

interactive simulations and situational exercises proves beneficial. Google's implementation of an interactive test system reduced the success rate of phishing attacks by 45 %. Organizations should prioritize comprehensive security systems coupled with regular employee training. IBM Security reports that companies conducting cybersecurity exercises are 45 % more effective in mitigating attacks.

At the state level, improvements to legislation and international cooperation are crucial. Operation Rent, a collaborative effort involving law enforcement agencies from 16 countries, successfully exposed a network of cybercriminals, highlighting the efficacy of international collaboration. Harmonizing legislation across different jurisdictions is essential for addressing legal loopholes that cybercriminals exploit.

In conclusion, digital fraud presents a complex challenge that necessitates a comprehensive response strategy. Modern schemes frequently integrate psychological manipulation techniques, demanding equally multifaceted countermeasures. Promising avenues for future research include investigating the impact of artificial intelligence and developing adaptive learning systems. Effective protection against digital fraud hinges on a synergistic combination of technological solutions, ongoing education, and robust legal frameworks with an emphasis on proactive measures.

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DIGITAL IDENTITY AND THE TRANSFORMATION OF CULTURE IN THE 21 CENTURY

Цифровая идентичность и трансформация культуры в XXI веке

In the 21st century, digital technologies have become a part of people's daily lives. The emergence of a virtual personality (digital identity) has become an important socio-cultural phenomenon. The aim of scientific work is to study forms of influence of virtual personality on changing form of life of society, what opportunities it provides, what risks its impact, prospects for further development. The object of research is digital culture, the subject – ways of forming a virtual personality. The methodological basis consists of socio-cultural analysis, content analysis and comparison.

The word identity was considered as a totality of man's ideas about himself, which was formed in the process of human development. In the 21st century, virtual personality has become increasingly interacting with society, bending it from all sides. Digital identity is a system of data, interactions that are created and supported by humans. It consists of people's accounts in social networks, archival materials and, based on this, an opinion about the person [2].

The digital environment has changed forms of cultural perception. People's interaction most often begins with messengers, which changes the ways of expressing a person's personal opinion. Thanks to this, there were activities such as: blogging, streaming, etc. [1].

Regardless of the possibilities, virtual identity has risks. Cases of theft of personal data and their use against a person have increased. People also depend on the number of likes, followers and social networks in general. In order to normalize this situation, it is necessary to develop the ethics of the virtual world.

The virtual personality evolves with dependence on parallel universes, which can negatively affect the surrounding world as the boundaries of such worlds are completely erased. Artificial intelligence becomes an integral part not only of interpersonal interaction, but also of various productions. This can help the development of personality and production, and negatively affect the ways of communication and various developments. The question immediately arises: who will control the activities of the virtual person? What ways to protect personal data? But virtual identity also opens up ways of dialogue between different cultures, global cooperation [3].

Virtual identity is not only a great breakthrough, but also an element of modern culture. It is a way to change the self-expression, interaction and social life of people. Among the positive elements, there are risks that need to be regulated. Efforts in the field of social adaptation are needed to improve this personality. The development of digital identity depends on the quality and awareness of the efforts made and the ways in which they are used.

References

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