

THEORETICAL METHODOLOGICAL FOUNDATIONS FOR IMPROVING THE WELL-BEING OF THE POPULATION IN THE CONDITIONS OF DIGITIZATION OF THE ECONOMY

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Annotation

The digital economy is a very complex system, it will create, establish, organize, plan digital technologies, and all this will be aimed at ensuring sustainable economic growth, raising human life, living standards. The current state of the digital economy, the rapid development of the activities of its interconnected elements, dates back to the XX-XXI centuries.

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The formation of a digital economy and its effective functioning will largely depend on the triple supply block (system). Each of them, that is, technical, information and mathematical support, in a parallel state should be constantly developed on the basis of scientific research. A practical example is The cross - sectoral balance model (cost – production) created by V.Leontev who laureate of the Nobel in the 20s of the last century was not put into practice until 1960, due to the lack of technical means, inventiveness of high-performance electronic computing machines.

The period of formation of technical support consists of two stages, namely the invention of electronic computing machines (1945-1980) and the era of modern management, technical means, computers (1980-present). The formation of information and mathematical supplies also has its own characteristics and has a long history.

During this period, mature research scientists have matured in each of the supply blocks, directions. In the invention of new techniques and technologies, an information system has been created, which is widely used in today's practice for measuring, transmitting, storing and processing information, issues of optimal management, multi-option production have been mathematically modeled, and they are widely used in practice.

The digital economy is close to practice, the basis of which is the content and essence of fundamental and Applied Sciences. The management of society, statehood, networks, enterprises and even the family is carried out on the basis of numbers. All movement and inaction around us, creatures have their own quantity, and they are expressed in numbers. In human interaction, analysis, numbers play the role of information. Such is the practicality of this theory. In management practice, numbers as information are the primary leverage (richag). Therefore, teaching, learning and effective mastering this theory has its own characteristics.

As aspects that distinguish the digital economy from others, the following can be mentioned.

The development of the digital economy is directly related to Information Communication Technologies and is evaluated on the basis of the following indicators:

1. Share of the digital economy in gross domestic product.
2. The volume of investments in the field of Information Communication Technologies.

3. Internet speed level, the possibility of connecting the population to the internet.
4. Development of electronic trade.
5. The level of professional-personnel support of the Information Communication Technology Network.

Economic activity focuses on digital economy platforms. The digital economy platform is a digital environment with a set of services and functions that provide the needs of consumers and manufacturers, as well as the possibility of direct interaction between them (software-hardware complex). The mission of the platform is to ensure the process of interaction between participants and the possibility of direct communication. The platforms reduce costs and provide additional functional opportunities for both providers and consumers. They also provide for the exchange of information between participants. This should significantly improve cooperation and serve to create innovative products and solutions.

The "platform" as a business model has existed for a long time. A simple example of this is the classic market where sellers and buyers (manufacturers and consumers) find each other. Currently, the principles of platform business models can be mentioned many actively growing companies that operate on their basis, the most popular of which are Uber and Airbnb. The development of technologies such as personalized service models Big Data, targeted (targeted) marketing, 3D printing allows the production and services of goods that meet the needs and needs of each particular customer, not the average statistical consumer.

Direct interaction of producers and consumers. The development of information and communication technologies allows the manufacturer to "connect" with each end consumer. There is an opportunity to shorten the chain of long-term intermediaries, including institutional intermediaries. An example of this is Fintex Croud Mortgage – a telephone application that allows mortgage borrowers to take the loan not from the bank, but directly from individuals who have free cash. This scheme makes it possible to implement a mechanism that is economically profitable for all participants, except for intermediary banks. The spread of shared use (Sharing Economy, Free Economy) Economics. This path of development leads to two phenomena: joint ownership of some kind of goods and payment of money for providing information.

Co-ownership of a vehicle (for several families) can turn out to be more profitable than having a personal car or using taxi services. Payment for providing information is a trend that does not start at full power, but with a high probability it is a method that will be much cheaper than other analogues. The difference between values is compensated by the manufacturing company itself, which collects information about you (using this brand) and monetizes information through networked marketing.

The fact that the contribution of Individual participants is significant. Until recently, the interaction of almost all economic processes settles into a business-centric paradigm: B2B, B2C, B2G. The development of technologies allows individual initiators to play an important role in business processes. Thus, completely new types of interaction are emerging in the economy: C2B and C2S.

An example of a new type of interaction can be served by freelancers who fulfill contractual obligations on the basis of outsourcing. A freelancer is a freelancer who recommends a job on his own. Gives ads about itself, advertises through online. Second round interactions include Crowd Funding startups (in America kickstarter.com, in Russia planeta.ru) serve. The

emergence of such a new type of mutual business communication is an important phenomenon in the economy and requires serious attention. Because today Uzbekistan does not have a well - developed regulatory and tax base for this area, there is no idea how it will be integrated into the general economy. How to motivate freelancers to pay taxes?

Most of them work in the “gray” sector of the economy and receive payment for their services in BitCoin. What taxes and benefits can be applied to Crowd Funding initiatives? These lines appear to be of high potential and may constitute a significant share in the overall economy in the near future, thus such issues need to be carefully worked out from the present day.

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