

A NEW APPROACH TO ACCOUNTING FOR THE INCOME OF THE POPULATION EMPLOYED THROUGH DIGITAL PLATFORMS

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Farkhad Khalimbetov

Tashkent State University of Economics, UZ

Senior Lecturer at the Turtkul Faculty

Abstract

This article analyzes the transformation of the modern labor market and the issues of accounting for the income of "Gig-economy" entities under the conditions of digital platform development. The article substantiates that traditional statistical and tax accounting methods do not correspond to the specific characteristics of platform-based employment (micro-transactions, multiple sources of income). The article proposes a new "Transactional-integration model" to reduce the share of the shadow economy and ensure the social protection of platform workers. Practical recommendations have been put forward for automating tax and pension payments through API integration, introducing "Platform Employee" status into legislation, and forming a credit rating based on digital income.

Keywords

Digital platforms, platform employment, shadow economy, API integration, social protection, transactional model, self-employment, digital declaration, labor market transformation.

Introduction: Digital platforms and the transformation of the modern labor market. Today, the global economy is undergoing a global process known as "platformization". Digital platforms are not just technological tools, but socio-economic ecosystems that have brought the relationship between employer and employee to a new level. The population employed through existing platforms and local service services is expanding day by day.

Traditional statistical and accounting methods primarily rely on a system of stable employment and monthly wages. However, in platform-based employment, earnings:

- income comes from several sources at different times;
- the lack of a stable rate complicates calculations;

- Most transactions are carried out through digital wallets and cross-border systems.

As a result, the share of the shadow economy in determining the real income of the population employed in this sector is increasing. This, along with a decrease in tax revenues to the state budget, leads to employees being left without social protection (pension provision, medical insurance).

The essence of the new approach

The new approach proposed in this article aims to create a transparent system based on data integration rather than simply strengthening oversight. The main pillars of this approach are:

1. Bank and Platform integration: Automatic real-time transfer of income data from the platform to the tax authorities.

2. Optimization of the tax burden: Replacing complex reports with simplified, one-click digital declarations.

3. Algorithmic assessment: Developing forecast indicators by analyzing the balance between the population's consumer basket and income using artificial intelligence.

The purpose of the article is to analyze international experience in accounting for the income of the employed population through digital platforms and to propose a model that corresponds to the economic environment of our country and ensures a balance between the interests of both the state and the citizen.

Regulating digital employment means not imposing restrictions, but creating favorable conditions for transforming the shadow labor market into a legal and economically active stratum.

Main part: The state of platform employment in Uzbekistan, challenges, and digital solutions:

1. Transformation and statistical analysis of the labor market of Uzbekistan

In recent years, the acceleration of digitalization processes and the expansion of internet coverage in Uzbekistan have provided a powerful impetus for the development of the gig economy. According to the Tax Committee of the Republic of Uzbekistan, the number of officially registered self-employed individuals in the country is increasing. Most of them are young people who earn money through digital platforms. However, not all of this population fully declares their income. The high share of the informal (shadow) economy creates serious risks for both the state and the citizen.

2. Two faces of the problem: Tax receipts and social insecurity

There are two fundamental problems in accounting for revenues generated through digital platforms:

Invisibility in taxation: The income of platform employees is mainly generated through micro-transactions (small payments) and P2P (card-to-card) transfers. Traditional tax mechanisms are not adapted to identify and account for such fragmented transactions. As a result, turnover amounting to billions of soums remains outside the tax base.

Lack of guarantees (Social protection): Platform operators are not legally employees, but independent contractors. So, to them:

- The sick leave certificate is not paid;
- the guaranteed minimum wage is not established;
- healthcare expenses are not reimbursed;

In the future, the mass deprivation of pensions by this segment of the population could lead to a social crisis.

3. A new approach to income accounting: "Transactional-Integration Model"

Applying any punitive measures to resolve these issues will not be effective. On the contrary, we need a new, digital mechanism that motivates citizens to work officially. The new approach we are proposing combines taxation and social protection on one platform:

Integration of APIs (two or more software, systems, or services) and the "one-stop shop" principle: it is necessary to integrate the information systems of the State Tax Committee and large aggregators directly (via APIs).

Where:

A driver or courier registered on the platform automatically receives a special "Platform Worker" status from the tax authorities. They are not required to complete tax reports. The system automatically calculates the net income from each accepted order.

Microconnections and automated social protection. The biggest innovation is the transaction taxation mechanism. In this case, instead of the traditional fixed monthly tax, a very small percentage is automatically deducted from each transaction (for example, up to 10% of the income in such an order (if this is reduced). These funds will be directed to:

1. To the State Budget (as income tax);
2. To the individual accumulative pension account of the person (for social protection).

For example: The courier fulfilled an order worth 100,000 soums. Of this, 10,000 soums (0.1%) will be automatically transferred to his pension fund, and the

rest will go to the state budget. The courier will see this in real time in their mobile application. This is not psychologically noticeable, but in the long run, it forms a large social protection fund.

4. Socio-economic efficiency of the new approach.

The implementation of this model in practice will yield the following results:

For the state: Tax revenues will increase sharply due to the legalization of shadow turnover.

For the citizen: As income is formalized, platform employees become reliable clients for banks. They will be able to obtain mortgage loans, auto loans, or consumer loans based on their official income. Their future pensions will be guaranteed.

For Business (Platforms): Government inspections will be reduced, and labor relations will transition to a legal and transparent framework.

The scientific novelty will be to show the expected results in the study through the following table:

Indicator	In the old system (Unofficial)	In the new system (Digital Platform)
Method of recording	Door-to-door/Survey	Algorithmic/Transactional
Employee profit	Cash only (no experience)	Money + Social Security + Credit score
The Shadow Economy	Transforms into a	Transparent Stream Out of Control
Tax burden	High/Not payable	Minimum/Automatic

Conclusions and suggestions:

Employment through digital platforms is not just a temporary trend, but a new economic architecture of the labor market. In the context of Uzbekistan, it is advisable to rely on the principle of encouragement and integration rather than punishment and control when regulating this sphere.

Based on the conducted analysis and the proposed new approach, we put forward the following specific proposals:

1. Introducing the "Platform Worker" status into legislation: It is necessary to introduce an intermediate status between self-employed individuals and traditional

workers into the Labor and Tax Codes. This will allow them not only to earn income but also to enjoy basic labor rights.

2. Implementation of the Smart-Tax System (API Integration): Full integration of digital platforms and the Tax Committee database. In this case, taxes and social payments should be automatically withheld from every transaction without the participation of citizens. This will reduce the shadow economy to zero and free the citizen from paperwork.

3. Automated social insurance model: Establishing a system where a small portion of each completed order is transferred to the pension account. This prevents representatives of the gig economy from falling into a social crisis (being left without a pension) in the future.

4. Formation of a "Credit Rating" based on digital income: In cooperation with commercial banks, create a mechanism to recognize the official income history on the platform as a reliable source of income. This opens the way for millions of young people to obtain mortgages and business loans without having a formal job.

A new approach to income accounting through digital platforms should not only replenish the state budget but also serve to protect human capital. This is the most effective way to update the social contract between the state, business, and the citizen in the digital age.

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