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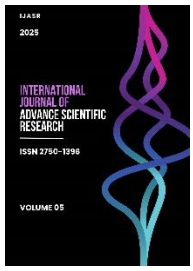

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Research Article

Foreign Experience in Development of The Digital Economy and Strategic Improvement of Enterprises and Its Practical Significance

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Abstract

This in the article developed in countries digital of the economy development, digital of technologies economy and finance in the fields of influence, internet services, online banking and insurance, as well as in enterprises digitization processes analysis will be done. In research statistician information and international experiments based on digital economy development current directions open will be given.

Keywords

Digital economy, internet services, digital technologies, innovation, finance sector, data analysis, enterprise activity, mobile communication, online insurance, internet banking, digital transformation, competitiveness, digitization.

Introduction

Developed countries have accumulated extensive experience in developing the digital economy and strategically improving the operations of enterprises based on digital technologies.

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In economically developed countries, the development of the digital economy has been particularly rapid and intensive over the past 10-15 years [1]. This is manifested, first of all, in the continuous and relative growth of the information sector in the economy, along with its constant diversification. This is reflected in all specific economic indicators: an increase in the number of people employed in general services and the information sector, in particular, changes in the quantitative value and material structure of the corresponding gross domestic product (GDP), changes in the professional and qualification structure of those employed in the national economy, and others.

The consideration of practical and theoretical problems of the digital economy is based to one degree or another on research in the field of information theory.

At the beginning of the 20th century, there were two groups of countries in the information technology markets:

1) advanced countries with developed fundamental science (USA, Great Britain, Germany, Japan, etc.);

2) the countries that use the innovations and technologies of the first group of countries (Taiwan, China, South Korea, etc.) have worked effectively [2].

Later, a third group of countries appeared: Finland, Sweden, Norway, Ireland, and Israel, which managed to enter world markets by effectively modernizing their education, science, and information technology systems. Today, advanced and leading countries in the digital economy include Norway, Sweden and Switzerland. The USA, Great Britain, Denmark, Finland, Singapore, South Korea and Hong Kong are also in the TOP 10 in the USA digital of the economy share 10.9%, China 10%, EU 8.2%, Brazil 6.2 percent, 3.9 in Russia What is the percentage [3].

A number of countries are moving towards the development of the digital economy: in 2000 - Denmark, in 2005 - Singapore, in 2008 - Australia, Hong Kong, Great Britain, New Zealand, in 2009 - the EU, in 2010 - Canada, in 2012 - Malaysia, in 2013 - South Korea, Mexico, in 2014 - Canada, Colombia, Chile, Israel, Singapore, Estonia, in 2015 - China, India, Kazakhstan; in 2017 - Germany, Russia, Kazakhstan, Kyrgyzstan adopted their programs [4] . Currently, it is important to determine the conditions and mechanisms for the transition of the economy to digitalization. This requires a more accurate assessment of the opportunities for the development of the digital economy.

In the US economy, one-third (33%) of GDP is affected by digital technologies, and a large share of the US financial sector (60%) is digital, making the US financial sector the most developed in the world. Closely related to it is the communications sector, which is striving to create a modern, sustainable digital platform for long-term development and significantly increase its importance. The main competitor of the United States in the field of digitalization is China, whose B2C (Business-to-consumer) digital market revenue in 2018 amounted to more than 765

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billion dollars, thus making the country the world market leader. In 2018 , digital market From $700 billion in the US more income brought , and in 5 European countries (Germany, Great Britain, France, Italy, Spain) . digital market income 500 bln. from the dollar more It happened [3].

According to large-scale studies on digitalization conducted in 246 countries (as of January 2021), digital economy development indicators have different trends in different countries (Table 1).

Table 1
Indicators of digital economy development in a number of countries of the world

Country	Mobile subscribers, as a % of the population		Internet users		Social From the media active users		Mobile social network users	
	million	%	million	%	million	%	million	%
World	8842	115	4388	57	3484	45	3256	42
Afghanistan	28.82	78	9.7	26	3.8	10	3.6	9.8
China	1543	109	802	57	1007	71	1007	71
Germany	107.8	131	79.13	96	38	46	30	36
India	1190	87	560	41	310	23	290	21
Apron	123.7	150	72.94	89	47	57	41	50
Japan	186.3	147	118.9	94	78	61	78	61
Kazakhstan	25.69	139	14.14	69	7.3	39	3.6	19
Kyrgyzstan	9.38	152	2.49	40	1.8	29	0.96	16
Mongolia	4.19	133	2.2	70	2.2	70	2.1	67
Pozzia	248.2	172	109.6	76	70	49	57.75	40
Tajikistan	9.9	108	3.01	33	0.44	4.8	0.24	2.6
Turkmenistan	4.48	76	1.06	18	0.042	0.7	0.021	0.4
UAE	19.23	200	9.52	99	9.52	99	8.8	92
Great Britain	71.67	107	63.43	95	45	67	39	58
USA	347.4	106	312.3	95	230	70	200	61
Syria	13.61	74	6.03	33	6.8	37	6.49	35
Uzbekistan	24.84	76	15.45	47	2.0	6.1	1.0	3.1

From the data of Table 1, it can be seen that although the indicators of the digital economy in the countries of the world are different and the development paths are different, it is possible to single out its common features, such as creating favorable conditions for active innovation, significantly increasing investment costs in digital technologies and infrastructure.

The majority of Internet users are located in Asia, but Asia ranks second in terms of the share of Internet users among the population - only half of

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the population uses the Internet (49.7%). North America is in the lead in this indicator, with its Internet users accounting for 88 percent of the region's population. Internet of users the most high to the extent growth Northern Europe (94%), Western Europe (90%) and North It is observed in America (88%).

Developed countries , in particular , the USA, the European Union, and Japan from the internet users of the population an average of 81 percent ini , developing in countries from the internet use share and 40 percent , Russia, the CIS and Like Eastern Europe passage economy from the beginning forgiving countries - 15 percent is doing to China in terms of population (55.8 percent of the population) in the world the most a large Internet audience, including mobile banking users (97.5%) belongs to it .

Digital technologies through the Internet trade and services showing themselves brighter expression China Alibaba Group company internet- commerce development according to in the world leader is considered Internet services development by – America Compound States , Great Britain - digital industry in development interesting work the producers wide attraction to do through innovative solutions development providing infrastructure active in creation advanced is considered European Commission to the information according to , digital economy " Big" "twenty " group 3.2 tpln in countries . evpoga being evaluated and general internal of the product about 8 percent reaching, development and work their places to create encouraging. From this except on the Internet created additional more than 75 percent of the value traditional to networks relevant is, this and they are high labor productivity with depends [7]

Financial in the field digital technologies to develop circle examples banks between electronic settlements and from payments use to bring can Including more than 9000 credit institutions from 200 countries SWIFT syste , which includes every 2.5 billion per year more payments to do increases . in 2007 TARGET 1 system replaced TARGET 2 payment system to the European Union member states 28 Central bank information currents unites , this and Make payments online quickly increase possible gives Real time in order gross calculations conductive Fedwire – Federal Automated Wire Transfer 6 thousand monetary instruments from the system banks between in the process of and to credit institutions in the United States all 99 of the payments What percentage is it? in progress is used[5].

In the financial sector, not only banking services, but also other services can be provided via the Internet. Online services have also begun to be provided in the insurance sector. On the websites of insurance companies, you can familiarize yourself with the services provided, fill out a questionnaire, choose the best insurance conditions and purchase an insurance policy. In a number of countries, there is a common portal where you can find information about all insurance companies, which allows customers to compare the products of available companies.

It should be noted that the following modern digital technologies have been introduced into the activities of major oil companies in the world:

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* "smart" wells - Smart Wells (Schlumberger);

* "smart" operations - Smart Operations (Petoro);

*"integrated" operations - Integrated Operations (Statoil, OLF);

*"electronic" management - eOperations (North Hydro);

*"real time management" - Real Time Operations (Halliburton);

*"integrated model of asset management" - Integrated Asset Operation Model (IAOM), ADCO;

* "smart mine" - Smart Field (Shell).

Table 2
TOSHIBA Corporation (Japan) , billion yen .

Indicators	2018.	2019.	2020.	2021.	2022.
Sales volume	3,947	3,693	3,389	3054	3 336
Operating income	86	35	130	104	158

The data presented in Table 2 shows that TOSHIBA Corporation has observed a trend of decreasing product sales volumes in 2018-2022. This is primarily explained by the decrease in demand for the corporation's products in global markets due to the coronavirus pandemic.

Table 2 shows that TOSHIBA Corporation's operating income decreased significantly in 2021 compared to 2020. However, in 2022, operating income increased significantly compared to 2021. This is explained by the easing or lifting of restrictions imposed in many countries around the world due to the coronavirus pandemic.

The introduction of digital technologies into the operations of enterprises should not only reduce the cost of products, but also lead to a positive change in the ratio between current assets and current liabilities of enterprises. This plays an important role in ensuring the liquidity of the company.

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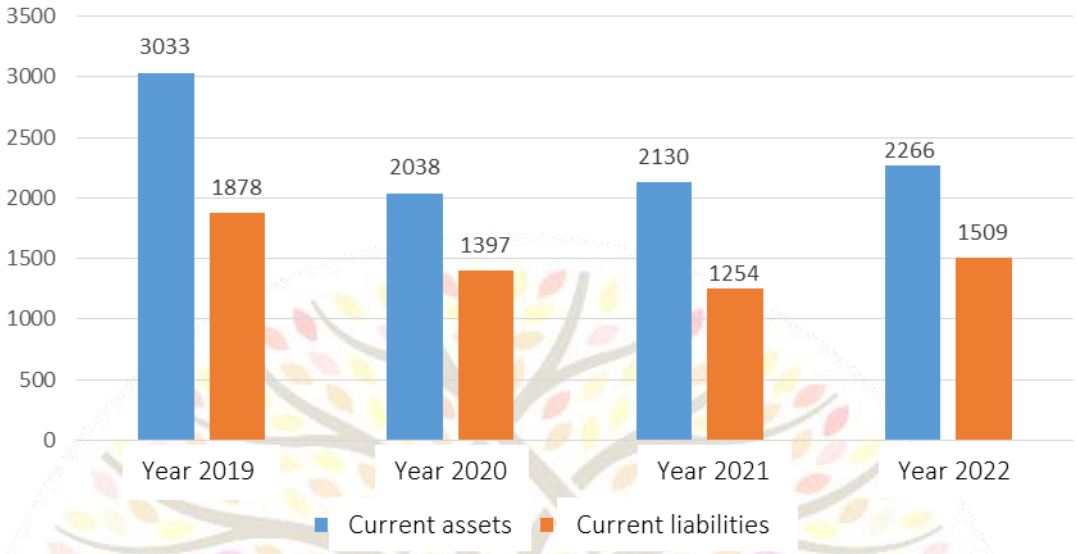

Figure 1. Amount of current assets and current liabilities in TOSHIBA Corporation (Japan), billion yen.

The data in Figure 1 shows that TOSHIBA Corporation has observed an upward trend in the amount of current assets in 2020-2022. This is a positive situation from the point of view of ensuring the liquidity of the corporation.

The data in Figure 1 shows that TOSHIBA Corporation has observed a downward trend in the amount of current liabilities in 2019-2021. This is a positive situation from the point of view of improving the corporation's activities.

It is worth noting that the introduction of innovative technologies, including innovative digital technologies, into the activities of Toshiba Corporation is a continuous process. This plays an important role in improving the corporation's activities.

Toshiba Corporation's introduction of a plug-in model for Bluetooth Developer Studio has reduced the time to develop devices for the Internet of Things and other systems based on Bluetooth components.

Bluetooth Developer Studio (BDS) is an application development tool distributed by the Bluetooth SIG. It helps developers create standardized Bluetooth services and applications for different chipsets and platforms.

The BDS application, developed by the Bluetooth Special Interest Group, runs on personal computers and provides users with full graphical design capabilities for the BLE profile.

Toshiba's plug-in module for BDS allows for great convenience for customers using the server.

Table 3
The share of cash in current assets and the share of accounts payable in current liabilities in TOSHIBA Corporation (Japan), in percent

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Indicators	2019.	2020.	2021.	2022.
The weight of money in the volume of current assets	44.0	18.4	24.6	18.6
The weight of creditor indebtedness in the volume of current liabilities	35.1	35.9	38.4	31.9

The data presented in Table 3 shows that the share of cash in current assets at TOSHIBA Corporation decreased significantly in 2022 compared to 2021. However, the share of creditor debt in current liabilities also decreased significantly during this period.

The data presented in Table 3 shows that the share of creditor debt in the current liabilities of TOSHIBA Corporation had an increasing trend in 2019-2021. However, this indicator decreased significantly in 2022 compared to 2021. This is a positive situation from the point of view of ensuring the sustainability of the Company's activities.

Conclusion

Today, the digital economy is developing rapidly worldwide, covering all sectors. Economically developed countries have achieved great success in this regard and are raising digitalization to the level of state policy. The USA, China, Japan, Germany and other leading countries are ensuring sustainable economic growth through the effective implementation of digital solutions in the fields of Internet services, online financial transactions, information technologies and industry. These processes make it possible to increase labor productivity, reduce production costs and improve the business environment. Also, the widespread use of digital technologies in various sectors such as insurance, finance and industry increases competitiveness. In particular, in the case of TOSHIBA Corporation, an improvement in operating income and liquidity indicators was observed as a result of digitalization. The introduction of digital solutions into the activities of enterprises ensures not only economic, but also social efficiency. Therefore, supporting and developing the digital economy should become one of the priority strategic directions of each state. Uzbekistan is also taking concrete steps in this area. By developing Internet infrastructure, expanding digital services, and introducing innovative technologies, our country is moving forward on the path to a digital economy.

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