

IMPORTANCE OF DIGITAL TECHNOLOGIES IN SERVICE FIELD

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Abstract: This article reveals the importance of digital technologies in the service sector and analyzes the possibilities of modern development in the service sector.

Keywords. Services, digital economy, digital technology, modern development trends.

ВАЖНОСТЬ ЦИФРОВЫХ ТЕХНОЛОГИЙ В СФЕРЕ УСЛУГ

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Аннотация: В данной статье раскрывается значение цифровых технологий в сфере услуг и анализируются возможности современного развития в сфере услуг.

Ключевые слова. Услуги, цифровая экономика, цифровые технологии, современные тенденции развития.

Indroduction. Increasing the competitiveness of the republic's economy through the widespread introduction of modern information technologies into the economic sectors and the state administration system and the expansion of telecommunication networks is one of the most priority directions in the Republic of Uzbekistan. By the decision of the President of the Republic of Uzbekistan “On measures for the widespread introduction of the digital economy and electronic government” by 2023, the share of the digital economy in the country's GDP is set to be doubled.

In the conditions of globalization, it is important to assess the degree of digitization of the economy and the level of its connection with the development of the economy in determining the competitiveness of countries. Therefore, the formation and implementation of innovative strategies for the development of canoe enterprises, and the coordination of production activities with the requirements of the domestic and foreign markets on the basis of their information require research.

Information technologies provide enterprises with the opportunity to adopt a completely new, faster pace of work and to diversify the form of services and products. Communication models resulting from the integration of information platforms give impetus to the emergence of new economic technologies (YIT). IT is an integrated technological platform for the creation, transfer, storage and reflection of information (data, ideas and knowledge) products that serve organizational management systems for a purpose, and every aspect of data processing that minimizes the transaction costs spent on the communication of economic agents to the maximum degree. "configurable" is a set of tools and methods.

It is possible to mention the following main principles of YAIT:

- creation of new business models;
- to rationally combine various IT services and apply methods of their use in organizational and technological processes in the real economy sector;
- minimizing transaction costs and material resources used in production.

Digital technologies are reshaping payments, lending, insurance and asset management around the world, becoming a key enabler for financial services consumers.

Digital financial services and financial technologies have brought significant changes around the world:

- By 2024, the number of digital banking users is expected to exceed 3.6 billion. (Juniper Research, 2020).
- The share of account holders sending and receiving payments digitally in developing countries increased from 57 percent in 2014 to 70 percent in 2017 (Findex 2017).

- 39 percent of companies are primarily focusing on implementing financial technologies. (JDSpura, 2020).

However, in these cases, financial fraud and risks may increase significantly, limiting access to traditionally provided services for certain categories of citizens.

Now, old and new companies that use IT tools to create new services and business models all over the world are creating a strong competition with leading companies in most fields. According to research conducted in developed countries, in the coming years, the macro-economy may be strongly dependent on manufacturers relying on the criteria of addictive, nano and biotechnology. In this regard, the amount of information necessary for reasonable management will also increase, production and communication between citizens, and the management structure of business and state bodies will undergo serious changes. The following are presented here as the main conditions and factors for gradually entering the path of social and economic development:

- implementation of electronic government and digital city concepts for the purpose of informatization and integration of state management bodies and municipal services;

- mass production of new technological generation products (such as unmanned vehicles and others);

- implementation of ideas on building "smart" and ecological houses with the help of unique decoration and construction materials;

- Widely promote alternative forms of employment through outsourcing, self-employment and others;

- Creating professional networks that serve to perform certain tasks.

All of the above allows to reduce costs with the help of modern platforms that integrate goods and electronic services in production, service and management.

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