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ANALYSIS OF RISKS ARISING FROM THE USE OF DIGITAL PLATFORMS

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Abstract
In the context of the global information economy, the rapid development of the digital economy is mainly observed in countries that have fully transitioned to a market economy. In contrast, in countries still operating under traditional contractual systems, digital economic growth is relatively slow. Measuring the value of the digital economy presents challenges for national economies and companies due to the lack of a universally accepted definition and precise measurement mechanisms. This article examines various risks associated with digital platforms, including fraud, misinformation, cybercrimes, and manipulative algorithms. Additionally, the study analyzes financial fraud, personal data theft, and the social and psychological consequences of digital platforms. Based on international experiences, recommendations for developing Uzbekistan's digital economy and ensuring cybersecurity are provided.

Keywords: Digital economy, digital platforms, cybersecurity, fraud, phishing, ransomware, online payments, personal data, internet fraud, artificial intelligence, social manipulation, cryptocurrency, IoT attacks, moderation, cybercrimes.

Introduction

The digital economy is experiencing rapid growth in countries with advanced market economies, while its development is relatively slow in countries with traditional economic structures. One of the main challenges in measuring the digital economy is the lack of a standardized definition and reliable statistical data, particularly in developing countries. Many nations are striving to establish mechanisms for monitoring and reporting on the digital economy, which requires significant expertise and resources.

Currently, the share of the digital economy in national GDPs ranges from 4.5% to 15.5%. The ICT sector, primarily driven by the United States and China, accounts for approximately 40%

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of the global digital economy. Employment in the ICT sector has been rising steadily, from 34 million jobs in 2010 to 43 million in 2019.

The growing reliance on digital platforms has introduced various risks, including fraud, misinformation, and social manipulation. This paper categorizes these risks into different types and provides an in-depth analysis of their consequences.

Analysis of Thematic Literature

A number of scientific works and books have been created by scientists on the topic of small business and digital platforms in Uzbekistan. R.H. Ayupov and G.R. Boltaboeva "Fundamentals of the Digital Economy". This textbook covers the theoretical and practical aspects of the digital economy, as well as the use of digital technologies in small business. Sh. Ergasheva's article "Digital services and platforms as the basis for the development of small business and entrepreneurship". This article analyzes the role of digital services and platforms in the development of small business and entrepreneurship. In addition, scientists from our country such as A.Eliboyev, B.Rustamov, K. Kurpayanidi, I.lyosos, A.Akbarov, I.Khomidov, S.Gulyamov, R.Ergashev, S.Khamraeva have written many scientific works on the issues of the digital economy.

Research Methodology

The study employs a qualitative analysis of cybersecurity threats and fraud cases associated with digital platforms. International case studies are used to illustrate various cybercrimes and their impact on users. Additionally, data from global cybersecurity reports, regulatory bodies, and expert analyses are reviewed to develop recommendations for enhancing digital security.

Analysis and Results

Types of Risks in Digital Platforms

1. Social Risks

- Online fraud (scams)
- Spread of misinformation on social media
- Cyberbullying and online harassment
- Effectiveness of content moderation
- Use of artificial intelligence for detecting fake information
- Misuse of platforms, including fake accounts and manipulative algorithms

2. Financial and Security Risks

- Fraud in online payments and theft of financial data
- Assessing security levels of payment systems and verifying security certificates
- Ensuring platform transparency and educating users on responsible data usage
- 3. Psychological and Social Risks
- Digital addiction and psychological pressure
- Analysis of user behavior statistics to assess negative consequences
- Organizing educational programs to mitigate negative impacts

- Implementation of automated systems for detecting suspicious transactions

Cybercrimes Associated with Digital Platforms

1. Fishing – Fraudulent emails and websites designed to steal personal information. Example: The 2016 "Podesta email hack" incident, where attackers used a fake Google email to access John Podesta's Gmail account.

2. Ransomware Attacks – Malicious software that locks users out of their data until a ransom is paid. Example: The 2017 "WannaCry" attack affected systems in over 150 countries.

3.Fake Online Stores – Fraudulent e-commerce websites that collect payments without delivering products. Example: During the COVID-19 pandemic, numerous fake online pharmacies emerged.

4. Data Breaches – Unauthorized access to users' private information. Example: In 2019, Facebook experienced a data breach affecting over 533 million users.

5. Social Manipulation using Fake Accounts – The creation of fake accounts to influence public opinion. Example: The 2016 U.S. presidential election saw the use of thousands of fake social media accounts.

6. Social Media Impersonation Fraud – Scammers posing as business professionals to gain access to sensitive data. Example: LinkedIn scams involving fake executive profiles.

7. Cryptocurrency Scams – Fraudulent investment schemes using cryptocurrencies. Example: The 2021 Twitter hack targeted users by impersonating prominent figures like Elon Musk.

8. IoT Device Attacks – Cyberattacks targeting internet-connected devices. Example: The 2016 "Mirai botnet" attack disrupted major online services.

9. Deepfake and AI-based Fraud – The use of AI-generated content for deception. Example: The spread of manipulated videos for political misinformation.

10. Gaming Platform Frauds – Scams targeting online gamers. Example: Hackers stealing financial data from Fortnite players.

Recommendations

To mitigate risks associated with digital platforms, the following measures are recommended:

Data Encryption: Implement strong encryption algorithms for personal data protection.

Cybersecurity Training: Educate users on best practices for digital safety.

Law Enforcement Cooperation: Strengthen international collaboration in cybercrime prevention.

- Regular Security Audits: Continuously update and monitor security policies.
- Digital Literacy Programs: Promote awareness of safe online practices through nationwide initiatives.
- Threat Detection Systems: Deploy AI-driven monitoring solutions to identify cyber threats in real-time.

Regulatory Frameworks: Enforce strict legal measures against online fraud and data breaches.

Conclusion

As the digital economy continues to expand, so do the associated risks, including cybercrimes, fraud, and social manipulation. This study highlights various threats emerging from digital platforms and provides solutions to mitigate these dangers. By implementing strong cybersecurity policies, improving digital literacy, and fostering international cooperation, governments and organizations can create a safer digital environment.

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