

THE PRACTICAL INFORMATION EXPERIENCE AND ELECTRONIC COMMUNICATIONS ARE THE FOUNDATIONS FOR RUNNING A SUCCESSFUL BUSINESS AND EDUCATION

Elena Sergeevna Hozeeva^{1, *}, Sergey Karpovich Semenovich¹, Denis
Alexandrovich Konopatsky¹, Elizaveta Iosifovna Hozeeva¹

¹ Belarusian National Technical University, Minsk, Belarus

* *E-mail:* v.elena2@mail.ru

ABSTRACT

JEL: A12, I23, I25

Received: 20-01-2025

Accepted: 30-05-2025

Published: 29-06-2025

Copyright: © 2025 by
Hozeeva, E. et al.

**Submitted for possible
open access publication
under the terms and
conditions of the**

**Creative Commons
Attribution (CC BY)
license**

(<https://creativecommons.org/licenses/by/4.0/>).

The article examines the modern aspects of the use of information, electronic communications and educational approaches in business and education. The study analyses modern methods of using electronic correspondence, video conferencing and online payment systems as management and training tools. The methodological approach is based on a comparative analysis of national and international experience, a study of practical cases from the Belarusian National Technical University (BNTU). Particular attention is paid to the integration of practical experience into educational programs, which contributes to improving the quality of specialist training. As a result of the study, the key factors contributing to the successful implementation of digital technologies in business and education have been identified, as well as recommendations for optimising curricula and professional retraining have been proposed. The main conclusion of the article is that the combination of a professional approach to training, modern technologies and ethical business practices forms the basis for the successful development of both individual specialists and organisations in the conditions of globalisation and digitalisation.

Keywords: *business, digitalisation, electronic communications, training, professional retraining*

Citation: Hozeeva, E. S., Semenovich, S. K., Konopatsky, D. A., and Hozeeva, E. I. (2025) *The Practical Information Experience and Electronic Communications are the Foundations for Running a Successful Business and Education*. Journal “*Човешку ресурсу & Технологији = HR & Technologies*”, Creative Space Association, 1, pp. 20 – 33.

INTRODUCTION

In today’s civilised society, information and electronic communication have become paramount. The widespread use of Internet technologies facilitates business negotiations, financial settlements, management of corporate correspondence and the organization of distance learning. However, the lack of an integrated practical approach in educational programs and the uncontrolled dissemination of unprepared information can lead to a decrease in the quality of training and an increase in business risks. This article examines the many years of professional experience of one of Europe’s leading universities, established in 1920 – the Belarusian National Technical University (BNTU). It proposes ways to improve education and business practices, integrating business specialists into teaching processes and promoting the extensive use of advertising tools for various information types.

In the context of business and education, information refers to structured data that holds meaning and relevance for decision-making, goal achievement, or understanding a specific domain. It includes processed data that is interpreted and contextualized to create actionable and practical knowledge.

In education, information serves as the basis for acquiring knowledge, building skills and developing competencies, while in business, its quality directly affects the effectiveness of processes and decisions. Information can be presented in both oral and written form.

The optimal mode of perception depends on specific conditions. Often, a combined approach that integrates oral presentations with written support (e.g., presentations with handouts) is the most effective. Additionally, individual preferences in information perception play a crucial role; some people better comprehend auditory information, while others prefer visual formats, which has undergone significant changes in the recent future.

“Advanced technologies are evolving at a remarkable pace, bringing forth entirely new tools that enhance workplace efficiency and comfort. In today's world, innovations like VR headsets, one-click digital document signing, and modern video surveillance systems have become commonplace and no longer seem extraordinary.” — (Schastny, 2025)

Written information is typically formal and includes legislative frameworks, current national and international decisions, business image support, contractual agreements, invitations to meetings and offsite seminars, discussions of marketing and development strategies, business proposals, organization advertisements, product advertisements, and other types conveyed through official correspondence.

Oral communication includes speech, radio and television broadcasts, face-to-face conversations, online discussions, online conferences, and informal conversations between employees. Oral communication often facilitates immediate feedback, allowing for quick adjustments to content and wording based on audience reactions.

It also helps create a more trusting atmosphere, strengthening interpersonal connections and improving collaboration. In addition, the digital age and globalization have introduced diverse and multifaceted methods of communicating information. Tools such as video conferencing, webinars, and interactive platforms offer new opportunities for sharing knowledge and experiences, thereby expanding the traditional perception of information as an unchanging element.

“The development of human capital plays a crucial role in accelerating the establishment of a knowledge-based economy, enhancing income on both personal and societal levels.” — (Danilchenko, Vershina and Kharitonovich, 2024)

The effective integration of various communication formats and channels creates a synergistic effect, enhancing the quality of education and business processes and ultimately driving the strategic goals of an organization.

The **purpose of the article** is to analyse the impact of practical information skills and electronic communications on the successful functioning of business and education. The study examines modern methods of electronic communication, the role of video conferencing and digital payments in the business environment, as well as the integration of specialists from different professional fields into the educational process. Based on a comparative analysis of national and international practices, recommendations are formulated for the optimisation of educational programs and improving the effectiveness of business communications.

1. LITERATURE REVIEW

“The transition from the 20th to the 21st century has been marked by a significant intensification of international relationships and a broadening of engagement among different socio-economic systems, cultures, nations, and their citizens. This global interaction is becoming increasingly multipolar, with countries actively asserting their presence in various regions of the world. Driven by national, cultural, educational, and economic priorities, states

navigate a landscape defined by intense competition, the necessity for swift adaptation, and the constant demand for informed and strategic decision-making.” — (Mitskevich and Sokolovskaya, 2024)

But each form has its own unique structure, context, and set of common pitfalls.

These problems can range from technical errors to strategic omissions. Common pitfalls include:

1) Disorganized information: The lack of a clear logical sequence and structure makes the letter difficult to understand and reduces its effectiveness for both the recipient and the sender.

2) Excessive length: Messages that are too long can bore readers and blur the intended message. Brevity is especially valuable in business correspondence.

3) Inappropriate formatting: Emails that lack proper formatting (for example, missing paragraphs or headings) usually do not encourage an engaging experience.

4) Lack of feedback: Ignoring correspondence can indicate communication problems and a need for clarification. It is also important to tailor business correspondence to the target audience. Different recipients may require different approaches. For example, internal emails between colleagues may be less formal than correspondence with clients or partners, which must strictly adhere to business etiquette.

Cultural and linguistic nuances should also be taken into account to avoid misunderstandings and leave a positive impression. Finally, every piece of correspondence contributes to the company’s reputation. Poorly worded messages, typos, or unprofessional structure can negatively impact the perception of the business.

1.1. Email and Other Electronic Communication Tools in Modern Business

In today’s world, education and business are unimaginable without electronic communication tools such as email, Zoom, Viber, WhatsApp, and other digital networks. Modern electronic communication methods offer numerous advantages, like Increased Work Efficiency - Instant information exchange allows for faster decision-making, especially in crises or when coordinating multiple teams. For instance, during a production issue, instant messaging helps quickly assemble a team and resolve the problem. Quick access to information and communication between colleagues speeds up the execution of tasks, increasing overall

capacity and productivity. For example, programmers can share code and solve technical problems in real time, reducing project development time.

“The knowledge economy is built on the basis of close, mutually beneficial cooperation between institutions and individuals - such as educational institutions, scientific bodies, the real sector of the economy and private individuals - through the active exchange of knowledge, information and skills. This process fosters the growth of intellectual capital and strengthens the overall potential of the economy.” (Danilchenko and Kharitonovich, 2018)

Other positive aspects:

- Facilitating Business Proposals and Financial Oversight;- Business proposals are easily shared through email; Timely financial checks and document exchanges—such as invoices, work completion certificates, payment orders, and other financial documents—can be sent and received efficiently; Email helps notify partners promptly about changes in calculations, payments, or delays; Electronic correspondence serves as documentation for financial transactions, ensuring transparency; All documents are stored in digital archives, simplifying retrieval and analysis; Electronic communication significantly reduces expenses for postal services and courier deliveries; Video conferences cut travel costs for business meetings.

- Platforms like Zoom facilitate virtual meetings among businesspeople and students, as well as practical seminars and conferences; Online communication supports remote work, providing flexible hours and access to broader talent development; Tools such as instant messengers make it easy to establish global connections with customers and partners, opening up new markets and business opportunities; - Online communication integrates with business systems such as CRM and ERP, automating processes and increasing efficiency.

But there are also many negative aspects:

- Online communication is vulnerable to data leaks and cyber attacks;

Hackers may intercept emails or messages, leading to leaks of commercial secrets; Weak password practices and insufficient security measures can grant unauthorized access to sensitive information; It can be difficult to verify the credibility of partners in international contracts; Some sources may offer outdated or unverified data- Certain companies hire individuals to write fake positive or negative reviews; Message tone may be misinterpreted, leading to conflicts; Automated responses and templates may not suit specific situations, causing dissatisfaction.

“Another example from Belarus highlights how youth innovation can evolve into impactful entrepreneurship. The national contest "100 Ideas for Belarus" has become a launchpad for young talents with promising projects. One inspiring case is that of Pavel Romanets. In 2020, while pursuing his studies at the Faculty of Mathematics and Informatics at Yanka Kupala State University of Grodno, Pavel initiated a startup that later gained residency status in the university's science and technology park. His first step was aimed at simplifying internal university communication between students and faculty. This led to the development of a digital tool specifically designed for group leaders. As the project matured, it sparked the idea of adapting similar IT tools for broader use in other sectors, illustrating how a simple student initiative can grow into a scalable business solution.” (Mikhailovskaya, 2024a, 2024b)

So, in practice, ready-made businessmen are born from the student bench.

1.2. Electronic Payments as Essential Financial Instruments

“In the face of intensifying global economic rivalry, sustainable socio-economic development and the competitiveness of organizations, regions, and nations increasingly depend on the creation of an effective mechanism for turning scientific and technological achievements into marketable innovations. This process is vital for enhancing innovation potential, securing technological autonomy, and improving the resilience and competitiveness of economic systems across different scales.” (Nekhorosheva and. Nechepurenko, 2024)

Online payments have transformed the financial services landscape. Banks must adapt to these changes by offering modern, convenient solutions. This shift is increasing competition among financial institutions and driving innovation in financial technology (FinTech). Businesses conduct cashless transactions by transferring payments directly to the organization’s accounts. In the past, paper documentation, payment orders, or cash management instructions were required to confirm payments. Now, electronic platforms simplify this process, allowing instant direct transfers without visiting the bank.

Modern technologies offer platforms and mobile applications that enable real-time payments, which increases convenience and speeds up the workflow. Integrating electronic payments with accounting systems automates financial workflows, reduces errors, and speeds up transaction processing, which significantly improves the overall workflow. At the same time, encryption and other security technologies reduce the risk of fraud and unauthorized access, but users must still take precautions such as using strong passwords and regularly updating

software. Companies like Apple have advanced contactless payment technologies like Apple Pay and biometrics-based solutions (e.g., face or fingerprint recognition). In Russia, systems using biometric data (e.g., facial recognition for payments, known as “smile payments”) are emerging. While promising, widespread adoption requires addressing security, data protection, and user privacy concerns. Electronic payments have simplified business financial transactions and improved convenience for individuals. With proper safeguards, they represent a vital tool for modern economic activity.

“The actual implementation by a foreign organization or an individual entrepreneur not registered with the tax authorities of the Republic of Belarus is considered to occur on the date when the payment for services is made—whether as a full payment, an advance, or upon fulfillment of obligations by the clients.” (Shakh, 2025)

As a result, it can be said that in modern conditions, innovative development in education and business has become a key factor in ensuring economic growth.

2. DISSCUSSION

2.1. Professionally Formulated Approaches to Higher Education

Effective education and successful business are closely interconnected, as only high-quality education provides graduates with advantages in the job search. The knowledge initially acquired from practitioners who share their many years of experience allows individuals to start working efficiently for an employer or establish their own business more quickly and effectively.

“The introduction of the University 4.0 model in the Republic of Belarus by universities and educational institutions brings about a new function—active participation in scientific and innovation-driven initiatives. This role is focused on the development of high-tech industries, the creation of new sectors, the generation of value-oriented ideas, and the execution of “future projects” and innovative educational models.”(Nekhorosheva and Nechepurenko, 2024)

“A key element of effective learning is business education, which we can explore through its major trends. Business education focuses on developing professional competencies in business management. It operates at the intersection of two distinct activities, making its institutionalization and legal regulation more complex. On one hand, business education is a

form of entrepreneurship that provides paid services. On the other hand, it is an educational activity within higher education and adult education, aimed at enhancing knowledge, skills, and competencies for managing a commercial organization. This "hybrid" nature has led to legal conflicts, delaying the process of defining and regulating its legal status as both part of Belarus's education system and a business sector.” (Krupsky, 2025a)

The relevant market includes several segments:

“MBA programs, along with their derivatives—such as Executive MBA (EMBA), Mini MBA, specialized business management development courses, and corporate training programs—form a diverse and growing market for professional business education. The first MBA program was launched in 1902 at Dartmouth College in the United States, starting the path of developing management expertise. The enduring appeal of the MBA is its strong emphasis on practical learning above all else. A cornerstone of this is the case study method, which immerses participants in real-world business scenarios to build strategic thinking and decision-making skills, drawing on international best practices.” (Krupsky, 2025b)

In many countries, effective university education involves bringing in business professionals with real-world experience. Experts provide theoretical knowledge and illustrate it with practical examples, helping students apply these concepts to real-life situations.

This approach provides young professionals with valuable knowledge to avoid common mistakes early in their careers and prepares them to work with documentation and analyze specific cases, rather than using ready-made answers.

Relying on “ready-made answers” often leads to a misunderstanding of the nuances of individual situations. This approach can lead to incorrectly completed primary documents, inaccurate recording of business transactions in accounting systems, and errors in financial reporting. Students must also learn to adapt their knowledge to the specifics of individual organizations by analyzing their internal processes, structures, and market environment.

Inaccuracies in tax base formation, customs assessments or payment of duties can lead to serious financial consequences for a business, as practitioners say. As a result, higher education should combine theoretical knowledge with practical skills, such as working with tax and accounting software, understanding legislative changes, negotiating with regulators, etc.

In addition, universities should focus on teaching teamwork and interdisciplinary communication skills. As interdisciplinary projects become the norm in modern business, the ability to collaborate with specialists from different fields is becoming a critical asset in higher

education. By combining practical experience and theoretical knowledge, universities will be able to much better prepare highly qualified specialists ready to solve the problems of the modern labor market.

Programs with industry experts not only improve the quality of education, but also allow students to study practical issues, develop problem-solving skills and evaluate multiple solutions. For example, in the context of implementing distance learning, students can calculate the cost difference between traditional and online teaching methods, analyze the economic benefits of reducing overhead costs, and assess the impact on resource use. The applicability of a university education also depends on active interaction between teachers and students. Teachers with practical experience can inspire students to engage in independent research and projects through seminars, conferences, and practical classes. Moreover, providing internship opportunities in real companies allows students to apply their knowledge in practice, establish professional connections, and get to know the corporate culture.

"The economy's acute need for skilled workers is usually met, especially in the regions, primarily through professional experience, secondary vocational education and higher education institutions. Belarus has implemented a number of initiatives aimed at encouraging young professionals to stay in their positions. These include financial support in the form of additional payments, access to preferential lending, housing and guidance from experienced mentors to facilitate knowledge sharing and skills development." — (Voronetskaya, 2025)

Finally, education should not end at the university level. Continuous professional development is necessary throughout a career, and students should be prepared for continuous learning and self-improvement. However, universities have an important role to play in providing resources for continuing education and further training.

3. FUTURE PROSPECTS

"The moment is approaching when it will be necessary to evaluate the current condition of various sectors and determine strategies for their enhancement." (Dragun, 2025)

Recent trends in European education show a positive shift toward teaching practices that help graduates quickly adapt to successful careers, start their own businesses, or train adults in new professions and skills. For example, in the Republic of Belarus, since 2023, various

educational programs for advanced training of adults have been implemented using distance learning - in accordance with the Resolution of the Ministry of Education of the Republic of Belarus No. 481 of 12/15/2022 "On distance learning in the implementation of educational programs for additional education of adults" (Ministry of Justice of the Republic of Belarus, 2023)

""In recent years, Belarus has taken a series of consistent steps to deploy a modern technical infrastructure to support IT solutions. In the field of AI development and implementation, the United Institute of Informatics Problems of the National Academy of Sciences of Belarus holds one of the leading positions in the world." — (Mikhaylovskaya, 2024)

“As noted by M. Koch and co-authors, digital ecosystems are characterized by several defining features. Their effectiveness is largely driven by network effects—where the value of the ecosystem grows alongside its user base. This dynamic fosters a cycle of positive feedback, boosts economies of scale, and encourages the involvement of additional partners.” — (Golovenchik, 2024)

In the Republic of Bulgaria, a National Program for the Integration of a Comprehensive Approach of Business Representatives Teaching in Universities and Schools was held. This initiative aims to create a strong connection between educational institutions and the business community, which in turn contributes to the development of educational programs that meet the requirements of the modern labor market. In addition, within the framework of international cooperation, projects such as Erasmus+ facilitate the exchange of experiences and best practices between educational institutions in different countries. This not only improves the quality of education, but also broadens the horizons of students, giving them the opportunity to study abroad and gain international experience.

In Belarus, distance learning is becoming an integral part of higher education. The Belarusian National Technical University (BNTU) offers professional development and retraining programs through its Institute for Advanced Studies and Retraining (IPK and PK), established in 1987. IPK and PK provide training for managers and specialists, with industry experts delivering courses and interactive online sessions. The institute has expanded its distance learning efforts, training 77 people in 2021, 367 in 2022, and 517 in 2023 across an increasing number of programs. Automation is also transforming adult education, with digital tools like e-learning platforms and online databases enhancing accessibility and program

effectiveness. Data analytics further supports educational improvements by identifying trends and optimizing resources.

Advertising is information disseminated in any form, by any means, and directed at an indefinite audience to attract attention, generate interest, or promote an object in the marketplace. The object of advertising can be a product, brand, manufacturer, intellectual property, or event (e.g., a sports competition, concert, contest, or festival). Advertising plays a critical role in modern business, serving as both a promotional tool and a strategic resource for sustainable growth. In an era of globalization and intense market competition, effective advertising is often a decisive factor in business success. Advertising plays a key role in modern business, serving not only as a tool for promoting goods and services, but also as a strategic resource for achieving sustainable development of companies. In the context of globalization and highly competitive markets, effective advertising is becoming one of the factors determining business success. Advertising helps to increase sales, which in turn leads to an increase in the company's revenue. “Research shows that each unit invested in advertising can generate 2 to 4 units of revenue” - (Kotler and Keller, 2020).

Targeted advertising allows you to focus on specific consumer groups, which increases the effectiveness of advertising campaigns. Using data on consumer behavior and preferences helps create personalized offers.

Modern companies are increasingly using socially responsible approaches in advertising campaigns, which helps not only improve their image but also create consumer loyalty. Ethical standards in advertising are regulated not only by laws, but also by codes of professional associations.

In the context of growing competition and consumer awareness of social and environmental issues, companies are beginning to actively integrate the concepts of sustainable development and social responsibility into their marketing strategies. For example, the Patagonia brand, known for its environmental awareness, not only sells activewear, but also actively participates in environmental initiatives. Their advertising campaigns often focus on environmental protection, which attracts consumers who share these values. In 2020, Patagonia launched the "Don't Buy This Jacket" campaign, urging people to think twice before buying, emphasizing their commitment to sustainable consumption.

Another example is Coca-Cola, which, as part of its "World Without Waste" program, announced its intention to collect and recycle the equivalent of every plastic container sold by 2030. This initiative was supported by an advertising campaign that emphasized the importance of sustainable use of resources and care for the environment. And the "Share a Coke" program, where names were printed on the bottles, led to a significant increase in sales and an improved brand image.

In addition, companies like Dove actively promote ideas of self-acceptance and diversity in their marketing. Their "Real Beauty" campaign with real women, not professional models, became a landmark example of using ethical approaches in advertising, which helped to create a deeper connection with consumers and increase their loyalty to the brand.

“In the Republic of Bulgaria, this issue is regulated by the “Наредба за рекламна дейност” — (Municipality of Varna, 2023, (example for the Varna region))

CONCLUSION

In conclusion, I would like to emphasize that modern society and business are in dire need of highly qualified specialists who are able to flexibly adapt to rapid changes in the market environment. Specialists must have access to high-quality information and effective communication to integrate modern teaching methods, while a systematic and professionally oriented approach to training, integrated with advanced technologies and ethical business practices, forms a solid foundation for the sustainable development of both individuals and organizations. In the context of globalization and digital transformation, the ability to embrace innovations while maintaining high standards of quality, ethics and social responsibility is becoming a key factor in long-term success. This is why the active involvement of practitioners in the educational process, as well as the constant improvement of applied skills, is of particular importance. Only this approach allows us to prepare specialists who are ready to act effectively in the real market.

REFERENCES

1. Danilchenko, A.V. and Kharitonovich, S.A. (2018). The knowledge economy as a stage in the development of a post-industrial society. in *Economic Science Today: Collection of Scientific Articles*. Minsk: Belarusian National Technical University, (8), pp. 63–73.
2. Danilchenko, A.V., Vershina, G.A. and Kharitonovich, S.A. (2024). Methodological support for assessing the knowledge economy and directions of its practical implementation. *Management Problems*, 3(93), pp. 19–28.
3. Digital Alliance (2024) National program “Digital qualification” (Republic of Bulgaria). Available at: <https://digitalalliance.bg/en/bulgarian-national-program-digital-qualification/>
4. Dragun, N. (2025). What needs to be improved. *Finance, Accounting, Audit*, (1), 2025, p. 34.
5. Golovenchik, G.G. (2024). Network models for organizing the educational process. *System Analysis and Applied Informatics*, (2), pp. 65–69. Available at: http://edoc.bseu.by:8080/bitstream/edoc/105664/1/Golovenchik_34_44.pdf
6. Hozeeva, E.S., Hozeeva, E.I., Karpovich, S.S. and Konopatsky, D.A. (2024). Distance learning in universities as the basis of a practical information base for successful self-realization of students and retraining of specialists. in *Proceedings of the Second National Scientific and Practical Conference on Digital Transformation in Education – Problems and Solutions*. Rusenski University. Available at: <https://www.conf-dte.bg/docs/2024/p-50.pdf>
7. Koch, S., Krohmer, C., Naab, T., Rost, M. and Trapp, J. (2022). A matter of definition: Criteria for digital ecosystems. *Digital Business*, 2(1). Available at: <https://www.sciencedirect.com/science/article/pii/S2666954422000072>
8. Kotler, P. and Keller, K.L. (2020) *Marketing Management*. 15th edn. Harlow: Pearson.
9. Krupsky, D. (2025a). Business education – key trends. *Finance, Accounting, Audit*, (2), February, pp. 73. Available at: <https://bteu.by/bteuby/wp-content/uploads/2025/02/na-portal-%E2%84%96-2-73-2021-rus.pdf>
10. Krupsky, D. (2025b). The untapped GDP reserve: Who and why business education is useful. *Finance, Accounting, Audit*, (2), p. 33. Available at: <https://www.minfin.gov.by/ru/journal/stuff/archive/2025/24041b09fe3c478e.html>
11. Lobaty, A.A. and Konopatsky, D.A. (2023). Optimization of the structure of the educational process under given restrictions. *System Analysis and Applied Informatics*, (4), pp. 69–73.

12. Lukyanov, I.A. (2024). Tax aspects of commercialization of intellectual property objects in the concept of transfer pricing. *Belarusian Economic Journal*, 34, pp. 73–81. Available at: http://edoc.bseu.by:8080/bitstream/edoc/105666/1/Lukyanova_73_82.pdf
13. Mikhailovskaya, S. (2024a). Newsmakers of ideas: Investments in intelligence. *Economy of Belarus*, 4(81), pp. 88–91.
14. Mikhailovskaya, S. (2024b). Smart City in Belarus. *Belarusian Economic Journal*, 3(80), pp. 80–83. Available at: https://catalog.belal.by/cgi-bin/irbis64r_01/cgiirbis_64.exe?...
15. Ministry of Education of the Republic of Belarus (2022) Resolution “On distance learning in the implementation of educational programs for additional education of adults” No. 481, 15 December 2022. Available at: <https://pravo.by/document/?guid=12551&p0=W22339343&p1=1&p5=0>
16. Mitskevich, A.I. and Sokolovskaya, O.V. (2024). Foreign language communicative competence as an integral part of the job description of a modern manager. *Belarusian Economic Journal*, (3), pp. 141–145.
17. Municipality of Varna (2023) Ordinance of the Varna Municipal Council on advertising activities within the territory of Varna Municipality. Available at: <https://varna.obshtini.bg/doc/3262799>
18. National Assembly of the Republic of Bulgaria (n.d.) Law on Higher Education of the Republic of Bulgaria. Available at: <https://lex.bg/laws/ldoc/2133647361>
19. Nekhorosheva, L.N. (2022). Digital transformation of the economy: a new technological paradigm and promising directions for the development of economic systems at various levels. *Belarusian Economic Journal*, (1), pp. 97–115. Available at: http://edoc.bseu.by:8080/bitstream/edoc/94039/1/Nekhorosheva_97_115.pdf
20. Nekhorosheva, L.N. (2023). Exponential economy: new challenges and opportunities, directions for ensuring competitiveness of economic systems. *New Economy*, (2), pp. 70–75. Available at: http://neweconomics.by/attachments/neweconomics_2023_2.pdf#page=70
21. Nekhorosheva, L.N. and Nechepurenko, Y.V. (2024). Formation of a system for commercializing the results of scientific and scientific-technical activities of organizations in the Republic of Belarus. pp. 19–34.
22. Russian Federation (2006) Federal Law "On Advertising" dated 13.03.2006 N 38-FZ (latest revision). Available at: https://www.consultant.ru/document/cons_doc_LAW_58968/
23. Schastny, S. (2025). IT technologies at the service of security. *Occupational Safety and Social Protection*, (1), pp. 73–79.
24. Shah, S. (2025). VAT on services. *Finance, Accounting, Audit*, (2), February, pp. 62–66.