

Өндірістік кешендерді ірілендіру, ауқымды үнемдеу әсерін пайдаланудың барлық үлкен қажеттілігі өндірістік және қаржылық ресурстарды бірыңғай ұйымның қолында шоғырландыруға мәжбүр етеді. Бірақ соңғы он жыл ішінде одан әрі жедел экспансиядан және орталықтандырудан бас тартуға мәжбүр болған халықаралық қаржы-өнеркәсіп топтарының ашы тәжірибесі туралы ұмытуға болмайды. Оларға жалпы ұйымдық құрылымды қайта құрумен қатар менеджменттің қаржылық және маркетингтік аспектілеріне көбірек көңіл бөлуге тура келді. Көптеген мегакорпорациялар қазір еншілес кәсіпорындарға қызметтің үлкен еркіндігін бере отырып, оларды жеке бюджеттер және т. б. бере отырып, жалпы үрдісті ұстанады.

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Excluded groups

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Annotation:several groups among the Polish population have a problem with workplace exclusion. Each of them has a different dominant background of this problem. A study published in 2021 showed that digital exclusion is no longer due to Internet accessibility, as Poland has a low number of points where there is no connection. The number of banned groups is also minor because there are ongoing activities for their mobilization and development. The report about exclusion does not suggest specific actions for any particular groups, but we have decided to give examples.

Keyword: digitalization, excluded groups, digital society,digital exclusion.

The first group facing the exclusion are the aged people. The biggest problem is lack of motivation, and another is lack of competence. They are generally people who are no longer working, so they are not interested to learn something new. A fact is that a strong role in the environment of an older person is played by his family. They have usually never used a computer at work and certainly not the Internet. They have either no knowledge (or very little) of what the Internet has to offer. Usually they watch their loved ones, who spend their time playing games or watching videos, or sometimes shopping. The seniors don't even know that they have the Internet at home or that they can have access to it. They still think it is an expensive thing for a limited social group. They see similar behavior in their peers. Not many of them use the Internet. In Poland, it is possible to order and read prescriptions and tests results via the Internet and make appointments with doctors. Electronic banking is also very well developed, and yet in these two aspects a small number of seniors use online services. It is up to the family and those closest to them to motivate them.

It is obvious that they will not be interested in publishing short videos or playing FIFA, and this is not where their education should begin. It should be explained to them in a nice, warm, but also simple way. We should show them simple applications. We have on the market some that are limited to a minimum of content in order to be accessible to the older people. It is worth educating and motivating the elderly to make them feel part of the digital society.

Another group at risk of exclusion are people with a low level of education. The biggest and yet unrecognized problem for these people is their poor usage. Lack of knowledge and skills to move in the virtual world and - as in the previous group - lack of motivation. And these are the main reasons from which all the problems of those people come. Their poor education and educational deficiencies are due to the fact that they grew up in such an environment, which didn't demand learning. They graduated from such schools and studied for such a period as the law in Poland dictates. It's hard for such people to break out of this community because they think they are convicted to it. Often, they are still very young people who don't know how to manage their lives but know that they would like to change them. They don't blame their parents or closest environment for this situation but, for example, the government or academics. They do not trust people who have a high status in society. People with low education can use the Internet, but they do it mainly for entertainment or communication on social media because it is easiest for them. Frequently, they don't even have the mobile application of their bank. Sometimes they don't know that it is possible to shop online in this way. They don't know any of the educational opportunities that digitization brings and won't even think to do it this way. It happens that they are ashamed of themselves. Working with such people is a little difficult because they have not been taught self-esteem and do not believe in their abilities. Specialized centers, which take care of and monitor such environments, should know about creating training courses for them, especially to show the opportunities offered by access to the Internet. Encourage them with interesting facts, thematic blogs or free trainings, after which they can immediately get a job.

Countryside residents are another vulnerable group to digital exclusion. Their biggest problem is not where they live but the ability to access a good Internet connection or any connection at all. Areas that are not densely populated are also not interesting for mobile phone networks or Internet providers. Often these are those living in highland regions, natural locations, etc. Preparing a proper connection for a group of residents there - often, a village with dozens of locals - is a huge cost for the company as well as the inconvenience of many difficulties.

Moreover, it is an investment that has no economic basis and is subject to losses in advance. There is no lack of motivation among villagers located in such regions to take advantage of the digital opportunities brought by the Internet. Unfortunately, they have no idea about most of them because they do not have specific knowledge. There are no opportunities for development in this field among the elderly but also among young people. The second ones, often from computer science classes at school have competence and skills related to digitization, but due to the lack of coverage of Internet networks this knowledge will never develop, and the benefits of the digital world are unreachable for them. The only solution is to provide a system support for such regions and their residents and find a solution for the situation where they will have access to a good Internet connection.

Let's move on to the next group that is reached by digital exclusion, and these are people with disabilities. Here the problem is very complex and eliminating exclusion is not as simple as in the previously described situations. Significant in the emergence of the problem for people with disabilities is the lack of adaptation of devices and content to individual needs and thus develops exclusion is the lack of digital competence and skills in navigating the online world. People with disabilities are motivated and open to learning and also development. They often look for solutions on the Internet that would allow them to become independent, educate themselves, get a permanent job. Unfortunately, what stands in the way is the lack of adaptation of websites or applications to the deaf, blind, etc. The problem lies not only in the handicap of browsers or smartphones. Unfortunately, the equipment itself is not adapted to be operated by people with physical disabilities. Missing among the facilities are elements that would be a link, for example, between the keyboard and the person with a disability. To improve access to online tools for people with disabilities, it is important to create technology that will allow them to navigate more freely in the e-world. It is also worth using tools such as training to improve and supplement the knowledge of people with disabilities.

The last group that the study of the digital exclusion process managed to detail is people in crisis of homelessness, the so-called "homeless." A group that is rarely considered by anyone in terms of any exclusions. They are often awkward or even intelligent and educated people only life situation made them homeless. Work and support of such people is a very sensitive topic. These are people who feel excluded not only from the digital stage but from society in general. They have no place of residence, which automatically excludes them from many opportunities for assistance. They are ashamed of their situation and their person. They would rather hide than go out to people. They know that the digital world is developing very fast and gives a lot of opportunities because they can observe it among the public, while many of them have never sat in front of a computer. Great opportunity for such people is to approach their crisis with respect. Here only dedicated help and support centers can act, which should also have competencies related to the inclusion of homeless people in the digital world. It would also be a very good solution if small stations with digital equipment were set up at places assisting the homeless, and there would be a person there to provide advice, support and education in this area.

The process of digitization over the past few years has affected not only the economic world, but also all spheres of everyone's life. This development is independent of individuals and in the main should serve them. This process touches every social group and is an opportunity for some, a help and a hindrance for others. It can be noted that the marketing of all projects related to the development of digitization and new technologies is focused on showing the best aspects of their use. We know that this process is inevitable and effective, but not for everyone. It is therefore important to address the topic of those excluded from this process. Following the OECD definition - digital exclusion is the phenomenon of social inequalities between individuals, households, businesses and regions in the level of socio-economic development, related to both access to information and communication technologies and their use in all spheres of activity.

Digitally excluded people are primarily those living in peripheral regions of Poland. So we want to show the problems that such people face with and how to prevent the negative effects of lack of awareness of the need to take care of these individuals. First and major focus should be on the solutions being created, which cannot be on just one social group and the resulting benefits. The process should be planned and focused primarily on the excluded and should solve their problems as well.

When talking about the rapidly developing digitalization in banking, banks show only their actions as being towards individuals. Many of them talk about how important it is for them to develop according to the needs of each person and have a real impact on improving the lives of society as a whole. The solutions they offer are created with the individual in mind. They are perfectly tailored to the needs of each user, respond to the problems of daily use of new technologies, streamline banking transaction processes and give accessibility anywhere, anytime. However, does it serve every individual? The answer is simple. It doesn't. Although digitization is growing rapidly and solving problems for many people, it does not affect everyone. It leaves out precisely those who should not be left out. The answer is to focus not only on the development of the good for the better, but especially on the aspect that is functioning badly or not functioning at all. These topics are not addressed very often, of course, many people and companies are aware of the problem, but addressing the topic seems more difficult than avoiding it. That's why we want to show a report that should open the eyes of everyone involved in the development of digitization in all areas of life. The report was inspired by Orange Polska and the Orange Foundation. [1]

Orange Polska was one of the few companies to expose the currently developing digitization and the dangers that affect Poles excluded from this process, while showing the problem itself and the possibilities for solving it. The report reveals terms that refer not only to digital exclusion, but also to socio-digital exclusion. [2] That is, the phenomenon of permanent, structural limitation of life chances of individuals and local communities as a result of overlapping and mutually reinforcing unfavorable social and economic conditions and deficits related to the ability to use digital services. It is important to show openly that the process by which certain social groups are excluded from its use not only does not provide opportunities for development and use of

opportunities that theoretically should serve everyone, but continually causes a recession in the development of many people. The exclusion extends not only to the elderly, but also to young people at the beginning of their journey. A key problem is the lack of access to appropriate technologies. Inevitably, therefore, we are entering the problem of social exclusion. This exclusion, is associated with the lack of development of young people, lack of membership in social groups, and lack of opportunities for a better future. So they are immediately in a position from which it is almost impossible to get out. With digitalization developing so rapidly, one can already see the gap between those who are excluded and those who are actively following the process. In order to effectively eliminate the problem raised, it is necessary to focus on the needs of excluded people and find a viable solution to this. Orange Poland, in its report, says educating, providing appropriate tools and employing excluded people. These are basic needs that should be taken care of.

However, in order to prevent the bad sides of the rapidly developing digitization, it is necessary to show and understand the good ones, so as to use them wisely for the development of excluded individuals. It is important to understand that an inadequate approach to this topic will result in a lack of future for future generations of socially and digitally excluded individuals. The financial outlay that would be allocated to help such people at this point would be very large, but, if this problem is not solved, it will continue to grow and a situation may arise, in which a large proportion of Polish citizens will be excluded from society. This entails no longer belonging to a particular social group, but also lacking the need and opportunity to belong to the State. The pandemic has effectively shown how many people remain excluded. Uniting during this difficult time, it was possible to help many people who previously did not receive adequate assistance in this area. This allowed for the education of young people and better use of resources previously overlooked. The state has launched subsidies for people who do not have access to the Internet, computers and smartphones which has realistically prevented the consequences of a lack of education during difficult times. On the other hand, users who were previously active, during the pandemic were forced to constantly use new technologies, making many people dependent on them. Here it is worth taking a look at the recommendations made in the Orange Polska report, these are primarily well-defined social goals for digitization. The consequences of poor use can be tragic especially for young people susceptible to the impact of digitization development. Excluded people should not only be given access to new technologies, but must be properly educated on how to use them well. Those who are skeptical of the developing process should also be shown the benefits and motivational factors for its use. Speaking of the report, one should not forget the quick response to the problem shown, which was issued by the Ministry of Digitization. By raising the issue, the State also began to recognize the problems of excluded people, or at least to speak openly about them. The problem and recommendations are presented. It is now time to make it work. It is time to act and improve the functioning of all social groups, so that no citizen of Poland feels left out and withdrawn[3]. It is necessary to act collectively for individuals to reduce the risk of digital and social exclusion in the future. In such a fast-moving world of digitization, it is necessary to act immediately, so that the consequences will not be irreparable.

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