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Foreign Experience in Infrastructural Support of Small Business Activity and Directions for its Adaptation to Uzbekistan

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Abstract: This article examines international experience in the infrastructural support of small business activity and identifies promising directions for adapting effective foreign practices to the socio-economic and institutional conditions of Uzbekistan. Small businesses play a crucial role in promoting employment, generating household incomes, increasing economic diversification, stimulating innovation, and strengthening regional economic development. However, the effectiveness and sustainability of small enterprises depend not only on their internal financial and managerial capabilities but also on the quality and accessibility of the surrounding business infrastructure. In this context, business incubators, technology parks, industrial and innovation clusters, consulting and information centers, financial-support institutions, digital platforms, logistics infrastructure, training and skills-development centers, and export-promotion organizations constitute important elements of an integrated entrepreneurial ecosystem. The study analyzes the principal approaches used in economically developed and emerging countries to create favorable infrastructure for small businesses, with particular attention to institutional coordination, access to finance, digitalization of business services, innovation support, entrepreneurship education, market access, and integration of small enterprises into regional and international value chains. The analysis demonstrates that successful foreign models are generally characterized by the combination of public policy measures, private-sector participation, development institutions, local government support, and digital infrastructure. Particular importance is attached to the principles of "one-stop" business services, simplified administrative procedures, targeted financial assistance, public-private partnerships, mentoring, technological modernization, and mechanisms for facilitating access to domestic and foreign markets. Based on the comparative analysis, the article proposes directions for adapting selected international practices to Uzbekistan.

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1. Introduction

In the context of digital transformation, the sustainable development of small business is intrinsically linked to the opportunities for effective use of modern telecommunications infrastructure, digital financial services, e-commerce, qualified personnel, and consulting services. In OECD studies, the limited availability of financial resources, digital competencies, and managerial capacity have been noted as significant barriers to small enterprises' adoption of advanced digital technologies [1]. The World Bank, in turn, assesses the digital entrepreneurship infrastructure as an integrated

ecosystem based on the interaction of business, government, financial and educational institutions, and intermediary organizations [2].

In Uzbekistan, the necessary institutional foundations for the digital development of small business are being consistently formed. In particular, the "Digital Uzbekistan – 2030" strategy identifies the digital transformation of economic sectors and regions as a priority task [3]. Furthermore, tasks have been defined for forming a "continuous chain of services" for the financial and institutional support of small business [4], as well as for developing the infrastructure of small and medium-sized business, digitalization, and expanding innovation [5].

From this perspective, the aim of the research is to conduct a comparative assessment of advanced foreign experience in the infrastructural support and digitalization of small business, and to develop directions for adapting their effective mechanisms to the regional, institutional, and economic conditions of Uzbekistan.

The issues of digitalization of small business and the development of its infrastructural support are widely covered in the research of international organizations and foreign scholars. In the OECD study *The Digital Transformation of SMEs*, it is substantiated that the digital transformation of small enterprises is directly linked to financial resources, digital skills, and managerial capacity [6]. In the World Bank's methodology *Developing Entrepreneurial Ecosystems for Digital Businesses and Beyond*, the digital entrepreneurship infrastructure is interpreted as a complex ecosystem based on the interaction of business, government, financial and educational institutions, and intermediary organizations [7].

In the studies of S.L. Ivanov and K.A. Ustinova, the experience of digitalizing the entrepreneurial sector of the USA, Germany, France, China, and Hong Kong is comparatively examined, demonstrating the importance of infrastructure, financial opportunities, qualified personnel, consulting assistance, and information security in digital development [8]. Likewise, Germany's "Mittelstand-Digital" system demonstrates the importance of consulting support in developing the digital competencies of small business and in selecting technological solutions [9], while France's "France Num" experience demonstrates the effectiveness of combining diagnostics, training, consultation, and financial assistance within a single system [10].

Summarizing these scholarly approaches indicates the necessity of assessing the effectiveness of small business digitalization not by individual technological solutions, but on the basis of the mutual harmony of digital infrastructure, financing, competencies, consulting, and cybersecurity. At the same time, the issue of adapting foreign experience to the conditions of Uzbekistan – not by direct transfer, but by taking into account regional and institutional characteristics – requires separate research.

2. Materials and Method

The study employed methods of systemic and comparative analysis, content analysis, grouping, comparison, generalization, and multi-criteria assessment. As the methodological foundation, the OECD's approaches to the digital transformation of small and medium-sized businesses the World Bank's methodology for diagnosing the digital entrepreneurship ecosystem [11], and the comparative study by S.L. Ivanov and K.A. Ustinova on the digitalization of the entrepreneurial sector in foreign countries were adopted.

The experience of the USA, Germany, France, China, and Hong Kong was comparatively assessed according to the criteria of digital infrastructure, financing, competencies and consulting, platform services, and cybersecurity [12]. In adapting foreign experience to the conditions of Uzbekistan, a selective-adaptive approach was applied, based on the sequence "problem identification – selection of a foreign solution – compatibility assessment – pilot testing – monitoring – scaling up" [13].

3. Results and Discussion

The Digital technologies are an important factor in improving production and management processes in small business, effectively organizing financial operations, marketing and logistics, and expanding market opportunities. However, digital transformation is not limited to the introduction of technical and software tools alone; it requires the formation of a comprehensive digital ecosystem that integrates high-speed internet, digital financial services, e-commerce, digital skills, consulting, cybersecurity, and electronic government services.

According to OECD studies, the smaller an enterprise is, the more its opportunities to adopt advanced digital technologies become limited. This is caused by a lack of financial resources, digital skills, and experience in managing transformation, as well as high technological risks. Therefore, the policy of digitalizing small business should be aimed not only at expanding access to technologies but also at developing entrepreneurs' capacity to effectively master them.[14]

In the World Bank methodology, the digital entrepreneurship infrastructure is assessed as a complex ecosystem based on the interaction of business entities, government programs, financial and educational institutions, incubators, accelerators, and consulting institutions. This approach serves to conduct a comparative analysis of the entrepreneurial environment, assess the activities of digital startups and the institutions supporting them, and develop effective policy measures aimed at developing the digital market.[15]

This approach substantiates the necessity of adapting foreign experience in the digitalization of small business to the institutional and infrastructural characteristics of the national economy. In the study by S.L. Ivanov and K.A. Ustinova, the experience of digitalizing the entrepreneurial sector of the USA, Germany, France, China, and Hong Kong was comparatively examined on the basis of international digital development indices and the content analysis method.[16]

However, when assessing small business infrastructure, limiting oneself to the general digital development indicators of countries is not sufficient. When selecting foreign experience, its potential to eliminate a specific infrastructural problem, its institutional and regional compatibility, financing opportunities, technological security, and expected economic effect must be taken into account.

The Table 1. conducted analyses indicate the necessity of transitioning from a rating-based descriptive method to a problem-oriented multi-criteria approach in assessing foreign experience. In this case, the process is organized in the sequence: problem identification — selection of a foreign solution — compatibility assessment — pilot testing — monitoring — scaling up. This approach serves to apply foreign practices to the small business infrastructure of the Republic of Uzbekistan on a selective and adaptive basis.

Table 1. Rating and Infrastructural Criteria for Selecting Foreign Country Experience [17]

Country	Advantage in Digital Development	Key Infrastructural Direction for Small Business	Scientific Basis for Selecting the Experience
USA	Digital competitiveness, internet and platforms	Broadband internet, digital skills, open online education, competition among digital service operators	Harmonizing state investment and private operator participation
Germany	Industrial digitalization and network readiness	Regional competence centers, demonstration areas,	Providing small business with free and vendor-

		consulting and cybersecurity services	independent advice
France	Government digital services and institutional support for small business	Digital diagnostics, individual roadmap, expert network and financial assistance	Organizing integrated services based on a "single entry point"
China	5G, industrial internet, national platforms and technological ecosystem	Telecommunications, industrial platforms, science-business integration, technology transfer	Combining state, science and business resources in strategic directions
Hong Kong	Digital literacy and innovative education	Digital competencies from an early stage, artificial intelligence and information literacy	Forming long-term digital human capital

The results of Table 1 show that advantage in digital development depends on the mutual harmony of infrastructure, institutions, and human capital. In particular, in the USA, communication and market mechanisms are of priority importance; in Germany, regional knowledge exchange; in France, comprehensive consulting services; in China, technological platforms; and in Hong Kong, digital human capital. Therefore, when adopting foreign experience, rather than replicating a complete model, it is advisable to select the effective mechanisms of various countries in accordance with national conditions.

Since the Table 2. assessment criteria and their weights differ in international indices, countries' positions in the rankings vary. In the analysis by Ivanov and Ustinova, the USA, Western European countries, Japan, the Republic of Korea, China, and Singapore are identified as leading centers of digital development. However, the practical adoption of advanced technologies in small business depends on the level of financial resources, qualified personnel, regional infrastructure, consulting assistance, and information security.[18]

Table 2. Main Problems Restricting the Digital Transformation of Small Business and Directions for Overcoming Them [19]

Problem Group	Scientific Content of the Problem	Impact on Small Business Activity	Directions for Improvement
Constraints related to digital competence and managing transformation	The rapid introduction of digital requirements increases the need for technical tools, software, qualified personnel, and management skills.	In the absence of an adaptation period and consulting support, digitalization creates an additional financial and administrative burden.	Developing digital competencies, phased implementation, technological audit, and organizing consulting services.
Regional imbalance of telecommunications and technological infrastructure	Access to high-speed internet and modern technological services is not uniformly developed across regions.	The use of cloud services, e-commerce, remote banking services, and real-time monitoring is limited, and regional competitive disparity intensifies.	Differentially developing regional digital infrastructure, introducing alternative communication technologies in remote areas, and monitoring service quality.

Problems of platform-technological dependence and information security	High dependence on external platforms, cloud services, and software products limits enterprises' influence over tariffs, terms of use, and data management.	Technological risks, data loss, disruption of service continuity, and cybersecurity threats increase.	Ensuring interoperability between platforms, data migration and backup, and developing local software solutions and shared cybersecurity services
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Systematization of the presented scholarly views allows the problems restricting the digital transformation of small business to be divided into three main groups: digital competence and management constraints, regional infrastructural imbalance, and platform-technological dependence (Table 2).

In the US experience, the development of digital infrastructure is not limited to expanding communication networks alone but is harmonized with the formation of opportunities for their practical use. In particular, the BEAD federal grant program, amounting to 42.45 billion US dollars, is aimed at developing high-speed communication infrastructure in areas where internet service is unavailable or of insufficient quality, connecting public facilities to the network, supporting users, and training relevant personnel [20].

Likewise, the US Treasury's 10 billion US dollar Capital Projects Fund program provides for financing broadband internet, digital devices, and multifunctional community centers. These programs demonstrate that the effectiveness of digital infrastructure is ensured on the basis of the continuity of the stages: network development — connecting users — forming digital skills.

Based on the US experience, it is important in Uzbekistan to develop high-speed internet infrastructure in harmony with digital skills, especially taking into account the needs of small business in remote areas. In this regard, it is advisable to strengthen public-private sector cooperation, establish shared digital service centers, and assess infrastructure effectiveness on the basis of the number of enterprises using it and the economic opportunities created.

In the study by S.L. Ivanov and K.A. Ustinova, the experience of free massive open online courses at US universities aimed at developing the digital knowledge and skills of entrepreneurs and the population was also analyzed. This practice makes it possible to transform regional higher education institutions into centers of digital competencies for small business and to organize such courses for active entrepreneurs in a free or partially subsidized form.

The German experience stands out in the digitalization of small and medium-sized enterprises by prioritizing the development of impartial consulting and competency infrastructure rather than directly financing the purchase of equipment or software products. The regional and specialized centers within the "Mittelstand-Digital" system assess the digital maturity of enterprises, serve to select technological solutions suited to their needs, enhance knowledge of artificial intelligence and cyber security, and reduce the risk of ineffective investments.

Based on the German experience, it is advisable in Uzbekistan to establish digital competence centers for small business on the basis of higher education institutions, IT Park, and the regional structures of the Chamber of Commerce and Industry. It is proposed to develop digital diagnostics, technological audit, and individual development roadmaps in these centers, as well as to launch mobile consulting and pilot testing services on artificial intelligence, e-commerce, and cyber security.

In the French experience, the digitalization of small and medium-sized enterprises is comprehensively supported through a single information and consulting platform. The France Num initiative enables entrepreneurs to undergo digital diagnostics, find qualified experts, use educational resources, identify financing opportunities, and become acquainted with best practices.

An important aspect of the French experience is that digital transformation is interpreted not as a separate IT project, but as a process of renewing an enterprise's business model, organizational structure, customer relations, and management culture. Therefore, the France Num model holds scholarly and practical significance as an institutional mechanism that combines diagnostics, training, consultation, and financial assistance for small business within a single service system.

An important aspect of the French experience for Uzbekistan consists in refraining from delivering state and non-state services in a fragmented manner and instead combining them into a single chain of services oriented toward the entrepreneur's needs. In this case, the platform diagnoses the enterprise's problem and recommends a suitable consultant, training program, financing instrument, or technological partner.

In the Chinese experience, digital infrastructure is based on the integration of 5G, the industrial internet, interconnected smart devices, e-commerce, mobile payments, logistics, technology transfer, and research financing systems. The development of the mobile internet expanded the scope of e-commerce and mobile services, while 5G strengthened the technological base for digitalizing industrial processes. The fact that the number of "5G + industrial internet" projects exceeded 4,000 in 2022 should be assessed as a historical indicator reflecting the pace of development in this direction.

An important aspect of the Chinese model is the priority given to developing national digital platforms and technological ecosystems. The interconnection of e-commerce, payment, and logistics systems expands small business's opportunities for market entry, delivery, and use of digital financial services. This approach also serves to reduce dependence on external technological systems and strengthen national digital independence.

Proceeding from the Chinese experience, it is advisable in Uzbekistan to provide small industrial zones with high-speed internet and shared digital services, develop technology transfer in cooperation between industry, small business, and higher education, and integrate e-commerce, logistics, payment, and certification systems. It is also necessary to provide targeted financing for small innovative enterprises specializing in software products, artificial intelligence, and industrial automation, and to form shared data centers, cloud services, and cyber security infrastructure. In this regard, rather than fully replicating the Chinese model, it is of priority importance to connect existing state and private platforms on the basis of unified technical standards, taking into account differences in countries' market scale, financial potential, and institutional structure.

The Hong Kong experience complements these technological directions with the development of human capital. It places special emphasis on forming digital and artificial intelligence competencies from the early stages of education, improving the qualifications of educators, modernizing educational infrastructure, and strengthening cross-sectorial cooperation. Therefore, harmonizing China's integrated digital infrastructure model with Hong Kong's continuous digital education approach serves the comprehensive development of small business's technological opportunities, information security, and digital personnel potential in Uzbekistan.

In the Table 3. conditions of the Republic of Uzbekistan, it is advisable to implement the Hong Kong experience in two stages. In the long-term direction, digital entrepreneurship, e-commerce, artificial intelligence, data management, and cyber security competencies should be consistently formed in the general secondary, vocational, and higher education systems. In the short term, it is necessary to introduce practical and

modular retraining programs suited to sectorial characteristics for the heads and employees of currently operating small businesses.

Table 3. Infrastructural Mechanisms of Small Business Digitalization in Foreign Countries

Country	Main Problem	Infrastructural Tool Applied	Implementation Mechanism	Result for Small Business
USA	Limited high-speed internet and digital access in remote areas	Broadband internet, digital devices, education and access promotion programs	Federal grants, cooperation between states and private operators	Internet coverage, electronic services, and remote business opportunities expand
Germany	Lack of knowledge and experience in technology selection	Regional competence centers, practical demonstration facilities, and free consultations	Network of state-funded centers independent of vendors	Technological investment risk decreases, digital and cybersecurity competencies increase
France	Fragmentation of services and support programs	France Num single platform, diagnostics, experts, education, and financing	Individual diagnostics and a digital roadmap	The entrepreneur's cost of searching for services decreases, and transformation is implemented consistently
China	Need to integrate telecommunications, industrial, and platform infrastructure	5G, industrial internet, national platforms, technology transfer	State–science–business cooperation and strategic investments	Opportunities for e-commerce, innovation, production automation, and market entry increase
Hong Kong	Need for long-term formation of digital competencies	Digital and artificial intelligence literacy starting from school	Combining educational programs, teacher training, and digital infrastructure	The digital preparedness of future entrepreneurs and employees increases

The results of Table 3 show that the effectiveness of small business digitalization depends not only on subsidies, but on the mutual harmony of communication infrastructure, knowledge and consulting services, education, digital platforms, technological standards, and cyber security. In this regard, the experience of the USA and China demonstrates the priority importance of technical infrastructure, the experience of Germany and France that of intermediary institutions, and the experience of Hong Kong that of digital human capital.

Therefore, when adopting foreign experience, it is advisable not to replicate its scope, but to adapt its economic content to national conditions. In particular, from the US experience, the harmony of infrastructure, access opportunities, and skills can be applied,

while from the Chinese model, the principle of integrating payments, logistics, e-commerce, and government services can be applied.

In Decree No. PD-244 of the President of the Republic of Uzbekistan dated November 9, 2022, the reduction of the state regulatory burden on entrepreneurial activity, the introduction of a special legal regime — a "regulatory sandbox" — for testing new products and services, and the formation of a unified electronic registry of mandatory requirements in the field of entrepreneurship are stipulated. This document creates a legal basis for introducing digital technologies on a pilot basis, within a limited time frame and territory.

In Resolution No. PR-306 of the President of the Republic of Uzbekistan dated September 14, 2023, the goal of creating a "continuous chain of services" for the financial and institutional support of small business is stipulated. This approach is close to France's single platform and individual diagnostics model and enables the interconnection of financial, consulting, and institutional services.

In Decree No. PD-50 of the President of the Republic of Uzbekistan dated March 19, 2025, the consolidation of the system for selecting, financing, managing, and monitoring infrastructure projects, the comprehensive assessment of industrial zone infrastructure, the expansion of public-private partnership, digitalization, the introduction of artificial intelligence and innovation, as well as the development of an entrepreneurship competencies framework, are envisaged. The "Digital Uzbekistan — 2030" strategy defines the general strategic basis for the digital transformation of telecommunications infrastructure, e-government, economic sectors, and regions.

In Uzbekistan, the development of the infrastructure for digitalizing small business requires the comprehensive improvement of regional infrastructure, digital competencies, diagnostics, financing, and cybersecurity systems. The mechanisms for adapting foreign experience to national conditions, sources of financing, and expected results are systematized in Table 4.

Table 4. Directions for Adapting International Experience to Small Business Infrastructure in Uzbekistan

Element of Foreign Experience	Proposed Tool in Uzbekistan	Implementation Mechanism	Source of Financing	Expected Result
<i>US regional internet programs</i>	Regional digital connectivity program for small business	Mapping neighborhoods with low internet coverage and implementing projects on a competitive basis with operators	State budget, PPP, operator investment, international financial institutions	Interregional digital disparity decreases
<i>German competence centers</i>	Regional digital competence centers for small business	Integrating the infrastructure of higher education institutions, IT Park, and the Chamber of Commerce and Industry	State programs, grants, business orders	The quality of technology selection and digital skills increase
<i>France's France Num platform</i>	A single digital diagnostics platform for small business	Diagnostics – individual roadmap – expert – financing chain	State program and platform partners	Service search and transaction costs decrease

<i>China's industrial internet and platforms</i>	A shared digital service and technology transfer center in industrial zones	Large enterprise – small business – university cooperation	PPP, innovation funds, bank credit	Cooperation and innovation activity intensify
<i>Hong Kong's digital education system</i>	A continuous digital entrepreneurship competencies program	Integration of school – vocational education – higher education institution – business trainings	Education budget, grants, and corporate orders	Long-term digital human capital is formed
<i>The practice of leasing foreign technologies</i>	Leasing of digital equipment and software products	Cooperation of leasing companies, banks, and technology providers	Leasing, guarantees, interest compensation	The initial investment burden decreases
<i>The practice of the digital "sandbox"</i>	Pilot testing of mandatory digital systems	Testing within a limited territory, time frame, and set of subjects	State and private operator funds	Legal and technological errors are identified before widespread implementation

Table 4 envisages not the direct transfer of foreign experience, but the adaptation of its effective economic functions to the institutional conditions of Uzbekistan. In this regard, it is advisable to apply from the US experience the harmony of regional coverage and access opportunities, from Germany impartial consulting support, from France a continuous chain of services, and from China the principles of integrating telecommunications, science, and business.

The table 5. effectiveness of infrastructural measures should be assessed not by their number, but on the basis of their impact on small business activity. Therefore, the indicators in Table 5 are systematized on the principle of "resource – use – transformation – result," which makes it possible to identify regions where, despite the availability of infrastructure, the level of its use is low, as well as problems in digital competence, financial, and consulting provision.

Table 5. Indicators of the Effectiveness of Developing the Digital Infrastructure of Small Business

Assessment Direction	Recommended Indicators	Economic Content
Digital connectivity	Share of small businesses using high-speed internet; internet speed and duration of outages	The real openness of telecommunications infrastructure
Use of services	Share of entities that have undergone digital diagnostics and received consultation and training	The practical coverage of infrastructure services
Digital transformation	Share of entities using cloud services, e-commerce, CRM, ERP, electronic payments, and artificial intelligence	The level of digitalization of enterprise processes
Financial opportunity	Share of entities that have received credit, leasing, a voucher, or a guarantee for a digital project	Access to technological investment

Economic effect	Labor productivity, sales volume, share of e-commerce and exports, reduction of transaction costs	The impact of digitalization on enterprise results
Sustainability	The survival rate of digitalized enterprises in the market	The impact of digital transformation on business viability
Cybersecurity	Number of cyber incidents, data recovery time, share of entities that have undergone a security audit	The reliability of digital activity
Regional result	Digital coverage disparity between regions, new jobs, and tax revenues	The contribution of infrastructure to regional economic development

The foreign experience shows that the effective digitalization of small business requires the mutual harmony of digital infrastructure, financing, competencies, consulting, platform services, and cyber security. In this regard, the USA stands out for its integration of infrastructure and skills, Germany for consulting support, France for combining services into a single system, China for technological-platform integration, and Hong Kong for its experience in developing digital human capital.

In Uzbekistan, it is advisable not to directly transfer foreign experience, but to adapt it to regional, institutional, and financial capabilities on the basis of a selective-adaptive approach. In this case, the selected solutions should be assessed on the basis of pilot testing and digital monitoring, and effective practices should be gradually scaled up.

Improving the infrastructural support of small business entails combining digital communication, financial-technological resources, competencies, consulting services, integrated platforms, and cyber security tools into a single system in accordance with entrepreneurs' needs. This approach transforms digitalization measures into a comprehensive infrastructural mechanism that serves to increase the economic efficiency of small business.

4. Conclusion

The results of the study showed that the effectiveness of small business digitalization depends not only on technological infrastructure, but on the mutual integration of financing, digital competencies, consulting, platform services, and cybersecurity. According to the analysis of foreign experience, in the USA, infrastructure and digital skills are of priority importance; in Germany, competence centers; in France, integrated services; in China, technological platforms; and in Hong Kong, the development of digital human capital. In the conditions of Uzbekistan, it is advisable to adapt these experiences not by direct transfer, but on the basis of a selective-adaptive approach. On this basis, it is proposed to expand regional digital connectivity, establish digital competence centers and a single diagnostics platform, develop mechanisms for leasing and financial support for digital technologies, and pilot-test new solutions on the basis of a "regulatory sandbox". These measures serve to increase the digital transformation and economic efficiency of small business.

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