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THE INFLUENCE OF DIGITALIZATION ON TRANSFORMATION PROCESSES IN THE FIELD OF SERVICES

Modern trends in the civilizational transformation of society and the globalization of the economy are characterized by the formation of a single global information and communication space, in which borders are expanding, and information flows are becoming all-encompassing. Modern information technologies have become an important catalyst for the development of not only the economy, but also other spheres of human activity. In today's world, it is difficult to imagine a type of activity where information technology is not used, for example in the field of education, health care, tourism, trade, financial and postal services.

Digitization has a positive effect on the transformational processes in the service sector, contributing to the improvement of efficiency, quality, accessibility to innovations in the provision of various services for clients and users. However, digitalization creates new challenges and risks, such as the need to increase digital literacy and competence, ensure the protection of personal data, manage the human factor, comply with ethical standards, social responsibility and humanistic values.

In the service sector, informational changes began with the appearance of the first computers and network technologies, which made it possible to automate and optimize various processes related to the provision of services. In the banking sector, digitalization has led to the creation of electronic payment systems, ATMs, internet banking, mobile applications, etc. In the field of education, digitization has contributed to the development of distance learning, the emergence of electronic libraries, online courses, interactive platforms, etc. In the medical field, digitization has helped to introduce electronic medical records, telemedicine, diagnosis and treatment with the help of modern devices, etc.

Digitalization opens up many new opportunities in various sectors of the service sector and transforms the means of providing services and interacting with customers. The impact of digital transformation on the service sector can be characterized by the following features:

- Improving accessibility. Digital technologies allow customers to access services from anywhere and at any time. The use of mobile applications and websites allow you to order services, pay for them and receive all the necessary information online.

- Automation of processes. Digital technologies help automate many repetitive and routine processes, reducing the time it takes to complete them.

- Personalization. The application of data analytics and artificial intelligence allows you to collect and analyze data about customers, which allows you to create personalized offers and recommendations.

- Implementation of new business models. For example, sharing platforms such as Airbnb or Uber have changed the traditional model of renting accommodation or transporting people. Businesses that successfully implement digital solutions gain an advantage in the market and are able to compete more effectively. Digital technologies make it possible to reduce costs, improve the quality of services and attract new customers.

One of the examples of digitization in the service sector of Ukraine is the provision of public services in electronic form using the Diya portal. This portal allows citizens to obtain various documents, such as passport, driver's license, criminal record certificate, child birth allowance, etc., without the need to visit government offices and wait on duty. The Diya portal also provides an opportunity to register as an individual entrepreneur, declare income, pay taxes, obtain permits for special water use, etc. The "Diya" portal is an example of how digital technologies can facilitate and accelerate the process of providing administrative services, ensure their availability, transparency and quality, as well as reduce costs and corruption.

Different sectors use digital technologies in different ways to improve productivity, quality, availability of products and services. In addition to the already mentioned examples of digitalization, we can name some others. For example, digitalization in the field of trade and e-commerce allows you to make online purchases, compare prices and characteristics of products, use different payment and delivery methods, receive personalized recommendations and discounts, leave feedback and track the status of orders. Also, digitization in the field of culture and entertainment allows you to access various digital content, such as movies, music, books, games, podcasts, etc., as well as visit virtual museums, exhibitions, concerts, theaters. Digitization in the field of transport and logistics allows you to order and pay for transportation services, use navigation systems, monitor the movement of vehicles, optimize routes and cargo flows, use unmanned and electric vehicles, etc. [3].

Thus, digitalization in the service sector is a complex and multifaceted process that began with the emergence of digital technologies and continues with their improvement and spread. At the present time, digital technologies have a significant impact on transformational processes in various industries, this allows to increase the efficiency, quality, and availability of various services. Information technologies stimulate the development of the service sector, their application affects: cost reduction through the integration of operations and functions, on the process optimization of business processes, on the development of virtual tourism, on social contacts in the society.

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