



Education and Economy in the Digital Age

Katowice 2024



EDUCATION AND ECONOMY IN THE DIGITAL AGE

Monograph

*Edited by Nazar Dobosh
and Aleksander Ostenda*

The University of Technology in Katowice Press

2024

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ISBN 978-83-972085-5-1

DOI: 10.54264/M038

Editorial compilation :

The University of Technology in Katowice Press
43 Rolna str., 40-555 Katowice, Silesia Province, Poland
tel. (32) 202 50 34; fax: (32) 252 28 75
email: kontakt@wydawnictwo.wst.pl
www.wst.pl, www.wydawnictwo.wst.pl

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PREFACE

In the contemporary world, the rapid advancement of technology has significantly influenced various sectors, including education, society, and the economy. The growing integration of digital tools and innovative approaches has redefined the way we approach learning, entrepreneurship, and financial systems. As a result, a new paradigm is emerging – one that emphasizes the use of cutting-edge technologies to enhance productivity, streamline processes, and create more dynamic, adaptable environments. This monograph seeks to explore these dynamic changes across multiple disciplines, with a particular focus on education, global entrepreneurship, and finance. The goal is to understand how digital innovations are shaping the future and what strategies are being developed to meet the challenges of this new digital era.

Chapter 1, titled "Innovative Approaches and Digital Integration in Modern Education: Tools, Technologies, and Pedagogical Strategies," addresses the profound impact of digitalization on the educational landscape. Education, as one of the most critical drivers of societal progress, has undergone significant transformations due to the adoption of digital platforms and technologies. Traditional learning environments are giving way to more flexible and interactive models that blend in-person and virtual elements, enabling learners to access educational resources from anywhere, at any time. The implementation of educational platforms in foreign language learning, particularly in blended learning formats, demonstrates how technology is reshaping the instructional process to cater to diverse learning needs and preferences.

Additionally, the use of mobile applications has transformed universities into customer-oriented digital ecosystems. These applications enhance communication between students and faculty, streamline administrative processes, and offer a personalized approach to education. As the digital information environment becomes more integrated into the daily operations of educational institutions, it fosters a more efficient and responsive system that meets the needs of a diverse student population.

The chapter also examines the role of personnel policies in managing the motivational component of medical personnel, a crucial aspect in the context of education and training in medical fields. The culture of innovative communication among modern teachers is equally critical. This section explores how professional communication strategies and innovative cultural practices among educators influence the quality of education and the effectiveness of learning environments.

A particularly intriguing topic in this chapter is the role of podcasts and artificial intelligence (AI) in higher education. These tools are becoming increasingly important in enhancing the educational experience by providing new avenues for information dissemination, personalized learning, and student engagement. The use of AI in educational settings is not just a futuristic concept but a reality that is shaping the way students interact with educational content and how institutions tailor learning experiences to individual needs.

Moreover, the chapter discusses the use of the case study method in teaching geography in Ukrainian schools. This method promotes critical thinking, problem-solving, and the application of theoretical knowledge in practical situations, aligning with the goals of the new Ukrainian school reforms. The integration of smart learning environments, particularly in countries like Malaysia, is also explored, highlighting how real estate development and infrastructure changes influence secondary education structures. These smart environments offer a glimpse into the future of education, where technology and physical space are seamlessly integrated to create optimal learning conditions.

The psychological and pedagogical aspects of organizing educational interactions in vocational training systems are another critical focus of this chapter. These aspects are essential for ensuring that vocational training remains relevant and effective in a rapidly changing job market. Additionally, the challenges and prospects of organizing inclusive physical education are examined, highlighting the importance of developing adaptable educational practices that cater to students with diverse physical abilities.

As the chapter progresses, it delves into the increasing informatization and digitalization of educational processes in higher education institutions. These trends are not merely about adopting new technologies but also about fundamentally transforming the way educational content is delivered, assessed, and managed. The technological support for distance education, particularly during times of crisis such as the COVID-19 pandemic, has shown the importance of having robust digital infrastructures that can support continuous learning. The design and modeling of systems for developing professional competencies in future specialists are also explored, emphasizing the need for education to evolve in tandem with the demands of the modern workforce.

Chapter 2, "Innovations and Emerging Technologies in Global Entrepreneurship, Tourism, and Finance," takes the discussion beyond education and into the realms of global business and economic management. The role of innovative entrepreneurship as a driving force for economic development is examined, highlighting how new business models, digital tools, and creative thinking are fostering economic growth in various sectors. This chapter provides an in-depth look at the challenges and opportunities that arise in international tourism, particularly in tourist macro-regions around the world. The tourism industry, which is deeply interconnected with global economic trends, has been significantly impacted by digital innovations, from marketing strategies to customer service enhancements.

The chapter also explores the health information focus of student youth, addressing how access to digital health information and services is shaping the health behaviors and outcomes of younger generations. In the realm of finance, the monograph addresses the growing role of cryptocurrencies as part of the subject matter in criminal offenses against property and official activities. As digital currencies become more mainstream, their regulation and the prevention of criminal activities associated with them are becoming increasingly important topics of discussion.

The development of client-server monitoring information systems for analyzing radiation pollution is another critical area of focus. This technological advancement has significant implications for environmental management, public health, and safety, demonstrating how digital tools can be harnessed for the greater good. Memory tourism, an innovative and growing trend in Ukraine, is also discussed as a unique intersection of history, culture, and economic development.

The use of artificial intelligence tools and applications in financial services, particularly in banking, is rapidly transforming the way financial institutions operate. AI's ability to analyze large datasets, predict market trends, and offer personalized financial advice is revolutionizing the sector. This chapter also delves into marketing innovations across different countries, with a focus on how these innovations align with the sustainable development goals set by international organizations.

Lastly, the chapter explores the use of artificial intelligence in enhancing the qualifications of web developers. As the demand for skilled professionals in the tech industry grows, AI-driven tools are being used to upskill workers, making them more adept at handling complex tasks and contributing to the digital economy.

This monograph presents a comprehensive overview of the ongoing transformations across education, global entrepreneurship, tourism, and finance. Through a multidisciplinary approach, it highlights the profound impact of digital technologies and innovative strategies on various sectors, offering valuable insights for academics, professionals, and policymakers alike. As the world continues to navigate the complexities of the digital age, the findings and discussions presented in this monograph serve as a foundation for understanding the future of education, business, and society in a rapidly evolving global landscape.

Editors

1.9. INFORMATIZATION AND DIGITALIZATION AS MEANS OF IMPROVING THE QUALITY OF THE EDUCATIONAL PROCESS OF THE INSTITUTION OF HIGHER EDUCATION

The world global trend in the field of education, which prevails in Ukraine in particular, stimulates the review of one of the leading directions of development and modernization of the education system in the context of digital and information transformation. Digitization and informatization of education are one of the important components of societal transformations. However, this process is not simple or straightforward. The practice of recent decades shows the presence of problems caused by changes in social relations in the field of education, caused by the crisis of intellectual culture with the destruction of the humanistic tradition, a change in the nature of social-communication interaction, and the separation of education seekers from social reality.

At the same time, Ukraine, striving for integration into the European and world community, should have a modern and high level of the national education system, skillfully combining the trends of both the global concept and domestic experience. Therefore, among the main tasks of the development of the education system, the following can be named: introduction of the latest innovative and information technologies in higher education; development of a holistic system of distance learning in a higher education institution; ensuring the organization of technical protection of electronic information and software legalization; increasing the efficiency of all forms of the educational process and improving the organizational structure of the higher education system, enabling international standards and integration of the latter into the world community. It is possible to solve them only under the conditions of a deep synthesis of theoretical, fundamental science and practical, applied technologies in the conditions of the transition from the traditional education system to a practically oriented, contextual continuous education based on the fundamental content and inexhaustible possibilities of a person in general professional development.

Accordingly, in this context, the problem of finding effective ways and innovative approaches to the organization of high-quality professional and pedagogical training of students of higher education, in particular by the means of informatization and digitization of the educational process, is becoming actualized.

Let's dwell on the definition of the term "innovation" in more detail. It should be noted that the term "innovation" appeared in scientific and pedagogical circulation as early as the 19th century, but it was used to denote new elements in technology. For example, Dixon F. considers innovation as such a set of technical, production and commercial activities that lead to the emergence of new and improved industrial processes.

S. Honcharenko considers "innovation" as the result of long-term activities aimed at improving scientific and technical and of social progress (Goncharenko, 2001). S. Smolyuk understands innovation as an object of implementation, where the result is novation, that is, something new (Smolyuk, 2022).

The analysis of different views of scientists on the concept of "innovation" allows us to interpret it as a purposeful process of introducing new ideas into a holistic system of professional and pedagogical training, which as a result contributes to its improvement and the achievement of a high-quality educational result.

Innovation in education is understood in a broad sense as the introduction of something new, as a change, improvement and improvement of the existing one. Novelty always has a specific historical character. It does not matter whether an idea, concept, or technology is objectively new or not, the time when it was objectively new can be determined. Being born at a specific time, progressively solving the tasks of a certain stage, an innovation can quickly become the property of generally accepted mass practice or become obsolete. Therefore, the teacher needs to constantly monitor innovations in education and carry out innovative activities.

Regarding the concept of "innovative activity" in the Law of Ukraine "On Innovative Activity" it is noted that it is "an activity aimed at the use and commercialization of the results of scientific research and development, which leads to the release of new competitive goods and services on the market" (Law of Ukraine, 2023). S. Alekseeva considers innovative activity as such a complex integral formation that corresponds to the main stages of the development of innovative processes and is aimed directly at the formation and introduction of changes by a specialist to his own work system (Alekseeva, 2022).

Accordingly, innovative activities can be understood as those that contribute to the development of creativity and innovation, the creation and dissemination of novelty, as well as the improvement of methods of activity and the originality of pedagogical thinking.

The term "innovative activity" has a wide content range. In pedagogy, it is interpreted as a type of pedagogical activity, as a creative process of planning and implementing pedagogical innovations aimed at improving the quality of education; as a socio-pedagogical phenomenon that reflects the creative potential of the teacher; as a purposeful pedagogical activity based on the understanding (reflection) of one's own practical pedagogical experience through comparison and study, changes and development of the educational process with the aim of achieving higher results, obtaining new knowledge, qualitatively different pedagogical practice.

The innovation activity model includes: the innovator, regulations, environment of innovation, procedural component, innovation, result. At the same time, the innovation itself is understood as the result of innovation, and the innovation process includes at least three stages: generating an idea, developing the idea in an applied aspect, and implementing the innovation in practice.

Innovative activity can be interpreted as a personal category, as a creative process and result of creative activity; it assumes a certain degree of freedom of action for the relevant subjects. The value of an individual's innovative activity is related to the possibility of self-expression, the use of one's abilities, and creativity.

Innovativeness as a phenomenon and trend in the development of education can be realized with the help of modern educational technologies. The origins of the technologization problem can be found in the works of Ya. A. Comensky, who spoke about the order of learning, which must inevitably lead to positive results and will be a certain well-established mechanism.

As V. Vyshkivska notes, "technological concepts were practically not used in domestic pedagogy until the 70s of the 20th century, as scientists took the production term "tech" (mastery) with caution. In a broad-based definition, technology is understood as a set of knowledge about the methods and means of carrying out processes that change the quality of an object (raw material, material, semi-finished product). Transformational changes in the understanding of the organization of the educational process led to the understanding that within the technological approach, the learning process is built and developed as a technological conveyor process with clearly recorded, detailed expected results. This development is expressed in structural and substantive integrity of the technology, its diagnostic focus, completeness, social and natural compliance" (Vyshkivska, Prokofiev, Ilishova, 2024).

The analysis of psychological and pedagogical sources shows that a significant contribution to the development of the theoretical and practical foundations of modern pedagogical technologies was made by domestic (H. Selevko, O. Pehota, M. Fitsula, I. Dychkivska, O. Pometun, etc.) and foreign (B. Bloom, H. Geis, D. Bruner, J. Carroll, etc.) scientists.

Scientists note that the technological approach is a means of achieving positive results in student learning and consider the readiness of future specialists to use pedagogical technologies in their professional activities. Thus, L. Shevchenko notes that "the main attention in pedagogical technologies is not focused on means, but on the systematic organization of the educational process, that is, pedagogical technology is a system, a complex of activities. The goal is a learning result that can be achieved, while the technology itself is reproduced" (Shevchenko, 2013).

L. Sushentseva notes that "it is with the help of pedagogical technology that teachers have the opportunity to plan their activities based on the preliminary design of the educational process

and subsequent reproduction; in contrast to methodological developments that were previously used and intended exclusively for the teacher, pedagogical technology involves the development of a project of the educational process that determines the structure and content of the student's activity; an important component of pedagogical technology is the goal setting process" (Sushentseva, 2016).

We will analyze in more detail the processes of informatization and digitization as modern trends in the development of innovative technologies.

The works of V. Bykov, M. Zhaldak, Yu. Zhuk, A. Gurzhii, G. Kozlakov, N. Morse, I. Prokopenko, S. Rakov, S. Semerikov, etc. are devoted to the informatization of education. Scientists consider the informatization of education through the prism of social transformations, education reform, the development and implementation of theoretical and methodological support for the implementation of information technologies in education and the development of information and software support for distance education and management.

Currently, there are a large number of definitions of the concept of "informatization of education", which purposefully reflect various aspects and components of the integral process of introducing educational information technologies into the education system. Thus, L. Makarenko proves that "informatization of education causes changes in its procedural component. Despite individual conceptual differences on some issues in the field of informatization of education, researchers are unanimous in the fact that the integration of information technologies into the educational process will contribute to individualization, differentiation, intensification of education and, as a result, its optimization and improvement" (Makarenko, 2013).

Some scientists interpret the concept of "informatization of education" as "the process of providing the field of education with the methodology and practice of development and optimal use of modern means of information and communication technologies, aimed at the implementation of the psychological and pedagogical goal of education and training.

As noted by L. Makarenko and A. Nisimchuk, the use of information and communication technologies increases the effectiveness of the educational process in terms of mastering the ability to independently acquire and present knowledge, mastering general methods of cognition and the strategy of assimilating educational material, independent choice of the mode of educational activity, organizational forms and methods study (Nisimchuk, 2013). Therefore, the main goal of informatization of education can be considered to be the simplification and expansion of access to obtaining knowledge and the improvement of the quality of education with the possibility of increasing the efficiency and completeness of meeting various needs regarding the acquisition of knowledge and skills.

We share the opinion of L. Makarenko, who states that "the potential of information technologies is irreplaceable as a support for the development of the student's personality: his abilities for alternative thinking, the formation of the ability to develop a strategy for finding solutions to both educational and practical tasks, to forecast the results of the implementation of the adopted decisions based on modeling studied objects, phenomena, processes, relationships between them" (Makarenko, 2013).

Therefore, the informatization of education can be understood as the process of creation, implementation and use of information and communication technologies to increase the efficiency of all types of activities in a higher education institution in the preparation of students of higher education. Informatization enables a systematic approach to the organization of the educational process based on the structural and logical presentation of educational material, which allows you to set the content in the form of a system of relationships, in other words, to determine the approximate basis of educational activities for mastering this content. Another possibility is the possibility to intensify the educational process on the basis of a multimedia form of presentation of educational material, a partial reduction of writing down the text due to its receipt in electronic form. A positive characteristic of informatization of education is also the possibility of ensuring flexibility and openness of the educational process with regard to social and cultural differences between learners, their individual styles and pace of learning, their interests, which

allows to increase the effectiveness of the educational process based on its individualization and intensification.

It should be noted that in recent years, in the system of higher education of Ukraine, many steps have been taken to informatize educational activities in higher education institutions, which contributed to the introduction of information and communication technologies into the educational environment of higher education institutions. In particular: – development of the Concept of informatization of the field of education; – stimulating the development of electronic distance education; – research on the prospects for the introduction of cloud-based learning and communication tools.

At the same time, a number of urgent tasks regarding the informatization of education remain. Let's name the most relevant of them: – increasing the quality of training of specialists due to the use of modern information technologies in the educational process; – integration of various types of educational activities (educational, research, etc.); – application of modern active learning methods, improvement of creative and intellectual components of educational activity; – ensuring continuity and continuity in education; – implementation of an individual approach to applicants using modern information technologies; – development of distance learning information technologies; – improvement and development of educational information technologies, which will contribute to the activation of the cognitive activity of applicants and increase the motivation to master the tools and methods of informatics for effective application in further professional activities; – improvement of software and methodological support of the educational process.

The concept of "digitization" in the scientific field has been established relatively recently. In particular, it is connected with the large-scale penetration of information and communication technologies into the everyday life of modern society. The question of the scientific understanding of the category "digitalization", its structure and specific features caused by the development of modern information and communication technologies are covered in the works of B. Hirsh, V. Bykov, M. Leshchenko, L. Manovich, P. Matyushko, O. Ovcharuk and others .

The project "Digital Agenda for Ukraine 2020" ("Digital Agenda for Ukraine 2020") defines the main priority positions for the development of the information society.

Today, we understand the digitalization of education as the introduction of digital services and technologies into the psychological and pedagogical process of training students of higher education. I. Kucherak notes that "digitalization involves a fundamentally new format of the educational environment, based on digital technologies that provide convenient and accessible services and platforms for increasing competitiveness, more effective interaction of all participants in the educational process, increasing its transparency, increasing the role of intellectual property, development of digital skills" (Kucherak, 2020). Therefore, digitization and digital transformation are not mandatory elements of the educational process in higher education institutions, but their introduction "contributes to simplifying the educational process, making it more flexible, adapted to the realities of the modern day, which ensures the formation of competitive professionals.

It should be noted that there is no single understanding of the term "digitalization". Some scientists believe that the digitalization of education is a technological achievement that began to be applied in the learning process, personalization, which can be achieved by using modern information and communication tools in the learning process. Others believe that it is ensuring the transition of the educational process to a digital form, others understand it as a method of achieving the goal, and the fourth – the level of technology provision of the actual educational process (Kucherak, 2020).

A number of scientists agreed that digitalization is a set of practices and technologies that are used in the educational process, help achieve the goal and simplify communication between its participants. M. Demyanchuk and I. Bodnaruk note that "digitalization primarily involves the transformation of significant information into digital form to ensure its effective use in various fields of human activity and the formation of new communicative and cognitive opportunities" (Demyanchuk, Bodnaruk, 2022). Digital technologies contribute to a faster and better form

of information transfer, help to ensure comfortable conditions for learning and accessibility of education for people who cannot physically attend an educational institution. Also, implemented in the training program, they develop knowledge and skills, provide communication between the participants of the educational process, regardless of their distance from each other. At the same time, digitalization is determined not only by the introduction of modern technologies into the educational process, but also by what methods are used.

Indeed, the use of "digital" technologies in the education system is the most stable trend in the development of the world educational space, because these technologies are able to intensify the educational and scientific process, while increasing the productivity, speed and quality of perception, understanding and assimilation of knowledge. But it is necessary not only to use special technical equipment, but also to provide an individual approach to each applicant, to prepare teachers for the use of modern technical means.

The main reason for the popularization of digitization is its interactivity, which can open up greater opportunities for differentiating learning, activating the activities of students of higher education, automating the evaluation of educational achievements, the possibility of independent work with the text, illustration of basic theoretical knowledge using multimedia learning tools, etc. I. Kucherak emphasizes that "digital technologies are distinguished by their didactic potential, which ensures the freedom to search for information, its personalization (orientation to the needs of students – different levels of complexity, pace, presentation of material), interactivity, multimedia, subculture. Such innovations create a situation of comfort" (Kucherak, 2020).

M. Demyanchuk and I. Bodnaruk, investigating the problem of digitalization, emphasize the possibilities of creating a digital (virtual) educational environment, because modern digital technologies allow creating a personalized learning environment that integrates the possibilities of formal and informal learning (Demyanchuk, Bodnaruk, 2022). Scientists are convinced that the leading role in the formation of a personal educational environment is played by social media as a set of various network tools and technologies that act as channels for communication, collaboration and creative self-expression (Demyanchuk, Bodnaruk, 2022).

Social media that are actively used in the educational process include the following: – weblogs, or blogs and updated websites, which allow authors to be published instantly on the Internet and facilitate communication between teachers and students; – Wikis – a website where any member can change any page or create a new page using their web browser, add and edit what has already been published (an example is Wikipedia); – social networks (Youtube, Facebook, etc.); – publicly available web services that allow users to create a personal profile, identify other users with whom they have a connection, read and respond to messages made by other users on the site, etc (Demyanchuk, Bodnaruk, 2022).

It is obvious that digitalization of education is a rapidly developing process that allows modernizing the structure of education, introducing new technologies into it, capable of increasing the quality of the final result and making education more accessible. At the same time, M. Demyanchuk and I. Bodnaruk note the possibility of risks of large-scale digitization. Among them, the risks are: – related to the loss of skills in writing down the main ideas of the proposed material due to the use of electronic versions of educational programs, and, as a result, the deterioration of the ability to remember and rethink it; – deterioration of the ability to perceive large amounts of information due to "digest mania"; the risk of students developing so-called screen addiction; – possible reduction of mental abilities – "development of digital dementia"; – displacement of live communication as communication, which in many cases has significantly greater relevance for participants of the educational process than electronic learning technologies; – related to health; threats created by cybercrime; – risks of information manipulation (Demyanchuk, Bodnaruk, 2022).

The main advantages of using digital educational resources include: wide use of modern information technologies to build an individual educational trajectory of the applicant, the possibility of building an exclusive educational course by the teacher, stimulating educational motivation of applicants; improving quality and closing knowledge gaps. At the same time, we note

that the practical significance of the use of digital tools in education is determined by the need of the labor market to train specialists capable of rapid learning and mastering, in addition to the basic skills required by the employer, a set of professional knowledge and skills specific to this type of activity.

The process of development and implementation of informatization and digitalization in education is quite multifaceted and requires the application of special knowledge and skills. The mechanical use of computer technologies will not lead to a qualitative leap in improving the quality of the educational process. We are convinced that it is important to use a collective and individual approach to the organization of training of applicants, taking into account their personal potential. In this connection, the role of the teacher as an organizer of the educational process is growing significantly. And the skillful combination of traditional pedagogical techniques with the high-quality use of informatization and digitization in the educational process allows for a constant improvement in the quality of education, which is inevitably accompanied not only by the development of qualitatively new principles, but also by the introduction of innovative teaching methods and technologies.

One of these methods of digitization is project-based, which in modern pedagogy is one of the personally-oriented learning technologies that combines research, search, problem-based approaches, a combination of individual and group learning trajectories. This method is not an independent algorithm of the learning process, but is an important component of the educational process, especially when combining traditional and distance learning formats of students in the system of higher and secondary professional education.

V. Vyshkivska rightly observes that "in practice, a teacher's design activity requires: – a clear definition of learning goals (why and what?), which should contribute to the selection and design of content (what?); – choosing methods and means of learning (with what?) for organization and management of the educational process (how?); – taking into account the required level of qualifications of teachers and individual characteristics of students (who?); – determination of methods of assessment of the achieved learning results (how effective?) (Vyshkivska, Prokofiev, Ilishova, 2024).

We also share the researcher's opinion that "the design of the educational process will make it possible to obtain educational products that have a subject-creative nature, reflect the personal achievements of each participant in the educational process, which, in turn, becomes the basic prerequisite for the formation of the skills of leading an effective independent in the future theoretical and practical activity" (Vyshkivska, Prokofiev, Ilishova, 2024).

Conclusion. Summing up, let us note that the development of the information space has led to the emergence of new forms of communication, the spread of information and communication technologies, which are increasingly in demand in the process of obtaining an education and raising the professional level. The use in the educational process of the synthesis of traditional and information technologies (computer, distance, innovative and interactive methods) allows to significantly intensify training, increase the level of individualization of the educational process, and also ensure the implementation of control measures for the purpose of training professional specialists.

Accordingly, taking into account the above, the informatization and digitization of education is currently recognized as one of the priority tasks of the modernization of education, which should become an integral part of the state policy in the field of education and be carried out directly in accordance with the unified standards prevailing in Ukraine, taking into account the peculiarities of the introduction of digital technologies in a variable open educational environment of a higher education institution.

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Chapter 1. INNOVATIVE APPROACHES AND DIGITAL INTEGRATION IN MODERN EDUCATION: TOOLS, TECHNOLOGIES, AND PEDAGOGICAL STRATEGIES

1.1. Khrystyna Bilynska, Iryna Ladanivska, Nataliya Shandra. EDUCATIONAL PLATFORMS IN LEARNING FOREIGN LANGUAGES IN THE IMPLEMENTATION OF BLENDED LEARNING

The article defines the concept of blended learning which combines traditional face-to-face instruction with online learning. This study investigates the role of artificial intelligence (AI) and educational platforms in facilitating effective blended learning environments for foreign language acquisition. AI has introduced innovative strategies to digital learning that are much more interesting and attractive compared to traditional ones. By examining the peculiarities, benefits, and challenges of different platforms, this article aims to identify the main factors contributing to successful implementation and learner outcomes. Moodle platform is the main tool for foreign language learners. This article presents the analysis of listening, speaking, reading and writing activities in Moodle.

1.2. Natalia Bobro. MOBILE APPLICATIONS IN THE CONTEXT OF TRANSFORMING THE ELECTRONIC INFORMATION AND EDUCATIONAL ENVIRONMENT OF THE UNIVERSITY INTO A CUSTOMER-ORIENTED DIGITAL ECOSYSTEM

The integration of digital technologies into educational activities has become a modern trend, covering all levels of education, including universities. This article explores the process of transforming the electronic information and educational environment of universities into a customer-oriented digital ecosystem using mobile applications. The article analyses the role of mobile applications in improving access to educational resources, interaction between students, teachers and administration, as well as in increasing the efficiency and quality of educational services. Particular attention is paid to the introduction of intelligent information systems and artificial intelligence technologies that facilitate the automation of administrative processes, and gamification of learning and provide a personalized approach to learning. The main advantages and challenges of implementing digital ecosystems in educational institutions are highlighted.

1.3. Alla Kozhevnikova, Peter Kozhevnykov. MODERN TEACHER'S INNOVATIVE CULTURE OF PROFESSIONAL COMMUNICATION

The article deals with examining the essence and significance of modern teachers' innovative culture of professional communication. The authors analyzed the main components of innovative culture – culture, innovation, innovative culture, communication, professional communication. It has been proven that an important element of the conceptual foundations of a modern teachers' innovative culture of professional communication is the definition of systemic, informational, scientific, personal, cultural, activity, and subject-subject approaches that can optimize this process, make it more effective and such that meets the needs of society. The article can be useful for scientists, teachers, and educators who seek to increase the level of their professional competence and ensure a high level of the educational process.

1.4. Yuliia Nadolska, Larysa Yepifantseva, Yevhen Topalov. THE ROLE OF PODCASTS AND ARTIFICIAL INTELLIGENCE IN THE EDUCATIONAL PROCESS OF HIGHER EDUCATION STUDENTS

The article analyzes the impact of information and innovative technologies on the study of foreign languages, explores the potential of podcasts, which can be effectively integrated into the educational process to enhance students' listening skills in foreign language classes, improve foreign language communication, and develop critical thinking skills. The article also examines the use of artificial intelligence in classes, specifically ChatGPT, at various levels of educational activities corresponding to Bloom's Taxonomy, with provided examples.

1.5. Oleksandr Nepsha. USE OF CASE-STUDY METHOD IN TEACHING SCHOOL GEOGRAPHY COURSE IN THE CONDITIONS OF NEW UKRAINIAN SCHOOLS

From a methodological point of view, a case is a specially prepared educational material containing a structured description of a life situation related to a problem that requires individual or group solution. The case method (or case study method, case analysis, case study) is a means of active problem-situational analysis based on learning by solving problem-situations (cases). Its main purpose is not to provide ready-made knowledge, but to develop students' ability to solve problems and find solutions on their own. According to practitioners, the effectiveness of the case method is achieved by combining innovative and traditional teaching methods. This connection contributes to the formation of normative, basic knowledge in students, which is tested and consolidated by practice, search, discussion and ensures the development of a set of analytical, creative, social, and communication skills.

1.6. Noorsidi Aizuddin Mat Noor, Farhana Diana Deris. INTEGRATING SMART LEARNING ENVIRONMENTS: THE EFFECTS OF REAL ESTATE DEVELOPMENT ON SECONDARY EDUCATION STRUCTURES IN MALAYSIA

This research seeks to establish the effects of smart real estate on the creation of efficient secondary education infrastructure in Malaysia. The study, that included 150 questionnaires and interviews with school administrators teachers and developers highlighted institutions that incorporated smart technologies like the interactive white boards, efficient energy system enhance student attention, academic performance and efficiency and decreased expenses. But these technologies could not be implemented in the rural schools as there were no proper facilities and financial resources to invest. The study's implication is the need for collaboration with a view to fostering organizational relationships between government departments, schools, and property developers to make available relevant modern-day learning facilities. The study also recommends the need to provide solutions on the policies that widen the rural-urban income gap and more emphasis on eliminating infrastructural barriers in the rural regions. The findings are beneficial for those involved in policy-making and development of new learning institutions and upgrading schools in Malaysia.

1.7. Alla Palii, Tetiana Yelchaninova, Valentyna Habryk. PSYCHOLOGICAL AND PEDAGOGICAL ASPECTS OF THE ORGANIZATION OF PEDAGOGICAL INTERACTION IN THE VOCATIONAL TRAINING SYSTEM

The article examines the psychological and pedagogical aspects of the organization of pedagogical interaction in the process of professional training. The essence of the concept of "pedagogical interaction" as a process of mutual influence of the participants of the educational process, which involves their mutual conditioning by common tasks, interests, joint activities and mutually oriented reactions, is clarified. The psychological and pedagogical requirements for the organization of interactive interaction are defined. In the characteristics of the content of the psychological foundations of pedagogical interaction of the subjects of the educational process, its main principles are defined. The role of communication in the process of organizing interaction is specified.

1.8. Olena Tkachuk, Soslan Adyrkhaiev, Lyudmyla Adyrkhaieva. ORGANIZATION OF INCLUSIVE PHYSICAL EDUCATION IN THE EDUCATIONAL PROCESS: CHALLENGES AND PROSPECTS

The integration of physical education into the educational process has long been recognized as a vital component of holistic development. However, ensuring that physical education is inclusive, accessible and beneficial to all learners, regardless of ability, presents significant challenges. The research identifies the obstacles encountered during the organization of inclusive physical education, and substantiates possible strategies for overcoming them, contributing to the creation of a fairer and more favorable educational environment. The purpose of the study is a comprehensive analysis of the state of organization of inclusive physical education in the educational process. Achieving the specified goal is focused on conducting a review of the domestic and foreign experience of organizing inclusive physical education in the educational process, conducting an analysis of the normative and legal framework that regulates the issue of inclusive education in Ukraine; analysis of potential benefits and opportunities associated with inclusive physical education and potential ways of improvement.

1.9. Volodymyr Tovstohan, Oksana Patlaichuk, Yevhen Kozlov. INFORMATIZATION AND DIGITALIZATION AS MEANS OF IMPROVING THE QUALITY OF THE EDUCATIONAL PROCESS OF THE INSTITUTION OF HIGHER EDUCATION

The article analyzes the key theoretical and methodological aspects of the transition from traditional pedagogy to a digital model of education by organizing the educational process with the use of modern information, communication and digital technologies. The essence of the concepts "technology", "technologicalization", "innovation", "innovative activity" has been clarified. The current tasks of informatization of education were defined and the essence of digitization was clarified, which is defined as a fundamentally new format of the educational environment, based on digital technologies, which provide convenient and accessible services and platforms for more effective interaction of all participants in the educational process, increasing its transparency, and developing digital skills.

1.10. Andrii Trihub, Lyubov Kibenko, Olha Ilishova. MODERN ASPECTS OF TECHNOLOGICAL SUPPORT OF DISTANCE EDUCATION

The article considers distance education as one of the most effective in the field of higher education, emphasizes the problem of using interactive technologies in the distance education process, analyzes its advantages and disadvantages. Ways to increase the effectiveness of the introduction of distance learning technologies into the process of professional training are substantiated (the use of various types of software for distance learning technologies is analyzed). The essence of e-learning, which is characterized by the interactivity of the interaction between the teacher and the student, as well as the individualization of learning, has been specified. It has been proven that distance learning at the current stage is transformed into a new form of obtaining education in accordance with the level of development of equipment and technologies with the provision of high-quality organization of the educational process.

1.11. Vanda Vyshkivska, Yevhen Prokofiev, Iryna Briukhovetska. DESIGN AND MODELING IN THE PROFESSIONAL COMPETENCE FORMATION SYSTEM OF THE FUTURE SPECIALIST

The article updates the problem of modernizing the modern system of professional training, focused on the competence approach, on the informatization and technology of the educational process, on the development of the personal potential of the future specialist. The essence of the concepts "professional competence", "pedagogical technology", "design", "modeling" is specified and their relationship is substantiated. It has been proven that the formation of professional competence should be carried out on the basis of design and modeling processes with the active use of innovative, interactive and integrative educational technologies, which will ensure the structural logic of the educational process and scientifically balanced transformation of the content and goals of education with the mandatory entry of students into real educational and practical space of professional activity.

1.12. Tetiana Zenchenko, Iryna Kopytko, Anastasiia Burakova. PREPARATION OF FUTURE PRIMARY SCHOOL TEACHERS FOR THE FORMATION OF STUDENTS' COMMUNICATIVE COMPETENCE IN THE CONTEXT OF IMPROVING THE QUALITY OF DISTANCE LEARNING

The article examines the current state of the problem of improving the quality of primary education, in particular its linguistic and literary component, the preparation of future primary school teachers for the formation of communicative competence with the help of innovative technologies in the conditions of distance (and mixed) learning. An analysis of the methodological foundations of the use of electronic linguodidactics, the possibilities of computer training, the use of monologue and dialogical communication of students in social networks is carried out. This contributes to the creation of an innovative educational environment that serves as a source of information, a platform for interactive communication and a platform for the personal development of the language personality. Modern computer educational games are characterized as an important tool for increasing motivation to study the linguistic and literary educational field, providing an innovative approach and improving the quality of language and communicative training of students, revealing their creative potential and creative thinking.

Chapter 2. INNOVATIONS AND EMERGING TECHNOLOGIES IN GLOBAL ENTREPRENEURSHIP, TOURISM, AND FINANCE

2.1. Iryna Anhelko. INNOVATIVE ENTREPRENEURSHIP AS A PROGRESSIVE FORM OF ECONOMIC DEVELOPMENT

In modern business conditions, innovative entrepreneurship is a key component of the modern economy that ensures its dynamic development and competitiveness. It is aimed at the creation and introduction of new products, services, technologies and business models, which allows enterprises to adapt to rapidly changing market conditions. Through innovation, businesses can not only meet the growing needs of consumers, but also create new markets and industries, contributing to overall economic growth.

2.2. Iryna Arsenenko, Olena Arabadji, Iryna Donetc. MODERN CHALLENGES AND INNOVATIVE ASPECTS OF INTERNATIONAL TOURISM DEVELOPMENT IN TOURIST MACRO-REGIONS OF THE WORLD

The purpose of the study is to analyze the current challenges and problems of international tourism development, as well as to identify innovative aspects of its gradual recovery in the world's tourist macro-regions.

The main current challenges that hinder the development of international tourism are: the COVID-19 pandemic, political instability and terrorism, wars and armed conflicts, the economic crisis, rising prices for tourism services, transportation services, organization of accommodation, catering and creative industries, environmental issues, etc.

The study characterizes the priority, strategic directions of development of international tourism, provided that innovative technologies are introduced into the functional activities of tourism industry enterprises, new types and forms of organization of tourism activities within the tourist macro-regions of the world.

2.3. Iryna Farynovych. PERSONNEL POLICY AS A TOOL FOR MANAGING THE MOTIVATIONAL COMPONENT OF MEDICAL PERSONNEL

The essence and principles of personnel policy of health care institutions investigated. Recommendations for the formation of an effective personnel policy of a medical institution are considered. It is determined that an important tool of personnel policy is to stimulate the work of medical workers through a system of motivation. The motivational mechanism of stimulation of work of medical workers is considered. The mechanism consists in the formation of a system of incentives for the effective work of medical workers through tools: bonuses to the official salary and bonuses. The award of medical workers based on an integral indicator of the level of quality of medical care. The proposed scale of premium for quality medical care.

2.4. Tetiana Khrystova, Vladyslav Pyurko, Dmytro Khrystovoi. INFORMATION FOCUS ON STUDENT YOUTH HEALTH

The health level of young people studying at different educational institutions under the educational process conditions has been analyzed. It has been found out that influence of unfavorable social-hygienic factors during the education period results in negative tendencies in students' health. Core factors of noninfectious diseases rate are over-nutrition, low physical activity, neuro-emotional stress, bad habits. The comprehensive rehabilitation program is proposed. It includes such components as units of diagnostic and organizational measures, informational and preventive measures, treatment and correctional activities, effectiveness evaluation of the taken actions. The program implementation will make it possible to improve the students health level, form firm healthy lifestyle motivation.

2.5. Lev Kloba, Nazar Dobosh. INVESTMENT BANKING IN THE SECURITIES MARKET

The authors of the article discuss the role of the bank investment activity. It aims to attract and utilize financial resources to generate profit and meet client needs for investment funding. Key participation forms include investing bank funds and managing client investments in securities. Prioritizing securities operations can enhance efficiency by activating internal reserves and attracting external resources. In Ukraine, banks seek to maximize profitability while minimizing risks, focusing on high-yield corporate securities. The development of the securities market encourages banks to diversify income sources and improve financial conditions. Future research should address strategies for increasing the share of securities in bank assets, reducing investment risks, and fostering innovation in banking investment products.

2.6. Olha Kryshevych, Serhii Zadnichenko. CRYPTOCURRENCY AS A COMPONENT OF THE SUBJECT MATTER OF CRIMINAL OFFENCES AGAINST PROPERTY AND IN THE FIELD OF OFFICIAL ACTIVITY AND PROFESSIONAL ACTIVITY RELATED TO THE PROVISION OF PUBLIC SERVICES

According to the Ministry of Digital Transformation of Ukraine, our country is a leader in the use of virtual assets among the population; the Ukrainian blockchain community is one of the largest in the world and is among the top 3. Cryptoassets are not a means of payment in Ukraine, but transactions with them are not prohibited and you can buy cryptoassets on specialised platforms – trade them on Ukrainian and foreign crypto exchanges, or use them as an investment instrument. Today, virtual currency is beginning to serve as a means of accumulation, a means of preserving assets, a kind of 'digital gold'. According to the coinbase.cap exchange, more than 2408 types of cryptocurrencies were registered in the world at the beginning of 2024, and according to the bitfinex exchange, the btc / usd exchange rate is more than 7932. According to Coinmap, in Ukraine, cryptocurrency can be used to pay for goods or services in some online stores, hotels and cafes, with about fifty such places in Kyiv, although many do not advertise the possibility of paying with cryptocurrency because

it cannot be legally processed through accounting. Large companies are paying attention to virtual money, for example, Tesla has purchased \$1.5 billion worth of bitcoins and allowed them to be accepted as a form of payment for car sales, software developer MicroStrategy, which already owns 9,006 bitcoins, is also buying cryptocurrency, and Square has transferred about 5 per cent of its assets to cryptocurrency. Some banks and payment systems are starting to work with cryptocurrencies, including the US operations of Bank of New York Mellon, and the PayPal payment system is also joining the game. The advantage of cryptocurrencies is that neither the state nor anyone else can take away digital money, such as that in a wallet, safe at home, or on deposit in a bank. In today's world, digital technologies have become an integral part of human life, but legal aspects are not keeping pace with the emergence of new items, technological solutions or virtual currencies, and difficulties arise at the legislative level, as the legal status of this phenomenon is not defined. At present, the Law of Ukraine 'On Prevention of Corruption' includes cryptocurrency in the list of intangible assets subject to mandatory declaration by the declaring entities along with trademark rights and copyright. In addition, questions have arisen regarding the criminal law qualification of acts related to the circulation of cryptocurrencies, and in the current environment, cryptocurrencies act, on the one hand, as a means or object of criminal offences.

2.7. Andrii Lagun, Nataliia Kukharska. DEVELOPMENT CLIENT SERVER MONITORING INFORMATION SYSTEMS FOR THE RADIATION POLLUTION ANALYSIS

This monograph studies information systems for environmental monitoring for the analysis of radiation pollution. The authors analyze the principles of construction of environmental monitoring systems to control air quality, water and soil conditions, biodiversity indicators, and the radiation situation to improve the quality of society's life. We define the peculiarities of radiation contamination measurements and methods of their monitoring within a specific region. Emphasis is placed on the use of modern information technologies to construct radiological monitoring systems, in particular, are identified technologies and software for creating client and server parts of web-based systems.

2.8. Tetiana Lysiuk, Yurii Biletskyi. MEMORY TOURISM – AN INNOVATIVE VECTOR OF DEVELOPMENT IN UKRAINE

Memory tourism or military tourism is an innovative trend in Ukraine's tourism industry that involves visiting places associated with significant historical events and monuments. This type of tourism is aimed at preserving cultural and historical heritage, shaping national identity, and drawing attention to important aspects of history. The development of memory tourism contributes not only to the enrichment of tourism products, but also to the economic growth of regions with significant memorial potential. The article discusses key aspects and prospects for the development of memory tourism in Ukraine, as well as its impact on society and the economy.

2.9. Olena Lytvyn, Andrii Onyshchenko. ARTIFICIAL INTELLIGENCE TOOLS AND APPLICATIONS FOR FINANCIAL SERVICES IN BANKING SPHERE

Artificial intelligence is an important element of the digitalization of financial services in banking sphere. Nowadays the use of artificial intelligence is a significant advantage for banks. AI allows them to meet modern standards by offering intelligent service solutions that can be easily integrated into a single system. This research article explores the AI tools for financial services in banking and importance of AI strategies and innovations in the banks. We also provide a comprehensive and detailed bibliometric workflow on publications in the field of AI and discuss cases of successful integration of artificial intelligence in Ukrainian banks. These include optimizing the loan portfolio by analyzing clients' behavioral factors, developing personalized financial products, and monitoring their transactions to improve cybersecurity.

2.10. Leonid Taraniuk, Renata Korsakiene, Karina Taraniuk. RESEARCH OF MARKETING INNOVATIONS OF COUNTRIES IN THE CONTEXT OF THE IMPLEMENTATION OF THE SUSTAINABLE DEVELOPMENT GOALS

The main objective of the research is to assess the marketing of innovations by business entities in various countries in the context of implementing the Sustainable Development Goals. In this scientific study, a bibliometric analysis of scholarly works on the marketing of innovations by companies within the sustainable business system was conducted. The study highlighted the key positive and negative factors that influence the effectiveness of marketing activities for innovative products within the sustainable business framework. An analysis of the competitiveness of the components of innovation marketing in countries with developed and developing economic systems was carried out to identify the leaders and laggards. Ranges of the integral indicator of the competitiveness level of the innovation marketing components in different countries under the conditions of achieving the Sustainable Development Goals were established.

2.11. Valentyna Yuskovych-Zhukovska, Oleg Bogut. FEATURES OF USING ARTIFICIAL INTELLIGENCE TO ENHANCE THE QUALIFICATIONS OF WEB DEVELOPERS

The modern development of artificial intelligence (AI) demonstrates significant potential across virtually all areas of human activity. It is anticipated that shortly, AI will automate and surpass human cognitive abilities, potentially replacing certain job positions. Already today, AI can compete with human decision-making processes. In IT companies, AI functions assist in enhancing the qualifications of web developers by evaluating their soft and hard skills. Future programmers, specifically those pursuing the first (bachelor's) level of higher education, have the opportunity to rapidly master the process of developing and testing websites and web applications with the help of an intelligent system developed by the authors. Professional web developers can also use this system to enhance their qualifications and advance to a new, higher level.

ABOUT THE AUTHORS

Chapter 1. INNOVATIVE APPROACHES AND DIGITAL INTEGRATION IN MODERN EDUCATION: TOOLS, TECHNOLOGIES, AND PEDAGOGICAL STRATEGIES

1.1. Khrystyna Bilynska – Ivan Franko Lviv National University, Lviv, Ukraine

Iryna Ladanivska – Ivan Franko Lviv National University, Lviv, Ukraine

Nataliya Shandra – Ivan Franko Lviv National University, Lviv, Ukraine.

1.2. Natalia Bobro – Digital Department of the European University, "NooLab & AI" Scientific Laboratory of the European University, European University, Ukraine, Switzerland.

1.3. Alla Kozhevnikova – Bohdan Khmelnytsky Melitopol State Pedagogical University, Zaporizhzhia, Ukraine

Peter Kozhevnykov – Bohdan Khmelnytsky Melitopol State Pedagogical University, Zaporizhzhia, Ukraine.

1.4. Yuliia Nadolska – Bohdan Khmelnytsky Melitopol State Pedagogical University, Zaporizhzhia, Ukraine

Larysa Yepifantseva – Bohdan Khmelnytsky Melitopol State Pedagogical University, Zaporizhzhia, Ukraine

Yevhen Topalov – Bohdan Khmelnytsky Melitopol State Pedagogical University, Zaporizhzhia, Ukraine.

1.5. Oleksandr Nepsha – Bohdan Khmelnytsky Melitopol State Pedagogical University, Zaporizhzhia, Ukraine.

1.6. Noorsidi Aizuddin Mat Noor – Centre for Real Estate Studies (UTM CRES), Mass Appraisal, Housing and Planning Research Group, Real Estate Department, Faculty of Built Environment and Surveying, Universiti Teknologi Malaysia, Johor, Malaysia

Farhana Diana Deris – Technology and Language Education Research Group, Faculty of Social Sciences and Humanities, Universiti Teknologi Malaysia, Malaysia.

1.7. Alla Palii – Kyiv University of Intellectual Property and Law of National University “Odesa Law Academy”, Kyiv, Ukraine

Tetiana Yelchaninova – H. S. Skovoroda Kharkiv National Pedagogical University, Kharkiv, Ukraine

Valentyna Habryk – Ukrainian-American Concordia University, Kyiv, Ukraine.

1.8. Olena Tkachuk – Volodymyr Dahl East Ukrainian National University, Kyiv, Ukraine

Soslan Adyrkhaiev – Volodymyr Dahl East Ukrainian National University, Kyiv, Ukraine

Lyudmyla Adyrkhaieva – Volodymyr Dahl East Ukrainian National University, Kyiv, Ukraine.

1.9. Volodymyr Tovstohan – Kherson Academy of Continuing Education, Kherson, Ukraine

Oksana Patlaichuk – Admiral Makarov National University of Shipbuilding, Mykolaiv, Ukraine

Yevhen Kozlov – National Technical University “Kharkiv Polytechnic Institute”, Kharkiv, Ukraine.

- 1.10. Andrii Trihub** – Dragomanov Ukrainian State University, Kyiv, Ukraine
Lyubov Kibenko – State Biotechnological University, Kharkiv, Ukraine
Olha Ilishova – Berdiansk State Pedagogical University, Zaporizhzhia, Ukraine.
- 1.11. Vanda Vyshkivska** – Dragomanov Ukrainian State University, Kyiv, Ukraine
Yevhen Prokofiev – National University of Ukraine on Physical Education and Sport, Kyiv, Ukraine
Iryna Briukhovetska – Drohobych Ivan Franko State Pedagogical University, Drohobych, Ukraine.
- 1.12. Tetiana Zenchenko** – Oleksandr Dovzhenko Hlukhiv National Pedagogical University, Hlukhiv, Ukraine
Iryna Kopytko – Oleksandr Dovzhenko Hlukhiv National Pedagogical University, Hlukhiv, Ukraine
Anastasiia Burakova – Oleksandr Dovzhenko Hlukhiv National Pedagogical University, Hlukhiv, Ukraine.

Chapter 2. INNOVATIONS AND EMERGING TECHNOLOGIES IN GLOBAL ENTREPRENEURSHIP, TOURISM, AND FINANCE

- 2.1. Iryna Anhelko** – Lviv Polytechnic National University, Lviv, Ukraine.
- 2.2. Iryna Arsenenko** – Bogdan Khmelnytsky Melitopol State Pedagogical University, Melitopol, Ukraine
Olena Arabadji – Bogdan Khmelnytsky Melitopol State Pedagogical University, Melitopol, Ukraine
Iryna Donetc – Bogdan Khmelnytsky Melitopol State Pedagogical University, Melitopol, Ukraine.
- 2.3. Iryna Farynovych** – Lviv Polytechnic National University, Lviv, Ukraine.
- 2.4. Tetiana Khrystova** – Bogdan Khmelnytsky Melitopol State Pedagogical University, Melitopol, Ukraine
Vladyslav Pyurko – Bogdan Khmelnytsky Melitopol State Pedagogical University, Melitopol, Ukraine
Dmytro Khrystovoi – Bogdan Khmelnytsky Melitopol State Pedagogical University, Melitopol, Ukraine.
- 2.5. Lev Kloba** – Lviv Polytechnic National University, Lviv, Ukraine
Nazar Dobosh – Ivan Franko National University of Lviv, Lviv, Ukraine.
- 2.6. Olha Kryshevych** – National Academy of Internal Affairs, Kyiv, Ukraine
Serhii Zadnichenko – National Police of Ukraine, Kyiv, Ukraine.
- 2.7. Andrii Lagun** – Lviv Polytechnic National University, Lviv, Ukraine
Nataliia Kukharska – Lviv Polytechnic National University, Lviv, Ukraine.
- 2.8. Tetiana Lysiuk** – Lesia Ukrainka East European National University, Lutsk, Ukraine
Yurii Biletskyi – Lesia Ukrainka East European National University, Lutsk, Ukraine.

2.9. Olena Lytvyn – Taras Shevchenko National University of Kyiv, Kyiv, Ukraine
Andrii Onyshchenko – Taras Shevchenko National University of Kyiv, Kyiv, Ukraine.

2.10. Leonid Taraniuk – Sumy State University, Sumy, Ukraine; Vilnius Gediminas Technical University, Vilnius, Lithuania

Renata Korsakiene – Vilnius Gediminas Technical University, Vilnius, Lithuania

Karina Taraniuk – Sumy State University, Sumy, Ukraine; Vilnius Gediminas Technical University, Vilnius, Lithuania.

2.11. Valentyna Yuskovych-Zhukovska – Academician Stepan Demianchuk International University of Economics and Humanities, Rivne, Ukraine

Oleg Bogut – Academician Stepan Demianchuk International University of Economics and Humanities, Rivne, Ukraine



978-83-972085-5-1