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**POSSIBLE CONSEQUENCES OF THE REFUSAL TO SWITCH TO A DIGITAL CURRENCY IN AZERBAIJAN****ВОЗМОЖНЫЕ ПОСЛЕДСТВИЯ ОТКАЗА ОТ ПЕРЕХОДА НА ЦИФРОВУЮ ВАЛЮТУ В АЗЕРБАЙДЖАНЕ****OZARBAYJONDA RAQAMLI VALYUTAGA O'TMASLIKNING MUMKIN BO'LGAN OQIBATLARI**

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**Abstract**

*It is known that the world wants to achieve fast and high achievements in electronicization, digitization, modern scientific and technical progress in order to maintain its existence in the rapid flow of the Fourth Industrial Revolution. In Azerbaijan, the creation of a digital national currency and the transition to the use of that currency are delayed for some reasons. I wonder what the real reason for the delay is?*

*Today's successes of our country were founded by the election of the victorious leader and historical figure Mr. Ilham Aliyev as the President of the Republic of Azerbaijan 20 years ago. In the past 20 years, 4 consecutive state programs related to the socio-economic development of the regions have been adopted and implemented. In addition to the 44-day war, Mr. President fought single-handedly against countries with great influence in world political leadership, created new geostrategic realities, gave importance to the existence of international law, and freed our lands and souls from occupation as the Victorious Commander of the victorious nation. With this, he engraved his name in history with golden letters and left a prosperous state and statehood to the people and heritage of Azerbaijan for the future.*

**Annotatsiya**

*Ma'lumki, dunyo To'rtinchi sanoat inqilobining jadal oqimida o'z mavjudligini saqlab qolish uchun elektronlashtirish, raqamlashtirish, zamonaviy ilmiy-texnika taraqqiyotida tez va yuqori yutuqlarga erishmoqchi. Ozarbayjonda raqamli milliy valyutani yaratish va bu valyutadan foydalanishga o'tish ba'zi sabablarga ko'ra kechikmoqda. Qiziq, kechikishning asl sababi nimada?*

*Mamlakatimizning bugungi muvaffaqiyatlariga bundan 20 yil avval g'olib rahbar va tarixiy shaxs janob Ilhom Aliyevning Ozarbayjon Respublikasi Prezidenti etib saylanishi asos bo'ldi. O'tgan 20 yilda hududlarni ijtimoiy-iqtisodiy rivojlantirishga doir ketma-ket 4 ta Davlat dasturi qabul qilindi va amalga oshirildi. Janob Prezident 44 kunlik urush bilan bir qatorda jahon siyosiy yetakchiligida katta nufuzga ega bo'lgan davlatlarga qarshi yakkama-yakka kurashdi, yangi geostrategik voqe'larni yaratdi, xalqaro huquqning mavjudligiga ahamiyat berdi, yurtimiz va qalbimizni ishg'oldan ozod qildi. G'olib xalqning g'olib qo'mondoni. Bu bilan u o'z nomini tarixga zarhal harflar bilan yozib, Ozarbayjon xalqiga, kelajak merosiga obod davlat va davlatchilik qoldirdi.*

**Аннотация**

*Известно, что мир хочет достичь быстрых и высоких достижений в области электроники, цифровизации, современного научно-технического прогресса, чтобы сохранить свое существование в стремительном потоке Четвертой промышленной революции. В Азербайджане создание цифровой национальной валюты и переход к использованию этой валюты задерживаются по некоторым причинам. Интересно, в чем истинная причина задержки?*

*Сегодняшние успехи нашей страны были заложены избранием победоносного лидера и исторической фигуры господина Ильхама Алиева Президентом Азербайджанской Республики 20 лет назад. За последние 20 лет были приняты и реализованы 4 последовательные государственные программы, связанные с социально-экономическим развитием регионов. Помимо 44-дневной войны, господин Президент в одиночку сражался против стран, имеющих большое влияние в мировом политическом лидерстве, создал новые геостратегические реалии, придал значение существованию международного права и освободил наши земли и души от оккупации как Победоносный полководец победоносной нации. Этим он вписал свое имя в историю золотыми буквами и оставил процветающее государство и государственность народу и наследие Азербайджана для будущего.*

**Kalit so'zlar:** elektron pul, moliyaviy barqarorlik, Generativ sun'iy intellekt, raqamli valyutalar

**Ключевые слова:** электронные деньги, финансовая стабильность, Генеративный искусственный интеллект, цифровые валюты

**Key words:** electronic money, financial stability, Generative Artificial Intelligence, digital currencies

## INTRODUCTION

The development of digital technologies and the digitization of the global economy are encouraging central banks to create digital national currencies (CBDCs). In order for Azerbaijan not to fall behind in this process and lead the development of the digital economy, it is proposed to create AzCoin. AzCoin is a digital currency managed by the Central Bank of Azerbaijan and offers many advantages to the country's economy.

### Key Features of Digital National Currencies

1. **Digital Infrastructure:** AzCoin is based on blockchain technology. This technology ensures transparency, security and traceability of transactions. Blockchain ensures that transactions are recorded in a decentralized manner and reduces the risk of fraud.
2. **Central Management:** AzCoin is managed by the Central Bank of Azerbaijan. The control of the central bank ensures the stability and reliability of the currency. This allows more effective implementation of monetary policy.
3. **Inclusion:** AzCoin creates new opportunities for people who have no or limited access to financial services. Easier and faster financial transactions through digital devices increase financial inclusion.
4. **Transactions Speed and Costs:** AzCoin is faster and cheaper than traditional banking transactions. Making digital transactions faster and at lower costs benefits both consumers and businesses.

### Main Reasons for Creating AzCoin

3. **Global Integration:** AzCoin helps better integrate Azerbaijan into global economic systems. This results in the expansion of international trade relations and an increase in global competitiveness.
4. **Effectiveness of Monetary Policy:** AzCoin allows the Central Bank of Azerbaijan to manage monetary policy more effectively. Economic stability is ensured by better management of inflation and deflation risks.

### Social and Financial Inclusion of AzCoin

The use of AzCoin can lead to significant changes in the financial system of Azerbaijan. In terms of financial inclusion, AzCoin plays an important role in the following areas:

1. **Financial Services in Rural Areas:** Access to financial services is limited in rural regions and remote areas of Azerbaijan. AzCoin makes financial services accessible to people living in these regions and supports their economic activities.
2. **Small and Medium Enterprises (SMEs):** Quick and cheap financial transactions are of great importance for SMEs. AzCoin facilitates the financial transactions of SMEs and accelerates their integration into the digital economy.
3. **Development of the Digital Economy:** AzCoin supports the development of the digital economy and encourages the creation of new business models. This creates new opportunities for innovative startups and technological solutions.

The economy of Azerbaijan has experienced significant changes and developments in recent years. During this period, the country faced various economic challenges and opportunities under the influence of both internal and external factors. The main characteristics and development of Azerbaijan's economy in recent years can be characterized as follows:

- 1. Oil and Gas Sector:
  - The main pillar of Azerbaijan's economy is the oil and gas sector. In recent years, oil price fluctuations in the world market have had a significant impact on the economy of Azerbaijan.
  - In 2014, the sharp drop in oil prices created difficulties for the country's economy. However, these effects were partially mitigated by the use of reserves of the State Oil Fund of Azerbaijan (SOFAZ).
  - The commissioning of the Shah Deniz 2 project and the implementation of large gas projects such as TANAP (Trans-Anatolian Gas Pipeline) have ensured an increase in energy exports.
- 2. Economic Diversification Policy:
  - In order to reduce dependence on oil, Azerbaijan has attached great importance to economic diversification. Within this framework, agriculture, tourism, information technologies and other non-oil sectors have been developed.

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- Through state programs and incentive mechanisms, investments in these areas have increased and economic development has accelerated.
- 3. Infrastructure Projects:
  - In recent years, Azerbaijan has signed large infrastructure projects. Projects such as the Baku-Tbilisi-Kars railway and the Baku International Sea Trade Port have increased the importance of Azerbaijan as a regional transport and trade center.
  - Intra-country and inter-regional relations have been strengthened by the modernization of roads, bridges and other transport infrastructure.
- 4. Finance and Banking Sector:
  - As a result of the devaluation of the manat in 2015, the financial sector faced great challenges. This devaluation affected the financial condition of banks and the purchasing power of the population.
  - However, as a result of the establishment of the Financial Markets Control Chamber and measures taken to stabilize the financial sector, some stability has been achieved in the sector.
- 5. Development of Regions:
  - Through state programs for the development of regions, economic activity has been increased in various regions of the country and the standard of living has been raised.
  - Industrial parks, agricultural parks and other development projects have been implemented in the regions.
- 6. Tourism Sector:
  - Special attention was paid to the development of the tourism sector. The simplification of the visa regime and the improvement of tourism infrastructure have led to growth in this area.
  - The role of Baku city as a center for international events (Formula 1, Islamic Solidarity Games, First European Summer Games, etc.) has increased.

## Administration and Legal Regulation of AzCoin

For the successful implementation of AzCoin, it is important to establish an appropriate governance and legal regulatory framework:

1. **\*\*Role of the Central Bank:\*\*** The Central Bank of Azerbaijan plays a key role in the creation and management of AzCoin. This is important to ensure the effectiveness of monetary policy and maintain the stability of the currency.
2. **\*\*Legal Framework:\*\*** An appropriate legal framework must be created for the use of AzCoin. This framework should ensure the legality and transparency of transactions and support the regulation of digital currency.
3. **\*\*Security Protocols:\*\*** Strong security protocols must be developed to ensure the security of AzCoin. This is important to prevent cyber attacks and data leaks.
4. **\*\*Public Awareness:\*\*** Public awareness and publicity campaigns should be conducted for AzCoin to be widely accepted. Extensive awareness measures should be implemented to ensure public and business confidence in digital currency.

## Preparation of Technological Infrastructure

For the successful implementation of AzCoin, it is important to build and maintain a modern technological infrastructure:

1. **\*\*Digital Infrastructure:\*\*** A strong digital infrastructure should be created for the application of blockchain and other modern technologies. This infrastructure ensures fast and secure digital transactions.
2. **\*\*Data Centers:\*\*** Modern data centers must be established to manage and maintain the operations of AzCoin. These centers ensure the security and stability of the currency.
3. **\*\*Cyber Security:\*\*** Strong cyber security measures must be taken to ensure the security of AzCoin. Modern security technologies should be applied to prevent cyber-attacks and data leaks.

## AzCoin's International Relations and Global Integration

The creation and use of AzCoin can strengthen Azerbaijan's international trade relations:

1. **\*\*International Trade:\*\*** AzCoin strengthens Azerbaijan's global trade relations by providing faster and cheaper implementation of international trade transactions. This increases the country's foreign trade potential.

2. **\*\*Investment Attraction:\*\*** The introduction of digital national currency can attract the interest of foreign investors. AzCoin can support the development of Azerbaijan's digital economy and ensure the flow of foreign investments to the country.

3. **\*\*Global Competitiveness:\*\*** AzCoin strengthens Azerbaijan's position in the global economic system and increases competitiveness in the digital economy. It contributes to the country's economic development and global integration.

#### Azerbaijan and Cryptocurrency

Certain steps have been taken in the field of cryptocurrency use and regulation in Azerbaijan. There are certain legal frameworks regarding the legality and regulation of cryptocurrencies in the country. However, the use and distribution of cryptocurrencies is still in development and users are advised to exercise caution. Today, changes are happening even at the neuro level. Humanity must reconsider the foundations on which society is built. Those that cannot be rebuilt will end. Changes in individuals will lead to changes in society. Competition, which has been accepted as the law of development of society for centuries, is an opportunity for everyone to analyze and change their new reality and become an independent unit of creation. One must understand the connection between what is happening, one must learn to create a reality suitable for oneself, otherwise it will result in complications.

The pulse of time is regulated rapidly, and this is known to each of us. Speeds will increase, time will require increasingly tough and urgent decisions. You have to accept the changes and be the master of your own destiny. To do this, you must learn to control your mind and emotions, recognize yourself as part of the overall picture of the world, and understand the flow of high-vibrational energy. The hardest thing is to work on yourself. Everyone has a future that they will build.

AzCoin Azərbaycan üçün böyük potensiala malik bir rəqəmsal aktivdir və onun istifadəsi ölkənin rəqəmsal iqtisadiyyatının inkişafında mühüm rol oynaya bilər.

Azkoin is the abbreviation of AzCoin, a local cryptocurrency operating in Azerbaijan. This cryptocurrency aims to provide management of various financial transactions and digital assets based on blockchain technology.

#### Basic Information About Azcoin

Azkoin was created to develop the digital economy and financial technologies in Azerbaijan. This cryptocurrency aims to promote the development of digital payment systems and the cryptocurrency market in the country.

Azkoin works on the basis of blockchain technology, which ensures that transactions are secure, transparent and traceable. Because blockchain is a decentralized system, data security and immutability are ensured.

Azcoin can play an important role in Azerbaijan's transition to a digital economy. As part of the country's digital transformation strategy, Azkoin and other digital assets can have wider application areas. Azcoin's success is closely linked to its adoption among local businesses and users, as well as its influence in international markets.

Azcoin is a digital asset with great potential for Azerbaijan, and its use can play an important role in the development of the country's digital economy.

#### THE RESULT

AzCoin, as the digital national currency of Azerbaijan, offers many advantages to the country's economy. The development of digital infrastructure offers many benefits such as increasing financial inclusion, transparency and security of transactions, increasing the effectiveness of monetary policy and reducing transaction costs. Along with this, it is important to consider challenges such as security, legal and regulatory framework, public acceptance and availability of technological infrastructure for the successful implementation of AzCoin. AzCoin is a strategic step that will accelerate the digital transformation of Azerbaijan and strengthen the country's position in the global economic system.

#### RECOMMENDATIONS

All necessary steps must be taken to meet the demands of the fourth industrial revolution. Today, changes are happening even at the neuro level. Humanity must reconsider the foundations on which society is built. Those that cannot be rebuilt will end. Changes in individuals will lead to changes in society. Competition, which has been accepted as the law of development of society for centuries, is an opportunity for everyone to analyze and change their new reality and become an

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independent unit of creation. It is necessary to understand the connection between what is happening, to create a suitable reality, otherwise it will result in complications.

The pulse of time is regulated rapidly, and this is known to each of us. Speeds will increase, time will require increasingly tough and urgent decisions. You have to accept the changes and be the master of your own destiny. To do this, you must learn to control your mind and emotions, recognize yourself as part of the overall picture of the world, and understand the flow of high-vibrational energy. The hardest thing is to work on yourself. Everyone has a future that they will build.

The impact of cryptocurrencies on the economy is multifaceted and has both positive and negative aspects. How cryptocurrencies will affect economies in the future depends mainly on their regulation, technological developments, and how they will be accepted by the general public.

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