

Research Theme: The Evolution of E-Commerce in Central Asia: Best Practices

Author: Omar Ashurbaev

Co-Author: Jurambekov Shoxjaxon

Abstract:

Thus, e-commerce has become a powerful transformative force in global markets that are affecting the way business and consumers communicate with each other. The digital renaissance in Central Asia, a region long characterized by being a central component to trade on the Silk Road, is under way. This paper looks at the history of e-commerce in Central Asia as it responds to its the key drivers, challenges and best practices. It discusses how in the context of Kazakhstan, Uzbekistan, Kyrgyzstan, Tajikistan, and Turkmenistan, many regional adaptations and innovations have driven sector growth, inspiring more sustainable development. In particular, the paper talks about the impact of policy, infrastructure and cultural adaptation on the future of e-commerce in the region.

Keywords:

Central Asia, best practice of e-commerce, digital platforms, cross border trade, mobile commerce, fintech, infrastructure development, policy framework

Introduction

Central Asia, which includes Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan and Uzbekistan, has radically transformed its economy and technology over the last 20 years. But regulatory barriers remain, as do a lack of digital literacy and infrastructure, as internet penetration and forward uptake of both smart phones and the region's middle class all get more and more powerful, and e commerce in the region has also become more viable most recently. In order to achieve the above, this paper analyses key trends, challenges and best practices in Central Asian e-commerce evolution, providing a comprehensive overview of the e-commerce development and actionable recommendations for future, sustainable growth.

Literature Review

Overview of E-Commerce Development in Central Asia

In recent years there has been great change in E-Commerce, Central Asia due to increased availability of digital infrastructure, government initiatives and increase in online shopping demands. According to the Asian Development Bank (2023), E-Commerce revenue in Kazakhstan rose by 35% between 2021 and 2023, suggesting it is the perfect market for adoption. Digital platforms are increasingly becoming a means of many regions to achieve business growth in E-Commerce. This explosion towards digital commerce in Central Asia is a relatively new phenomenon, but a ground shaking paradigm shift in the region's economy. Because of its historical centrality as a stop on the Silk Road and its more recent technological and internet penetration, Central Asia has become a locus of e-commerce growth. The Asian Development Bank (2023) notes that Kazakhstan, the largest economy in the region, has seen its e-commerce contribute 35% more from 2021 to 2023, indicating the steep angle of e-commerce. Similarly, although internet infrastructure in Uzbekistan and Kyrgyzstan has improved, both countries have seen their digital commerce grow as consumers and businesses have new opportunities. While there are positives to these trends, the e-commerce cauldron is not a panacea — the region is still

grappling with challenges that keep it from wider e-commerce adoption. The main elements of these challenges come from poor digital literacy, regulatory fragmentation and logistical problems. As a result, the development of the e-commerce ecosystem is uneven and urban centres are ahead of rural ones when it comes to internet speeds and digital infrastructure. Nevertheless, these obstacles are being slowly overcome through efforts of the government to expand the digital infrastructure, like Kazakhstan's own Digital Kazakhstan. This also enabled direct expansion of the broadband, which has been allotted US\$1.5 billion by the government (Ministry of Digital Development, 2023) and therefore has a direct impact on e-commerce as the internet access is expanding.

Infrastructure Development

Digital logistics infrastructure is one of the most important factors of e-commerce development in Central Asia. Internet penetration rates have dramatically climbed: Kazakhstan (85%), Uzbekistan (72%) and Kyrgyzstan (60%) (ITU, 2022). Digital Kazakhstan initiative has provided access to connectivity for most with US\$1.5 billion funding for broadband deployment (Ministry of Digital Development, 2023). The logistics are still a problem, especially for rural areas. Ozone, a leading e-commerce platform, opened regional warehouses, respectively, Almaty and Tashkent in 2022 in order to improve last mile delivery and to keep delivery efficiency high by 30% (DHL Logistics, 2023). In addition, e-commerce solutions have become the focus of postal upgrades in Kyrgyzstan within the form of partnerships with such platforms as Wildberries. One serious part of e-commerce development in and in Central Asia is expanding digital infrastructure in the region. According to the ITU 2022 report, internet penetration rose significantly across the region and Kazakhstan has the highest proportion of the population at over 85% on broadband. Uzbekistan's broadband penetration rate reached 72% and Kyrgyzstan's 60% (ITU, 2022), after Kazakhstan. These statistics show a real progress in digital connectivity, which is the key to e-commerce businesses success. But even with this, rural areas lack digital infrastructure. Despite these areas are well established markets for e-commerce, many consumers still cannot get access to reliable internet services to enable the growth of e-commerce. E-commerce also faces significant logistics infrastructure in its development. Just as countries like Kazakhstan and Uzbekistan are investing heavily in advancing last mile delivery and regional logistics. Last year, Ozon, a Russian e-commerce platform, stepped up its regional presence in Central Asia after opening regional warehouses in Almaty and Tashkent. This is a move of strategy, aiming to better delivery efficiency up by 30 percent through regional inventory (DHL Logistics, 2023). Like Kyrgyzstan, nowadays postal services are improving in the country, as well as creating a government drive to connect e-commerce platforms with national logistics companies to gain reach and reduce delivery time (Ministry of Digital Development of Kyrgyzstan, 2023). Though they have had these achievements, logistical challenges are still a big impediment to e-commerce development. Urban and rural distances are large and transport infrastructure is little developed, especially in remote areas. High operating costs and resulting delays make e-commerce businesses fail to survive outside of major cities. Nevertheless, there are progressive approaches (e.g. Kazpost's unmanned delivery trials) to these challenges (Kazpost, 2023), although lack of scalability remains an issue (Kazpost, 2023).

Fintech Innovations

Digital transactions now are done with ease, ease and security through the dint of fintech revolution in e-commerce. Mobile payment solutions and digital wallets have pushed forward the pace of providing financial inclusion, allowing more people to become part of e-commerce. For instance, the Pay me platform registered a 40 percent year-on-year growth in the volume of transactions in Uzbekistan as a result of growing penetration and internet access (World Bank, 2023). Central Asia plays host to this trend in mobile commerce as many consumers stay away from banking services.

Notably, one of the most succesful stories of the region is Kazakhstan's Kaspi.kz platform. By combining the services of banking, e-commerce and fintech in a single mobile application, Kaspi.kz has evolved into a major leading player on the Kazakhstani digital economy. Kaspi.kz Annual Report, 2023, more than 11 million active users, and processes more than 60% of Kazakhstan's online transactions. This is all thanks to the platform's payment solutions, such as "Kaspi QR," which allows for payments made via QR code, the adoption of which grew by 50 percent from 2021 to 2023 (Kaspi.kz Annual Report, 2023). As in the case of mobile wallets and fintech applications such as Kyrgyzstans Elsom payment system, they too have widened their reach substantially in adopting e-commerce among small businesses and consumers; for instance (Elsom annual report, 2023).

Mobile payment adoption, however, remains to be a challenge, especially in Turkmenistan, where the country's first digital wallet was launched in 2022, despite the launch by the Turkmenistan Central Bank (2023). While these fintech solutions are becoming more commonplace, Central Asia remains largely shackled to cash on delivery (COD) as an uptake of digital payments has not caught up due to a dearth of digital literacy. Simplified payments and boosted consumer trust has served to greatly enhance e-commerce by virtue of fintech. According to Payme, Uzbekistan's payment platform, in 2023 transactions increased by 40% year over year thanks to the growing use of smartphones and internet access (World Bank, 2023). For example, in Kazakhstan, an integrated platform Kaspi.kz that provides an integrated platform reached 11 million active users in 2022 with 60 percent of Kazakhstan's online transactions (Kaspi.kz Annual Report, 2023). While Turkmenistan still lags behind when it comes to digital wallets, in 2022 it has launched its first one, moving towards online sales. Mobile money reached those in rural areas and small businesses can partake in e-commerce. For example, Kyrgyzstan's Elsom system had a 25% increase in its user base in 2023 (Elsom Annual Report, 2023).

Regulatory Environment

The challenges of cross-border e-commerce are related to regulatory fragmentation. The Eurasian Economic Union [EAEU] has harmonized its policies and a 2023 report showed that streamlined customs procedures helped 20 per cent more cross border e commerce (Eurasian Economic Commission, 2023).Uzbekistan's 2019 tax incentive to attract online businesses ramped up e-commerce activity, and 25 percent more entities from the sector were registered between 2021 and 2023 (Uzbek Ministry of Innovation, 2023).

Consumer Behavior and Trust

A key barrier to growth of cross border e commerce in Central Asia is regulatory environment. Underlying fragmented regulation, many countries have been unable to mesh their

regulations with neighbours through regional agreements such as the Eurasian Economic Union (EAEU), and so progress has been made while still some distance off. According to the EAEU's 2023 report, cross-border e-commerce through member states increased by a whopping 20% as business and customs procedures become harmonized (Eurasian Economic Commission, 2023). This is especially true of such countries as Kazakhstan, Kyrgyzstan and Uzbekistan, where cross border e-commerce helps drive the growth in the market.

Uzbekistan's 'Digital Uzbekistan 2030' strategy for the modernization of its country's digital economy has included the incentives of taxes for online businesses. As a result, 25 percent more registered e-commerce entities were observed between 2021 and 2023 (Uzbek Ministry of Innovation, 2023). Like Kazakhstan, the reduction of VAT on the digital services has led to more favorable environment for e-commerce in 2022 (OECD, 2023). Yet, the process of regulatory fragmentation across Central Asia remains to be a major issue. Differences in online business regulations and tax and customs policies between countries cause confusion and increased inefficiencies for businesses seeking to sell and do business in multiple countries.

While the challenges to regulatory reform have made it difficult, Central Asian governments are beginning to acknowledge these reforms' importance. As an example, Kazakhstan and Uzbekistan did reduce the amount of bureaucratic red tape and improve the customs process, which will surely be conducive to further e-commerce efficiency in the border.

There is simply no growth for e-commerce without consumer trust. According to the 2023 survey by McKinsey & Company, 60 percent of Central Asian consumers said they had fears of fraud preventing them from shopping online. The solution to this matter is the implementation of platforms such as Wildberries who introduced escrow payment systems, real time delivery tracking that improves customer satisfaction rate by 15% (Wildberries, 2023).

Comparative Analysis with Emerging Markets

Central Asia's e-commerce trajectory parallels that of other emerging markets, especially of Southeast Asia and Sub-Saharan Africa. For example in Southeast Asia, mobile first strategy has been a huge success with countries like Indonesia and the Philippines adopting mobile payments and digital wallet so quickly. Similar strategies could be adapted to the Central Asia surrounding region where mobile penetration rates are very high, and the use of smartphones is rising (Statista, 2023).

As an example, Southeast Asia's Grab has mastered the combination of e-commerce, ride hailing and digital payments and shows how Yandex in Kazakhstan can follow this example (Grab Financial Report, 2023). Like Sub-Saharan Africa's M-Pesa platform, which provides credit without the need for traditional collateral, has done in increasing financial inclusion by allowing users to send and receive money through their mobile phone. The lessons from this model can prove useful for Central Asia where many people are unbanked but have access to mobile phones.

On the path to e-commerce, Central Asia is analogous with Southeast Asia. Central Asia could learn from Southeast Asia's mobile first strategy and digital wallets. For example, Grab's integration of ride hailing with e-commerce for example in Southeast Asia is a potential model for companies such as Yandex in Kazakhstan (Grab Financial Report, 2023). Barriers to entry for traditional banks through mobile money integration are also demonstrated by Sub-Saharan Africa's M-Pesa.

Summary

Infrastructural development, fintech innovation and regulatory reform form the basis for the growth in the e-commerce landscape in Central Asia. There are still challenge however, mainly in logistics, digital literacy and consumer trust. Governments and businesses need to continue investing in digital infrastructure to help to accelerate e-commerce progress in the region; and both need to improve the process of regulations in a way that can increase trust of consumers. Central Asia can harness all its potential as a regional e-commerce hub if it adopts best practices from other emerging markets.

Research Methodology

Research design:

This research covers quantitative and qualitative approaches to ensure the whole understanding evolution of e-commerce in Central Asia. To define research design focused on learning macro-level trends and micro-level behaviors that identify landscaping e-commerce in Central Asia. In analyzing statistical data, quantitative methods, while a deep understanding of customer behavior and deals practice used qualitative methods.

Quantitative data

Quantitative method gathering data to identify regularities and trends in integrating the internet, acceptance of digital payment, and growth e-commerce in Central Asia. Secondary data from authoritative sources such as the World Bank, ITU and other reports are used for quantitative methods. To this data was implemented statistical methods including trend analysis and research correlation to set up connections between key changes.

Qualitative method

The qualitative method is used for the addition quantitative method by providing an understanding of detailed unique problems and option to region. This research method includes deep research perception problems and practice in e-commerce. There are conduct semi-structured interviews and discussions in focus groups with administrators business universities or schools, teachers, and e-commerce professionals. Researches include regular objectives, technology integration, and cultural factors in formulation practice in e-commerce.

Data Collection

The survey focused on students and professors from the business management faculty at BTEC in Uzbekistan, in particular Millad Umidi University by using tools like Google Forms for effectively dividing and gathering data. Also, we provide a survey paper-based to ensure accessibility for all group participants with various levels of academic points of vision. Also, I provide interviews with businessmen, dropshippers, and others who work in the e-commerce area, for example, Shopify, Uzum, Wildbreas, and Pinduoduo.

In the process of conducting the survey gathered demographic data for various and relevant information, the country of residence from the survey response mainly consisted of Uzbekistan and with some representatives from neighboring Central Asia, age group 18-35 years, and when it comes the area of research mostly was students who study in Business management BTEC faculty, finance, IT, and some others who don't study.

Tools

and

Instruments

I provide interviews and surveys using the tools Google Forms and Survey Monkey for surveys

THE MULTIDISCIPLINARY JOURNAL OF SCIENCE AND TECHNOLOGY

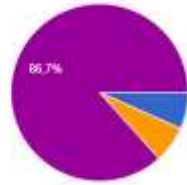
VOLUME-4, ISSUE-12

with strong analytical data that respondents can share and tell about their experience, knowledge and advice.

Country of Residence

15 ответов

Копировать диаграмму

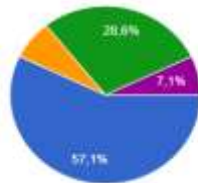


- Kazakhstan
- Kyrgyzstan
- Tajikistan
- Turkmenistan
- Uzbekistan

what is your current role?

14 ответов

Копировать диаграмму

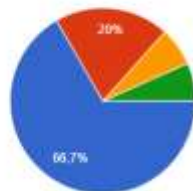


- Full-time Student
- educator
- businessman
- others

what is your primary field of study or work?

15 ответов

Копировать диаграмму

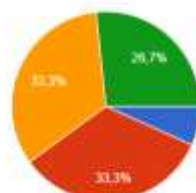


- Business Management
- Finance
- IT
- Business Administrator
- ELT
- Others

How familiar are you with e-commerce concepts?

15 ответов

Копировать диаграмму



- Not familiar at all
- Slightly familiar
- Moderately familiar
- Very familiar

M

R

THE MULTIDISCIPLINARY JOURNAL OF SCIENCE AND TECHNOLOGY

VOLUME-4, ISSUE-12

Have you purchased products or services online?

18 ответов

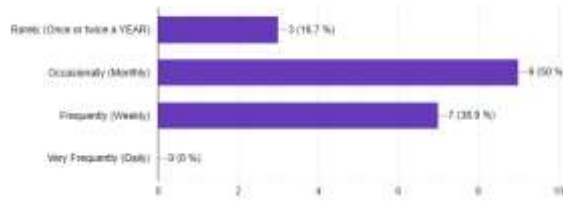
Копировать диаграмму



How often do you shop online?

18 ответов

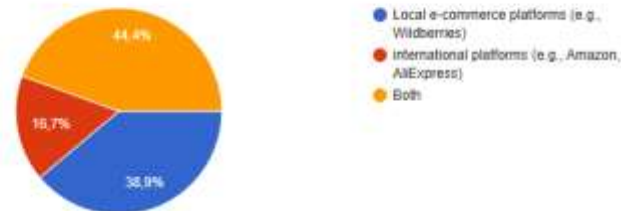
Копировать диаграмму



Which platforms do you primarily use for online shopping?

18 ответов

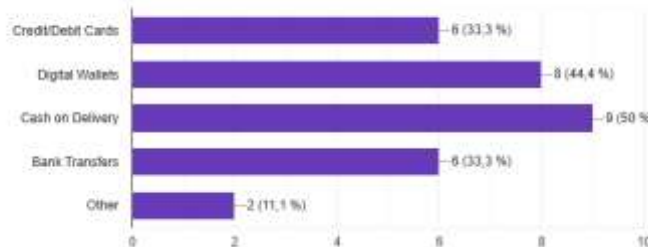
Копировать диаграмму



What payment methods do you use for online purchases?

18 ответов

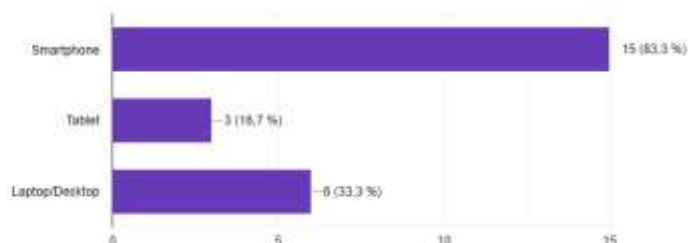
Копировать диаграмму



What devices do you typically use to access e-commerce platforms?

18 ответов

Копировать диаграмму



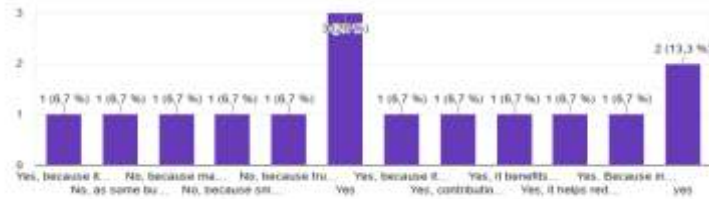
THE MULTIDISCIPLINARY JOURNAL OF SCIENCE AND TECHNOLOGY

VOLUME-4, ISSUE-12

Do you believe e-commerce benefits businesses in Central Asia? [Копировать диаграмму](#)

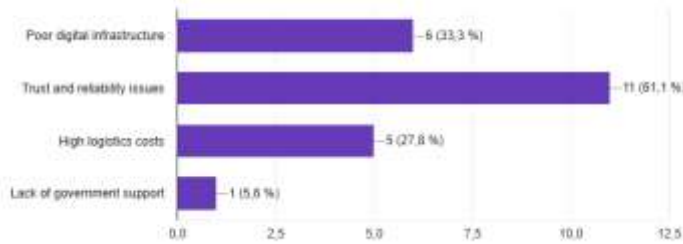
Why or why not

13 ответов



In your opinion, what are the biggest challenges businesses face in adopting e-commerce? [Копировать диаграмму](#)

18 ответов



As a business management student, do you think e-commerce skills are important for your career? [Копировать диаграмму](#)

18 ответов



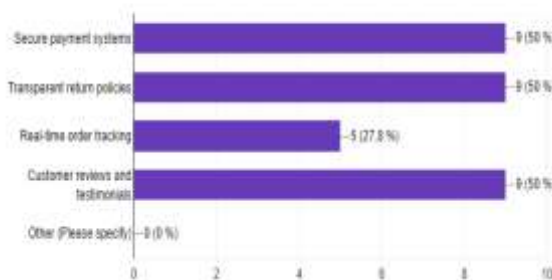
Would you consider starting an e-commerce business? If yes, what industry would you target?

13 answers

- yes electronics
- Trending products
- I don't know
- I would target the food and beverage industry, particularly meal kits and specialty ingredients
- Yes, I would target the health and wellness industry, focusing on organic and locally-sourced products.
- No

What strategies do you think businesses can adopt to increase consumer trust in e-commerce? [Копировать диаграмму](#)

16 answers



Any additional thoughts or suggestions on improving e-commerce in Central Asia?

10 answers

- no
- Yes
- improve better internet connectivity in rural areas
- Governments in Central Asia should invest in better logistics networks and offer tax incentives for e-commerce startups.
- Encourage customer awareness about secure online shopping.
- Enhancing consumer education about online security and ensuring businesses follow international e-commerce standards.
- removing barriers
- governments should incentivize online startups

In the process conducting survey were gathered demographic data for various and relevant information, the country of residence from survey respond mainly consist of Uzbekistan and with some representative from neighbor Central Asia, age group 18-35 years and when it comes the area of research mostly was students who study in Business management BTEC faculty, finance, IT, and some others who doesn't study.

Tools and Instruments

I use to effective share and gathering data Google Form for ensure simplicity and convenience for participants. Survey include closed also and open questions to provide qualitative and quantitative research.

Data analyze

Quantitative data is analyzed by using description statistics like percent and frequency distribution in a type diagram or chart created by Google form to visualize trends and framework. The main results are based on acquaintance with e-commerce, purchase behavior, platform preference, and type of payment and device.

Qualitative data provided to identify repeating ideas was thematic analysis. The key themes were problems with e-commerce, where trust was highlighted as the most prevalent problem. Also, the importance of e-commerce and the offer to improve were highlighted. Most participants mention the importance of e-commerce while 38,9 believe its too important.

Discussion

Research shows the development and growth of awareness of e-commerce in Central Asia especially among young people population. Although local platforms dominate in customer preference due to regional awareness, some problems such as unreliable logistics, trust, and limited production hinder to broader integration. Trust problems that arise from fear reliability of deliveries and various deceptions remain as main obstacle.

Also, the spreading of digital payments especially during delivery payments shows the importance of integrating fintech technology. The limit of coverage e-commerce shows in differentiate in infrastructure in rural areas and logistics problems. By Stimulating research growth recommends investing in infrastructure improving the delivery system and simplification regulation, also cooperation between government and e-commerce enterprises helps to increase trust and ensure equal accessibility to e-commerce, and digital literacy. By Solving all these problems Central Asia can make one more forward step to disclosure potential of e-commerce and help to sustainable growth.

Recommendation

To improve e-commerce in Central Asia provide follow strategy:

It accelerates trust and works to get payments safe, return policies and monitor completion of orders in real time.

Improve internet connection in logistic networks for investment

Customer education aware people about advantages and mysteries online purchases.

Starting provide stimulus for startups and ensure policies e-commerce

Implement AI and Block chain to payment system can improve efficiency and transparency

Conclusion

This research represent landscape of e-commerce in Central Asia with focus acceptance and problems. There are problems in trust, transparency and logistics, despite this regions have potential for further growth , by solving this problems and implementing ideas from respondents can lead to create to reliable ecosystem of e-commerce in Central Asia. Also by integraġting and using fintech technology region can explore full potential so e-commerce of Central Asia ready to transformative developing. Research should be focused on integration technologies like AI and blokchain to improvement.

Reference List

Aubakirov, E. (2024). The Bridge Between East And West: How Central Asia Can Shape Global Business. *Forbes*. [online] 30 Oct. Available at: <https://www.forbes.com/councils/forbesbusinesscouncil/2024/10/30/the-bridge-between-east-and-west-how-central-asia-can-shape-global-business/>.

Bank, A.D. (2023). Asian Development Bank and Kazakhstan: Fact Sheet. *www.adb.org*, [online] (2022). Available at: <https://www.adb.org/publications/kazakhstan-fact-sheet> [Accessed 2 Feb. 2024].

Bulatkulova, S. (2022). *Building a Digital Kazakhstan: Kazakhstan Seeks to Provide 100 Percent of Population With Internet By 2025*. [online] The Astana Times. Available at: <https://astanatimes.com/2022/08/building-a-digital-kazakhstan-kazakhstan-seeks-to-provide-100-percent-of-population-with-internet-by-2025/>.

cycles, T. text provides general information S. assumes no liability for the information given being complete or correct D. to varying update and Text, S.C.D.M. up-to-Date D.T.R. in the (2024). *Topic: E-commerce in Kazakhstan*. [online] Statista. Available at: <https://www.statista.com/topics/11776/e-commerce-in-kazakhstan/#topicOverview>.

E Gov digital kazakhstan (n.d.). *Digital Kazakhstan | Electronic government of the Republic of Kazakhstan*. [online] egov.kz. Available at: <https://egov.kz/cms/en/digital-kazakhstan>.

Evans, M. (2024). *Top E-Commerce Trends Changing How We Shop In 2024*. [online] Forbes. Available at: <https://www.forbes.com/sites/michelleevans1/2024/01/25/top-e-commerce-trends-changing-how-we-shop-in-2024/>.

Group, W.B. (2024). *World Bank to Help Expand Digital Infrastructure for Underserved Areas in Kazakhstan*. [online] World Bank. Available at: <https://www.worldbank.org/en/news/press-release/2024/02/22/world-bank-to-help-expand-digital-infrastructure-for-underserved-areas-in-kazakhstan>.

KMPG Caspian Group (2022). *E-commerce in Central Asia*. [online] Available at: <https://assets.kpmg.com/content/dam/kpmg/kz/pdf/2022/08/ecommerce-final-research.pdf>.

McKinsey (2024a). *Digital transformations that are changing lives in Asia*. [online] McKinsey & Company. Available at: <https://www.mckinsey.com/featured-insights/future-of-asia/videos/digital-transformations-that-are-changing-lives-in-asia> [Accessed 22 Dec. 2024].

McKinsey (2024b). *McKinsey in Central Asia*. [online] McKinsey & Company. Available at: <https://www.mckinsey.com/locations/asia/mckinsey-in-central-asia> [Accessed 22 Dec. 2024].

Nikolay Seleznev (2024). How To Leap From The Bazaar To An Online Marketplace, Bypassing Retail. *Forbes*. [online] 19 Dec. Available at:

<https://www.forbes.com/councils/forbesbusinessdevelopmentcouncil/2024/12/19/how-to-leap-from-the-bazaar-to-an-online-marketplace-bypassing-retail/>.

OECD (2024). *Digital*. [online] OECD. Available at: <https://www.oecd.org/digital/kazakhstan-digital-review/> [Accessed 22 Dec. 2024].

朴信永)C.-Y.P., Khan, F.K. and Justo, C. (2017). *How Southeast Asia Can Maximize E-Commerce Opportunities | Asian Development Blog*. [online] blogs.adb.org. Available at: <https://blogs.adb.org/blog/how-southeast-asia-can-maximize-e-commerce-opportunities> [Accessed 1 Sep. 2017].

Reuters Editorial (2024). *Business & Financial News, U.S & International Breaking News | Reuters*. [online] Reuters. Available at: <https://www.reuters.com/>.

Suominen, K. (2024). *Building Digital Public Infrastructure: Lessons Learned from Kazakhstan*. [online] Csis.org. Available at: <https://www.csis.org/analysis/building-digital-public-infrastructure-lessons-learned-kazakhstan>.

UNSTAD E-commerce Readiness in Central Asia (n.d.). *E-commerce and the digital economy | UNCTAD*. [online] unctad.org. Available at: <https://unctad.org/topic/ecommerce-and-digital-economy>.

USAID (2024). *Kazakhstan Digital Ecosystem Country Assessment (DECA) Snapshot | Digital Development | U.S. Agency for International Development*. [online] U.S. Agency for International Development. Available at: <https://www.usaid.gov/digital-development/kazakhstan-deca-snapshot>.

Victoria (2024). *ITU Regional Development Forum for CIS (RDF-CIS) 2024 | eTrade for all partner event*. [online] [Etradeforall.org](https://etradeforall.org). Available at: <https://etradeforall.org/events/itu-regional-development-forum-for-cis-rdf-cis-2024/> [Accessed 22 Dec. 2024].

World Bank (2016). *World Development Report 2016: Digital Dividends*. [online] World Bank. Available at: <https://www.worldbank.org/en/publication/wdr2016>.

World Bank (2021). *World Development Report 2021*. [online] World Bank. Available at: <https://www.worldbank.org/en/publication/wdr2021>.

World Bank Blog (2023). *Streamlining E-Commerce in Uzbekistan and Regional Cooperation: Agriculture, Light Industries, and Digital Services*. [online] World Bank. Available at: <https://www.worldbank.org/en/events/2023/03/27/streamlining-ecommerce-in-uzbekistan>.

World Bank Blog (2024). *Ending poverty through E-Commerce in Kyrgyzstan, Tajikistan and Uzbekistan?* [online] World Bank Blogs. Available at: <https://blogs.worldbank.org/en/psd/ending-poverty-through-e-commerce-in-kyrgyzstan--tajikistan-and-> [Accessed 22 Dec. 2024].

Zahid Hasnain, (2016). *Reaping the Benefits of Digital Technology in Central Asia*. [online] World Bank. Available at: <https://www.worldbank.org/en/news/feature/2016/03/15/reaping-the-benefits-of-digital-technology-in-central-asia>.