VIEWS OF BUSINESS MODELS OF ENTERPRISES IN THE DIGITAL ECONOMY

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Abstract: Widespread phenomena, including increasing *digitization* (transformation of information into digital form) and increasing *digitilization* (application of digital technologies), are strengthening and expanding what is commonly referred to as the "Digital Economy". Realizing the potential of the digital economy and addressing the challenges will require increased international and multilateral communication across dimensions. Along the way, business models are also learning as they move to digital systems. This article describes how business models are changing in the context of the digital economy, as well as their analysis and conclusions.

Key words: digital economy, information technologies, digitalization, efficiency, state program, electronic economy, technologies, digital content, foreign experience, internet.

Open network enterprises that can supplant or destroy traditional centralized models and potentially develop as independent start-ups are possible, and there are currently many opportunities for this. Consider a distributed digital model of the eight functions of financial services - banking services to individuals are replacing or gradually displacing services ranging from brokerage and stock markets to insurance and accounting. With digital technologies and blockchain, both established and new companies can create business architectures that innovate better, create better value at lower costs, and enable wealth producers to access the wealth they create everywhere. Blockchain technology takes some business models described in detail in the book " *Wikinomics* " to a new level. Electronic digital payment systems, reputation management systems, uncensored content, trustless transactions, smart contracts and independent agents introduced into the life process as a novelty - a new type of production, mass consumption, open, including the main innovations of the blockchain revolution. Platforms, a new government in the shared information space, a global virtual workshop and social workplaces can be developed below.

Monochrome producers are innovative projects that outperform even the largest and most well-funded enterprises in terms of productivity, open source software, and thousands of volunteers scattered across different locations as described by Wikipedia. Members of society participate in them as a hobby, to communicate or express their values, or to satisfy personal needs. Thanks to the presence of reputation systems and other incentives, blockchain technology will be able to reward people for their productivity and the value they create. Monochrome production communities are, in the words of Harvard professor Yohai Benkler, *"the collective production of monochrome using a shared information space.* " can provide. This system, called social production (*also Benkler's term*) , assumes that products and services are created outside the private sector of the economy and are not owned by any corporation

or individual. Among numerous examples - the Linux operating system (*owned by no one, but currently considered the best operating system in the world*), " Wikipedia " owned by *the Wikimedia Foundation) and the Firefox* web browser (*owned by the Mozilla Foundation*). Monoculture can also describe activities in the private sector where participants interact socially to collectively produce something, but the result of their labor does not belong to the public enterprise. Monoculture is a business model for two reasons. is important. First, sometimes participants of the same color voluntarily engage in collective activities to produce goods and services, while the corporation acts as a curator and earns commercial profits. For example, readers create content on the Reddit discussion platform, but do not own it. Reddit is the tenth most trafficked website in the US . Secondly, in this, companies turn to large funds of external labor resources. IBM has become a supporter of Linux and Has donated hundreds of millions of dollars worth of software to the Linux community. As a result, IBM saved $900 million a year to develop its own systems, and created a platform on which to build a multibillion-dollar business of software and services. allows to develop. Participants may be required to pay a small entry fee to the general fund to discourage unethical behavior. The amount of the contribution may increase or decrease depending on the contribution made by the society . In corporate communities, participants can participate in the value they create and get paid for their contributions, while smart contracts reduce transaction costs and open up firm boundaries. In general, co-production is the center of community value creation and new network models. rin finds. In most industries, innovation increasingly depends on intellectual property and a large pool of experts and networks of corporate and private participants that regularly come together to create a final product . As with IBM 's support for Linux , firms can tap into open source networks to create value through collaboration or teamwork. In the first generation of the Internet, many creators of intellectual property did not receive adequate rewards for their work. Musicians and playwrights, journalists and photographers, painters, modelers, scientists, architects, engineers, recording companies, publishers, galleries, film studios are often connected to universities and large corporations, which acquire intellectual property rights from authors . demanded to give up their rights in exchange for a smaller and smaller share of value in their intellectual property. Blockchain technology offers a new platform that allows creators of intellectual property to get value for it. Imagine a digital registry of artworks that includes certificates of authenticity, condition and ownership. New startup Ascribe allows artists to independently upload digital works to the network, save the final version, and transfer them in such a way that they pass from one collection to another, like bitcoin. This is undoubtedly a huge increase for copyright. The new technology makes it possible to better solve the problem related to intellectual property by using existing digital rights management systems, and as a result, the artist will be able to decide for himself where and when to publish his intellectual property. Blockchain-based trust protocol companies - common goals encourages the formation of independent associations organized and controlled by a group of interested participants. " To call Uber a company of the shared consumption economy is absurd," says Harvard professor Benkler. Uber has harnessed the power of mobile technology to create a business that lowers the cost of transportation for consumers. This is his only and great achievement. David Tikoll explains: “By sharing, we usually mean non-monetary exchange, not financial transactions. It is like children exchanging toys. Unfortunately, this is now gradually disappearing." According to him , "sharing something is the main method that humans and other species have used for

millions of years to exchange favors, starting with conception. Although some Internet companies actually support the sharing of material and spiritual goods in the full sense, others have simply adopted the terms of the sharing economy and the commercialization of social relations. Most sharing economy companies are actually aggregators. They aggregate suppliers' willingness to sell their spare inventory (*vehicles, equipment, spare rooms, repair equipment*) through a centralized platform, and then resell them, all the while collecting valuable information for commercial use. collects Companies like Uber have found a unique solution for large- scale aggregation and distribution of services. Airbnb competed with hotels, Lyft and Uber with taxi and limousine rentals, and Zipcar (until *Avis bought it) with traditional car rentals.* Many of these companies have globalized the spread of small, traditional local services such as small hotels, taxis, and handyman services. With the help of digital technologies, they can access temporarily unused resources such as real estate (*rooms in apartments*), passenger transportation (*taxi*) and people in part-time employment (*retirees and people who do not have a permanent job but are able to work*). Perhaps blockchain technology can take us from a sharing economy to a metering economy where idle capacity can be rented out and usage measured. For example, there is a way of implementing the sharing economy, where the owners agree to share a place to store electrical equipment, small agricultural machinery, fishing equipment, carpentry tools, a garage or a car. One of the problems in these areas has long been that , the owners of such resources caused many concerns for the community. "There are 80 million drills (drilling equipment) in the United States, and each of them is used for an average of 13 minutes," said Airbnb CEO Brian hesky in the New York Times. " So, is there a need for everyone to buy a drill for their home ?" However, blockchain technology requires virtually zero effort to rent out excess resources - wireless access points, computing power or hard drive space, excess minutes spent on a cell phone, or even one's own professional skills . makes it possible to give - what's more, all this does not even require lifting a finger, not to mention going somewhere to a stranger and then coming back. You can rent a Wi-Fi hotspot while you're traveling and earn a small buck for every second it's used. You are limited only by your own imagination (*and in the future - by legislation*). Your subscriptions, physical space, energy resources can become a source of income by partially ceding it to another party and receiving money from it in the form of micropayments. All you need is a decentralized transfer protocol for parties to transact safely and securely. These platforms provide the right to " *license " any assets.* You are only given the right to grant others the right to connect and use it, to decide to what extent you want it - even if you allow others to use your assets - and you are asked to set a price for it. Enterprises only create platforms when they expose their products and technology infrastructure to communities or external users who can participate in new business and value creation. Another possible option in this case is producer consumers. In the dynamic world of customer innovation, a new generation of producer-consumers take their " right *to hack* " for granted. Blockchain technology allows to create a " *producer-consumer " business model.* Nike sneakers can generate and store information in a distributed ledger, which in turn can be converted into money by Nike and the wearer via a smart contract. If the user consents to enable the smart components on the sneakers or to synchronize them with other devices, such as heart rate monitors and blood glucose calculators, or any other data collection tool that is valuable to Nike , Nike will allow each

product it sells can offer a very small share of the shares of a pair of shoes. Some platforms differ from consumer communities where companies decide to co-create products with their customers. Open platforms allow companies to offer more opportunities to create new businesses or add value to the platform. Blockchain is best suited to provide standard common contracts and standard common data sets (*open interfaces).* Blockchain can make building platforms simpler and cheaper. This is just the beginning of the process. Best of all, the blockchain's shared data set serves to ensure information transparency and mobility, meaning that consumers and suppliers can choose the best terms for themselves. Also, instead of using the resources of traditional companies, e-commerce companies can create their own platforms and work on the blockchain with equal rights. Imagine the car of the future. It will have to be able to handle all the information flows, and the smart parts of the car will have to work on a blockchain that can make transactions and transfer money. On such an open platform, thousands of developers and companies create custom apps and programs for your car. Such platforms may soon revolutionize entire industries—for example, the financial services sector—by streamlining various financial transactions and value exchanges using blockchain. The world's largest banks and consortia have already started working on this idea. Literally speaking, digital e-platforms are the air currents that lift your ships of fortune . Those looking for qualified professionals capable of solving specific and complex tasks can report their requirements to the registry to find them. Now imagine InnoCentive instead, a blockchain that builds not only a mobile e-persona of users, but also a mobile resume with relevant and accurate additional information about potential referrals. Imagine a distributed list of skills that belong to no one and at the same time belong to everyone. Now blockchain technology and an open source code library together create new business values for any company, innovate and solve a number of tasks Blockchain and software repositories feed such activities based on blockchains. Companies will now be able to use new and powerful platforms and programming languages, such as the *Ethereum blockchain* , which is integrated into them as a payment system. can stimulate the development and thus together take the initiative to create a new stage of single-color production. The main issue and goal here is to do everything on the blockchain. Just as modern airplanes are often referred to as " *assemblies of independent elements that fly in a row ," companies in many industries* exhibit a tendency to branch out and merge into a network of partners. Like blockchain, 3D printing technology is bringing production closer to the user in order to start mass production according to individual orders . Information owners and rights holders will soon be able to store metadata about everything from human cells to aluminum powder on the blockchain, pushing the boundaries of corporate innovation to unprecedented levels. provides great opportunities to monitor the movement along the supply chain. Let's imagine a network that is close to everyone's heart (*and other body parts*) - the food industry . Now it is possible to state and even sincerely believe that the supermarket sells meat from honest conditions and well-raised, drug-free, ecologically clean beef. But commercial networks cannot guarantee it one hundred percent. No one writes down the biography of every animal , and we cook steaks from this meat, but we have no means to check that it is " *reliable* " . You can usually turn a blind eye to this - after all, billions of steaks have been and are being sold around the world . But sometimes there is an outbreak of maddened cattle disease, which is a health mine. The food industry can store not only the number of each bull on the blockchain, but also, in the future, the number of each piece of meat linked to

the DNA of the animal. . Three-dimensional search capabilities allow the user to learn the history of the animal and observe the birds in full scale. Thanks to sophisticated (*but easy-to-use) technologies* that allow intelligent management of data sets and DNA identification , even the largest meat producers can ensure the quality and safety of every piece of meat. Imagine how much this information simplifies laboratory research and speeds up responses to health services in critical situations.

Blockchain technology is able to provide equal joint activity within a firm and between firms and various external participants. It allows to use a completely distributed mechanism for accounting, to use and operate digital resources in any environment, whether it is a currency, social relations or an organization. Today, various commercial tools for working together are gradually significantly changes the nature of management and information management within the organization. Products such as Jive, IBM Connections, Microsoft Yammer, Google Apps for Work and Facebook at Work are used to support innovation and improve productivity. Social software will soon become a vital tool for every element of business operations , from product development to HR, marketing, service, and sales—in a sense, the new operating system for the twenty-first century organization. the current set of technical and software tools has obvious limitations, and the blockchain takes these technologies to a new level of quality. Let's take a look at what a corporate social network could look like on the blockchain. Imagine corporate Facebook (*or any other social network).* It can be said that a mobile profile is your account or electronic identity. Unlike a Facebook account, a wallet has a number of functions and stores a variety of personal and professional information, as well as assets, including money. In addition, only you will be able to connect to it and will be able to reveal the information you want. Of course, here the advertisement is an open collection or modification of the social package of third parties or your HR department. There will be ads about, but you will receive income or some other reward for viewing them. This is called by many *attention market ". You* receive microcompensation for viewing or interacting with an ad , for participating in a new ad campaign, for confirming that you are not a robot, or for submitting scanned documents . The flow of news, the system of publications and the market are similar, but they are paid in different ways. Experience has shown that in the digital age, victory is ultimately behind value (*wealth).* The benefits of shared profits are numerous for both users and companies. Although social media companies have enormous resources, there is no end to the variety of functionality that can be developed in an open environment . Compare the success and power of Linux with closed-format operating systems . Blockchain technologies also provide security. Your life will be as private as you want it to be . No social network can sell or leak your information to the government without your permission. If you are a dissident in a totalitarian state , no one can monitor what you write or read online. Since you own your information, you will be able to monetize it along with your attention and efforts. Companies should also encourage their employees to use such platforms for business. To attract valuable personnel, a company must demonstrate respect for employee privacy and security and corporate ethics. More importantly, in addition to having a network structure and bringing in outside experts , each firm can also offer platforms for multiple businesses that partners trust in them to work together. Time, which is capable of everything, will show how these things will be realized . In

general, open companies with a network structure have a great and radical potential to stimulate innovation and take advantage of quality wealth creation opportunities for shareholders, customers and society as a whole . It is conceivable that supply and capital will remain. First, as "search" costs continue to fall, new agents can perform a three-dimensional search of the Global Registry for all commercial information that exists or will ever exist . Therefore, there is no need for corporate archives, information specialists , personnel selection specialists and other specialists who are engaged in the acquisition of information necessary for business. Second, smart contracts significantly reduce contract creation costs, contract execution, and control over payment transfers. These programs, which do not require paper documents, express conditions through a system of templates, negotiate, accept or reject information based on a wide set of rules and information collected from external sources, specify requirements for performance of work results and execution of transactions . Third, the cost of coordinating all of these resources outside of the organization is purely nominal—just the electricity bill to run on the servers that run the enterprise software. No bureaucratic system is required to manage the people, organizations and factories that the company hires. It is not difficult to imagine new organizations that require little or no traditional management or hierarchy to create value for customers and wealth for owners with a new platform . Finally , building a relationship based on trust brings costs close to zero. Trust will depend not on the organization, but on the public work of the many people who make the blockchain work , code verification and security, and functionality. How to organize a distributed independent enterprise? Such a company should have a broad functionality - agents that perform certain tasks or broader business functions based on predetermined regulations. Individuals, potential shareholders or groups of users or organizations can open such enterprises by setting the following indicators :

1. *value orientation* : understanding the processes necessary to change the world and create or transform value.
2. *the task to be performed* : what meaning is expected from the existence of the organization? Why are we establishing this enterprise?
3. *constitution* : it is necessary to describe the general goals of the organization and the rules by which it creates value.
4. *working methods* : for example, how the organization behaves in creating value, how it is financed (*through crowdfunding, through traditional investments at the initial stage, from profit*), how it is necessary to purchase resources.
5. division *of labor between people and machines:* in the near future, it seems that people should lead the system being created.
6. *program functions* : how the enterprise determines changes in external conditions and how it responds to them.
7. *code of conduct* : here it is not limited to the principle of " *do no evil* " Google . Acceptable behavior in a distributed independent enterprise will need to be clearly defined . Distributed independent enterprises may not appear in the near future , but the concept behind them may influence business strategy. With the development of global peering platforms , it is possible to create new corporate structures that many people need to succeed in order to verify identity, build relationships based on trust, build reputation and transact. If you've read the above carefully, you 've learned a lot about new business models that will ensure a democratic distribution of wealth and help bring the network out of balance. In general, forward-looking

companies are trying to participate in the blockchain economy. they do. In the developing world, we believe that the mechanism of distribution of value creation (*through entrepreneurship*) and participation in value (*through the mechanism of distributed ownership in the company) is able to* solve the paradox of success. and automation will be able to bring a number of advantages mentioned above, including:

• increase in speed (*end-to-end automation*);

• reduction of costs (*in practice, it excludes expensive intermediaries related to the delivery of unlimited data volumes to processing centers*);

• increasing profit , efficiency and/or productivity (*freeing excess resources for their repeated use*);

• increasing efficiency (*introduced control regulations and other protocols that reduce the impact of the human factor*);

• increasing ethics and security (*personal trust is not required, because trust is built into the network architecture*);

• the probability of the system failure is lower (*elimination of weak aspects, resistance to failure*);

• low energy consumption (*energy consumption is covered by the network itself by reducing losses and increasing efficiency, dynamic price formation and feedback loops*);

• improvement of protection of personal information (*intermediaries may or may not violate the rules given in the blockchain*) and analysis of " *infinite data* " ;

• to improve the possibilities of predicting both negative (*unfavorable weather, earthquakes, health problems*) and positive (favorable time *for planting agricultural crops, shopping patterns) events.* A distributed open business model means that IoT networks can be self-sustaining even if a company exits the market or a manufacturer goes bankrupt . Blockchain technology allows any individual to create a roadmap for their own development and prosperity . The simplest conditions for participation in the digital economy are a mobile phone and an Internet connection. As we mentioned above, blockchain technology allows creating business models that allow everyone to become a participant in economic relations. There are three components to creating a blockchain company - to automate, simplify and significantly improve its organization, financing and promotion in the market. In the future, the cost of setting up such a company will decrease significantly, as blockchain is a popular and reliable way of registering a company . Property is visible to everyone and record keeping is easy, which is especially useful in areas where regulation is difficult. Thanks to reliable and immutable ledgers, entrepreneurs can register their businesses and ownership of corporate assets, manage inventory and liabilities, and other financial transactions using software for triple-entry accounting or other applications on the blockchain. can benefit from indicators, which greatly reduces the need for auditors, tax specialists. Thanks to smart contracts, an entrepreneur can automate many aspects of the company's activities, such as: purchases, payment of wages, interest on loans, real-time financial audit. In my opinion, in the near future, two new business models of individual entrepreneurship may arise with the help of blockchain technology:

- rent and lease of excess items in a dosed manner. A business model powered by blockchain technology allows individuals to create unconventional value and generate revenue.

- data micromonetization. Parents on maternity leave and other family members who are busy caring for young children or elderly parents can finally monetize their housework and get recognition for the value they create every hour.
- digital brainstorming . *In order to* identify problems or some needs, it is possible to organize online sessions in the form of "one person - one voice", which will determine the opinions of government officials and ordinary citizens about a certain issue or problem in real time ;
- debates with sworn online judges and ordinary citizens can also be held.

Judges use the Internet to share information , ask questions, discuss issues, and learn about evidence. Blockchain reputation systems help to learn information about the reputation of debaters and referees and their biographies . Decisions and discussions are recorded in the blockchain ; Blockchain technology can greatly reduce government spending, but it will require new laws in many areas. There are also technological and business models to address copyright and intellectual property issues. Therefore, old laws that stifle innovation due to overprotection of patents need to be rewritten or abandoned altogether.

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