

Цифровая экономика

УДК 338

JEL: M31

*КАЛИНИНА Марина Алексеевна*¹

¹ Финансовый университет при Правительстве Российской Федерации, Ленинградский проспект 49, Москва, 125993, Россия.

<https://orcid.org/0000-0001-5584-580X>

¹ Калинина Марина Алексеевна, кандидат экономических наук, PhD, доцент, Москва. E-mail: makalinina@fa.ru

*КОЛЕСНИЧЕНКО Никита Константинович*²

² Финансовый университет при Правительстве Российской Федерации, Ленинградский проспект, 49, Москва, 125993, Россия.

<https://orcid.org/0000-0003-0789-2438>

² Колесниченко Никита Константинович, студент 2 курса факультета международных экономических отношений, Москва.

E-mail: kolesnichenko-n@mail.ru

ПОТРЕБИТЕЛЬ В УСЛОВИЯХ ЦИФРОВОЙ ТРАНСФОРМАЦИИ

Аннотация

Предмет/тема. Сегодня потребители становятся все более требовательными и нетерпеливыми. Они с минимальным количеством усилий хотят получать от производителя ровно то, что ожидают. Но далеко не все бренды к этому готовы.

Необходима трансформация на новые принципы хозяйствования на всех уровнях принятия решений на основе новейших технологий и новых потребностей и возможностей потребителя. Потребителю в настоящее время доступны те же ресурсы, включая информационные, какими владеют компании.

Учитывая уровень цифровой зрелости потребительского капитала, компании вынуждены пересматривать разрабатываемые стратегические решения и выстраивать новую форму взаимоотношений с потребителями.

Цели/задачи. Целью данной работы является определение роли цифровизации в процессе взаимодействия производителя и конечного потребителя, выявления особенностей digital-трансформации, а также определение воздействия цифровизации на маркетинговые решения.

Для достижения данной цели необходимо решить следующие задачи: раскрыть основные особенности цифровой трансформации; проанализировать модель поведения потребителя в условиях цифровой экономики; выявить основные аспекты влияния цифровой трансформации на бизнес, новые стратегические решения компаний.

Методология. Выполнение поставленных задач осуществляется с использованием кабинетных и полевых исследований (в частности, метода наблюдения за поведением потребителей и их взаимоотношениями со стейкхолдерами).

Также были использованы методы анализа, обработки и обобщения информации.

Поставленные задачи потребовали проведения углубленного анализа поведения потребителя в динамике (от традиционного к цифровому, его предпочтений и предпочтений в новой среде), а также изучения

стратегических решений компаний, адаптируемых к новым реалиям в условиях digital-трансформации.

Вывод. Потребитель в цифровой среде отличается новыми характеристиками. Одной из самых важных характеристик является его интеграция с новейшими цифровыми технологиями. Поэтому digital customer – это потребитель, который использует самые современные технологии, позволяющие ставить и решать принципиально новые задачи, участвовать в деятельности компаний тех брендов, с которыми он аффилирован.

Цифровые технологии также позволяют вовлекать потребителя не только к производственной, но и маркетинговой деятельности, что и приводит к новому пониманию маркетинговой активности.

Цифровая среда ставит новые вызовы компаниям, вынуждает приспосабливаться к новым условиям, решать маркетинговые задачи на принципиально ином уровне.

Ключевые слова. *Диджитал-маркетинг, цифровизация, диджитал-трансформация, цифровая зрелость, маркетинговая стратегия, цифровизация бизнеса.*

Digital economy

Marina A Kalinina, PhD in Economics, PhD, Associate Professor, Financial University under the Government of the Russian Federation, Moscow.

E-mail: makalinina@fa.ru

Nikita K. Kolesnichenko, 2nd year student, Department of International economic relations, Financial University under the Government of the Russian Federation, Moscow. E-mail: kolesnichenko-n@mail.ru

CONSUMER IN A DIGITAL TRANSFORMATION

Abstract

Subject/Topic Consumers are becoming more demanding and impatient. They want to get exactly what they expect from the manufacturer with minimal efforts instantly exactly in a moment when they want it. In reality not all the brands are ready for that.

Transformation towards digital economy is needed within all levels of decision making process considering latest technologies and new level of customer's wants and demands. Customers nowadays have the same access to all kinds of resources, including information, as companies have.

Considering the level of digital customer maturity, companies nowadays are needed to revise marketing strategies and reorganize the business model of relationship with their customers.

Goals/Objectives The aim of this work is to determine the role of digitalization in the process of interaction between the manufacturer and the end user, identifying the features of digital transformation.

To achieve this goal, it is necessary to solve the following tasks: reveal the main features of digital transformation; analyze the model of consumer behavior in a digital economy; identify the main aspects of the impact of digital transformation on the business, new strategic decisions.

Methodology The implementation of the tasks is carried out through the use of domestic and foreign literature on this topic, using cabinet and field research

(observation methodology in particular, examining customer's behavior and their relationship with stakeholders). Methods of analysis, processing and generalization of information were also used.

In order to fulfill the task in depth, analysis of consumer behavior (from conventional to the digital, customer's changing needs, wants and demands in new environment), as well as new business strategic decisions, adapted to the new realities, was performed.

Conclusion and Relevance Digital customer could be characterized by a number of totally different features. One of the most important – is convergence with the newest digital technologies. Using the latest technologies customer can set up different goals, can participate in company's corporate life, especially those brands, which he is affiliated with.

Digital technologies allow customer to participate not only in production process, but also in marketing activities which leads to a new understanding of marketing. That's a new challenge for a company and a new level of launching and managing marketing strategies.

Keywords: *Digital-marketing, digitalization, digital transformation, customer's digital maturity, marketing strategy, business digitalization.*

Today, no one will talk about the advantages of the global digital revolution, it is already happening. Today, almost everyone, in one way or another, uses gadgets and modern digital services, ranging from social networks, television and entertainment, ending with public services. It would be strange to assume that in this new digital economy, the business will be able to work according to the old model, with traditional processes and with the same efficiency. The driver of changes is the modern consumer, his preferences and the form of consumption of goods and services.

Digitalization, digital transformation - this trend has already been firmly entrenched in the programs of the largest panel discussions at economic forums and specialized conferences. Of course, sometimes it is inferior to the blockchain, but in fact it is a more important fundamental topic today for business development. The potential of this market is simply colossal. Today, according to some estimates, more than 60% of the world's largest corporations are already working on their digital transformation strategy.

Hence, not all brands are ready for this. BCG study found that approximately 2% of companies are in the digital maturity phase»[1]. Digital transformation gives you a clear competitive edge. It can increase company revenues by 20% and reduce costs by 30%»[2].

The best thing is that the modern consumer is the main driver of change - business is changing under the influence of new factors. That is why digital transformation is not a service of consulting companies, but an inevitable process that world business is experiencing, adapting to new conditions and preferences of the digital economic society.

According to AKIT (The Association of e-Commerce companies is a non-profit organization established in 2012, whose goals are to establish fair competition principles, create a safe service zone for customers in the e-

Commerce market and reduce the share of the gray market [3]) and Sberbank, the volume of Russian Internet commerce from year to year shows a steady upward trend (Figure 1).

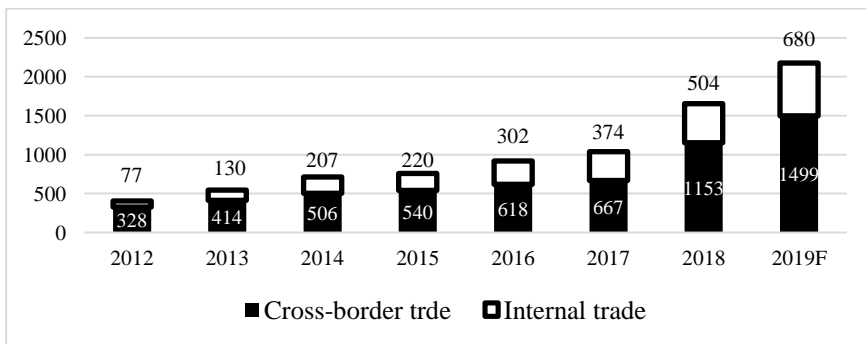


Figure 1. Russian e-commerce market

As can be seen on Figure 1, on average 2/3 of the structure of Russia's Internet trade is internal trade. By the mid-2019, the volume of trade amounted to 2179 billion rubles.

Important thing to mention is - digital transformation is not so much about technology, but about the change in thinking and culture in the company. There are a few key areas of digital transformation on the Figure 2.

It is the need to understand your consumer and study his behavioral characteristics that is a key area of digital transformation. Only with this approach one can be effective tomorrow, respond to tectonic and reactive changes in the market. Today, a product is not a product or service, but a complete process of interacting with a client. An expertise has already been formed under the name “customer experience” [5] - this is a set of impressions that the client receives in the process of interacting with the company, its services [14].

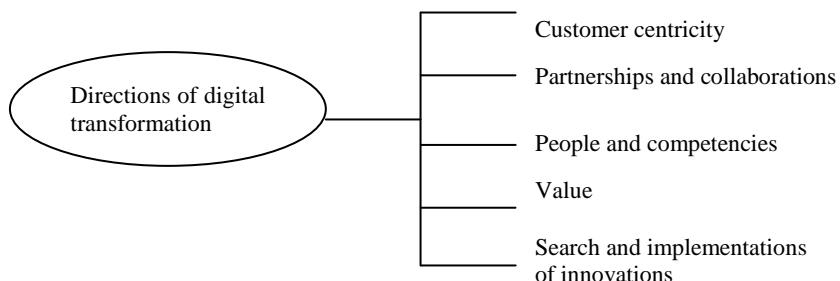


Figure 2. Directions of digital transformation

Many companies have launched a client-centric transformation and are engaged in the study, analysis and management of customer experience, using it

as a platform for the growth and creation of new products and services [4]. Digital transformation is a lot about interrelations between technologies and customer [16]. More than that one can talk about convergence between three elements – technology, consumers and company. Digital technologies mixes all these elements together, that represents the Figure 3.

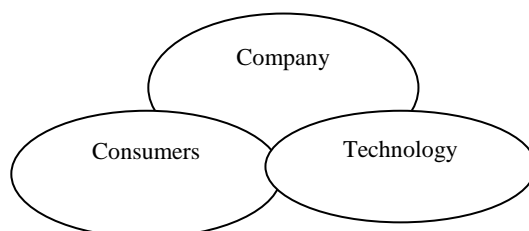


Figure 3. Areas of convergence

Customer and technology in cooperation can solve or influence company's decision making and even marketing processes. Now customer understands that he can demand much more and get a different product (personalized), with an extra value, using channels which are the most convenient for him. The customer can also influence and reshape the company's pricing strategy [15]. Now customer has many options (auctions, name your own price etc.) Contemporary customer has an access to more search engines and decision-making tools. Companies have to decide – how to put more tools to the customer's hands from one side, and increase customer's loyalty - from the other side [13].

Hybrid customer that unites human being and digital technologies can be treated as a new customer with different needs and wants, that reshape marketing and company' behavior. This could be characterized as a win-win strategy for those who realize and consider that issue on the earlier stages of a new market development.

It's a win-strategy for the customer, because customer can get exactly what he wants (customized product), the prepayment could be done before production process is over. Customer also gets extra emotional value communicating with production brand, influencing decision-making process, participating in research.

It's a win-strategy for the producer, because the sales are guaranteed and marketing budget was saved. It could be possible exclusively thanks to digital technology that was able to reverse marketing activities towards the customer.

The company can launch initiatives that solicits advertisement from the customer, customers use digital channeling, digital pricing strategies.

Convergence strategies could be seen everywhere, in marketing tools and instruments. The concept of Long Tale by Andersen (2012 []) can be combined with the concept – Pareto rule. It's another demonstration that conventional marketing tools are still of great value and has to be used by managers along with new technologies and marketing concepts.

Digital partnership is becoming one of the important factors of scaling, which allows companies, regardless of geography of presence, to conduct business anywhere in the world. For example, the introduction of artificial intelligence and neural networks in insurance - when damage assessment is carried out completely remotely - this will allow large players to consolidate regional markets on the basis of a unified service system without borders and the need of visiting the office.

Big Data is no longer just a trend, but a working tool, without which it is impossible to imagine the work of a modern company. Using available data a company can forecast a demand, form preferences, and even products and services are being adapted.

Major stages in the evolution of data are the three main strategic periods in the development of the company's IT infrastructure: data collection and analysis, sorting and segmentation, data enrichment from internal and external sources, and the use of data to adapt the company's products and services. All three stages are rather laborious and important, therefore, they can take a certain time, which is important to consider when forming a digital transformation strategy. Already today, Big Data, artificial intelligence, neural networks are part of the services of financial companies, retail and medicine.

In recent years, the word “innovation” sounds everywhere - everyone wants a “magic pill” or a ready-made successful case that will solve all problems, but few people think about the nature of the origin of these very innovations.

Thanks to digital technology, we are moving from a pre-design model to a model of ongoing experimentation [8].

If previously the product was the result of a lot of preliminary marketing research, engineering and expert formulation, today the capabilities of digital technologies and the speed of changes in the markets make businesses constantly try and test their solutions. Thanks to modern methods of project management, we can form innovation research centers in companies using flexible methodologies, the essence of which is regular work on the search and testing of new areas of business development, products and solutions.

Digital services are developing rapidly and penetrating deeper into everyday life. Uberization, for example, has turned the passenger transportation market in just three years, the food industry has actually doubled over the past three years, and the number of contactless payments over the past two years has increased from 2% to 42% [9].

These services have become indispensable, completely changing the rules of the game in the consumer market.

A new model of shared consumption, or sharing economy, has transformed society and changed the value system. It turns out that it is not necessary to own material objects in order to use them - just open a website or launch an application to gain access to things and services around the world. By 2025, the

turnover of the sharing economy in Europe will reach 570 billion euros, experts predict PWC [10].

One of the main drivers of the economy of joint consumption has become the transport industry. According to Ernst & Young, more than 25% of consumers believe that owning a car is not necessary. The rapid development of cities turns the car from a vehicle into a useless luxury item: expensive parking, traffic jams and restrictions on entry to the center make it impossible to own your own car. Today in Russia all models of co-consumption in transport are presented: taxi, car sharing, ride sharing, personal mobility devices (bicycles and scooters). The latter format can be especially demanded in large cities where scooters become “last mile” transport, helping to comfortably get, for example, from the metro to the office. In turn, car sharing has already changed the landscape of many Russian cities. Car sharing services allow motorists to abandon their own car, while maintaining mobility and autonomy.

In addition, many people enjoy driving a car, so car sharing is preferable to a taxi for them. Carsharing will soon make up almost half of the entire sharing economy. According to Markets & Markets forecast, by 2025 the turnover of the global car-sharing market will grow to \$ 218 billion, and the average annual growth rate will be 19.87%.

Today 81% of online consumers in Russia use online banking, two-thirds (67%) buy clothes, shoes and other goods on the Internet, one in three (31%) regularly orders food online, and every fifth uses a fitness tracker or a smart watch (22 and 19%, respectively) [12].

This is not surprising: today, according to Nielsen Promo Pressure, already up to 50% of consumer goods in the largest categories are sold at discounts, and this share continues to increase. 85% - would monitor the state of health or individual medical indicators, and 82% would like to usefully spend time on the road (Figure 4).

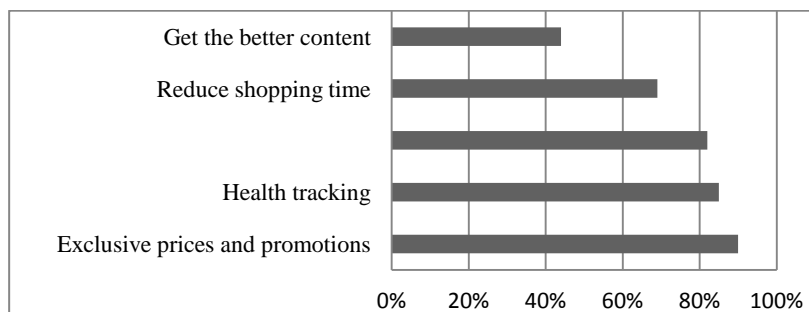


Figure 4. Rating of time spending channels

Accelerated technology adaptation by Russian consumers challenges business and marketers: how to be able quickly respond to changing demand?

How to be sure that investments in technological products come true? Finally, how to use the new data types accessed by technology?

In the retail market, a quarter of Russian marketing and CEOs and FMCGs (fast moving consumer goods) consider their companies to be the pioneers of digitalization. They are actively introducing technologies that automate manual labor, the Internet of things, artificial intelligence, augmented and virtual reality, and others. At the same time, over the next three years, the share of those for whom digitalization will become one of the key areas of business development will increase to 85% (+30 percentage points), and for 20% of retail and FMCG companies this priority will become the main one (Figure 5).

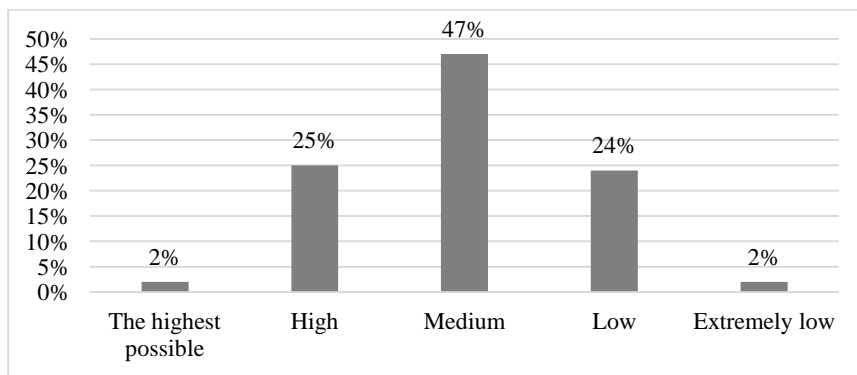


Figure 5. The level of companies automatization

Working with data is one of the priorities of digital transformation in the retail and FMCG industry: about two thirds of companies implement data management ecosystems that unite all parts of the organization to increase efficiency. Data management ecosystem implies collection of infrastructure, analytics, and applications used to capture and analyze data. In the three-year perspective, the importance of data management ecosystems will grow; this technological approach will lead the list of digitalization priorities. Among other priorities are the introduction of new technological solutions for the accelerated collection of feedback from consumers or customers in order to personalize services or goods, as well as automation related to the implementation of artificial intelligence, machine learning and Deep Learning.

Digital economy technologies are transforming traditional industries and providing business opportunities. The spread of digital technologies in everyday life is changing the way we access various services and information. Digital technologies not only open up new opportunities, but also give rise to an increased demand for new knowledge and skills. The consumer in the digital economy has a more significant role in the market. An analysis of fundamental computer skills in Russia shows that these skills are critically low and are already becoming an obstacle to accelerate the digitalization of the economy.

References:

The Boston Consulting Group, report «Как достичь цифровой зрелости», 2018.

Think with Google, report «На каком этапе развития “digital-маркетинга” находится ваша компания».

AKIT official website. [Electronic resource]. Access mode: URL - Available at: <https://www.akit.ru> (accessed 11 April 2020).

Digital Russia: a New Reality, McKinsey. [Electronic resource]. Access mode: URL - https://www.mckinsey.com/ru/~/_/media/McKinsey/Locations/Europe%20and%20Middle%20East/Russia/Our%20Insights/Digital%20Russia/Digital-Russia-report.ashx (accessed 12 March 2020).

Коммерсант: [website]. URL: [https://www.kommersant.ru/doc/2604351.Measuring the Digital Transformation, OECD](https://www.kommersant.ru/doc/2604351.Measuring%20the%20Digital%20Transformation,%20OECD). [Electronic resource]. Access mode: URL - <https://www.oecd-ilibrary.org/sites/9789264311992-en/index.html?itemId=/content/publication/9789264311992-en> (accessed 28 March 2020).

Digital Economy Report, UNCTAD. [Electronic resource]. Access mode: URL - https://unctad.org/en/PublicationsLibrary/der2019_overview_en.pdf (accessed 29 March 2020).

Report on the digital economy development in Russia. Competition in the digital age: strategic challenges for Russia. [Electronic resource]. Access mode: URL - <https://roscongress.org/en/materials/doklad-o-razvitii-tsifrovoy-ekonomiki-v-rossii-konkurentsia-v-tsifrovuyu-epokhu-strategicheskie-vyz/> (accessed 7 April 2020).

Competing in the Digital Age, World Bank Group. [Electronic resource]. Access mode: URL - <http://documents.worldbank.org/curated/en/860291539115402187/pdf/Competing-in-the-Digital-Age-Policy-Implications-for-the-Russian-Federation-Russia-Digital-Economy-Report.pdf> (accessed 5 April 2020).

Tadviser: “Бесконтактные NFC-платежи” [website]. URL [http://www.tadviser.ru/index.php/Статья:Бесконтактные NFC-платежи](http://www.tadviser.ru/index.php/Статья:Бесконтактные%20NFC-платежи).

PWC report “The Sharing Economy” [website]. URL : https://www.pwc.fr/fr/assets/files/pdf/2015/05/pwc_etude_sharing_economy.

Nielsen study “Technology Trends in Marketing and Consumer Life”. URL: <https://www.nielsen.com/ru/ru/insights/report/2019/techtrends> 2019.

Калинина М.А. Потребительское поведение на современных промышленных рынках. Сб.: Экономика и управление в машиностроении. 2017. № 3. С. 29-39.

Калинина М.А. Маркетинг впечатлений как новый этап создания и удержания ценности потребителя. Сб. Научные труды Вольного экономического общества России. 2016. Т. 198. № 2. С. 242-249.

M.A.Kalinina. Customization as a marketing innovative driver in a turbulence economy. Управленческие науки. 2017. Т.7. № 2. С.66-69.

Wind Y. J., Mahajan V., Gunther R. E. Convergence Marketing: Strategies for reaching the New Hybrid Customer. Upper Saddle River: Financial Times Prentice Hall, 2014.

Glaz'ev S.Yu. Strategiya operezhayushchego razvitiya i integratsii na osnove stanovleniya shestogo texnologicheskogo uklada [Strategy of advanced

development and integration on the basis formation of the sixth technological mode]. Partnerstvo civilizatsii [Partnership of civilizations], 2013, I. 1-2, pp. 196-232.