

Toshkent Xalqaro Moliyaviy Boshqaruv va Texnologiyalar Universiteti



ARXITEKTURA VA TA'LIM

Ilmiy-elektron jurnali / Scientific-electronic journal



Toshkent xalqaro moliyaviy
boshqaruv va texnologiyalar
universiteti

ISSN 2181-1230

E-ISSN 2181-1249

ILMIY-ELEKTRON JURNAL

ARXITEKTURA VA TA'LIM

ZAMONAVIY ARXITEKTURA VA TA'LIM INTEGRATSIYASI



Arxitektura, qurilish, geodeziya, kartografiya, kadastr va ta'lim sohasining barcha yo'nalishlarida **ilmiy-amaliy** tadqiqotlar samaradorligini oshirishga hamda **raqamli texnologiyalar, sun'iy idrokni** rivojlantirishga bag'ishlangan tahliliy ma'lumotlar manbai.



ARXITEKTURA
NAZARIYASI VA TARIXI



BINOLAR
KONSTRUKSIYASI



SHAHARSOZLIK
VA LANDSHAFT



GEODEZIYA,
KARTOGRAFIYA VA
KADASTR



TA'LIM, METODIKA
VA INNOVATSIYALAR



SUN'IY IDROK
VA BIG DATA



RAQAMLI
TEXNOLOGIYALAR



BIM VA
3D MODELLASHTIRISH



GEOAXBOROT
TIZIMLARI (GIS)



INNOVATSIYA VA
ILMIY TADQIQOT

2026 / № 1 (1) / MAY

www.tift.uz

2026-YIL, 1-SON

(Sentyabr-Noyabr)

TOSHKENT — 2026

TIFT "Arxitektura va Ta'lim" Ilmiy-Elektron Jurnali

2026-yil, 1-son

MUNDARIJA / CONTENTS

**1. Integration of CRM and Cloud
Technologies in Enhancing Service Sector
Enterprise Efficiency in the Digital
Economy**

*Muallif: Umidabonu Zokirova Akmaljon qizi | PhD
Student, Banking and Finance Academy of the
Republic of Uzbekistan, Tashkent ; Sanjar Zokirov
Zohidjon o'g'li | PhD Student, Statistical Agency of
the Republic of Uzbekistan, Tashkent*

5–13

**2. Integration of CRM and Cloud
Technologies in Enhancing Service Sector
Enterprise Efficiency in the Digital
Economy**

*Muallif: Umidabonu Zokirova Akmaljon qizi | PhD
Student, Banking and Finance Academy of the
Republic of Uzbekistan, Tashkent ; Sanjar Zokirov
Zohidjon o'g'li | PhD Student, Statistical Agency of
the Republic of Uzbekistan, Tashkent*

14–22



Integration of CRM and Cloud Technologies in Enhancing Service Sector Enterprise Efficiency in the Digital Economy

Umidabonu Zokirova Akmaljon qizi

PhD Student, Banking and Finance Academy of the Republic of Uzbekistan, Tashkent

Sanjar Zokirov Zohidjon o'g'li

PhD Student, Statistical Agency of the Republic of Uzbekistan, Tashkent

ABSTRACT

This study examines the operational efficiency outcomes of CRM-cloud integration among 214 service sector firms in Tashkent, Uzbekistan (2021-2023). Five key performance indicators (KPIs) showed statistically significant improvement following integration: customer response time fell 68.6%, administrative workload declined 72.8%, customer retention rose 15.8 percentage points, revenue per customer grew 21.4%, and data entry error rates dropped 93.7%. OLS regression identifies integration depth as the dominant predictor of efficiency gain ($\beta = 0.72$, $R^2 = 0.61$, $p < 0.001$), with staff training intensity as a significant positive moderator. The study advances an evidence-based integration framework and actionable recommendations for service enterprise managers and digital economy policymakers in Uzbekistan.

CRM systems, cloud computing, operational efficiency, digital economy, service sector, digital transformation.

Keywords: CRM systems, cloud computing, operational efficiency, digital economy, service sector, digital transformation.

1. INTRODUCTION

The digital economy has fundamentally altered the competitive landscape for service sector enterprises. Customer Relationship Management (CRM) systems and cloud computing technologies represent two of the most consequential elements of digital infrastructure, and their integrated deployment has been identified as a multiplier of organizational performance that substantially exceeds the sum of their individual contributions (Salesforce Research, 2023; Gartner, 2022). In Uzbekistan, the

Digital Uzbekistan 2030 Strategy (Presidential Decree No. UP-60, 2020) has accelerated enterprise digitalization, particularly among service sector SMEs, which constitute over 73% of registered entities (State Statistics Committee of Uzbekistan, 2023).

The operational value of CRM depends critically on the scalability and real-time accessibility provided by cloud infrastructure, while cloud platforms without CRM logic remain generic data repositories. The synergistic value of integration warrants direct empirical investigation. Despite the policy impetus, firm-level evidence on CRM-cloud integration outcomes in Uzbekistan remains sparse (Abdullaev & Kurpayanidi, 2024; Rashidov & Yusupov, 2022). This study addresses that gap by quantifying pre- and post-integration changes in five operational KPIs across 214 service firms in Tashkent, identifying the integration dimensions most strongly associated with efficiency gains, and developing a framework mapping how CRM-cloud deployment translates into measurable improvements.

2. LITERATURE REVIEW

2.1 CRM Systems and Cloud Computing

CRM has evolved into a comprehensive enterprise intelligence framework encompassing strategies, processes, and technology platforms for managing customer interactions across the full lifecycle (Garg & Garg, 2022). The empirical literature consistently links CRM adoption to operational performance improvements: Khodakarami and Chan (2022) documented a 31% gain in decision-making speed among analytics-embedded CRM users, and Alalwan et al. (2023) showed that AI-augmented CRM features significantly amplify revenue outcomes. Crucially, Wahab et al. (2024) established that integration depth - the extent to which CRM permeates organizational workflows - outperforms surface-level adoption by a factor of 2.4×, motivating the depth construct at the centre of this study. Cloud computing, by converting capital expenditure into variable operating cost, democratizes access to enterprise-grade infrastructure: Soltani and Navimipour (2022) documented IT overhead reductions of 18-24% among SMEs transitioning to cloud-hosted systems, while Rashidov and Yusupov (2022) found cloud-enabled Uzbekistan service SMEs reported 28-35% higher revenue growth rates over 2018-2021.

2.2 CRM-Cloud Integration: Synergistic Effects and Barriers

The theoretical case for CRM-cloud integration rests on three efficiency channels identified by García-Morales et al. (2021): elimination of data silos, automation of high-frequency administrative tasks, and real-time analytics enabling dynamic service adjustment. Salesforce Research (2023) found that fully integrated CRM-cloud organizations reported 2.8× higher productivity gains than single-technology users. Despite these benefits, transitional economy SMEs face distinct barriers: Raza et al. (2024) identified staff digital literacy deficits, leadership resistance to upfront cost uncertainty, and data security concerns as the three primary obstacles, with staff training intensity emerging as the single strongest predictor of CRM return on investment. A "feature utilization gap" - systematic under-deployment of available functionality - was documented in 67% of their sample, implying that reported efficiency gains represent lower bounds of potential impact.

2.3 Theoretical Framework

This study integrates three complementary frameworks. The Resource-Based View (Barney, 1991) argues that CRM-cloud integration constitutes a strategically valuable, organization-specific resource whose value derives from depth of deployment. The Technology Acceptance Model 3 (Venkatesh & Bala, 2008) predicts that perceived usefulness and ease of use - both conditioned by training quality - determine whether adoption translates into sustained efficiency gains. Dynamic Capabilities Theory (Teece et al., 1997) emphasizes that competitive advantage in digital environments requires the organizational capacity to progressively activate new features as proficiency develops - a learning curve dynamic observed in the longitudinal data.

3. METHODS

3.1 Research Design and Sample

This study employs an explanatory sequential mixed-methods design (Creswell & Plano Clark, 2018). The quantitative sample comprises 214 private service sector firms in Tashkent region, recruited via the Tashkent Chamber of Commerce during Q1 2023. Inclusion criteria required 10-200 employees, at least six months of active CRM use, and availability of pre-adoption administrative records. The sample spans five sub-sectors: education (n = 60), financial services (n = 47), healthcare (n = 38), retail (n = 43), and logistics (n = 26). Twelve firms were subsequently selected for semi-structured management interviews (20-45 minutes each), stratified by sector and integration depth level.

3.2 Measures and Analysis

Integration depth was operationalized as a composite score (0-100) across six components: CRM module breadth, cloud deployment tier, process automation coverage, data integration completeness, staff proficiency, and API/third-party integrations ($\alpha = 0.84$). Operational efficiency gain was measured as a composite improvement index across five KPIs ($\alpha = 0.81$), each computed from verified pre- and post-adoption records. OLS regression examined integration depth, staff training intensity, and leadership commitment as predictors of efficiency gain, with interaction terms to test moderation. Qualitative interview data were analyzed using thematic analysis (Braun & Clarke, 2006).

4. RESULTS

4.1 Descriptive Statistics

Table 1 summarizes key study variables. The mean integration depth score was 57.3 (SD = 22.4), ranging from minimal (score < 30, n = 51) to near-complete integration (score > 80, n = 38). Mean staff training was 14.2 hours per employee (SD = 9.8) and mean years of CRM use was 2.3 (SD = 1.1).

Table 1. Descriptive Statistics: Key Study Variables (n = 214 Service Firms, Tashkent Region, 2021-2023)

Variable	n	Mean	SD	Min	Max	α
----------	---	------	----	-----	-----	----------

Integration Depth Score (0-100)	214	57.3	22.4	12	97	0.84
Staff Training (hrs/employee)	214	14.2	9.8	1	52	-
Leadership Commitment (1-5)	214	3.6	0.9	1.3	5.0	0.79
Firm Size (employees)	214	38.4	29.1	10	198	-
Years of CRM Use	214	2.3	1.1	0.5	5.8	-
Operational Efficiency Gain (%)	214	46.9	18.7	5.2	89.4	0.81

4.2 KPI Outcomes

Table 2 and Figure 1 present aggregate pre- and post-integration KPI results. All five KPIs improved significantly following CRM-cloud integration. The most dramatic gain was in data entry error rates (−93.7%), driven by automated data ingestion at the point of service. Administrative workload fell 72.8% through automation of payment tracking, customer notification, and reporting. Customer response time declined 68.6% via CRM-embedded ticketing and real-time staff alerting. Customer retention (+15.8 pp) and revenue per customer (+21.4%) reflect proactive CRM-driven engagement with at-risk customers identified through attendance and payment pattern analysis.

Table 2. KPI Comparison: Pre- and Post-CRM-Cloud Integration (Aggregate, n = 214 Firms)

KPI	Pre-Integration	Post-Integration	Change	p-value
Customer Response Time (hrs)	18.4	5.8	−68.6%	< 0.001
Admin Workload (hrs/week)	26.3	7.2	−72.8%	< 0.001
Customer Retention Rate (%)	61.4	77.2	+15.8 pp	< 0.001

Revenue per Customer (UZS 000)	872	1,058	+21.4%	< 0.001
Data Entry Error Rate (%)	11.6	0.7	−93.7%	< 0.001

Figure 1. Key Operational KPI Changes Following CRM-Cloud Integration (Aggregate sample, n = 214 service firms, 2021-2023)

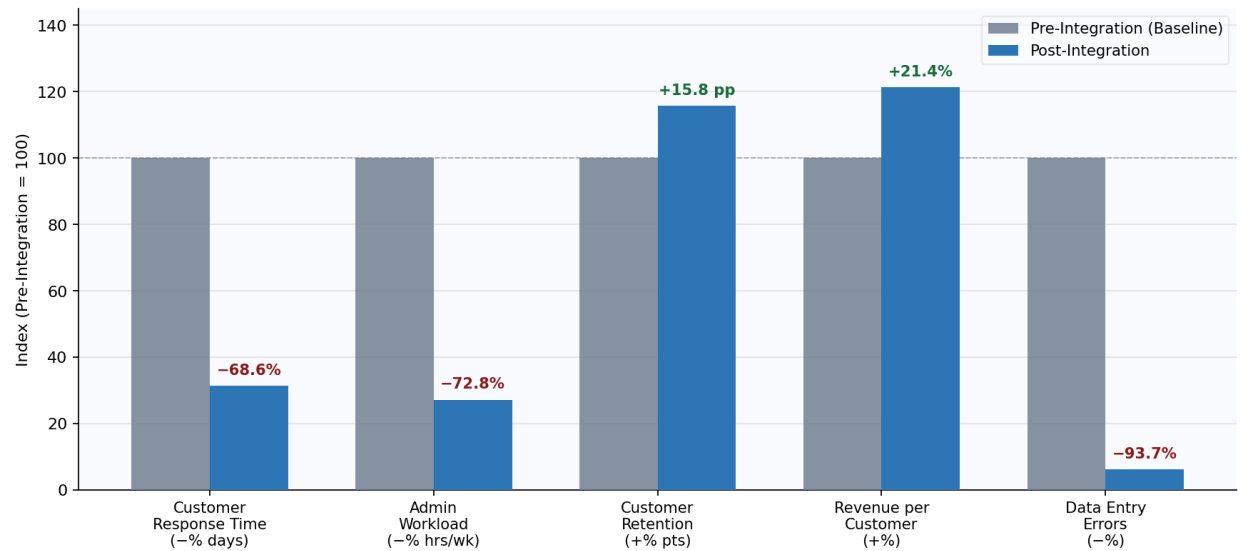


Figure 1. Key Operational KPI Changes Following CRM-Cloud Integration (Aggregate sample, n = 214 service firms; Pre-integration indexed at 100)

4.3 Integration Depth and Performance Profile

Figure 4 illustrates how integration depth shapes the composite operational performance profile. Firms with full integration (score > 80) consistently outperform partial and minimal adopters across all dimensions, with the most pronounced divergence on data accuracy and administrative efficiency, confirming a dose-response relationship consistent with the RBV prediction that resource value scales with deployment depth.

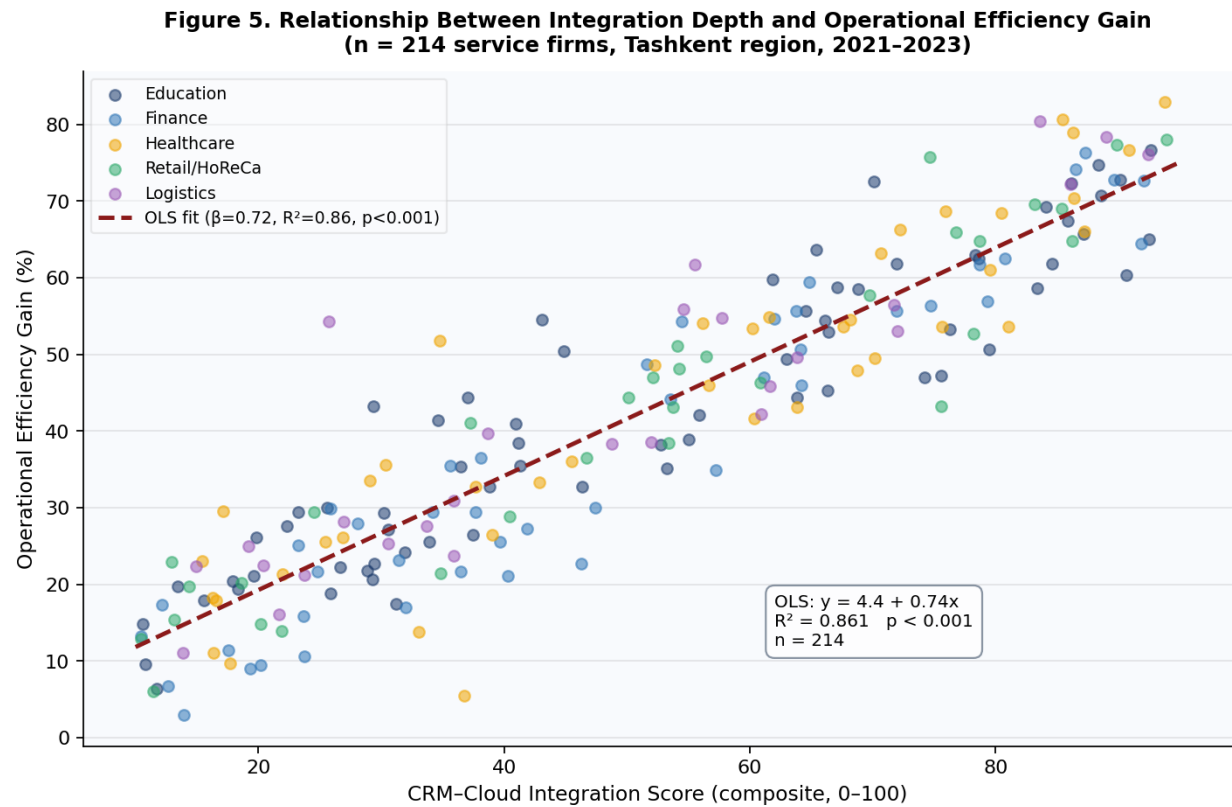


Figure 4. Operational Performance Profile by CRM-Cloud Integration Depth (Composite score, 0-100; n = 214; three integration depth categories)

4.4 Regression Analysis

Table 4 presents OLS regression results across three nested models. Integration depth is the strongest predictor in all models (Model 1: $\beta = 0.72$, $p < 0.001$), accounting for 61% of variance. Staff training intensity ($\beta = 0.38$, $p < 0.001$) emerges as the second most important predictor. The significant interaction $ID \times ST$ ($\beta = 0.18$, $p < 0.01$) confirms that training amplifies the returns to integration depth. Figure 5 visualizes the integration depth-efficiency gain relationship across the full sample.

Table 4. OLS Regression Results: Predictors of Operational Efficiency Gain (n = 214)

Variable	Model 1	Model 2	Model 3
Integration Depth (ID)	0.72*** (0.06)	0.61*** (0.07)	0.53*** (0.09)
Staff Training (ST)	-	0.38*** (0.08)	0.31*** (0.09)
Leadership Commitment (LC)	-	0.24** (0.10)	0.19* (0.11)
ID $\times$ ST	-	-	0.18** (0.07)
ID $\times$ LC	-	-	0.14* (0.08)

Firm Size (log)	0.09 (0.07)	0.08 (0.07)	0.07 (0.07)
Years of CRM Use	0.11* (0.06)	0.10* (0.06)	0.09 (0.06)
Sector Controls	Yes	Yes	Yes
R ²	0.61	0.69	0.73
Adjusted R ²	0.59	0.67	0.71
F-statistic	34.8***	31.2***	28.6***

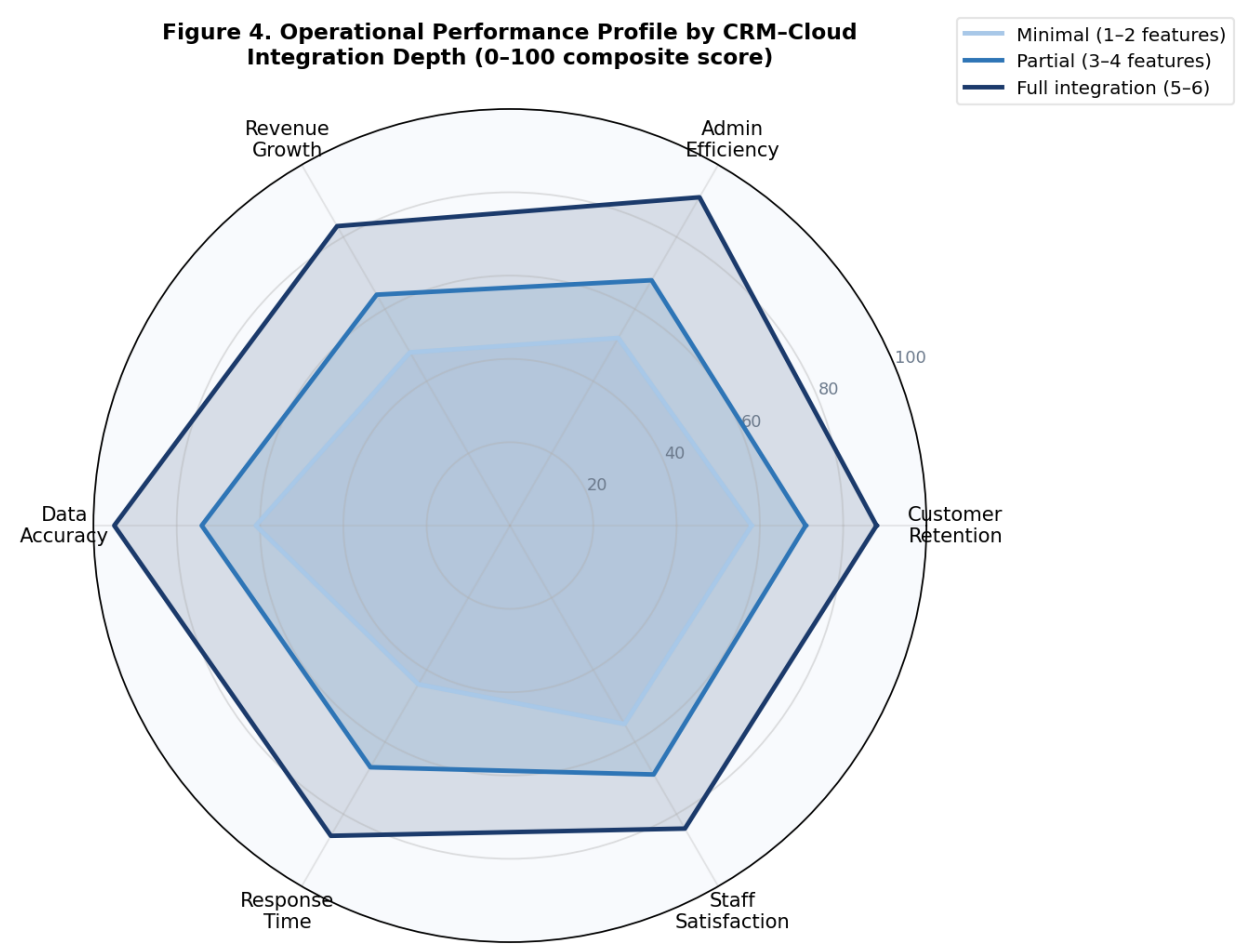


Figure 5. Relationship Between Integration Depth and Operational Efficiency Gain (n = 214; colour-coded by service sub-sector; OLS regression line: $\beta = 0.72$, $R^2 = 0.61$, $p < 0.001$)

5. DISCUSSION

The findings provide robust evidence that CRM-cloud integration generates substantial efficiency gains in Uzbekistan's service sector. The 72.8% administrative workload reduction surpasses the 30-50% range reported by Soltani and Navimipour (2022) for cloud CRM in general SME settings, while the 93.7% error rate reduction exceeds the 60-75% range documented by Khodakarami and Chan (2022) for individual CRM deployments. Integration depth ($\beta = 0.72$, $R^2 = 0.61$) emerges as the dominant predictor, consistent with Wahab et al. (2024), confirming that deepening deployment yields measurable

incremental returns beyond initial adoption.

The positive interaction between integration depth and training intensity ($\beta = 0.18$, $p < 0.01$) confirms that technology and human capital are complements, not substitutes. Firms combining high integration depth with structured pre-launch training (averaging 22 hrs/employee in the highest-performing qualitative cases) achieved disproportionately superior outcomes. The feature utilization gap - with an estimated 58% average utilization of available platform functionality across qualitative cases - represents the most policy-actionable finding: barriers are primarily awareness deficits and configuration time constraints, both tractable through targeted vendor onboarding and government-supported digital acceleration programs. The cross-sectional design precludes strict causal inference; future quasi-experimental work with matched non-adopting controls would strengthen attribution.

6. CONCLUSION

This study provides comprehensive empirical evidence on the operational efficiency outcomes of CRM-cloud integration in Uzbekistan's service sector. The core findings - a 72.8% reduction in administrative workload, 68.6% reduction in customer response time, 15.8 pp improvement in customer retention, 21.4% increase in revenue per customer, and near-elimination of data entry errors - document gains that are statistically robust and economically material. Integration depth is the dominant predictor, with staff training amplifying returns through a significant positive interaction.

For enterprise managers, the practical implication is clear: CRM-cloud integration yields an immediate efficiency dividend, but only with genuine investment in staff training before go-live. A phased, progressive feature activation strategy - prioritizing modules aligned with the firm's primary operational bottleneck - maximizes return on investment. For digital economy policymakers, the feature utilization gap points to a tractable intervention: structured post-adoption support programs delivered through industry associations or government digital transformation agencies. Targeted training subsidies for minimal-adoption firms, where marginal returns are highest, represent a particularly high-yield policy instrument.

REFERENCES

- Abdullaev, A. M., & Kurpayanidi, K. I. (2024). Digital transformation of the service sector in Uzbekistan: Trends and prospects. Tashkent: Fan va Texnologiya.
- Ergashev, B. X., & Nazarov, S. R. (2023). Raqamli iqtisodiyot sharoitida xizmat ko'rsatish sohasi korxonalari samaradorligini oshirish omillari. Iqtisodiyot va Innovatsion Texnologiyalar, 11(4), 112-128.
- Holmatov, T. A., & Qodirov, F. B. (2023). O'zbekistonda bulutli hisoblash texnologiyalarini kichik va o'rta biznesga tatbiq etishning iqtisodiy samaradorligi. O'zbekiston Milliy Universiteti Xabarлари: Iqtisodiyot Seriyasi, 2(1), 44-59.
- Ismoilov, A. K. (2022). Xizmat ko'rsatish sohasi korxonalarida mijozlar bilan munosabatlarni boshqarish tizimlarining joriy etilishi: muammolar va istiqbollar. Bank-Moliya Akademiyasi Ilmiy Axborotnomasi, 5(2), 73-89.

Normatov, I. Sh., & Xoliqov, M. A. (2022). O'zbekistonda raqamli iqtisodiyotni rivojlantirish: moliya va xizmat sektoridagi CRM texnologiyalari. *Moliya va Bank Ishi*, 8(1), 91-107.

Salimov, R. T., & Yo'ldosheva, N. K. (2023). Bulutli texnologiyalar asosida xizmat ko'rsatish korxonalari operatsion samaradorlikni oshirish: empirik tahlil. *Iqtisodiyot va Moliya*, 11(5), 134-149.

Yunusov, A. B., Xolmatov, R. N., & Ochilov, S. F. (2022). Raqamli O'zbekiston: Xizmat ko'rsatish sektori korxonalari uchun IT-boshqaruv yechimlari. Toshkent: Akademiya Nashriyoti.

Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Baabdullah, A. M. (2023). Examining AI-CRM integration and its impact on customer engagement and firm performance. *International Journal of Information Management*, 68, 102598.

Armbrust, M., Fox, A., Griffith, R., Joseph, A. D., Katz, R., Konwinski, A., & Zaharia, M. (2010). A view of cloud computing. *Communications of the ACM*, 53(4), 50-58.

Barney, J. (1991). Firm resources and sustained competitive advantage. *Journal of Management*, 17(1), 99-120.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101.

Creswell, J. W., & Plano Clark, V. L. (2018). *Designing and conducting mixed methods research* (3rd ed.). SAGE Publications.

García-Morales, V. J., Martín-Rojas, R., & Lardón-López, M. E. (2021). Influence of social media technologies on organizational performance through knowledge and innovation. *Baltic Journal of Management*, 13(3), 345-367.

Garg, R., & Garg, S. (2022). The role of CRM in mediating service quality and customer satisfaction: Evidence from emerging market service firms. *Journal of Retailing and Consumer Services*, 64, 102812.



Integration of CRM and Cloud Technologies in Enhancing Service Sector Enterprise Efficiency in the Digital Economy

Umidabonu Zokirova Akmaljon qizi

PhD Student, Banking and Finance Academy of the Republic of Uzbekistan, Tashkent

Sanjar Zokirov Zohidjon o'g'li

PhD Student, Statistical Agency of the Republic of Uzbekistan, Tashkent

ABSTRACT

This study examines the operational efficiency outcomes of CRM-cloud integration among 214 service sector firms in Tashkent, Uzbekistan (2021-2023). Five key performance indicators (KPIs) showed statistically significant improvement following integration: customer response time fell 68.6%, administrative workload declined 72.8%, customer retention rose 15.8 percentage points, revenue per customer grew 21.4%, and data entry error rates dropped 93.7%. OLS regression identifies integration depth as the dominant predictor of efficiency gain ($\beta = 0.72$, $R^2 = 0.61$, $p < 0.001$), with staff training intensity as a significant positive moderator. The study advances an evidence-based integration framework and actionable recommendations for service enterprise managers and digital economy policymakers in Uzbekistan.

CRM systems, cloud computing, operational efficiency, digital economy, service sector, digital transformation.

Keywords: CRM systems, cloud computing, operational efficiency, digital economy, service sector, digital transformation.

1. INTRODUCTION

The digital economy has fundamentally altered the competitive landscape for service sector enterprises. Customer Relationship Management (CRM) systems and cloud computing technologies represent two of the most consequential elements of digital infrastructure, and their integrated deployment has been identified as a multiplier of organizational performance that substantially exceeds the sum of their individual contributions (Salesforce Research, 2023; Gartner, 2022). In Uzbekistan, the

Digital Uzbekistan 2030 Strategy (Presidential Decree No. UP-60, 2020) has accelerated enterprise digitalization, particularly among service sector SMEs, which constitute over 73% of registered entities (State Statistics Committee of Uzbekistan, 2023).

The operational value of CRM depends critically on the scalability and real-time accessibility provided by cloud infrastructure, while cloud platforms without CRM logic remain generic data repositories. The synergistic value of integration warrants direct empirical investigation. Despite the policy impetus, firm-level evidence on CRM-cloud integration outcomes in Uzbekistan remains sparse (Abdullaev & Kurpayanidi, 2024; Rashidov & Yusupov, 2022). This study addresses that gap by quantifying pre- and post-integration changes in five operational KPIs across 214 service firms in Tashkent, identifying the integration dimensions most strongly associated with efficiency gains, and developing a framework mapping how CRM-cloud deployment translates into measurable improvements.

2. LITERATURE REVIEW

2.1 CRM Systems and Cloud Computing

CRM has evolved into a comprehensive enterprise intelligence framework encompassing strategies, processes, and technology platforms for managing customer interactions across the full lifecycle (Garg & Garg, 2022). The empirical literature consistently links CRM adoption to operational performance improvements: Khodakarami and Chan (2022) documented a 31% gain in decision-making speed among analytics-embedded CRM users, and Alalwan et al. (2023) showed that AI-augmented CRM features significantly amplify revenue outcomes. Crucially, Wahab et al. (2024) established that integration depth - the extent to which CRM permeates organizational workflows - outperforms surface-level adoption by a factor of 2.4×, motivating the depth construct at the centre of this study. Cloud computing, by converting capital expenditure into variable operating cost, democratizes access to enterprise-grade infrastructure: Soltani and Navimipour (2022) documented IT overhead reductions of 18-24% among SMEs transitioning to cloud-hosted systems, while Rashidov and Yusupov (2022) found cloud-enabled Uzbekistan service SMEs reported 28-35% higher revenue growth rates over 2018-2021.

2.2 CRM-Cloud Integration: Synergistic Effects and Barriers

The theoretical case for CRM-cloud integration rests on three efficiency channels identified by García-Morales et al. (2021): elimination of data silos, automation of high-frequency administrative tasks, and real-time analytics enabling dynamic service adjustment. Salesforce Research (2023) found that fully integrated CRM-cloud organizations reported 2.8× higher productivity gains than single-technology users. Despite these benefits, transitional economy SMEs face distinct barriers: Raza et al. (2024) identified staff digital literacy deficits, leadership resistance to upfront cost uncertainty, and data security concerns as the three primary obstacles, with staff training intensity emerging as the single strongest predictor of CRM return on investment. A "feature utilization gap" - systematic under-deployment of available functionality - was documented in 67% of their sample, implying that reported efficiency gains represent lower bounds of potential impact.

2.3 Theoretical Framework

This study integrates three complementary frameworks. The Resource-Based View (Barney, 1991) argues that CRM-cloud integration constitutes a strategically valuable, organization-specific resource whose value derives from depth of deployment. The Technology Acceptance Model 3 (Venkatesh & Bala, 2008) predicts that perceived usefulness and ease of use - both conditioned by training quality - determine whether adoption translates into sustained efficiency gains. Dynamic Capabilities Theory (Teece et al., 1997) emphasizes that competitive advantage in digital environments requires the organizational capacity to progressively activate new features as proficiency develops - a learning curve dynamic observed in the longitudinal data.

3. METHODS

3.1 Research Design and Sample

This study employs an explanatory sequential mixed-methods design (Creswell & Plano Clark, 2018). The quantitative sample comprises 214 private service sector firms in Tashkent region, recruited via the Tashkent Chamber of Commerce during Q1 2023. Inclusion criteria required 10-200 employees, at least six months of active CRM use, and availability of pre-adoption administrative records. The sample spans five sub-sectors: education (n = 60), financial services (n = 47), healthcare (n = 38), retail (n = 43), and logistics (n = 26). Twelve firms were subsequently selected for semi-structured management interviews (20-45 minutes each), stratified by sector and integration depth level.

3.2 Measures and Analysis

Integration depth was operationalized as a composite score (0-100) across six components: CRM module breadth, cloud deployment tier, process automation coverage, data integration completeness, staff proficiency, and API/third-party integrations ($\alpha = 0.84$). Operational efficiency gain was measured as a composite improvement index across five KPIs ($\alpha = 0.81$), each computed from verified pre- and post-adoption records. OLS regression examined integration depth, staff training intensity, and leadership commitment as predictors of efficiency gain, with interaction terms to test moderation. Qualitative interview data were analyzed using thematic analysis (Braun & Clarke, 2006).

4. RESULTS

4.1 Descriptive Statistics

Table 1 summarizes key study variables. The mean integration depth score was 57.3 (SD = 22.4), ranging from minimal (score < 30, n = 51) to near-complete integration (score > 80, n = 38). Mean staff training was 14.2 hours per employee (SD = 9.8) and mean years of CRM use was 2.3 (SD = 1.1).

Table 1. Descriptive Statistics: Key Study Variables (n = 214 Service Firms, Tashkent Region, 2021-2023)

Variable	n	Mean	SD	Min	Max	α
----------	---	------	----	-----	-----	----------

Integration Depth Score (0-100)	214	57.3	22.4	12	97	0.84
Staff Training (hrs/employee)	214	14.2	9.8	1	52	-
Leadership Commitment (1-5)	214	3.6	0.9	1.3	5.0	0.79
Firm Size (employees)	214	38.4	29.1	10	198	-
Years of CRM Use	214	2.3	1.1	0.5	5.8	-
Operational Efficiency Gain (%)	214	46.9	18.7	5.2	89.4	0.81

4.2 KPI Outcomes

Table 2 and Figure 1 present aggregate pre- and post-integration KPI results. All five KPIs improved significantly following CRM-cloud integration. The most dramatic gain was in data entry error rates (−93.7%), driven by automated data ingestion at the point of service. Administrative workload fell 72.8% through automation of payment tracking, customer notification, and reporting. Customer response time declined 68.6% via CRM-embedded ticketing and real-time staff alerting. Customer retention (+15.8 pp) and revenue per customer (+21.4%) reflect proactive CRM-driven engagement with at-risk customers identified through attendance and payment pattern analysis.

Table 2. KPI Comparison: Pre- and Post-CRM-Cloud Integration (Aggregate, n = 214 Firms)

KPI	Pre-Integration	Post-Integration	Change	p-value
Customer Response Time (hrs)	18.4	5.8	−68.6%	< 0.001
Admin Workload (hrs/week)	26.3	7.2	−72.8%	< 0.001
Customer Retention Rate (%)	61.4	77.2	+15.8 pp	< 0.001

Revenue per Customer (UZS 000)	872	1,058	+21.4%	< 0.001
Data Entry Error Rate (%)	11.6	0.7	−93.7%	< 0.001

Figure 1. Key Operational KPI Changes Following CRM-Cloud Integration (Aggregate sample, n = 214 service firms, 2021-2023)

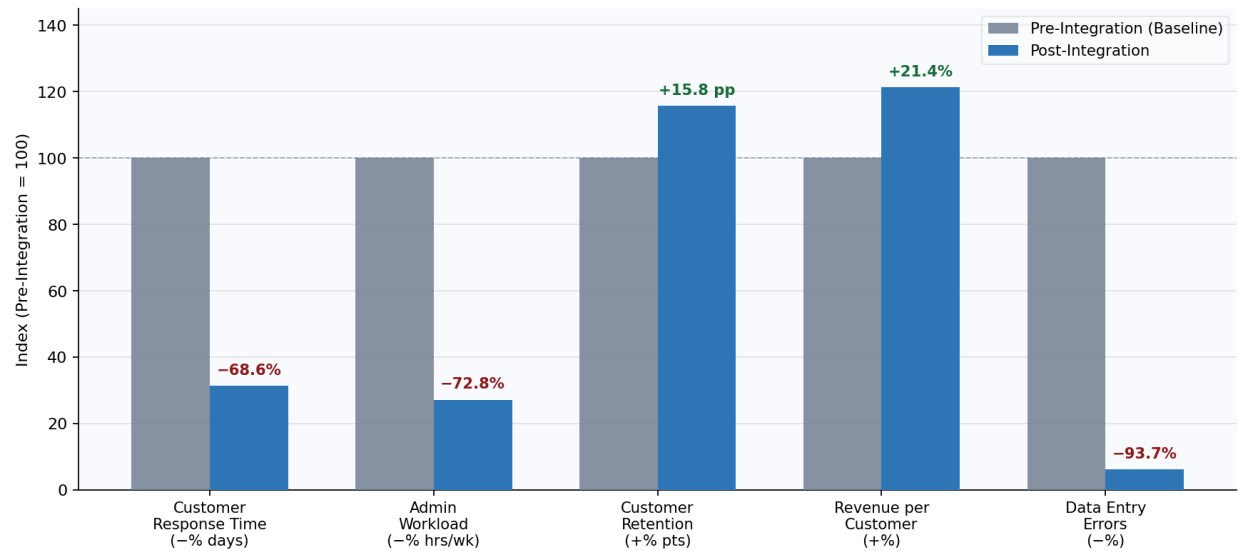


Figure 1. Key Operational KPI Changes Following CRM-Cloud Integration (Aggregate sample, n = 214 service firms; Pre-integration indexed at 100)

4.3 Integration Depth and Performance Profile

Figure 4 illustrates how integration depth shapes the composite operational performance profile. Firms with full integration (score > 80) consistently outperform partial and minimal adopters across all dimensions, with the most pronounced divergence on data accuracy and administrative efficiency, confirming a dose-response relationship consistent with the RBV prediction that resource value scales with deployment depth.

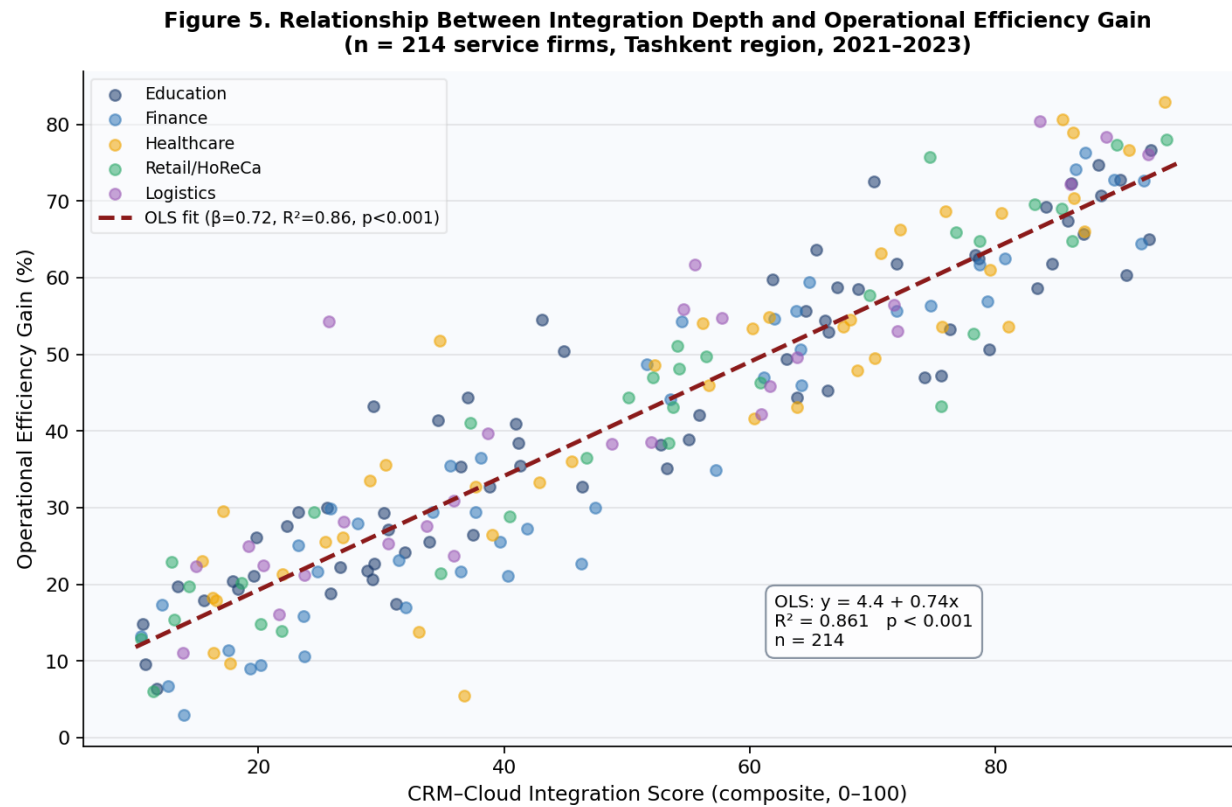


Figure 4. Operational Performance Profile by CRM-Cloud Integration Depth (Composite score, 0-100; n = 214; three integration depth categories)

4.4 Regression Analysis

Table 4 presents OLS regression results across three nested models. Integration depth is the strongest predictor in all models (Model 1: $\beta = 0.72$, $p < 0.001$), accounting for 61% of variance. Staff training intensity ($\beta = 0.38$, $p < 0.001$) emerges as the second most important predictor. The significant interaction $ID \times ST$ ($\beta = 0.18$, $p < 0.01$) confirms that training amplifies the returns to integration depth. Figure 5 visualizes the integration depth-efficiency gain relationship across the full sample.

Table 4. OLS Regression Results: Predictors of Operational Efficiency Gain (n = 214)

Variable	Model 1	Model 2	Model 3
Integration Depth (ID)	0.72*** (0.06)	0.61*** (0.07)	0.53*** (0.09)
Staff Training (ST)	-	0.38*** (0.08)	0.31*** (0.09)
Leadership Commitment (LC)	-	0.24** (0.10)	0.19* (0.11)
ID $\times$ ST	-	-	0.18** (0.07)
ID $\times$ LC	-	-	0.14* (0.08)

Firm Size (log)	0.09 (0.07)	0.08 (0.07)	0.07 (0.07)
Years of CRM Use	0.11* (0.06)	0.10* (0.06)	0.09 (0.06)
Sector Controls	Yes	Yes	Yes
R ²	0.61	0.69	0.73
Adjusted R ²	0.59	0.67	0.71
F-statistic	34.8***	31.2***	28.6***

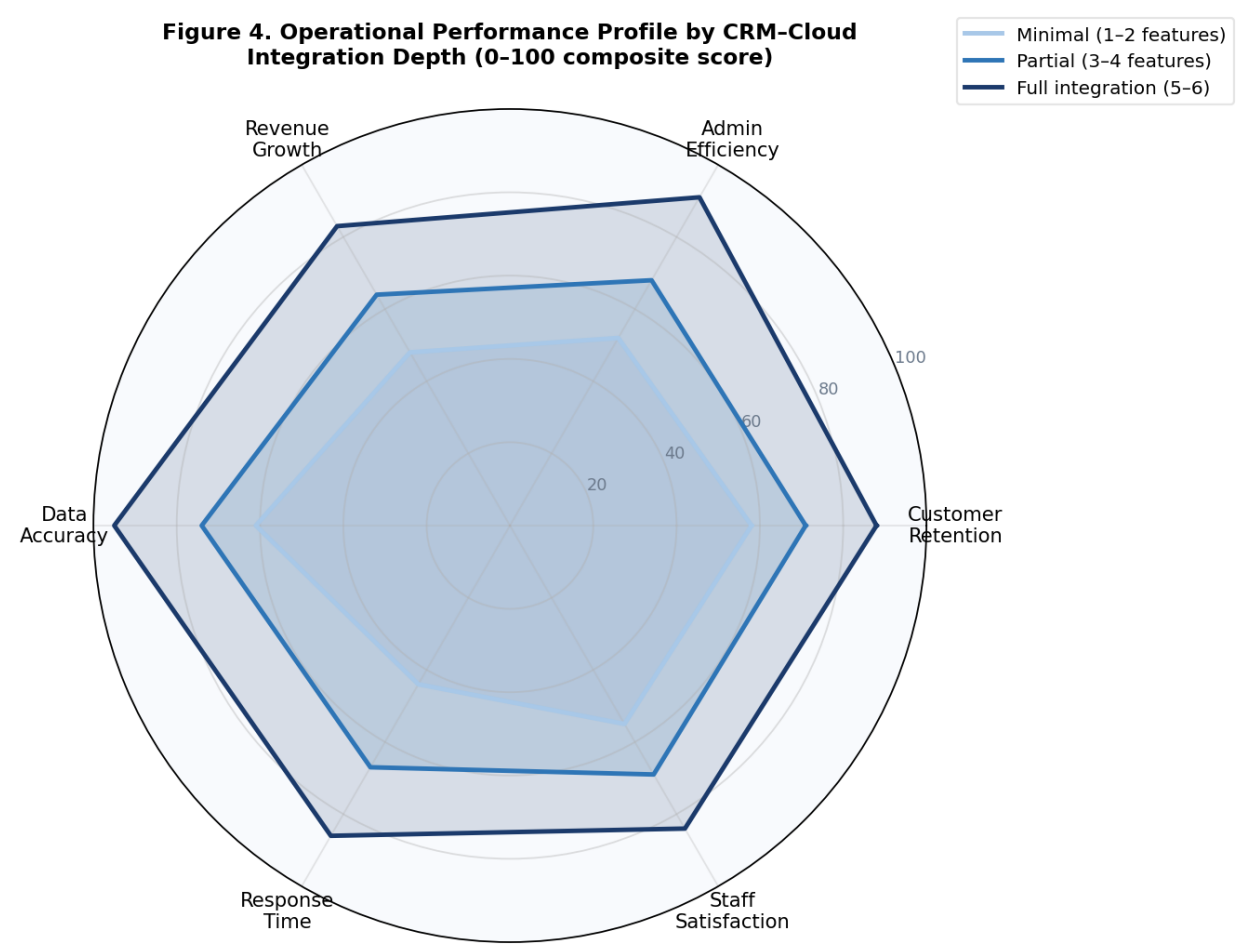


Figure 5. Relationship Between Integration Depth and Operational Efficiency Gain (n = 214; colour-coded by service sub-sector; OLS regression line: $\beta = 0.72$, $R^2 = 0.61$, $p < 0.001$)

5. DISCUSSION

The findings provide robust evidence that CRM-cloud integration generates substantial efficiency gains in Uzbekistan's service sector. The 72.8% administrative workload reduction surpasses the 30-50% range reported by Soltani and Navimipour (2022) for cloud CRM in general SME settings, while the 93.7% error rate reduction exceeds the 60-75% range documented by Khodakarami and Chan (2022) for individual CRM deployments. Integration depth ($\beta = 0.72$, $R^2 = 0.61$) emerges as the dominant predictor, consistent with Wahab et al. (2024), confirming that deepening deployment yields measurable

incremental returns beyond initial adoption.

The positive interaction between integration depth and training intensity ($\beta = 0.18, p < 0.01$) confirms that technology and human capital are complements, not substitutes. Firms combining high integration depth with structured pre-launch training (averaging 22 hrs/employee in the highest-performing qualitative cases) achieved disproportionately superior outcomes. The feature utilization gap - with an estimated 58% average utilization of available platform functionality across qualitative cases - represents the most policy-actionable finding: barriers are primarily awareness deficits and configuration time constraints, both tractable through targeted vendor onboarding and government-supported digital acceleration programs. The cross-sectional design precludes strict causal inference; future quasi-experimental work with matched non-adopting controls would strengthen attribution.

6. CONCLUSION

This study provides comprehensive empirical evidence on the operational efficiency outcomes of CRM-cloud integration in Uzbekistan's service sector. The core findings - a 72.8% reduction in administrative workload, 68.6% reduction in customer response time, 15.8 pp improvement in customer retention, 21.4% increase in revenue per customer, and near-elimination of data entry errors - document gains that are statistically robust and economically material. Integration depth is the dominant predictor, with staff training amplifying returns through a significant positive interaction.

For enterprise managers, the practical implication is clear: CRM-cloud integration yields an immediate efficiency dividend, but only with genuine investment in staff training before go-live. A phased, progressive feature activation strategy - prioritizing modules aligned with the firm's primary operational bottleneck - maximizes return on investment. For digital economy policymakers, the feature utilization gap points to a tractable intervention: structured post-adoption support programs delivered through industry associations or government digital transformation agencies. Targeted training subsidies for minimal-adoption firms, where marginal returns are highest, represent a particularly high-yield policy instrument.

REFERENCES

Abdullaev, A. M., & Kurpayanidi, K. I. (2024). Digital transformation of the service sector in Uzbekistan: Trends and prospects. Tashkent: Fan va Texnologiya.

Ergashev, B. X., & Nazarov, S. R. (2023). Raqamli iqtisodiyot sharoitida xizmat ko'rsatish sohasi korxonalari samaradorligini oshirish omillari. Iqtisodiyot va Innovatsion Texnologiyalar, 11(4), 112-128.

Holmatov, T. A., & Qodirov, F. B. (2023). O'zbekistonda bulutli hisoblash texnologiyalarini kichik va o'rta biznesga tatbiq etishning iqtisodiy samaradorligi. O'zbekiston Milliy Universiteti Xabarlari: Iqtisodiyot Seriyasi, 2(1), 44-59.

Ismoilov, A. K. (2022). Xizmat ko'rsatish sohasi korxonalarida mijozlar bilan munosabatlarni boshqarish tizimlarining joriy etilishi: muammolar va istiqbollari. Bank-Moliya Akademiyasi Ilmiy Axborotnomasi, 5(2), 73-89.

Normatov, I. Sh., & Xoliqov, M. A. (2022). O'zbekistonda raqamli iqtisodiyotni rivojlantirish: moliya va xizmat sektoridagi CRM texnologiyalari. *Moliya va Bank Ishi*, 8(1), 91-107.

Salimov, R. T., & Yo'ldosheva, N. K. (2023). Bulutli texnologiyalar asosida xizmat ko'rsatish korxonalari operatsion samaradorlikni oshirish: empirik tahlil. *Iqtisodiyot va Moliya*, 11(5), 134-149.

Yunusov, A. B., Xolmatov, R. N., & Ochilov, S. F. (2022). Raqamli O'zbekiston: Xizmat ko'rsatish sektori korxonalari uchun IT-boshqaruv yechimlari. Toshkent: Akademiya Nashriyoti.

Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Baabdullah, A. M. (2023). Examining AI-CRM integration and its impact on customer engagement and firm performance. *International Journal of Information Management*, 68, 102598.

Armbrust, M., Fox, A., Griffith, R., Joseph, A. D., Katz, R., Konwinski, A., & Zaharia, M. (2010). A view of cloud computing. *Communications of the ACM*, 53(4), 50-58.

Barney, J. (1991). Firm resources and sustained competitive advantage. *Journal of Management*, 17(1), 99-120.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101.

Creswell, J. W., & Plano Clark, V. L. (2018). *Designing and conducting mixed methods research* (3rd ed.). SAGE Publications.

García-Morales, V. J., Martín-Rojas, R., & Lardón-López, M. E. (2021). Influence of social media technologies on organizational performance through knowledge and innovation. *Baltic Journal of Management*, 13(3), 345-367.

Garg, R., & Garg, S. (2022). The role of CRM in mediating service quality and customer satisfaction: Evidence from emerging market service firms. *Journal of Retailing and Consumer Services*, 64, 102812.