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V. Panchenko,
Doctor of Economic Sciences, Associate Professor of the Department of Economics and International Economic Relations, Mariupol State University
ORCID ID: https://orcid.org/0000-0002-5578-6210
K. Oliinyk,
Postgraduate student, Mariupol State University
ORCID ID: https://orcid.org/0009-0007-6413-7259

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DIGITALIZATION AS A CHALLENGE TO SHARED PROSPERITY: IN SEARCH OF ALTERNATIVE APPROACHES TO INTERPRETING DIGITAL INEQUALITY

В. Г. Панченко,
д. е. н., доцент кафедри економіки та міжнародних економічних відносин,
Маріупольський державний університет
К. Д. Олійник,
аспірант, Маріупольський державний університет

ДИДЖИТАЛІЗАЦІЯ ЯК ВИКЛИК ЗАГАЛЬНОМУ ПРОЦВІТАННЮ: У ПОШУКАХ АЛЬТЕРНАТИВНИХ ПІДХОДІВ ДО ІНТЕРПРЕТАЦІЇ ЦИФРОВОЇ НЕРІВНОСТІ

The study of the relationship between the concepts of "digital economy" and "shared prosperity" is driven by the need to understand how digital transformation can contribute to or hinder the achievement of building a more just and inclusive society. The purpose of the article is to develop an alternative approach to the study of digital inequality from the perspective of threats to shared prosperity in the context of digital transformations. The concept of shared prosperity focuses on the fair distribution of economic benefits, reducing inequality, expanding opportunities for all segments of the population, and ensuring inclusive growth. From the perspective of the challenges of inequality, the substantive components of the concept of "shared prosperity" as a multidimensional concept that encompasses economic, social, and environmental aspects of social development are examined.

Different approaches to interpreting the common good as a concept that synthesizes development (common prosperity) and distribution (shared prosperity) are analyzed, which contrasts with approaches that consider either growth or equality in isolation from each other. The substantive features of the "shared prosperity" policy in the PRC are noted. The influence of the concept of "sharing" on solving the problem of inequality is emphasized: it is neither an extreme manifestation of egalitarianism nor an extreme manifestation of polarization, becoming a differentiated and rational form of coexistence. Achieving shared prosperity does not involve simple redistribution, but instead focuses on the process of collective development, where everyone participates in development and shared prosperity. The theoretical basis of shared prosperity is built on three consensus basic principles: egalitarian poverty is not shared prosperity; polarized prosperity is not shared prosperity; common welfare does not require the simultaneous enrichment of everyone to the same level. Applying the concept of common welfare to global inequality made it possible to establish important patterns. The channels of influence of the digital economy on income inequality were established. The mechanisms of influence of the digital economy on inequality were identified. The channels of interdependence between digital development (development of processes of digitalization of the economy, digitization of the economy), technological development,

infrastructure development, regional development, digital inclusion and human development were established, which made it possible to determine the negative consequences for general prosperity. Based on the analysis of theoretical approaches, the relationship between the development of the financial sector and income inequality was analyzed.

It is concluded that digital financial inclusion will contribute to economic growth and social justice, affecting general prosperity. It is substantiated that the concept of general prosperity is the basis for the formation of regulatory initiatives and policy recommendations to address global inequality. It is concluded that the normative benchmark established at the level of international organizations for assessing socio-economic progress in the form of the human development index, guaranteed access to basic services, accessibility of social mobility, life satisfaction and subjective perception of well-being should be supplemented by digital accessibility, digital literacy and readiness for change in the context of digitalization. The channels of influence of digital transformation on general prosperity and global inequality include: productivity and economic growth; labor market transformation; access to goods and services; lowering barriers to entrepreneurship; expanding opportunities for participation.

Дослідження взаємозв'язку між концепціями "цифрова економіка" і "загальне процвітання" зумовлено необхідністю розуміння того, як цифрова трансформація може сприяти або перешкоджати досягненню розбудови більш справедливого та інклюзивного суспільства. Мета статті полягає у формуванні альтернативного підходу до дослідження цифрової нерівності з позицій загроз загальному процвітанню в умовах цифрових трансформацій. Концепція глобального процвітання акцентує увагу на справедливому розподілі економічних благ, зменшенні нерівності, розширенні можливостей для всіх верств населення та забезпеченні інклюзивного зростання. З позицій викликів нерівності розглянуто змістовні складові концепції "загального процвітання" як багатовимірної концепції, що охоплює економічні, соціальні та екологічні аспекти суспільного розвитку. Проаналізовано різні підходи до інтерпретації загального добробуту як поняття, що синтезує в собі розвиток (загальне процвітання) та розподіл (спільне процвітання), що контрастує із підходами, які розглядають або зростання, або рівність ізольовано одне від одного. Відзначено змістовні ознаки політики "спільного процвітання" у КНР. Акцентовано вплив концепту "спільне використання" на вирішення проблеми нерівності: воно є ані крайнім проявом егалітаризму, ані крайнім проявом поляризації, постаючи диференційованою та раціональною формою співіснування. Досягнення спільного процвітання не передбачає простого перерозподілу, а натомість зосереджується на процесі колективного розвитку, де кожен бере участь у розвитку та спільному процвітанні. Теоретична основа загального добробуту побудована на трьох консенсусних базових принципах: егалітарна бідність не є загальним добробутом; поляризоване процвітання не є загальним добробутом; загальний добробут не вимагає одночасного збагачення всіх до однакового рівня. Застосування концепції загального добробуту до глобальної нерівності дозволило встановити важливі закономірності. Встановлено канали впливу цифрової економіки на нерівність доходів. Виокремлено механізми впливу цифрової економіки на нерівність.

Key words: transformation, digital economy, digitalization, diversification, regulation, productivity, competition, well-being, inequality, digital inequality, prosperity, socio-economic development, fair distribution of wealth, poverty, income, employment, infrastructure, digital technology, digital inclusion, financial inclusion, financial market, innovation.

Ключові слова: трансформація, цифрова економіка, диджиталізація, диверсифікація, регулювання, продуктивність, конкуренція, добробут, нерівність, цифрова нерівність, процвітання, соціально-економічний розвиток, справедливий розподіл багатства, бідність, доходи, зайнятість, інфраструктура, цифрова технологія, цифрова інклюзія, фінансова інклюзія, фінансовий ринок, інновація.

INTRODUCTION

The processes of digital transformation have actualized the revision of the somewhat utopian concept of "common prosperity" or "common prosperity", which contrasts with the problem of global inequality, manifested both within and between countries, threatening the international community. There is an extensive system of indices for measuring the digital economy and common prosperity, which captures the relationship between them in at least three dimensions — material wealth, spiritual wealth and social exchange. Empirical experience shows that the digital economy and inclusive finance are effective tools for reducing the property gap between urban and rural areas, reducing regional imbalances and promoting common prosperity.

THE REVIEW OF THE LITERATURE

In the works of C. Wei, S. Zhang, T. Tamamine [37], S. Brenner and D. Kreis [14], T. Elquier and J. Damgaard [25], A. Ganelt, E. Piccinini, R. V. Gregory, B. Hildebrandt

and L.M. Kolbe [27] indirectly noted the consequences of digital transformation for the forms of manifestation of international economic relations. The socio-economic dimensions of digitalization and its connection with global inequality have become the central object of research of domestic scientists [1; 6; 8; 9; 16; 17; 33; 35; 42], representing the leading scientific schools of Ukraine. The social dimensions of innovative and technological transformation processes are noted in the works of V. E. Baker, T. P. Hughes, T. Pinch [13]. A. Rip [34], as well as in numerous works of author teams led by the famous researcher of digital inequality P. Di Maggio [20; 21; 22; 23]. The phenomena of inequality, inclusive growth and shared prosperity have been the subject of research by I. Ali and H. Song [10], R. Anand, M. Mishra and M. Peiris [11], R. Baro [12], K. Dong [24], F. Ferreira, E. Galasso and M. Negre [26], K. Lackner, M. Negre and E. Pridz [28], A. Narayana, J. Saavedra-Chanduvi and S. Tiwari [32] and experts from the World Bank [38].

THE PURPOSE OF THE ARTICLE

The purpose of the article is to develop an alternative approach to the study of digital inequality from the perspective of threats to common prosperity in the context of digital transformations.

THE MAIN MATERIAL OF THE ARTICLE

The concept of global prosperity emphasizes the fair distribution of economic benefits, reducing inequality, expanding opportunities for all segments of the population, and ensuring inclusive growth. In modern scientific literature [39; 41], the concept of "common prosperity" from the perspective of the challenges of inequality is considered as a multidimensional concept that encompasses economic, social, and environmental aspects of social development [31].

Haiyuan Wang and Jiping Chen [36] interpret common prosperity as a two-dimensional concept that synthesizes development (common prosperity) and distribution (shared prosperity). This dual focus distinguishes it from narrow approaches that emphasize either growth or equality in isolation. Here it is important to emphasize the meaningfulness of the concept of "shared prosperity" in the policy of the PRC, in which the work of Chinese scholars will be useful to us [29; 30; 40]. The understanding of shared prosperity revolves around two key concepts: prosperity and shared use, which symbolizes the potential of prosperous shared use. "Prosperity" here reflects the quality of people's lives, "high social welfare" is determined by high levels of income, which determine the general well-being and the ability of society to develop. Therefore, "shared use" is neither an extreme manifestation of egalitarianism nor an extreme manifestation of polarization, becoming a differentiated and rational form of coexistence. Achieving shared prosperity means the organic unity of development and shared use, and shared use is an integral part of development, and development promotes shared use. "Shared prosperity" refers to the collective prosperity of all people. In other words, "shared prosperity" does not mean "equal prosperity." Achieving shared prosperity does not involve simple redistribution, but instead focuses on a process of collective development where everyone participates in development and shared prosperity.

The theoretical framework of shared prosperity is built on three consensus-based principles: egalitarian poverty is not shared prosperity; polarized prosperity is not shared prosperity; shared prosperity does not require everyone to be enriched to the same level at the same time. The relationship between shared prosperity and shared prosperity is characterized by incomplete substitution, not complete complementarity. The authors empirically demonstrate that the cost of inequality (measured as what must be sacrificed in shared prosperity to improve distribution) increases with income. This suggests that high-income economies should pay more attention to distribution, while low-income economies can prioritize growth without sacrificing too much in terms of equality.

Applying the concept of shared well-being to global inequality reveals several important patterns: (1) countries with higher per capita income generally exhibit higher levels of shared well-being, but this relationship is not linear; (2) countries with high income and large income gaps (such as the United States and Singapore) exhibit relatively lower levels of shared well-being compared to countries with similar income levels but smaller income gaps; (3) Scandinavian countries achieve the highest levels of shared well-being, combining high income with low inequality; (4) low-income countries have made rapid progress in shared well-being, largely due to rising incomes, while high-income countries have stagnated, partly due to widening income inequality. The findings of Haiyuan Wang and Jiping Chen suggest that the relationship between overall prosperity and shared prosperity at the global level is complex and depends on the specifics of the course of transformation processes, including digital transformations. For developing economies, focusing mostly on growth may be justified in the early stages of development, but the importance of redistribution increases as income levels rise.

Researchers Nan Zhao, Hounan Chen, and Sui Xin [31], aiming to establish the channels through which the digital economy (DE) affects income inequality in China, developed a comprehensive three-level DE indicator (urban-rural VS intergenerational inequality; inequality of opportunities VS inequality of efforts; inequality of labor income VS inequality of non-labor income), which synthesizes an assessment of the quality of Internet infrastructure, the development of information resources, and financial inclusion. They proceeded from the following hypotheses: (1) DE has a significant impact on income inequality, with different effects across generations and between urban and rural areas; (2) DE has an impact through two key mechanisms — differences between types of income (labor and non-labor income) and inequality of opportunities in the face of unfair efforts; (3) the economic consequences of DE (increasing average wages, reducing unemployment, improving capital flows due to financial inclusion) reduce income inequality; (4) the impact of DE on income inequality depends on regional differences, the level of urbanization and the level of infrastructure development. The conclusions reached by the authors are grouped in Table 1.

The analysis [41] allows us to identify the following mechanisms of the impact of the digital economy on inequality: (1) DE reduces inequality of opportunities by reducing the costs of information search and providing development opportunities, but does not affect the level of individual effort; (2) DE expands the channels of unearned income (investments, dividends, interest, remittances from migrant workers), providing access to financial services (inclusion) and reducing information asymmetry; (3) DE increases individual incomes and provides employment opportunities, offering low-income groups and the unemployed the opportunity to increase their earnings; (4) digital (mobile) payments and innovative financial products contribute to increasing financial inclusion.

The channels of interdependence we have established between digital development (development of processes of digitalization of the economy, digitization of the economy), technological development, infrastructure development, regional development, digital inclusion and human development allow us to identify negative consequences for general prosperity, which are grouped in Table 2.

Table 1. Empirical analysis of the impact of the digital economy on economic inequality

Channel of influence	Characteristics
Impact on different types of inequality: *intergenerational inequality; inequality determined by geography; inequality of opportunity; inequality of effort*	DE significantly reduces intergenerational income inequality, but has no significant effect on urban-rural income inequality. DE reduces "inequality of opportunity" (factors beyond individual control) but has no significant effect on "inequality of effort" (factors within individual control). DE has a stronger effect on reducing inequality in non-labor income (investment income, interest) than in labor income (wages).
Mechanisms of economic effect *wages; employment; unemployment; financial inclusion; access to information; labor and non-labor income*	DE reduces income inequality by raising average wages, reducing unemployment, and promoting income generation. DE allows more people to access financial services and information, expanding channels for generating unearned income. DE improves the skills of certain groups, which increases the likelihood of bridging the generation gap.
Regional and contextual factors *economic geography; inclusion in global production chains; urbanization; availability of infrastructure*	The impact of DE on reducing inequality varies by geographic location. Cities with higher levels of urbanization show a greater reduction in inequality compared to DE. Cities with better infrastructure development experience a stronger impact of DE on reducing inequality.
The Role of Educational Inequality	When educational inequality is high, DE actually increases intergenerational income inequality rather than reducing it. When educational inequality is low, DE increases urban-rural income inequality.

Source: compiled by Oliynik K.D. based on [31; 41].

This allows us to identify the digital economy as an effective tool for promoting shared prosperity, in particular by: (1) reducing intergenerational inequality; (2) developing digital infrastructure and urbanization, which are prerequisites for effectively reducing inequality through digital channels, which is facilitated by attracting targeted investments in less developed regions; (3) using digital educational platforms to reduce skills inequalities; (4) stimulating digital development to prevent the increase in income inequality from DE.

The harmonization of digital transformation processes and shared prosperity will be facilitated by the implementation of appropriate institutional frameworks. The relationship between financial sector development and income inequality is an important area of economic research, with significant implications for the development of social and financial policies, including for the purpose of adapting to global transformation processes. The World Bank research work by J. Clark, L. K. Xu and H. Zhou [15] provides valuable empirical evidence that tests several competing theoretical models that attempt to explain this relationship. The paper examines three main theoretical approaches to how financial development affects income inequality: (1) the linear hypothesis (proposes a negative linear relationship between financial development and inequality; assumes that financial market imperfections perpetuate the initial distribution of wealth when investments are indivisible; as financial markets develop and imperfections decrease, access to finance becomes more equitable, reducing income inequality); (2) the inverted U-shaped hypothesis (assumes that in the early stages of financial development, only the wealthier can afford access to financial services, which increases inequality; however, as financial markets mature and the cost of access decreases, the poorer segments eventually gain access, leading to a reduction in inequality over time); (3) the extended Kuznets hypothesis (based on S. Kuznets's work on sectoral transitions, this hypothesis argues that the relationship between finance and

Table 2. Negative channels of influence of the development of the digital economy on general prosperity

Channel of influence	Characteristics
Digital divide	The digital divide has a multi-layered structure, including inequalities in access, skills, use and outcomes. Unequal access to digital technologies and skills can exacerbate existing socio-economic inequalities.
Concentration of market power	Network effects and economies of scale in the digital economy can lead to market monopolization. The dominance of large technology platforms threatens competition and innovation, and can also lead to an unfair distribution of income.
Precarization of labor	The development of the gig economy and platform employment can undermine labor standards and social protection. Platform capitalism can lead to the atomization of labor and a decrease in the bargaining power of workers [3; 5; 8]
Algorithmic discrimination	Algorithmic systems can embed and amplify social inequalities through so-called «algorithms of oppression».
Issues of privacy and agency	The collection and use of personal data in the digital economy raises questions of privacy, control and agency. «Surveillance capitalism» [42] as a new logic of accumulation that threatens the autonomy of individuals.

Source: adapted from [31; 41].

inequality is moderated by the sectoral structure of the economy; the inequality-reducing effects of financial development may be weaker in countries with larger modern (non-agricultural) sectors).

The authors' results support the linear hypothesis, showing a persistent negative relationship between financial sector development and the Gini coefficient (which provides only an aggregate measure of inequality, without revealing which segments of the population benefit most from financial development). They found evidence in support of the extended Kuznets hypothesis: the interaction between financial depth and the size of the modern sector was positive and significant, indicating that financial development is less effective at reducing inequality in economies with diversified technological economic sectors. Financial sector development appears to be an instrument that can promote both economic growth and income inequality, avoiding the trade-off between growth and equity. In essence, the authors' study challenges the notion that financial development initially increases inequality before reducing it, suggesting instead a consistent leveling effect as financial markets develop. This finding suggests that digital financial inclusion will promote economic growth and social justice, impacting overall prosperity.

The concept of shared well-being provides a framework for shaping regulatory initiatives and policy recommendations to address global inequality:

1. Strategies appropriate to the stage of development: Low-income countries can prioritize economic growth while maintaining basic approaches to social protection, while middle— and high-income countries need more robust redistribution mechanisms.

2. A balanced approach: Rather than viewing growth and equality as competing goals, regulatory policies should seek to promote both goals simultaneously, recognizing their complementarity.

3. Global coordination: International cooperation is needed to address the systemic causes of inequality, including tax evasion, labor exploitation, and unequal trade relations.

4. Context-specific measurement: The shared well-being index provides a more nuanced way of assessing countries' progress than simple measures of GDP growth or the Gini coefficient.

CONCLUSIONS

The channels of influence of digital transformation on general prosperity and global inequality include: (1) productivity and economic growth (digital technologies can increase labor and capital productivity, contributing to overall economic growth; digitalization reduces transaction costs and stimulates innovation, creating the potential for inclusive growth); (2) transformational processes in the labor market (the digital economy is changing the structure of employment; some jobs are being automated; new employment opportunities are being created, especially in the service sector and creative industries); (3) access to goods and services (digital platforms can expand access to a variety of goods and services, including education, healthcare, and financial services; fintech innovations contribute to financial inclusion by providing access to banking services to marginalized groups); (4) lowering barriers to entrepreneurship (digital tools lower barriers to entry, allowing small businesses to compete with large players; digital platforms allow micro-entrepreneurs to enter the global market with minimal initial investment); (5) expanding opportunities for participation (digital technologies can expand opportunities for participation in economic, social and political life; social media and digital platforms facilitate civic engagement).

The normative benchmark established at the level of international organizations for assessing socio-economic progress in the form of a human development index, guaranteed access to basic services, availability of social mobility, life satisfaction and subjective perception of well-being should be complemented by digital accessibility, digital literacy and readiness for change in the context of digitalization. The study of the relationship between the concepts of "digital economy" and "shared prosperity" is driven by the need to understand how digital transformation can contribute to or hinder the achievement of a more just and inclusive society. It is clear that in the context of the development of the digital economy and taking into account the different ambitions set for the implementation of green initiatives that put pressure on the cost of energy resources, shared prosperity and shared prosperity will be polarized.

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