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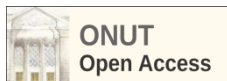
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SOCIAL AND ECONOMIC CONSEQUENCES OF DIGITALIZATION: PROBLEMS AND OPPORTUNITIES

The article examines the consequences of digitalization in the sphere of socio-economic space. Opportunities and risks in various areas from the use of digital technologies have been determined. It has been defined that the field of employment and various professions are subject to transformational processes in connection with the robotization of production processes. With the help of information and communication technologies, the field of education was able to continue its activities and be continuous in the conditions of unpredictable influences, make the educational process mobile, differentiated, individual and adapted to the realities of today. Artificial intelligence has already become a part of everyday life in many countries. And digital transformation manifests itself not only in the use of a computer or in the simple automation of routine functions, digitalization is a new form of doing business and reworking the usual corporate procedures. It has been determined that during the introduction of quarantine measures around the world, people switched to online banking quite quickly. As a result, banks sensed the interest and need of customers for this type of service and began to more actively transform more and more types of financial transactions into an online format. For the effective digitalization of the economic sphere, it is necessary to define the basic principles according to which it will be possible to build a strategy for the implementation of digital tools in various spheres of the population's life.

Keywords: digitalization, information technologies, economy, social risks, advantages.



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Statement of the problem and its connection with important scientific and practical tasks. The dramatic increase in computing power and the concomitant decrease in costs over the past 60 years have led to the rapid development of digital technologies. Digital technologies, which are a new wave of technological progress, have covered today the entire socio-economic space, which is being formed in fundamentally new transformational conditions, strongly influenced our worldview and behavior and have become an integral part of life. Due to them, it is possible to increase the level of labor productivity and well-being of the population, overcome challenges in the fields of health care, education and public administration, reduce carbon intensity and increase the level of innovativeness of the economy [1], save time, create new demand for new goods and services, new quality and value, convenience, efficiency. The digital revolution in banking has fundamentally changed the way banks operate and serve their customers.

Undoubtedly, this process will continue to evolve and become more individualized. Traditional banking procedures are quickly becoming obsolete, they take a lot of time and require a lot of human labor. This demonstrates the importance of digital transformation to speed up and simplify tasks [2]. The development of the Internet, mobile communications, and online services is a basic tool for the formation of the digital economy. Digitalization is one of the main factors of the growth of the world economy in the near future (3-5 years). If we consider the impact of digitalization on such large countries as, for example, the United States, it can increase the country's GDP to 12 trillion US dollars by 2025. Digitization can play a key role in macroeconomic factors such as GDP growth, job creation, labor productivity, growth in the number of enterprises and revenue sources for the government. According to a World Bank report, a 10% increase in mobile and broadband penetration increases

GDP per capita by 0.81% and 1.38%, respectively, in developing countries [3].

It should be noted that all consumers of digital technologies are the state, business, and citizens. But solving some socio-economic issues due to digitalization provokes the emergence of risks of other issues (problems). Along with huge opportunities, digital transformation carries a very real threat of displacement of the workforce due to the robotization of production processes (about 14% of the global workforce will be forced to change professions by 2030), generates social and property inequality, the risk of global conflicts for technological supremacy and cybercrime [4]. Today, an ecosystem of interdependent digital technologies is at the heart of digital transformation and will continue to evolve to stimulate future economic and social change.

The analysis of the latest publications on the problem. The issue of socio-economic transformations as a result of IT technologies attracts the attention of scientists, government officials, and public representatives. Concerns about the growth of unemployment and the replacement of human labor and various professions by automation were investigated by scientists, in particular Khandiy O.O. and Shamileva L.L. [5], who believe that the transition to the digital economy significantly changes the system of social and labor relations, directly the labor market and the labor process itself. Voinalovich I.A. [6] believes that, on the one hand, digital transformation opens up opportunities for the emergence of new professions and jobs, distance learning and remote work, and on the other hand, there is a risk of increasing unemployment in the country. Pizhuk O.I. and Muravyov V.E. [4] are inclined to the opinion that digitalization processes affect changes in the structure of the labor market in such areas as social and organizational restructuring of business, the formation of the world market of intelligence, the expansion of employment boundaries (abandonment of traditional employment, lack of attachment to a permanent workplace, etc.). The powerful influence of 5G, as the authors [7] believe, will allow organizations to use new opportunities for income generation and transform the sphere of employment in various sectors. But the potential of 5G can only be realized if it is integrated with other disruptive technologies such as artificial intelligence, Internet of Things and cloud computing. The Internet of Things allows the creation of many new business models, applications and services based on data collected from devices and objects, including those that perceive the physical world and interact with it [8]. Cloud computing increases the availability, capacity, variety, and ubiquity of computing resources in the ways that enable other digital technologies such as artificial intelligence (AI), autonomous machines, big data, and 3D printing. There are many cloud computing applications that go far beyond simply storing personal files, photos and videos. They also provide remote access and allow people to collaborate on documents at a distance [9].

It should be noted that digital technologies have influenced the reconstruction of human perception of the informational and cultural space. Antipova O.P. believes that the question of the communicative characteristics of the globalized world, in particular its changes under the

total "pressure" of digitalization, is significant today, because essentially a new socio-cultural space is emerging, within which not only knowledge is stored and transferred, the experience gained by previous generations and all available information array, and new ideas are generated, theories, notions, and concepts are created that determine the strategy of further development of humanity, including its communicative paradigm [10].

Education is one of the spheres that today adapts and is subject to digital transformation. After all, it was only due to digital technologies that the transformation of the educational process became possible during unforeseen events (the COVID 19 pandemic into the mode of remote (remote) learning, military conflicts). O. Shpyryk thinks that digital technologies make it possible to intensify the educational process, make it mobile, differentiated and adapted to modern realities [11].

Currently, the Internet and electronic devices have already become integrated into various types of socio-economic human activity, including education, health care, agricultural industry, banking, public administration, economic sector and other areas.

Forming of the aims of the research. The purpose of the article is to study the impact of the development of digitalization on socio-economic spheres such as education, social-labor relations, artificial intelligence, banking and determining the prospects and risks of using digital technologies.

Giving an account of the main results and their substantiation. The appearance of the concepts of "digitalization" and "digital transformation" is connected with radical transformational processes in the field of business and socio-economic development.

Digitization is the widespread introduction of various digital services into the lives of consumers, businesses, and government agencies. In recent years, against the background of the COVID-19 pandemic, digitalization has become a key economic factor that has accelerated development, contributed to economic growth, changed consumer behavior, business operation models, and enabled more rational use of resources. The implementation of digital tools in various spheres of life undoubtedly has its socio-economic consequences.

The ecosystem of digital technologies (Fig. 1) contains components that interact with each other and complement each other, opening up new opportunities. Some of these technologies have already appeared and become a part of our daily lives. Others are still on the horizon. All of these technologies have potential benefits for social and economic growth.

Modern human interaction in the digital space is different from the interaction of the past. This is directly related to innovations at the technological level: the expansion of the scope of application of digital solutions and services, the availability of gadgets, the intensive development of social media. Naturally, all this affects the change in the style of interpersonal and communicative interaction of a person of any age. There is an unequivocal opinion that the presence of digital competence in a modern person is a necessary condition for a comfortable existence in society, and its formation is one of the most important tasks of the education system [12].

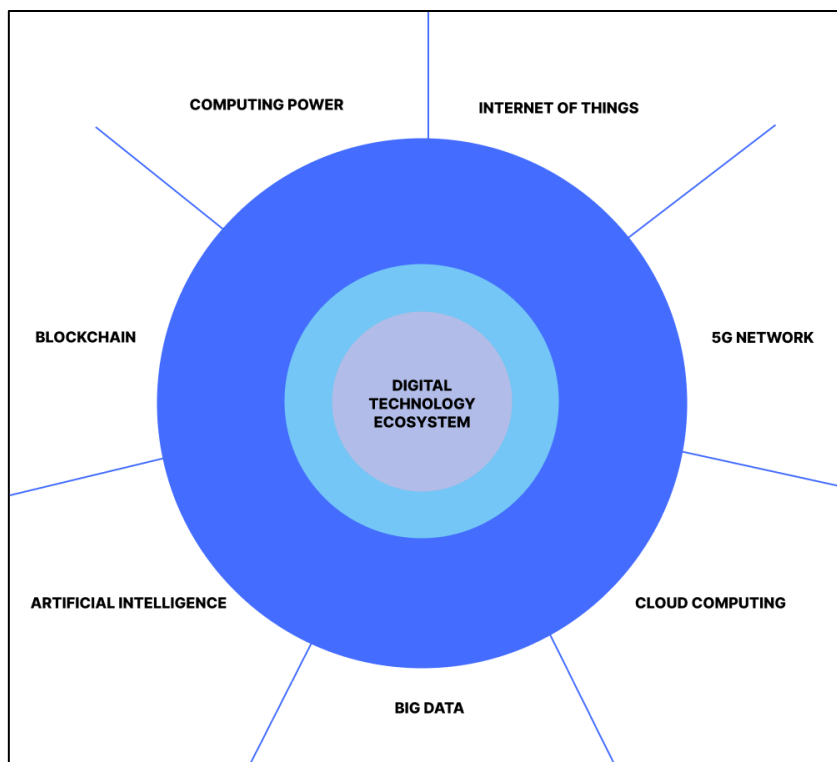


Fig. 1 – Constituent ecosystems of digital technologies*
*built by the authors

The digital economy consists of the following main elements:

1. Internet. It allows companies to communicate their goods and services to potential consumers and customers.
2. Email. One of the main channels of communication between the company and the client. The post office is also an advertising platform.
3. Digital automation. In the context of the digital economy, the company can use the power of computers, servers and other devices to increase efficiency and optimize work processes.
4. Digital payments. Credit cards, Apple Pay, Google Pay, bank transfers and the use of cryptocurrencies. The digital economy forces companies and consumers to switch to a cashless payment format.
5. Partial or full automation. With the development of artificial intelligence and the widespread use of automated systems, many processes in the enterprise can

easily be automated with the help of already created solutions.

Education for all is a global demand clearly expressed in the strategic sustainable development goals of each country. Improving the quality of domestic higher education requires reorientation to innovative processes in accordance with European and global trends. That is, the professional knowledge and pedagogical experience of teachers with the help of digitalization of educational processes transfer learning from "information content" to the disclosure of creative and cognitive abilities of students, the disclosure of their potential. In part, the introduction of the latest digital technologies and informatization was forced to contribute to the covid quarantine and, as a result, the development of distance learning, which continues even in the realities of war. Possibilities and risks of the impact of digitization in the field of education are given in the table. 1.

Table 1

Impact of digitization of education*	
Advantages (opportunities)	Disadvantages (risks)
expansion of educational and research space	loss of basic cognitive skills (ability to read, count, write), decrease in the quality of education
the possibility of diversifying the forms and methods of education aimed both at the needs of education seekers and at taking into account the requirements and demands of the labor market	the "public" model of the pedagogue-teacher, high demands on his psychological qualities, the growth of conflicts
The education sector, modernized by digital technologies, becomes much more efficient	decrease in personal contacts, "outflow" of talented young people and teachers abroad, decrease in the general level of training, quality control problems

Continue of table 1

Advantages (opportunities)	Disadvantages (risks)
digital technologies make it possible to intensify the educational process, make it mobile, differentiated and individual, adapted to modern realities, increase the speed and quality of perception, understanding and assimilation of knowledge, which ensures the formation of competitive professionals	changing the requirements for the content of education, further changing the means of education
	updated requirements for the qualifications of specialists, a decrease in the need for an "intellectual" specialist and a "gravitation" to his technological image, a reduction in the contingent of higher education
	movement towards "educational services", departure from fundamentalism, change / redistribution of functions of the administration of higher education institutions and teachers, increase in conflicts, decrease in the quality of education
digital technologies are able to ensure the continuity of education in conditions of unpredictable influences (pandemics, military conflicts)	loss of the status of domestic higher education, decrease in the number of students.

*compiled based on sources [11, 12]

The problem of the digital transformation of education and the educational process is, in S. Sysoeva's opinion, much deeper and unpredictable in terms of its consequences and is exacerbated by the fact that an individual person and even an individual society objectively cannot influence the civilizational development of mankind, technological progress and further technology development. One of the most important problems of digitalization of education is that innovations in the digital educational space are not only technical and technological innovations, but also changes in the content and organization of educational content, in the structure and organizational principles of educational institutions. This requires a review of conceptual provisions, content of categories and concepts of established pedagogical science, their adaptation (or development of new content) to the digital educational space [12].

At large enterprises, the practice of creating corporate universities, their own centers for advanced training and additional education is increasingly common. Formulated back in the 20th century, the concept of Life Long Learning in the conditions of global digitalization acquires significant importance for every person.

In the world economy, the advantages of digitalization are actively used, the basis of which is information, which represents the form of an intangible asset within the framework of a business entity. The digitization of economic processes and the penetration of information technologies in all spheres of activity are actively taking place. For example, accounting can be automated by approximately 90%. This, on the one hand, leads to a reduction in the number of jobs in the conditions of the use of digital technologies, and on the other hand, it provides an opportunity to solve new problems and deepen professional competences. The role of accounting is intensified precisely in the part of information support of management. A positive prediction of automation is that machines and robotic automation will increase the value of services, not decrease it. Core services can and will be delivered even more efficiently, allowing accountants to have more time to discuss the client's current situation and future needs.

Blockchain is a technology that allows applications to authenticate ownership and perform secure transactions for various types of assets. It is a ledger or

spreadsheet that is maintained and stored on a network of computers. An important advantage of blockchain is considered to be the fact that it reduces the cost of bank transactions with high fees. In many countries, even domestic money transfers may incur high interest rates. Blockchain technology makes national and international money transfers free by eliminating all third-party intermediaries, unlike traditional money transfers.

Artificial intelligence is seen by many as an engine of productivity and economic growth. Undoubtedly, artificial intelligence can increase the efficiency of tasks and significantly improve the decision-making process due to the analysis of large volumes of data and increase the profits of enterprises many times. However, artificial intelligence can also have a very disruptive effect on the economy and society. Its use can lead to the creation of super firms - centers of wealth and knowledge, which can have a negative impact on the economy as a whole. Artificial intelligence may also widen the gap between developed and emerging countries, increasing the need for workers with certain skills, thereby displacing others. Such a trend can have far-reaching consequences for the labor market. Experts also warn about the potential for increasing inequality, lowering wages and reducing the tax base [13].

That is, many professions will not disappear, they are subject to the process of transformation, taking into account the needs of the socio-economic space. Thus, opportunities and risks in the field of employment are given in the table 2.

Digitization of the banking and financial sector brings with it changes in the economy. The main derivative of digitization is the creation of such a concept as the digital economy. The digital economy is economic activity that uses electronic communications and digital technologies to provide goods and services. The digital economy has spawned sustainable e-commerce that has shifted the balance of power between consumers and businesses. The most important benefit for consumers is the availability of cheap goods and services, as prices can be compared with a click of the mouse. The only way for any company to maintain its competitive edge is to keep pace with the digital transformation of the economy through research and development.

Table 2

Impact of digitalization on employment*

Advantages (opportunities)	Disadvantages (risks)
Growing demand for existing professions in the IT field.	It takes a long time to adapt to new conditions for the category of people, especially the elderly.
Change in forms of employment	Lack of live communication.
Creation of jobs due to new professions (transformation of existing ones).	Automation of jobs, which will displace a number of professions.
Increasing the number of jobs in remote areas (remote work).	Structural unemployment is possible due to the time difference between the need for highly qualified workers and the training of such workers.
Reduction of temporary unemployment by shortening the time of searching for a job via the Internet.	

*compiled by the authors

Investing in computing power will drive innovation, drive economic growth and improve people's lives, increasing the overall competitiveness of many countries. Analysis of a number of countries has shown that investments in computing power stimulate economic growth in two ways: by directly contributing to the growth of local industry and by promoting innovation in many other sectors, including manufacturing, transportation, energy, retail and agriculture. Manufacturing is a typical example: every dollar invested in making factories more digital and intelligent can stimulate ten dollars in growth [14].

If we consider the impact of digitization in Ukraine, it should be noted that currently the country is developing at a fairly rapid pace in all directions related to digitization.

The institutional and legal formalization of the development of the digital economy in Ukraine began in 2013. The CMU issued an order "On the approval of the strategy for the development of the information society in Ukraine." In June 2015, Ukraine joined the Declaration of the first meeting of ministers of the Eastern Partnership of the EU on digital economy issues.

In January 2018, the Government approved the Concept of Development of the Digital Economy and Society of Ukraine for 2018-2020 and approved the plan of measures for its implementation. The main goal of the document was the implementation of the "Digital Agenda of Ukraine 2020" initiatives (digital strategy) to remove barriers to the digital transformation of Ukraine in the most promising areas [15].

As a positive example in Ukraine, we can cite the public services portal "Diya". It was created taking into account different capabilities and different skill levels of citizens. The portal demonstrates its clear client-orientation on various sectors of the population. The "Action" application is used by more than 18 million Ukrainians - entrepreneurs, students, pensioners, etc. The portal itself contains both services and training courses for various population groups. The Ministry of Digital Transformation also took care of those people who do not have access to phones or computers and opened educational hubs throughout the country, involving enterprises, educational institutions and communal institutions. Anyone can come to the nearest educational hub and use a com-

puter to use the portal. Such small steps contribute to a big boost in the development of technological awareness of the population, which is the key to the successful digitalization of the country.

Conclusions and prospects of the further investigations. In today's realities, a person of any age needs to adapt to innovative technologies of the digital environment. And this encourages the activation of the educational paradigm regarding lifelong learning as one of the forms of increasing one's own digital competence, as well as self-development and professional and life self-realization. The goal of modern education is to help every person feel comfortable in a digital society.

Digitization has a beneficial effect on both social behavior and economic progress. Economists have researched that the widespread adoption of digital technologies can stimulate economic growth, reduce income inequality, promote financial development and even reduce the size of the shadow economy.

Due to the increasing use of the Internet and mobile devices, people around the world are speeding up their interactions and reducing internal costs in businesses and more. Therefore, the new economic structure, built on the use of information and communication technologies, is an important component for achieving higher rates of development of the economy and society.

It should be noted that digitalization is manifested not only in the use of computers in everyday life or simple automation of routine functions. This is a new form of doing business and transforming the economy, which will lead to economic growth in the future [16].

Digital tools should be available. All sections of the population must have equal conditions in access to digital tools provided by the state. The need to create a single global information environment that will connect state authorities and citizens. Also, accessibility should be focused on digital business operations. Small, medium and large businesses should be interested in using new methods proposed by the state to improve business processes.

When introducing new technologies, an information base must be created. It is necessary to take into account not only the convenience and innovation of digi-

tal tools, but also the percentage of citizens who have never had experience with such technologies.

Another characteristic of digitization is openness and uniqueness. This enables the product to enter the

world market, further integration with European systems, which will speed up the country's globalization in information and communication technologies.

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СОЦІАЛЬНО-ЕКОНОМІЧНІ НАСЛІДКИ ЦИФРОВІЗАЦІЇ: ПРОБЛЕМИ ТА МОЖЛИВОСТІ

У статті досліджено наслідки цифровізації у сфері соціально-економічного простору. Визначено можливості та ризики у різних сферах від використання цифрових технологій. Обґрунтовано, що вплив цифровізації на людське світосприйняття та поведінку стали невід'ємною частиною життя. Визначено, що сфера працевлаштування та різні професії підлягають трансформаційним процесам у зв'язку з роботизацією виробничих процесів. Виділено, що держава, бізнес, громадяни виступають споживачами цифрових технологій. Сфера освіта за допомогою інформаційно-комунікативних технологій змогла продовжити діяльність та бути неперервною в умовах непрогнозованих впливів, зробити освітній процес мобільним, диференційованим, індивідуальним та пристосованим до реалій сучасності. В роботі наведені можливості та ризики впливу цифровізації сфери освіти.

Штучний інтелект вже став частиною повсякденного життя у багатьох країнах. І цифрова трансформація проявляється не тільки у використанні комп'ютера чи в простій автоматизації рутинних функцій, цифровізація є новою формою ведення бізнесу та переробкою звичних корпоративних процедур. Обґрунтовано, що до найбільш вагомих і вірогідних соціально-економічних ризиків належать ризики втрати роботи і основних джерел життєзабезпечення, втрати можливості соціального захисту та соціального забезпечення; ризики формування психологічної залежності та деградації особистості, соціального відторгнення та дезадаптації людини в суспільстві.

Визначено, що під час запровадження карантинних заходів по всьому світу, люди доволі швидко перейшли на онлайн-банкінг. Цифрова революція в банківській справі кардинально змінила те, як банки функціонують і обслуговують своїх клієнтів. У результаті банки відчували зацікавленість та потребу клієнтів цього виду послуг та більш активно почали переформовувати все більше видів фінансових операцій в онлайн формат. Конкретизовано роль поширення Інтернету, мобільних комунікацій, онлайн сервісів, які виступають базовим інструментом формування цифрової економіки. Для ефективної цифровізації економічної сфери треба визначити основні принципи, згідно з якими можна буде вибудувати стратегію імплементації цифрових інструментів у різні сфери життя населення.

Ключові слова: цифровізація, інформаційні технології, економіка, соціальні ризики, переваги.

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