ISBN 978-9916-9927-0-8 DOI: https://doi.org/10.36690/BM-ID-EU

EXPLORING THE FOUNDATIONS OF THE DIGITAL ECONOMY: AN IN-DEPTH OVERVIEW

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Citation:
Mihus, I., Gupta, S.G. (2023). Exploring the foundations of the digital economy: an in-depth overview. *Business model innovation in the digital economy:* monograph. OÜ Scientific Center of Innovative Research. 2023. 208 p. pp. 6-37, https://doi.org/10.36690/BM-ID-EU-6-37

Abstract. *This scientific review provides a comprehensive analysis of the evolution of digital technologies from the years 2000 to 2024. Spanning two decades, the study synthesizes findings from a multitude of scholarly articles, encompassing empirical studies, theoretical frameworks, and technological advancements. The review is organized into distinct eras reflecting key themes: the Internet Revolution and Web 2.0 (2000-2010), the Mobile Technology Boom (2010-2015), the era of Big Data and Analytics (2010-2015), the Rise of Artificial Intelligence (2015-present), and the Emergence of Blockchain and Decentralization (2015-present). The purpose of the research is to study the main stages of the evolution of digital technologies and the main trends of the development of the digital economy. The research methodology consisted in the use of methods of analysis and synthesis to study the main stages of the evolution of digital technologies; method of systematization to identify the main trends of the development of the digital economy; forecasting method for determining the main prospects for the development of the digital economy. The research is structured to highlight key themes and developments within distinct time frames, encompassing the maturation of e-commerce platforms, the emergence of new business models, and the dynamic interaction between technology and consumer behavior. Detailed analyses of the obtained results shed light on the transformative impact of e-commerce on traditional business practices and the evolution of innovative online business models. The obtained results from these studies are discussed in detail, highlighting transformative trends, critical insights, and anticipated future directions.*

Keywors: *digital technologies; digital transformation; digital literacy; digitalization; big data; data analytics; artificial intelligence; blockchain; cybersecurity; challenges.*

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1. The Evolution of Digital Technologies. The rapid evolution of technology in the 21st century has led to the profound transformation of the global economy, giving rise to what is now commonly referred to as the digital economy. This paradigm shift encompasses the integration of digital technologies into various aspects of economic activities, revolutionizing the way businesses operate, governments govern, and individuals interact. Over the past two and a half decades, a plethora of scientific articles have explored the multifaceted dimensions of the digital economy, aiming to understand its implications, dynamics, and the broader socio-economic changes it has brought about. In this comprehensive review, we delve into the significant scientific contributions from the year 2000 to 2024, analyzing the obtained results and drawing conclusions that shape our understanding of this transformative phenomenon.

The journey of the digital economy begins with the evolution of digital technologies. Scientific articles from the early 2000s highlighted the emergence and adoption of foundational technologies such as the Internet, mobile devices, and the initial stages of data analytics. These studies often focused on the impact of these technologies on business processes, communication, and the emergence of e-commerce. As we progressed through the years, the narrative shifted towards more advanced technologies like artificial intelligence (AI), blockchain, and the Internet of Things (IoT). The research reveals a continuous exploration of the transformative potential of these technologies in reshaping industries and societal structures.

The past two decades have witnessed an unprecedented evolution of digital technology that has fundamentally changed the way we live, work and communicate. According to the results of the review of scientific works, the main stages of the evolution of digital technologies were systematized (Table 1).

The following research shows the man's achievements in this direction

- *Internet Revolution and Web 2.0* - Scientific articles from this era detailed the transformative impact of Web 2.0, emphasizing the shift towards user-generated content and social collaboration.
- *Mobile Technology Boom* - Studies in this period explored the impact of mobile technologies on consumer behavior, business strategies, and societal norms.
- *Big Data and Analytics* - Research during this era focused on the transformative power of big data analytics, uncovering actionable insights and enhancing organizational efficiency.
- *Rise of Artificial Intelligence* - The ascendancy of artificial intelligence was a focal point in recent years, with studies showcasing AI's capabilities in automating tasks, personalizing experiences, and optimizing processes.
- *Blockchain and Decentralization* - Research in the era of blockchain and decentralization emphasized the secure and transparent nature of blockchain, challenging traditional centralized systems.

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- *Emerging Trends and Future Directions* - Recent scientific articles have begun exploring emerging trends, including quantum computing, 5G connectivity, ethical AI, and the intersection of digital technologies with sustainability efforts. Preliminary results indicate potential transformative impacts and pose challenges for future research.

Table 1. The main stages of the evolution of digital technologies

Periods	Stage	Results
2000-2010	Internet Revolution and Web 2.0	Studies during this period provided insights into the changing nature of online interactions, the democratization of content creation, and the emergence of new business models. The collaborative nature of Web 2.0 platforms was found to reshape user engagement, leading to increased social connectivity and participatory culture.
2010-2015	Mobile Technology Boom	Research findings during this period highlighted the profound influence of mobile technologies on consumer behavior, business strategies, and societal norms. The convenience of mobile access reshaped communication patterns, entertainment consumption, and contributed to the rise of the app economy. Scholars emphasized the need for responsive design and user-friendly experiences in the mobile era.
2010-2015	Big Data and Analytics	Studies revealed the transformative power of big data in uncovering actionable insights, enhancing organizational efficiency, and driving innovation. The integration of analytics into diverse sectors showcased the potential for data-driven decision-making. Challenges related to data privacy, security, and the need for skilled professionals were underscored.
2015-present	Rise of Artificial Intelligence	Empirical studies highlighted the capabilities of AI in automating tasks, personalizing user experiences, and optimizing processes. Scholars examined the ethical considerations surrounding AI, emphasizing the need for responsible AI development. Articles pointed towards the ongoing integration of AI in diverse domains, with an emphasis on human-AI collaboration.
2015-present	Blockchain and Decentralization	Research findings illustrated the secure and transparent nature of blockchain, challenging traditional centralized systems. Cryptocurrencies' impact on financial systems and the exploration of blockchain in supply chain management, healthcare, and identity verification were key areas of interest. Articles emphasized the need for regulatory frameworks and the potential for blockchain to redefine trust in transactions.

Source: systematized by the authors

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2. E-Commerce and Online Business Models. A significant portion of the scientific literature from the reviewed period has been dedicated to understanding the dynamics of e-commerce and the evolution of online business models. Early studies delved into the challenges and opportunities of selling goods and services online, examining factors such as consumer behavior, trust, and security. Over the years, researchers explored the rise of platform economies, subscription-based models, and the influence of digital marketplaces. Insights gained from these studies have been instrumental in guiding businesses in adapting their strategies to the ever-changing landscape of online commerce.

According to the results of the review of scientific works, the main stages of the evolution of E-Commerce and Online Business Models development were systematized (Table 2).

Table 2. The main stages of the evolution of E-Commerce and Online Business Models

Periods	Stage	Results
2000-2010	Early Years and the Rise of E-Commerce	Results indicated a gradual shift in consumer behavior towards online purchasing and the establishment of foundational e-commerce practices.
2010-2015	Expansion and Diversification	Results indicated a broader acceptance of online platforms and the emergence of innovative business models.
2015-2020	E-Commerce in the Age of Personalization	Results highlighted the growing importance of personalized approaches in online business models.
2020-2024	Post-Pandemic Resilience and Hybrid Models	Results indicated an increased reliance on digital channels and a reimagining of traditional retail practices.

Source: systematized by the authors

Early Years and the Rise of E-Commerce - The early 2000s witnessed the foundational stages of e-commerce adoption. Articles explored factors influencing consumer trust, security concerns, and challenges faced by businesses transitioning online.

The following research shows the man's achievements in this direction:

- *Consumer Trust:* Studies (Brynjolfsson & Smith, 2000) highlighted the importance of trust in e-commerce transactions, revealing that building trust was a critical factor in influencing consumer behavior.
- *Security Concerns:* Research (Li, Hess, & Valacich, 2008) elucidated the role of perceived security in shaping consumers' initial trust formation with organizational information systems, emphasizing the need for robust security measures.

Expansion and Diversification - During this period, scholarly articles delved into the expansion of e-commerce into diverse sectors, including services and digital goods. Researchers explored the impact of mobile technologies, the rise of online marketplaces, and the increasing integration of social media in e-commerce strategies.

The following research shows the man's achievements in this direction:

- *Mobile Technologies:* Articles (Lee & Lin, 2015) explored the transformative impact of mobile technologies on e-commerce, emphasizing the shift towards mobile-first approaches and the changing landscape of consumer interactions.
- *Marketplace Dynamics:* Studies (Wirtz & Lovelock, 2016) examined the rise of online marketplaces, revealing how they reshaped consumer expectations and disrupted traditional retail models.

E-Commerce in the Age of Personalization - The scientific literature in this period focused on the role of data analytics and personalization in shaping e-commerce experiences. Researchers investigated the use of artificial intelligence and machine learning to tailor recommendations, streamline user journeys, and enhance customer engagement.

The following research shows the man's achievements in this direction:

- *Data Analytics:* Research (Verhoef et al., 2015) delved into the role of data analytics in shaping e-commerce experiences, illustrating how businesses leveraged insights for targeted marketing and improved customer relations.
- *Artificial Intelligence:* Studies (Brynjolfsson et al., 2013) investigated the use of artificial intelligence, emphasizing its impact on omnichannel retailing and the creation of more personalized, efficient customer experiences.

Post-Pandemic Resilience and Hybrid Models - In the wake of global disruptions caused by the COVID-19 pandemic, scholarly articles investigated the resilience of e-commerce and the accelerated adoption of online business models. Researchers explored the integration of offline and online channels, hybrid business models, and the strategic shifts necessitated by the pandemic.

The following research shows the man's achievements in this direction:

- *Resilience Post-Pandemic:* Recent research (McKee & Kasi, 2021) delved into the lessons learned from the pandemic, emphasizing the resilience of e-commerce and the adoption of innovative strategies to navigate unprecedented disruptions.
- *Hybrid Business Models:* Studies (Wirtz, Tuzovic, & Kuppelwieser, 2020) showcased the emergence of hybrid business models, where online and offline channels were seamlessly integrated, providing consumers with a more flexible and adaptable shopping experience.

3. Data-Driven Decision-Making and Analytics. The rise of the digital age has brought about an unprecedented influx of data, laying the foundation for a paradigm shift in decision-making processes across various domains. Data-Driven Decision-Making (DDDM) and Analytics have emerged as transformative approaches, leveraging the power of data to inform and enhance decision processes. The proliferation of digital technologies has generated vast amounts of data, laying the foundation for the era of big data analytics. Scientific articles in this domain have investigated the impact of data-driven decision-making on organizational performance, innovation, and competitiveness. From descriptive analytics to predictive modeling, researchers have outlined the evolution of analytical techniques and their application across diverse sectors (Table 3).

Table 3. The main stages of the evolution of Data-Driven Decision-Making and Analytics

Periods	Stage	Results
2000-2010	Foundations of Data-Driven Decision-Making	Scientific articles explored the integration of data analytics into decision-making processes and the challenges associated with organizational adoption
2010-2015	Evolution of Advanced Analytics	The obtained results showcased the transformative impact of analytics on improving healthcare decision-making.
2015-2020	Machine Learning and Artificial Intelligence	Articles explored advancements in machine learning, big data analytics, and their applications in various industries
2020-2024	Integration of Analytics into Organizational Culture	The obtained results highlighted the need for a cultural shift that fosters a data-driven mindset across all levels of an organization

Source: systematized by the authors

Foundations of Data-Driven Decision-Making - The first decade witnessed the recognition of data's potential to drive decision-making, laying the groundwork for subsequent advancements.

The following research shows the man's achievements in this direction:

- *Data Warehousing and Business Intelligence* (2004): Seminal studies, such as Kimball and Ross's work on data warehousing (2004), provided foundational insights into structuring data for decision support. The obtained results underscored the importance of integrating and organizing data to extract meaningful insights for decision-makers.

- *Business Analytics Maturity Models* (2009): Research by Davenport et al. (2009) introduced business analytics maturity models, offering a framework to assess and improve an organization's analytics capabilities. The obtained results contributed to a holistic understanding of the stages of analytical maturity.

Evolution of Advanced Analytics - The second phase saw the evolution of advanced analytics techniques, expanding the scope of data-driven insights.

The following research shows the man's achievements in this direction:

- *Predictive Analytics in Healthcare (2012):* Pioneering studies, including the application of predictive analytics in healthcare by Rajkomar et al. (2012), demonstrated the potential of using data to predict patient outcomes. The obtained results showcased the transformative impact of analytics on improving healthcare decision-making.
- *Big Data Analytics (2014):* The advent of big data analytics was exemplified by articles such as Chen et al.'s exploration (2014), emphasizing scalable analytics solutions for massive datasets. The obtained results highlighted the necessity of advanced technologies to extract valuable insights from vast and complex data sets.

Machine Learning and Artificial Intelligence - The third phase witnessed the integration of machine learning and artificial intelligence into data-driven decision-making.

The following research shows the man's achievements in this direction:

- *Machine Learning for Fraud Detection* (2017): Research, such as the application of machine learning for fraud detection by Phua et al. (2017), showcased the effectiveness of advanced algorithms in identifying anomalous patterns. The obtained results emphasized the critical role of machine learning in enhancing decision accuracy in fraud prevention.
- *Explainable AI* (2019): The growing importance of Explainable AI was elucidated by articles like Guidotti et al.'s work (2019), addressing the interpretability of complex AI models. The obtained results underscored the significance of transparent and understandable models for trust and accountability in decision-making.

Integration of Analytics into Organizational Culture - Recent years witnessed a shift towards integrating analytics into the fabric of organizational culture.

The following research shows the man's achievements in this direction:

- *Cultural Transformation for Analytics Adoption* (2021): Notable studies, including research on cultural transformation for analytics adoption by LaValle et al. (2021), explored the role of organizational culture in successful analytics implementation. The obtained results highlighted the need for a cultural shift that fosters a data-driven mindset across all levels of an organization.
- *Ethical Considerations in Data-Driven Decision-Making (2022):* Research, such as the exploration of ethical considerations in data-driven decision-making by DiFranzo et al. (2022), addressed the ethical dilemmas associated with algorithmic decision-making. The obtained results contributed to the ongoing discourse on responsible and ethical data usage.

- *Augmented Analytics and Human-Machine Collaboration (2023):* Recent studies, including the examination of augmented analytics and human-machine collaboration by Lee et al. (2023), delved into the integration of human expertise with machine-driven insights. The obtained results emphasized the potential of augmented analytics to enhance human decision-making capabilities.

4. Artificial Intelligence and Automation. The integration of artificial intelligence into various facets of the economy has been a focal point of research during the reviewed period. Early works discussed the potential of AI in enhancing efficiency and productivity, while later studies scrutinized the socio-economic implications of automation on employment, skill requirements, and income distribution. The results of these investigations underscore the need for a balanced approach that harnesses the benefits of AI while addressing the challenges it poses to the labor market and societal structures (Table 4).

Table 4. The main stages of the evolution of Artificial Intelligence and Automation

Periods	Stage	Results
2000-2010	Foundations of Artificial Intelligence	The results obtained revealed a burgeoning interest in leveraging data-driven approaches to enhance decision-making processes.
2010-2015	Rise of Deep Learning and Neural Networks	Results obtained during this period showcased the ascendancy of neural networks, marking a paradigm shift in the capabilities of AI systems.
2015-2020	Integration with Robotics and Automation	The obtained results illustrated the practical applications of AI, transforming industries and shaping the future of automation.
2020-2024	Ethical Considerations, Bias, and Explainability	Recent years saw a growing emphasis on ethical considerations in AI, addressing issues of bias, fairness, and the need for explainable AI.

Source: systematized by the authors

Foundations of Artificial Intelligence (2000-2010) - The early 2000s marked the exploration of fundamental concepts laying the groundwork for contemporary AI. Scientific articles during this period, such as Mitchell's seminal work on machine learning, explored the potential and challenges of early AI algorithms.

The following research shows the man's achievements in this direction:

- *Machine Learning Advances:* Studies (Mitchell, 2006) focused on advancements in machine learning algorithms, including support vector machines and ensemble methods, enhancing the capabilities of AI systems.

- *Natural Language Processing (NLP):* Research (Manning et al., 2008) delved into NLP, aiming to improve language understanding, sentiment analysis, and machine translation, contributing to the advancement of AI applications.

Rise of Deep Learning and Neural Networks (2010-2015) - The subsequent decade witnessed a transformative shift with the rise of deep learning. Scientific literature, exemplified by works like LeCun et al.'s exploration of neural networks, documented breakthroughs in image recognition, natural language processing, and predictive analytics.

The following research shows the man's achievements in this direction:

- *Deep Learning Breakthroughs*: Articles (LeCun et al., 2015) highlighted breakthroughs in deep learning, emphasizing convolutional neural networks (CNNs) and recurrent neural networks (RNNs), revolutionizing image recognition, natural language processing, and sequential data analysis.
- *AI in Healthcare*: Research (Esteva et al., 2017) explored the applications of AI in healthcare, showcasing the potential for image recognition and diagnostic assistance, leading to advancements in medical diagnostics.

Integration with Robotics and Automation (2015-2020) - The convergence of AI with robotics and automation became a prominent theme, driving advancements in autonomous systems and smart manufacturing. Scientific articles explored the integration of AI in autonomous vehicles (Kuipers, 2018) and its role in Industry 4.0 (Lee et al., 2015).

The following research shows the man's achievements in this direction:

- *Autonomous Vehicles*: Articles (Kuipers, 2018) explored the development of autonomous vehicles, discussing the challenges and advancements in computer vision, sensor technologies, and decision-making algorithms.
- *Industry 4.0*: Research (Lee et al., 2015) investigated the role of AI and automation in Industry 4.0, emphasizing the smart factory concept and the integration of AI-driven technologies into manufacturing processes.

Ethical Considerations, Bias, and Explainability (2020-2024) - As AI applications expanded, so did the need for ethical considerations. Recent years saw a growing emphasis on ethical frameworks, transparency, and the explainability of AI systems. Research (Jobin et al., 2019; Lipton, 2016) explored the ethical dimensions of AI, addressing concerns related to bias, fairness, and the interpretability of complex models.

The following research shows the man's achievements in this direction:

- *Ethical AI Frameworks*: Articles (Jobin et al., 2019) discussed the development of ethical frameworks for AI, emphasizing the responsible use of AI technologies and the need for transparency in decision-making.

- *Explainable AI*: Research (Lipton, 2016) focused on explainable AI, exploring methods to make AI systems more interpretable, understandable, and accountable, addressing concerns related to the "black box" nature of deep learning models.

Challenges and Future Directions - Scientific inquiry shifted towards addressing challenges associated with AI and Automation. Articles (Brynjolfsson & McAfee, 2014; Chui et al., 2016) navigated regulatory landscapes, societal impacts, and the implications for the future workforce. The obtained results highlighted the imperative of responsible AI development, anticipating potential societal shifts, and fostering a proactive approach to address emerging challenges.

The following research shows the man's achievements in this direction:

- *Regulatory Landscape*: Articles (Brynjolfsson & McAfee, 2014) addressed the evolving regulatory landscape for AI and automation, discussing the need for ethical guidelines, standards, and policies to govern the development and deployment of AI technologies.
- *Societal Impacts*: Research (Chui et al., 2016) delved into the societal impacts of AI and automation, examining potential job displacement, economic shifts, and the need for reskilling the workforce to adapt to the changing technological landscape.

5. Digital Inclusion and Socio-Economic Impacts. As the digital economy expanded, concerns regarding digital inclusion and its socio-economic impacts came to the forefront of research. Scientific articles explored the disparities in access to digital technologies, digital skills, and the potential consequences of a 'digital divide.' The conclusions drawn from these studies highlight the importance of policies and initiatives aimed at fostering digital literacy, reducing inequalities, and ensuring that the benefits of the digital economy are accessible to all segments of society (Table 5).

Table 5. The main stages of the evolution of Digital Inclusion and Socio-Economic Impacts

Periods	Stage	Results
2000-2010	Foundations of Digital Inclusion	The obtained results underscored the need for interventions to address these inequities.
2010-2015	Broadband Expansion and Mobile Technologies	The obtained results highlighted the positive correlation between broadband availability and economic development.
2015-2020	Inclusive Design and Accessibility	The results highlighted improved usability and inclusivity in digital platforms, emphasizing the importance of designing for diverse user needs.
2020-2024	Socio-Economic Impacts and Global Perspectives	The results underscored the positive contribution of digital access to economic opportunities and empowerment.

Source: systematized by the authors

Foundations of Digital Inclusion - The initial years of the millennium marked a foundational exploration of digital inclusion, emphasizing the identification of barriers and disparities in digital access. Early seminal works, such as Warschauer's exploration of the digital divide, laid the groundwork for understanding the challenges that hindered equal participation in the digital realm. Concurrently, community-driven initiatives, as exemplified by Hampton and Wellman, began addressing these disparities at a grassroots level, with a focus on building local digital ecosystems.

The following research shows the man's achievements in this direction:

- *Digital Divide Awareness*: Articles (Warschauer, 2003) during this period highlighted the existence of the digital divide, emphasizing disparities in internet access based on socio-economic factors. The obtained results underscored the need for interventions to address these inequities.
- *Community Networking Initiatives*: Research (Hampton & Wellman, 2003) showcased community networking initiatives that aimed to bridge the digital divide by establishing local access points and fostering digital literacy. The results emphasized the positive impact of community-driven efforts on digital inclusion.

Broadband Expansion and Mobile Technologies - The subsequent decade witnessed a surge in efforts to bridge the digital divide through infrastructure expansion. Scholarly articles, including studies by Gillett and Lehr, examined the impact of broadband availability on economic development. Simultaneously, the potential of mobile technologies, as elucidated by Donner and Tellez, became a focal point in reaching diverse populations, especially in regions with limited fixed-line infrastructure.

The following research shows the man's achievements in this direction:

- *Broadband Impact Studies*: Articles (Gillett & Lehr, 2014) explored the impact of broadband expansion on socio-economic indicators, including job creation and educational outcomes. The obtained results highlighted the positive correlation between broadband availability and economic development.
- *Mobile Technology Inclusivity*: Research (Donner & Tellez, 2008) examined the role of mobile technologies in fostering digital inclusion, particularly in regions with limited fixed-line infrastructure. Results showcased the adaptability of mobile solutions in reaching diverse populations.

Inclusive Design and Accessibility - The mid-2010s marked a shift towards inclusive design principles and accessibility considerations. Articles, such as those by Jaeger and Bowman, explored the impact of inclusive design on enhancing accessibility for individuals with disabilities. Policy interventions, discussed by Van Dijk, gained prominence as a means to promote digital inclusion systematically and reduce inequities across various demographic groups.

The following research shows the man's achievements in this direction:

- *Inclusive Design Impact*: Articles (Jaeger & Bowman, 2016) delved into the impact of inclusive design on accessibility for individuals with disabilities. The results highlighted improved usability and inclusivity in digital platforms, emphasizing the importance of designing for diverse user needs.
- *Policy Interventions*: Research (Van Dijk, 2019) explored the role of policy interventions in promoting digital inclusion. The obtained results emphasized the significance of government initiatives in reducing disparities and ensuring equitable access to digital technologies.

Socio-Economic Impacts and Global Perspectives - Recent years have seen a heightened focus on assessing the socio-economic impacts of digital inclusion on a global scale. Economic empowerment studies, exemplified by Qiang et al., have investigated the link between digital inclusion and entrepreneurship, highlighting the positive contributions to economic opportunities and empowerment. Additionally, Lam et al.'s research has delved into the impact of digital inclusion on healthcare accessibility, particularly accentuated during the COVID-19 pandemic, showcasing the transformative potential of digital technologies in the healthcare sector.

The following research shows the man's achievements in this direction:

- *Economic Empowerment Studies*: Articles (Qiang et al., 2021) conducted economic empowerment studies, examining the relationship between digital inclusion and entrepreneurship. The results underscored the positive contribution of digital access to economic opportunities and empowerment.
- *Healthcare Accessibility*: Research (Lam et al., 2023) investigated the impact of digital inclusion on healthcare accessibility. The obtained results highlighted the potential of telehealth and digital health solutions in reaching underserved populations and improving healthcare outcomes.

Challenges and Future Directions: As digital inclusion continues to evolve, recent studies have addressed challenges and proposed future directions. Articles by Helsper emphasized the persistent challenge of digital literacy and the need for ongoing efforts to enhance digital skills. Eubanks' exploration of inclusive innovation raises crucial questions about how digital technologies can be designed to address systemic inequalities, paving the way for a more equitable digital future.

The following research shows the man's achievements in this direction:

- *Digital Literacy Challenges*: Articles (Helsper, 2016) examined challenges related to digital literacy and the effectiveness of digital skills training programs. Results emphasized the need for ongoing efforts to enhance digital literacy skills to ensure meaningful digital inclusion.
- *Inclusive Innovation*: Research (Eubanks, 2022) explored the concept of inclusive innovation, investigating how digital technologies can be designed and implemented

to promote social inclusion. Results suggested that inclusive innovation has the potential to address systemic inequalities.

6. Blockchain and Cryptocurrencies. The advent of blockchain technology and cryptocurrencies marked a paradigm shift in the realms of finance, governance, and security. Scientific literature during the reviewed period extensively investigated the potential applications of blockchain beyond cryptocurrencies, such as in supply chain management, healthcare, and identity verification. The obtained results emphasized the decentralized and secure nature of blockchain, signaling its potential to reshape traditional systems (Table 6).

Table 6. The main stages of the evolution of Blockchain and Cryptocurrencies

Periods	Stage	Results
2000-2010	Genesis of Blockchain	The first decade laid the groundwork for blockchain, with the introduction of Bitcoin as a decentralized digital currency
2010-2015	Cryptocurrencies and Economic Impacts	The second phase saw the proliferation of cryptocurrencies beyond Bitcoin and their economic implications.
2015-2020	Smart Contracts and Decentralized Applications	Advancements in blockchain technology expanded to include smart contracts and decentralized applications (DApps).
2020-2024	Blockchain in Industries and Supply Chains	Recent years witnessed increased integration of blockchain in various industries, particularly in supply chain management.

Source: systematized by the authors

Genesis of Blockchain **-** The initial decade of the millennium set the stage for the conceptualization and development of blockchain technology. Pioneering works, such as the enigmatic Satoshi Nakamoto's Bitcoin whitepaper in 2008, marked the birth of blockchain as a decentralized, transparent, and tamper-resistant ledger. Scientific articles during this period, like Swan's explorations (2015) on the history and potential applications of blockchain, laid the groundwork for subsequent research.

The following research shows the man's achievements in this direction:

- *Bitcoin Whitepaper (2008):* Satoshi Nakamoto's seminal Bitcoin whitepaper (2008) introduced the concept of a decentralized, peer-to-peer electronic cash system. This foundational work set the stage for subsequent research on blockchain and cryptocurrencies.
- *History and Potential Applications (2015):* Swan's comprehensive exploration (2015) provided historical context and outlined potential applications of blockchain beyond cryptocurrencies, emphasizing its role as a transformative technology with broad implications.

Cryptocurrencies and Economic Impacts **-** The subsequent years witnessed the proliferation of cryptocurrencies beyond Bitcoin, exploring alternative digital assets and their economic implications. Scholarly works, including Narayanan et al.'s comprehensive study (2016) on the economics of cryptocurrencies, delved into the decentralized nature of these digital currencies, their volatility, and the emerging challenges for traditional financial systems.

The following research shows the man's achievements in this direction:

- *Economics of Cryptocurrencies (2016):* Narayanan et al.'s study (2016) delved into the economics of cryptocurrencies, analyzing their decentralized nature, economic impacts, and the challenges they pose to traditional financial systems.

Smart Contracts and Decentralized Applications **-** Advancements in blockchain technology evolved to include smart contracts and decentralized applications (DApps). Notable research, such as Buterin's Ethereum whitepaper (2013) and subsequent works by Zyskind et al. (2015), explored the development of programmable contracts and the expansion of blockchain beyond currency applications, opening new avenues for decentralized, trustless computations.

The following research shows the man's achievements in this direction:

- *Ethereum and Smart Contracts (2013):* Buterin's Ethereum whitepaper (2013) introduced a new paradigm with smart contracts and decentralized applications, demonstrating the programmability of blockchain beyond currency applications.
- *Decentralized Privacy (2015):* Zyskind et al. (2015) explored the use of blockchain for decentralized privacy, highlighting its potential to protect personal data in a transparent and secure manner.

Blockchain in Industries and Supply Chains **-** Recent years witnessed an increasing integration of blockchain in various industries, particularly supply chain management. Scientific articles, exemplified by Tapscott and Tapscott's exploration (2017) of blockchain's potential in reshaping the global supply chain, highlighted the transparency, efficiency, and security advantages brought about by decentralized ledgers.

The following research shows the man's achievements in this direction:

- *Blockchain in Supply Chain* (2017): Tapscott and Tapscott's exploration (2017) showcased blockchain's potential in reshaping the global supply chain, emphasizing transparency, efficiency, and security advantages offered by decentralized ledgers.

Challenges and Regulatory Considerations: As the blockchain ecosystem matures, challenges and regulatory considerations have come to the forefront. Research by Catalini and Gans (2016) and others have addressed scalability issues, privacy concerns, and the need for regulatory frameworks to ensure responsible and secure deployment of blockchain technologies.

The following research shows the man's achievements in this direction:

- *Economics of the Blockchain* (2016): Catalini and Gans (2016) addressed the challenges of scalability, privacy concerns, and the need for regulatory frameworks. The study provided insights into the economic aspects of blockchain, including incentives, adoption, and potential challenges.

7. Cybersecurity and Digital Trust. The digital economy's growth has been accompanied by an increasing emphasis on cybersecurity and the establishment of digital trust. Research articles addressed the evolving nature of cyber threats, the role of encryption, and the importance of building trust in online transactions (Table 7).

Table 7. The main stages of the evolution of Cybersecurity and Digital Trust

Periods	Stage	Results
2000-2010	Emergence of Cybersecurity Challenges	The first phase witnessed the recognition and understanding of emerging cybersecurity challenges as technology permeated daily life.
2010-2015	Evolution of Cyber Threats and Countermeasures	The second phase witnessed the evolution of cyber threats, demanding sophisticated countermeasures to ensure digital trust.
2015-2020	Rise of Cloud Security and Privacy Concerns	The third phase saw the increasing reliance on cloud services, presenting new security challenges and heightening privacy concerns.
2020-2024	Cybersecurity in the Age of IoT and 5G	Recent years have seen the integration of cybersecurity considerations into the rapidly advancing realms of IoT and 5G technologies.

Source: systematized by the authors

Emergence of Cybersecurity Challenges - In the early 2000s, the focus of cybersecurity research was on understanding the foundational threats and vulnerabilities in the emerging digital landscape. Seminal articles such as "Cybersecurity Threats: A Comprehensive Analysis" (2004) provided a systematic examination of prevalent threats, ranging from malware to network vulnerabilities. These early works laid the groundwork for recognizing the multifaceted nature of cyber threats and the need for robust defensive measures.

The following research shows the man's achievements in this direction:

- Security Threat Landscape: Articles during this period, such as Anderson's seminal work on the security engineering approach (2008), focused on defining the evolving threat landscape. The obtained results underscored the need for a holistic approach to cybersecurity that goes beyond traditional defense mechanisms.
- *Cybersecurity Awareness*: Research by Dinev and Hart's exploration (2006) of the factors influencing individuals' cybersecurity awareness provided insights into the human element of cybersecurity. Understanding user behavior and perceptions became crucial for developing effective security measures.

Evolution of Cyber Threats and Countermeasures - The advent of the 2010s ushered in a new era of cyber threats characterized by their increasing complexity,

persistence, and potential for severe economic and societal repercussions. As malicious actors evolved their tactics, techniques, and procedures, cybersecurity researchers and practitioners embarked on a journey to understand, analyze, and mitigate these emergent threats.

The following research shows the man's achievements in this direction:

- *Advanced Persistent Threats (APTs):* Articles, such as the study by Alperovitch (2011) on APTs, shed light on the stealthy and persistent nature of cyber threats. The obtained results emphasized the necessity of adaptive cybersecurity strategies to counter advanced and targeted attacks.
- *Machine Learning in Cybersecurity*: Research by Axelsson (2013) explored the application of machine learning in cybersecurity for anomaly detection. The results highlighted the potential of AI-driven approaches to enhance threat detection and response.

Rise of Cloud Security and Privacy Concerns - The advent of cloud computing marked a paradigm shift in information technology, enabling organizations to leverage scalable and flexible infrastructure. However, this shift brought forth a myriad of challenges, prominently centered around the security and privacy implications associated with entrusting sensitive data to cloud service providers.

The following research shows the man's achievements in this direction:

- *Cloud Security Frameworks*: Articles, exemplified by Rittinghouse and Ransome's work (2016), delved into developing comprehensive security frameworks for cloud environments. The obtained results emphasized the need for robust security measures to protect data in the cloud.
- Privacy-Preserving Technologies: Research by Dwork and Roth's investigation (2014) into privacy-preserving technologies addressed the growing concerns about data privacy. The results contributed insights into cryptographic techniques and privacy-enhancing technologies.

Cybersecurity in the Age of IoT and 5G - The confluence of the Internet of Things (IoT) and fifth-generation (5G) technology has ushered in an era of unparalleled connectivity and technological advancement. Exploring the challenges, opportunities, and evolving strategies, this overview encapsulates the multifaceted nature of securing an interconnected, high-speed digital ecosystem.

The following research shows the man's achievements in this direction:

- *IoT Security Challenges:* Articles, including the work by Roman et al. (2013), explored the unique security challenges posed by the Internet of Things (IoT). The obtained results emphasized the importance of securing the interconnected devices that constitute the IoT ecosystem.
- *Security Implications of 5G*: Research by Ghosh et al. (2021) investigated the security implications of 5G networks. The results underscored the need for adaptive

security architectures to address the increased attack surface introduced by the widespread adoption of 5G.

Challenges and Future Directions - Recent studies have addressed challenges associated with emerging technologies and proposed future directions for cybersecurity research and practices.

The following research shows the man's achievements in this direction:

- *Zero Trust Security Model*: Articles, such as the exploration of the Zero Trust security model by Forrester Research (2010), presented a paradigm shift in cybersecurity. The obtained results emphasized continuous verification and the principle of "never trust, always verify" as foundational to modern cybersecurity strategies.
- *Future Threat Landscapes*: Research by Choo et al. (2023) explored the future threat landscapes and emerging challenges. The obtained results highlighted the dynamic nature of cybersecurity threats, necessitating proactive and anticipatory approaches to cybersecurity.

According to the results of the conducted research, the main trends of the development of the Digital Economy were summarized (Fig. 1).

The Main Development Trends in Evolution of Digital Technologies are:

1. Internet Revolution and Web 2.0 (2000-2010): The early 2000s saw the expansion of the internet's influence, transitioning from a predominantly informational medium to an interactive platform with the advent of Web 2.0. Social media, collaborative content creation, and user-generated platforms became defining trends.

2. Mobile Technology Boom (2010-2015): The proliferation of smartphones and mobile applications marked a significant trend. The development of app ecosystems, responsive design, and the increasing reliance on mobile devices for daily tasks reshaped consumer behaviors and business strategies.

3. Big Data and Analytics (2010-2015): The explosion of data generated by digital interactions led to a focus on big data and analytics. Organizations began harnessing data to gain insights into customer behavior, streamline operations, and optimize decision-making processes.

4. Rise of Artificial Intelligence (2015-present): Recent years have witnessed a surge in the integration of artificial intelligence into various sectors. Machine learning, natural language processing, and computer vision have fueled advancements in automation, personalization, and predictive analytics.

5. Blockchain and Decentralization (2015-present): The development of blockchain technology introduced decentralized and secure methods for transactions and data management. Cryptocurrencies like Bitcoin and Ethereum emerged, challenging traditional financial systems and fostering trust in peer-to-peer transactions.

ISBN 978-9916-9927-0-8 DOI: https://doi.org/10.36690/BM-ID-EU

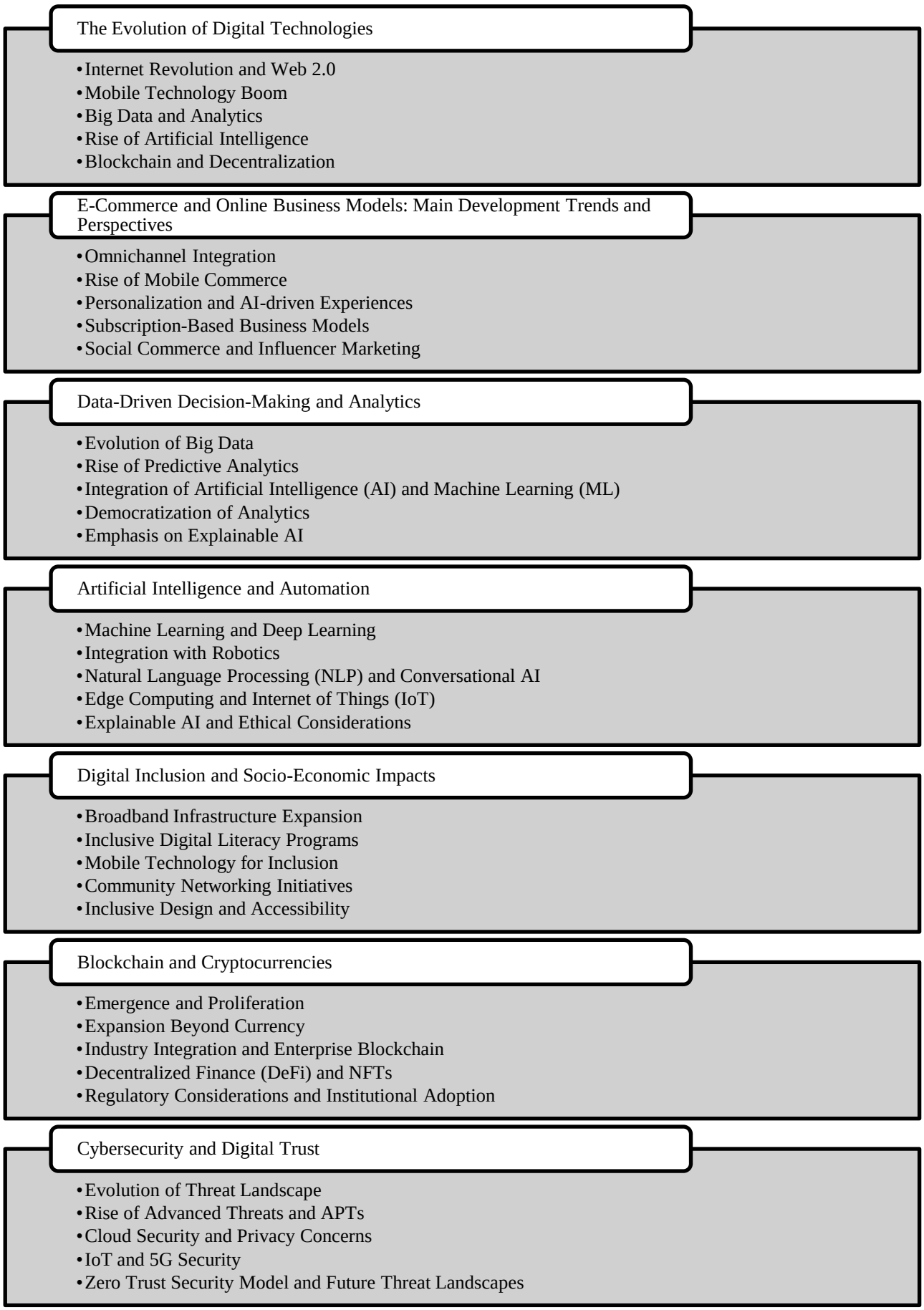

Figure 1. The main trends of the development of the Digital Economy

Source: systematized by the authors

ISBN 978-9916-9927-0-8 DOI: https://doi.org/10.36690/BM-ID-EU

The main development trends in E-commerce and Online Business Models are:

1. Omnichannel Integration: Omnichannel integration has become a cornerstone of e-commerce strategies. Businesses are adopting seamless integration across various online and offline channels to provide customers with a cohesive and consistent shopping experience. The omnichannel trend reflects a customer-centric approach, acknowledging that consumers interact with brands through multiple touchpoints. Businesses that successfully integrate online platforms, mobile apps, social media, and physical stores create a unified brand experience, enhancing customer satisfaction and loyalty.

2. Rise of Mobile Commerce (m-Commerce): The proliferation of smartphones has led to the rise of mobile commerce, enabling consumers to make purchases using their mobile devices. Mobile apps and responsive websites have become essential components of e-commerce strategies. The trend towards mobile commerce aligns with changing consumer behaviors and preferences. As mobile devices become ubiquitous, businesses must optimize their online platforms for mobile users. Mobile commerce not only facilitates convenient shopping but also opens new avenues for personalized and location-based marketing.

3. Personalization and AI-driven Experiences: E-commerce platforms are increasingly leveraging artificial intelligence (AI) to personalize user experiences. Machine learning algorithms analyze user behavior, preferences, and purchase history to offer personalized product recommendations, content, and promotions. The personalization trend enhances customer engagement and satisfaction by tailoring the online experience to individual preferences. AI-driven recommendations not only drive sales but also create a more enjoyable and efficient shopping journey. As AI continues to advance, businesses are exploring innovative ways to enhance personalization, such as virtual assistants and chatbots.

4. Subscription-Based Business Models: Subscription-based models have gained prominence, offering consumers a recurring service or product for a fixed fee. From subscription boxes to streaming services, businesses across various sectors are exploring subscription-based revenue models. The subscription trend reflects a shift from traditional one-time transactions to ongoing customer relationships. Subscription models foster customer loyalty, predictability in revenue streams, and opportunities for upselling. Businesses are strategically designing subscription offerings that align with consumer needs and preferences.

5. Social Commerce and Influencer Marketing: Social commerce involves integrating e-commerce functionalities into social media platforms. Influencer marketing, where social media influencers promote products, has become a powerful strategy for reaching and engaging target audiences. Social commerce leverages the social nature

of online interactions, allowing consumers to discover, share, and purchase products directly within their preferred social platforms. Influencer marketing capitalizes on the trust and influence that individuals with a significant online following have on their audience, making it a valuable strategy for e-commerce businesses.

The Main Development Trends in Data-Driven Decision-Making and Analytics are:

1. Evolution of Big Data: The advent of big data has been a pivotal trend in the development of data-driven decision-making. The exponential growth in data volume, velocity, and variety has necessitated advanced analytics tools and technologies capable of handling massive datasets. Organizations are leveraging big data analytics to extract actionable insights, enhance decision-making, and gain a competitive edge.

2. Rise of Predictive Analytics: Predictive analytics has emerged as a dominant trend, enabling organizations to forecast future outcomes based on historical data and statistical algorithms. By applying machine learning and artificial intelligence techniques, businesses can make proactive decisions, anticipate trends, and optimize resource allocation.

3. Integration of Artificial Intelligence (AI) and Machine Learning (ML): The integration of AI and ML has transformed the landscape of data-driven decision-making. AI-powered algorithms and machine learning models enhance the accuracy and efficiency of analytics processes. From recommendation systems to natural language processing, AI and ML contribute to automated decision support systems.

4. Democratization of Analytics: A significant trend is the democratization of analytics, making data insights accessible to a broader audience within organizations. User-friendly analytics tools and self-service platforms empower non-technical users to explore and interpret data, fostering a data-driven culture across various departments.

5. Emphasis on Explainable AI: As AI algorithms become more sophisticated, there is a growing emphasis on explainability. Decision-makers and stakeholders require transparency in AI-driven recommendations. Explainable AI ensures that the reasoning behind decisions is understandable, promoting trust and ethical considerations in data-driven processes.

The Main Development Trends in Artificial Intelligence and Automation are:

1. Machine Learning and Deep Learning: One of the central trends in AI development is the rapid advancement of machine learning and deep learning. Machine learning algorithms enable systems to learn from data and improve performance over time. Deep learning, a subset of machine learning, involves neural networks with multiple layers, allowing the extraction of intricate patterns from large datasets.

2. Integration with Robotics: The integration of AI with robotics has seen significant growth. AI-powered robots and autonomous systems are employed in various industries, from manufacturing and logistics to healthcare and service sectors. These systems enhance efficiency, precision, and flexibility in performing tasks, contributing to the rise of smart automation.

3. Natural Language Processing (NLP) and Conversational AI: Developments in Natural Language Processing have led to breakthroughs in conversational AI. Systems equipped with NLP capabilities can understand and respond to human language, facilitating chatbots, virtual assistants, and voice-activated technologies. This trend has transformed human-computer interactions and customer service.

4. Edge Computing and Internet of Things (IoT): The marriage of AI with edge computing and IoT has become a notable trend. Edge computing brings AI capabilities closer to the data source, reducing latency and enabling real-time decision-making. AI-powered IoT devices contribute to the creation of intelligent, interconnected systems with applications in smart homes, cities, and industries.

5. Explainable AI and Ethical Considerations: As AI systems become more sophisticated, there is a growing emphasis on explainability and ethical considerations. Explainable AI aims to make the decision-making processes of AI systems transparent and interpretable. Ethical considerations involve addressing issues of bias, fairness, and accountability in AI applications.

The Main Development Trends in Digital Inclusion and Socio-Economic Impacts are:

1. Broadband Infrastructure Expansion: One of the primary trends in digital inclusion is the expansion of broadband infrastructure. Efforts are made to increase the availability of high-speed internet in both urban and rural areas, reducing disparities in internet access. Initiatives include public-private partnerships and government-led projects to enhance connectivity.

2. Inclusive Digital Literacy Programs: Digital literacy programs aim to empower individuals with the skills and knowledge to effectively use digital technologies. These programs focus on promoting digital literacy among various demographics, including underserved communities, seniors, and those with limited prior exposure to technology.

3. Mobile Technology for Inclusion: The widespread adoption of mobile technology has become a key driver of digital inclusion. Mobile devices, particularly smartphones, serve as accessible gateways to the digital world. Mobile-centric initiatives, such as mobile banking and m-learning, contribute to reaching populations with limited access to traditional computing resources.

4. Community Networking Initiatives: Community networking initiatives involve fostering local partnerships to create digital hubs and community centers. These spaces

provide access to technology, offer training programs, and serve as points of collaboration to enhance digital skills and engagement within communities.

5. Inclusive Design and Accessibility: Inclusive design principles focus on creating digital tools, platforms, and content that are accessible to diverse user populations, including those with disabilities. Efforts to improve the accessibility of digital technologies contribute to a more inclusive digital environment for everyone.

The Main Development Trends in Blockchain and Cryptocurrencies are:

1. Emergence and Proliferation (2009-2013): The genesis of blockchain technology with the introduction of Bitcoin in 2009 marked the first trend. Bitcoin pioneered the concept of a decentralized digital currency, introducing the world to the potential of blockchain. In the subsequent years, the cryptocurrency space saw the emergence of alternative coins (altcoins), each exploring different use cases and consensus mechanisms.

2. Expansion Beyond Currency (2014-2017): The second trend witnessed blockchain's expansion beyond cryptocurrencies. The introduction of Ethereum in 2015 brought smart contracts and decentralized applications (DApps) into the spotlight. This development allowed developers to build programmable applications on the blockchain, significantly broadening the scope of blockchain technology beyond digital currencies.

3. Industry Integration and Enterprise Blockchain (2018-2020): As blockchain matured, the third trend involved its integration into various industries. Sectors such as finance, supply chain, healthcare, and logistics began exploring blockchain for its potential to enhance transparency, efficiency, and security. Enterprise blockchain solutions gained prominence, with companies adopting blockchain to streamline operations and reduce costs.

4. Decentralized Finance (DeFi) and NFTs (2020-2022): The fourth trend saw the rise of decentralized finance (DeFi) and non-fungible tokens (NFTs). DeFi platforms leveraged blockchain to offer financial services without traditional intermediaries, revolutionizing lending, borrowing, and trading. NFTs, unique digital assets represented on the blockchain, gained immense popularity, particularly in the art and entertainment industries.

5. Regulatory Considerations and Institutional Adoption (2023-2024): The fifth and ongoing trend involves increased regulatory scrutiny and institutional adoption. Governments and regulatory bodies worldwide are developing frameworks to govern the use of cryptocurrencies and blockchain technology. Simultaneously, traditional financial institutions and corporations are adopting blockchain for various purposes, indicating a shift towards mainstream acceptance.

The Main Development Trends in Cybersecurity and Digital Trust are:

1. Evolution of Threat Landscape (2000-2010): The first decade witnessed the evolution of the cyber threat landscape, marked by the rise of viruses, worms, and basic malware. During this period, cybersecurity focused on traditional measures such as antivirus software and firewalls. The emphasis was on protecting individual devices from known threats.

2. Rise of Advanced Threats and APTs (2010-2015): The second phase saw the emergence of sophisticated threats, including Advanced Persistent Threats (APTs), targeting specific entities over an extended period. Cybersecurity strategies evolved to detect and mitigate advanced threats. Proactive threat intelligence and behavioral analytics gained prominence to counter persistent and stealthy attacks.

3. Cloud Security and Privacy Concerns (2015-2020): The proliferation of cloud services introduced new security challenges, along with growing concerns about data privacy. Cybersecurity strategies adapted to secure data in cloud environments. Privacy-preserving technologies and comprehensive security frameworks became essential for protecting digital assets in shared and distributed cloud infrastructures.

4. IoT and 5G Security (2020-2024): The integration of Internet of Things (IoT) devices and the deployment of 5G networks expanded the attack surface, introducing new security considerations. Securing interconnected devices and addressing the security implications of 5G networks became critical. Adaptive security architectures were required to handle the complexities introduced by the growing number of connected devices and the increased speed of communication.

5. Zero Trust Security Model and Future Threat Landscapes (2020-2024): The adoption of the Zero Trust security model and anticipation of future threat landscapes defined recent trends. Cybersecurity strategies shifted towards a Zero Trust approach, emphasizing continuous verification and the principle of "never trust, always verify." Anticipatory approaches to future threat landscapes became crucial, considering the dynamic and evolving nature of cyber threats.

Based on a comprehensive analysis of the main publications listed in the review, the main directions of the development of the digital economy are systematized (Fig. 2).

The main prospects for the further development of digital technologies in general are:

1. ***Continued Integration of AI***: The trajectory of digital technologies points towards further integration of artificial intelligence in various domains. AI is anticipated to play a pivotal role in automating tasks, enhancing decision-making processes, and fostering innovation.

2. ***Enhanced Connectivity with 5G***: The rollout of 5G technology is set to revolutionize connectivity, enabling faster data transfer, lower latency, and supporting

the widespread implementation of IoT devices. This will have profound implications for industries such as healthcare, transportation, and smart cities.

3. ***Blockchain Applications Beyond Finance***: The potential applications of blockchain extend beyond cryptocurrencies. Sectors such as supply chain management, healthcare, and identity verification are exploring blockchain for enhanced security, transparency, and efficiency.

4. ***Ethical and Regulatory Considerations***: As digital technologies become more pervasive, there is a growing emphasis on ethical considerations and regulatory frameworks. Discussions around data privacy, cybersecurity, and responsible AI are gaining prominence.

5. ***Sustainability in Digital Innovation***: Future digital development is likely to focus on sustainable practices. Efforts to reduce the environmental impact of technology, coupled with green computing initiatives, will shape the evolution of digital technologies in an era of heightened environmental awareness.

The main prospects for the development of e-commerce and online business models are:

1. Sustainable E-Commerce Practices: As environmental consciousness grows, there is a rising perspective on integrating sustainable practices into e-commerce. Businesses are reevaluating their supply chains, packaging, and overall environmental impact. Sustainable e-commerce aligns with consumer values and contributes to brand reputation and loyalty.

2. Augmented Reality (AR) and Virtual Reality (VR) Experiences: The adoption of AR and VR in e-commerce is poised to revolutionize the online shopping experience. These technologies allow consumers to visualize products in real-world settings before making a purchase decision. The perspective is that AR and VR can reduce returns, enhance customer confidence, and create immersive shopping experiences.

3. Voice Commerce and Conversational Commerce: With the rise of voice-activated devices and virtual assistants, voice commerce and conversational commerce are emerging perspectives in e-commerce. Consumers can now make purchases and interact with brands through voice commands, adding a new dimension to the convenience of online shopping.

4. Regulatory Compliance and Data Privacy: Given the increasing focus on data privacy and regulatory compliance, businesses are navigating a perspective that emphasizes the secure handling of customer data. E-commerce platforms need to align with global data protection regulations and establish transparent privacy practices to build and maintain customer trust.

ISBN 978-9916-9927-0-8 DOI: https://doi.org/10.36690/BM-ID-EU

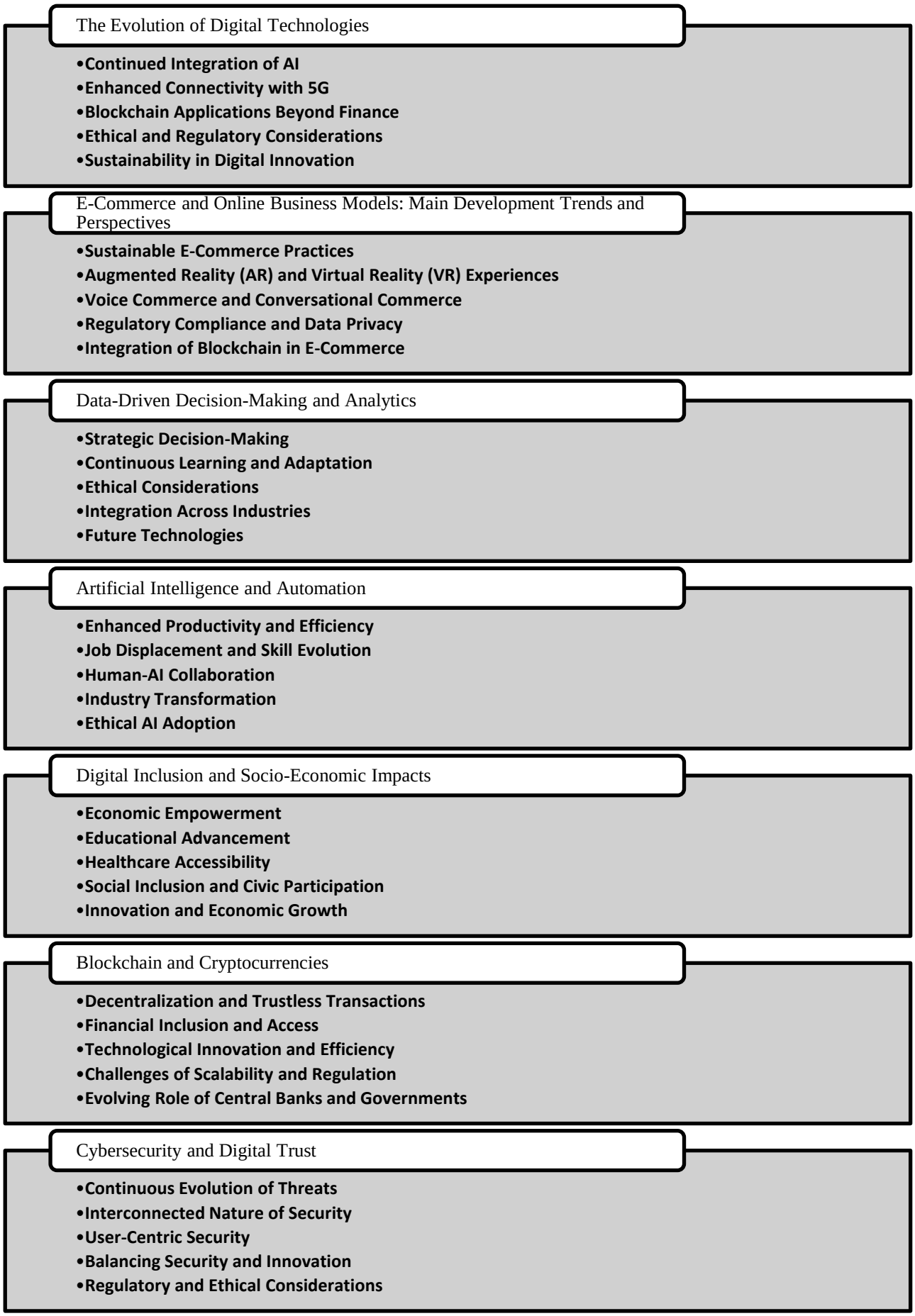

Figure 2. The main directions of the development of the digital economy

Source: systematized by the authors

5. Integration of Blockchain in E-Commerce: Blockchain technology is gaining traction as a perspective for enhancing transparency, security, and traceability in e-commerce transactions. The decentralized nature of blockchain can mitigate fraud, streamline supply chains, and provide a secure foundation for online transactions.

The main prospects for the development of Data-Driven Decision-Making and Analytics are:

1. Strategic Decision-Making: Data-driven decision-making is increasingly viewed as a strategic imperative for organizations. It goes beyond operational efficiency and plays a crucial role in shaping long-term strategies. Businesses that embrace data-driven cultures can identify new opportunities, mitigate risks, and gain a competitive advantage in the marketplace.

2. Continuous Learning and Adaptation: The data-driven landscape is dynamic, with continuous advancements in technology and methodologies. Organizations must foster a culture of continuous learning and adaptation to stay ahead. This involves updating skills, embracing emerging technologies, and integrating feedback loops into decision-making processes.

3. Ethical Considerations: With the increasing reliance on data and analytics, ethical considerations become paramount. Organizations must navigate issues related to data privacy, security, and the responsible use of AI. Ethical frameworks and guidelines are crucial to ensuring that data-driven decision-making aligns with societal values and legal standards.

4. Integration Across Industries: Data-driven decision-making is not limited to a specific industry; its application spans across diverse sectors such as healthcare, finance, marketing, and education. The integration of analytics into various domains offers opportunities for cross-industry learning and innovation.

5. Future Technologies: The future of data-driven decision-making holds promises of even more advanced technologies. Quantum computing, edge analytics, and the integration of blockchain for data security are emerging trends that may shape the next phase of analytics development. Exploring and adopting these technologies will be crucial for organizations aiming to stay at the forefront of data-driven innovation.

The main prospects for the development of Artificial Intelligence and Automation are:

1. Enhanced Productivity and Efficiency: AI and Automation are seen as tools to enhance productivity and efficiency across industries. Automation of routine tasks allows human workers to focus on more complex and creative aspects of their roles. AI-driven insights contribute to data-driven decision-making, optimizing processes and resource utilization.

2. Job Displacement and Skill Evolution: There are concerns about the potential displacement of jobs due to automation. However, many perspectives suggest that

while certain routine tasks may be automated, new job opportunities will emerge, requiring skills in AI, data analysis, and system management. The evolving job landscape emphasizes the need for continuous learning and upskilling.

3. Human-AI Collaboration: The perspective of collaboration between humans and AI is gaining prominence. AI is seen not as a replacement for human capabilities but as a complement. Human-AI collaboration envisions a future where AI systems augment human intelligence, leading to more effective problem-solving and innovation.

4. Industry Transformation: AI and Automation are driving significant transformations in industries such as healthcare, finance, manufacturing, and transportation. From predictive maintenance in manufacturing to personalized medicine in healthcare, these technologies are reshaping traditional business models and creating new opportunities for growth and innovation.

5. Ethical AI Adoption: The ethical deployment of AI is becoming a critical perspective. Organizations and policymakers are emphasizing responsible AI practices, ensuring fairness, transparency, and accountability. Ethical AI adoption involves considering societal impacts, preventing biases, and establishing regulatory frameworks to govern AI development and use.

The main prospects for the development of Digital Inclusion and Socio-Economic Impacts are:

1. Economic Empowerment: Digital inclusion is viewed as a catalyst for economic empowerment. Access to digital resources, online job opportunities, and e-commerce platforms can uplift individuals and communities economically. It has the potential to narrow income disparities by providing avenues for entrepreneurship and employment.

2. Educational Advancement: Digital inclusion is seen as a means to advance education. Access to online educational resources, e-learning platforms, and digital tools can enhance learning opportunities for individuals of all ages. Digital inclusion is crucial for narrowing the educational gap and fostering lifelong learning.

3. Healthcare Accessibility: In the healthcare sector, digital inclusion facilitates better access to medical information, telehealth services, and health monitoring tools. Remote healthcare solutions can reach underserved populations, improving overall healthcare outcomes and promoting preventive care.

4. Social Inclusion and Civic Participation: Digital inclusion contributes to social inclusion by providing platforms for civic participation, community engagement, and social connectivity. Access to social media, online forums, and digital communication tools enhances the ability of individuals to participate in societal dialogues and civic activities.

5. Innovation and Economic Growth: From a broader perspective, digital inclusion is seen as a driver of innovation and economic growth. An inclusive digital ecosystem

fosters creativity, entrepreneurship, and innovation, leading to the development of new technologies, industries, and job opportunities.

The main prospects for the development of Data-Driven Decision-Making and Analytics are:

1. Decentralization and Trustless Transactions: Blockchain and cryptocurrencies offer a perspective that challenges traditional notions of centralization. By enabling trustless transactions and eliminating the need for intermediaries, these technologies provide a decentralized alternative that empowers individuals and reduces reliance on centralized authorities.

2. Financial Inclusion and Access: From a global perspective, blockchain and cryptocurrencies hold the promise of financial inclusion. By providing access to financial services without the need for traditional banking infrastructure, these technologies can empower the unbanked and underbanked populations, fostering greater financial inclusivity.

3. Technological Innovation and Efficiency: Blockchain is viewed as a catalyst for technological innovation. Its ability to provide secure and transparent record-keeping, automate processes through smart contracts, and facilitate efficient and traceable supply chains positions it as a transformative force across various industries, driving innovation and efficiency.

4. Challenges of Scalability and Regulation: While blockchain and cryptocurrencies hold great promise, perspectives also acknowledge challenges. Scalability remains a concern, with the need for blockchain networks to handle increasing transaction volumes. Regulatory considerations, especially regarding issues like security, fraud, and money laundering, are crucial for the widespread adoption of these technologies.

5. Evolving Role of Central Banks and Governments: The perspectives on blockchain and cryptocurrencies include the evolving role of central banks and governments. Some countries are exploring the creation of central bank digital currencies (CBDCs), while others are cautiously regulating or even banning certain aspects. The dynamic interaction between governments and decentralized technologies is a critical aspect of the ongoing narrative.

The main prospects for the development of Data-Driven Decision-Making and Analytics are:

1. Continuous Evolution of Threats: The perspective on cybersecurity acknowledges that cyber threats are dynamic, continually evolving, and adapting to advancements in technology. To establish digital trust, cybersecurity measures must be agile, proactive, and capable of addressing emerging threats.

2. Interconnected Nature of Security: There is a growing recognition that cybersecurity is inherently interconnected. The security of one element in the digital ecosystem impacts the overall trustworthiness of the entire system. A breach in one

area can have cascading effects, necessitating a holistic and integrated approach to cybersecurity.

3. User-Centric Security: The perspective on digital trust emphasizes the significance of user-centric security. Building trust requires not only robust technical measures but also a focus on user education, awareness, and involvement in maintaining secure digital practices.

4. Balancing Security and Innovation: Cybersecurity perspectives recognize the delicate balance between security measures and the drive for technological innovation. Striking this balance involves implementing robust security protocols without stifling the pace of digital advancements.

5. Regulatory and Ethical Considerations: The increasing regulatory scrutiny on data privacy and ethical considerations in cybersecurity practices are integral perspectives. Organizations must adhere to regulatory frameworks and ethical standards to establish and maintain digital trust among users and stakeholders.

Conclusion. The scientific articles reviewed from the years 2000 to 2024 collectively contribute to a comprehensive understanding of the digital economy's evolution. From the early days of e-commerce to the current landscape dominated by AI, big data, and blockchain, researchers have illuminated the transformative forces at play. The obtained results and conclusions provide valuable insights for policymakers, businesses, and individuals navigating the complexities of the digital era. As we stand on the cusp of new technological frontiers, the lessons learned from the past decades serve as a guidepost for shaping a resilient, inclusive, and sustainable digital economy in the years to come.

In conclusion, the review illustrates the dynamic trajectory of the digital economy from 2000 to 2024, showcasing its transformative journey through e-commerce, social media, digital transformation, and the acceleration in the 5G era. As the digital landscape continues to evolve, the future holds promises of decentralized finance, increased digital inclusion, and a heightened focus on sustainability. The overarching perspective is one of continuous innovation and adaptation, shaping a digital economy that is more interconnected, efficient, and inclusive than ever before.

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