

The background of the right page is a composite image. It features an aerial night view of a city with illuminated buildings and streets. Overlaid on this are several financial data visualizations: a candlestick chart at the top, a line graph with a green trend line, and another line graph with a white trend line. Various percentage values are scattered across the charts, such as +3.58%, +6.39%, +1.13%, +3.28%, +4.07%, and +5.40%.

**ЦИФРОВИЗАЦИЯ КАК КЛЮЧЕВОЙ ФАКТОР
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