



## THE PLACE OF THE DIGITAL ECONOMY IN OUR DAILY LIFE

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### Abstract

Digital economy is a system of implementation of economic, social and cultural relations based on the use of digital technologies. It is sometimes referred to as the internet economy, the new economy, or the web economy. The digital economy is not some kind of economy that needs to be created from scratch. This means moving the existing economy to a new system by creating new technology, platforms and business models and implementing them into everyday life. First of all, the digital economy significantly increases people's living standards, it is the main cause of corruption and "black economy". Because numbers seal everything, store it in memory, provide information quickly when needed. Under such conditions, it is impossible to hide any information, make secret deals, or not provide full information about this or that activity.

**Keywords** - Digital economy, digital technologies, IT, transaction, IT services, electronic government, electronic mediation, call center, information technologies.

The word "digitalization" is actually a new term, and it consists in the involvement of IT solutions in the process of innovative management and work. The effect of this involves the use of information technologies in all systems, from Internet of Things to electronic government.

Digital technologies have become so embedded in our lives that today not only our daily activities, but also the development of socio-economic spheres cannot be imagined without them.





The main source of the digital segment of the economy is the growth of the transactional sector. In developed countries, this indicator makes up more than 70 percent of GDP and combines public administration, consulting and information services, finance, wholesale and retail trade, as well as services (utility, personal and social).

The higher the diversification and dynamics of the economy, the greater the circulation of unique information within and outside the country, and the greater the information traffic within national economies. Therefore, the digital economy develops rapidly in markets where the number of participants is large and IT services are widespread.

In particular, it creates unlimited convenience for transport, trade, logistics and similar industries that actively work with the Internet. According to some researchers, the share of the electronic segment in them is close to 10% of the GDP and provides employment for 4% of the population. Most importantly, these indicators will grow steadily.

Undoubtedly, the effectiveness of the digital economy is influenced not only by the coverage of information technologies and the availability of infrastructure, but also by standard economic criteria such as the business environment, human capital, and successful management instruments. Therefore, economic development relies on them, which means that these criteria are as important as before in the development of the digital economy.

The most active driver of the digital economy is the state. He is the main customer and consumer of the digital economy. For example, China spent about 9 billion dollars for these purposes. The Internet resource Alibaba, with a market capitalization of more than 210 billion dollars, proved that these investments were directed in the right direction.

A country that wants to get the maximum benefit from digitization should create and support the market for the necessary high-tech products. At the same time, while developing private applications for public administration, important sectors and enterprises, it is also important to keep the instruments controlling the main platforms of the electronic economy in their tracks.

In particular, Japan lost the leading positions in the digital economy due to the fact that although it purchased technologies, it could not create its own manufacturing networks in this direction and could not maintain the level of technical developments at a consistently high level.

South Korea, on the other hand, invests 1% of the national budget in e-government and e-intermediation (for e-commerce activities and public procurement), generating



10-15 billion dollars annually and receiving income that covers costs 30-40 times. In particular, this result was achieved by organizing call centers in the public and private sectors, creating mobile applications and reengineering state-owned internet platforms.

Training of personnel working with information systems in state administration remains one of the important areas of this field. For example, in the 70s of the last century in Belgium, special mobile groups of specialists (including teachers and students from specialized educational institutions) were organized to train employees of state bodies and configure systems directly for them at their workplaces.

Another subtle aspect of the digital sphere is that the development of complex digital systems and their practical application requires a serious and detailed approach. It may seem strange to you, but often programming (in itself) is not really a sufficiently technological phenomenon. Therefore, the programmer who solves your tasks will act according to how he understands the task in many respects. Most important solutions are left unexplained in this process because each side assumes they are self-evident.

The accompanying documents related to the programs are sometimes compiled in a fragmented manner. As a result, in the process of working with the product, the customer loses control over the development that he ordered and paid for. In this case, the budget allocated to information projects does not provide for the costs of providing services, despite the fact that they are extremely important.

Because the digital economy covers the whole world, any government project related to information and digitization should be studied comprehensively and based on a single coding system, identifying economic and management related information.

The most important and at the same time the most difficult stage in the development of the digital economy is the simplification of the business environment and the maximum reduction of the costs of people and business communication with the state. After that, it is required to establish an inter-organizational (multi-agent) dialogue within the framework of the public and private sectors of the parties.

The most important part of this process is the digital economy platforms that move from "one-to-one" and "one-to-many" communication formula to "many-to-many" formula. Shifts in this area will automatically dramatically change the situation in the real sector of the economy through the development of consulting and technical organizations suitable for small and medium-sized businesses with state support, and will stimulate structural reforms in these areas and help create conditions for an innovative economy.



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