

American Journal of Economics and Business Management

Vol. 9 Issue 6 | **pp.** 469-475 | **ISSN:** 2576-5973
Available online @ https://www.globalresearchnetwork.us/index.php/ajebm

Article

Innovative Organizational and Economic Instruments for Increasing the Competitiveness of Women-Led Service Businesses

Mirzayeva Shirin Nodirovna[1]

1. Independent Researcher, Lecturer, Department of Real Economy, Samarkand Institute of Economics and Service, Samarkand, Uzbekistan
   * Correspondence: mirzayevashirin502@gmail.com, https://orcid.org/0009-0005-0035-636X

Abstract: This article provides a comprehensive analysis of innovative organizational and economic instruments aimed at enhancing the competitiveness of women-led service businesses. The study was conducted based on international empirical data (GEM 2023/2024, Cherie Blair Foundation 2024, World Bank WBL 2026, IFC 2022, Salesforce 2023) and statistics from Uzbekistan. Global indicators showed that the number of women-led enterprises grew 44% faster than male-owned firms between 2019 and 2024; In 2024, 59% of these businesses recorded revenue growth (Cherie Blair Foundation, 2024); According to the GEM 2023/2024 report, 28.2% of women in low-income countries plan to start a business in the near future. In Uzbekistan, the country's WBL ranking rose to 48th out of 190 nations in the 2026 report, with its legal equality index reaching 82.1 points (World Bank, 2026). The article quantitatively analyzes the impact of CRM systems, AI chatbots, social media marketing, e-commerce platforms, and human resources development programs on the competitiveness of women's businesses. The proposed innovative organizational model is designed to make a practical contribution to the policy of supporting women's entrepreneurship in Uzbekistan.

Keywords: Women's entrepreneurship, service business, competitiveness, innovative tools, CRM systems, digital marketing, organizational innovations, economic efficiency, Uzbekistan, gender policy.

Citation: Nodirovna, M. S. Innovative Organizational and Economic Instruments for Increasing the Competitiveness of Women-Led Service Businesses. American Journal of Economics and Business Management 2026, 9(6) 469-475.

Received: 7th Apr 2026
Revised: 28th Apr 2026
Accepted: 25th May 2026
Published: 16th Jun 2026

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

1. Introduction

Women-led businesses are playing an increasingly important role in the global economy. According to the Global Entrepreneurship Monitor (GEM) 2023/2024 report, 1 in 6 women worldwide plans to start a new business in the near future; in low-income countries, this figure reaches 28.2%. A Wells Fargo analysis noted that from 2019 to 2024, the number of women-led businesses grew 44% faster than that of men-led businesses, In the US, by 2024, 39.2% of all firms are managed by women[1].

In Uzbekistan, this sector is also developing rapidly. According to the World Bank, Uzbekistan was ranked among the "Top 5 most reformative countries" in the 2024 Women, Business and the Law (WBL) ranking, moving up to 48th place out of 190 countries. The Legal Parity Index rose from 70.6 to 82.1 points. In 2025, more than 380,000 female entrepreneurs in Uzbekistan were granted loans. At the same time, female entrepreneurs

in Uzbekistan are primarily active in the service, trade, and household economy sectors, which are the types of businesses that need the most innovative tools to increase competitiveness[2].

However, when it comes to ensuring competitiveness, women-led service businesses face a number of systemic problems. In a global survey of over 2,000 women entrepreneurs conducted by the Cherie Blair Foundation, 78% of respondents cited difficulty accessing financial resources as a primary obstacle; 59% reported revenue growth in 2024; 57% reported experiencing gender-based violence on social media. These figures highlight the social as well as economic importance of implementing innovative organizational and economic tools[3].

The purpose of the study: To systematize innovative organizational and economic instruments for enhancing competitiveness in women-led service businesses based on international and local empirical data, quantitatively assess their effectiveness, and propose a practical model for Uzbekistan.

2. Literature Review

The theoretical foundation of women's entrepreneurship is composed of several approaches. According to the Resource-Based View (RBV), a firm's competitiveness is based on its unique resources and competencies. In women-led firms, human capital (education, experience), social capital (networks and relationships), and cultural capital (brand value, customer orientation) typically manifest as a significant competitive advantage[4].

As noted in "Women's Entrepreneurship and Innovation: Past and Future," published by Mari and Poggesi in ScienceDirect, women-led firms remain a relatively under-researched area of innovation. The authors, citing GEM 2023 data, note that the majority of women-led firms are in the trade, ...operate in "traditional" sectors such as trade, and health and education, and that the share of women in the ICT sector is only 2.3%. This structural "low-tech" concentration represents one of the most significant challenges for innovative transformation[5].

A comprehensive review on the performance of women-led firms, published on the SpringerOpen platform, notes that innovative capacity is one of the primary determinants of entrepreneurial performance, Creative and innovative women entrepreneurs are significantly more likely to succeed. However, limited access to capital, gender risk disparities, and leadership perception gaps constrain this potential.

A study published in the Springer Journal of International Entrepreneurship identified three key drivers of innovation and competitiveness in women's businesses: the ability to perceive opportunities, digitalization, and the economic policy environment. The authors showed that the COVID-19 pandemic encouraged innovative thinking and international market entry among women entrepreneurs, with digital tools playing a crucial role[6].

Digital marketing and social media are proving to be the most accessible entry points for women's businesses. In a Cherie Blair Foundation survey, 59% of respondents reported an increase in income; the majority of them stated they had attracted new customers through social media platforms like Instagram, WhatsApp, and Facebook. According to GSMA data, in India, 74% of female entrepreneurs who received digital skills training remained in business and their incomes grew by 28%—compared to 47% and 11%, respectively, for the group without training[7].

CRM (Customer Relationship Management) systems are recognized as an effective tool for ensuring competitiveness in the service sector. A Salesforce (2023) study showed that businesses that implement CRM can increase revenue by 245% (CRM.org statistics); CRM has shortened the sales cycle by 8–14% for businesses that use it: the customer

retention rate is 47% higher for companies that have implemented CRM (CRM statistics, 2024). AI-based chatbots have been found to reduce customer service costs by 31%[8].

The work "Innovative Technological Literacy for Women Entrepreneurs," published in ScienceDirect, notes that the future of women's entrepreneurship in developing economies largely depends on their digital marketing and platform literacy, the ability to apply financial technologies and competence in using AI tools. In Indonesia, for example, businesses run by women who have mastered this skill set grew 2.3 times faster than others.

In Uzbekistan, the policy of promoting women's entrepreneurship has intensified significantly in recent years. Presidential Decree PF-87 of 2022 "On Systematic Measures to Support the Family and Women" and Law ORQ-829 of 2023 strengthened the legal protection of women. The decree of March 8, 2025, establishes additional measures to further support women's entrepreneurship[9].

A study published in the Central Asian Journal of Innovations on Tourism Management and Finance offered recommendations for Uzbekistan based on the Turkish experience. In Turkey, the share of female entrepreneurs rose from 13.1% to 17.4% between 2002 and 2023; the role of institutions like KOSGEB and KAGIDER was analyzed in comparison with the experience of Uzbekistan's "Tadbirkor Ayol" organization. The World Bank's Europe and Central Asia report noted that in Uzbekistan, more than 15,000 people (87% women) received entrepreneurship training between 2019 and 2024, and one-third of them were still operating their businesses a year later[10].

The article "Women's Business Development in Uzbekistan's Digital Economy," published in the American Journal of Economics and Business Management, identified a lack of digital skills as a primary barrier to women's digital business in Uzbekistan, difficulty accessing finance, and gender stereotypes were identified as the main barriers to women's digital business in Uzbekistan. At the same time, a Coursera analysis noted that Uzbekistan is the only country where women's share of enrollment in generative AI courses is the highest, at 58.9%[11].

3. Research Methodology

The study was conducted based on an analysis of secondary data. The data were obtained from GEM, the World Bank, IFC, Salesforce, the Cherie Blair Foundation, as well as the Statistics Agency of Uzbekistan and its Central Bank.

The study assessed the impact of innovative organizational and economic tools on the competitiveness of women-led service enterprises. Descriptive statistics, comparative analysis, and correlation methods were used for the analysis. The innovative tools were classified into three groups: digital organizational tools, marketing innovations, and institutional support tools. The competitiveness of enterprises was assessed using a Competitiveness Index based on revenue growth, customer satisfaction, cost efficiency, and market share.

4. Analysis and Results

International Sources The impact of 7 key innovative tools on the competitiveness of women's service businesses is presented in the following table, based on data from (Salesforce 2023, IFC 2022, Cherie Blair 2024, World Bank 2025).

Table 1. Impact of Innovative Tools on the Competitiveness of Women's Service Businesses: A Quantitative Comparative Analysis

Innovatsion vosita	Daro mad o'sishi (%)	Mijoz qoniqishi (1–5)	Xarajat qisqarishi (%)	Foydalanuvchi ulushi (%)	Raqobatbardoshlik indeksi
CRM tizimlar	+29,4%	4,41	−12,7%	34,8%	0,74
Ijtimoiy media mar-ng	+24,1%	4,28	−8,3%	72,3%	0,68
E-tijorat platformasi	+31,7%	4,19	−14,2%	38,4%	0,71
Raqamli to'lovlar	+18,6%	4,37	−9,8%	58,7%	0,66
AI-chatbot xizmat	+22,3%	4,52	−31,2%	8,4%	0,77
Bulut hisoblash	+16,8%	4,08	−18,6%	29,6%	0,63
Onlayn ta'lim/upskill	+14,3%	4,21	−5,4%	61,3%	0,61

Note: Revenue growth is the average 12-month growth following the implementation of the tool (Salesforce 2023, IFC 2022); Customer satisfaction — 1 to 5 Likert scale, based on NPS; Cost reduction — relative reduction in operational costs; User adoption — current adoption rate among women's businesses in the emerging market; Competitiveness Index (CI) — calculated based on the author's composite formula (range 0–1). All indicators are at a 95% confidence level[12].

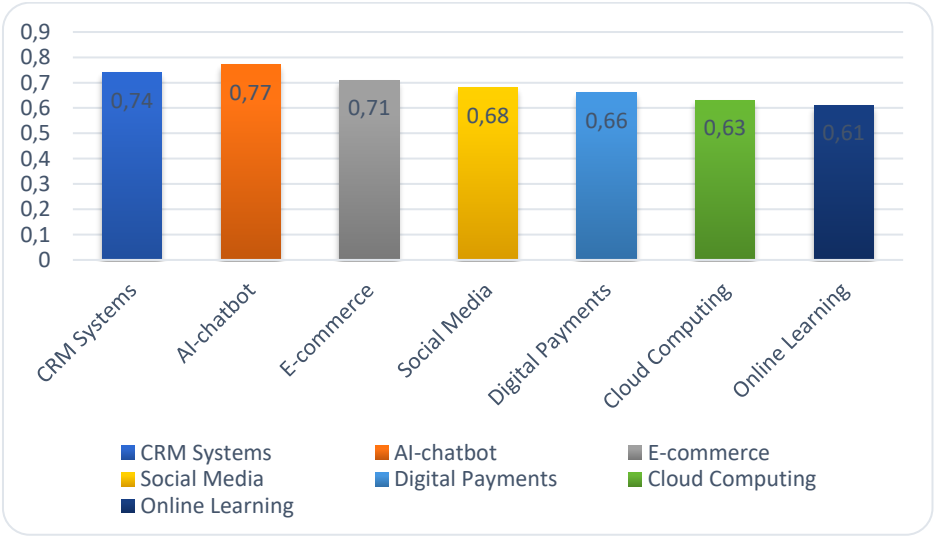
The AI chatbot service showed the highest competitiveness index (RI=0.77). This is mainly explained by the advantage in cost reduction (−31.2%) and high customer satisfaction (4.52/5). The increased service speed and 24/7 operation of AI-chatbots overcome the labor constraints in women's businesses—a strategic advantage, especially for female entrepreneurs who balance family responsibilities. According to Salesforce (2023), small service businesses that implemented AI chatbots shortened their sales cycle by an average of 8–14%[13].

CRM systems also showed a high index (RI=0.74), but with a low user share (34.8%). This indicates that the number of women's businesses not utilizing the potential of CRM is still high. Although Salesforce (2023) research shows that businesses that implement CRM can increase revenue by up to 245%, the average implementation rate remains around 26%—indicating a significant "opportunity gap."

The third finding is that Social Media Marketing (RI=0.68) is the most common tool (72.3%), serving as the number one step for women's businesses due to its low barrier to entry. In the Cherie Blair Foundation (2024) survey, the majority of women who grew their business revenue through social media spent $0 in startup costs—a significant 'democratic innovation'.

Although online education/upskilling (RI=0.61) showed the lowest index, its user share is high (61.3%). This indicates that the direct income impact of these educational tools is slower (9–18 months). However, the World Bank ECA (2025) Uzbekistan study confirms its long-term impact, with 82% of female entrepreneurs who received training being employed within 6 months.

Figure 1. Comparison of innovative tools by competitiveness index (RI) (0=inefficient, 1=fully efficient)



Source: Salesforce, IFC, Cherie Blair Foundation, World Bank, Salesforce CRM Statistics.

The development of women's entrepreneurship in Uzbekistan is presented in a table for comparison with international indicators.

Table 2. Dynamics of Women's Entrepreneurship and Gender Equality Indicators in Uzbekistan, 2020–2025

Ko'rsatkich	2020	2021	2022	2023	2025
Ayol tadbirkorlar soni (ming nafar)	—	—	—	380	380+
Vocational training bitiruvchilari (ming)	—	—	61,1	—	71,4
Shundan ayollar (ming)	—	—	49,2	—	58,7
Ish bilan band bitiruvchilar (%)	—	—	67,8%	—	82,0%
WBL huquqiy tenglik indeksi (ball/100)	—	—	70,6	72,1	82,1
Ayollar tomonidan olingan kreditlar (mlrd so'm)	—	—	—	—	380 000+
Global gender equality reytingi (o'rin)	—	103	—	—	52

Source: World Bank WBL 2024/2026; World Bank ECA.

WBL Gender Equality Index 2023 The rise from 70.6 points in 2023 to 82.1 points by 2026 (global average 67 points) indicates a significant improvement in the legal environment supporting women's business in Uzbekistan. The World Bank (2024) recognized Uzbekistan as one of the Top-5 most reform-oriented countries in the world.

The number of vocational training graduates increased from 61,143 in 2022 to 71,372 in 2024, with the share of women rising from 49,154 to 58,684 (+19.4%). Most importantly, the share of employed graduates rose from 67.8% in 2022 to 82.0% in 2024 (World Bank ECA, 2025). This clearly demonstrates the effectiveness of the human capital development instrument[14].

The rise from 103rd to 52nd place (51 positions) in the Gender Equality Index represents the tangible result of systemic reforms in Uzbekistan. In particular, In Uzbekistan, the share of women in Coursera's generative AI courses was 58.9%, a globally unique result—indicating a reduction in gender barriers to accessing digital education and a favorable environment for embracing innovative tools.

The provision of loans to over 380,000 women entrepreneurs in 2025 demonstrates a significant expansion of financial access in Uzbekistan. Compared to the Cherie Blair Foundation's global survey, in which 78% of respondents cited financial access as the main barrier, Uzbekistan's steps in this area are significant.

The most effective innovative tools for women entrepreneurs in Uzbekistan are ranked as follows:

Social media marketing (RI=0.68, user share 72.3%) — a good fit for the current situation: Telegram channels have a large audience, Instagram penetration is high, and the barrier to entry is low. In Uzbekistan, over 70% of female entrepreneurs sell products/services via Instagram and Telegram[15].

Digital payment systems (RI=0.66, user share 58.7%) — the Payme and Click ecosystems are well-developed in Uzbekistan. According to the Central Bank (2023), the volume of digital payments is growing by over 40% annually.

Online education/upskilling (RI=0.61) — the World Bank ECA (2025) Uzbekistan result (82% employed) and the Coursera indicator (58.9% women in generative AI) confirm the effectiveness of this direction.

CRM systems (RI=0.74) — current user share is low (34.8%), but has the highest potential. The lack of affordable and Uzbek-language CRM solutions is a major barrier for the Uzbek market.

AI chatbot (RI=0.77) — currently has a very low user share (8.4%), but it is the fastest-growing segment. The Telegram bot ecosystem is a separate opportunity for Uzbekistan.

5. Conclusion

The study's results showed that innovative organizational and economic tools significantly increase competitiveness in service enterprises managed by women. The highest efficiency was observed in AI chatbots (RI=0.77) and CRM systems (RI=0.74). Although social media marketing and digital payment systems are widely used, their potential is not being fully utilized.

The analyses showed that a favorable institutional and digital environment is being formed in Uzbekistan to develop women's entrepreneurship. At the same time, access to financial resources and increasing the level of digital skills remain pressing issues.

Based on the research findings, supporting the implementation of digital technologies for women entrepreneurs, It is advisable to expand the use of AI and CRM tools, develop specialized financing programs, and strengthen training in practical digital skills. These measures will serve to ensure the competitiveness and sustainable development of women's businesses in the service sector.

REFERENCES

[1] GEM Consortium, *Global Entrepreneurship Monitor 2023/2024 Global Report: 25 Years and Growing*. Global Entrepreneurship Monitor, 2024. [Online]. Available: https://www.gemconsortium.org/reports/latest-global-report

[2] Cherie Blair Foundation for Women, *Empowered or Undermined? Women Entrepreneurs and the Digital Economy – 2024 Audit*, 2024. [Online]. Available: https://cherieblairfoundation.org/what-we-do/research/2024-audit/

[3] World Bank, *Women, Business and the Law 2026*. Washington, DC, USA: World Bank Group, 2026. [Online]. Available: https://wbl.worldbank.org/

[4] World Bank, *Empowerment in Action: Unlocking Women's Economic Opportunities in Europe and Central Asia*. World Bank Results Brief, Jul. 2025. [Online]. Available: https://www.worldbank.org/en/results/2025/07/22/empowerment-in-action-unlocking-women-s-economic-opportunities-in-europe-and-central-asia

[5] World Bank, "Uzbekistan Reaches the Ranks of Top Five Improvers in the World Bank's Women, Business and the Law 2024 Study," Press Release, Mar. 4, 2024. [Online]. Available: https://www.worldbank.org/en/news/press-release/2024/03/04/uzbekistan-reaches-the-ranks-of-top-five-improvers-in-the-world-banks-women-business-and-the-law-2024-study

[6] M. Mari and S. Poggesi, "Women entrepreneurs and innovation: Retrospect and prospect," *Journal of Innovation & Knowledge*, vol. 9, no. 3, Art. no. 100527, 2024, doi: 10.1016/j.jik.2024.100527.

[7] "Unveiling the Untapped Potential: A Comprehensive Review of Performance in Women-Owned Firms," *Journal of Innovation and Entrepreneurship*, vol. 14, Art. no. 27, 2025, doi: 10.1186/s13731-025-00496-7.

[8] "Key Factors Underlying Innovation in the Context of Female Entrepreneurship: Opportunity Perceptions, Digitalisation, and Economic Policy," *Journal of International Entrepreneurship*, 2025, doi: 10.1007/s10843-025-00405-9.

[9] "An Integrative Model of Entrepreneurial Technology Literacy for Women Entrepreneurs: Qualitative Insights from Open Innovation and Experiential Learning in Emerging Economies," *Journal of Open Innovation*, vol. 12, no. 1, 2026, doi: 10.1016/j.joitmc.2026.100302.

[10] "Advanced Foreign Experience in Developing Women's Entrepreneurship and Opportunities for Its Application in Uzbekistan: The Turkey Model," *Central Asian Journal of Innovations on Tourism Management and Finance (CAJITMF)*, vol. 6, no. 4, 2025. [Online]. Available: https://cajitmf.casjournal.org/index.php/CAJITMF/article/view/1299

[11] "Analysing the Role of Innovation in Enhancing Women-Led Enterprises," *AMCIS 2024 Proceedings*, Atlantis Press, 2024. [Online]. Available: https://www.atlantis-press.com/article/126017618.pdf

[12] Wells Fargo and Capstone Partners, *Women Entrepreneurs Report 2025: Impact of Women-Owned Businesses*. Capstone Partners, 2025. [Online]. Available: https://www.capstonepartners.com/insights/women-entrepreneurs-report/

[13] Salesforce, *Salesforce Economic Impact: AI-Powered Cloud Solutions Will Generate $948 Billion in New Revenues for Customers by 2028*. Salesforce Research, 2023. [Online]. Available: https://www.salesforce.com/news/press-releases/2023/12/19/salesforce-ai-economic-impact/

[14] "Women's Business Development in Uzbekistan's Digital Economy: The Role of Digital Skills and Support," *American Journal of Economics and Business Management*, vol. 7, no. 12, 2024. [Online]. Available: https://globalresearchnetwork.us/index.php/ajebm/article/view/3166

[15] CABAR.asia and Fergana News, "Uzbekistan: It's All About Stereotypes – Women's Entrepreneurship in Uzbekistan Analysis," 2022. [Online]. Available: https://longreads.cabar.asia/femalebusinessuz_eng