a platform for interaction between users, which reduces costs and increases the availability of services.

With the transition to a digital economy, many startups have emerged that use new technologies to solve pressing problems.

These companies are often highly flexible and innovative, which allows them to quickly adapt to changes in the market.

One prominent example is fintech (financial technology) startups such as Revolut and TransferWise. They offer users more convenient and accessible financial services by using technology to reduce costs and increase efficiency. Such companies are changing the concept of banking, making it more transparent and accessible to a wider audience.

Also worth noting are healthcare startups that use technology to improve the quality of medical services. For example, telemedicine companies allow patients to receive consultations with doctors remotely, which is especially relevant during the pandemic.

In conclusion, the transition to a digital economy opens up new horizons for businesses and creates unique opportunities for startups. New technology-based business models allow companies to interact with customers more effectively and optimize their processes. At the same time, startups, with their flexibility and innovative approach, are able to quickly adapt to changes in the market and offer fresh solutions to current problems. As a result, we are not only seeing the transformation of traditional industries, but also the emergence of new economic sectors that will shape the future of business in the coming decades.

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NAVIGATING THE DIGITAL FRONTIER: ECONOMIC AND SOCIO-CULTURAL IMPACTS OF DIGITAL TRANSFORMATION IN THE 21ST CENTURY

Навигация по цифровой границе: экономические и социокультурные последствия цифровой трансформации в XXI веке

In the 21st century, digital transformation has become a significant force shaping economies and cultures around the world. This study aims to explore how digital technologies affect various aspects of society, including economic growth, business practices, and social interactions. The main goal of this research is to understand the impacts of digital transformation on economic development and cultural change. We will examine both the benefits and challenges that arise from the increasing use of digital technologies in everyday life and business operations.

Key Findings:

1. Economic Growth: Digital transformation leads to increased efficiency and productivity in many industries. It enables businesses to reach global markets and innovate their products and services.

2. Changing Work Environment: The rise of remote work and digital communication tools is changing how people collaborate. This shift offers flexibility but also presents challenges in maintaining work-life balance.

3. Cultural Shifts: Digital platforms influence cultural exchange and social interactions. While they promote global connectivity, they can also lead to cultural homogenization and the loss of local identities.

4. Inequality Issues: Access to digital technologies is not uniform across regions. This disparity can widen the gap between different socioeconomic groups, making it crucial to address issues of digital inclusion.

In conclusion, digital transformation is reshaping the world in profound ways. Understanding its economic and socio-cultural impacts is essential for navigating the future effectively. This research highlights the need for policies that promote equitable access to digital resources and support sustainable development in the digital age.

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PROBLEMS OF THE DIGITAL AGE: CYBER DANGER

Проблемы цифровой эпохи: кибер опасность

The purpose of this article is to inform and warn about the cyber threats that companies will face in 2024 due to the shift to remote work and the growing influence of artificial intelligence (AI). The shift to online communications and digital working methods, on the one hand, provides convenience and flexibility, but on the other, it creates conditions for new types of fraud and attacks. This article details how such threats can undermine the security and reputation of companies and what measures can and should be taken. Examples of threats are given, such as deepfakes, which create fake images and voices of employees and allow fraudsters to deceive company executives. It also looks at how AI expands the ability to create and adapt malware and bypass defenses.

The analysis points to the following main threats that enterprises are facing now and will face in the future:

● Cyberattacks using artificial intelligence: AI can create high-quality deepfakes and develop malware that bypasses existing defenses. Organizations are faced with the challenge of countering such sophisticated attacks and detecting fake images and sounds in a timely manner.