Этап 3: Упреждающие услуги (2026~). Обеспечивая двустороннее взаимодействие между гражданами и интеллектуальными системами, этот этап, в первую очередь направлен на обеспечение того, чтобы системы могли понимать и распознавать поведение и потребности граждан, а также самостоятельно решать, какие персонализированные услуги предоставлять. Во-вторых, она направлена на вовлечение граждан в городское планирование. Другими словами, эта фаза направлена на постоянное улучшение жизни людей и повышение уровня их удовлетворенности.

Из-за несбалансированного экономического развития во всем мире страны предъявляют различные требования к цифровым технологиям. Начинающие надеются развить свою цифровую инфраструктуру. Новички стремятся ускорить цифровую трансформацию, чтобы повысить свою национальную конкурентоспособность. Последователи стремятся стать эффективными, экологичными и умными нациями с помощью цифровых технологий.

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THE IMPACT OF DIGITALIZATION OF UNIVERSITIES TO THE DEVELOPMENT OF THE DIGITAL ECONOMY

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In the 21st century, the digital transformation of universities has become a dynamic force driving the development of the digital economy. The profound impact of digitalization on education institutions cannot be overstated, as it reshapes the very core of how knowledge is created, shared, and applied. This transformation extends far beyond the confines of academia, permeating industries, businesses, and economies worldwide. As we embark on this exploration, we will navigate the intricate web of connections between the digitalization of universities and the broader digital economy, uncovering the pivotal role that higher education institutions play in fostering innovation, equipping the workforce, and ultimately, propelling economic growth in the digital age. This examination promises to illuminate the intricate and evolving relationship between education and the digital frontier.

The digital transformation of universities has emerged as a transformative force in today's rapidly evolving digital economy. This literature review aims to explore the multifaceted impact of digitalization in higher education and its role in fostering innovation, equipping the workforce, and contributing to economic growth in the digital age.

Digitalization of Education. The digitalization of education has redefined the learning experience. Garrison assert that "e-learning" technologies have expanded access to education, breaking geographical and time-related barriers. [1] The rise of Massive Open Online Courses (MOOCs), as Christensen and Alcorn discuss, showcases how universities have adopted digital tools to offer high-quality education globally. [2] These developments illustrate the central role of universities in making education more accessible and inclusive.

Fostering Innovation. Digital technologies have turned universities into innovation hubs. Davies and Mullan emphasize that digital platforms facilitate collaboration between universities, research centers, and businesses, accelerating the pace of innovation. [3] The open-access movement, ensures that research and knowledge are freely available, promoting innovation and societal benefits. Universities are therefore instrumental in generating knowledge that drives innovation and economic progress.

Equipping the Workforce. Digitalization has revolutionized workforce development through online education. Gilbert and Morton note the growing popularity of online degree programs, providing working professionals with opportunities for upskilling and retraining. [4] Collaborations between universities and tech companies, as highlighted by Mitchell et al., have led to tailored training programs for in-demand digital skills.[5] This approach enables universities to produce a skilled workforce that meets the digital economy's demands.

Economic Growth. The relationship between digitalized universities and economic growth is well-established. Wende underscores how higher education and research are essential contributors to economic growth, particularly through innovation and knowledge transfer.[6] Etzkowitz and Leydesdorff explore the integration of universities into regional and national innovation ecosystems, illustrating how universities play a crucial role in driving economic development. [7] Institutions that encourage entrepreneurial education and startup incubation, such as have become epicenters for tech entrepreneurship, significantly impacting local and national economies.

The digitalization of universities has had a profound impact on the development of the digital economy. By redefining teaching methods, fostering research and innovation, equipping the workforce, and contributing to economic growth, universities are integral to the progress of the digital era.

The impact of digitalization of universities on the development of the digital economy is influenced by several key factors. Here are some of the main factors that play a crucial role:

1. Access to Quality Education: Digitalization enables universities to offer online courses, making education more accessible to a global audience. Improved access to quality education helps create a skilled workforce and fosters economic growth.

2. Innovative Teaching and Learning: Digital tools and platforms allow universities to adopt innovative teaching methods, such as flipped classrooms,

personalized learning, and virtual labs. These methods can enhance students' digital literacy and problem-solving skills, better preparing them for the digital workforce.

3. Research and Knowledge Sharing: Universities serve as hubs for research and knowledge creation. Digitalization accelerates the sharing of research findings, data, and information, contributing to the advancement of technology and innovation.

4. Entrepreneurship and Startups: Many universities actively support entrepreneurship and startup incubation through digitalized programs and innovation hubs. This encourages students and researchers to create new businesses and products, fostering economic development.

5. Collaboration with Industry: Universities often collaborate with industry partners on research projects and workforce development. Digitalization enables seamless industry-academia partnerships, ensuring that education aligns with industry needs.

6. Open Access Initiatives: Open access to educational resources and research papers, championed by universities, facilitates the free flow of knowledge. This openness contributes to innovation and spurs economic growth.

7. Workforce Development: Digitalization allows universities to offer flexible online courses, which can be particularly beneficial for adult learners and those seeking to upskill or reskill. This contributes to a more adaptable and digitally proficient workforce.

8. Innovation Ecosystems: Universities are integral components of regional and national innovation ecosystems. They provide research, talent, and innovation, which attract businesses and investments, thus driving economic growth.

9. Government Policies and Funding: Government policies and funding for digital initiatives in higher education can significantly impact the pace and scale of digitalization in universities, which, in turn, affects their contribution to the digital economy.

10. Globalization of Higher Education: Digitalization has enabled universities to collaborate and compete on a global scale. International students and collaborations with foreign universities can drive economic benefits at both local and national levels.

11. Data and Analytics: The collection and analysis of data related to student performance and research can lead to data-driven decision-making, enhancing the efficiency and effectiveness of university operations.

12. Cybersecurity and Privacy: The digitalization of universities raises important concerns about cybersecurity and data privacy. Safeguarding digital assets and personal information is critical to maintaining trust and sustaining a healthy digital economy.

These factors interact and influence one another, creating a complex ecosystem in which the digitalization of universities plays a pivotal role in shaping the development of the digital economy. Universities are not only preparing students for this digital era but actively contributing to its growth through research, innovation, and workforce development.

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ИҚТИСОДИЁТ СУБЪЕКТЛАРИНИНГ МОЛИЯВИЙ РИСКЛАРИНИ БОШҚАРИШ ТИЗИМИНИНГ САМАРАДОРЛИГИНИ ОШИРИШ ОМИЛЛАРИ

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Иқтисодиёт субъектлари фаолияти рисклар қамровида кечмоқда, хусусан, улар орасида молиявий риск алоҳида ўрин тутиши кузатилмоқда. Ҳозирги шароитида мазкур субъектларнинг асосий ва айланма капитали, захиралари ва бошқа пул ресурслари манбаларини шакллантириш, тақсимлаш, қайта тақсимлаш ва улардан фойдаланиш жараёнида юзага келадиган молиявий риск босим даражасидаги ташқи муҳити таъсирида намоён бўлмоқда.

Бундан ташқари, иқтисодиётнинг ишлаб чиқариш (иш бажариш ва хизмат кўрсатиш) соҳаси тармоқлари субъектлари ўзлари учун янги бўлган рискли вазиятда, масалан, анъанавий фаолиятда муваффақиятли қўллаб келинган молиявий рискларни бошқариш воситаларидан молия бозоридаги операцияларини амалга ошириш жараёнида фойдалана олмайди. Бу ўринда иқтисодиёт субъектлари аксарият ҳолларда консерватив ёндашувни қўллаётганликлари кузатилмоқда, бу ҳолат валюта бозорлари ёки савдо субъектлари фаолиятидан фарқланишида, яъни мазкур операциялар технологиялар ва ускуналар, ресурсларнинг бошқа турларини танлашнинг чекланганлигида намоён бўлади.

Молиявий риск менежери муваффақиятининг омили сифатида мазкур риск ҳодисасини олдиндан башорат қилиши иқтидори орқали операциялар риски юз бериши эҳтимолига кўра, кўрилиши мумкин бўлган зарар(йўқотиш)лар даражаси барқарорлигини таъминлашида кузатилади.

Молиявий рискларни бошқариш тизимли ёндашув асосида субъектнинг операцион ва стратегик фаолияти билан яхлитликда амалга оширилишини таъминлаш пировард мақсад ҳисобланади. Шундай ёндашув қўлланилмаганлиги оқибатида субъектлар молиявий рискнинг олдини олиш билан эмас, балки айни