

themselves that the discovery of new functions for themselves gave more opportunities for making payments for large amounts).

Thus, with the above-obtained results presented, it can be emphasized that the development of financial technologies is very important, as it helps us find new opportunities and also simplifies the work with finances in general.

Reference

1. Что такое финтех. Объясняем простыми словами // Экономический факультет СПбГУ. – URL: <https://econ.spbu.ru/ru/news-events/news/chto-takoe-finteh-obyasnyаем-prostymi-slovami> (дата обращения: 14.11.2024).

A. Golubtsova

А.В. Голубцова

БНТУ (Минск)

Научный руководитель Ю.В. Мелешко

SOME OF THE RISKS ARISING IN THE PROCESS OF ASSIGNING DIGITAL RENTS (ON THE EXAMPLE OF BELARUSIAN AND CHINESE ENTERPRISES)

Некоторые риски, возникающие в процессе присвоения цифровой ренты (на примере белорусских и китайских предприятий)

The purpose of this work is to identify the risks associated with the appropriation of digital rents for Belarusian enterprises whose activities are carried out in cooperation with Chinese organizations.

The current stage of development of socio-economic systems is characterized by the rapid development of technologies in all spheres, in particular in the information and communication field, which accordingly changes the structure and nature of relations between the subjects of this system. Now, research on a relatively new phenomenon for the world community – the «digital economy» – is coming to the fore, disputes over the definition of which are still relevant in the scientific literature. Within the framework of the ongoing research, the concepts of «digital economy» and «data economy» are not synonymous or interchangeable terms. Stolyarova E. suggests defining «the data economy as part of an economy in which data is the main asset for creating products or providing services» [1, p. 62]. By «digital economy», as a rule, they mean a broader phenomenon in which the «data economy» is included, that is, it is part of it.

The data that is collected, systematized and stored by digital platforms, as well as algorithms and programs for their processing, in modern conditions act as information and digital capital, which is able to generate income no less, and more often and many times higher than from other types of capital. Such a non-labor surplus can be attributed to digital rent, which is obtained in connection with the possession of a monopoly right to information.

China is the second largest trading partner of Belarus, and Belarus is an important trading partner of China and one of the fastest growing trading partners in Eurasia. The volume of bilateral trade in goods between China and Belarus in 2022 reached a record level of \$5.08 billion. Cooperation is also carried out in the field of the «digital economy». An important subject of digital technology development for the Belarusian and Chinese economic systems is the Great Stone Industrial Park, which creates innovative products, develops technologies and ensures their exchange between resident countries.

In the process of assigning digital rent, there is a possibility of negative consequences. Thus, the most obvious risk is the possibility of information leakage due to the intervention of third parties or errors by personnel with access to the management of digital platforms. The main way to solve the problem is a responsible approach to the organization of data storage security. Next, we note the risk of rapid obsolescence of available information due to the ever-increasing amount of data collected on digital platforms. Thus, in order to obtain an annuity, it is necessary to promptly realize the potential of the available information, which implies the development of a clear mechanism for managing the organization and the availability of personnel with the necessary skills and abilities. The problem of inconsistency of the used equipment, programs and algorithms for processing and systematization of big data is also noted. The owner of the information may receive less rent if he is unable to sell information and digital products on time.

The result of the study is the formulation of key risks of digital rent appropriation, such as information leakage; low qualification of personnel related to the digital economy; the risk of insufficient and untimely provision of resources.

Reference

1. *Столярова, Е. Экономика данных и европейские страны с малой открытой экономикой / Е. Столярова // Банкаўскі веснік. – 2021. – № 9/698. – С. 62–72.*

T. Goncharova

Т.Д. Гончарова

БГТУ (Минск)

Научный руководитель А.В. Коньшева

CURRENT TRENDS IN THE DEVELOPMENT OF THE WORLD ECONOMY

Современные тенденции развития мировой экономики

The modern global economy is influenced by many factors, including technological innovations, globalization, political changes and environmental challenges. These factors form new trends that determine the development of the global economic system. The aim of our research is to analyze current economic trends affecting the global economy, as well as their possible consequences for various countries and regions.