

Секция: Финансы, деньги и кредит, страхование и биржевое дело

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DIGITAL ECONOMY: FINANCES AND CREDIT

The extended going near a digital economy envisages combination of traditional concept from position of active application of digital technologies. The economic model of digital economy is built on cardinal transformation of market business models, including the sphere of finances and credit. Job performances: multifunction categories "finances and credit" come forward as an initiative block of digital economy. In the finances and credit sphere the trusted technologies and various services are actively inculcated for the consumers of financial services. Informative society, conception of digital economy, sphere of finances and credit, society of knowledge, strategy of development, national priorities, sources of the financial providing of the twentieth Birthday of existence of term "digital economy", scale extended his use in socio-economic and political life of society. An analog economy appears as totality of economic relations that is formed during a production, distribution, exchange and consumption of commodities and services [1].

A digital economy successfully complements the real economy by means of active application of digital technologies. The extended interpretation of digital economy assumes presentation of complex of the economic relations based on digital technologies, during a production, distribution, exchange and consumption of commodities and services. Among them there are generating and communication of data (Big Data), internet of things, Industry 4.0, communication networks 5G, engineering 3D and other in finance and credit sphere is FINTECH. Into a digital economy operating market business models,

mechanisms of creation of value added, composition and volume of charges, grow cardinally. Individualization of financial services broadens, their formalization comes true, current converting into logical constructions. The model of digital economy is based on the cyber physical systems. Exactly, the cyber physical systems provide integral cooperation between a virtual and real economy. Conception of digital economy contains Virtually Perfect, that assumes such model of commodities, works and services, what analogical to the real commodities. The virtual model of commodity, including financial service, owns the same internals and consumer descriptions. Digital transformation of economy has huge potential.

With transformation of technologies the models of communication and forms of state administration change qualitatively. International experience of government control of digital economy shows positive results to the action of GovTech Singapore.

Initiative of government of Singapore "Clever nation" includes 5 key blocks: municipal mobility, network society, business profitability, digital health protection, state services

Also a national infrastructure and platform Smart Nation function successfully. By the basic elements of that, there is Big Data, design, democratization. The interactive becomes the obligatory condition of effectiveness of functioning of the program "Clever nation" cooperation of government and citizens. A primary purpose is an improvement quality of life of citizens in Singapore.

References

1. The digital economy: how experts understand this term. URL: <https://ria.ru/20170616/1496663946.html>
2. Idea Cloud. URL: <https://stevieawards.com/iba/idea-cloud>