

*Когда наука достигает какой-либо вершины,
с нее открывается обширная перспектива
дальнейшего пути.*

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THE POTENTIAL FOR INNOVATIVE DEVELOPMENT OF CROWDFUNDING

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Considering the necessity of innovative development of economy nowadays, proper attention should be paid to the possibilities and prospects of its regular financing. In its turn, the effectiveness of financing depends on the variety of its sources. Therefore, both the theoretical research and applied aspects of the problem have become urgent. Particularly, further innovative development is closely connected with possibilities of financial support via the Internet.

In the context of the research, the advisability and potential of crowdfunding for further economic development have been justified. Although crowdfunding is a new practice in modern society, a growing use of crowdfunding has been observed in developed countries, which at the same time are leaders of innovative developments worldwide. This study, therefore, has tried to investigate the efficiency of using crowdfunding for financing economic development and explain the potential of its innovative development.

The theoretical thesis of researches on crowdfunding have been combined with the practical experience of using different crowdfunding platforms in different countries. Furthermore, the tendencies for change in the innovative financing via the Internet in developed countries, the dynamics and further possibilities for using this practice have been compared. Based on the statistics of main international organizations, the attention has been paid to the use of crowdfunding on the national markets. The advantages of this kind of financing according to the national peculiarities have been researched.

Keywords: *development, crowdfunding, types of crowdfunding, innovative development, innovation, financing.*

ПОТЕНЦІАЛ ІННОВАЦІЙНОГО РОЗВИТКУ КРАУДФАНДИНГУ

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З огляду на необхідність в інноваційному розвитку економіки в умовах сьогодення, належну увагу слід приділяти можливостям і перспективам його регулярного фінансування. У свою чергу, ефективність фінансування залежить від різноманітності джерел фінансування. Тому актуальності набуває як теоретичний, так і прикладний аспекти цього питання. Зокрема, сучасний інноваційний розвиток тісно пов'язаний із можливостями фінансової підтримки з використанням Інтернету.

Тому в контексті дослідження обґрунтовано доцільність та потенціал застосування краудфандингу для цілей подальшого розвитку економіки. Незважаючи на те що краудфандинг є відносно новою практикою для сучасного суспільства, спостерігають зростання інтенсивності його застосування в розвинених країнах, які одночасно також є світовими лідерами у сфері розробок. Таким чином, досліджено ефективність використання краудфандингу для цілей фінансування економічного розвитку, обґрунтовано потенціал його інноваційного розвитку.

Поєднано теоретичні положення дослідження краудфандингу зі сталою практикою використання краудфандингових платформ у різних країнах світу. Крім того, з'явлено тенденції зміни інноваційного фінансування через мережу Інтернет у розвинених країнах, динаміку та подальші можливості реалізації подібної практики. На основі статистики провідних міжнародних організацій, звернуто увагу на використання краудфандингу на національних ринках. Досліджено переваги застосування такого виду фінансування, відповідно до особливостей національних економік.

Ключові слова: *розвиток, краудфандинг, типи краудфандингу, інноваційний розвиток, інновація, фінансування.*

ПОТЕНЦИАЛ ИННОВАЦИОННОГО РАЗВИТИЯ КРАУДФАНДИНГА

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Ввиду необходимости в инновационном развитии экономики, должное внимание следует уделять возможностям и перспективам его регулярного финансирования. В свою очередь, эффективность финансирования зависит от многообразия источников финансирования. Поэтому актуальными становятся как теоретический, так и прикладной аспекты данного вопроса. В частности, современное инновационное развитие тесно связано с возможностями финансовой поддержки с использованием Интернета.

Поэтому в контексте исследования обоснованы целесообразность и потенциал применения краудфандинга для дальнейшего развития экономики. Несмотря на то что краудфандинг является относительно новой практикой для современного общества, наблюдается рост интенсивности его применения в развитых странах, которые одновременно являются мировыми лидерами в сфере разработок. Таким образом, исследована эффективность использования краудфандинга для целей финансирования экономического развития, обоснован потенциал его инновационного развития.

Объединены теоретические положения исследований краудфандинга с практикой использования краудфандинговых платформ в разных странах. Помимо этого, сопоставлены тенденции изменения инновационного финансирования с использованием Интернета в развитых странах, динамика и дальнейшие возможности реализации подобной практики. На основе статистики ведущих международных организаций, обращено внимание на использование краудфандинга на национальных рынках. Исследованы преимущества применения такого вида финансирования, в соответствии с особенностями национальных экономик.

Ключевые слова: развитие, краудфандинг, типы краудфандинга, инновационное развитие, инновация, финансирование.

Nowadays, there is no doubt that successful national economy should be innovative. Particularly, the innovative possibilities of economy have to be relying on financial support rather than assets such as plants or machinery. More precisely, in the same way as the machine substituted human and animal work force a few centuries ago, financing along with knowledge has substituted manual work as a base for industrial production [1]. Therefore, high level of the innovative prosperity cannot be sustained without high level of financial support. Particularly, nowadays next to the traditional ways of financing, online investors are becoming more and more popular. Therefore, the possibility of crowdfunding is opened for future innovators.

Nowadays crowdfunding acts as a relatively new and innovative form of informal financing, which can be used specially for development of innovative projects and ventures. It has been emerging and developing within the Internet community, which makes the possibility to expand the sources of financing worldwide. Crowdfunding is becoming an increasingly popular tool for enabling project-based work.

Because of crowdfunding the range of players in this market is growing. An increase in volumes and quality of financial services, the development and growth of competitiveness and innovativeness of entities is observed. Moreover, crowdfunding is applicable to start-up financing and funding creative ventures and research projects. It represents the main directions of crowdfunding usage nowadays, that makes useful the attempt to describe the main characteristics of crowdfunding.

Since the late 1990s, crowdfunding (in the following also abbreviated as CF) has been emerging and developing within the Internet community. In the theoretical aspect crowdfunding is defined as an open call over the Internet for financial resources in the form of a monetary donation, sometimes in exchange for a future product, service, or reward (F. Kleemann, G. Vob, and K. Rieder, 2008; P. Belleflamme, T. Lambert, and A. Schwienbacher, 2011) [2; 3]. In other words crowdfunding is defined as the request for financial resources on and offline in exchange for a reward offered by the creator, such as an acknowledgment, an experience, or a product. It is an initiative undertaken to raise money for a new project proposed

by someone, by collecting small to medium-size investments from several other people (i.e., a crowd) (A. Ordanini, 2009) [4]. The customers involved in crowdfunding are not only integrated in the service delivery phase, but also contribute to the design and set up the entire crowdfunding offering (S. Moeller, 2008; B. Edvardsson and J. Olsson, 1996) [5; 6].

Furthermore, crowdfunding is connected with such concepts as micro-finance (J. Morduch, 1999) or crowdsourcing (M. Poetz and M. Schreier, 2012), but it represents the peculiarities of fundraising, facilitated by a considerable number of websites devoted to the topic [7; 8]. Similar to crowdsourcing, crowdfunding is aimed at getting input from the public or "crowd", more specifically the desired input for crowdfunding is in the form of a monetary contribution.

According to A. Schwinbacher and B. Larralde (2010), crowdsourcing creates the ability for a firm to outsource some important for making or sale of its product tasks with the support of an open search over the Internet [9]. Crowdfunding acts like a combining of two different concepts: crowdsourcing (search of additional financial sources from the crowd) and microfinance (small amounts contributed; without collateral) (Fig. 1).

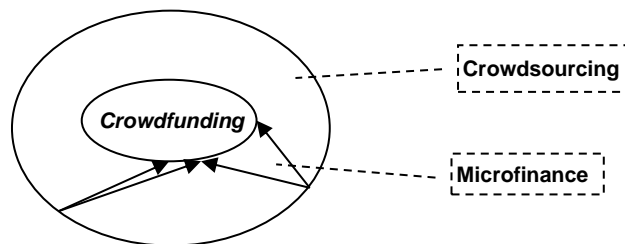


Fig. 1. Crowdfunding as the combining of crowdsourcing and microfinance (compiled by the author)

Z. Griffin (2012) thinks that, there is only a little difference between crowdfunding and posting advertisement on

a website. Crowdfunding sites help entrepreneurs to advertise a business concept and request for some funding from the crowd at the same time. Crowdfunding consists of a sequence of processes. The entrepreneur posts a funding request on the crowdfunding website and describes a proposed project [10]. The business plan is provided depending on the nature and peculiarities of the project and entrepreneur activity. It is also important for the entrepreneur to indicate whether contributors of the business will receive anything in return (A. Schweinbacher and B. Larralde, 2010; C. Bradford, 2012) [9; 11]. The internet-based crowdfunding platforms make crowdfunding transactions easier and provide a convenient means for further exchanges of funds (G. Burtch, 2012) [12].

As in any emergent field, the popular and academic conceptions of crowdfunding are in a state of evolutionary flux that makes complete definitions arbitrarily limiting. In one of the few published overviews of the topic, A. Schweinbacher and B. Larralde (2010) define crowdfunding as "an open call, essentially through the Internet, for the provision of financial resources either in the form of donation or in exchange for some form of reward and/or voting rights in order to support initiatives for specific purposes" [9]. However, even this expansive definition potentially leaves out examples that scholars in various fields have labelled "crowdfunding," including internet-based peer-to-peer lending (M. Lin and S. Viswanathan, 2013) and fundraising drives initiated by fans of a music group (E. Burkett, 2011), among many other cases. In a social entrepreneurship (SE) context crowdfunding (CF) is praised in media narrations for its multifaceted potential (M. Othmar, 2013) [13 – 15]. Crowdfunding provides a new way for people to solicit support from the crowd to launch new ventures.

In general, crowdfunding systems are social media websites that allow people to donate small amounts of money that add up to fund valuable larger projects. Crowdfunding is the act of soliciting, via an open call, resources from a wide variety of contributors in order to realize a new idea. Crowdfunding can be done in many ways – via an open call on the chosen webpage, through posting a notice in a public place, or through an organized online marketplace called a crowdfunding website (R. Wash, 2014) [16].

A lot of theoretical points of view upon the nature of crowdfunding have been included in the research (Fig. 2).

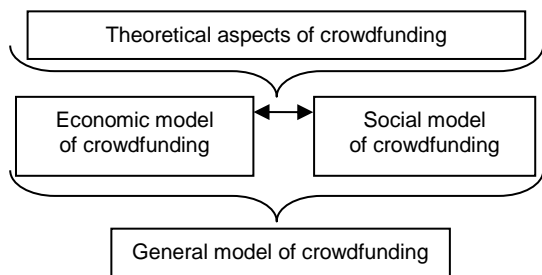


Fig. 2. Models of theoretical aspects of crowdfunding (compiled by the author)

Crowdfunding has been defined by the author as the possibility of financing projects that helps to achieve economic and social goals by financial resources of the "crowd" involvement via the Internet for the needs of the projects [17]. Crowdfunding creates the possibility to combine possible resources (independently of their quantity) for their common investment in a short period of time. It makes a new way to attract capital from outside, which solves the problem of insufficient resources for achievement of economic and social goals. Specially, crowdfunding is useful to solve an important problem for almost all start-ups, which is connected with outside capital attraction. Such entrepreneurs face the problems of the lack of collateral,

insufficient cash flows and the presence of asymmetric information between them and investors.

Moreover crowdfunding can be represented in different ways according to the current situation. Therefore, different crowdfunding models, which have been adopted by crowdfunding platforms have been described and examined (Fig. 3).

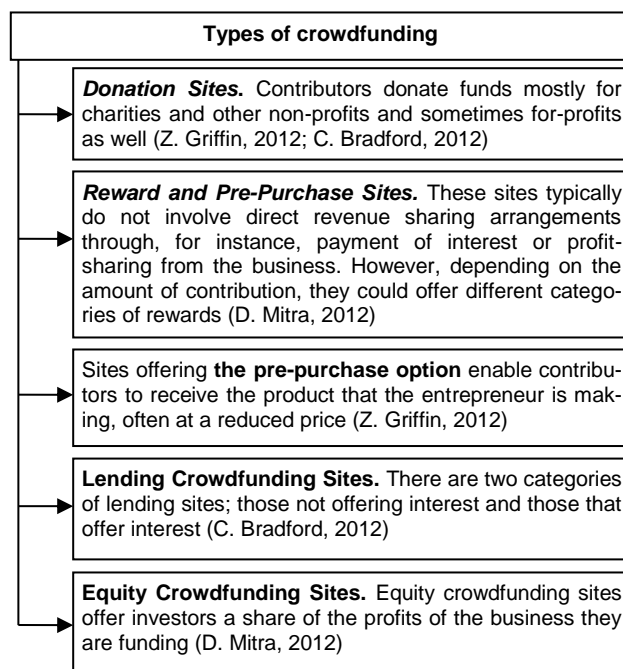


Fig. 3. Types of crowdfunding (compiled by the author on the basis of [10; 11; 18])

Furthermore, P. Belleflamme (2011) identifies "direct" and "indirect" fundraising. Whereas the first one is aimed directly at the crowd, the second is characterized by the use of platforms [3]. These platforms offer individuals and company an important opportunity to encourage projects or young businesses (start-ups) by means of monetary contributions. Users can decide if they are able to invest in a project or not at any time, with a lot of platforms offering reimbursement to funders whose projects fail to meet their funding target, which is set at the beginning of the project.

The researchers of World Bank differentiate two categories of crowdfunding: donation crowdfunding and crowd-fund investing.

Donation crowdfunding raises capital more than sale of securities for creative or charity projects. Sometimes a start-up company or product innovation is supported by donations in exchange for early access to innovative product or service. Within crowdfund investing capital is raised by selling financial instruments related to the assets of the company and its financial performance. Crowdfunding investing (CFI) consists of raising debt capital of the company in the form of loans, selling claims to its intellectual property or ownership shares of investors. In such cases a lot of investors make modest investments, while in a more traditional model business angels (investors) finance the entire project.

The entrepreneurs already practice five main business models within the above mentioned categories. The crowdfunding platform is typically organized around one of these models. The main advantages and disadvantages of each model are briefly highlighted in Table 1.

Table 1

Characteristics of different crowdfunding models [19]

Crowd-funding model	Business model	Features	Advantages	Disadvantages
Donation	Donation-based	Philanthropic: funders donate without expecting monetary compensation	No risk	Donors do not acquire security interest. Entrepreneurs have difficulty raising substantial capital
	Reward-based	Funders receive a token gift of appreciation or pre-purchase of a service or product. This model is evolving into a marketplace of its own, with firms raising considerable sums through pre-sales	Low risk (primarily fulfillment and fraud risk). No real potential for financial return	Potential return is small. No security is acquired, and there is no accountability mechanism. Most entrepreneurs may have difficulty raising substantial capital without a product with mass appeal to sell
Investing	Equity-based	Funders receive equity instruments or profit sharing arrangements	Potential to share in the profitability of the venture. Unlimited potential for financial gain. May attract relatively large numbers of investors	Potential loss of investment. Equity holders are subordinate to creditors in the event of bankruptcy. Securities laws related to crowdfund investing may be complex
	Lending-based	Funders receive a debt instrument that pays a fixed rate of interest and returns principal on a specified schedule	Pre-determined rate of return agreed upon between lender and borrower. Debt holders are senior to equity holders in case of bankruptcy. Secured status may make it easier for entrepreneurs to raise capital	May be subordinate to senior creditors. High-failure rate of start-ups presents similar risk of loss as an equity investment, but with capped potential returns. Requires a business already generating cash flow. Existing/established, cash flow positive businesses may consider this option because they can offer a more structured exit opportunity than typical equity offerings
	Royalty-based	Less common than the other models. Funders receive a share in a unit trust, which acquires a royalty interest in the intellectual property of the fundraising company. A percentage of revenue is paid out over a period of time. The payout varies depending on the periodic revenue	Potential gain is unlimited, but the rate of gain is pre-determined by the interest rate. Investment presents less risk or return than an equity investment, but more than a debt instrument	Potential loss of investment. Risk of loss comparable to that of an equity investment, but investment offers lower potential returns than equity. The business could cease paying royalties if it chose to operate without the intellectual property in question. These instruments generally attract smaller pools of investors than other CFI models, so entrepreneurs may find it more difficult to raise capital with this model

In order to understand the opportunities and responsibilities of crowdfunding work, creators weigh advantages and disadvantages of crowdfunding, compare and contrast different responsibilities.

Table 2

The table of crowdfunding work, definition, and example
[20, p. 41; 21]

Crowdfunding work	Definition	Example
Understand	Understand opportunities and responsibilities of crowdfunding	Compare time commitment of crowdfunding to applying for a grant
Prepare	Prepare campaign materials	Write and film a campaign video
Test	Test campaign materials and project prototypes	Ask friends and family about how to improve the campaign video
Market	Market the project	Post a campaign link on social networks (Facebook and Twitter)
Execute	Execute project goals	Build rewards and send them to supporters through the United States Postal Service (USPS)
Contribute	Contribute knowledge back to the crowdfunding community	Write a blog to share advice on the crowdfunding experience

In conclusion, the author can say, that nowadays in the theoretical aspect different directions of crowdfunding are developing. Theories in the investment field, and especially those concerning the momentum-investment and herd principles, will need to be further considered in the light of crowdfunding. The different models of crowdfunding intermediaries need to be explored and illustrated for the purpose of practical use.

The first online crowdfunding project is thought to have occurred in 1997. The famous American Rock band had a need in additional financial resources for a tour and their fans decided to gather an appropriate sum using the Internet. Although the participants of the band were not involved in the primary round of fundraising, they have used such techniques to fund the production of their following albums since then. The first crowdfunding platform was launched in 2001. In 2011 there were already 452 crowdfunding platforms around the world with 1,47 billion USD [22]. First and foremost, crowdfunding is a relatively effective way of reaching a wide audience. However, these platforms often do charge a certain percentage of raised funds.

Although there are several benefits for both emerging innovators and crowdfunders to engage in crowdfunding, payment of monetary rewards or profit shares are often limited due to legal restrictions (P. Belleflamme, 2011; A. Schwienbacher and B. Larralde, 2010) [3; 9]. T. Kappel (2009), in a research on the potential use of crowdfunding in the US recording industry, distinguishes between a "betting model" and an "investment model" of crowdfunding, which falls under betting and securities law respectively [23]. Moreover, E. Bonabeau (2009) identifies issues concerning the ownership of intellectual property in crowdsourcing, which given its multi-investor nature,

are likely to be valid concerns for crowdfunding as well [24]. This translates into the treatment of financial rewards being rather complex, hence why certain platforms may offer a financial return depending on their country of origin?

Nowadays, nearly 45 nations in North America, Latin America, Europe, Africa and Asia have active crowdfunding platforms.

In particular the rapid growth of different types of crowdfunding platforms is observed within Europe and the United States. As a result, the annual growth rate expanded at a 63 percent across all regions during the period from 2009 to 2012. Particularly, equity-based platforms exhibited the annual growth rate of 114 percent, lending-based platforms 78 percent, donation-based 43 percent, and reward-based 524 percent [19].

The interest in expanding the reach of crowdfund investing throughout North America has particularly grown after the appropriate Act adaptation in 2012. For instance, Deloitte forecasted the growth of the CFI market in the United States to three billion USD. The crowdfunding-related legislation is rapidly developed in Canada. The crowdfund investing regulatory framework is created by government in Mexico [25].

Other important global events include crowdfunding activity within all regions.

The European Crowdfunding Network was created in 2012 with the goal of developing a European regulatory model. In the Netherlands the CFI was launched in July 2012. Nowadays, it provides crowdfunding activity within more than 15 platforms. The Italian companies already have the possibility to raise money via crowdfund investing through a modified version of CFI.

In Latin America the Colombian researchers have recognized CFI as one of the key areas of study to allow for early-stage capital expansion. There are more than fifteen reward-based platforms in Brazil, which is one of the leaders in the crowdfunding space in South America. Nowadays, there is also a successful CFI platform in Chile.

The author observed a rapid growth of interest in crowdfunding platforms in Asia, particularly in the Republic of Korea, Brunei and Malaysia. Furthermore, there are successful reward-based portals in Singapore.

In the Africa region the crowdfunding activity is beginning in Kenya, Ghana, and South Africa, the United Arab Emirates, Jordan, Lebanon and the Arab Republic of Egypt [19, p. 19].

According to the data of the European Union, the results of the crowdfunding platform activity can be represented as financial or non-financial return.

The appropriate statistics showed that the internal market for crowdfunding with nonfinancial returns (crowd sponsoring) works quite well. For instance, 81 % of non-financial return platforms are international and 14 % of them would like to work in this way in the future. Approximately one third of stakeholders supported the European action on the non-financial return crowdfunding to facilitate market access or to protect contributors. Such stakeholders who expressed support for European measures to activate cross-border activity for non-financial return models mostly referred to legal uncertainty as one of the main borders.

Crowdfunding for financial returns involves market access with a rather high level of investor protection. There are points of view that the internal market is not effective enough for financial-return platforms. Almost all financial return platforms would like to extend their further business to other European Member States. At the same time only 38 % of such platforms are able to operate cross-border. Nearly 44 % of financial return platforms underlined the lack of information about applicable rules. It prevents them from operating in more than one European country.

Half of respondents recognized the need for European action on financial return crowdfunding. The equally important considerations are market access and investor protection. Nearly 49 % of respondents called on the European Union to promote the single market for financial return crowdfunding and 51 % highlighted a need for the European Union action to ensure appropriate investor protection for lending and securities crowdfunding. They also highlighted the risks for contributors in the crowd lending and crowd investing models, as well as the need for transparency on platform charges, interest rates, and on the expected profitability [26].

The list of some prominent crowdfunding platforms is presented in Table 3.

Table 3

The list of crowdfunding platforms (compiled by the author on the basis of [34])

Crowdfunding platform	Volume, mln USD	Fee, %	Other important conditions
1	2	3	4
Kickstarter [27]	220 million USD from 61 000 projects	5 % fee for every successful project	Kickstarter accepts almost all kinds of creative projects but not for charity or scholarships. The submission process is rather easy. The client needs to sign up an account and fill out the current project details. The client is encouraged to describe everything in detail, as there will be crews reviewing the form to decide whether to accept the current project or not
Indiegogo [28]	–	The platform will get 4 % from every raised fund, additional 3 % will be charged for credit card processing. 25 USD are paid by foreign companies	Indie means the short form of "independence". Therefore, this crowdfunding platform is aimed to help the client to raise funds and make their own project "go-go-go". The PayPal is used as the payment option for USA and foreign residents. There is a funding plan called "Flexible Funding", in which the client could receive the fund even if the project has failed to reach the funding goal. The client should pay a higher fee for this kind of option
RocketHub [29]	–	The site charges 4 % of the fund for a successful project, and 8 % for a project ended without reaching the financial goal	The site proposes a simple three-step process to upload the project. The client is able to observe the progress and the status of the current project. It is interesting for creative people, for example, artists, photographers and musicians who seek for rare opportunities and publicity
GoFundMe [30]	–	GoFundMe takes 5 % from each donation, which the client receives. The services WePay or PayPal can be used to process the payment	The platform represents mostly donation. Sharing means caring. The goal of this kind of site is to spread everywhere the message about the current need

Table 3 (the end)

1	2	3	4
Razoo [31]	more than 97 USD for thousands of worthy causes	The site charges a very low rate. It is 2.9 % of the total fund to compare with approximately 4 % for other crowdfunding sites	The site has separate sections for rather profitable projects and non-profit fundraising projects. The fundraisers are divided into four main categories: nonprofits, individuals, corporations, and foundations. Each of them has its own benefits. One of the main advantages of the site is its high technological level. The client is able to create any donation section in any part of a blog within the Donation Widget and the Facebook Widget. In addition, there is What's wrong about Razoo which is an iPhone app that enables entrepreneurs to manage the project and engage more donors
Crowdrise [32]	–	Generally, there is a 4,95 % charge for the profit fundraising event	Crowdrise specializes more on dealing with real world issues than developing profitable creativity. They fund for animal welfare, arts, cultures, diseases, education, and even religion. The platform labels as such that helps raise money for Charity. At the same time, that does not mean that the client is not able to raise money for some personal causes. Therefore, charity and personal fundraising sections are clearly separated into Fundraiser and Nonprofit categories. There are also CrowdRise Points, which are gained by the fundraiser, whose activity is donated. Based on such points, Crowdrise members are able to know which fundraiser or organization has made more impact to the world. It helps the organization raise their popularity and improve their reputation
PledgeMusic [33]	–	15 % out of the fund	Such platform is a crowdfunding effort to bring in new talent into the music industry. The career of a music artist is always an expensive one and requires major funding and publicity. PledgeMusic is one such crowdfunding site, which helps to gather important resources. Instead other music-related sites, which are often philosophical, with a hardcore user interface, the PledgeMusic is clearly an exception

In general, crowdfunding can be applied to fund a vast range of projects, including but not limited to business ventures, creative arts, NGO funding, and charities. The range of successful projects within the crowdfunding domain is vast and by no means limited to only one category of project type.

Crowdfunding is able to offer different benefits to a large number of its users. Partly, this can be explained by its flexibility, community participation and the large spectrum of possible forms of such financing. Due to the variety of crowdfunding limitations, it is impossible to solve all eligible forms of access to finance issues only on its own. But at the same time crowdfunding is an alternative form of financing that can complement other forms of traditional financing. Crowdfunding is still a young and evolving form of finance and needs further development and exploration. In practice, it helps start-ups to solve their finance problems and move up the "funding escalator". Thus, crowdfunding may help reduce an important market failure and activate further development.

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БЕЗРОБІТТЯ І МОЖЛИВОСТІ ЦИФРОВОЇ ЗАЙНЯТОСТІ ДЛЯ ЙОГО ЗНИЖЕННЯ

Азьмук Н. А.

Використання інформаційних технологій на робочих місцях формує глобальний цифровий ринок праці, для якого характерною є трансформація соціально-трудових відносин, процесу праці та форм зайнятості. Це зумовлює, з одного боку, підвищення рівня безробіття, унаслідок заміщення цифровими технологіями працівників, а з іншого – виникнення нових цифрових форм зайнятості.

У процесі дослідження використано такі наукові методи: логічного й порівняльного аналізу, систематизації, теоретичного узагальнення. Виявлено особливості глобального ринку праці, вивчено динаміку змін зайнятості й безробіття, надано характеристику цифрової зайнятості та її класифікацію.

Інформаційні технології трансформують глобальний ринок праці, зумовлюють формування цифрового сегмента й переносять робочі місця до інформаційного простору. Відбувається збільшення цифрової пропозиції робочої сили, завдяки приєднанню працівників до глобального мережевого цифрового простору, що посилює конкуренцію між ними. Цифрові технології обумовлюють поширення віртуальної міграції робочої сили, яка відбувається без фактичної зміни місця проживання працівників. Це, у свою чергу, сприяє переміщенню соціально-трудових відносин між роботодавцем та працівником до Інтернету.

Одночасно із процесами дигіталізації глобального ринку праці зростає загальне безробіття. Найбільш високий рівень безробіття притаманний двом групам країн: найменш розвинутим країнам та розвинутим країнам, які не подолали наслідки фінансово-економічної кризи. Для розвинутих країн характерним є поширення технологічного безробіття. Ситуацію з безробіттям ускладнено формуванням нової верстви населення – економічно неактивної молоді.

Водночас із цим відбувається формування нового виду зайнятості – цифрового. Цифрову зайнятість реалізують у таких формах, як: електронний аутсорсинг, електронний фриланс, IT-стартап. Запропоновано класифікацію цифрової зайнятості, залежно від рівня її складності, на базову та старт-зайнятість. Обґрунтовано доцільність використання цифрової зайнятості для зменшення рівня безробіття у світі.

Ключові слова: глобальний ринок праці, безробіття, дигіталізація економіки, цифрова базова зайнятість, цифрова смарт-зайнятість.

БЕЗРАБОТИЦА И ВОЗМОЖНОСТИ ЦИФРОВОЙ ЗАНЯТОСТИ ДЛЯ ЕЕ СНИЖЕНИЯ

Азьмук Н. А.

Использование информационных технологий на рабочих местах формирует глобальный цифровой рынок труда, который характеризуется трансформацией социально-трудовых отношений, процесса труда и форм занятости. Это обуславливает, с одной стороны, повышение уровня безработицы, вследствие замещения работников цифровыми технологиями, а с другой – возникновение новых цифровых форм занятости.