

## NEW TRENDS IN THE DIGITAL ECONOMY IN THE MODERN WORLD

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*Abstract: The article deals with the use of the digital economy in the modern world. Where this progress is used, for what it is necessary and where it is still possible to use this tool. It was concluded that the digital economy is a good «helper» in human life.*

*Key word: digital economy, mobile banking, digitalization, optimization.*

## НОВЫЕ ТЕНДЕНЦИИ ЦИФРОВОЙ ЭКОНОМИКИ В СОВРЕМЕННОМ МИРЕ

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*Аннотация: в статье рассмотрены вопросы использования цифровой экономики в современном мире. Где данный прогресс используется, для чего необходим и где ещё возможно применение данного инструмента. Были сделаны выводы, что цифровая экономика является хорошим «помощником» в жизни человека.*

*Ключевые слова: цифровая экономика, мобильный банк, цифровизация, оптимизация.*

At present, such a direction as the digital economy is a relevant topic for discussion. Over the years, our country has been developing and various conditions have been created in order to improve the standard of living and simplify our life. Opens up new opportunities.

What is the digital economy? The digital economy is the display of all data in digital form. This allows you to quickly navigate the indicators and records that are compiled in organizations. And also, in digital form, it is easier to find this or that information, statistics, etc.

First of all, the Internet appeared in our life. With this, people can find this or that information. Now you do not need to go to the library for this, all the necessary information can be found using new technologies. Nowadays, you can buy any thing and even food without leaving your home. To do this, you need to install the application or open the required website, and order what interests you. That is, the Economy begins to interfere here. After all, the purchase and sale of any product or service is an economic relationship. Thus, this serves as a confirmation of all of the above.

But there are some industries where digitalization is slower. This applies to mechanical engineering, oil production and agriculture. This is due to the fact that this industry is quite large and old, so it is more difficult to introduce new technologies there. But oil-producing organizations are closely engaged in this issue and began to develop new programs that will improve their activities. They have created smart wells that allow you to quickly analyze and react to situations.

In this article, I would like to consider where this system is specifically used and where it is still possible to apply it.

The most famous system for every person is online services. An example would be Sberbank-online (mobile bank). With this application, everyone can make a purchase or pay bills. Also, this application facilitates the activities of

the enterprise. It optimizes activities and reduces the time it takes to send money to your intermediaries and workers.

In addition to the mobile bank, it also improves the organization's electronic document flow. Thanks to this, each employee, without leaving his workplace, has access to various documents. This improves the quality of work and improves employee awareness within the company, and with the help of this information is perceived as it was delivered. After all, when information is transmitted orally from one person to another, it is often paraphrased and loses its former meaning. Because of which, malfunctions often occur.

Also, a striking example of the digital economy is such a service as Yandex. Taxi. This service is aimed at providing services. The service allows you to easily order a passenger taxi without contacting the dispatcher. In addition, it is possible to choose the necessary conditions in the car, which are divided into economy, comfort, comfort + and business. Also, clients can immediately find out the cost of their trip from point A to point B. And most importantly, you can trace the route of your trip. Also, the main advantage of this service is non-cash payment. Many people are used to using electronic cards and often do not use cash. Yandex taxi service has solved this problem and now it is possible to pay for your trip "online" using a mobile bank.

Thus, we have analyzed where the digital economy is already being used. And where is it not yet used, but can it be present?

As mentioned earlier, our country is developing and quite a lot of applications and programs have already been created for working in the office and for providing various services. An application such as Java or Wolfram CDF has been developed. This application allows you to simulate various situations.

The CDF file format allows you to create documents that contain interactive math objects. To create such documents, you need to use a full-fledged Wolfram Mathematica system, but already created documents can well

be used as standalone applications or integrated, for example, into web pages.

This format has many advantages, some of which are:

- CDF files can be easily integrated into HTML code.
- CDF files use real-time mathematical calculations.

This tool can be used in sports games such as soccer. Thanks to the CDF format, you can determine the trajectory of the ball. With the help of the sliders, we have the opportunity to set a certain running speed and impact force. This will allow the footballers to view the kick demonstration, which will allow them to use this data in the future.

The CDF format is a single container for processing and disseminating research data, scientific simulations and mathematical modeling in various fields, including sports.

**Conclusion:** the digital economy is our future. With the help of digitalization, the life of humanity is becoming easier. Organizations optimize their operations to speed up business processes. In addition to organizations, there is an opportunity to use digitalization in sports games. That allows you to improve the results of the game.

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