

Radchuk A. V.,
a first-level (bachelor's) student in higher education,
Speciality «Applied Mechanics»,
Educational program “Manufacturing Engineering”;
scientific advisor:

Stavytska I. V.,
Candidate of Pedagogical Sciences,
Associate Professor at the Department of English for Engineering;
National Technical University of Ukraine
“Igor Sikorsky Kyiv Polytechnic Institute”

The Incorporation of Digital Tools and Techniques in The Realism of Economics and Management

Digitization is the process of transforming various forms of information, such as text, sound, and graphics, into a digital format that can be processed by modern devices. One of the main reasons for digitization is the widespread popularity of social media and Internet resources among users, which has led most entrepreneurs to move their activities online, and some even to open their companies on Internet platforms.

Digitalization of the economy refers to the transition from traditional business models to new ones based on the use of digital technologies. One of the main reasons for the digitization of the economy is the spread of the Internet and social media, which has forced entrepreneurs to change their strategies and use new technologies for their activities.

The measurement of the impact of digitization on the economy of a country is particularly contentious. The McKinsey Global Institute uses the Industry Digitization Index in its research to measure the level of digitization in specific sectors of a country's economy. The index includes three sub-indices: 1) spending on digital assets, 2) spending on digital assets per employee, and 3) growth of digital capital. For example, if there was one computer per employee in the past, and now there are two, then the growth of digital capital is the increase in the volume of computers per employee.

The second method of assessment was developed by the European Commission (Digital Economy and Society Index), which shows the development of the digital economy in the EU, and the International Index of Digital Economy and Society. This method aims to compare and expand the Digital Economy and Society Index (DESI) by searching for indicators that reflect similar transformations in countries that are not part of the EU [2].

The third method is the ICT Development Index, which was developed by the International Telecommunication Union (ITU). This index consists of three parts (access to ICT, use of ICT, and ICT skills) and includes 11 indicators. After examining these popular methods, it can be concluded that there is no universal methodology. Therefore, a methodology for assessing the level of digitalization of labor was developed, which includes calculating the Digitalization of Labor Index using a multidimensional average for 55 countries with different levels of economic development. This methodology has the advantage of not only assessing the level of digitalization of labor in a particular country but also its ranking position in the group of countries by level of economic development, as well as overall worldwide [2].

With the emergence of digital technologies in the economy, companies have started to use them to facilitate work and create new products that meet consumer demands [1]. To facilitate the development and implementation of digitalization, managers of an enterprise must undertake specific measures in various directions. These measures include:

- Developing technical and economic requirements for information and communication technologies and means of their implementation;
- Providing financial and resource support for the implementation of innovations;
- Developing access to international information resources for global planning;
- Creating development strategies for the company;
- Introducing new structures for information and feedback; and
- Conducting staff training.

To better understand the process of digitalization, it is possible to enumerate its advantages and disadvantages. The advantages include:

- ✓ Access to enterprise data at any time;
 - ✓ Increased efficiency of employee work;
 - ✓ Fast processing and report generation;
 - ✓ Availability of chatbots for remote employee communication;
 - ✓ Improved customer service;
 - ✓ Fewer errors in calculations, analysis, and planning;
 - ✓ Increased competitiveness of the enterprise.
- The disadvantages of digitalization include:
- ✓ The need for increased employee IT skills;
 - ✓ The need for quality technical equipment and timely data updates;
 - ✓ The need for constant technical support;
 - ✓ The need for constant communication with employees;
 - ✓ The need for constant attention to industry innovations;
 - ✓ Reduction of personnel;
 - ✓ The need for a review of the pricing policy.

In this way, modern enterprise management is impossible without the implementation of digital tools, i.e., without digitalization. Most companies already use digital technologies in their management activities, combining them. It is worth remembering that successful digitalization of the marketing management process can only be achieved by choosing the right digital technologies at all stages of marketing management.

References

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*Анфалова С. Є.,
здобувачка вищої освіти першого
(бакалаврського) рівня,
спеціальності 072 «Фінанси, банківська справа
та страхування»,
освітньої програми «Банківська справа»;
науковий керівник*

*Смоляк В. А.,
кандидат економічних наук, доцент
доцент кафедри митної справи і фінансових послуг;
Харківський національний економічний університет
імені Семена Кузнеця*

Програмні та технічні засоби здійснення цифрової трансформації у сфері кредитування

Цифрова трансформація у сфері кредитування включає в себе використання різноманітних програмних та технічних засобів для автоматизації процесів видачі та обліку кредитів, що дозволяє значно поліпшити ефективність та якість обслуговування клієнтів.