

ABOUT THE DIGITAL ECONOMY

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Annotation: Currently, in many developed countries, the digital economy and their development factors are significantly influenced, and the digital economy plays an important role in the life of society. In this article you will learn about the digital economy "what is the digital economy? You can find answers to questions such as" tasks and goals of the digital economy", "obstacles to the development of the digital economy in Uzbekistan".

Keywords: Digital Economy, Economics, market economy, digital technology, digitization, robotics, IT, Digital Dividends, internet banking.

The digital economy is not some kind of different economy that needs to be created from scratch. This means moving the existing economy into a new system by creating new technologies, platforms and business models and introducing them into everyday life. The digital economy is the conduct of economic activities, in which the main factor in the production and service is information in the form of numbers, using the processing of large volumes of information and the analysis of the result of this processing, is the implementation of more efficient solutions from the previous system in the production, service, technology, devices, storage, delivery of products. By the way, the digital economy is an activity that is associated with the development of digital computer technologies in the provision of online services, the implementation of electronic services, internet commerce, crowdfunding and other types of industries.

The word "digitization" is actually a new term that provides for the involvement of IT solutions in the process of innovative management and clerical work, and as a consequence, the use of Information Technology in all systems, from internet items to e-government.

Digital economy is a system of implementation of economic, social and cultural relations on the basis of the use of digital technologies. Sometimes it is also represented by terms such as the internet economy, the new economy or the web economy. In 1995, the American programmer Nicholas Negroponte put the term "digital economy" into practice. Currently, this occupation is used by politicians, economists, journalists, entrepreneurs – almost all over the world. In 2016, the World Bank published a report for the first time about the state of the digital economy in the World ("Digital Dividends"). Basically, e-commerce, internet banking, electronic amulets, internet advertising and, at the same time, internet games are seen as the main element of the development of the digital economy. In exchange for the development and

implementation of Information Technologies, a huge number of amenities appear in our daily lives. Suppose we want to eat, but we don't want to prepare it, it's not circulation, we can order any food we want online through the home food delivery service from the internet. Or we need to transfer money to a friend, in which there is no need to go to a bank or financial institutions, we can transfer money through a mobile bank. We can perform many similar types of services online, via smartphone or computer.

Interest in the digital economy has grown significantly due to the serious changes that have taken place in society and the economy. Modern technologies and platforms have helped to reduce costs for enterprises and individuals by minimizing personal communication with customers, partners and government organizations, and have also provided an opportunity to more quickly and easily establish interaction. The result was a digital or electronic economy based on network resources. The main source belonging to the digital segment of the economy is the growth of the traction sector. In developed countries, this figure is more than 70% of GDP, combining the sphere of Public Administration, consulting and Information Services, Finance, wholesale and retail, as well as services (municipal, personal and social). The higher the diversification and dynamics of the economy, the greater the turnover of unique information inside and outside the country, and the greater the information traffic within national economies. Therefore, the number of participants and the digital economy in the markets where IT services are widespread will develop at an accelerated pace. Especially this – creates unlimited convenience for areas actively working with transport, trade, logistics and the like with the internet.

Of course, the development of information and communication technologies, the introduction of modern technologies into our lives can give many positive opportunities in the life of every person. In the wake of the development of digital technologies, a person can use the service he needs faster, save a lot of money by buying the products he needs cheaply over the internet. For example buying a book in electronic form can cost you a lot cheaper to buy that book in printed form. Or if not an ordinary consumer himself can become an entrepreneur, engage in online trading without leaving his home.

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 around \$ 9 billion for these purposes. The Alibaba internet resource, whose market capitalization exceeds \$ 210 billion, has proven that these investments are directed correctly. The state, wishing to get the maximum benefit from digitalization, needs to create and support the market for the necessary high-tech products. At the same time, in parallel with the development of Public Administration, private applications for important industries

and enterprises, it is also important to keep in its footsteps the instruments that control the main platforms of the electronic economy.

In particular, Japan has missed leading positions in the digital economy due to the fact that, although it purchases technologies, it cannot create its own production networks in this direction and keep the level of technical developments in a consistently high position. South Korea, on the other hand, invests in e-government and e-mediation (for e-commerce activities and public tender purchases) in an amount equal to 1% of the national budget, generating 10-15 billion dollars each year and generating income that covers expenses 30-40 times. In particular, this result was achieved by organizing call centers in the public and private sectors, creating mobile applications and state-owned internet platforms.

The training of personnel working with information systems in public administration remains one of the most important areas of this industry. For example, in the 70s of the last century, Special Mobile groups of specialists (including teachers and students in specialized educational institutions) are organized in Belgium, who train employees of government bodies and configure systems for them directly in their jobs. Another subtlety of the digital sphere is that the development of complex digital systems and their application in practice requires a serious and detailed approach.

It may seem unusual to you, but often programming (in its own way) is not really a sufficiently technological phenomenon.

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