

FUTURE ECONOMICIANS DIGITAL STATUS AND ROLE (IMPORTANCE) OF COMPETENCE DEVELOPMENT

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Abstract

Modern economic environment digital technologies with integral related is, and building digital competence is of great importance for economists. The economy different on the fronts digital technologies and artificial of intellect wide The application of digital technologies requires new skills from specialists. This article analyzes the process of forming digital competence of future economists, its current state and the importance of developing these skills. In addition, recommendations are made on existing problems in the education system and their solutions.

Keywords: digital competence, economics, artificial intelligence, digital technologies, economists, big data, fintech, higher education.

Annotatsiya

Zamonaviy iqtisodiy muhit raqamli texnologiyalar bilan uzviy bog'liq bo'lib, iqtisodchilar uchun raqamli kompetentlikni shakllantirish muhim ahamiyat kasb etadi. Iqtisodiyotning turli jabhalarida raqamli texnologiyalar va sun'iy intellektning keng qo'llanilishi mutaxassislardan yangi ko'nikmalarni talab qilmoqda. Ushbu maqolada bo'lajak iqtisodchilarning raqamli kompetentligini shakllantirish jarayoni, uning hozirgi holati va ushbu ko'nikmalarni rivojlantirishning ahamiyati tahlil qilinadi. Bundan tashqari, ta'lim tizimidagi mavjud muammolar va ularning yechimlari yuzasidan tavsiyalar beriladi.

Kalit so'zlar: raqamli kompetentlik, iqtisodiyot, sun'iy intellekt, raqamli texnologiyalar, iqtisodchi mutaxassislar, big data, fintech, oliy ta'lim.

Аннотация

Современная экономическая среда неразрывно связана с цифровыми технологиями, и формирование цифровой компетентности экономистов имеет большое значение.

Широкое применение цифровых технологий и искусственного интеллекта в различных аспектах экономики требует от специалистов новых навыков. В данной статье анализируется процесс формирования цифровой компетентности будущих экономистов, его современное состояние и важность развития этих навыков. Кроме того, даются рекомендации по существующим проблемам в системе образования и путям их решения.

Ключевые слова: цифровая компетентность, экономика, искусственный интеллект, цифровые технологии, экономисты, большие данные, финтех, высшее образование.

Digital technologies global of the economy inseparable to the part around This process has a significant impact not only on the manufacturing and financial sectors, but also on the education system. showing. Especially, future economists preparation in the process digital competence remains one of the main priorities. Educational institutions are currently faced with the need to train flexible personnel for the digital economy [1]. The digital skills of economists play an important role in their competitiveness in the labor market. Digital competence includes not only computer literacy, but also skills in data analysis, working with software and modeling economic processes. Programs in this area in higher education institutions are not yet fully formed, and there is a lack of practical skills. This article provides an in-depth analysis of the relevance, current status and prospects for developing digital competence for future economists.

Future economists for digital competence main structural To succeed in the digital economy, economists must possess the following key competencies:

Big Data and data analytics – Effective analysis of economic processes requires skills in working with large amounts of data [2].

In the modern economy, Big Data technologies are widely used in various fields, especially in marketing, finance, and economic forecasting, where strategic decisions are made based on large amounts of data. decisions acceptance will be done. Economists for Big Data from the means use The ability to increase competitiveness and help accelerate analytical decisions [3]. By automatically analyzing data, it is possible to predict specific changes in an enterprise or market segment in advance. Big Data systems integrated with artificial intelligence are economically trends deep study and in the market important changes realistic at the time Data analysis greatly helps economists identify investment projects, changes in supply and demand, and develop effective business strategies .

Artificial Intelligence and Automated Analytics – The use of artificial intelligence tools is becoming increasingly important in economic modeling and forecasting.

Artificial intellect economic processes in optimization, in particular, demand and offer It is effectively used in analysis, price forecasting, and risk assessment. Automated analysis

algorithms reduce human error and help predict outcomes more accurately. Financial and economic markets analysis to do for artificial from the intellect use via fast and reasonable investment decisions acceptance to do possible. AI (artificial intelligence) Using models helps economists perform complex calculations faster and develop strategies based on statistical data. With the help of artificial intelligence, businesses will be able to automate financial transactions, reduce costs and maximize profits [4].

Fintech and blockchain technologies – Digital payment systems, cryptocurrencies and understanding blockchain-based financial transactions is important for economists .

Fintech technologies are helping to digitize traditional banking systems, increasing the convenience and speed of financial services. Through blockchain technologies, economists safe, transparent and automated financial transactions done The opportunity to increase is being created. Cryptocurrencies provide new investment opportunities in financial markets, requiring economists to have knowledge and skills in this area. Fintech applications allow for the further development of e-commerce, micropayments, smart contracts, and online lending systems. In the future, Fintech and blockchain technologies are expected to completely change the economic system and drive the development of new financial services.

Digital business strategies – It is necessary to study the digital transformation processes of enterprises and develop strategies accordingly.

By adapting to digital transformation, companies will be able to respond faster to market demands and develop innovative products. Digital business strategies allow for the development of analytical approaches based on consumer demand and an individual approach to customers. The development of e-commerce and online business models is creating new opportunities for entrepreneurs and economists. Artificial intellect and information from the analysis used without working issued business strategies help increase competitiveness and improve efficiency. As digital transformation is rapidly changing the market environment, economists must constantly study new trends and update their knowledge [5].

Cybersecurity and information protection to do – Economists digital environment should be related to ensuring data security. Data security is one of the most important factors in the digital economy, and economists need to be familiar with data protection technologies. Economists who do not have sufficient knowledge of cybersecurity may face financial fraud, data breaches, and other risks. Businesses and government organizations are ensuring the protection of their customers' personal data by strengthening cybersecurity measures. To ensure security, economists use strong passwords, encryption systems, safe transactions and other advanced technologies with They need to learn to work . It is important to use special programs, artificial intelligence tools and firewalls to prevent cyberattacks and secure the digital economy. Digital competence also includes skills such as working on digital platforms, managing automated accounting systems, and in-depth study of financial technologies.

Digital competence current status and Development trends The following trends are currently observed in the teaching of digital economic knowledge in higher education institutions:

1. Digital technologies with to work related new courses and programs working is being released.
2. Practical training on the use of artificial intelligence and analytics platforms is being organized.
3. Training in programs Fintech and Big Data according to special modules current is being done.
4. Online education resources and remote teaching of possibilities is being expanded .
5. International cooperation based on innovative technologies with work according to An exchange of experience is being established.

However, there are still problems. In particular, there are insufficient opportunities for teachers to improve their skills in teaching modern digital technologies. Insufficient attention is paid to practical training, and in most cases the teaching process is limited to theoretical explanations. Digital competence is one of the most important skills for economists and is becoming an integral part of the modern economy. As the processes of digitalization of the economy accelerate, it is necessary to improve the curricula in this area in higher education institutions [6]. In order to expand the opportunities for future economists to learn digital technologies in a practical way, universities should cooperate with innovation centers they do necessary. To analyzes according to, digital economic to knowledge has graduates in the labor market faster work find and high to income achieve to the possibility has will be. In the future economic education system digital transformation to do according to strategic plans development is one of the important tasks.

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