

The results of the study demonstrate that effective regulation requires a balance between innovation and safety. Excessive restrictions may slow technological development and reduce access to financial alternatives, while insufficient regulation increases systemic risks. A rational regulatory model should focus on transparency, consumer protection, and cross-border cooperation. The findings support the idea that clear and adaptive policies strengthen market stability and create conditions for the responsible development of digital finance.

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THE IMPACT OF SOCIAL MEDIA ON MODERN COMMUNICATION

Влияние социальных сетей на современные коммуникации

The purpose of this study is to examine the dual nature of social media's influence on communication, exploring its benefits for global connection and its drawbacks for meaningful interaction. The rapid growth of platforms like Facebook, Instagram, and TikTok has fundamentally transformed how we connect, share information, and perceive the world. This shift is not merely an addition to existing communication methods but a complete transformation, creating new ways of interacting that have a broader reach but often feel less substantial.

On the positive side, social media's capacity to connect people and amplify voices is remarkable. It enables instant communication with anyone across the globe, allowing individuals in small towns to converse with people on other continents and families separated by distance to maintain closeness through photos and video calls in previously impossible ways. Furthermore, social media has democratized access to information and become a crucial instrument for social change. Numerous movements have leveraged these platforms to organize, raise awareness, and hold powerful entities accountable. They also provide a space for minority groups to find support and community, creating a global network where diverse interests and identities can flourish.

However, this constant connectivity comes with significant drawbacks. Social media often prioritizes the quantity of interactions over their quality, reducing communication to likes, shares, and brief comments that lack the depth and emotional resonance of face-to-face conversation. The skill of sustained, meaningful dialogue is being eroded by curated posts and idealized life updates, creating a «highlight reel» effect. This leads users to compare their ordinary lives to the perfected versions presented by others, which can increase anxiety, depression, and a fear of missing out, ultimately damaging genuine self-esteem. In this environment, communication shifts from authentic sharing to personal branding.

The very design of social media platforms further shapes and distorts how we communicate. Algorithms are engineered to promote content that generates high engagement, which often means highlighting emotional, extreme, or sensational material. This creates «echo chambers» where users are primarily exposed to opinions that mirror their own, limiting healthy debate and critical thinking. The rapid pace of these platforms encourages immediate, emotional reactions over thoughtful consideration, allowing misinformation to spread faster than fact-checking efforts can contain it.

Psychologically, social media has altered fundamental communication patterns, training users to expect immediate validation. The reward system of likes, comments, and shares prioritizes quick responses over thoughtful discourse and encourages a state of constant performance. The pressure to document and share experiences can undermine their authenticity, as the goal of capturing a perfect photo or crafting a clever caption overshadows the experience itself. Communication becomes less about genuine understanding and more about the careful management of one's public image.

In conclusion, the impact of social media on modern communication is complex and multifaceted. It has created unparalleled opportunities for maintaining relationships across great distances and building a sense of global community. Yet, it has also introduced new social pressures, made interactions more superficial, and created conditions where misinformation and division can thrive. Navigating this new reality requires a conscious effort to balance online and offline life, seek out substantive conversations, and remember that the curated world on our screens can never fully replace the authentic, imperfect, but genuine experience of human connection. Our society's ability to harness the connective power of these tools while mitigating their divisive effects will be crucial for the future of social interaction.

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DIGITAL IMMUNITY: HOW TO BUILD A SUSTAINABLE SOCIETY IN THE FACE OF CYBERATTACKS, MISINFORMATION AND TECHNOLOGICAL FAILURES

**Цифровой иммунитет: как строить устойчивое общество в условиях кибератак,
дезинформации и технологических сбоев**

The sustainability of modern society is predicated on the reliable functioning of complex, interdependent systems – energy grids, financial networks, healthcare, and supply chains. These systems are now critically dependent on digital infrastructure, creating a landscape of novel vulnerabilities. The threats are no longer isolated; they are synergistic and systemic.