

communication and training challenges, and feelings of loneliness (according to Owl Labs, 20 % of remote workers suffer from loneliness) [3].

In conclusion, while remote work boosts productivity, it requires addressing communication, corporate culture, and employee well-being. Successful implementation depends on reliable digital infrastructure, effective communication strategies, and managerial support. Fostering trust and accountability allows companies to leverage remote work's advantages for future growth.

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A. Strakh

А. Д. Страх

БГТУ (Минск)

Научный руководитель А. Ф. Круталевич

THE IMPACT OF DIGITAL INNOVATIONS AND DECENTRALIZED SYSTEMS ON THE MODERN ECONOMY AND THE NATURE OF MONEY

Влияние цифровых инноваций и децентрализованных систем на современную экономику и природу денег

In the 21st century, the advancement of digital technologies and decentralized systems has emerged as a major catalyst for worldwide economic change. Innovations in blockchain, artificial intelligence, and financial technology are redefining conventional concepts of money, finance, and value exchange. By implementing these technologies, businesses and consumers can engage directly with one another, reducing reliance on intermediaries and enhancing transparency in financial operations.

This study aims to examine how technological innovations influence the structure of today's economy and to assess the role of decentralized systems in transforming both the nature and perception of money. The relevance of this topic stems from the fact that digital transformation now extends beyond technological development, becoming a decisive factor in determining the competitiveness and stability of entire economies.

Digital innovations, particularly blockchain-based technologies, have introduced the concept of decentralization. Cryptocurrencies, such as Bitcoin and Ethereum, are no longer viewed solely as speculative assets but as elements of a new financial paradigm. Their decentralized nature eliminates the monopoly of central authorities over emission and transaction control. Smart contracts allow transactions to occur without intermediary involvement, reducing costs and fostering trust between participants. This model contributes to the development of the so-called «trust economy», where reliability is ensured by technology rather than traditional institutions.

Decentralized finance (DeFi) represents another important step toward financial democratization, allowing users to lend, borrow, and invest directly through blockchain-based protocols. Market reports indicate that the capitalization of the DeFi sector has surpassed hundreds of billions of dollars in recent years, reflecting rapid market adoption. Simultaneously, central banks in many countries are testing digital currencies (CBDCs), which combine state regulation with technological innovation. The interaction of centralized and decentralized systems marks a new hybrid stage in the evolution of money.

The influence of digital innovations is not limited to financial sector. They stimulate the growth of related areas such as cybersecurity, data analytics, and digital identity systems. At the same time, the rise of algorithmic governance and large-scale data usage raises questions regarding privacy, regulatory frameworks, and ethical responsibility. Governments and international organizations are now facing the challenge of creating a balance between innovation and financial stability.

In summary, digital technologies fundamentally transform the structural organization of the modern economy. They shift economic activity from traditional, resource-based models toward data-driven and algorithmic systems in which value is created through information processing, automation, and decentralized coordination. As markets become increasingly digital, the roles of financial institutions, enterprises, and consumers evolve: intermediaries lose part of their traditional functions, while technological platforms take on new responsibilities for ensuring transparency, security, and efficiency.

These structural shifts lead to the emergence of new economic models based on decentralization, programmable assets, and autonomous digital infrastructures. Sectors such as finance, logistics, public administration, and trade are becoming more integrated and reliant on high-speed data exchange. Ultimately, the impact of technological innovations extends far beyond individual industries, reshaping the logic of global economic development and redefining how societies organize production, distribution, and the concept of money in a digital environment.