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DIGITAL ECONOMY: ESSENCE AND IMPLICATIONS

***Аннотация:** в статье определены основные особенности цифровой экономики, рассматриваются ее сущность, технологии и инструменты, на которых основан данный тип экономики, а также выявлены последствия ее развития и возможные угрозы.*

***Ключевые слова:** цифровая экономика, информатизация, риски и угрозы цифровой экономики, основные черты и преимущества.*

***Abstract:** in this article, the main features of the digital economy are considered, its essence, technologies and tools on which this type of economy is based are defined, consequences of its development and possible threats are identified.*

***Keywords:** digital economy, informatization, risks and threats of digital economy, key features and advantages.*

Today, the existence and diffusion of digital technologies determines the development path of the society as a whole, and also leads to dramatic changes in people's lives, as the impact of innovative technologies on all spheres of society, as well as on the essence of the economy, is increasing. Therefore, agreeing with many scientists and researchers, it can be argued that humanity has taken a step into a new era of global change.

A comprehensive disclosure of the features of digitalization as a modern trend of economic development includes disclosure of the essence of digital technologies, features of digital representation of information, prerequisites and possible positive and

negative consequences of digitalization for the country, including the problems, threats and risks of the digital economy.

Today, digitalization in a narrow sense refers to the transformation of information into digital form, which in most cases leads to lower costs, the emergence of new opportunities, etc. And in a broad sense, this term covers production, business, science, social sphere, and is understood as a modern global trend in the development of the economy and society, which is based on the transformation of information into digital form.

Modern trends in the development of the economy and society are among the requirements of digitalization, and the presence of prerequisites for its development are at the state, industry levels and the levels of individuals and companies.

Turning to the definition of the essence of the digital economy itself, it should be noted that this term, referring specifically to the use of modern information technologies, was introduced in 1995 by Nicholas Negroponte in the book «Being digital». This concept appeared in connection with the development of information and communication technologies and the beginning of the process of Informatization of the second generation.

At the moment, there are numerous of definitions of the digital economy, which focus on different aspects of this concept. At the government level in Russia, the official definition of the digital economy as an economic activity in which the main factor of production is data in digital form. This creates an information space that takes into account the needs of citizens and society in obtaining reliable data and information.

The certainty of this type of economy as digital characterizes a number of visible and definite features.

Characteristics of the digital economy:

1. The aim is to automate tasks and improve the efficiency of their implementation, through the introduction of new technologies for data processing and information transfer, new methods of decision-making.

2. The main *value* in the digital economy is the consumer, which determines the entire process of activity of producers.

3. The figure acts as a signal, transmitting a number of momenta that reaches each economic agent.

4. The digital economy is based on Internet technologies, which form the basis of communication between the subjects of economic relations.

5. The main means of communication is a cell phone, thanks to which it is possible to monitor online business processes occurring in the enterprise, the actions of employees and determine the objectives of their activities.

6. There is a change in the nature of advertising, replacing its usual form comes online advertising, which is already placed on new sites, forums, blogs, social networks, etc.

Advantages of the digital economy. The digital economy has opened up great opportunities for high-quality economic growth. At the moment, such an economy already goes beyond economic processes, so determining its advantages, we can compare the digital economy with the traditional one. Among the specific technological advantages that are due to digitalization, is the synchronization of information flows and the ability to accurately distribute it throughout the business, and therefore the ability to track many of chains between suppliers and consumers, carrying out intellectual and point analytics.

Thanks to the application of the digital economy, it has become possible to expand commercial platforms on the Internet: e-Commerce, financial, currency and stock exchanges; the size of companies for successful competition in the markets has decreased. It has become possible to use the same resources repeatedly to provide different services within the enterprise cloud infrastructure.

In order for all these benefits to have a positive impact on the economy, it is necessary that all these factors work effectively. Considering a number of indicators in individual sectors of the economy, we can assess its effectiveness. Thus, speaking about the production process, it should be noted that the efficiency factors are the speed of processes, the amount of resources needed to implement these processes and the quality of their management.

Risks and threats of the digital economy. The digital economy contains not only significant advantages, but like any other large-scale phenomenon, it is fraught with a number of risks and threats. Their sources are two main effects: the emergence of new types of risks and threats associated with the digital economy and based on its technological features, as well as the transition to the digital economy occurs institutional transformations, which in themselves are a powerful destabilizing factor for sustainable socio-economic development.

The most urgent problem at the moment is the transformation of the labor market. Since experience shows that widespread automation leads to minimal use of live labor or even its refusal, which is the cause of mass layoffs of workers. With rising unemployment, the total income of the population decline, leading to a halt in wage growth and hence slower growth of welfare of society as a whole.

In addition, the problem of digital security, the growth of cybercrime, is developing more and more. Thus, according to Microsoft, at the beginning of 2017, 14.8% of computer systems in Russia were exposed to malicious software. Losses from cyberattacks, which are implemented through computer viruses, are estimated at tens of billions of dollars.

One of the constraints on the development of the digital economy in Russia are personnel restrictions. Thus, by 2027, according to the Fund for the development of Internet initiatives, the Russian economy will experience a shortage of about 2 million IT-specialists. At the moment, the country annually produces about 60 thousand IT-specialists, and to eliminate the personnel shortage, it is necessary to provide additional training for about 40 thousand people annually. But since it is impossible to make such a step «mechanically», it is necessary to develop the education infrastructure, train new teachers, etc.

Today, the digital economy is a new kind of economic relations, which has spread to all sectors of the world market and is actively developing. In the near future, it is possible that the digital economy can become a leading segment, leading the direction of growth and development of the economic system as a whole.

The urgency of the problems of formation of the digital economy in some cases is caused by the growth of the scale of social communications through social networks, and the effectiveness of digital platforms that can increase the speed and diversity of exchanges, which in general opens up more and more opportunities for increasing the efficiency of economic and social development.

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