

The conducted analysis of global trends in the development of the digital economy and financial technologies showed the intensification of the processes of digitalization of financial assets due to the emergence of new types of digital instruments in addition to key digitalization technologies in the management of financial assets, such as blockchain, artificial intelligence and big data. The ongoing transformation of the economy in the direction of digitalization of financial assets actualizes the identification of challenges and trends, one of which is the digitalization of the currency of central banks — the digital ruble, which will be launched into circulation in 2025. The lack of a unified opinion of experts and scientists on the problems of introducing the digital currency of the Central Bank Russian Federation is associated with the risks of using them, which actualizes scientific research in this field of knowledge. The analysis of publications made it possible to determine the need for changes in the legal regulation of the digital ruble turnover, to identify a priority problem — the lack of uniform approaches to defining the basic concepts of digitalization.

Keywords: digital transformation of the economy, digital technologies, digital assets, digital ruble, financial sector.

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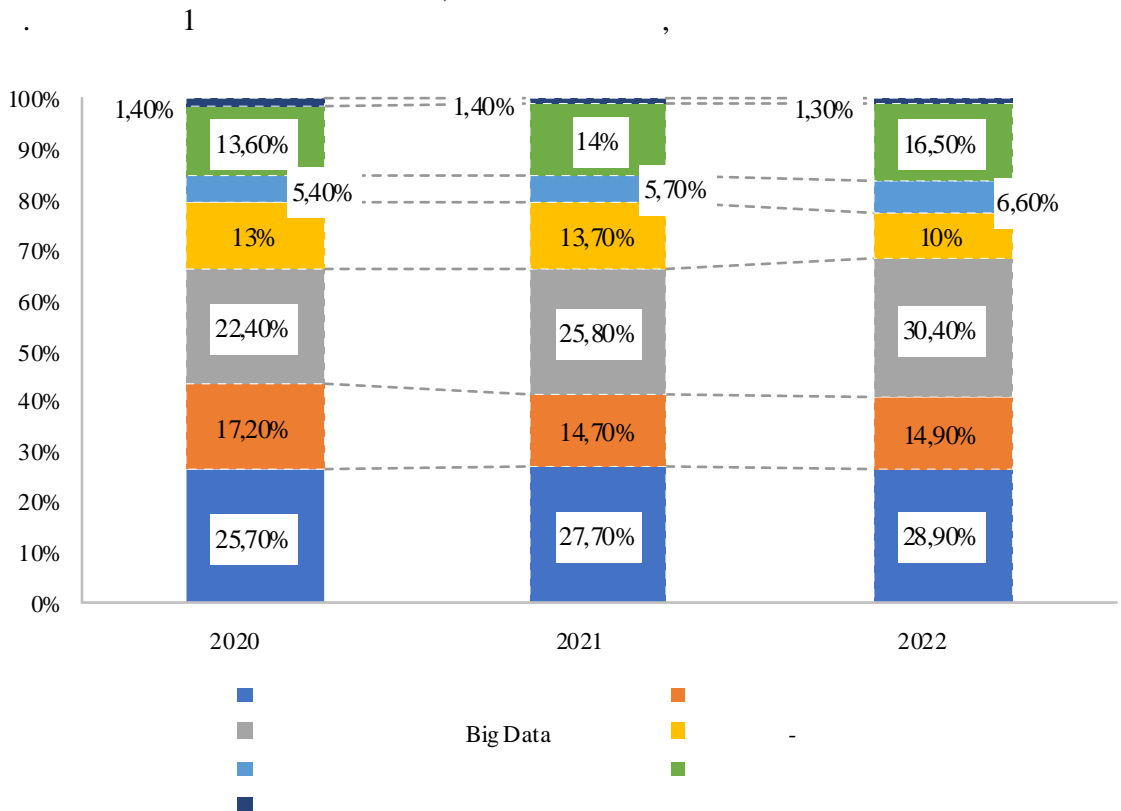
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