RISK MANAGEMENT MECHANISMS IN SECTORS AND SECTORS OF THE DIGITAL ECONOMY

Butaboev Makhammadjon Tuychievich,

Professor of economics department of Fergana Polytechnic Institute

Ismailov Ravshanjon Bakhritdinovich

"University of Business and Science", non-state higher educational institution "Economic Sciences" department, associate professor

Abstract: Risk is a potential, measurable disappointment resulting in loss of income, resulting in compensation. For example, uncertainty means not being able to receive part of the expected profit due to a fall in price in a non-standard force majeure situation. In this case, decision-making is due to inexperience due to uncertainty or lack of complete information. Risk arises in a situation of uncertainty, as a result of which costs increase, work time is lost, and profit decreases. Such cases are related to the entrepreneur's inexperience and insufficient management competence. In the information society, using WEB Mining, a large-scale data technology, the data is fully analyzed, the uncertainty situation is studied, the possibility of risk is eliminated, and the company achieves the expected result.

Risk management methods:
- Risk avoidance;
- Risk neutralization;
- Create risk funds and cover the damage caused by the risk;
- Transfer of risk to partners;
- Transfer and allocation of risks;
- Risk financing, risk prevention;
- Risk insurance.

Risk assessment methods:
Examination of the damage caused by the risk;
Risk rating.

Research and categorize risks. Determining the probability of occurrence of risky situations and evaluating its consequences. Quantitative assessment of risks and identification of risk areas and study of factors affecting risks.

Separate study of marketing risks, that is, price risks, sales risks, logistics risks.

Effective risk assessment programs include:
Risky Project
Welcom Risk
Perth Master
Microsoft Project.

Using these programs, it is possible to divide risks into groups and create a register.

The following are the most common factors that create risky situations in social and economic spheres and sectors around the world:

Ransomware

Phishing

Scamming

Cryptojacking

Password attack

Insider threat

Spamming

In addition to these, programmers have created several viruses to destroy and change data.

A Trojan virus usually spreads over the Internet and gets installed on your computer, and at first it seems like a useful program to you. But they serve their creator.

The worm virus multiplies very quickly. Viruses use e-mails or other fast-spreading mechanisms. Viruses enter your computer when you open an email.

Disk viruses cause your computer to crash as soon as you turn it on.

Marko viruses usually damage, corrupt and crash Microsoft Word or Excel documents.

Viruses living in RAM. These viruses live in your computer's RAM and corrupt your data. It uses another virus to trigger this. Even if the virus that helped to start is lost, it remains in the computer's memory, so it is called an operational virus.

Bootkir viruses are characterized by their most dangerous and mastery of hiding. This virus is not recognized by antivirus software. Because these viruses present themselves as operating system files.

Time bomb viruses are triggered randomly when the time is right. For example, on April 1 (April Fool's Day), March 8, or on holidays, it will prepare a "gift" for you by deleting data from your computer.

Mutant viruses reproduce by themselves and change codes. These viruses cannot be detected by antivirus programs. This will destroy the above virus database, confuse the codes. As a result, companies (firms) suffer.

The 2017 International Economic Forum was held in Davos, where the annual report "The Global Risks Report" was heard. During the preparation of the report, the opinions of 750 experts on 30 common global risks in the economy were studied and it was recommended to assess the risks in the development of the digital economy, to use digital technologies Bigdata, cloud technologies, Internet of Things and artificial intelligence technologies in their management. It was explained that it is very important to avoid risk management methods from traditional economy, market mechanisms and use of IT technologies, especially in economy, e-business and e-commerce. Although finance and economic risks are common, economists, financiers, sociologists, mathematicians-consumers, philosophers and ecologists have dealt with them, their methodologies and worldviews have lost their importance in the digital economy.

In the information society, radically new terms, concepts, relations, and knowledge have been formed. Adam Smith, when he studied the nature of business profit, also determined the need to reserve a fund of payments for risk. Later, financial and economic risks were divided into three forms:

- Risk related to the purchasing power of money;

- Risk related to capital investments, investments;

- Risk associated with forms of economic management.

Risks related to the purchasing power of money are inflation, unemployment and exchange rate risks. At the same time, credit risks, etc. were studied. Based on the above cases, the risk factors are analyzed, the influence of the factors on the probability of risk, the occurrence of risks and the damage caused by the risk are studied and evaluated in the conditions of uncertainty. Thus, in the production process, there was a violation of labor discipline among employees, loss of working time, conflict between employees and the manager, payment of fines and loss of expected profit in the enterprise.

Perfectionism to prevent risk - MacDonalds, who applied self-management system in the work process, created a new product, ideal service, ideal site, ideal system, ideal advertisement and ideal internet portal in the business, and prevented the risk of loss of working time fund. The company developed the 72 rule of trading and effectively managed risk. MacDonalds was one of the first to identify an employee thief. If 1 hour of working time is "stolen" in the company, how much will it cost? For example, if 1 employee occupies 3 m2 of space, then let's calculate the total size of the office and the rental price. An employee earning 3 million soums earns 3.2-3.5 million soums for the company. will cost soum. Calculate how much an employee's hour of work costs the company: 3.5 mln. soum 25 working days in a month. The employee is not fully performing his duties, and every hour the employee "stole" an average of 2.5 thousand soums from the company, he always repeated.

If an employee works 8 hours on average in one day and takes a break to smoke, talk to a partner, answer the phone, watch online games, go to the toilet, etc., the employee "steals" 17 minutes of the company's work fund. How much time are all employees stealing? How to stop this situation? Digital technology has solved this. The "Electronic calculator" created by the company's programmer-operator monitors the employees' 8-hour full-time working hours, and fines have been set for those who violate labor discipline. An electronic diary is maintained for employees. Dj. Elekrik, Dj. Matros, and Toyota companies use this method. Under the influence of Internet networks and information technologies, modern market relations have changed radically. E-business and e-commerce completely updated market mechanisms and developed large and stable trade in virtual spaces under the influence of the Internet. For example, we can see in the example of companies Amazon and Alibaba.

Under the influence of the Internet of Things, Alibaba has established a global e-marketplace and has become the world's number one in terms of retail sales. In trading income, the trading platform has curbed risks when everyone performs the same operation at different costs. In the digital economy, sales agents trade remotely in virtual spaces online in digital seller and digital consumer spaces. Consumers are interested in commercial brands. They study online information widely and deeply. As a result, the relationship between producer and consumer seller and customer becomes a partnership. Digital consumers buy and sell goods and services.

One in six Americans buys and sells goods. Americans in their 30s and 40s go online and shop every day. Thousands of different products are priced and purchased. They also sell. Also makes online payments. In this case, it develops in the "electronic market" (S2S, V2V business models).

In the 21st century, the high-speed development of new digital information technologies, on the one hand, has caused the dismissal of many old and middle-level professionals, and on the other hand, the rate of training new professional personnel for the digital economy lags far behind the growth rate of information technologies. The digital economy requires employees to constantly work on themselves, improve their skills, acquire new knowledge and professional competence. The development of information technologies makes the digital profession quickly obsolete, and the risk

of unemployment is always a threat because the digital economy is a creative labor economy. According to the conclusion of experts of Bloomberg and Boston consulting audit group, by 2040 there will be no demand for 50 percent of professions in the world under the influence of digital revolution (industry 4.0). The risk of thousands of "soldiers" joining the army of the unemployed is knocking on the door. In 2020-2023, dynamic changes of jobs in economic sectors can be as follows.

table - 1

In % per annum

Information about big data technology	increase	shorten
Mathematics and computer science	4,60	no
Management staff	1,39	no
Financial analysts	1,34	no
Sales and marketing analysts	1,25	no
Office workers		6,06
Internet of Things information		
Administration and programmers	4,54	no
Design and engineering analyst	3,54	no
Technical service repair and installation of technologies	no	8,0
Manufacturing technologies and 3D printing	no	3,60
Robotization and automation	2,1	no

According to experts of the consulting group, robotization and automation will cause a lot of unemployment. According to experts, on the one hand, the number of unemployed people will increase, and on the other hand, the demand for professional personnel will increase.

New digital technologies began to appear in all sectors and industries, drivers, pilots, cashiers, accountants lost their jobs as a result of smart cash registers, driverless cars, flying drones, what to do with unnecessary people, they can be employed only by retraining.

In the digital economy, the risk of unemployment is growing rapidly, and many companies are going bankrupt. Unemployment takes many forms, including self-employment, work-for-hire, temporary unemployment, permanent unemployment and hidden unemployment. Monocenters have been opened in places, and temporarily unemployed people are being retrained. They are offered legal advice on modern professions. For example, digital marketing specialty, designer, law in the network, operator, even preparation for professions in the TOP-5 list, digital projects, project manager, etc. With the development of digital technologies, risks such as digital inequality, income inequality and

social inequality are emerging. For example, 10 percent of US citizens (34 million) cannot use 25 Mbps/3 Mbps (internet speed), 39 percent of rural residents (23 million) cannot use the above services. At the same time, the number of users of optical fiber communication in the US is 11 percent, lagging behind Japan, South Korea, and Latvia. J. Biden organized a stimulus fund of 1.9 trillion dollars for the USA and distributed it as follows: 16 million dollars for the development of ICT in agriculture. 59 million dollars for digitalization of small business, 123 million dollars for mitigation of COVID-19. 176 million dollars for the use of digital technologies in education. USD 56 million for the transfer of transport services to environmental standards. 105 million dollars for the use of artificial intelligence in healthcare. 360 million dollars for digitalization of government services. USD per capita GDP is equal to 60 thousand dollars.

Although the USA is the most powerful country, the digital economy is unevenly developed, many young people cannot get an education, the risk of unemployment is growing, there are social problems: social infrastructure, problems in the labor market, family income, communication technologies, education of information technology in schools is not up to the level of demand. In the digital economy, occupations, professional knowledge, professional competence, and digital literacy differ sharply among people, and the risk of unemployment increases.

In order to analyze the structural structure of the labor market in Uzbekistan and Russia, we used the methodology of Y. Rasmussen, an expert in the field. In the social and economic spheres, we have studied all the employed people in three categories: being able to do their job, regular employment and employment based on knowledge.

First, in order to be able to do their job, special training is not necessary, because the labor process is repeated in the same way. For example, sales, driving, transportation, long-distance trucking, grower, etc.

The usual employment does not require creative research, a master of his profession, for example, a turner, a carpenter, a builder, a medical professional, a manager, etc.

The third category: employment in knowledge-based or knowledge-based work, higher education requires a diploma. In this category, there are people with creative thinking, creativity, professional skills, unusualness, professional competence, scientists, architects, leaders, doctors, etc.
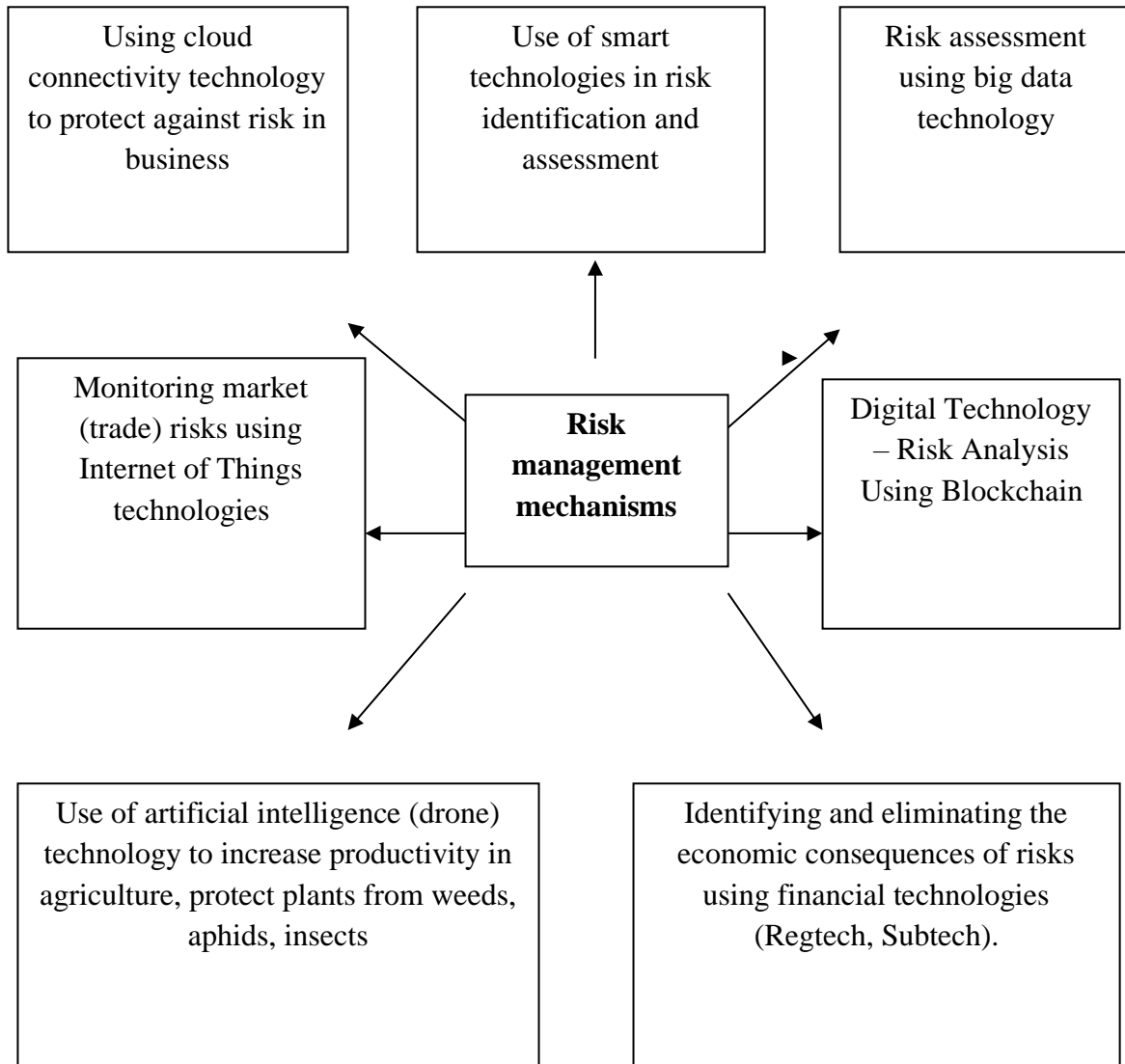
Russia and Uzbekistan are going through the process of transition to the digital economy. Internet connection has its own characteristics in regions, urban and rural areas, large cities. In Russia, 80% of the employed population lacks digital literacy and professional competence, and almost 91% of Uzbekistan's 21.8 million working people lack it. Currently, 35-37 percent of Russia's population is engaged in low-skilled labor. 17-18 percent of the population is engaged in creative work with high knowledge capacity, and in Uzbekistan, on average, more than 41 percent of the population works in low-skilled jobs, and this profession is in high demand in the labor market. it will be necessary to improve professional competence.

There are 10,700 schools in Uzbekistan. Of these, 1,630 schools need to be repaired, 176 schools are made of straw, 2,000 schools do not have gymnasiums, and 640 schools do not have libraries. 500 modern schools will be built in 2023. There are 504,000 teachers, 290,000 of whom do not have a higher education diploma. Based on this, our state allocated 55 trillion 11.7 billion soums to reform the education system to prevent the risk of illiteracy. dollars is investing. 120,000 new student places will be created and the quality of education will be increased. Thus, the quality of education will be improved and the EYLEVL system will be used in schools and higher education.

In these countries, if the majority of the population does not work in jobs with high knowledge capacity, and if the quality of education in schools and higher education institutions is not improved, if sufficient funds are not spent, there will be no competition in the labor market and in the education system. The risk of unemployment increases. Therefore, the elimination of risks or their management is becoming an urgent issue of the digital economy.

table - 2

Using cloud connectivity technology to protect against risk in business	Use of smart technologies in risk identification and assessment	Risk assessment using big data technology
Monitoring market (trade) risks using Internet of Things technologies	**Risk management mechanisms**	Digital Technology – Risk Analysis Using Blockchain
Use of artificial intelligence (drone) technology to increase productivity in agriculture, protect plants from weeds, aphids, insects		Identifying and eliminating the economic consequences of risks using financial technologies (Regtech, Subtech).

Risk monitoring in agriculture is very complicated because land is the main factor in agriculture, production is seasonal, therefore the role of the natural factor in agricultural risks is large. For example, digital technologies are used in agriculture to identify, assess and manage agrarian risks.

In the Republic of China, 20 million hectares of cotton are planted, and the ability to go to places where people cannot see, to see things that cannot be observed standing on the ground, to

protect against pests (insects), to apply mineral fertilizers, herbicides, to irrigate the land, and to provide real information (technology) about the timing of harvest. . The risk of crop loss is eliminated.

While blockchain is an exciting and elusive technology, it presents a huge opportunity for the food industry. For example, Canadian companies in the beer supply chain, Welmart, analyze data related to the origin, environmental purity and food safety of the product by studying the data of the global food network, and their reliable storage. At the same time, data analysis reveals meaningful new insights for farmers and food production industries. Bigdata uses large-scale data collection and processing technologies to analyze the risk of information breaches. The cheapest and most valuable resource we use in the digital economy is information. The more information you have, the more profitable your business will be and the more you will win. Information security is ensured in 137 out of 194 countries in the world, information security is violated in the remaining 57 countries. Currently, the world takes 207 days to find compromised data and 70 days to process it. 6 trillion in 2021 as a result of compromised information. Damages in the amount of US dollars. Such damage to the world economy puts the use of digital technologies in risk management on the agenda.

Agriculture is affected by weather changes, climate change, air warming, lack of water resources, soil degradation, productivity decline, various plant diseases: aphids, spiders, weeds, insects, etc.

Environmental pollution. The emission of SO_2 gases into the atmosphere, the increase of various diseases among the population, the lack of highly qualified doctors, the low quality of infrastructure and technologies and the shortage of digital experts, etc., create agro-ecological risks. The characteristics of agrarian and ecological risks are that agrarian-ecological, economic-social, hygienic-sanitary and infrastructural risks merge with each other. It is necessary to conduct a comprehensive study of agro-ecological risks.

Russia lags behind other developed countries in terms of digital technologies in agriculture. According to the information provided by the Ministry of Agriculture of Russia, currently there are only 5 IT specialists per 1000 workers in agriculture, and the investment per hectare of land in the village is only 10 rubles. Comparing these figures with the countries of the European Union, 25 IT specialists and investments of around 350-500 rubles per hectare of land are being implemented. Russia ranks 45th in the penetration of IT technologies in agriculture, and only 10 percent of the land uses these technologies. Digital technologies used in agriculture:

- Robots;
- Internet of things and sensors;
- Artificial intelligence;
- Drones;
- Blockchain;
- Cloud connection;
- Data analysis Big data.

Robots currently feed cattle, milk cows, mow grass and cut meat in processing plants.

Robotics in agriculture is a global market of more than 5 billion US dollars, and by 2030 it will double to triple. The Internet of Things and sensors, artificial intelligence are performing a number of tasks in agriculture and animal husbandry, ensuring food safety, preparing animal fodder and fodder.

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