantly increases risk of the transaction.

1.1.3-chart

Advantages and disadvantages the e–shops[5]

Advantages the e-shops for consumers	Disadvantages the e-shops for consumers
Saving of time	Imperfect system of delivery
Unlimited range and informational content	Inconvenient system of payment . Difficult system of the order
Economy of money	Need of registration

Classification of electronic shops. It is possible to classify electronic shops by various criteria. The most interesting classification is classification by business model:

[5] This statistic information done by author according to the information of International Consulting Company J'son&Partners which published 2013

✓ purely on-line shop;

✓ combination of offline business with on-line (when the online store was created on the basis of already operating real trade structure);

✓ have own warehouse (existence of real commodity stocks);

✓ work under contracts with suppliers (lack of considerable own stocks).

Classification by the commodity range – books, audio, videotapes, CD, DVD, computer, household appliances, mobile phones. In the Network it is possible to distinguish from methods of retail of goods:

✓ The Internet - shops (automatic shops);

✓ Web show-windows;

✓ vending machines.

The Internet-show-window – is the advertising server rather. On a show-window spread information on goods which constantly update. Costs of its creation and administration can be quite low, and the practical advantage of such show-window is obvious.

1.3. Economic , legal and technological aspects of electronic commerce

Types of electronic economic activity, types of the public relations connected with it and their legal regulation. For many people the term electronic commerce (electronic commerce or e-commerce) means purchase of goods by means of that part the Internet which is called the World web or, in abbreviated form Web (web). However electronic commerce much more widely also includes the term much more types of commercial activity, than simple acquisition of goods by means of Web. The enterprise, for example, maybe, using

technology of electronic commerce, to carry out commercial transactions with other enterprises, to employ workers, and also to interact with public institutions. Sometimes, for underlining of noted wide sphere of the business activity which is carried out with the help the Internet, the term electronic business (electronic business or e-business) is used.

To define electronic commerce and to give the general classification of types of electronic commerce we will enter some basic concepts.

The group of logically connected and consecutive deyatelnost and transactions in which business is involved, often call business process (business process). The money transfer, placement of orders, mailing of invoices and goods delivery to the customer is everything examples of the business processes consisting of deyatelnost and transactions. For example, "goods delivery to the customer" can include business process such activity as goods inspection, goods packing, negotiations with firm on transportation of freights, creation and the printing of the documents accompanying freight, goods loading in the vehicle and firm fee on delivery of freights.[6]

The global world web is the basic environment for creation of systems of electronic commerce, however in recent years have development of system of electronic commerce on the basis of means of mobile communication, such as mobile phones and personal digital assistants (personal digital assistant – PDA).

Electronic commerce as activity, often classify in relation to the subjects participating in transaction. From this point of view it is possible to allocate five types of electronic commerce:

- ✓ electronic commerce like business consumer (business-to-consumer or B2C);
- ✓ electronic commerce of type business and business (business-to-business or B2B);

[6] Tsarev V. V., Kantarovich A.A. Electronic commerce. – Look for: St. Petersburg, 2002.C. 115

- ✓ electronic commerce like consumer consumer (consumers-to-consumer or C2C systems);
- ✓ electronic commerce like business government (business-to-government or B2G);

electronic commerce in which the companies and the organizations carry out the transactions directed on support to the primary production and commercial activity.[7]

Electronic commerce like business consumer assumes that transaction is carried out between the on-line company and the personality. It is that case when the consumer acquires goods or services by means of Web.

Electronic commerce of type business and business means that transaction is carried out between two companies. For example, the manufacturing company gets materials or components at the company supplier by means of Web.

Electronic commerce like consumer consumer means that Web is used for transaction between two persons. Electronic commerce like business government is an interaction of business firm with the governmental organizations by means of Web. For example, regular providing reports on commercial activity or payment of taxes.

Example of electronic commerce of the last type is recruitment of hired workers with Web use.

The volume of the third type of the electronic commerce providing support to the primary production and commercial activity, significantly exceeds the sum of volumes of two other types of electronic commerce – the business consumer and business and business. At the same time the volume of electronic commerce of type business and business exceeds the volume of electronic commerce like business consumer.

[7] Afonin S. V. Electronic money: Studies. grant/S.V. Afonin. – Look for: Publishing house "St. Petersburg", 2001.C. 117

Electronic commerce like consumer consumer can be considered as a special case of electronic commerce like business consumer because the behavior of the personality selling goods or service is in many respects similar to behavior of business firm.

For the same reason electronic commerce like business government can be considered as a special case of electronic commerce of type business and business.[8]

State regulation of the public relations which are forming in the environment of the international electronic commerce. Increasing understanding by the world community of a phenomenon of the Internet and electronic trading in global economy led to that basic elements of electronic trading (the taxation, protection of private character of information and interests of consumers, the legal environment, trade aspects and so forth) became a subject of fixed and constant interest of many specialized international organizations. Most influential of them treat: World Intellectual Property Organization (WIPO), World Trade Organization (WTO), Commission of the UN on the international trade legislation (UNCITRAL), International Chamber of Commerce (ICC), United Nations Conference on Trade and Development (UNCTAD). Organization for Economic Cooperation and Development (OECD) and a number of other organizations.[9]

Some various approaching to electronic commerce was created. So, quite often electronic commerce is considered as a special form of transactions at which their conclusion and execution is carried out with help electronic means of communication. The legal nature of transactions remains thus invariable, and they have to be regulated by rules of law, "ordering the relations of the corresponding look (purchase and sale, transportation, in a row, rent and so forth) . Electronic data exchange, according to this position, does not change essence of vzaimootknosheniye of the parties and influences only a form in which these

[8] Tsarev V. V., Kantarovich A.A. Electronic commerce. – Look for: St. Petersburg, 2002.C. 118

[9] Shamrayev A.V. Legal regulation of information technologies (analysis of problems and main documents). Version 1.0 / AV. Shamrayev. — M: Statute, 2000. Page 528

relations are under construction. Within this approach some points of view were created. It agrees one of positions (M.M.Boguslavsky[10], N.I.Solovyanenko[11], A.V.Yurasov[12]), to electronic commerce follows all types of the transactions which commission happens by means of modern communication technologies. Quite often electronic commercial activity associates only with operations on the Internet. Sometimes electronic commerce is understood as purchase and sale transactions with application of ICT (S.V.Simonovich).[13]

At broad interpretation electronic commerce is understood as new branch of the economic activity which specifics is predetermined by use of modern technologies of communication for implementation of commercial operations (A.A.Kantarovich[14], V.V.Tsarev). To electronic commerce, according to this point of view, have to be ranked not only economic operations with use of elektkronny ICT, but also the actions providing their implementation (activity of provaykder of access to a network, operators of search engines, placement of information resources on the Internet).

There is also broader understanding of the electronic commerce considered as system of economic activity of the enterprises, based on application of electronic technologies of communication. Thus in structure of electronic commerce include all aspects of activity of the enterprise: information exchange, advertizing, marketing, control systems of enterprise resources, mutual settlements, after-sale maintenance, organization of complex service of contractors and so forth. At such approach electronic commerce means use of electronic means for implementation of any elements of an entrepreneurial activity. Sometimes in structure of electronic commerce include even the public relations arising between subjects of private law and government bodies on the basis of electronic messages.

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[10] Private international law. Boguslavsky M. M. 5th prod. reslave. and additional - M: Law,2005. — 604
[11] Yurasov A.V. Electronic commerce, M: Business, 2003 - 480
[12] Dmitriev G. K. Private international law. M: Shopping Mall Velbi, Prospectus, 2004. — 688
[13] Informatics for lawyers and economists [Text]: textbook / edition S. V. Simonovich. – Look for. : St. Petersburg, 2007. - 687
[14] Tsarev V. V., Kantarovich A.A. Electronic commerce. – Look for: St. Petersburg, 2002.

Distortion of a true picture is both excessive expansion of a framework of electronic commerce, and its data to especially technical aspects of the relations. Possibly, at a present stage of its development electronic commerce has to be considered as a way of maintaining an entrepreneurial activity at which exchange of information, the conclusion and execution of transactions and commission of other legally significant actions is carried out in a special form - by means of an exchange of electronic messages. The main criterion thus is use for will of participants of legal relationship of electronic systems of communication. The similar way of will, obviously, cannot be completely equated by the nature and consequence in law to other forms of expression of will by participants of the transaction. Specifics of electronic economic activity leads to serious impact on economy as a whole therefore exhaustive image to outline a circle of the phenomena relating to electronic commerce, not easy.

First, owing to development of the computerized forms of activity the isolated sphere of economy in which all set of business operations is carried out in the electronic way is formed.

Secondly, there is a penetration of ICT into traditional spheres of business, and elements of electronic commerce arise in all spheres of economy ("electronic shops", the exchanges and so forth). [15]

Thirdly, electronic commercial activity assumes need to interact in an electronic form with government bodies in the sphere of customs, tax, administrative law. These relations have to be in parallel settled within public law. In an ideal the regulation of electronic commerce can be carried out only in a complex and has to have system character.

Thus right provisions on streamlining of public and private-law aspects of the specified activity have to be first correlated and interconnected. Development of the norms regulating the general elements of the electronic relations is necessary

[15] Solovyanenko N. Legal regulation of electronic trading and digital signature (international experience and Russian practice). (Beginning)//Economy and right. - M, 2003, No. 1. - Page 28

for a regulation of being formed area of the social relations (electronic document flow, a digital signature, safety of an exchange of messages and so forth). The isolated regulation of new technologies of communications only in relation to an entrepreneurial activity, out of communication with the general streamlining of exchange of information, unpromising. Special regulation of electronic commerce has to have system character and be based on the uniform initial beginnings, and also on special rules in relation to those areas in which are applied by ICT (trade and economic activity, a turn of intellectual property, transport, the customs, tax, credit, settlement and financial relations and so forth).[16]

Secondly, organizational and technical and substantial elements of information exchange have to be coordinated. Thus specified norms have to rely on legal regulation of communication and exchange of information since telecommunications are a technological basis of electronic document flow. It is necessary to consider the general norms regulating cross-border commercial activity as the specified rules reflect economic essence of the relations, опреде¬ляют the content of business operations and form in this aspect of the requirement to systems of electronic commerce. At last, it is necessary to take into account нор¬мы the international law, regulating bases of international action at macroeconomic level.

However for legal settlement of electronic commerce it is necessary to solve and a most important task - to provide uniform approach at the international and national levels. The regulation of electronic commerce has to be under construction on uniform for all states the basic bases, i.e. has to be coordinated. Attempts to establish the isolated national or subregional legal regime will lead to collisions of national legal systems at implementation of cross-border electronic transactions, and in certain cases will make their implementation impossible.

[16] Solovyanenko N. Legal regulation of electronic trading and digital signature (international experience and Russian practice). (Beginning)//Economy and right. - M, 2003, No. 1. - Page 29

There is an effective legal basis for a communication and information transfer regulation - the basic principles of international law establishing the general legal framework for the relations in the sphere of communication. Among them the principle of non-interference to internal affairs of the states, the principle of sovereign equality, the principle of respect of the rights and freedoms of the person have special value. The basic principles of international law cannot provide detailed regulation of concrete area of the international relations. Therefore they have development and addition in the special precepts of law which were formed on their basis - the special principles of a regulation of communication and the information transfer, covering both the contents, and technical aspects of information transfer. State cooperation concerning communication and information transfer is carried out mainly within the international interstate organizations. These organizations can be divided into three groups. The first group is made by the international organizations which are engaged in streamlining of the general questions of communication or separate aspects of communication, irrespective of a type of communication (the UN, UNESCO, VOIS, MOC, the WTO, EU, the CIS). The organizations which are carrying out a regulation of separate types of communication treat the second group. Quite often they have the status of specialized institutions of the UN (VPS, MSE). The organizations founded for a regulation and operation of separate most difficult and expensive segments of communication treat the third group (INMARSAT, INTELSAT, KOSPAS-SARSAT, EVTELSAT).[17]

The space of information exchange created by global computer networks, it is accepted to call a cyberspace. Sometimes it consider as the general resource of mankind - international space on which the state sovereignty does not extend. Other position assumes possibility of distribution of control of the states on separate elements of a cyberspace. State jurisdiction with inevitability will extend on a number of the relations in a cyberspace. For this purpose it is necessary to

[17] Dmitriev G. K. Private international law. M: Shopping Mall Velbi, Prospectus, 2004.onpage- 231

develop accurate criteria of establishment of limits of the state control. Such task can be resolved only at interstate level. It is thus important to provide reasonable sufficiency of regulation legal regulation did not create obstacles for implementation of the relations in information networks.

Expansion and complication of the relations in the sphere of exchange of information resulted in need of establishment of special regulation for this area. In international law the new area - international law of telecommunications is gradually formed. For this purpose there are objective bases: technical (unity of types of the communication, caused by function of information exchange, the general technical bases, integration of communication into uniform system of communications, deleting of distinctions between mass and personal communication), economic (uniform economic essence and formation of similar economic mechanisms in different areas of communication), legal (the basic principles of international law and the special principles of the international communication, special acts in the field), institutional (activity of the international organizations which are carrying out streamlining of communications). [18]

As a subject of regulation of the international law granted the section it is necessary to consider the isolated group of the public relations in the field of communication. In structure of the right of telecommunications it is possible to allocate the right of a mail service and the right of telecommunication, and in the right of telecommunication - to differentiate regulation of a radio communication, telecasting, global computer networks, etc.

Main technological aspects of electronic business. Generally "the system of electronic commerce" represents the certain Internet technology giving to participants of system the following opportunities:

- ✓ to present to producers and suppliers of goods and services of various categories to the Internet goods and services (including on-line services and access to information resources), to accept on the Internet and to process orders of clients;

[18] Solovyanenko N. I. Legislation priorities in the field of electronic commerce//ECommerce World, 2004.On page-6

- ✓ to buyers (clients) - to look through catalogs and price lists of offered goods and services by means of standard Internet browsers and to make out on the Internet orders (demands, inquiries) on interesting goods and services.

(But optional) electronic commerce making systems systems of carrying out electronic payments are important - in this case the bank becomes one of participants of system. Among the functionality realized by systems of electronic commerce, it is possible to allocate the following:

- ✓ registration of orders according to catalogs and price lists (orders are stored in a uniform database);
- ✓ communication of Internet-applications with internal system of office-work;
- ✓ self-registration of users;
- ✓ support both local, and removed (on the Internet) administrations;
- ✓ possibility of sales on the Internet of goods of various categories
- ✓ processing of orders according to the standard scheme (registration, delivery, reporting financial records);
- ✓ carrying out online payments.[19]

On level of realization of systems of electronic commerce communications operators can propose the following solutions:

- ✓ advertizing Web pages;
- ✓ advertizing Web pages with price lists and possibility of their import on the personal computer of the buyer;
- ✓ electronic show-windows (including price lists, with possibility of their import) - orders of buyers are accepted by e-mail, the phone/fax;
- ✓ electronic shops (possibility of on-line formation of orders buyers);
- ✓ paid information services (news, analytical, archival information);
- ✓ corporate commercial business-to-business systems.[20]

[19] Yurasov A.V. Electronic commerce, M: Business, 2003.On page-45

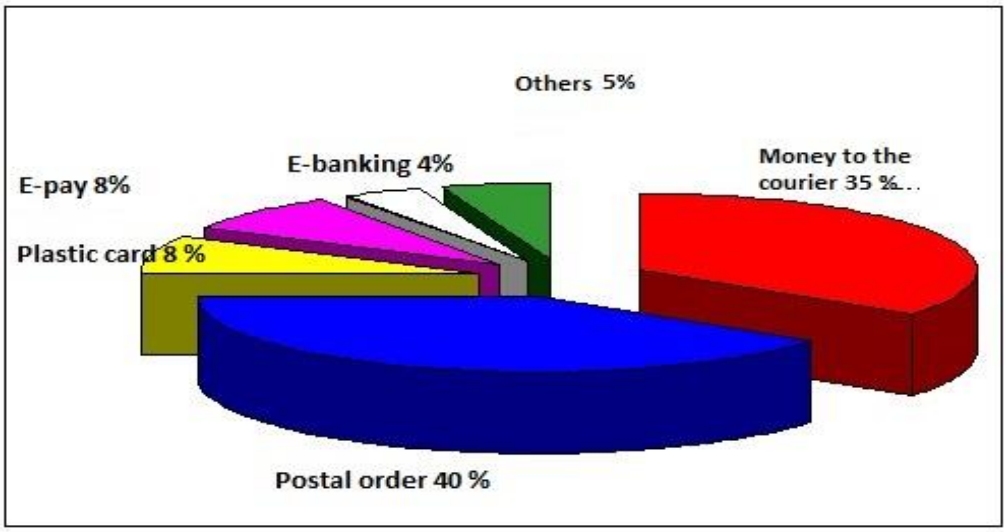
[20] Indzhinyan R. O. World tendencies of development of electronic commerce in the sphere of financial services. // Money and credit, 1, 2006. – on page 66

The operator/provider can act and as the supplier of ready decisions for final clients, and as the subcontractor providing necessary hardware-software resources for group of companies, electronic shops creating concrete realization for final customers (Web design, settings, training of experts of the customer).

Payment and delivery systems. There are types of e-payment systems :

- ✓ by means of a postal order;
- ✓ to transfer money to the courier;
- ✓ to pay goods or service on the Internet by means of a bank credit card;
- ✓ to use services of payment Internet system;
- ✓ to get access on the Internet to the bank account and to translate into the shop account.

The structure of payments for the purchases made on the Internet is presented below (1.2.1-picture)



1.2.1-picture. The structure of payments for the purchases made on the Internet[21]

Payment to the courier cash. Payment to the courier is one of the simplest methods of payment. You simply hand over money to the courier and undersign for obtaining the order. Unfortunately, this way is possible, not in all cities.

[21] This statistic information done by author according to the information of International Consulting Company J'son&Partners which published 2013

After a goods choice in online store the buyer places the order in which specifies the address for delivery (home, in office, or somewhere else). The courier brings goods to the specified address and receives money.

1.2.1-chart

Advantages and disadvantages of the payment to the courier cash[22]

Advantages	Disadvantages
Guarantee of receiving goods (buyer) and money (seller). It is possible to deceive here, of course, but opportunity has more, than in usual shop.	It is not always pleasant to see at home (or at office) the stranger (courier), to communicate with it.
Opportunity to check goods (and completeness) at once, and to return it, having refused purchase.	often expectation of the courier turns into torture, and beats off any desire something to buy
Receiving all necessary documents: warranty card, commodity check.	

Cash on delivery. The Uzbek Postal Office network provides services of a mail service in all territory of Uzbekistan, including all cities and rural settlements.

Cash on delivery is a way of trade by mail at which the customer pays for goods on mail only at the time of receiving. The ordered goods are sent by a parcel post (or a parcel) to the specified address. The shop guarantees 100% delivery of ordered production if the buyer is in borders of Uzbekistan. Outside Uzbekistan

[22] This chart done by author according to the information of International Consulting Company J'son&Partners which published 2013

delivery does not work as mail of other countries does not accept our parcels with cash on delivery.

At the order of goods it is necessary to specify:

– set code (description of goods);

– quantity;

– postal index;

– postal address;

– surname and name of the recipient;

– phone;

– email address.

When receiving by mail of the parcel post sent to the specified address term of free storage after delivery of the notice makes 5 days. Over 5 days mail will raise the storage charge (on the average across Uzbekistan - from 2nd to 200 sum in a day).

Internet banking. Internet banking – services of bank in providing access to the customer account on the Internet in real time. One of Internet banking services – opportunity to carry out payments in the Network. For implementation of this opportunity the client of online store has to have the bank account on which have to be задепонированы money, and online store - to have an option of the non-cash account on the site. Procedure of payment looks as follows: the buyer comes into online store, chooses goods, and as a method of payment specifies the clearing settlement. After that the buyer comes on a site of bank and forms the payment order in favor of online store. Money is transferred to the online store account, and the buyer receives goods or service.

Convenience of such way is undoubted at different implementation of necessary payments: utilities, phone bills, services of mobile and paging communication, Internet service providers, it is much less convenient for payment of goods. Therefore in Uzbekistan Internet banking yet did not receive broad development, its share in the general payments makes only about 3%.

Among the factors reducing appeal of Internet banking for clients, it is possible to call the following:

- ✓ to use payment service on the Internet, it is necessary to be the client of the bank providing such service;
- ✓ the cost of similar service is higher than the cost of standard bank service;
- ✓ at insufficient means of protection of information of the access to account computer burglars can receive;

not interactivity, long term of payment.

The review of the market of Internet-banking in Uzbekistan. The new technological decision came to change becoming outdated "Bank client" for legal entities - Internet banking which can already use both legal, and the individual. In comparison with Bank client system at Internet banking it is possible to note a number of advantages. At the client need for installation of the additional software, laying of a separate communication channel with bank disappeared, now the client can manage the account, being worldwide, i.e. without tying itself to a certain personal computer. In our republic Internet banking service for legal entities is provided to 22 of 30 banks.

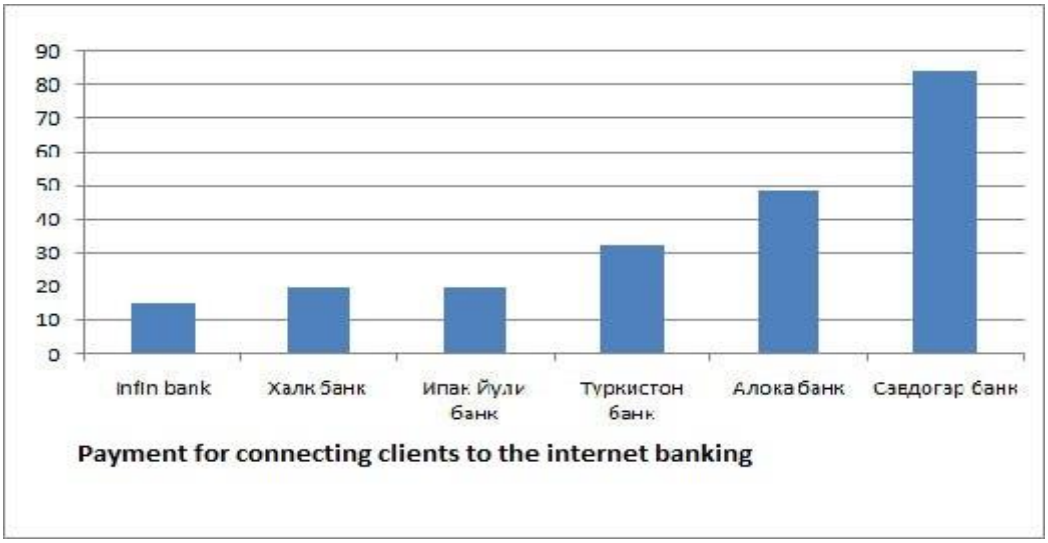
As a rule, possibilities of Internet banking of various banks of the republic not strongly differ. The standard package of Internet banking, as a rule, joins tracking of current state of accounts, receiving statements of accounts, sending documents to bank, preparation and transfer of the payment order, implementation external and intra bank transfers. The client who has faced need of connection to Internet banking, pays attention, first of all to convenience, functionality and cost of this service. Are provided comparison of tariffs of banks from the point of view of the following indicators below: connection to system, delivery of a key of enciphering, penalty for damage or key loss, monthly payment. (1.2.2 – chart) .

1.2.2-chart

Cost of Internet–banking services[23]

Name of Bank	Payment			
	Connecting	Key security	Monthly Payment	Lost key
ОАКБ «Samarkand»	бесплатно	40 000 сум	15 €	40 000 сум
ГК Народный банк	20 USD	бесплатно	20 USD	80 USD
ГАКБ«ASAKA»	бесплатно	бесплатно	20 USD	100 USD
ОАК «Алока банк»	1 – 1,5 МРЗП	бесплатно	1,5 МРЗП	2 МРЗП
ЧЗАКБ «HI-TECH BANK»	бесплатно	бесплатно	20 USD	80 USD
ОАКБ «Капитал банк»	бесплатно	бесплатно	20 000 сум	3 МРЗП
ЧОАКБ «Asia Alliance bank»	бесплатно	бесплатно	15 USD	100 USD
ЧОАКИБ «Туркистон»	1 МРЗП	2 МРЗП	1 МРЗП	2 МРЗП
ЧОАКБ «Invest Finance Bank»	15 USD	20 USD	20 USD	60 USD
ОАК «Туронбанк»	бесплатно	бесплатно	30 000 сум	120 000 сум
ЧОАББ «Траст банк»	бесплатно	бесплатно	20 USD	100 USD
АИКБ «Ипак Йули»	20 USD	10 USD	10 USD	80 USD
ЧОАКБ «Универсал банк»	бесплатно	152 000 сум	1 МРЗП	152 000 сум
ОАКБ «Кредит-стандарт»	бесплатно	бесплатно	20 USD	70 000 сум
ЗАО «УТБАНК»	100 USD		бесплатно	75 USD
АКИБ «Ипотека-банк»	бесплатно	бесплатно	0,5 МРЗП	65 000 - 95 000 сум
ЧЗАКБ «Orient finans»	бесплатно	бесплатно	20 USD	100 USD
ЗАО «UzKDB»	бесплатно	40 USD	20 USD	40 USD
ОАКБ «Микрокредитбанк»	бесплатно	бесплатно	16 USD	116 500 сум
АКБ «Савдогар»	149 000 сум	бесплатно	30 000	2 МРЗП
ОАКБ «Агробанк»	бесплатно	бесплатно	0,5 МРЗП	2 МРЗП
Национальный банк ВЭД РУз	бесплатно	бесплатно	24 USD	2 МРЗП

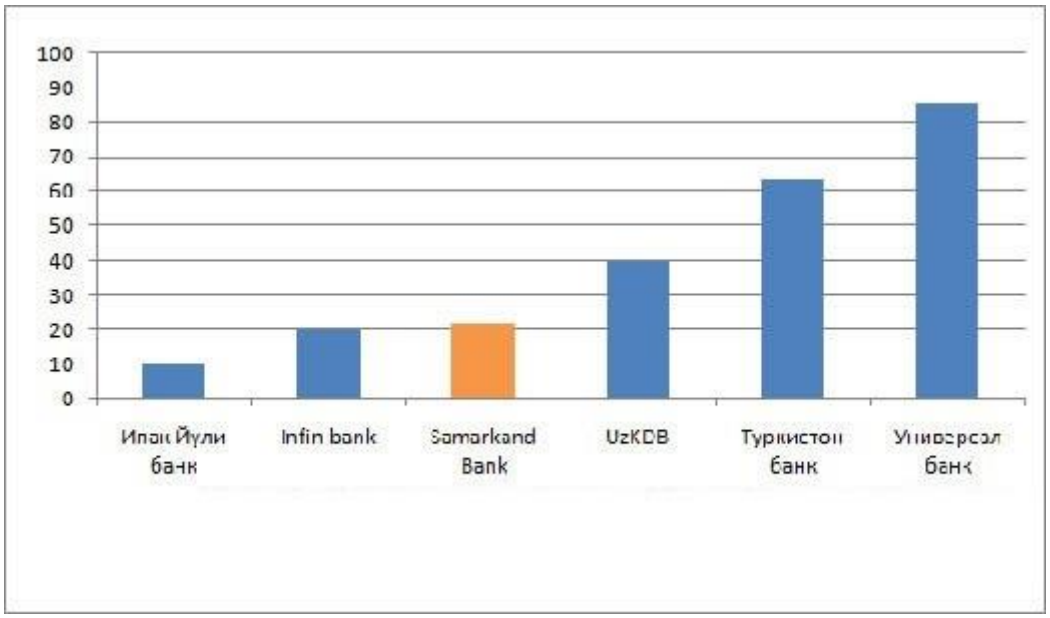
Let's transfer all tariffs to USD for convenience of comparison



1.2.2-picture. Payment for connecting clients to the internet banking[24]

[23] This chart done by author according to the information of the Central Bank of Uzbekistan
[24] This chart done by author according to the information of the Central Bank of Uzbekistan

In some banks, such as OAKB "Samarkand", GAKB of "ASAKA", ChZAKB of "HI-TECH BANK", OAKB "Capital Bank", ChOAKB of "Asia Alliance bank", OAK "Turonbank", ChOABB "A trust bank", ChOAKB "The versatile person bank", OAKB "Credit standard", AKIB "Mortgage bank", OAKB "Agrobank", "Orient finans" ChZAKB, the RUZ foreign trade activities National bank, JSC UzKDB, OAKB "Mikrocreditbank" practises free connection. In other banks the cost of connection fluctuates from 15 USD ("Invest Finance Bank" ChOAKB), at a Central Bank rate, to 1,5 minimum wages (OAK "Aloka Bank").

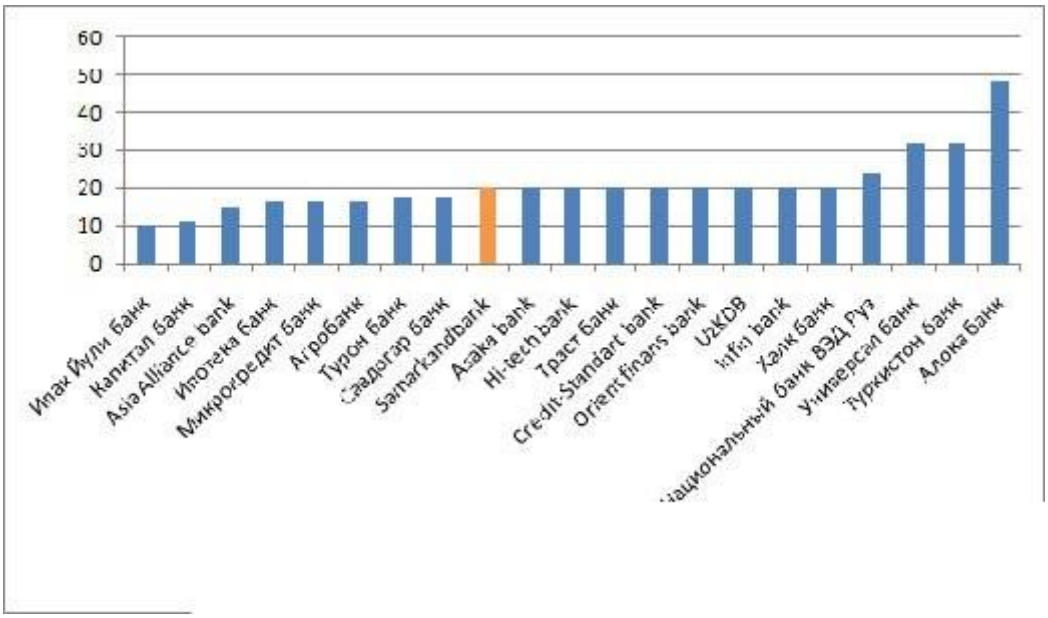


1.2.3-picture. Cost of security keys[25]

Enciphering keys lease many banks in using to clients and do not raise for it a payment. In other cases keys of enciphering stand from 20 USD (ChOAKB "Invest Finance Bank) to 3 minimum wages (ChOAKB "The versatile person bank").

The monthly monthly fee on the average on banks makes 20 USD. The lowest monthly fee at AIKB "Ipak Yuli" – 10 USD, the highest – 1,5 minimum wages at OAK "Aloka Bank".

[25] This chart done by author according to the information of the Central Bank of Uzbekistan



1.2.4-picture. Montly client payment (USD)[26]

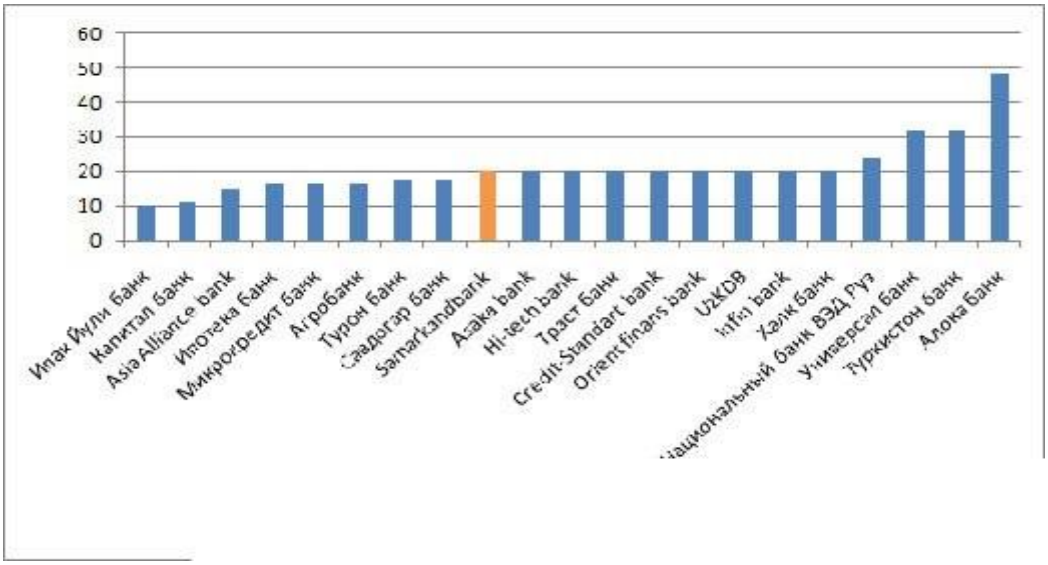
For damage or loss of USB of keys banks raise the sum since 60 000 bags (key damage - ChOAKB "Invest Finance Bank) to 100 USD (loss – GAKB" ASAKA", ChOAKB of "Asia Alliance bank", ChOABB "A trust bank").

Unlike Internet banking for legal entities for individuals four banks have an Internet banking only. It is OAKB "Samarkand", GAKB of "ASAKA", Group People's Bank and OAK "Aloka Bank". Two banks have also mobile banking (OAKB "Samarkand", "HI-TECH BANK" ChZAKB). Internet banking for individuals allows to look through a state of the account, to carry out payments for cellular communication, services of Internet service providers, utility services and other service providers.

OAKB "Samarkand" provides Internet banking service under the SAM.online brand, Group People's Bank - "Uyali pul", ChZAKB of "HI-TECH BANK" - "Mobile banking", OAK "Aloka Bank" - "INTERNET-BANK-KLIENT", GAKB "ASAKA" - the Internet bank personal computer. At present the electronic and digital signature is provided only to clients of "SAM.online". Other

[26] This chart done by author according to the information of the Central Bank of Uzbekistan

banks ensure safety by means of one-time passwords from cards of access (GAKB "ASAKA"), SMS passwords (GAKB



1.2.5-picture.Penalties for damage or loss of a key (USD)[27]

"ASAKA", Group People's Bank) and PIN codes (OAK "Aloka Bank"). OAKB "Samarkand" have three tariffs for individuals and the various commission is provided when carrying out external (from 0,5% to 2% from the transfer sum) and internal (from 0,2% to 0,5%) payments. Abroad Internet banking of individuals won the client convenience, simplicity and reliability.

[27] This chart done by author according to the information of the Central Bank of Uzbekistan

CHAPTER II. ACTUAL PROBLEMS OF E-COMMERCE AND CURRENT SITUATION OF E-SHOPS IN UZBEKISTAN

2.1. Legal regulation of e-commerce: Uzbekistan and foreign experience(USA and Russian Federarion)

In 2004 , in Uzbekistan received Law of the Republic of Uzbekistan on E-commerce. The law consist of 14 articles. In the law are spoken about The purpose of this Act , The legislation on e-commerce , Electronic commerce , The participants of e-commerce ,The legal status of E-Commerce , Information about the legal or physical person implementing e-commerce, Services of information intermediaries , Terms of the contract in e-commerce and many others. The third article about The E-commerce: „ **E-commerce is the business of the sale of goods, works and services carried out with the use of information systems" . According to the law** the contract in e-commerce can be through

- ✓ exchange of electronic documents;
- ✓ dispatch of an electronic instrument of acceptance of offer (contract) not derived in the form of an electronic document;
- ✓ taking actions to implement the terms of the agreement contained in the offer received in the form of an electronic document.

The contract in e-commerce deemed to be concluded at the time of an entity or a person performing e-commerce, electronic document containing the acceptance (acceptance of the offer), or the commission of a buyer of goods (works, services) actions provided for acceptance into an electronic document containing the offer.

Acknowledgement of receipt of the electronic document containing the offer, without indicating acceptance of the terms of the offer, as well as omission of the buyer of the goods (works, services) is not an acceptance, unless

otherwise provided by law. If the law imposes a duty on the part of the contract to provide the other side of the document associated with the formation or performance of a contract, performance of this duty is performed regardless of the method of the contract.

The contract in e-commerce can not be invalidated solely on the ground that he had made with the use of electronic documents, unless otherwise required by law.

The importance of the public relations arising in connection with emergence of the Internet at anybody does not raise doubts. Therefore it is natural, as lawyers do not disregard a global network. There is an objective need for legal regulation of new branch. Respectively there is a new legal specialization – the Internet right.

Questions of standard regulation of global networks, and in particular the Internet, have only production character, however some countries already have experience of a pervotvor-chestvo in development and adoption of precepts of law for settlement of the relations connected with work in the Internet. So, in Germany and the USA the law "About the Electronic and Digital Signature" is already adopted, in Uzbekistan like this law also adopted. Distribution of forbidden information through a network led to that in Australia the laws directed on settlement of the contents of information in a global network were adopted, in Germany the law "About Responsibility of Provider" works.

Being engaged in law-making in new area it is necessary to consider its specifics and existing development of jurisprudence.

Internet right precepts of law which cannot be carried neither to public branch, nor to private since interests and the states and the certain individual here are equally infringed will be developed for settlement of global networks, most likely.

Legal regulation in society arises there and then, where and when the new public relations and communications which according to the social importance demand standard providing arise. In the Internet right interests of the state and

society are mentioned, first of all, when there is a placement in a network of unauthorized or false information. Interests private prevail during the carrying out registration of domain names, protection of intellectual property. Very dynamically the electronic commerce containing the huge massif of not resolved questions of legislative regulation about which casually already it was told above develops. Among the main questions it is possible to call an order of carrying out calculations between the seller and the buyer, the tax matters, cryptographic protection and application of the electronic and digital signature. Considering problems of legal regulation of electronic commerce it is impossible to tell about prevalence of the publichnopravovy or private-law relations.

Thus, when using the global Internet are equally mentioned both private, and public interests.

The federal legislation already now includes about 50 laws relating anyway to problems the Internet; but the Russian hackers, specialists swindlers on credit cards and simply swindlers of it are not frightened since 90% of violations and crimes in the field of author's right, illegal access to system of closed information cannot be pursued under the law in view of gaps in the legislation.

As a matter of fact, it is a question of change of a paradigm of the government. "World experience shows that the model of the electronic government is natural and attractive to those countries and cultures in which the state is perceived as serving, service structure", - Igor Agamirzyan, the head of the East European department of communications with research establishments of Microsoft Research and at the same time the representative from the Russian business in DOT Force group considers.

Business structures around the world very quickly understood that information and communication technologies allow to optimize corporate governance, to reduce transaction expenses, to increase quality of work with the client. If to consider government bodies as the managing directors of structure rendering specific state services, becomes obvious that by means of information

and communication technologies they too can increase efficiency of administrative management both in the internal (hardware) environment, and in regulation of public processes, to spend budgetary funds more effectively, to reduce costs for the maintenance of state machinery.

At all states similar functions, duties before the society, similar system of public administration, so creation prospects of "the electronic government" in Russia exactly same, as well as in other countries. And same problems. People are not always ready to transfer the activity to new Wednesday, on new technologies. Even business faces a lag effect of the developed structure of management, the device, culture and traditions of management. Most likely, process of "electronization" of the sphere of public administration will go on the way of gradual development of new opportunities, through informatization of separate sites of activity.

New technologies already start taking root in the sphere of internal administrative tasks. For example, in government office already started introduction of electronic document flow, the system of internal e-mail already functions. These works are initiated and heads of government office are supervised by Igor Shuvalov.

As for G2C (feedback with citizens) while we still have no serious interactive infrastructure which would provide dialogue and interaction of the state and citizens. But the highest public officials of the state even more often participate in interactive on-line press conferences, recently the president of the Russian Federation participated in such action. The majority of bodies of the government has "Primary electronic interfaces" which solve problems of access of citizens and communities to various state information already, but they concede on quality to commercial resources that is connected both with the budget, and with insufficient interest of departments. Besides we have no regulating document which would oblige officials to update information or, say, to place bills on sites of departments.

For Uzbekistan one more feature which cannot but affect familiarizing of administrative structures with new information technologies is characteristic. On tables of seventy percent of our government officials there are personal computers, but 2 percent from them have Internet connection only. It means that computers in state agencies are used at the best as a window of access to a database or as the typewriter, and in the worst – it is simple as an interior element. That the computer earned at full capacity, it should be attached to the Network, at least to the intranet. In the USA one of successful the companies of small business develops the software, allowing to adapt under the Internet even the 386th computers. It is quite enough such computer for work, and "clever iron" is necessary for modern computer games. The main problem not in equipment technologies, and in the person using these technologies. People have to study constantly. At us the order obliging all officials, at least year worked on leading posts works, to take retraining courses.

However while nobody can tell, what calls it is necessary to answer the state. It is a live organism and it is necessary to work reliably and accurately. It is represented that new technologies are not threat for bureaucracy, this prevention that who does not wish to change management structure. In information society the state on quality of work and services has to become so competitive, as well as all other public or market institutes.

That to standard and legal base of electronic commerce while all electronic transactions in Uzbekistan are made on the basis of the Civil code of the Republic of UZbekistan, six laws (in particular, the Law on the state secret) and several tens government resolutions and presidential decrees. The act about electronic commerce is in a development stage. Thus, the steps taken by the state structures in Russia, first, are logical, and secondly – practically repeat actions of state structures of other countries. After de facto electronic business started developing, the "mutually advantageous" standard and legal basis in which formation participate both state officials, and direct participants of electronic business is

created. Legal questions are gradually raised under public control, and it gives to hope of situation improvement.

As in Uzbekistan now the most important questions of network trade (and in general network business) and use of the Internet is characterized by insufficient standard regulation, it is worth addressing to experience of other countries, stopping in more detail on achievements of the USA where development of legal regulation of electronic commerce is the state task within already several years. Thus the legislator consciously goes to the USA from a total overregulation of Internet trade by means of rules of law, legal instructions with inevitability will face a problem of their compulsory execution. Therefore the considerable field is left by the Congress and executive authorities for self-regulation of electronic trading by sellers. Such non-profit organizations as CommerceNET Consortium, Electronic Fron-tier Foundation or Council of Better Business Bureaus are urged to assume a role of independent regulators of the sphere of Internet trade. It is obvious that all win from such approach: the state concentrates on the most important questions of activity of electronic sellers (relating, for example, to the sphere of regulation of the constitutional and administrative law), and all organizational and less considerable questions are settled among professionals.

Spheres which in the USA are carried to the state competence, protection of the rights of the minors using opportunities of Internet trade, protection of owners of author's rights, granting the tax concessions and releases are, in particular. Thus a significant role the judicial legislation, however, in a considerable measure plays the inconsistent. These, etc. questions were considered by the Congress therefore the Law on network protection of the child ("Child Online Protection Act") and the Law on author's rights of the digital millennium ("Digital Millenium Copyright Act") were adopted. It is interesting that the Congress the ad hoc act established the three-year moratorium on the majority of the taxes which are raising in the sphere of Internet trade.

In general, in spite of the fact that the USA are not among the countries with soft tax climate in all that concerns electronic commerce, States and the federal government are ready to compete with each other in granting and extension of "tax vacation" therefore the country became actually offshore zone for the foreign companies working at these markets, including Russian (according to many experts though network commerce in this case in effect is the legal channel of leakage of the Russian brains and the capitals, it all the same benefits because, joining in trade with the western contractors on the Internet, it is possible to make the business simpler and cheaper). The law on tax freedoms on the Internet ("Internet Tax Freedom Act"), recently accepted by the Congress, enters the considerable tax concessions for Internet service providers of electronic trading and services. The congress also obliged federal government bodies not to impose new taxes for this group of taxpayers during three-year period of validity of the moratorium, and the U.S. President – to reach agreements on removal of barriers in the sphere of electronic trading with the WTO, OECD, NAFTA, etc. the international structures (from other party, quite often the Government of the USA is compelled to raise quickly rates on the credits to constrain irrepressible boom round the Internet).

The considered law contains a number of the provisions eliminating the double taxation in electronic trading between states. It is characteristic that under tax release "electronic businessmen" on which sites there are "materials of the direct expressed sexual character" do not get. For receiving the mentioned tax concessions it is necessary to provide also check of age of the buyer by means of identification through a credit card, the digital certificate with the indication of age or by means of introduction of the special code specifying that the buyer is the full age person. However the request to provide such information generates now a number of consequences for the seller, first of all, connected with obtaining confidential information from the consumer. This question also becomes a subject of legal regulation in the USA.

In June, 1998. The federal commission on trade (Federal Trade Commission) of the USA prepared the report "Private life in a network: report to the Congress". In it it was with regret noted that process of self-regulation by sellers in a network yet did not reach due level. By commission estimates, "information of personal character" was requested in 92% of cases for transaction on the Internet. Thus only in 14% of cases on a site the reference to policy of the seller concerning confidential information provided to consumers was had and only in 2% of cases this policy was brought to the attention of the buyer. About the report of the commission it was specified that in this regard minor persons and therefore adoption of law is necessary are exposed to the greatest risk. The commission also expressed in favor of adoption of the similar law protecting private life of full age citizens, however "only in case this branch of economy is not able independently to develop and effectively to apply a self-regulation measure".

The Law on protection of private life of the child in a network of 1998 ("Children's Online Privacy Protection Act of 1998") became result of activity of the commission signed by the U.S. President on October 21, 1998. According to this law operators of the Internet sites directed on children's audience, or the participants of electronic trading intentionally requesting information of personal character from buyers – children aged till 13 years, are obliged to execute a number of conditions. Before purchase of a toy or booking in Disney Lend will be considered as the indisputable transaction. So, "electronic businessmen" are obliged "to receive a preliminary, checked consent of parents to receiving, use and/or disclosure of information of the personal character received from children", to acquaint parents with practice of the seller in the information security sphere, and also to execute a number of other conditions.

It would seem, the similar overregulation is capable to slow down trade development in the Internet. However, here public policy gives way to an initiative of participants of electronic business. In June, 1998 the group of Internet operators

declared coalition creation under the name Alliance of Private Life in a network (Online Privacy Alliance). This organization developed the special rules concerning collection of information about consumers. According to them consumers have now opportunity to establish, what information on their private life was received and as it was used. Sites of participants of alliance are supplied with special signs which allow to establish, whom and when information on the consumer was received. Thus, the consumer has opportunity to make the claim to that seller who divulged or undue image used confidential information provided to it. The similar organizations operating in the USA, TRUST, BBBonLine, etc. The suspense of a number of fundamental questions of legal regulation of electronic commerce in Uzbekistan can turn back considerable financial losses for the enterprises which are again mastering this sphere of business. Even only two considered above a question (fiscal regulation and questions of protection of confidential information of consumers) can become the reason of the conflicts of trade enterprises with taxing authorities (in the first case) and to promote violation of constitutionally guaranteed rights of the citizens concerning inviolability and protection of private life, and after all there are also other problems.

2.2. Analyzing sectors of e-commerce

Organizational and economic models in system of electronic commerce.

In system of electronic commerce main models of the organization of commercial activity meet:

- ✓ business and business or company company (B2B);
- ✓ business consumer or company consumer (B2C);
- ✓ business administration (B2A);
- ✓ consumer administration (C2A);
- ✓ government business (G2B);
- ✓ government citizens(G2C);

- ✓ government governmet(G2G).

Model B2B . B2B (Business-to-Business) - systems of electronic commerce in which legal entities act as subjects of processes of sale and purchase (the enterprise, the organization:) . Such systems are usually used for the organization of logistics and sale of finished product (e-procurement and e-distribution).

The main objective of B2B systems — increase of overall performance of the companies in the B2B-market at the expense of decrease in expenses for preparation of trade procedures and expansion of geography of business to the scale of the whole world.

Into problems of B2B of systems also enters:

- the interaction organization between the enterprises - quickly and conveniently
- creation of the protected reliable channels of exchange of information between firms
- coordination of actions of the enterprises and their joint development on the basis of information exchange

Interaction can be connected with trade, an exchange of technologies, experience, investment activity etc.

The Electronic Trading Platform (ETP) - a web site intended for the direct organization of online activity of specialists of services of purchases and sale of the various enterprises. On electronic trading platform ARMY (the automated workplaces) specialists in sale or supply for providing with necessary service are created: creation and support of firm catalogs, search of sellers and buyers, tendering process, auctions and other types of competitions in a mode online, a complex of means of interactive online interaction of contractors, the marketing and tactical analysis, precontractual and contract preparation, carrying out payments to suppliers and control of deliveries. ETP can actually provide all functions necessary for sales promotion and supply.

The electronic trading platform represents elaborate system with the infrastructure. Its functioning is provided by group of experts in this subject domain, service of technical support and other customer services. Work on trading floor is, as a rule, paid. And on some trading floors the commission (of several percent or percent shares) from performed operations (transactions) is raised. On other platforms access is paid by the fixed sum which is not depending on performed operations. Thus working costs on trading floor it is incomparable lower than a cost of creation of the online store or the electronic service of supply.

Electronic trading platforms can be opened and closed. The open areas assume lack of any thresholds for occurrence, i.e. participation practically any companies and provides more effective movement of goods, finance and information. The covered areas are created by specific participants of the market for the solution of certain business challenges, as, for example, improvement of chains of deliveries "supplier-producer-consumer".

At the heart of creation of such chains of deliveries increase of operational efficiency of marketing activity lies. Often basis for creation of the covered areas is the intercorporate network of an extranet.

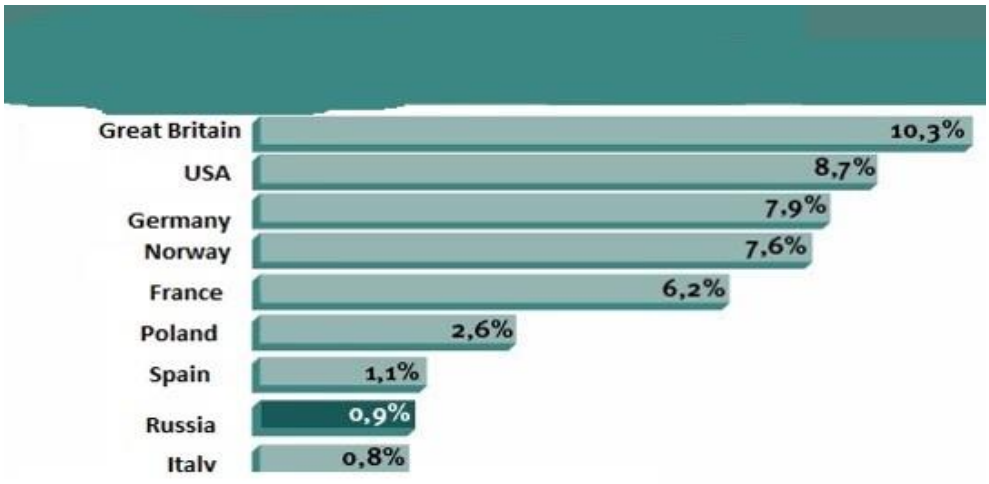
Classification of trading floors on the basis of their creation and accessory:

- The platforms created by buyers (buyer-driven). One or several large companies create the trading floor for attraction of a set of the companies suppliers. Such trading floors are created for the purpose of reduction of expenses and expansion of a network of suppliers. Created by the companies DaimlerChrysler, Ford Motor Company and General Motors in 2000 the virtual platform for suppliers of automobile details of Covisint18 can be the most characteristic example (a bit later the Renault S.A companies joined this initiative. and Nissan). Typical transactions on Covisint are supposed to be carried out in a format of the return auction, i.e. producers or suppliers will describe spare parts necessary for them or services, receiving in reply to a series of offers from smaller

producers. Any party having surplus or other goods (services) which she wishes to sell, will be able to use this electronic trading platform and for direct auctions.

The platforms created by sellers (Supplier-driven or seller-driven). In formation of such platforms the most active role is played by the sellers interested in increase in number of clients and decrease in expenses for their attraction and maintenance with them of the long-term relations.

The Chemdex trading floor, for example, was organized on the basis of originally existing electronic catalog of the VRW Scientifics19 company. Four largest European companies (Nestle, Danone, Henkel and SAP) opened the virtual trading floor CPGmarket20, urged to enter fight against the main competitor — the American platform of Transora. The Platforms created and operated by the third party (third-party-driven). Usually such platforms are created by the intermediaries who are well guided in certain sectors of business, and have opportunity to bring together together buyers and sellers. Often after the creation such platforms approach with the companies predominating in the market and even receive from them certain investments.



2.2.1-picture. Current state of B2B and B2C in the World[28]

Model B2C. B2C (Business-to-Consumer) - systems of electronic commerce whom in commercial relationship the organizations (Business) and private, so-called, "final" consumers (Consumer) enter. It is the concept of creation

[28] World Bank Annual Report 2012

of business processes of the enterprise and a complex of Internet technologies and the tools providing increase of transparency of the enterprise and facilitating its interaction with clients. Typical example - online store (e-shop) or help service (e-advising). The online store gives opportunity in an on-line mode and within the available range to carry out purchase of the necessary goods. The online store is an interactive website which offers goods or services on a web show-window, accepts orders for purchase, offers users various options of calculation. The administrator of shop is obliged to organize delivery of goods and to check calculations with the buyer for delivery.

Models: G2G, G2B, G2C. State administration - a state administration (G2G). In many respects the sector of G2G represents as though the backbone of the electronic government. Some observers introduce the idea that governing bodies (federal, at the level of states and local) have to strengthen and update own internal systems and procedures before electronic operations with citizens and the enterprises will be able successfully to be carried out. The electronic state administration in sector of G2G assumes data exchange and carrying out electronic exchanges between control system characters. It assumes as inside - and mezhuchrezhdensky exchanges at federal level, and also exchanges between levels of federation, staff and regional authorities.

Examples of initiatives in G2G sector. One of examples of initiatives in the field of sector of G2G of an electronic state administration is Information system on street gangs of the Northeast of the country (NEGIS). NEGIS is financed by the Ministry of Justice and is a shared source of information on street gangs for Northeast states, including Connecticut, Rhode Island, Vermont, Massachusetts and New York. NEGIS contains information on the activity connected with gangs, receiving and accumulation of information on gangs and reference library. NEGIS provides communication between police departments of participating states which in turn transfer information to other law-enforcement establishments of states.

Other example is a system of a support on last results of electronic contractors which functions under the direction of National institutes of the health care (NIH), started in December, 1996, this database in real time contains rating cards about last results of governmental contractors, and ratings were defined by the public officials responsible for contracts and projects. The purpose of this system in helping establishments to define suitability of potential contractors on the basis of such criteria as quality of products or services, control over expenses, timely execution of works and business practice. Information is brought in a database by 13 establishments, including EPA (EPA), the Ministry of Trade and Management of general services (GSA).

State administration-business (G2B). Initiatives "a state administration - business" (G2B) are object of essential attention partially owing to big enthusiasm from business sector and potential existence on reduction of expenses through improvement of practice of purchases and competition strengthening. The sector of G2B includes both sale of excessive governmental goods to the population, and purchases of goods and services. Though not all directly depend on use of information technology, a number of various methods of purchases is used concerning G2B sector. In a row, based on results, is a method within which the payment, made to the contractor, is based on the actual purposes and results of work. Contracts by the principle of participation in savings are contracts within which the contractor himself pays on made expenses according to the project, such as installation of new computer system, and receives payment from the savings which have arisen from transition from the previous system on the new. The return auctions, on the other hand, are based on use of information technology and could become often used method of acquisition of goods which are standardized and are easily estimated on quality, such as components of outdated technologies and purchases of office equipment. The return auctions carried out on the Internet assume open participation of the companies in the auction with each other in a real mode of time with the purpose to catch the governmental contract. The purpose of

the return auctions consists in reducing the prices to market level. Because emphasis is placed on the price, the return auctions are the most suitable decision when quality and expected functioning of goods is clear and easily estimated.

Examples of initiatives of G2B. One of examples of initiatives in sector of G2B are auctions of Management of general services (GSA). Auctions of Management is a website for auctions in real time during which GSA sells surplus of federal property to the bidder appointing the highest price. Sold positions include anything: from metalwork tools and furniture to industrial cars and vehicles. Probably, sale at recent auction of the 50-year vessel "Tamaroa", the boat of a coast guard which appeared in the movie "Excellent Storm" was one of the most known positions.

The second example of an initiative of G2B is Buyers.gov, the exchange of business and the auction, operated by Federal technical service (FTS) within Management of general services. The site Buyers.gov promotes purchase of products of information technologies by institutions of the federal government by means of the return auctions and aggregation of requests for goods of widespread demand.

The third initiative of G2B which is also operated by GSA, is FedBizOpps. The FedBizOpps website is urged to serve those as the center in which establishments leave notices on purchases, such, for example, as announcements about "requests for purchases (RFP).

State administration citizens (G2C). The third sector of the electronic government is a state administration population (G2C). Initiatives of G2C are intended to facilitate population interaction with state administration bodies that, according to some observers, makes a main goal of the electronic government. The purpose of these initiatives consists in trying to perform such operations as extension of licenses and certificates, payment of taxes and submission of statements for grants less "vremyaemky" and simpler. G2C initiatives also often set as the purpose to expand access to the state information by means of use of

instruments of distribution of information, such as websites and/or "booths". Other line of many initiatives of G2C is the aspiration to soften completely aimed at establishment and times nature of some functions of a state administration burdened with complexity of processes. Some supporters of the electronic government introduce the idea that site creation as "the uniform center for commission of all purchases" where citizens can carry out a number of tasks, especially that assume the address in a row establishments when from the citizen it is not required to come into contacts with each establishment separately has to be one of the purposes of implementation of these initiatives. Potential possibility of increase in initiatives of G2C can be caused by that they are capable to promote interaction at the citizen citizen level and to expand participation of citizens in the government by means of creation of more ample opportunities, allowing to break barriers as time, and geography and by that gathering citizens who usually do not meet with each other.

2.2.1-chart.

The list of E-Government World Leaders[29]

Country	E-Government 2012	Rank 2012	Rank 2010	Rank Change
Republic of Korea	0.9283	1	1	
Netherlands	0.9125	2	5	+3
United Kingdom of Great Britain and Northern Ireland	0.8960	3	4	+1
Denmark	0.8889	4	7	+3
United States of America	0.8687	5	2	-3
France	0.8635	6	10	+4
Sweden	0.8599	7	12	+5
Norway	0.8593	8	6	-2
Finland	0.8505	9	19	+10
Singapore	0.8474	10	11	+1

[29] UNDP E-Government Statistic Report 2012

Examples of initiatives of G2C. Though many examples of initiatives of G2C can be found at local level or staff level, there are also examples and at federal level. One of these examples is FirstGov website creation. The site FirstGov, association from the state and private participants, is under control of GSA. Created in September, 2000, FirstGov it is urged to serve as a portal in real time for 30 million pages of information, services and operations in real time state bodies. According to given the website, FirstGov has the search engine, capable to find "each word of each governmental document of the USA in the fourth fraction of a second or less that". Founders of a site also hope that FirstGov will serve as a platform for future efforts on creation of the reliable and "seamless" electronic government.

The second example is the Inland revenue department of SShA(IRS). Besides providing all tax sheets of IRS in real time which can be "taken" from a site, the Inland revenue department of the USA also contains the huge volume of information, allowing to answer the various questions connected with taxes which citizens usually ask, contacting Inland revenue department for obtaining the reference, or during visit to one of divisions of tax service.

2.3. Current state of E-shops in Uzbekistan

Current state of E-Government in Uzbekistan. Ranked 2nd in the e-government development index in Central Asia, Uzbekistan has taken slow but significant steps toward increasing its online presence with the Government Portal of the Republic of Uzbekistan. As specialists stress, the formation of electronic government system in Uzbekistan is turning into one of the priority challenges. It is conditioned by the wide-ranging reforms underway in the country directed at consistent introduction of information and communication technologies to all spheres of government administration. Currently, in excess of 400 interactive

public services are offered by government authorities on their web sites and the government portal of the Republic of Uzbekistan (www.gov.uz).

The exposition is anticipated to be a platform for the presentation of interactive services by the Ministries of Justice and Public Education, the State Tax Committee, the State Statistics Committee, the Trade and Industry Chamber of Uzbekistan, the Uzbekenergo State Joint-Stock Company and others.

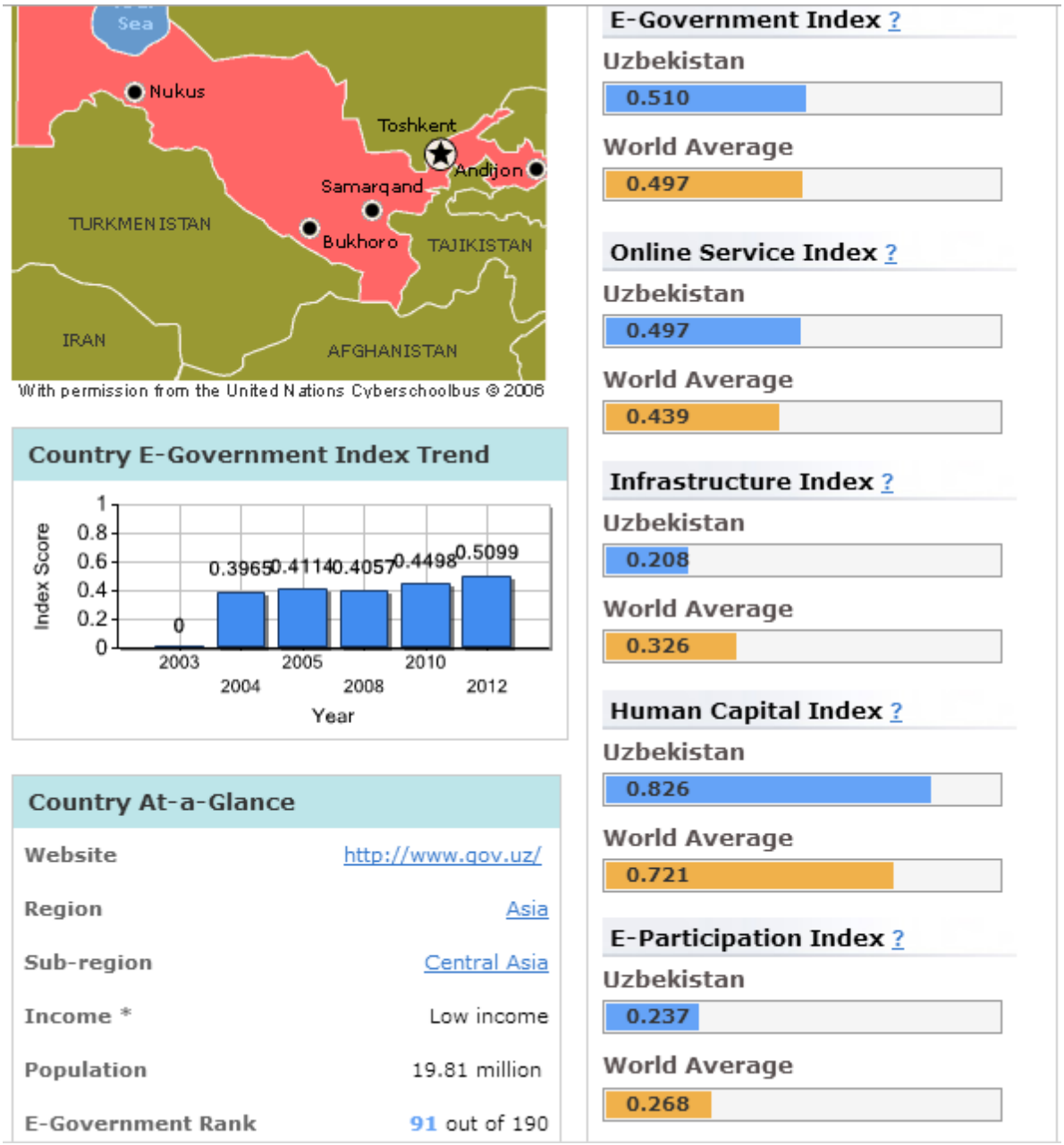
One can find out more about the prospects of raising the quality of services provided by government agencies for the population and private sector by the introduction of information and communication technologies also at the forum of computer experts. It has gathered leading specialists in the development and introduction of software.

2.3.1-chart

Current state of E-Government in Central Asia[30]

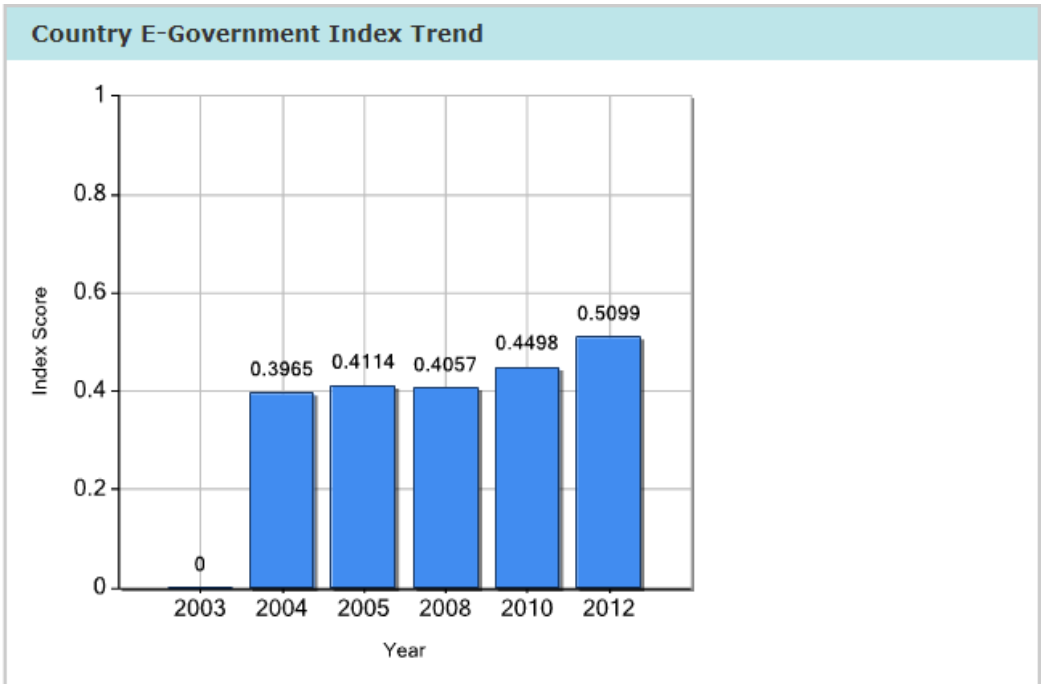
Country	E-Government 2012	Rank 2012	Rank 2010	Rank Change
Kazakhstan	0.6844	38	46	+8 ↑
Uzbekistan	0.5099	91	87	-4 ↓
Kyrgyzstan	0.4879	99	91	-8 ↓
Tajikistan	0.4069	121	122	+1 ↑
Turkmenistan	0.3813	125	130	+5 ↑

[30] UNDP E-Government Statistic Report 2012



2.3.1- picture. Current state of E-Government in Uzbekistan[31]

[31] UNDP E-Government Statistic Report 2012



2.3.2-picture.Uzbekistan E-Government index trend[32]

Current state of e-shops in Uzbekistan. Information of the experts, today e-shops in Uzbekistan reached 100. Its 70 % is situated in Tashkent . From these e-shops we can buy books, audio books , films ,e-books , softwares, computers and many others. To the help of the internet , also, people can find tourism, food ,computer, airline services. For example: Korzinka.uz is a food e-shop service , yarmarka.uz is a computer service e-shop.

The Internet in Uzbekistan became lately available, and not only in the capital, but also in regions. It gives great opportunities for development of electronic commerce on the Internet. Electronic commerce - the convenient decision, both for the user, and for the seller of goods or services. The user can make purchase without leaving the house. For the seller if it, say, Online store, electronic commerce promises economy of money on the maintenance of the room and big staff.

[32] UNDP E-Government Statistic Report 2012

2.3.2-chart

Total quantity of e-shops In Uzbekistan[33]

Names of Group	Quantity
Auto and its equipments	3
House instruments	5
Computer	10
Books	22
Music and films	32
Gifts	12
Soft	12
Food	8
Sport	14
Others	42
Total	160

Only condition: goods in such virtual shops have to be cheaper, than in traditional points of sales. Besides, to the businessman electronic commerce allows to open the additional income item. The existing shop or trading house can organize the Internet platform as an additional point of sales, attracting buyers and by means of a global network. But if to speak about realities, electronic commerce is in Uzbekistan in embryo.

The analysis of development of systems of electronic commerce of Uzbekistan in B2C sector. The online store covers all main business processes of trade enterprise: choice of goods, registration of orders, carrying out mutual settlements, tracking of execution of orders, and in case of sale of information goods or rendering information services (digital goods) – delivery by means of the

[33] This material done by uathor according to the The Wall Street Journal , No.3-2010

Internet. Therefore it is considered the most difficult system in realization of electronic commerce.

Development of electronic commerce is in Uzbekistan at the initial stage. To article includes the analysis of resources of home shopping service by goods (sector of B2C of electronic commerce), online stores and Internet show-windows. It is impossible to carry out the comprehensive analysis of all of existing and really working online stores. But certain participants in the market deserve attention, on their activity it would be desirable to stop.

2.3.2-chart

Structure of online stores on groups of goods, methods of payment, deliveries and according to loyalty programs[34]

E-shops	Payment	Delivery	Bonus
Auto parts and other			
www.fors.uz	e-payments: WEBSUM ; cash or bank card (goods delivery by the courier). Any cards of RUZ banks are accepted, including the VISA maps, transfer to the settlement account	across Tashkent (within TKAD), the minimum order value with free delivery of 15 y.e. , delivery by mail on Uzbekistan.	Actions and bonuses: At achievement of level of purchases equal 500y.e. each retail buyer receives a constant discount of 10%.
Books and magazines			
www.kitoblar.com	bank transfer (branches Hulk of bank), эл. payments: WEBSUM	delivery by mail	-
www.kniga.uz	cash to the courier; эл. payments: WEBSUM, WEBSUM; bank transfer or by means of plastic cards (for юр. persons), advance payment, cash on delivery.	delivery by the courier across Tashkent is free, delivery of one book to shop of 500 bags, across Uzbekistan delivery is carried out by mail of Uzbekistan, out of borders of the republic by air mail.	-
www.ixlos.uz	cash to the courier; эл. payments: WEBSUM, WEBSUM; bank transfer	across Tashkent it is free, a min. order value of 40000 bags	-
Foodstuff			
www.wmbay.uz	e-payment: WEBSUM	shipment at own expense is possible.	Upon each subsequent purchases for the sums:

[34] This material done by uathor according to the report www.bank.uz

			Start — $15, a discount — 0,5%, Econom — $50, a discount — 1%, Bussines — $100, a discount — 3%, The VIP — $500, a discount — 5%.
Food delivery			
www.foods.uz	Credit cards: Visa, MasterCard, e-payment: WEBSUM.	across Tashkent — $10, on the Tashkent area from $20 to $50.	-
Gifts, souvenirs and flowers			
www.service.uz	Credit cards: Visa, MasterCard ; e-payment: WEBSUM	across Tashkent $10, on the Tashkent area — $25.	-
www.podarki.uz	Credit cards : Visa, MasterCard; e-payment : WEBSUM, PayPal; Money transfers: Western Union, MoneyGram, Migom, Anelik, Fast Mail, cash to the courier; cash in flower salon Fashion flowers; according to the clearing settlement for the organizations.	If the order does not exceed 100 y.e. — 4 y.e., more than 100 cy.e, 2 y.e. Reductions of an interval of delivery of 1000 bags for everyone 4 hour.	-
www.marakand.uz	e-payment: WEBSUM ,, Яндекс.Деньги, E-GOLD,	the courier, itself export from office, express mail services, goods delivery by the courier is carried out free of charge irrespective of number of the order.	
Digital goods			
www.pin.uz		instant delivery on the keeper, access get at once after payment.	-
www.wmbuy.uz	e-payment:, RoboXchange, E — Gold, Moneybookers.com, Z-payment.ru, Liberty Reserve, Siteheart.com	instant delivery on the keeper, access get at once after payment.	-
www.moymir.uz	e-payment: WEBSUM	instant delivery on the keeper, access get at once after payment.	-

www.plati.uz	e-payment : WEBSUM, Яндекс. Деньги, Money.mail, WO,RBK Money, CONTACT, EasyPay,QIWI	instant delivery on the keeper, access get at once after payment.	-
Films			
www.kinoman.uz	e-payment: WEBSUM	Access after loading	-
Internet show-windows			
www.yarmarka.uz	cash to the courier, non-cash (for legal entities); plastic cards: VISA, Euro with ard/MasterCard/, UzKART (temporarily is not accepted)	major appliances of 5 y.e., portable equipment mail and messenger service of shop make 2.5 y.e. The cost of reduction of an interval of delivery of 1 y.e. for everyone 7 hour.	-
www.korzinka.uz	cash; plastic cards of RUZ banks; the clearing settlement for corporate clients (юр. persons)	for the sum over 30000 bags free of charge; less than 30000 bags — 3000 bags; Min. order value – 10000 bags	Loyalty program" Basket of Pluses"
www.elektronika.uz	cash to the courier, bank transfer	Small-sized goods – 2.5 y.e, large-size – 5 y.e. across Tashkent 8	Various actions and gifts upon equipment purchase
www.allsoft.uz	bank transfer 9		

In the course of work with the buyer marketing information gathers constantly and analyzed. The owner of online store, having full information on visitors of a web site, can build according to it the marketing policy as after the order and mutual settlements data on consumer activity remain in system.

Also such problems take place as the low income, backwardness of electronic payment systems, psychological and social unpreparedness of the population to make purchases in online store. Practical minus is lack of essential advertizing of online stores both in the Network, and in other mass media (outdoor advertizing, advertizing on television). Generally shops of the zone "UZ" offer a method of payment – cash to the courier this results from the fact that in

Uzbekistan the system of credit and debit cards practically is not developed, also buyers do not trust to on-line methods of payment. The last first of all is connected by that organizational and legal questions of electronic payments are not perfect. In turn, buyers are not sure of safety of made transactions through the Network. Not all online stores offer on-line methods of payment.

Due to above-mentioned problems of online stores questions of effective business are priority, it is recommended to attract more professionals in the field of electronic commerce, marketing, logistics, consulting. The main objective has to become — requirements satisfaction of the buyer. For this purpose it is necessary to increase level of service: to pay more attention to a content of a site of online store (the detailed characteristic of goods and services, a professional advice), to reduce the prices for delivery services, to provide to buyers a wide choice of methods of payment. Also to offer various bonuses, discounts and actions. So, for example," the Basket of Pluses" offers Korzinka.uz loyalty program. By means of a co-branded amount-based card of loyalty it is possible to pay for any purchases and services in all стране14. Its benefit consists in opportunity receiving discounts and special offers at payment in a network of the Korzinka.uz supermarkets. The owner of a card receives the following privileges:

– automatically becomes the participant of loyalty program of Korzinka.uz;

– 1% from the sum of each purchase for the sum over 25 000 bags of korzinka.uz comes back to the card holder in the form of transfers to the loyalty card;

– opportunity to take part in special marketing programs of the Korzinka.uz network. Besides above-mentioned privileges, the user has in addition all opportunities of the amount-based KSB15 card.

Except above-mentioned it is also necessary to expand the range of offered goods and services, to look for the most optimum pricing policy.

Quality of work of a delivery service – one of important factors of success of e-shops. The more methods of payment and delivery offers Online store to buyers, the it can capture large potential audience.

Service of Internet banking and electronic commerce for holders of the UZCARD EMV cards is started. By means of this service holders will have a possibility of implementation of payments for goods and services through online stores and to supervise money on the card account. To use this service, the holder of a card needs to be registered in "A personal office". At the holder of a card of UZCARD EMV SMS informing service on the mobile phone has to be connected. Tariffs and ways of connection to service of SMS informing are defined by card bank issuer. For registration in system it is necessary to be registered to the address http://my.uzcard.uz/ebank

The following page will be thus displayed:

2.3.3-picture. Personak cabinet of internet-banking[35]

By pressing the Registration button the dialog box with a choice of data of the user will be removed. The holder needs to enter number of the card and validity period and to press the Receive the Dynamic Password button. The dynamic password has to come to the mobile phone within 5 minutes.

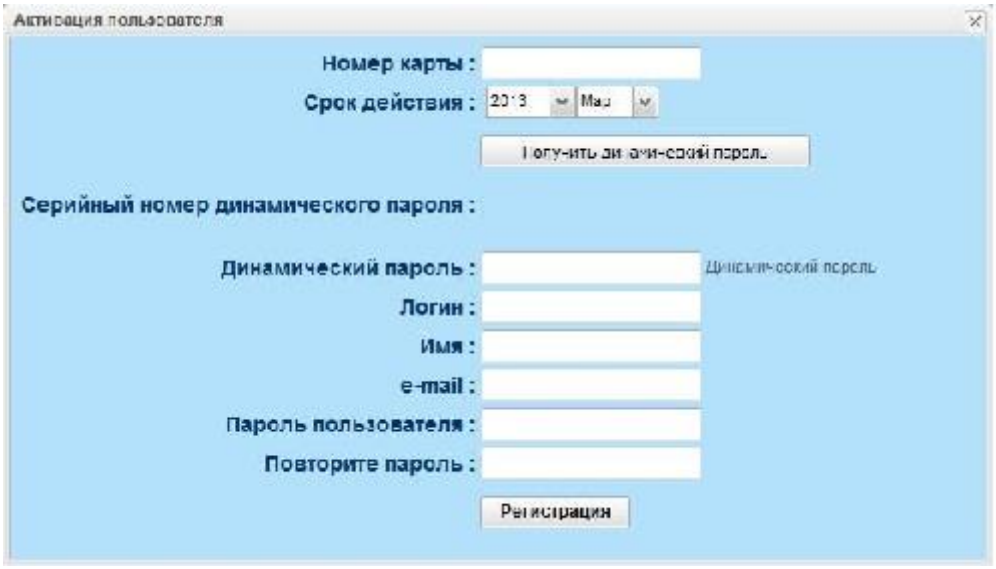
If within 5 minutes the dynamic password does not come, the user needs to press the Receive the Dynamic Password button once again. On number of the mobile phone to which service of SMS informing will be attached the dynamic password which needs to be entered into the field "Dynamic Password" is sent. Besides, it is necessary to enter desirable login for further use in system, a full name of the user, the e-mail address and the password with confirmation (gets out the user).

[35] Information of www.bank.uz

After filling of all fields it is necessary to press the Registration button and the user will be registered with the specified login and the password.

After successful registration the user can enter the login and the password, and also a check code.

On the screen the page with a condition of the card account will be displayed.



2.3.4-picture. Registration process[36]

The holder needs to enter number of the card and validity period and to press the Receive the Dynamic Password button. The dynamic password has to come to the mobile phone within 5 minutes.

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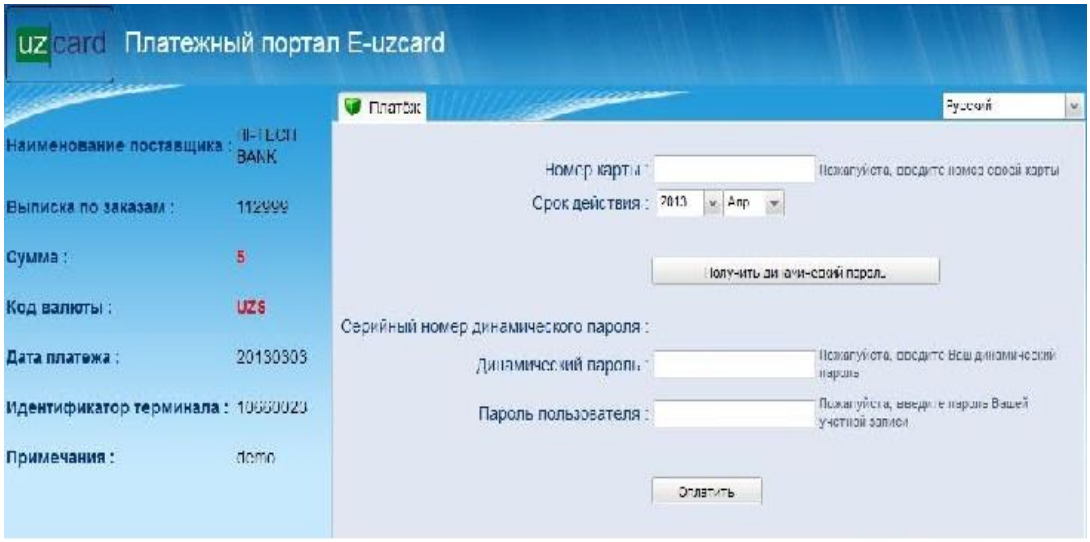
After successful registration the user can enter the login and the password, and also a check code.

On the screen the page with a condition of the card account will be displayed.

On this page it is possible to change also the password, and also the list of additional services expanded in process of development of system will be

[36] www. bank.uz

displayed. In addition it is possible to look at history of payments in system selecting the corresponding item of the menu. For payment in online store the interface of the shop for a choice of goods or services and the system interface for directly payment which looks as follows is used:



2.3.5. E-Payment portal E-uzcard[37]

Here in the left part data on payment (the name of the supplier, order number, the sum, currency, a maturity date, the terminal and note identifier) are displayed. In the center it is necessary to enter the user data – number of the card and validity period then to press the Receive the Dynamic Password button and after it will come to the mobile phone in the form of SMS to enter it into the corresponding field, and also to enter the password which was used at registration in system. For payment confirmation it is necessary to press the Pay button.

[37] www.bank.uz

CHAPTER III. E-SHOPS DEVELOPMENT PERSPECTIVES

3.1. E-shops development perspectives

This chapter is devoted to one of the most actual today by that is to Internet business development perspectives in Uzbekistan. This sphere of action starts gaining the increasing value in the modern world, and in our country respectively, in connection with a tendency to general globalization of economy. The Internet and electronic trading play one of the major roles in this process.

The Internet gives the chance to the domestic companies to enter the world market, expands sales channels, unites suppliers and buyers in uniform system. The turn of electronic trading makes such considerable sums which are comparable to gross domestic product of such countries as France, Italy, Great Britain. Therefore it is impossible to ignore or underestimate value of this rather new sector of economy. Conducting large-scale business in modern conditions without use of information technologies is not possible. For small and medium business the Internet gives fine opportunity for advance. Certainly, Uzbekistanstill very much lags behind in development and prevalence of electronic trading developed countries that is explained first of all by an insufficient computerization of the population. Especially, it is necessary to pay special attention to prospects and conditions of effective functioning of Internet economy and advantage which it gives to the enterprises separately, and national economy of the country as a whole.

Since the middle of the 90th years, activity growth in the field of online trade is around the world observed. After the large companies making the computer equipment in the Network dealers in traditional goods began to leave. There was a large number of bookstores, shops of compact disks and videotapes, wine shops. Now practically any goods can be bought through the Network.

Electronic commerce (e-commerce) is an acceleration of the majority of business processes at the expense of their carrying out by electronic image. In this

case information is transferred directly to the recipient, passing a stage of creation of the paper copy at each stage.

Under definition of electronic commerce fall not only the systems focused on Internet, but also and "electronic shops", using other communication environments - BBS, VAN, etc. At the same time procedures of the sales initiated by information from WWW, but using for data exchange the fax, phone and so forth, can be only partially carried to a class of electronic commerce. Let's note also that in spite of the fact that WWW is technological base of electronic commerce, in a number of systems other communication opportunities are used also. So, inquiries to the seller for specification of parameters of goods or for registration of the order can be sent and through e-mail.

Today dominating means of payment at on-line purchases are credit cards. However to a scene there are also new payment tools: smart cards, digital money (digital cash), micropayments and electronic checks.As show the results of polls given above, for successful trade on the Internet are important not only design of shop or convenience of payment system. Electronic commerce includes not only transaction on-line. In the area covered by this concept, it is necessary to include and such kinds of activity, as carrying out market researches, definition of opportunities and partners, support of communications with suppliers and consumers, the document flow organization and so forth. Thus, electronic commerce is complex concept and includes electronic data exchange as one of components.

Creation of electronic commerce was promoted by emergence of expanded system of roads and maritime routes, improvement of vehicles, including emergence of the engine. As a result of it in the Middle Ages the Euroasian continent was transformed to the uniform market. At the beginning of the radio XX century, phone, telegraph, mas-media created conditions for emergence of large corporations and transnational industrial economy. At this time in an economic sky there were also new phenomena: brand creation (differently -

advance of a trademark and image of the company), mass advertizing and use of public relations (first of all by means of mass media).

Emergence on the Internet of web pages as data carriers and a wide circulation of personal computers became the following precondition of formation of electronic commerce. There was possible a creation of electronic shops. This idea was so successful that the first who understood prospect of such business, achieved amazing successes.

This form of business managed to incorporate effective practices of all previous eras of development of economy. You have an opportunity to become the owner of own online store which only wealthy men - Internet use for business on all globe - possibility of use of advantages of multilevel marketing for creation of a network of online stores - use of automatic system of creation of such network which works 24 hours per day 365 days in a year even in the absence of the owner - use of the latest techniques of training in conducting this business earlier were able to afford. Business of this period puts on the central place of the person, his personal qualities.

Several years ago the thought of sale of goods in Internet was considered ridiculous and unreal. However after arrival in 1995 of Jeff Bezosa and his Amazon.com corporation in Internet of idea of on-line trade abruptly changed. Analyzing specifics of sale of various goods, he came to a conclusion that on-line sale of books will be the most favorable: after all catalogs on sale of books can contain thousands, and even tens of thousands of names, and their typographical edition demands considerable expenses. And here creation of such catalog in the form of a database on the computer is possible, and any buyer, having access to Internet, will be able to find the necessary book in only a few seconds. Today dominating means of payment at on-line purchases are credit cards. However to a scene there are also new payment tools: smart cards, digital money (digital cash), micropayments and electronic checks.

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Unlike the USA electronic commerce is in the countries of Europe at a formation stage. Nevertheless cautions about threat proceeding from the Internet for small enterprises, especially that from them which are engaged in intermediary activity and home shopping service already sound. The main reason for fears — other than in the USA production structure: the majority of workplaces in the European countries is concentrated on the small and medium-sized enterprises which have been still insufficiently equipped in the information relation for fast occurrence into a cyberspace. In the USA, on the contrary, universal introduction of the information technologies (IT) creates a set of new vacancies in this connection there is already other problem — shortage of experts in the field of computer and information technologies.

The main thing for Uzbekistan not to lag behind today those processes which take place in Internet economy area when forming the relevant international legislation and integration into world economic space. For the present very carefully investors go into the Uzbek earth, taught by financial crises, the tax legislation, a mafia and crime, but not to avoid investments into Internet economy development into Uzbekistan- the potential commodity market and services, and the most important - consumers is too great. Certainly, in order that there was a sharp jump in the sphere of electronic trading, investments are necessary, first of all, to the telecommunication sphere because high-quality Internet access, especially in regions, is one of indispensable conditions of increase in number of Internet users." The Internet" is today also a communication medium, as television, radio or the newspaper, but possessing thus the capacity inaccessible to another

means of communication, interactivity and the coverage region! Thus, if the newspaper leaves such circulation in such region, and the television - within any country or even several countries, the Internet is a communication medium without borders! The Internet promptly develops and becomes cheaper, becoming more and more available to everyone. And after it commerce lasts also electronic. You only imagine, what unique opportunities, what potential are comprised by the Internet for business! Let's consider some of them.

1 . First, relative low cost of use. To create a page or a small site, having provided thus the presence at the Network in power today even to the school student, not to mention firm - there would be a desire.

2 . The second - independence of borders and state taxes.

3 . The third unique possibility of the Network - a kruglosutochnost of sales. Your information site or online store work without breaks and days off.

4 . Interactivity of communication with the buyer. Unlike traditional means of communication, on the Internet you can receive a response from visitors instantly, and, thus, quicker react to demand.

5 . Detailed information on your goods and services. If in traditional advertizing means firm are always limited to some volume of an advertizing space or a broadcasting time, on the Internet such restrictions are absent. The company can submit information on the goods so in detail as far as will consider expedient.

6 . Possibility of instant payment, without departing from the computer, without leaving the house.

If retail electronic shops for the Uzbek market it still exotic, on the Internet many companies felt advantages of conducting business operations already now. It became especially actual in the conditions of an economic crisis and is connected with advantages which will be got by firm after application of Internet technologies.

Prompt growth of world electronic trading and its influence on the Uzbek society, and economy causes need for the fastest settlement of this sphere, and it is

necessary to pay attention to the Uzbek bodies of legislative and executive power to it. As various spheres of business are interested in electronic trading, coordination of activity of many regulating boards and authorities is necessary: from tax structures to governing bodies of a mail service and telecommunications. Activity of the government and administrative bodies has crucial importance for development of electronic trading in Uzbekistan and obtaining those advantages which can achieve with its help.

Meanwhile we cannot speak about full home shopping service on the domestic Internet. But separate elements and technologies can be used already today and to gain thus real economic effect. So, what most perspective ranges of application of E-shops in our country?

1 . Automation of wholesale trade. For the companies with an extensive dealer network or the big corporate customers, competently constructed online store will allow to reduce considerably time and cost of trade transaction (process from acquaintance to the order and goods payment), having increased, thus, number of transactions and profitability of a turn.

The online store will allow to have the following opportunities during the work with contractors and ultimate consumers:

The being self-updated web show-window, which data automatically get out of the corporate database which is constantly supported in an actual condition.

Possibility of storage of information on buyers and their discount schemes that will allow to form for everyone the individual price list and to personalize an account extract.

Possibility of display of a real condition of a warehouse that is important for the dealers, wishing to reserve or order goods not available in a warehouse.

Possibility of maintaining balance for each buyer and the contractor.

Thus, each buyer will be able to see the previous condition of the purchases or existence of means on the account, to supervise and consider any financial trade

operations. It allows to carry out payment of goods not only in schemes with an advance payment, but also on credit and other ways.

2 . Intercorporate trade. As the most popular method of payment in domestic online store meanwhile there is a non-cash payment according to the traditional invoice, it is possible to tell with confidence that legal entities will be the main clients of domestic online stores. They are for today also the most solvent category of the clients having Internet access which in this case gives opportunity of convenient and fast access to information on your goods and services, order registrations (mostly - rather large), payments and deliveries (for big corporate customers it is possible to offer and such service).

3 . Home shopping service. In our country while it is not necessary to count on considerable retails. But it is possible to organize effective home shopping service by the goods calculated on the international market. The most popular goods in our country all types of goods which can be transferred on the Internet promise to become such first of all. Though already there are examples of rather effectively organized trade in books, compact disks or souvenirs. The way of delivery to their final buyer can become the main problem here.

Technologies do not stand still - today banks the infrastructure for domestic electronic commerce already actively prepares. Will pass at most a year more - two - and everything will fall into place: there will be credit cards at users, there will be technologies on reception of Internet payments at banks, there will be convenient services of express delivery of goods about the country. In that it will occur - there are no doubts. And the reason for that is covered in effect the Internet - unique and revolutionary means of communications, not to use which for business would be simply silly. For this reason it is necessary to start being engaged in electronic commerce immediately, while the getting is good, because to take the place in this market every year everything it becomes more difficult.

It is possible to allocate five main problems which heads of the companies face when conducting Internet trade:

- ✓ safety,
- ✓ increase in number of networks which need to be operated / to which it is necessary to have access,
- ✓ expenses of development of the new direction,
- ✓ too fast movement of the company on new controllability direction/violation
- ✓ violation of the established interrelations with old partners.

Proceeding from the listed problems, we will try to define seven fundamental conditions for successful business in Internet:

1 . Safety. Namely: confidentiality, authentication of the buyer and the seller, integrity of messages (for example, it is inadmissible that from the price any figures were gone), a guarantee of lack of refusals (the parties which are taking part in concrete transaction, cannot refuse the fact of its authorization), and also operational reliability (ability to cope with failures in a network).

2 . Shops in the online mode have to be created so that they could be noticed in WWW and zone UZ;

3 . To provide opportunities for expeditious booking and processing of payments;

4 . To be able to deliver any purchases. Delivery of goods has to be quick;

5 . To simplify customer service;

6 . To establish connection with clients and to form reports. Internet is Wednesday. Besides, the enterprises have to trace movement of buyers through shop effectively to bring the offers into accord with wishes of each certain buyer;

7 . To unite existing business systems. For successful work trade in Internet has to be scaled;

Schemes of carrying out calculations. Systems of payments can be divided on credit, debit and the systems working with digital cash.

Credit systems. Credit systems are an analog of usual systems with payments carried out by means of credit cards, only with Internet use for data transmission and with a number of services for safety – the digital signature, enciphering of data, etc.

CyberCash belong to number of similar systems, Open Market, First Virtual, all systems using the SET protocol. SET allows to carry out authorization, using digital signatures, and at the same time protects buyers, providing the mechanism of transfer of number of the card for check directly to the issuer, passing intermediate links.

The main advantages of use of SET are:

- ✓ security of sellers from purchases by means of not authorized payment card and from refusal of purchase;
- ✓ security of banks from not authorized purchases;
- ✓ clients will not suffer from interception of a credit card number and from purchase at nonexistent sellers.

Disadvantages of credit systems it is possible to carry to the main:

- ✓ need of credit check of the client and card authorization;
- ✓ lack of anonymity;
- ✓ limited number of the shops accepting credit cards
- ✓ for buyers – need of opening of the credit account and a complex "card data transmission on a network".

Debit systems. Debit systems – exist in the form of electronic equivalents of paper checks. When opening the account the electronic document which contains a name of the payer, the name of financial structure, an account number of the payer, the name (name) of the recipient of payment and the check sum is issued. The main part of information is not coded, but the electronic check has the digital

signature. Inconvenience of such systems is possibility of a compromise of the electronic check.

Digital cash. Digital cash, in essence, relating too to debit systems, is in essence similar to cash as the user of system buys previously electronic analogs of cash notes from the holder of payment system.

Most often in payment systems system "blind signature", allowing to perform operations anonymously, but with prospect of the proof of their reality is realized. For example, in Digicash the following is realized: at first the client creates electronic notes on the computer, determining their face value and serial number and certifying them own digital signature. Then it sends them to bank which, at receipt of real money for the account, signs these notes (knowing only their face value) and sends them back to the client. Upon purchase the client sends notes to the seller and can always prove that purchase was made by him as only he knows serial numbers of the notes.

The main advantages of data of systems is the following:

- ✓ systems are suitable for micro payments;
- ✓ anonymity can be provided.

To negative sides it can be carried:

- ✓ need of preliminary purchase of notes;
- ✓ lack of possibility of granting credit.

3.2. Suggestion for developing e-commerce in Uzbekistan

The Electronic Trading Platform (ETP) — the complex of information and technical solutions providing interaction of the buyer (customer) with the seller

(supplier) through electronic communication channels at all stages of the conclusion of the transaction.

Essence of work of Electronic trading platform. The Electronic Trading Platform (ETP) allows to unite in one information and trade space of suppliers and consumers of various goods and services and provides to participants of ETP a number of the services increasing efficiency of their business. Today it is possible to call electronic trading platform any Internet resource by means of which purchase and sale bargains between the enterprises — buyers and sellers are concluded. Customers have an opportunity to hold the electronic auction — tenders, auctions, inquiries of the prices and offers — optimizing expenses, and suppliers — to participate in carried-out purchases, to place information on offered production and services. Sometimes the specialized companies which information besides placement on trading floor process the received result and even, probably are engaged in placement of trade procedures, define the winner of procedure.

Types of Electronic trading platforms.

ETP for placement of the state order — is ETP, have functionality for carrying out open auctions in an electronic form and work according to regulations.

ETP for commercial customers — is Electronic trading platforms on which the electronic auction carry out not the state companies (commercial customers). Such ETP much more, than for the state auction and regulations of carrying out electronic auctions more flexible (in some auctions the digital signature is not required even). For example, Rosatom Electronic trading platform — the Auction Competitive House.

ETP for commercial suppliers share on 2 types:

The specialized ETP created under needs of a certain enterprise. For example: Gazprom electronic trading platform on sale of oil products

Versatile Electronic trading platforms on which wider range of production and services, than on specialized ETP is presented. On such platforms any company can act both as the customer, and as the supplier of goods and services

without restrictions according to the nomenclature. On platforms of the second type place information on the purchases of the company.

Supplier-driven — the trading floors created and supported by sellers. This type of ETP is formed by the large companies, corporations and their associations, interested in sales channels of the production in the modern ways via mechanisms of electronic trading platforms.

Third-party-driven — the trading floors created and supported by the third party. It is the most considerable category of the intermediary platforms, urged to bring together together buyers and sellers.

Function of ETP. Working at Electronic trading platform, the customer or the supplier can successfully resolve the various issues arising in daily business practice because these systems carry out the following important functions:

Information function allows to study the list of the organizations working at ETP, to receive information on the interesting organization.

Marketing function which allows to carry out search of buyers and consumers of interesting works and services and also to receive information on requirements and offers of works and services which place other organizations on a platform.

Advertizing function. Having placed information on the organization on ETP, at once to get to a common information space.

Trade function which allows to carry out a full complex of various trade and purchasing actions for acquisition of goods and services as the organizer of the auction. As the bidder to carry out a complex of actions for effective sale of own goods and services.

Analytical function allows to carry out the comparative analysis of various indicators of activity of the organizations. It is correct to choose contractors for performance of deliveries, works and services in interesting subject.

Information security function, carries out the safe electronic document flow constructed with use of certified means of cryptographic information security (EDS);

Advantages of work on ETP. Any head of procurement or the purchasing manager faced that quickly to find the good supplier of goods or service very much it is not simple. It is not so difficult to find at all the supplier, how many to define which will offer the most favorable conditions of deliveries. Advantages of work on ETP in the solution of this question are obvious to the customer:

- ✓ Considerable economy of working hours;
- ✓ Economy of money on the organization and carrying out purchases;
- ✓ Transparency and openness of process of purchases;
- ✓ The honest competition excluding work of unfair employees with "the" supplier companies;
- ✓ Participation in the auction is possible from any point of the world, without leaving the office;
- ✓ Availability to representatives of any business — the price and lot conditions are limited to nothing.

Advantages of work on ETP for the supplier consists that each head of the company, the head of sales department or sales, is always interested in expansion of client base and increase in sales of the company. Enormous money is spent for advertizing, the numerous call-centers, but as a result work the more the company sells, the more it spends spare cash. During the work with ETP the company receives a number of advantages:

- ✓ Fast search of the interesting auction;
- ✓ Economy of means on an advertizing campaign;
- ✓ Transparency and openness of process of sales;
- ✓ The honest competition excluding not price methods of conducting fight;
- ✓ Equal rights of all suppliers of goods, works and services;

- ✓ Participation in the auction is possible from any point of the world, without leaving the office.

Creating Association of Electronic trading platforms in Uzbekistan. The Association purpose — creation and successful functioning in Uzbekistan uniform interactive space that will allow to combine efforts of all electronic trade systems in the global plan.

Within interests of the concrete enterprise membership in AETP guarantees possession of a huge range of information and incommensurably great opportunities for production realization.

The accession to Association provides to all her members entry into uniform information electronic space of federal scale. It becomes possible thanks to an extensive federal network.

The interactive information system is intended for stage-by-stage passing of all procedures by deliveries of goods and rendering services. The accession to Association is necessary for all who seeks for business development, transition to new level of sale and production acquisitions, reduction of expenses and information safety.

Advantages of the introduction in AETP. For customer:

- ✓ fast acquisition demanded in production, and also works (services) with high quality and at the low prices;
- ✓ target expenditure of means, control of corporate service of sale;
- ✓ expansion of number of suppliers;
- ✓ decrease in expenses for preparation of transactions (temporary and financial);
- ✓ possibility of exchange of information (using the list) about unfair suppliers.

For supplier:

- ✓ fast exit to customers regardless of their geographical site;
- ✓ "transparency" of transactions, assessment of competitive advantages;

- ✓ possibility of an exit to any trading floor of the country entering into AETP;
- ✓ decrease in expenses for providing competitive documentation (temporary and financial);
- ✓ full ownership information on the held auction at the expense of the automatic notice of competitions and their stage-by-stage carrying out.

Electronic Digital signature**.** The resolution of the President of the Republic of Uzbekistan of 08.07.2005 No. PR-117 "About additional measures for further development of information and communication technologies" the State committee of communication, informatization and telecommunication technologies of the Republic of Uzbekistan it is defined by specially authorized body in the field of digital signature use.

The main objectives and functions of specially authorized body in the field of digital signature use:

* development of projects legislative and regulations on digital signature use;

* development and representation in accordance with the established procedure on the statement of state standards, the organization of introduction of the international standards, development and the approval of industry standards, specifications and requirements to means in the field of digital signature use;

* coordination of activity of state bodies and managing subjects concerning introduction and digital signature use.

The main objectives and functions of Body of registration of the centers of registration of keys of digital signatures are:

* implementation in accordance with the established procedure state registration of the centers of registration of keys of digital signatures;

* issue of certificates of keys of digital signatures to authorized officers of the centers of registration of keys of digital signatures;

* maintaining the uniform state register of certificates of keys of digital signatures of authorized officers of the centers of registration of keys of digital signatures and providing an open entry of legal entities and individuals to it;

* confirmation of authenticity of a digital signature of authorized officers of the centers of registration of keys of digital signatures according to the address of legal entities and individuals;

* control of activity of the centers of registration of keys of digital signatures.

When performing tasks and functions of Body of registration of the centers of registration of keys of digital signatures is guided by the Law of the Republic of Uzbekistan "About a digital signature" and the Provision on an order of the state registration of the centers of registration of keys of the digital signatures, the approved resolution of Cabinet council of the Republic of Uzbekistan of September 26, 2005 No. 215.

Today in Uzbekistan registration of keys of EDS is carried out by 10 Centers.

The total of operating keys and certificates of keys of EDS which have been given out by the Centers of registration of keys of EDS, available in the republic for September 20, 2012 makes 271717. In system of the electronic auction suppliers and customers in a remote mode make operations (submission of the price offer by the supplier, the announcement of purchase by the customer, etc.), involving certain obligations as with one, and on the other hand. The digital signature (DS) mechanism is urged to provide the legal importance of these operations.

In fact EDS — is a certain sequence of symbols which is received as a result of a certain transformation of the initial document (or any other information) by means of the special software. EDS is added at transfer to the initial document. Any change of the initial document does EDS invalid. In practice of EDS it is unique for each document and it cannot be postponed for other document; the

impossibility of a fake of a digital signature is provided with very large volume of mathematical calculations necessary for its selection. Thus, when obtaining the document signed by EDS, the recipient can be confident in authorship and an invariance of the text of this document.

EDS is today legislatively issued procedure of an exchange by the protected data on the Internet.

CHAPTER IV. SAFETY OF VITAL ACTIVITY

4.1. Rational organization of work place

The complexity of production processes and equipment changed the functions of the person in modern industry: increased responsibility of tasks; increased volume of information perceived by the working and the performance of the equipment. A person's work has become more difficult, increased load on the nervous system and increased physical load. In some cases, the man has become the least reliable link of the system «man-machine». There is a task of providing reliability and safety of persons at work. Solves this task ergonomics and engineering psychology.

Ergonomics (from the Greek ergon work and nomos - law) is the scientific discipline that studies the human in terms of its activities related to the use of machines. The goal of ergonomics - optimization of conditions of work in the system "man-machine". Ergonomics defines the requirements of the person to technology and to the conditions of its functioning. The ergonomics of the equipment is the most generalized index of properties and other characteristics of equipment.

The connection of the man with the environment and the parameters of the workplace. Working place, this is the area in which the committed work of the performer or group of performers. Jobs may be individual and collective, universal, specialized and special.

General requirements, which must be observed when designing jobs, the following:

• adequate working space for the person;

• optimum position of the body of the worker;

• sufficient physical, visual and auditory communication between man and machine;

• optimal allocation of working space in the room;

• the permissible level of action of factors of production conditions;

• the optimal placement of the information and the motor field;

• availability of means of protection from hazards.

Design should provide the zone of optimum and easy reach of the motor field of the workplace and the optimal area of the information field of the workplace. Angle of view in relation to the horizontal should be 30-40 degrees. The choice of working arrangements should take into account the efforts expended by the man, the magnitude of the movements, the need for movement, the pace of operations. The choice of working postures should take into account the physiology of man and parameters of working places determined by the choice of the position of the body at work (standing, sitting, a variable). Jobs for work «sitting» are organized in an easy job and middle severity, and the severe - working posture -"standing".

In the design of equipment and organization of a job it is necessary to foresee the possibility of regulating the individual elements, in order to ensure the optimum position of the operator.

The design of the equipment must ensure that it meets the anthropometric and bio mechanical characteristics of the individual on the basis of accounting change dynamics of the amount of heat when you move, the range of motion in joints.

For the account in the design of equipment anthropometric data should:

• determine the contingent of people for whom is designed equipment;

• select a group of anthropometric characteristics;

• install the percentage of working, which must meet the equipment;

• determine the boundaries of the interval size (efforts), which should be implemented in the hardware.

When designing the use anthropometric dimensions of the body, and take into account the differences in the sizes of the body of men and women, nationality, age, professional. To determine the boundaries of the intervals, which

take account of the percentage of the population, the system is used pertseteley. Design of the equipment should provide the ability to use at least for 90% of consumers.

To work in a position "sitting" are used by various operating seats. Distinguish workers seat for long and short term use. General requirements for the seat of long use of the following: the seat should ensure position, minimizing the statistical work of muscles; create conditions the possibility of changes in working postures; not to obstruct the activities of the systems of the body; to ensure the free movement relative to the working surface, have adjustable parameters; have the floor upholstery. For short-term use is recommended hard chairs and a different type of stools.

In the conditions of growing mechanization and automation of production processes is of special significance means of display of the information about the object of management. Widespread use of the received information model, that is organized according to certain rules information about the status of the object of control.

The information models of the following requirements:

• the content of the information model should adequately display the object of management;

• information model should provide the best information balance;

• the shape and composition of the information of the model must be consistent with the labor process and possibilities of man for the reception of the information.

Practice makes it possible to outline the sequence of the development of an information model: definition of the objectives of the system, the sequence of their decisions and sources of information; drawing up a list of control objects and their characteristics; the distribution of objects on the degree of importance; the distribution of functions between automation and man; the choice of coding of

objects and drawing up of the overall composition models; determination of Executive actions of man.

In the process of constructing information model are determined by the location of the media in the workplace, are selected dimensions of marks and the layout of. Displaying means are placed in the field of view of an observer with the account of optimum corners and observation areas. Dimensions signs monitoring are determined taking into account maximum accuracy and speed of perception of the information, as well as the brightness of the character, magnitude contrast, the use of color. Optimum brightness are considered to be the value at which the maximum contrast sensitivity. The value of it will be greater, the smaller the size of the object of discrimination. Optimal area size contrast is 60-90%. In the work of the eyes is a place of a certain inertia, which requires taking into account the time of exposure of the optic signal and the time intervals for the sense of separate signals the following one after the other. In most cases, the exposure time of the signal should be no less than 50 MS. Each variety of indicators has its area of use: indicators backlit used for the display of high-quality information that requires an immediate response of the operator; gauges are used for the reading of the measured parameters; integral indicators for combining information immediately on several parameters.

The structure and dynamics of the controlled object are usually with the help of a chip. In some cases the scoreboard used to display information and perception of the team of operators.

In the design of the workplace should take into account the rules of the economy's movements: when using two hands of their motion should be simultaneous and balanced; movement should be smooth and rounded, rhythmic and customary for working. The design of the equipment shall take into account the rules relating to the speed and accuracy of workers ' struggles. For example, the most rapid movement to itself; in the horizontal plane of the hand speed more than in the vertical; the accuracy of movements better in a sitting position, than

standing, etc. Controls, used in the workplace must comply with the General requirements of ergonomics: and direction of the management bodies must comply with the movement associated with him indicator; the compliance of the location of the management bodies of the sequence of work of the operator; ease of use; the creation of the bodies of the Board of mechanical resistance and etc. In addition, for each type of bodies of pressure corresponds to a specific area of use and the special requirements of the size, form, effort, etc.

The automated workplace of the operator-Communicator (the operator in the control room) in the General case are used:

- means of mapping the information of individual use (imaging units, signaling devices, and so on);

- means of control and input of information (remote the display, keyboard control, separate controls, and so on);

- devices of communication and transmission of information (modems, telegraphic and telephone sets):

- the device documentation and storage of information (printing devices, magnetic recording and so on);

- auxiliary equipment (means of office equipment, the storage media, the device of local lighting).

At the automated working place should be provided with information and constructive compatibility used by technical means, of anthropometric and physiological characteristics of the person.

At optimization of the procedures of interaction between operators of telecommunications workers with technical means in the conditions of automation ergonomic factors act as the main determining the probability-time characteristics and the intensity of the work. These factors are sensitive to variations of individual properties of the operator.

Working the furniture should be comfortable for the execution of planned operations. The design of the working furniture: table, chairs is of great importance

for the creation of healthy environments and highly productive work. Working the furniture is designed with consideration of anthropometric data of a human, technical, aesthetic and economic factors.

In the complete set of the working furniture of great importance is the design of the production of a chair, as it depends on the attitude of the employee and, therefore, energy consumption and the degree of its strain. Operating the seat must have the required dimensions, the relevant anthropometric data of the person and be flexible. The most comfortable chairs and seats with adjustable back tilt and height of seat. Changing the height of the seat from the floor and back angle, you can find the most appropriate labour process and the individual characteristics of the employee.

As a rule, all the surface of the written and desktops should be at the level of the elbow in the position of a person. When choosing the height of the table should be considered a man sits during work or stands.

The inconvenient of the table height reduces the efficiency of work and causes rapid fatigue. The lack of sufficient space for the knees and feet cause constant irritation of the employee. Minimum operating table height should be not less than 725 mm. As practice shows, for the working medium height the height of the desktop is accepted 800 mm. For the employee of another growth you can change the height of the working chair, or the position of the boards so that the distance from the object processing before the eyes of the working height is equal to approximately 450 mm.

Accommodation of the technical means and the chair of the operator in the working zone should provide easy access to the main functional nodes and units of equipment for conducting technical diagnostics, preventive inspection and repair; the ability to quickly occupy and to leave the work area; the exception of accidental actuation means of control and input of information; comfortable working posture and position of rest. In addition, the scheme of accommodation

should meet the requirements of integrity, compactness and technical and aesthetic expressiveness of the working postures.

The display must be placed on a table or stand so that the distance of observation on the screen does not exceed 700 mm (optimal distance of 450 - 500 mm). Display screen height must be located so that the angle between the centre of the screen and horizontal line of sight was 200. Horizontal viewing angle of the screen should not exceed 600. The remote display to be placed on a desktop or stand so that the height of the keypad in relation to sex was 650 - 720 mm. When placing the remote control on a standard desktop height of 750 mm it is necessary to use the seat with height adjustable seat (450 - 380 mm) and the footrests. Document (form) for entry operator data it is recommended to have at a distance of 450 - 500 mm from the eyes of the operator, predominantly on the left, with the angle between display screen and the document in the horizontal plane shall be 30 40 degrees. The tilt angle of the keyboard should be equal to 15 degrees.

Display screen, documents and keypad display should be located so that the difference of brightness surfaces, depending on their location relative to the source of light, not more than 1:10 (the recommended value 1:3). At nominal values of brightness of the image on the screen 50 - 100 CD/m2 illumination of the document should be 300 - 500 Lux.

Working place should be equipped in such a way that the movement of an employee would be the most efficient, least tedious.

The device documentation and other, rarely used by technical means, it is recommended to concentrate on the right from the operator in the zone of maximum reach and means of communication to the left, to free the right hand for the entries.

4.2. Emergencies

In theory safety emergencies - is a set of events, the result of the onset of which is characterized by one or more of the following signso:

a) danger to life and health of a significant number of people;

b) the material violation of the ecological balance in the area of the emergency;

c) the failure of the life support systems and control, full or partial cessation of economic activities;

d) significant material and economic damage;

e) the need to involve large as the usually external to the area of emergency forces and means for the salvation of men and the elimination of consequences;

e) psychological discomfort for large groups of people.

It is characteristic that emergency arises outwardly suddenly, suddenly. Specification of definition of the emergency is achieved by introduction of quantitative measures of the dangers.

The classification of emergencies.

For reasons of emergencies are of natural, man-made, man-made, environmental, and social.

To the natural (natural) emergency situations are dangerous natural phenomena or processes that have extraordinary in nature and lead to a breach of everyday life more or less significant groups of the population, loss of life destruction of material values. These include earthquakes, floods, tsunamis, volcanic eruptions, mudflows, landslides, avalanches, hurricanes and Smer-Chi, massive forest and peat fires, snow and avalanches. The number of natural disasters are also droughts, long-term heavy rains, strong stable frosts, epidemics, epizootics, epidemics, mass distribution of pests of agriculture and forestry. Natural disasters can happen: as a result of rapid movement of the substance earthquakes, landslides); in the release of within the earth's energy (volcanic activity earthquakes) at increasing the overall level of rivers lakes and seas floods tsunamis) under the influence of an unusually strong wind ahurricanes cyclones. Some natural disasters fires avalanches landslides, etc.. may arise as a result of the actions of the people themselves but their consequences are always the result of the

action of the forces of nature. For each natural disaster characterized by the presence of intrinsic in the affecting factors, adversely affecting human health.

Natural disasters are a tragedy of the entire state and especiallyo for those areas where they occur. As a result of natural disasters are affecting the economy of the country since the collapse of production of the enterprise the destruction of material values and most importantlyo there are losses among the peoplee killed their housing and property. In addition, natural disasters pose extremely adverse conditions of life for the population, which may be the cause of outbreaks of infectious diseases. The number of people affected by natural disasters can be considerable and the nature of the lesions is very diverse. Most people suffer from floods (40% of the total damage), hurricanes (20%), earthquakes and droughts (15%). About 10% of the total damage is on the other types of disasters.

A number of Soviet and foreign experts, citing data on the losses in major disasters assume that in the future in connection with the growth and concentration of population similar in the force of the disaster will be accompanied by an increase in the number of casualties in the tens of times.

Man-made emergency situations is considered a sudden failure of machines, mechanisms and units during their operationи accompanied by serious violations of the production processc the explosions the formation of fire radioactive chemical or biological infections of large territories a group of damage destruction of people. To technogenic emergencies are accidents at industrial facilities constructione as well as on railм airo roado pipeline and water transport as a result of which the firesa the destruction of civil and industrial buildingsa there was a danger of radioactive contaminationя chemical and bacterial contaminationт there was the spreading of the oil products and aggressive poisonous liquid on the surface of earth and water and there are other consequences endangering human health and the environment.

The nature of the consequences of technogenic catastrophes depends on the type of accident, its scale and characteristics of the enterprise, where the crash

occurred (on the means of transport and the circumstances in which the accident occurred.

Anthropogenic emergency situations are the consequence of the erroneous actions of the personnel. This class of emergency can occur at the same objects that and man-made emergency situations. The difference consists only in the fact that man-made emergency situations is not connected with the human factor directly.

The emergency ecological character may include: intensive degradation of the soil and its pollution by heavy metals (cadmium, lead, mercury, chromium, etc.) and other harmful substances, polluting the atmosphere of harmful chemical substances noise electromagnetic fields acid rain the destruction of the ozone layer, etc.

To the social emergency relate the events taking place in the society robbery violence) ethnic conflicts accompanied by the use of force contradictions between the States with the use of weapons.

THE CONCLUSION

Modern technologies everything are included into our life more actively and it is already difficult to imagine office without Internet access, the head without mobile communication. Electronic payment systems develop. Remember when you the last time paid for services of Internet service provider or the mobile operator at company office? However not everything is so cloudless and good. As a whole across Uzbekistan regular Internet access has only 3,6% of the population, in Tashkent this indicator makes 43%. It is natural to assume that Internet services in the capital are most developed. But whether are developed? In Uznet only some online stores function. The lion's share of electronic sales is the share of computers, laptops and other electronic gadgets, and also food. Online stores – the lagging most behind segment of branch. If various thematic portals grow and develop, of the noticeable growth of Internet sales for the last years can brag unless www.torg.uz, however it is possible to call it a full-fledged platform of Internet trade only with great reserve. Certainly, there is also yarmarka.uz and elektronika.uz, and also korzinka.uz, but whether is small for the city with the three-million population, not to mention other territory of Uzbekistan?

Following the results of 2012 the turn of global Internet trade reached 19% from a total turnover of world trade by goods and services. Shops on sale of computers, laptops, household appliances and electronics are the most popular. The greatest share of the market is occupied by so-called Internet hypermarkets. The turn of the largest online store amazon.com makes 25 billion US dollars.

We will be transferred closer to us. In Russia own delivery services have all largest distribution networks. The share of Internet sales in a turn of retailers makes 7%. The volume of annual revenue of the largest online store makes 67 million US dollars.

In what problem?

Development of IT branch happens only at readiness of society for informatization. As to me sees, we did not create yet active information society, and to that there are some reasons, main from which is an insufficient development of the corresponding legal and information infrastructure. Broad and easy access to information streams is necessary for development of information society, and the existing situation, unfortunately, is far from an ideal. That fact that the most part of Internet users is concentrated in Tashkent, also plays a negative role: 1 million active users – is not enough for development of mass Internet projects. Some fundamental moments of electronic commerce are not settled in any way by our legislation, and therefore there are no clear schemes of interaction with various payment systems. Besides the system of payments is still insufficiently developed by plastic cards.

What we must do to solve like this problems ?

In order that Uzbekistan could use most effectively achievements of electronic means of communication in business, investments and trade, it is necessary :

- ✓ To improve the Legislative base ;
- ✓ To develop e-commerce infrastructure;
- ✓ To develop goods and services databases;
- ✓ To cancel or soften the laws providing obligatory paper registration for the conclusion or registration of transactions;
- ✓ To reconsider and specify an order of the taxation of transactions carried out on the Internet;
- ✓ Not to allow and eliminate market barriers which suppress investments into technical infrastructure;
- ✓ To avoid introduction of new taxes, licenses, registration or any other actions which undermine confidence of expediency of capital investments in the Internet and electronic trading.

- ✓ To develop e-commerce infrastructure;
- ✓ To develop goods and services databases;
- ✓ Governmental support and incentives for e-commerce;
- ✓ Implementation of pilot projects on e-commerce;
- ✓ To develop e-payment system.

Leading domestic and foreign experts maintain need of the state stimulation of electronic trading and removal of obstacles on a way of its growth. Uzbekistan for the present can become the key player of world system of electronic trading. Later it becomes much more difficult to join this process.

And if to risk?

I think that the large foreign or domestic distribution network which comes to the Internet market with a complex product, will receive a number of advantages the main thing from which is lack of the serious competition. Development of information systems does not stand still, the legislation is improved and the new generation of information society is formed. These factors also will provide successful development of electronic commerce in Uzbekistan. If only was not too late.

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