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**DIGITIZATION AS A NECESSARY CONDITION FOR THE DEVELOPMENT OF
FOREIGN ECONOMIC ACTIVITY OF THE REGIONS OF RUSSIA**

The article is dedicated to one of the key trends of modern society, which has a multiplicative impact on all spheres and socio-economic processes — digitalization. It is emphasized that digitalization of the external economic sphere not only opens up new horizons and opportunities for the development of international economic cooperation, modernization of businesses, and strengthening of the country's competitiveness on the global stage but also presents numerous challenges and risks.

Using data on the dynamics of digital activity levels among the population and organizations, development of digital infrastructure, and expenditures on digital technologies, an analysis of the impact of digitalization processes on external economic activities at the regional level was conducted. Indicators such as digital literacy of the population and competencies were identified as key factors influencing the effectiveness of digitalization in the regional context. The obtained results allow for the identification of a sustainable trend of growth in all examined indicators. However, nominally low values indicate the need for additional efforts in the area of digital literacy among the population and the development of basic digital skills.

Inequality in the impact of digitalization on external economic activities in the regions (federal districts) of Russia was revealed. Leading regions in terms of digitalization levels, such as the Ural, Central, and Northwestern federal districts, demonstrate high levels of GDP and foreign trade turnover per capita, indicating their high socio-economic development and active participation in external economic activities.

The advantages of digitalization, its role in international transfers and payments by simplifying processes, reducing costs, increasing speed, and enhancing transaction security, are demonstrated. Emphasis is placed on the advantages of digital payment systems in terms of improving accessibility for businesses and consumers, reducing barriers in international transactions.

The conclusions of the study highlight not only the positive aspects of digitalization but also the risks, such as cybersecurity threats, the monopolistic position of major IT companies in the market, and the need for human capital development. The research results can serve as a basis for shaping regional strategies and policies aimed at balancing the positive and negative consequences of digitalization and effectively utilizing digital technologies for sustainable regional development.

Keywords: digitalization, digital transformation, digital payment systems, international transfers, international payments, transactions, foreign economic activity.

(B2B)

[1; 2], [3], [4], [4; 12], [5], [6], [7], [8], [11], [13], [14].

09.07.2017 . 203
2017-2030 » [2],

« 2024»,

;2)

;3)

:1)

() .

1)

1.1)

90 % .

2023

[4],
, 99 % —

(85,3 %).

I.

%

*

/	2015	2020	2021	2022
	()	67,4	76,5	79,6
- ()	76,7	76,6	79,3	82,4
()	69,7	72,7	76,6	85,3
- ()	60,5	68,1	75,8	83,2
()	65,4	71,8	75,1	79,7
()	66,0	73,5	78,3	82,4
()	63,4	71,1	72,8	80,4
()	59,1	71,7	75,7	83,1
	66,8	73,6	77,0	82,6

* [10]

1.2)

15-74 , %);

2013-2022

3 , 15,3 % 46,6 % [4].

25 29 (74,1 %),

30 59

— 71 %, 92 %, — 66 %, — 90 %, — 87 %, — 76 %, — 61 % [4].

2)

2.1)

(.2).

2019

2.2)

(.3).

2.

, %

*

/	2010	2015	2019	2020	2021	2022
	()	58,8	83,0	88,5	58,8	74,6
- ()	61,7	85,1	88,9	62,4	77,0	76,0
()	54,8	75,5	86,6	54,6	74,1	72,0
- ()	55,5	80,9	74,5	48,2	72,0	67,4
()	56,3	78,6	88,7	58,3	76,5	74,3
()	65,6	82,5	86,3	60,3	77,5	76,3
()	51,7	75,2	83,8	56,5	76,8	76,6
()	46,2	74,6	84,6	61,0	75,0	73,8
	56,7	79,5	86,6	58,1	75,6	74,1

* [10]

3.

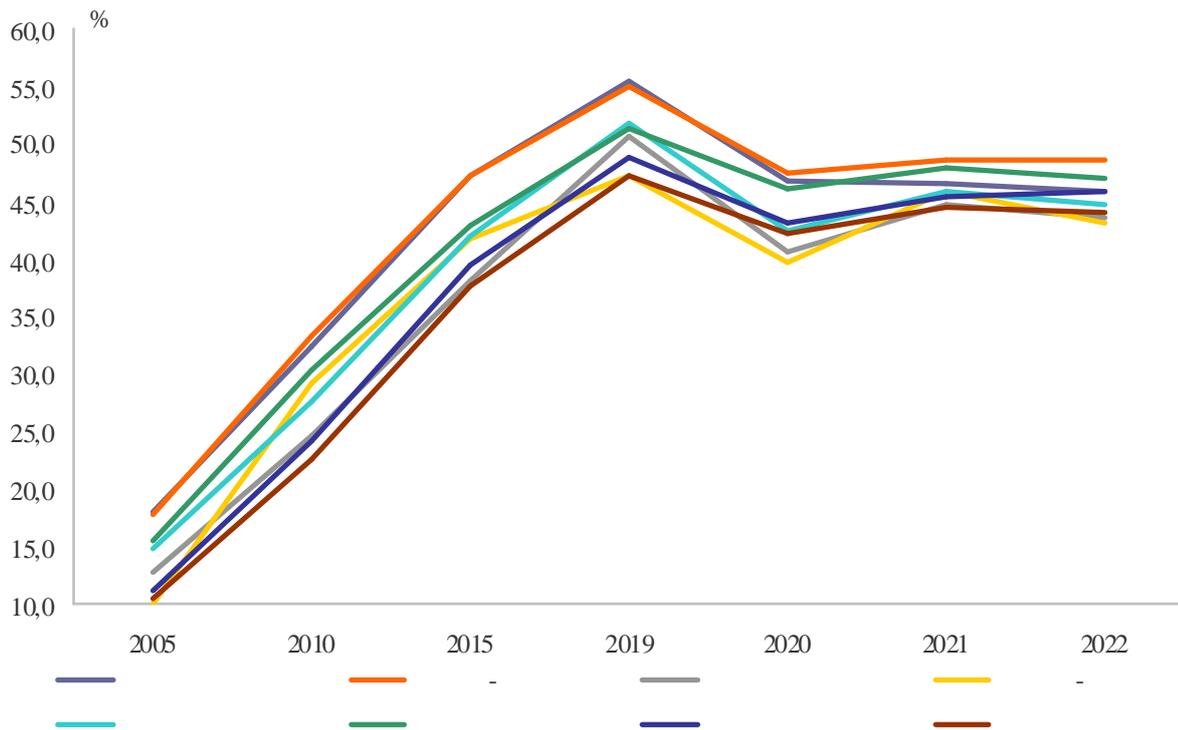
, %

*

/	2005 .	, 2005	2022 .	, 2022
	()	18,0	1	46,0
- ()	17,7	2	48,7	1
()	12,7	5	43,6	7
- ()	10,0	8	43,1	8
()	14,8	4	44,7	5
()	15,5	3	47,0	2
()	11,1	6	46,0	3-4
()	10,4	7	44,0	6
	14,8	—	45,6	—

* [10]

», , 2005 2022 3 (14,8 % 45,6 %).
40–50 %.
2019 (. 1).
48,7 % 47,0 %
— 78,8 % 72,1 %
— 56,1 %, 32,3 %.
96 % — 93 %, — 92 %, — 89 %, — 85 %, — 63 % [4].



1. ([10])

2.3)

: CRM-

»; ERP-

... ..

», SCM- —

« / ».

(

) 65 %

- ,

, ,

(.4).

ERP- — 63 %, 57 %, 52 % 50 %

4. , 2022 .*

/		:		
		R -	ERP-	SCM-
()	67,4	22,9	23,3	14,5
- ()	70,9	20,3	21,3	12,0
()	66,1	23,6	20,4	16,9
- ()	60,9	22,6	22,4	16,8
()	67,9	20,3	20,6	12,7
()	70,9	25,6	26,7	17,6
()	70,2	20,6	20,5	13,2
()	68,4	18,9	18,9	13,2
	68,1	21,9	21,9	14,3

* [10]

3)

%

» [10, .914];

(.5).

5.
*

2021 , %

/		-		-	
()	28,9	15,5	14,2	11,2	6,6
- ()	28,2	14,9	13,5	13,1	5,4
()	24,7	14,0	13,1	12,2	5,5
- ()	26,0	14,6	17,2	13,0	5,3
()	27,8	14,1	13,0	12,6	5,5
()	26,8	16,3	15,4	14,7	6,2
()	25,1	14,4	12,1	13,9	4,7
()	23,8	12,6	13,3	13,2	3,9
-	27,1	14,7	13,7	12,6	5,7

* [10]

IT-

2022 . ()
(.6).

6.

,2022 .*

-	2	5	1	3	8	6	7	4
,	1	2	4	8	5	3	7	6
-	6	2	7	8	4	1	3	5
-	3	1	7	4	5	2	6	8
	5	1	7	8	4	2	3	6
,	1	2	7	5	3	4	6	8
,	2	3	7	4	6	1	5	8
,	3	4	6	1	7	2	8	5
-	8	4	7	5	6	1	2	3
,	1	5	4	6	3	2	7	8
	3,2	2,9	5,7	5,2	5,1	2,4	5,4	6,1

*

)» [4].

[4],

(+46,5 %)

(+8,5 %).

(.7).

— 6406,5 , 2,65 ,

35

6. , 2022 ., *

/				/
	2 621 217,9	1 840 234,7	780 983,2	6 406,5
-	341 306,8	249 299,8	92 007,0	2 290,7
	86 826,0	69 235,1	17 590,9	492,0
-	17 954,1	14 806,8	3 147,3	185,3
	261 635,7	204 578,8	57 056,9	801,0
	156 395,4	122 560,7	323 834,7	1 164,9
	164 920,2	128 249,5	36 670,7	802,2
	90 172,6	76 597,7	13 574,9	1 026,0
	3 740 428,6	2 705 563,1	1 034 865,5	2 415,4

* [10]

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