THE DIGITAL ECONOMY: PROBLEMS AND PROSPECTS

Levchaev Petr A. doctor of Economics Professor of the Department of finances and credit of the Ogarev Mordovia State University, Russia, E-mail: levchaevpa@yandex.ru

Abstract. Discusses the controversial issues of the digital economy: problems and prospects of its formation and evolution, threats to consumers of digital services. Pays attention to the current state of digital technologies, economic principles and conditions of formation and peculiarities, the characteristics of the digital services economy, its possibilities, and also made projections of the development this process in society.

Keywords: digital economy; new technological way; robotics; cost; the virtual world.

Introduction. The purpose of this article is to examine the problems and prospects of the digital economy. To achieve the goal following tasks are solved: 1) to define and examine the nature of the digital economy as a promising economic life; 2) to formulate the principles, provisions, postulates the digital economy; 3) to disclose opportunities and threats of the digital economy for its participants.

Material and methods. This article was prepared using the methodology of system, process, integrated scientific approaches. Used methods: abstract-logical, analysis and synthesis, generalization, deduction, induction, and the concept of symbolic interpretations of the value nature of financial resources.

Results. Considers the problems and prospects of digital economy, and identifies threats to its members.

Discussion. Debatable issues to be resolved due to the urgency of the problem of study, and variability scenarios for the development of the digital economy.

Conclusions. Debatable issues to be resolved due to the urgency of the problem of study, and variability scenarios for the development of the digital economy.

The future is closer than we think. It is in the hands of someone who can draw to create the desired world. We are a product of modern civilization, and therefore our future is virtual, digital. We are already in the future, we choose the projected; create yourself in the world of digital technology. Today grow up children, who from the age of three as toys prefer a tablet – they make the choices in the digital world.

Today we spend so much time at the computer, in a virtual environment – while working, studying, on the portal of state services in offline games, social networks (exposing the "right" profile or posting photos, videos its still real life), who needed to pay taxes, ticketing (cinema, train) or to book accommodation, appointment with the doctor, order food items from the store,

visiting a Museum (for example, getting acquainted with the virtual 3D exhibits) or simply searching and finding the answer in virtual environment. Search browsers - Google or Yandex, cover hundreds of millions of users, knowing their preferences better than they themselves. Picking up this material the global search system to create, fill up digital image of each user of the network control from the developer. People have never been so free and illusory at the same time so determined, is limited, due to the configuration of the real world specified by the algorithms of the developers of the virtual world.

Typing an article on my computer, I'm transferring today is digital, make it belong to a virtual environment, the world. If I can ask in this world the rules of the game, I become its ruler. If in my submission-is the majority (for example, the monopolist I) material not (yet) the means of labor, with their help, I formed a prologue to the future – i.e., its existing infrastructure (network Economics, digital technology, software.

The hypothesis is that the digital economy creates the conditions for migration of labor, life in a virtual space where people (in the modern sense) becomes an evolutionary outdated, uncompetitive. The future cyberman (integrated in the virtual environment) carries out its activity and life in the virtual space, completely dependent on him. The principles, provisions, postulates the existence and activities of human in a digital world economy:

- 1) the virtual, digital world implies dominance of digital technologies, digitization for all sectors of activity; 2) the digital environment requires not only a change of media (disk, flash drive, hard drive, DATA-centers, cloud storage), but also the improvement of the transferred image (for example, from standards of mobile communication 2G to 5G); 3) digital technologies, forming the basis of society determine its superstructure; 4) the digital world, the economy is developing according to the laws of technology developer; 5) in the digital world, the economy are all development opportunities, employment rights, value creation; 6) in the digital economy one is much easier to turn into "feature", "app", which uses the possibilities than to carry out the creative process; 7) value creation should be based on the involvement of all cells of the network for the digital economy, however, this leads to unpredictability of the final result;
- 8) factors of production (labor, land, capital, entrepreneurial skills and information) does not determine dominance in a virtual economy. Be decisive the volume and speed of information processing, creation of multidimensional digital images of reality;
 - 9) virtual reality suggests the dominance of digital technologies on human life;
- 10) in the digital economy the classic ingredients of the productive forces and relations of production involve a significant modification;
- 11) the development of the digital world is due to the synergistic effects of bifurcation and nature of the evolution;

- 12) minimizing all types of costs and maximization of profits;
- 13) reduction of various degrees of freedom deprives man of his creativity.

Every human life today, "sifted", is structured through a series of "filters" technologies and opportunities of digital technology: the use of digital media photo and video content, cloud storage, e-services, video monitoring on the roads and in the system "safe city", blocking doubtful financial operations and sites, identification of interests of Internet users (thus anticipating the formation of their preferences), route in a navigation and logistics systems and traffic highways, coordinates, queries, the concentration and the preferences of the users and common interests. Robotization of everyday life and malodorously professions means that in the near future a number of professions according to the experts will cease to exist. It is not only "trivial" housekeepers (they will be replaced by vacuum cleaners, lawn mowers, "smart" refrigerators), workstations (without a worker) and news feeds. The risk groups include journalists, translators, taxi drivers. For example, mobile operator MTS have already more people using the robot to evaluate the submitted resume, or consultants of the savings Bank in fact act as a Supplement to the machine, the elements of artificial intelligence (ATM, programs for assessing the creditworthiness of borrowers). The development of artificial intelligence will cause a significant reduction in the number of civil servants.

Digital services in medicine make it possible to record to the doctor or the remote diagnosis, monitoring the patient in the postoperative period, the robotization of many routine operations (in dentistry or prosthetics of joints, certain organs). In the military sphere is actively developing robotic technology (Autonomous drones, exoskeletons), implies the replacement soldiers for the robot army).

These affordable digital services do allow other, less mundane things. For example, the navigation system GLONASS allows you to not only stop the engine of a moving car in the satellite signal (at the desired point of the movement), but also to pave the route (e.g., electric vehicle) at the desired coordinates (thus not only optimizing download of roads, having maximized its sale of goods and services area). Foreign companies are talking seriously about implementing in the coming years of unmanned flights (to Dubai are testing unmanned flying taxi). You can also specify coordinates to produce (without hired personnel) for robotized production (which can be remotely reprogrammed for the required activities), grow crops, or by print on a 3D printer to build a house. Perhaps to prevent evil intentions of terrorists and criminals, treating those queries on the Internet and calculating the coordinates of the unique electronic address of a computer. The practice in some companies, the implantation of a microchip under the skin of employees (making them a transitional form to cyborg) allows not only to ensure their identification when passing in a Corporation, but with a slight revision will

allow you to restrict access to such irresponsible the taxpayer for the use of electronic services, purchases of goods in the network, to execute Bank transfers and withdrawals from the accounts. Maybe tomorrow this chip can send a signal about the "inappropriate" physical or mental state of the owner and block his entrance in the company or leaving the house.

As a new progressive technological structure of the digital economy increases the efficiency of the entire system of industrial relations, maximizing their effectiveness. But it contributes to the differentiation of society, to accelerate the capitalization of industries, control of users and distribution processes in society. Initiated by the Creator, it serves the realization of its objectives, and ordinary users to be content with the role assigned to them by the web developer. With position control theory and system approach, these relations are always present management subsystem (Creator of network) and control subsystem (consumers of services of the virtual economy). The process approach assumes that the control subsystem determines the input parameters (initial values and process components) and the performance features of (a set of actions, characteristics, component processes) and output characteristics (the parameters of the final effectiveness of the process). A digital economy suggests that a person becomes an Annex to the algorithms and parameters of the virtual environment. Clustering segments of the economy efficient and depends on the interests of the developer. Developer "to digitize" necessarily (although possible any way ("nick", "avatar") which meet the demands of network users. Its role is to control the key parameters of the network (rules of the game, the role of each participant, "winner"). In this system of relations between the elite and the masses submitted by the developer and the consumers (users) of services.

Negative effects can be monopolization of the influence of the developer, degradation of the creative abilities of consumers (the inability to influence key parameters of its life), reducing the effectiveness of the control (the concentration of all the key network parameters in a single centre).

The digital economy is basically close to the cost of distribution relations, and Finance. Finances are generated in all cells of the digital world, and their expression becomes the cryptocurrency. Organic and "unnoticed" past the iconic phenomenon of the establishment and operation of cryptocurrencies actually means the establishment of a recognized payment instrument Network, which is the symbol of economic power and the "guarantor" of the currency. Who is more powerful computing capabilities (technology) those rights in the future.

Information environment easily structured at the request of the developer and able to give an understanding of the key processes taking place in society. In fact, it is possible to know the true interests and aspirations of different segments of society, the unconscious processes of clustering users into groups. It makes it possible structure less, intangible the ability to control the development and formation of groups.

The development of artificial intelligence originated from the project in 1966, "Eliza". According to Moore's law computing power of processors doubles every eighteen months and companies that do not use artificial intelligence, lose in competitive struggle. Developed artificial intelligence system able to learn the mood of the user, to remember his wishes and preferences, to solve a number of everyday tasks. The developers are actively working on the integration of the human brain and the computer. If the capacity of the computer is not enough, then I think that advanced developers will be available to the computational capabilities of the entire "cloud".

Scientific development has made the reality of the creation of robots reliably replicate the complex movements of the natural "prototypes" (salamander, school of fish, a snake, a seal, a dancer, a robot police officer (carrying the duty in Dubai), and also robots rescue robots medical and military purposes. Artificial intelligence surpasses human logic and intuition. Today scientists announced the evolution of robots, each successive generation of robots in terms of quality superior to the previous one, which they have created! A well-known artificial intelligence project created Bina48 is based on the digitization of memories, behavioral and personality traits of a real woman. Communication with this establishment does not allow to install that before you robot. Revolutionary changes will happen once artificial intelligence can "cheat" all the human senses.

The artificial intelligence is able to read the thoughts of a person (not only individual images but also entire sentences), guess and Express emotions, it is reasonable to answer questions, and his logical and intuitive operation surpasses the average human performance. All these projects focus not only on profit and domination over the daily life of the people (anticipating their needs, teaching and creating a desired behavioral qualities), but also to extend the life of the human consciousness in an artificial world, virtual reality. But, video games can develop and train and stultifying human, lowering the level of gray matter in his brain. A lot of creativity in this process is given (for example, setting the parameters of emerging digital life), which defines the rules for all other users, which do not affect the process, become digital, life. In the future this option will be presented factually units developers and the rest of humanity, which will be fully immersed in this digitized world developer (now computer games for dependent people). Robotics and the level of development of society, the efficiency of production and social life will allow most users do not work but receive benefits from the state companies and quality to meet physiological needs and higher order needs (emotional, cultural, love, acceptance, etc.) in an artificial world. Radical views of scientists are that the proliferation

of digital and biotechnologies, robotics processes of everyday life will lead to the emergence of two biological types of people – those who are visible and those who are deprived of the opportunities of this evolution.

And if this is the initial stage of life of human consciousness in the digital world, the next step will be conquering social media recognition in the digital world by earning it, for example, cryptocurrency, or even a game of the selected segment of virtual life. These bonus points can then be changed, for example, for renewal of their digital life. In this case, an ordinary person becomes fully dependent on the digital world – matrix that is created and operates according to the rules of the developer. The days of the "life" of this man depend on his success, efficiency in the selected game or in creating and transmitting new user data traffic. If in this digitized world, the senses receive nutrition and development, then this cyberman has nothing and he is growing, developing, turning into a vegetable on a digital patch in the greenhouse with their own kind. Its role is reduced only to virtual consumption of product and services. A person deprived of an opportunity to think creatively and to go beyond the artificial environment (determines the whole extent of his freedom), he is completely controlled by the developer, is satisfied "chewing gum" of life that surrounds his brain. This man has forgotten the real life, the remains of which traded on its surrogate, with the possibility to continue the game. Since man is the vast amount of information it receives through sight, but scientists have managed to implant human digital the retina (assumes receipt of signals directly into the brain), the reality of the virtual world can hardly be doubted by the average user.

Today, the prototype of such person to deliver a pizza to the house, and tomorrow just to give a pill with a set sufficient for life nutrients, for example protein synthesized (produced remotely through the use of electricity and carbon contained in the air, as announce of Finnish scientists from the University Lappearanta and Technical research center VTT) or to award virtual points. In the "useful" to themselves and society with the digital world as a cyberman will benefit within the virtual environment and creating a virtual product, as long as possible his brain will be able to work in sync with human artificial intelligence. The developer, which launched and monopolizes this digital world, the developer becomes the Lord created the world.

The future of the digital world suggests that each of us will have an electronic code (enough of the chip in a plastic card, a passport, under the skin) with automatic binding information (Bank accounts, commitments) which will allow you to identify this person within the framework of the algorithms of the digital world and to enable (or deny) to take advantage of commercial, government, social services of the society. Such identification will allow you to fully control economic and social activity of man, to anticipate his needs and guide the development. Digital image of "icons", "avatars" person in the network will be linked to all his

present and all development opportunities in the future! For this purpose, it is sufficient to digitized information of the user to add information about his preferences. This completed profile is not necessarily to call his real name, because of his contacts and relationships in the digital world will automatically synchronize.

What happens if you delete a digital copy of this "digital man" and fill it with new information and content? And if there is a kidnapping of such digital copies of the individual or his socio-economic cyberman? And, if you create a "new" "digital man" with certain characteristics and algorithms and ask him the coordinates of the location in the virtual world? Does this mean that we've put such a person in the world that has been allocated to the developer? And with the length that is characteristic of this "program"?

References.

- 1. Levchaev P.A. Particular qualities of the financial information structure of the presentday economy // International journal of applied and fundamental research -2013 N = 1. http://www.science-sd.com//452-24348
- 2. Levchaev P.A. The problem of energy efficiency in the innovation economy in Russia. // «European Journal Of Natural History», 2015. №2. С.14-15. Режим доступа к журн.: http://world-science.ru/euro/pdf/2015/2015_02.pdf
- 3. Levchaev P.A. The concept of innovation value in economy of the global financial crisis. // «International journal of applied and fundamental research», 2015. №3. http://www.science-sd.com/pdf/2015/3/24949.pdf