

- introduction of new sales technologies;
- the appearance of products that do not have physical characteristics (for example, mobile applications) and other aspects.

Certain evolutionary changes are taking place in the payment system for international trade transactions under the influence of key factors of globalization. In fact, a new trade policy is being formed in the modern world, which manifests itself through solving problems arising in international trade, as well as through the development of new mechanisms and rules for its regulation.

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THE DIGITAL ECONOMY AND THE WAYS OF ITS DEVELOPMENT

The widespread adoption of digital technologies creates a new area of concern that highlights the need for research and comprehension of these processes. The digital economy forms the basis for the overall development of the social market economy and impacts various sectors, including banking, retail, transportation, energy, education, and healthcare. Technologies such as the Internet of Things (IoT) and big data along with mobile device usage are reshaping social interactions, economic relationships and institutional frameworks.

Tourism and the hospitality industry are information-driven sectors where the collection, transmission, and processing of information are vital for decision-making across all management levels. In this context, the emergence of a new sector within the digital economy directly affects tourism, which actively leverages modern information and communication technologies.

The digital economy is characterized by the dominance of digital information over other production factors, positioning digital data as a key production element. The informational support of tourism is increasingly

important for its development, particularly in recent years as the digital economy has expanded. Key technologies that play a crucial role in this process include: Big Data, Internet of Things, Neural Networks (Artificial Intelligence), Smart Technologies, Location Technologies, 3D Printing, among others.

Traditional and innovative technologies, such as mobile devices and smart sensors, are also widely utilized. The tourism sector is fully focused on integrating digital technologies, and many business processes have already adapted to the new digital economy paradigm, including booking systems and e-commerce.

The digitalization of the economy is giving rise to new types of businesses in the tourism industry, such as virtual companies and distributed network structures. It is important not only to create new organizational types but also to establish organizational ecosystems and networks.

In the era of digitalization, the informational aspect of the tourism business is especially crucial, characterized by diverse information flows that require constant updates and rapid information exchange among all market participants.

Smart tourism represents an innovative space accessible to everyone and supported by cutting-edge technologies.

It fosters sustainable development in tourist areas, simplifies interactions between the environment and visitors, and enhances the quality of on-site services.

Thus, within the digital economy, the social dimension is increasingly evolving. Tourism activities are becoming more technological, a cohesive information space is being established in global tourism, and new principles for information support and management are being developed. Digitalization and informational support for the tourism business are emerging as strategic resources that enhance its competitiveness.

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