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## DIGITAL TRANSFORMATION OF ECONOMIC SECTORS

**Introduction.** The development of modern economy is largely based on digital transformation processes. The creation of a global Internet network, the growth of research and development and the popularization of mobile communications are only some of the factors that contribute to the digitalization of the economy. However, digital transformation may have different rates of formation at both the micro and macro levels, as well as differ in intensity depending on sectors of the economy and have country-specific features.

**Main part.** The definitions of “digitalization” and “informatization” are similar, but not identical. For example, informatization primarily involves the introduction of information technologies in various areas of society in order to improve their effectiveness. At the same time, digitalization can be considered in a narrow and broad sense. In the first case, digitalization is defined as the transformation of information into digital information by means of new digital technologies, solutions and processes.

In a broad and more popular definition, this category involves not only the digitization of data, but also the introduction of new working principles, the use of modern technologies, including artificial intelligence, augmented reality, internet things and others, that increase the efficiency of companies, organizations, institutions and industries. Thus, in the most general sense, digitalization represents cultural, organizational and operational changes in an organization, industry or ecosystem through the deliberate and gradual integration of digital technologies, processes and competencies at all levels [1].

Digitalization and informatization processes are observed in most countries of the world and determine the development of the 4th industrial revolution and the transition to V and VI technological patterns. In Japan, however, in-

formatization is seen as the basis for the construction of a 5.0 society, where it is planned to create a “super smart” society. This strategy involves focusing on the needs of each individual, which includes not only the technological restructuring of production facilities, but also addressing the challenges of an ageing population, the fight against cybercrime and other misdemeanors, and environmental issues, among others. A successful example of the digitalization of the public services sector is also the experience of Estonia, which has been able to build the most advanced e-government system to date and introduce an e-residence institute [2].

According to the economy of the Republic of Belarus, the digitalization of the economy is one of the key areas in the development and implementation of economic policy in the Republic. Thus, the country is implementing the Strategy for Development of Informatization in the Republic of Belarus for 2016—2022 [3], the State Programme for Development of the Digital Economy and Information Society for 2016—2020 [4] is in force, and Decree № 8 “On Development of the Digital Economy” [5] was adopted.

Digitalization is an integral part of the innovative development of the Republic of Belarus, priorities of which are defined in the State Programme for Innovative Development of the Republic of Belarus for 2016—2020 [6].

In turn, the High Technology Park is a catalyst for the development of the country’s IT sector. The creation of an IT university is also under consideration.

The efforts that many governments are spending on digital transformation are well justified. Digital transformation has several positive features and advantages. Among the undeniable advantages are increased production efficiency, reduced costs for companies, the creation of new innovative products, greater coverage of various categories of companies’ customers, improved service quality, the creation of new jobs mainly in the segment of a highly qualified workforce, personalization of services, and so on.

The digitalization of the financial sector that results can be considered separately.

The first thing is the increasing the transparency of financial transactions. Remote customer service, payments through messengers and social networks, and the popularization of marketplaces — all this involves making online payments more attractive and at the same time reducing the volume of cash turnover.

The second one is the development of the sharing economy and promotion of online trade. Digitalization of the financial sector is a “driver”, a prerequisite for the development of digitalization of other services. For example, you can call a taxi (UBER, Lift, Yandex taxi) or rent a car (car sharing), or rent a bicycle (Colobike) using the mobile application, where you can pay for the service from your bank card online. The development of remote payment methods, as well as online lending, is stimulating the growth of online commerce.

The third thing is the formation of a startup system and stimulation of entrepreneurial activity. The digitalization of financial services has created the conditions for startups and various institutions to enter the financial market, for which financial intermediation is not the main activity. Nevertheless, the modern financial market allows small financial companies, mobile operators and banks, as well as other financial institutions to successfully compete and cooperate with each other. Strict competition and rapid introduction of new technologies expand the product line and allow professional market participants to take into account the needs of each client.

The fourth thing is the reduction of time and financial expenditures of enterprises and organizations on access to financial resources and banking transactions. For example, the use of block technology makes it possible to conduct letter of credit transactions, work with bank guarantees and issue tokens to attract financing more quickly and efficiently.

ICT sector development and its impact on the economy. One of the important conditions for digital transformation is a strong information and communication technology sector (the ICT sector). For example, in Belarus, the importance of IT services in the economy has increased significantly over the past 10 years. While in 2009 the share of the “Information and communication” sector in total GDP was 2.3 %, according to data for 2019 this indicator was 6.2 %. By comparison, the share of the Agriculture, Forestry and Fishing Sector, which is no less important for the Belarusian economy, declined from 8.1 % to 6.8 % over this period.

It should be noted that the active growth of ICT in the country is stimulated by the favorable tax and legal environment, the growing demand for IT products in the global market with a relatively narrow domestic demand. For example, more than 90 % of the software produced by the High Technology Park is exported. This, in turn, has a positive impact on the trade balance of the country, as the export of telecommunications, computer and information services is gradually increasing. If in 2010 the value of this indicator was 390.3 million USD, in 2018 it was 1 853.8 million USD. Due to outpacing growth, the share of computer services in total services exports increased from 4.5 % in 2010 to 18 % in 2018, second only to transport services in terms of importance.

The growing ICT sector is creating a steady demand for IT professionals, offering even young workers competitive salaries. As a result, the average salary in the “Information Technologies and Information Service Activities” sector in 2019 exceeded 4,300 BYN, while the average salary in the country as a whole was just over 1,000 BYN.

**Conclusion.** In general, it should be concluded that the digitalization of the economy is an objective process that increases the quality and speed of economic development, as well as the development of new types of services and products focused on the needs and requirements of a particular person. The undoubted driver of digital transformation is the ICT sector. However, the outsourcing model of this sector in Belarus and internal constraints do not allow to take full advantage of the accumulated potential for digitalization of the national economy.

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## BUSINESS DEVELOPMENT IN THE DIGITAL ECONOMY

**Introduction.** Until recently, people have known almost nothing about digital technologies, but the digital revolution that has engulfed the world economy is developing at a rapid pace and today, people who have not heard of this concept at least once, are most likely not to exist any longer.

**Main part.** There are many concepts of “digital economy”. According to the classical approach, the digital economy should be understood as an economy that is based on digital technologies and characterizes the sphere of electronic goods and services. For example, distant learning, online shopping, networking etc. The extended approach defines the digital economy as the economic production and use of information and communication technologies. Payments for services and goods of the digital economy are often made in digital currency (electronic money).

The relevance of the topic is related to the fact that modern digital technologies are playing an increasing role in corporate management, gradually expanding their influence and capturing all sectors of the world economy one after another. Large-scale changes are taking place: “digitalization” (the use of digital technologies) and digital transformation (a radical change in business strategy and business processes under the influence of digitalization) are being actively implemented.

The main advantage of the digital economy over the traditional one is the possibility of automatic control of the entire system (or individual components), as well as its almost unlimited scaling without loss of efficiency, which can significantly improve the efficiency of economic management (economic activities and resources of the country in various industries) at micro and macro levels. According to experts, the digital revolution has already begun in small and medium-sized businesses. Many owners of small companies already use online technologies to develop their own businesses.

On the one hand, small businesses are forced to use elements of the digital economy in order to maintain an optimal level of competitiveness, on the other hand, they create conditions for the development of these elements themselves. Besides, in order to increase and maintain the level of competitiveness, they form new types of services, and expand into new markets. Thus, the following criteria for compliance with the digital economy appear in the business environment:

- use of innovative digital communication standards;
- use of online communications at work and provision of goods and services;
- searching for new methods of managing information and knowledge flows in digital systems.

Changes at the company level are certainly the foundation of ongoing digitalization. However, these changes must be supported at the macro level — in the system of public administration and legal regulation. Over the past decade, there have been significant changes in the system of electronic interaction between the state and business. For a systematic analysis of the achieved level and determining the development vector, it is necessary to identify the tasks that ensure cooperation between the state and business.

Belarus, as a country with a relatively high resource potential, should not refuse to participate in the global competition in the ICT market, as it has a number of competitive advantages. The dynamic growth of the Belarusian ICT