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ЦИФРОВАЯ ЭКОНОМИКА

***Аннотация:** цифровая экономика – это новый шаг к информатизации общества. Интернет и прочие цифровые технологии формируют необходимую основу для последующего развития. Криптовалюта является новым решением старых проблем. В статье рассмотрено место криптовалюты в мире цифровой экономики, а также изучен ряд проблем и перспектив интеграции России в мир цифровизации.*

***Ключевые слова:** информационные технологии, Интернет, цифровая экономика, бизнес, цифровая валюта, Россия.*

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DIGITAL ECONOMY

***Abstract:** the digital economy is a new step to the informatization of human society. The Internet and other digital technologies form the necessary base for future development. Cryptocurrency is a new solution of an old problem. It's been consid-*

ered a place of cryptocurrency in the world digital economy. There is the range of problems and perspectives of Russian integration into digitalization.

Keywords: *information technologies, the Internet, digital economy, business, digital currency, the Internet, Russia.*

Introduction.

The digital economy is a result of the transformational effects of new general-purpose technologies in the field of information and communication, which affect all sectors of the economy and social activity. The fourth industrial revolution, like all previous ones, changes huge variety aspects of human life. It changes economy, political sphere, transport system and communication. An important feature of the modern economy is the transition from the industrial type to the information type.

The most important criteria in the market are knowledge and information that are necessary for efficient production. Digital society is the society where most of the people produce information and work with it. Today main currency is information. Who owns the information, he owns the world. Every day people use the Internet for searching the information. Modern technologies lead to the globalization and digitalization. The digital economics is a system of socio-economic relations based on the use of digital information and communication technologies. The base of digitalization is information technology. Information technology – a set of software and technological means, united in a technological chain, providing collection, storage, processing, output and dissemination of information. Information technologies are designed to reduce the labor intensity of the processes of using information resources

The Internet changes our lives. The Internet is a giant source of information. In the 21st century man is needed to have a computer and the Internet access for graduation or getting a job.

Business.

The base of the digital economy is the production of electronic goods and services. The digital revolution is changing our lives and societies with unprecedented speed and unprecedented scale, while creating both tremendous opportunities. The

key factor in digital economy is the information that is presented in digital form. The processing and using in a large volume allow productivity and effectivity. Relations in economic sphere are formed in production, distribution, exchange and consumption. Products in digital economy are scientific and information technologies. It is a revolution in economy, new level of human development. In digital economy science development offers economic modernization. Economic digitalization is one of the most relevant topics of recent years. These are not digital and information technologies themselves, but the process of their introduction into production. Production becomes more and more innovating, dynamic and effective. Information system is a system that is designed for storing, searching and processing information. That is, information systems help the company reduce the cost of goods or services in relation to competitors or reduce costs, leaving the same consumer value of goods. Knowledge like an information is a new nonofficial currency of the 21st century. Old rules of business are destroyed. In traditional economy, main role was played a producer in the relationship between producer and customer. Manufacturer produce goods and the buyer only make a choice. In modern economy customer take a part in product producing. and generate ideas for new goods and services.

Cryptocurrency.

The major invention in economic sphere is creating of new currency. Money of the 21st century is cryptocurrency. This money kind is not issue by government. It is available only on the Internet. It doesn't have a corporeal form. It is based on comfortable form of transaction. Man should have only the Internet access for buying or exchange something. The function of cryptocurrency is available by blockchain. Blockchain is an electronic chain of blocks with information. Each block has an individual cryptographic hash and contains hash of the previous block. For changing the information in a block, you must change all subsequent blocks. Blockchains copies are contained on many various computers, it makes extremely difficult to change the information is included in the blocks. This provides system independence and decentralization. Mining in cryptocurrency network is a validation of transactions. Miners create new blocks for blockchain network. They get a new cryptocurrency like a re-

ward. This activity operates the processing power of the system. There is a cryptocurrency wallet for paying that stores public and private keys. With the public key, people can send currency to the wallet. Private key offers the preservation of the funds. This currency is not controlled by banks and government. As a result, in many countries use and storage of cryptocurrency is an illegal activity. There is a huge range of countries where cryptocurrency is banned. Cryptocurrency development offers darknet markets activity. It allows a saved payment service for buying drugs, weapon and human organs.

Digital Russia.

In 2016 in the December message to the Federal Assembly the President of Russia formulated one of the strategic principles for the development of the Russian Federation – «digital economy» for the first time. Also, the President of the Russian Federation signed the Decree «On the Strategy of Scientific and Technological Development of the Russian Federation», According to which the key role in the innovative development of the state is assigned to digital technologies. In the first step from 2017 to 2019 it is planned to create organizational, financial and legislative mechanisms to prepare the transition to an innovative economy. Between 2020 and 2025 it is introduction of digital economy, which consists digital, intelligent production technologies, robotic systems, as well as the commercialization and export of new scientific developments.

To speak the truth, Russia has problems for integration in digital economy. Firstly, Russian Federation has not enough informational integration in an educational sphere that in compared to developed countries. Secondly, there is no infrastructure for export of unique domestic information products to the world market, but Russia has interesting innovations in the field of neurotechnology, robotization, energy storage and distribution and other sectors of the digital economy. Thirdly, there is misunderstanding of current digital opportunities and their impact on efficiency, productivity and business growth potential in most industries, which is reflected in a lower level of utilization compared to developed countries.

Digital economy building in Russia has benefits for future country's development. To start with, there is the digital technologies use in public and private economy sectors. The government websites were created to increase the availability of public services. the time for their receipt has been reduced. In Russia there are such «digital giants» as «Yandex», «Kaspersky», online ordering services, which also participate in the diversification of the Russian economy. What is more, Russia has cheapest and fastest Internet and mobile telephony. Finally, Russian Federation has an experience in the use of digital technologies in industry, especially in the field of defense and space technologies, for example, the «Russian Space Systems» Company is successfully introducing a digital production cycle.

Cryptocurrency in Russia is legal for storing, exchanging and buying. It is illegal to actually purchase goods with any currency other than the Russian ruble.

Despite the existing problems, the state course towards the introduction and development of the digital economy is the only possible way to strengthen the strategic positions of the Russian Federation in the world economy.

Conclusion.

We live in the century of high technologies. In the nearest future the digitalization will change all spheres of human activities. IT plays a key role in the development of individual economic entities and in the state economy. Processes in business sphere require economic and technological thinking in all sectors of the economy. Information has a significant place in the digital economy. Information technology allows product optimization, cost minimization. IT increase enterprise productivity. The Internet allows great opportunities for digital development.

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