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DIGITALIZATION OF THE SOCIAL SPHERE AS A FACTOR OF STRENGTHENING THE FINANCIAL SECURITY OF THE REGION

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Abstract. Digitalization of the social sphere as a factor in strengthening the financial security of the region includes the creation of digital technologies and the development of a digital society based on new technologies. Digitization and intensification of processes in all spheres of activity is a necessity for the modern economy. Digitalization affects industry, public administration, healthcare, education, logistics and other areas. The development of digital technologies has accelerated due to intensive technological changes that are associated with the penetration of digital technologies into all spheres of our lives and, having received wide recognition, have changed our lives. Innovations in the field of information and communication technologies have influenced the behavior of citizens, their information needs and the way people work and exchange information. Further advancement of digital innovations, including cloud, mobile services and artificial intelligence, will significantly enhance this change and provide us with exceptional services and well-being that were not previously expected. Digitalization erases borders, as a result of which there is a constant connection of societies at the international level. The qualitative changes taking place in the world economy are so large-scale that socio-economic development is entering the age of scientific and technological revolution, digital technologies, rapid change of society's needs, innovations of new forms of interaction. In this regard, theoretical and practical problems of the formation and development of the digital economy of the region as a factor of financial security become relevant.

Keywords: financial security, digitalization of the economy, digital technology, digital economy, economic growth, modernization.

Main provisions. Digital technologies began to be boldly introduced into our lives already in the first years of our independence. First of all, mass computerization of schools was carried out. Computers began to be used as the main information tool both in the office and at home, while any work performed with information began to be carried out using a computer. Both storage and transportation of information has been established [1].

Wireless phones, a network TV channel are the fruit of this program. The new artificial intelligence opens the door for use in a specific algorithm. The financial security of the region is determined by the qualitative characteristics of the activities of individual economic entities with specific characteristics, due to differentiation in the pace of infrastructure development, the availability of industrial, social, innovative, etc. development potential, innovation activity, readiness for the processes of digitalization of the economy and a number of other conditions, as well as the effectiveness of the policy of socio-economic transformation [2].

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Introduction. As the results of the activity of the regions of Kazakhstan for 2019-2022 show, most of them were not ready for the crisis phenomena that have occurred over the past two years, as evidenced by the following factual data:

- according to the results of 2021, there is a budget deficit in 16 regions (an increase of 18 units to the level of 2020);
- for the resource-oriented regions, the most significant decrease in the amount of both tax and non-tax revenues occurred, which is associated with the crisis in the hydrocarbon market;
- the debt burden in the regions remains high;
- a decrease in the growth rate of retail turnover by 5.1% and the service sector by 33.3%, which is primarily caused by the self-isolation of citizens due to the coronavirus pandemic;
- the increase in expenditures in regional budgets is caused by social payments and various social expenditures, which allowed in some way to reduce the manifestation of catastrophic consequences on the economy [3].
- the growth of unemployment was noted in all regions, which directly affected the real incomes of the population and other strategically important socio-economic indicators of development.

For example, the state program "Digital Kazakhstan" was approved in December 2017. This is an important comprehensive program aimed at improving the quality of life of every citizen of the country using digital technologies. From 2018 to 2022, it is planned to carry out work in five main areas:

1. digitalization of economic sectors;
2. transition to a digital state;
3. Implementation of the "digital Silk Road";
4. Human capital development;
5. Creation of an innovative ecosystem.

Materials and methods. The research methodology includes:

- systematization of approaches to the definition of the category "financial security of the region" and clarify the conceptual and categorical system of the theory of financial security, taking into account the strategic priorities of digital development [4];
- clarification of classification features of threats to the financial security of the region and presentation of their characteristics, taking into account the peculiarities of the impact of digital transformation processes on the qualitative state of socio-economic parameters of development;
- development of a methodological approach to a comprehensive assessment of the conditions of digital development based on the diagnosis of strategic problems (challenges) in order to substantiate indicators for assessing the level of financial security of the region;
- the proposal of a system of indicators for a comprehensive assessment of the level of financial security of the region, taking into account current trends in socio-economic development and the need to implement targeted projects for the digital transformation of the economic system;
- disclosure of the main directions of the organizational mechanism for ensuring the financial security of the region on the basis of operational adjustment of goals and objectives for the challenges of digital transformation;
- proposal and testing of an algorithm for a comprehensive analysis of the priority of threats to the financial security of the region in the context of digital development of society;
- development of directions for improving the system of monitoring the financial security of the region based on the use of end-to-end digital technologies and taking into account the needs of authorities in justifying the measures taken to reduce the influence of destabilizing factors.



Results and their discussion.

The first direction is to increase labor productivity in all areas of digitalization of economic sectors [5].

The next direction is the transition to a digital state. As part of its implementation, it is planned to digitalize the activities of state bodies, reduce paper document circulation, increase the participation of citizens in government and the introduction of Smart City technologies.

Currently, an electronic health passport is being opened to every patient in the country, which allows online storage of the entire patient's medical history on the network [6].

It is worth noting that the head of state designated the implementation of the Digital Kazakhstan program as the main task of the country's government.

The expected result of the program is the achievement of positive changes and target values determined on the basis of an assessment of quantitative and qualitative indicators of financial literacy [7].

Qualitative indicators characterizing the positive dynamics of the level of financial literacy of the population include:

1) the development of citizens' financial planning skills and the formation of reserves in the event of unforeseen circumstances;

2) formation of a new type of thinking among citizens, focused on active economic behavior corresponding to their financial capabilities;

3) increasing consumer confidence in financial products and services in the financial sector;

4) increasing the general economic activity of the population, supporting entrepreneurship and creating a private business;

5) improving the effectiveness and coverage of financial literacy activities through the use of digital solutions [8].

As a quantitative indicator, the level of financial literacy is expected to reach 41% in 2024 [9].

Evaluation of the effectiveness of the activities carried out within the framework of the Program is carried out by monitoring on the basis of annual sociological research and assessment of changes in the level of financial literacy [10].

Annual financial literacy studies identify population groups in dire need of financial education, as well as the strengths and weaknesses of financial actions, as well as information about education, skills and citizens' trust in financial issues. In addition, financial education programs are being monitored, despite the research conducted.

The Program is implemented within the framework of the activities specified in the annex to the concept, and takes place in several stages [11].

At the initial stage, we propose the reorganization of the expert council on financial literacy. As part of the work of the Expert Council, it is necessary to identify current topics on financial literacy and their main theses.

At the next stage, it is necessary to use digital resources: the FingramotaOnline application for mobile devices and fingramota.kz there is a development of a single Internet portal. These measures will help to increase the information coverage of the activities of the concept and the formation of a unified information base of the concept [12].

Based on a single corporate identity and relevant topics, media events on financial literacy are developed and implemented: press conferences, briefings, television broadcasts, videos, as well as training events: lectures, seminars, trainings for various target audiences.

The promotion of these events is carried out using media resources, which helps to increase their coverage and public awareness of the event.

As part of this stage, it is necessary to develop, distribute and analyze financial literacy



questionnaires, on the basis of which adjustments are made to the ongoing activities [13].

Based on the results of the previous stages, it is necessary to develop special events aimed at improving the effectiveness of the concept: meetings, contests, financial literacy weeks, advanced training courses for various target audiences, taking into account their needs and relevant topics, as well as media and training events, the development of digital resources [14].

The main purpose of the study is to increase the financial literacy of the population of the region and the competitiveness of the country's economy, as well as improving the welfare of the population [15].

In general, we must understand that all these are measures taken for the safe survival of the population. Only with an increase in the welfare of the population and a vertical rise, Kazakhstan can become one of the developed civilized countries, that is, in the previous "thirty". To achieve this goal, our country must overcome the Third Modernization.

Conclusions.

In conclusion, the Digital Kazakhstan program provides for a set of closely interrelated measures necessary to achieve a decisive large-scale goal - the formation of an innovative economy, becoming one of the 30 competitive countries by 2050 and the renewal of society and production, thereby not going beyond the modern technological world. In order for this goal to manifest itself, it is necessary that the whole society act promptly, move forward dynamically in the shortest possible time.

Effective digitalization is becoming a key factor in the accelerated development of national economies and the growth of the well-being of the population. The leading G2 countries and the European Union have adopted their own doctrines on digitalization. The EAEU has also adopted a digital agenda until 2025. The proposed study is an important step in the implementation of the digitalization process. The existence of a common market requires the development of joint approaches and measures in matters of digitalization. Combining efforts will give a synergistic effect for the development of the EAEU as a whole and each country separately. We are confident that this study will allow us to work out the necessary solution and will contribute to deepening cooperation.

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ӘЛЕУМЕТТІК САЛАНЫ ЦИФРАНДЫРУ ӨНІРДІҢ ҚАРЖЫЛЫҚ ҚАУІПСІЗДІГІН НЫҒАЙТУ ФАКТОРЫ РЕТІНДЕ

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Түйін. Мақалада цифрлық технология мен цифрлық экономиканы анықтау тәсілдері және оның аймақтық деңгейдегі қаржылық қауіпсіздікке әсері талданады. Авторлар аймақтың қаржылық тұрақтылығы мәселесі бойынша зерттеушілердің көзқарастарын талдайды және цифрландыру саясаты мен қаржылық тұрақтылықты анықтаудың өзіндік көзқарасын ұсынады. Негізгі назар "Цифрлық Қазақстан" бағдарламасының мемлекеттік қолдауы мен нәтижелеріне, оның мақсаттарына, елдің әлеуметтік-экономикалық даму міндеттерін шешу үшін мазмұны мен маңыздылығына аударылады. Мақаланың мақсаты цифрлық экономиканың қолданыстағы теориялары мен практикалық-әдіснамалық тәсілдерін және оның өңірдің қаржылық қауіпсіздігіне әсерін зерделеу және осы негізде Қазақстан Республикасында цифрлық экономиканың қалыптасу жағдайлары мен даму үрдістерін негіздеу болып табылады.

Түйін сөздер: қаржылық қауіпсіздік, экономиканы цифрландыру, цифрлық технология, цифрлық экономика, экономикалық өсу, жаңғырту.

ЦИФРОВИЗАЦИЯ СОЦИАЛЬНОЙ СФЕРЫ КАК ФАКТОР УКРЕПЛЕНИЯ ФИНАНСОВОЙ БЕЗОПАСНОСТИ РЕГИОНА

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Резюме. В данной статье анализируются подходы к определению цифровой технологии и цифровой экономики и ее влияние на финансовую безопасность на региональном уровне. Авторы приводят анализ взглядов исследователей по проблеме финансовой устойчивости региона и предлагают собственное видение политики цифровизации и определения финансовой стабильности. Основное внимание акцентируется на Государственной поддержке и результатах программы «Цифровой Казахстан», ее целях, содержании и значении для решения задач социально-экономического развития страны. Целью статьи является изучение существующих теорий и практико-методологических подходов цифровой экономики и ее влияния на финансовую безопасность региона, и на этой основе обоснования условий формирования и тенденций развития цифровой экономики в Республике Казахстан.

Ключевые слова: финансовая безопасность, цифровизация экономики, цифровая технология, цифровая экономика, экономический рост, модернизация.

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