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DIGITAL PLATFORMS

As Drivers Of New Economy

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CONTENTS

KEY TAKEAWAYS

- A **digital platform** is a business model that facilitates the exchange of value between two or more user groups. Platforms have an ecosystem with the same basic structure consisting of platform owners, producers, and consumers.
- **Platformization is a pivotal technology trend** transforming both the economy and society. The widespread adoption of digital platforms has enabled the automation of market institutions – the formal and informal "rules of the game". Increasingly, platforms determine how demand is formed, how resources are allocated, who gains access to goods and services, and how risks are assessed.
- **The transition from traditional to platform economy** is accompanied by structural changes in production and consumption models, approaches to competition and labor market.
- **Platformization is becoming ubiquitous.** Platforms are reshaping the very architecture of transactions: how people work, learn, receive medical care, travel, invest, and interact with the government.
- **Platform business models are already widely established** in retail, finance, transport, tourism, and food delivery. Furthermore, platforms are increasingly expanding into the social sector. Global Majority countries already have their own successful platforms in all these sectors.
- **Governments are increasingly leveraging the platform model to improve their efficiency.** This is particularly evident where the government plays an active role in managing the social sector. In such contexts, platforms in healthcare, education, and social protection may be built on principles distinct from purely market-driven ones.
- **The emergence and development of platforms require several key conditions,** including access to data, digital infrastructure, and public policies conducive to platform growth.

INTRODUCTION.

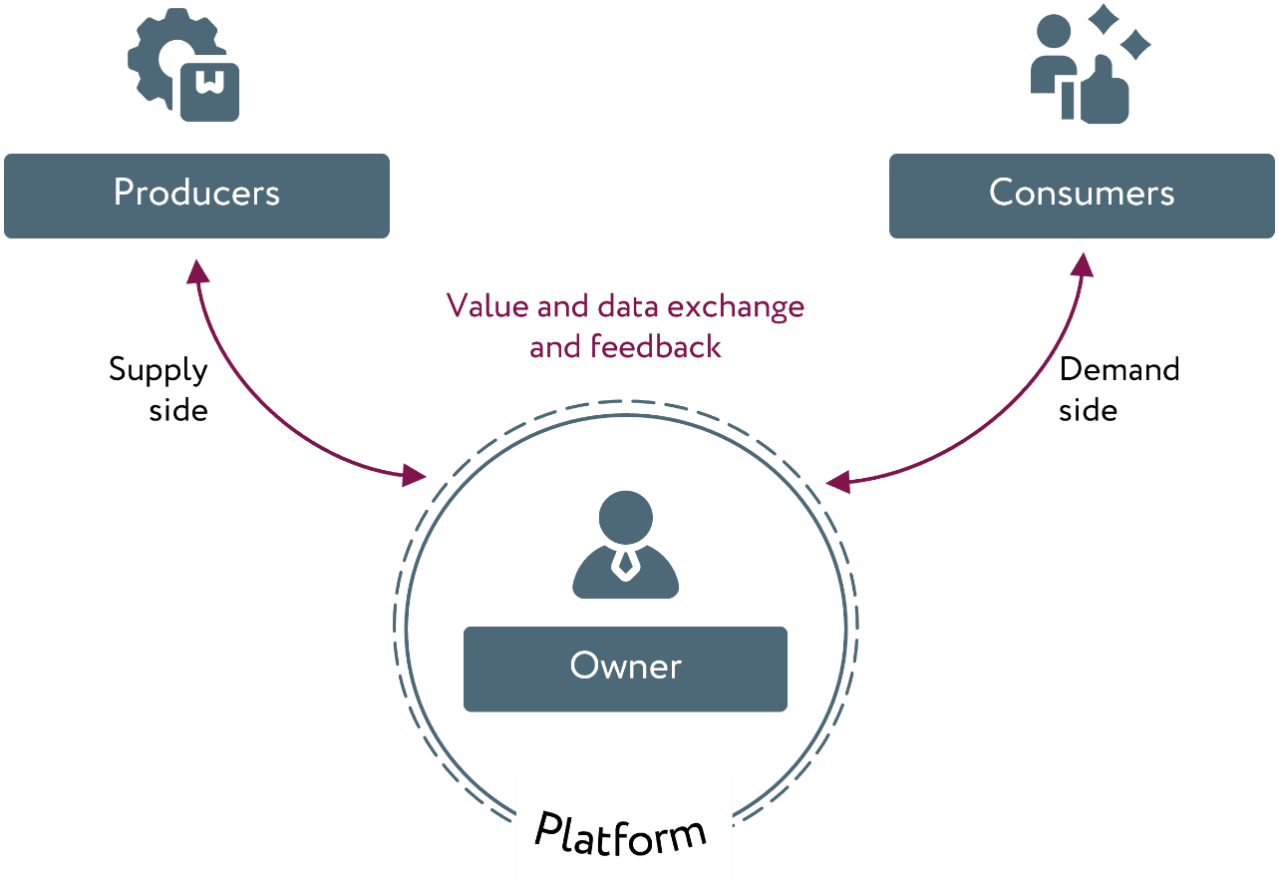
WHAT IS A DIGITAL PLATFORM IN THE NEW ECONOMY?

A digital platform is a business model that facilitates the exchange of value between two or more user groups.[1]

All platforms share an ecosystem with the same basic structure consisting of platform owners, producers, and consumers. **Platform owners** control their intellectual property and governance. **Producers** offer their goods and services on a platform, and **consumers** generate demand for these offerings (Fig. 1).

Figure 1

Key Players in a Platform Ecosystem



Source: Pipelines, Platforms, and the New Rules of Strategy, Harvard Business Review[2]

[1] Moazed A., Johnson N.L. Modern Monopolies: What It Takes to Dominate the 21st Century Economy. New York: St. Martin's Press, 2016. 272 p.
[2] Van Alstyne M.W., Parker G.G., Choudary S.P. Pipelines, Platforms, and the New Rules of Strategy // Harvard Business Review. 2016. April. P. 54–60, 62. URL: https://ide.mit.edu/wp-content/uploads/2017/05/Pipelines-Platforms-and-the-New-Rules-of-Strategy.pdf.pdf (Retrieved: 30.03.2026).

Unlike conventional business models, which deal with linear value chains, the **primary asset** of platforms is their **network of producers and consumers** and their **primary growth driver** is **network effects** – the increase in the platform's value as its network expands (Fig. 2).

Figure 2

Key Features of Platforms Compared to Conventional Firms

CONVENTIONAL FIRM	PLATFORM
Resource control	Network orchestration
Supply-side economies of scale	Demand-side economies of scale (network effects)
Internal optimization	External interaction
Focus on customer value	Focus on ecosystem value
Growing sales	Enabling interactions within ecosystem
Erecting barriers	Eliminating barriers

Источник: Pipelines, Platforms, and the New Rules of Strategy, Harvard Business Review[3]

[3] Ibid.

CHAPTER 1.

PLATFORMIZATION IS RESHAPING THE ECONOMIC LANDSCAPE

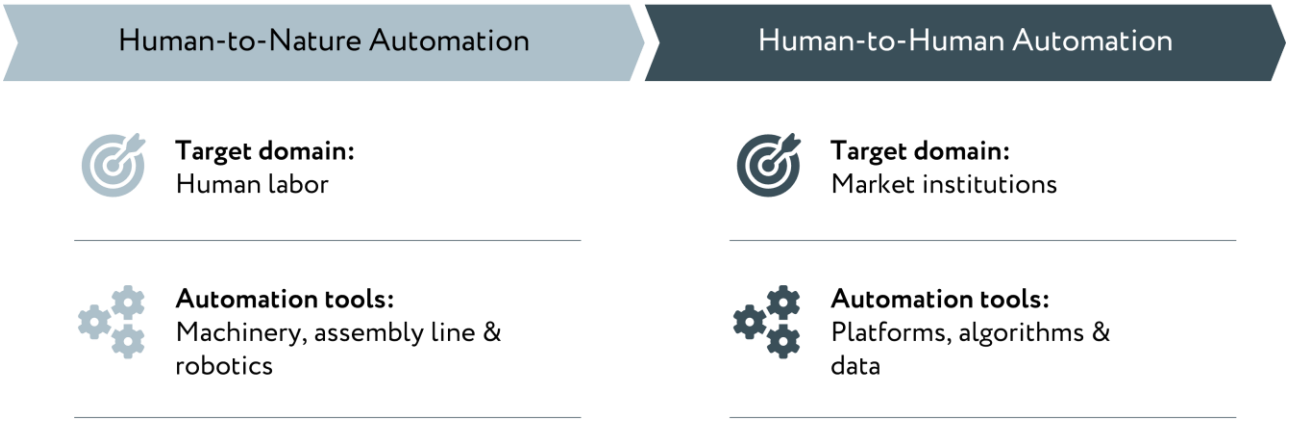
As technology spreads, more daily human interactions are becoming automated. The significant acceleration of technological progress in the 21st century has enabled a **transition from the automation of human-to-nature relationships to the automation of human-to-human relationships** (Fig. 3).[4]

With the advent of industry at the turn of the 18th and 19th centuries, human labor in the manufacturing process was gradually replaced by machinery. At today's level of automation, humans have virtually ceased to participate directly in the transformation of natural resources for industrial production.

The widespread adoption of digital platforms has made it possible to go even further – to **automate market institutions** – **formal and informal "rules of the game".** Increasingly, platforms define how demand is formed, how resources are allocated, who gains access to goods and services, how risks are assessed.

Figure 3

Transition from Human-to-Nature to Human-to-Human Automation



Source: compiled by TRIM

One of the key features of the platform economy that distinguishes it from the traditional economy is **radical reduction of transaction costs,** including the costs of searching for information, negotiating, and contracting. This has been made possible by consolidating a large number of market intermediaries into a single digital intermediary – a platform. In essence, platforms are becoming a new class of organizers of economic activity.[5]

[4] Oreshkin M. How Digital Platforms are Changing the Economy // Expert.ru. URL: https://expert.ru/mnenie/maksim-oreshkin-tsifrovye-platformy-eto-novaya-planovaya-ekonomika/ (Retrieved:: 30.03.2026).
[5] Parker G.G., Van Alstyne M.W., Choudary S.P. Platform Revolution: How Networked Markets Are Transforming the Economy and How to Make Them Work for You. New York: W. W. Norton & Company, 2016. P. 352.

Algorithms, constantly fueled by transaction data between producers and consumers, **are becoming the key decision-making tool** on the platform. Digital platforms utilize hundreds of algorithms that collectively form the digital nervous system of the business. Algorithms transform a platform from a mere storefront into an **automated management system.** Decisions are made without human intervention, allowing the platform to scale to millions of transactions per day while maintaining a personalized approach for every user.

The platform economy paradoxically replaces market dynamics with internal coordination. Platform users do not participate in pricing and counterparty selection – these decisions are handled by the platform itself.

In the traditional industrial economy of the 20th century, **company growth was always limited by managerial costs.** According to R. Coase's theory[6], as a firm grows, its internal coordination costs increase. At a certain point, bureaucracy, managerial errors, and information distortion across the hierarchy become so costly that the firm ceases to grow. **Digital platforms solve this problem** because coordination and control become algorithmic.

Platforms build a virtuous cycle. A large user base generates a continuous data stream, which algorithms use to learn and become more accurate. On one hand, more advanced algorithms lead to increased operational efficiency, subsequently lowering internal costs and consumer prices. On the other hand, they enhance product quality, improving user experience and fostering loyalty. This enables platforms to retain existing ecosystem players and attract new ones.

The transition from the traditional to the platform economy involves several **structural changes.**

Unlike traditional **production,** platforms use real-time data to produce exactly what the market wants. A profound shift has occurred in the psychology of **consumption:** the value of ownership is being replaced by the value of the outcome. Companies are moving away from selling goods toward **selling outcome-as-a-service.**[7]

In the platform economy, **traditional sectoral boundaries are blurring.** Instead of fragmented markets, an "attention economy" is emerging, where a company strives to meet all of a person's basic needs – from ordering a taxi to managing a bank account – within a single digital environment. Consequently, a company's sector affiliation becomes secondary to its role as an **orchestrator of customer experience,** which radically changes the rules of competition.

The rapid scaling of platforms inevitably leads to **market monopolization,** where a few tech giants control access to critical infrastructure and data. Traditional antitrust tools, focused solely on price control, prove ineffective, as dominance in the platform economy is manifested through the ownership of algorithms and network effects. This forces regulators to seek new approaches, such as data portability and ensuring interoperability, to maintain space for competition and innovation.[8]

[6] Coase R.H. The Nature of the Firm // Economica (New Series). 1937. Vol. 4, № 16. P. 386–405.
[7] Tzuo T. The Subscription Economy: A Business Transformation // Medium. 2018. 15 June. URL: https://tientzuo.medium.com/the-subscription-economy-a-business-transformation-83d6fb24a2f9 (Retrieved: 30.03.2026).
[8] Crémer J., de Montjoye Y.-A., Schweitzer H. Competition Policy for the Digital Era. Luxembourg: Publications Office of the European Union, 2019. URL: https://op.europa.eu/en/publication-detail/-/publication/21dc175c-7b76-11e9-9f05-01aa75ed71a1 (Retrieved: 30.03.2026).

Another specific feature of the platform ecosystem is that **producers and consumers can switch roles** while continuing to create value for the platform. Users may use Uber services today and get behind the wheel as drivers tomorrow. Travelers may stay at an Airbnb one night and become hosts for other guests the next.[9] In this way, platforms are **transforming the labor market** by fostering flexible forms of employment and creating opportunities for supplemental income in the face of a ubiquitous rise in the cost of living.[10]

Case Study: Yandex

Data from Yandex underscores the temporary and part-time nature of platform employment, as well as its overall growth. Since 2023, the number of people engaged via Yandex services has increased by 300,000.

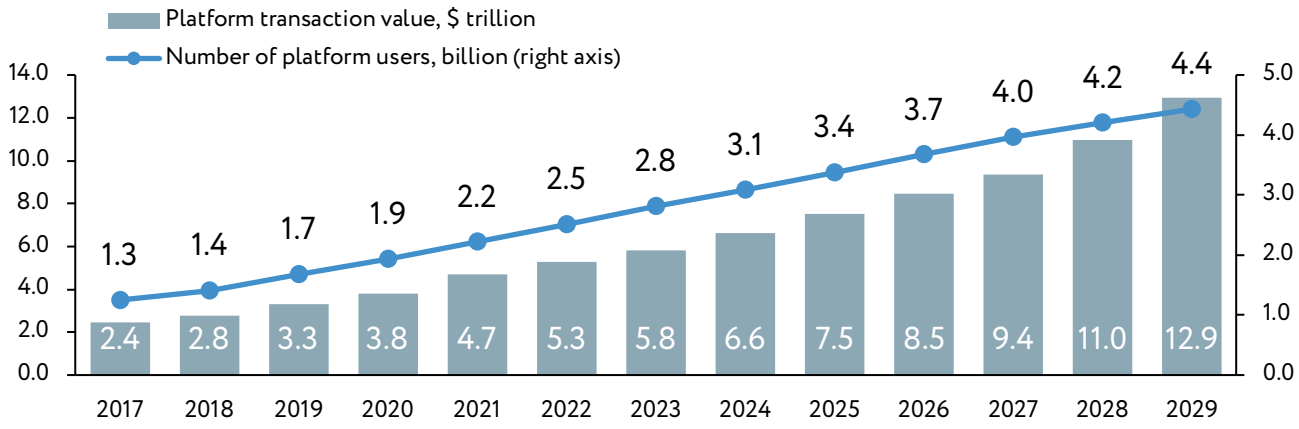
Annually, 2.5 million providers (taxi drivers and delivery workers) work on the Yandex platform. Notably, 70% of drivers work fewer than 20 hours per week, while this figure reaches 90% for delivery workers.

The efficiency of platform companies enables them to achieve significant success. Over the past five years, the platform economy has doubled its market value and revenues. The top 100 largest platforms have reached a market capitalization of $20 trillion and revenues of $3.6 trillion, outpacing the growth rates of other large businesses by twofold and global GDP growth by fourfold.[11]

The global platform economy will continue to grow: by 2029, expert estimates suggest that the value of transactions on platforms could reach nearly $13 trillion, with the number of platform users expanding to 4.4 billion (Chart 1).

Chart 1

Forecast of Global Platform Economy Growth



Source: HSE University based on data from Statista[12]

[9] Van Alstyne M.W., Parker G.G., Choudary S.P. Pipelines, Platforms, and the New Rules of Strategy // Harvard Business Review. 2016. April. P. 54–60, 62. URL: https://ide.mit.edu/wp-content/uploads/2017/05/Pipelines-Platforms-and-the-New-Rules-of-Strategy.pdf.pdf (Retrieved: 30.03.2026).
[10] Jacquard A. The future of the gig economy, and other jobs news this month // World Economic Forum. 2025. 4 June. URL: https://www.weforum.org/stories/2025/06/the-gig-economy-ilo-labour-platforms/ (Retrieved: 30.03.2026).
[11] How the Global Platform Economy is Structured. Top 100 Largest Platforms // Expert.ru URL: https://expert.ru/rating/arkhiv_r/ekonomikar/renking-100-krupneyshikh-mirovykh-platform/peredoviki-proizvodstva-i-potrebleniya/ (Retrieved: 30.03.2026).
[12] Kuzminov Ya.I., Koshel A.S., Kruchinskaya E.V. Regulation of Digital Platforms as Bona Fides: From Economic Efficiency to Norm // Voprosy Ekonomiki. 2025. No. 2. P. 5–25.

CHAPTER 2.

DIGITAL PLATFORMS TRANSFORM KEY SECTORS

Platformization is becoming ubiquitous. Platforms are reshaping the very architecture of transactions: how people work, learn, receive medical care, travel, invest, and interact with the government.

In fact, platformization becomes possible in any market where the following conditions are met:

- **Mass standardized transactions.** Algorithms work best for routine, standardized tasks like ride-hailing or shopping. Automation eliminates the manual management of individual transactions.
- **Data-driven decision-making.** Platforms use big data to match supply and demand more effectively. Analytics allow for personalized offerings and predictive user behavior, making the system more efficient than conventional business models.
- **High prevalence of intermediaries and transaction costs.** Platforms eliminate chains of middlemen and agents by directly connecting producers and consumers. Reducing the costs of pricing and counterparty selection, negotiation, and contract enforcement makes the end product cheaper and speeds up the entire process.
- **Potential for strong network effects.** The value of a platform ecosystem for each player grows proportionally to the increase in the total number of users. This creates a virtuous cycle – the more sellers there are, the more buyers they attract.
- **Absence of regulatory barriers.** A barrier-free digital environment allows platforms to implement innovations and scale more rapidly. If a sector is overburdened with norms and regulations (such as healthcare), platformization proceeds significantly slower.

Platform business models are already widely established in retail (e-commerce), finance (digital payments, P2P lending, crowdfunding), transport (ride-hailing, car-sharing, kick-sharing), tourism (booking services), and food delivery (meal and grocery delivery). Furthermore, platforms are increasingly expanding into the social sector, primarily healthcare and education. **Global Majority countries already have their own successful platforms** in all these sectors (Fig. 4).

Figure 4

Sector-Specific Digital Platforms in Global Majority Countries

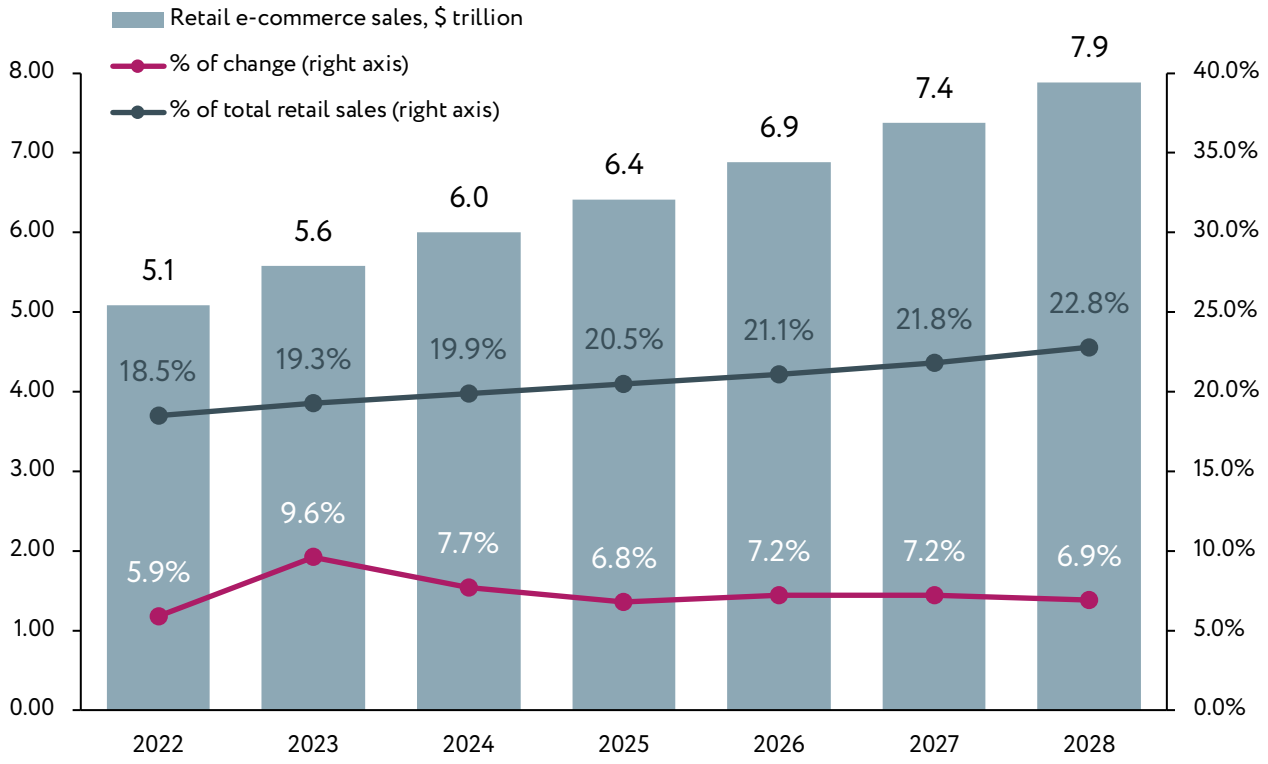
Source: compiled by TRIM

RETAIL

Retail e-commerce platforms are primary drivers of today's platform economy. They represent one of the fastest-growing segments. According to eMarketer estimates[13], the worldwide retail e-commerce sales reached $6.42 trillion by the end of 2025, with its share of total retail sales exceeding 20%.

Chart 2

Worldwide Retail E-commerce Sales Growth, 2022 to 2028



Source: eMarketer[14]

Modern e-commerce platforms are complex ecosystems that go far beyond simple online storefronts. As **transactional platforms,** they create a trusted digital environment where contracting and payment between millions of independent counterparties are automated. As **aggregators,** these platforms concentrate a wide range of goods, allowing customers to efficiently compare offers and save time by searching in a one-stop shop mode. As **business service integrators,** they provide sellers with ready-made infrastructure – from warehousing and last-mile delivery to advanced marketing analytics.

This comprehensive model transforms an e-commerce platform into a full-scale **operating system for business,** which radically lowers market entry barriers for entrepreneurs of any scale.

[13] Worldwide Retail Ecommerce Forecast 2025 // eMarketer. 2025. URL: https://www.emarketer.com/content/worldwide-retail-ecommerce-forecast-2025 (Retrieved: 30.03.2026).
[14] Ibid.

Many Global Majority countries already have their own local platforms in this segment (Wildberries and Ozon in Russia; Taobao, JD.com, and Pinduoduo in China; Flipkart in India; Shopee and Lazada in Southeast Asia; MercadoLibre in Latin America; Jumia in Africa; Noon in Middle East).

Unlike global players, local platforms can adapt their business models to the cultural and behavioral characteristics of users in their respective countries. A striking example is the development of **social commerce**[15] in China, pioneered by Pinduoduo.

FINANCE

Fintech platforms are transforming financial services, making transactions faster and more accessible for everyone – whether for businesses optimizing payments or individuals managing their daily expenses.

Unlike niche services that improve specific banking functions, fintech platforms aim to replace the bank as the primary customer entry point, building their own financial infrastructure on top of, or even in place of, traditional banking.[16]

Global fintech platforms can be categorized into private and public. A prominent example of a private platform is China's **WeChat Pay,** while Brazil's **PIX** serves as a prime example of a public one.

Case Study:

- **WeChat Pay**

WeChat Pay is an integral part of the WeChat super-app ecosystem, merging social interaction with seamless financial transactions for over 935 million active users. Through the deep integration of QR codes and mini-apps, the platform enables payment for virtually any service – from street food to taxes – cementing China's status as a global leader in the cashless economy.

The platform's high scalability is evidenced by its capacity to process over 1 billion transactions per day while maintaining low fees and accessibility for small businesses.[17]

- **PIX**

The Brazilian instant payment system PIX, launched by the country's Central Bank in 2020, has become the primary payment method for 93% of the adult population by early 2026. The platform ensures 24/7 transactions within seconds using simple identifiers (keys) such as phone numbers or QR codes, making it accessible even to citizens without traditional bank accounts.

The system's high scalability has allowed it to process approximately 8 billion transactions per month, successfully introducing new features such as automated payments (Pix Automático) and installments (Pix Parcelado).[18]

[15] Social commerce – is the process of selling products or services directly within a social media platform, where the entire consumer journey – from discovery and evaluation to checkout and payment – occurs without the user leaving the app.
[16] Prasad, E.S. The Future of Money: How the Digital Revolution Is Transforming Currencies and Finance / E.S. Prasad. – New York: Press, 2021. – 368 p.
[17] WeChat Revenue and Usage Statistics (2026) // Business of Apps. URL: https://www.businessofapps.com/data/wechat-statistics/ (Retrieved: 30.03.2026).
[18] Pix Statistics // Banco Central do Brasil. URL: https://www.bcb.gov.br/en/financialstability/pixstatistics (Retrieved: 30.03.2026).

Fintech is seamlessly embedded into other sector-specific platforms. For instance, the implementation of fintech services (such as Buy Now, Pay Later [BNPL] for consumers and B2B lending for merchants) drives sales growth on e-commerce platforms.

Case Study: Mercado Libre

The Mercado Libre ecosystem demonstrates synergy through its fintech arm, Mercado Pago, which provides instant BNPL installments to customers lacking access to traditional banking services. Concurrently, the platform offers B2B lending to merchants based on an analysis of their trading data, enabling them to quickly restock inventory and scale their sales.

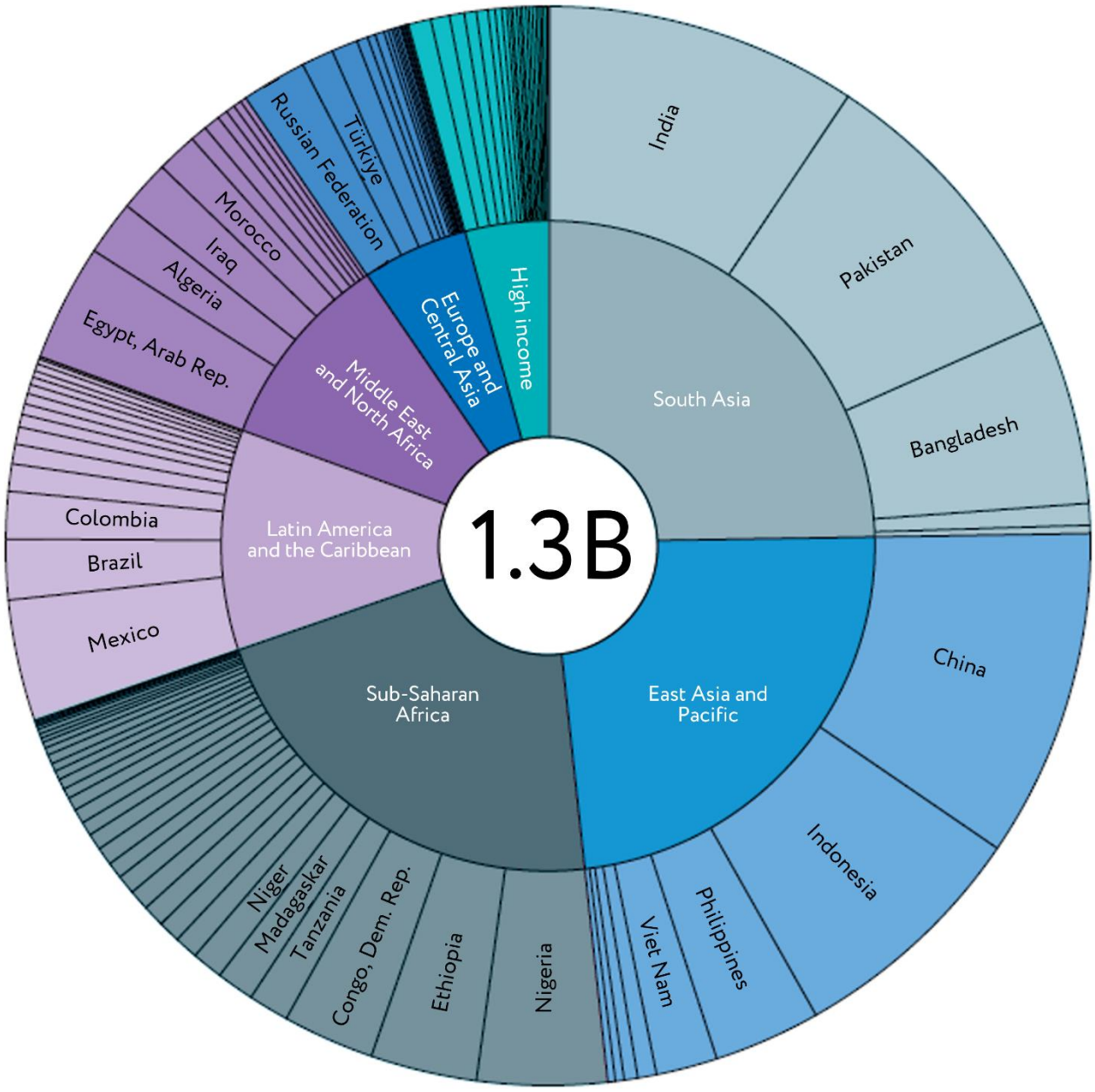
Such seamless integration of financial tools within the marketplace radically lowers transaction barriers, turning financial services into the primary driver of overall e-commerce turnover.[19]

Fintech platforms are especially relevant for emerging economies with unbanked populations. In 2024, 1.3 billion adults (aged 15+) worldwide lacked access to banking services. More than half of them (approx. 650 million people) are concentrated in eight countries: Bangladesh, China, Egypt, India, Indonesia, Mexico, Nigeria, and Pakistan (Fig. 5).

[19] Fintech in Latin America and the Caribbean: A Consolidated Ecosystem for Recovery // Inter-American Development Bank. URL: https://publications.iadb.org/en/fintech-latin-america-and-caribbean-consolidated-ecosystem-recovery (Retrieved: 30.03.2026).

Figure 5

Share of Global Number of Adults with No Bank Account, 2024, %



Source: Global Findex Database[20]

Platform solutions in the financial sector enable Global Majority countries to **leapfrog the stage of developing traditional financial institutions.**

Instead of building costly physical banking infrastructure, these countries are betting on mobile banking and digital wallets accessible to any smartphone owner. This ensures **financial inclusion** for millions of people previously excluded from the global economy due to the lack of credit histories or documentation.

[20] The Global Findex Database 2025 // World Bank Group. – 2025. URL: https://www.worldbank.org/en/publication/globalfindex (Retrieved: 30.03.2026).

Platform solutions, such as Kenya's **M-Pesa,** transform the mobile phone into a full-fledged banking terminal, accelerating capital turnover nationwide. Consequently, Global Majority countries are not merely catching up with developed markets but often **surpassing them in speed of fintech innovation adoption.**

Case Study: M-Pesa

In the early 2000s, Kenya's banking system was underdeveloped. Most citizens lacked bank accounts, credit histories, and access to physical bank branches, particularly in rural areas. Building a traditional banking system would have required decades and massive capital investment.

Against this backdrop, in 2007, Safaricom, the country's largest mobile network operator, launched the M-Pesa mobile payment service. The service enabled users to instantly transfer funds and pay for services via simple SMS messages, turning a network of retail agents – from grocery stores to gas stations – into a decentralized system of bank branches.

Due to low entry barriers, M-Pesa provided financial services to over 70% of the country's adult population in just a few years, essentially creating a national payment infrastructure based on mobile communications. As a result, Kenya made a technological leap, moving directly from cash-based transactions to a digital economy, bypassing the era of traditional banking.[21]

URBAN SERVICES

Digital platforms for urban services, focused on daily needs of city residents, are **actively developing in Global Majority countries.** Key sectors that such platforms include are mobility (ride-hailing, car-sharing, and kick-sharing), logistics (freight and parcel delivery), and delivery (express delivery of groceries, ready-to-eat meals, and FMCG).

The operating model of these services is characterized by several **key features:**

1. **Infrastructure integration:** These platforms are based on integrated systems that connect service providers (drivers, delivery workers, fleets, restaurants) with urban infrastructure (roads, traffic lights, parking, charging/fueling stations) and directly with users.
2. **Real-time data processing:** They operate by processing Big Data in real time: matching service providers with users, calculating optimal routes, predicting wait times, and allocating resources based on user demand.
3. **Adaptability:** The architecture of these platforms is highly versatile and adaptable to local environments and changing market conditions. For instance, during the COVID-19 pandemic, mobility services rapidly pivoted their resources toward delivery.[22]

[21] Ndung'u, N. Expanding the Financial Services Frontier: Lessons From Mobile Phone Banking in Kenya / N. Ndung'u // Brookings Institution. URL: https://www.brookings.edu/articles/expanding-the-financial-services-frontier-lessons-from-mobile-phone-banking-in-kenya/ (Retrieved: 30.03.2026).
[22] How Ride-Hailing Services Have Evolved Since the Pandemic // Rodnav. URL: https://www.rodnav.com/how-ride-hailing-services-have-evolved-since-the-pandemic (Retrieved: 30.03.2026).

These features enable urban service platforms to **influence city functioning.** Examples of such impact are already evident across various sectors.

Platforms enhance **productivity across sectors.** One example is the transformation of the taxi market in Moscow. In the pre-platform period, the market's volume was 4.7 million rides with an average fare of 390 rubles or up to $5. By 2019, following the emergence of ride-hailing platforms (Uber, Yandex Go), the number of rides rose to 324 million. According to HSE University estimates, without such platforms, the market volume in 2019 would not have exceeded 72 million rides, and prices would have been 22% higher (by 136 rubles, or up to $2).[23] Thus, platforms have turned the service into a mass-market offering.

Urban service platforms are reshaping **traffic management and citizen behavior.** A notable example is the Gojek experience in Jakarta.

Case Study: Gojek

The Gojek platform addresses the issues of transport accessibility in remote areas and infrastructure congestion in Jakarta. Integrating motorcycle taxis into the urban network enabled their use as an efficient feeder service, quickly transporting passengers to transport hubs. As a result, suburban residents reduced their travel time by 30–40% compared to using private vehicles or traditional taxi services. To improve infrastructure synergy, Gojek introduced GoRide Instant pickup zones in locations with peak passenger traffic. This helped minimize congestion and streamline traffic flow at the city's key nodes.[24]

Platforms **create new jobs** that serve as the primary source of income for city residents. According to an HSE University survey, platform employment in Russia increasingly acts as the main occupation in ride-hailing, freight and parcel delivery, as reported by 16.5% of respondents.[25]

Recognizing the potential of urban service platforms for city development, local authorities collaborate with private companies. They integrate commercial services with urban information systems and infrastructure, while also developing the necessary regulatory frameworks.

Case Study: Cooperation between the Moscow Government and Yandex

Yandex is a key partner of the Moscow Government in the development of digital urban services, particularly in the mobility sector. A prime example is the "MultiTransport" project within the Yandex Go app, implemented with the support of the Moscow Metro. The service allows users to purchase a unified 30-day subscription covering travel on the Metro, the Moscow Central Circle (MCC), the Moscow Central Diameters (MCD), ground transport, as well as shared bikes, scooters, and taxis.[26] Furthermore, in collaboration with the Moscow Department of Transport Yandex Go has launched a specialized tariff for passengers with limited mobility.[27]

[23] Approach to Assessing the Effects of Digital Platform Implementation in the Taxi Market // HSE University. URL: https://www.hse.ru/mirror/pubs/share/345234431.pdf (Retrieved: 30.03.2026).
[24] Gojek & Public Transportation in Jakarta // Gojek.com. URL: https://www.gojek.com/blog/gojek/integrasi-transportasi-umum (Retrieved: 30.03.2026).
[25] Sinyavskaya O.V. Platform Employment in Russia: Prevalence Dynamics and Key Characteristics of Workers: Expert Report // HSE University. URL: https://publications.hse.ru/pubs/share/direct/940903153.pdf (Retrieved: 30.03.2026).
[26] MultiTransport. Public Offer // SUE "Moscow Metropolitan". 2026. URL: https://mosmetro.ru/docs/legal-information/11.pdf (Retrieved: 30.03.2026).
[27] Yandex.Taxi and the Moscow Department of Transport Launch Taxis for Passengers with Limited Mobility // Rossiyskaya Gazeta. URL: https://rg.ru/2022/12/01/reg-cfo/iandekstaksi-i-deptrans-moskvy-zapustili-taksi-dlia-malomobilnyh-passazhirov.html (Retrieved: 30.03.2026).

Further expansion of such collaboration has the potential to transform cities into a **unified digital ecosystem.** Within this framework, urban service platforms act as a bridge between city residents, businesses, and government authorities, ensuring seamless service delivery and more precise management of urban processes.

SOCIAL SERVICES

As commercial platforms expand, governments are increasingly leveraging the platform model to improve their efficiency. By creating their own digital platforms, **governments aim to accelerate and improve interaction with citizens and businesses,** while transitioning to a proactive public service delivery format.

This trend is particularly pronounced in **countries where the government plays an active role in the social sector.** In such countries, platforms for healthcare, education, and social protection can be built on frameworks distinct from purely market-driven ones.

Table 1

How Do Government Platforms Differ from Market Platforms?

CRITERIA	MARKET PLATFORMS	GOVERNMENT PLATFORMS
Goal	Profit making	Investment in the quality of life of citizens
Driver of change	Market competition	Political will of policymakers
Target audience reach	Users in one or several focus markets or market niches	All citizens, all participants of the professional community (e.g. doctors, teachers, social workers), regulatory bodies
Responsibility	Limited by the regulatory framework of a specific sector	High responsibility due to strict regulation and sensitivity in social sector

Source: compiled by TRIM

In market conditions, the growth driver for any platform is **network effects.** The scaling of government platforms in the social sector follows a similar logic: the network effect manifests through the synergy of all participants' interests, and the system's value grows as it is implemented across all levels.

Let’s consider how network effects operate in healthcare. For **citizens,** the primary incentive to use a platform is a transparent digital environment that simplifies the patient journey and guarantees service delivery regardless of human error. **Medical professionals** become engaged when a platform acts not as a bureaucratic burden but as a smart assistant: automating routine tasks and providing clinical decision support. The **government** gains access to verified data, views an objective real-time landscape, and can promptly adjust its policy.

Thus, the mass adoption of a platform **transforms fragmented medical institutions into a unified organism.** Every new interaction increases diagnostic accuracy and resource management efficiency.

Furthermore, government social platforms can act as **demand aggregators:** collecting citizens' needs for social services and outsourcing them to private contractors through transparent tenders. In this model, the government shifts from direct resource distribution to an operator role, coordinating the work of businesses, NGOs, and government agencies via a digital interface. This allows the market to scale effective solutions (telemedicine, targeted aid delivery) through guaranteed public procurement.

The result is a hybrid ecosystem where budget funds are directed toward purchasing specific outcomes from the most competitive players. This trend is reflected in the emergence of competitive government platforms in several countries.

Case Study: Healthcare Platformization in Moscow

In 2011, the Moscow Government launched the Unified Medical Information and Analytical System (E-MIAS) – a digital platform integrating all stages of medical care in the city. By 2025, the platform covered over 120,000 healthcare workers and more than 24 million Electronic Health Records (EHR). Since its launch, the platform has processed over 1 billion appointments and recorded more than 4.2 billion digital entries in EHRs.[28]

Moscow's Unified Radiological Information Service (URIS), operating under the Center for Diagnostics and Telemedicine, functions as a unified digital cloud where CT, MRI, and X-ray images from all municipal medical institutions are centralized. Thanks to deep integration with E-MIAS, physicians can remotely interpret studies, reducing the time to receive a report to just a few dozen minutes. This platform transforms scattered diagnostic rooms into a network that ensures a unified standard of care for every Moscow resident.

Digital platforms are not merely an effective organizational tool, but **the foundation for the development of healthcare systems in the Global Majority countries.** In the face of chronic physician shortages and the remoteness of clinics, technology enables a leap forward, bypassing stages that developed countries took decades to go through.

This is particularly evident in **Africa,** where **the development of mobile platforms (such as M-Pesa) has enabled a profound transformation of the social sector.** Today, every major healthcare platform in the region – from epidemiological surveillance to electronic health records – relies on mobile connectivity.

Mobile health (mHealth) **platforms turn an ordinary smartphone into a full-fledged diagnostic hub,** enabling basic examinations and monitoring of chronic diseases in the most remote regions. Integration with fintech services provides access to targeted microinsurance and digital vouchers for medicines, which protects the poorest segments of the population from catastrophic medical expenses. Thanks to SMS alert systems and mobile health records, countries are addressing the problem of low adherence to treatment for socially significant infections, such as HIV and tuberculosis.[29]

[28] E-MIAS. URL: https://emias.info/ (Retrieved: 30.03.2026).
[29] Digital-in-Health: Unlocking the Value for Everyone // World Bank. 2023. URL: https://openknowledge.worldbank.org/entities/publication/06ffb4d1-a7c0-4563-9feb-f14fa8395e32 (Retrieved: 30.03.2026).

CHAPTER 3.

DATA, DIGITAL INFRASTRUCTURE, AND PUBLIC POLICY AS DRIVERS OF DIGITAL PLATFORM GROWTH

The development of digital platforms relies on **Big Data analytics**, which enables service personalization and new value propositions. A robust **digital infrastructure** ensures scalability and seamless system operation. By leveraging incentives, security standards, and legal norms, **public policy** shapes an environment for fair competition and the digital transformation of the economy and society.

DATA

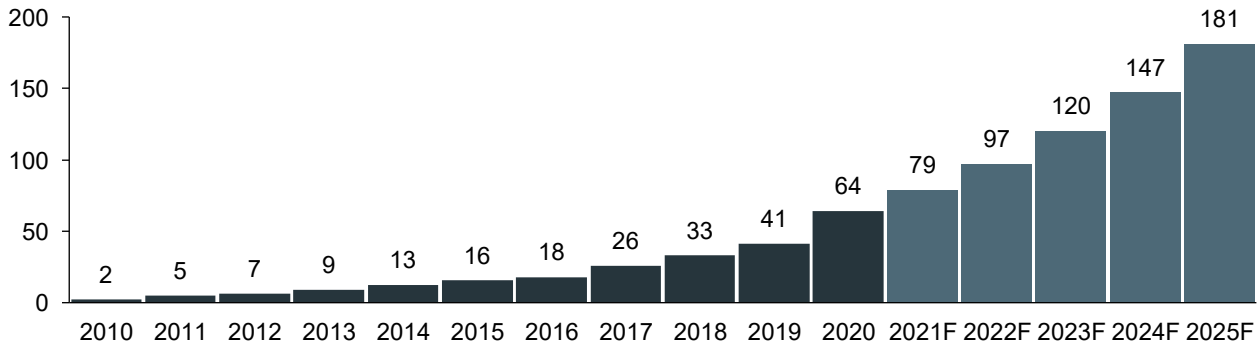
Data is the fuel for the digital economy. It allows platforms to understand and predict consumer behavior. By analyzing large datasets, companies identify hidden patterns and generate accurate personalized recommendations. This enables automated decision-making, reduces costs, and enhances the efficiency of business models.

Owning unique data helps platforms **create a virtuous cycle:** the more users there are, the higher the quality of the algorithms and the greater the value of the service for new participants. Data analytics also helps in **identifying market niches and launching innovative products** faster than competitors. Ultimately, the ability to effectively process data determines a platform's viability and its dominance in the global economy.

Approximately 400 million terabytes of data are generated worldwide every day.[30] In 2025, the volume of data created, captured, copied, and consumed worldwide could have reached 181 zettabytes, nearly triple the 2020 figure.[31]

Chart 3

Volume of Data Generated Worldwide, zettabytes



Source: Statista estimates based on IDC data[32]

[30] 402.74 Million Terabytes of Data is Created Every Day // Tech Business News. URL: https://www.techbusinessnews.com.au/blog/402-74-million-terrabytes-of-data-is-created-every-day/ (Retrieved: 30.03.2026).
[31] Data Volume is Soaring. Here's How the ICT Sector Can Sustainably Handle the Surge // World Economic Forum. 2024. URL: https://www.weforum.org/stories/2024/05/data-growth-drives-ict-energy-innovation/ (Retrieved: 30.03.2026).
[32] Ibid.

DIGITAL INFRASTRUCTURE

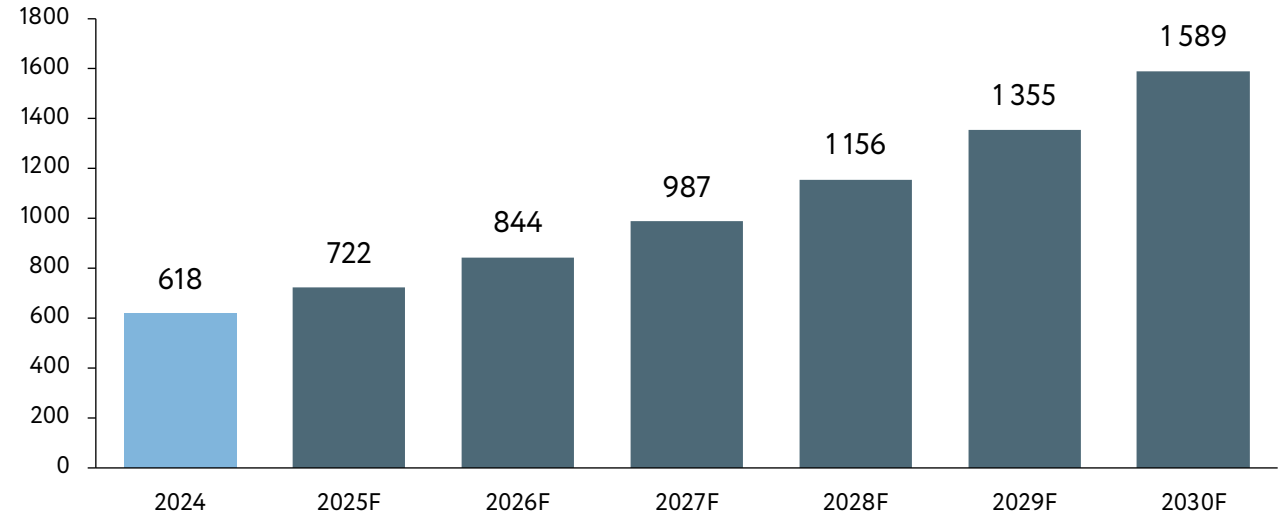
Digital infrastructure is the foundation of digital platforms. It provides the necessary data storage, computing power, and seamless connectivity for the entire system. Computing clusters enable the low-latency processing of Big Data and support millions of concurrent requests. High-speed Internet and mobile coverage grant users access to platform services from anywhere in the world.

Scalability is a key characteristic of digital infrastructure for platforms, as it allows them to instantly adapt to explosive user growth without compromising performance quality. Thanks to cloud technologies, the system automatically allocates additional capacity during peak loads. This eliminates the need for companies to maintain redundant servers, shifting capital expenditures into flexible operating expenses (OPEX).

In the long run, such an architecture ensures the seamless expansion of business into new markets while maintaining service stability for millions of users. Thus, **scalability transforms the technological foundation from a bottleneck into a tool for unlimited market growth.**

Chart 4

Global Cloud Services Market Size and Forecast, $ billion



Source: Precedence Research[33]

Modern digital infrastructure, including 5G networks, creates the foundation for implementing the Internet of Things (IoT) and AI, multiplying platform functionality. Without this technical foundation, even the most promising algorithms would remain laboratory experiments incapable of scaling to a national or global level.

[33] Cloud Services Market Size, Share and Trends 2025 to 2034 // Precedence Research. – 2024. URL: https://www.precedenceresearch.com/cloud-services-market (Retrieved: 30.03.2026).

Case Study: China

In 2025, as part of its public digital infrastructure development, China deployed 4.55 million 5G base stations. The number of 5G users exceeds 1 billion, fixed broadband users reach 226 million, and there are 2 billion connected IoT devices.[34]

PUBLIC POLICY

The government shapes the digital landscape by setting rules and offering incentives to foster the platform economy. Leveraging tax incentives, grants, and subsidies, the government stimulates investment in domestic development, lowering growth barriers for startups. Additional drivers include public procurement and Public-Private Partnerships (PPP). By engaging in socially significant projects, platforms gain guaranteed demand, while the government helps scale and deploy technologies across key sectors.

A prominent example is India, which, through proactive policies, has fostered more than 100 unicorn companies over the past decade[35], including the marketplace Flipkart, classifieds site Quikr, digital payments platform PayTM, and ride-hailing and car rental service Ola Cabs.

Case Study: India Stack and Startup India

India created **India Stack**[36] – a set of open APIs that includes:

- the Aadhaar digital identity system (including eKYC identity verification services and eSign electronic signatures);
- the Unified Payments Interface (UPI) for instant payments;
- the Account Aggregator mechanism for consented data access.

This digital ecosystem allows both the government and businesses to rapidly launch and scale platforms with low overheads. For instance, India Stack components are used in eSamudaay, a project for launching local marketplaces managed by entrepreneur communities.[37]

India also operates the **Startup India**[38] government initiative – an agency providing comprehensive support for startups. It facilitates interaction between entrepreneurs and provides access to finance, tools, expertise, and more. The project also features a startup ranking that evaluates states' efforts in developing their startup ecosystems.

[34] China's telecommunications sector performance 2025 // The State Council of the People's Republic of China. URL: https://english.www.gov.cn/archive/statistics/202601/28/content_WS6979f123c6d00ca5f9a08ce7.html (Retrieved: 30.03.2026).
[35] National Startup Day: Has India's $151 billion startup boom entered a tougher phase? URL: https://english.mathrubhumi.com/news/money/india-startup-ecosystem-growth-unicorns-owsx0imh (Retrieved: 30.03.2026).
[36] India Stack. URL: https://indiastack.org/ (Retrieved: 30.03.2026).
[37] Business school teaching case study: Powering entrepreneurs in rural towns // The Financial Times. URL: https://www.ft.com/content/be837598-ce43-4616-a12d-5fb0afa5fa14 (Retrieved: 30.03.2026).
[38] Startup India. URL: https://www.startupindia.gov.in/ (Retrieved: 30.03.2026).

To ensure the sustainable development of platforms, the government also **establishes regulatory frameworks** through personal data and cybersecurity legislation. This provides predictability and sets benchmarks for business. A vital tool in this regard is **"regulatory sandboxes",** which allow for testing innovations in a controlled environment without the risk of violating general rules.

As platforms reach maturity, the government introduces **specific regulations** protecting the rights of platform workers and users, ensuring algorithmic transparency. Such regulations have already been adopted in Russia, China, Turkey, the EU, and several other countries. These measures help mitigate risks, strengthen the legitimacy of platforms, and create conditions for their long-term scaling.

Network effects and data accumulation can result in a few platforms dominating certain sectors. In such cases, the government supplements its policy with **antitrust regulation** to prevent excessive concentration and support alternative services. A key role is assigned to ensuring **data accessibility** – a strategic resource upon which the ability of new platforms to grow and compete depends.

At the same time, **excessive regulation can reduce platform flexibility, stifle innovation, and limit scaling** in a rapidly changing digital environment. For example, following the adoption of a law in Spain requiring mandatory employment contracts for couriers, Deliveroo exited the market due to the expected rise in costs.[39]

Thus, a prudent government policy represents a balance between technological development and protection of rights of platform ecosystem players.

[39] Carlos A. Scolari, Mar Guerrero-Pico and Martina Piña et al. Riders on the road: An interface-centred analysis of the delivery platform workforce in Spain. Work Organisation, Labour & Globalisation. 2025. Vol. 19(3). URL: https://www.scienceopen.com/hosted-document?doi=10.13169/workorgalaboglob.19.3.0007 (Retrieved: 30.03.2026).

CONCLUSION

Platformization has become a pivotal technological trend, fundamentally transforming both the economy and social sector. The core value of digital platforms lies in **the automation of market institutions and radical reduction of transaction costs** by replacing chains of intermediaries with a single algorithmic interface. This enables platform business models to scale to millions of transactions per day.

Platforms play a unique role in Global Majority countries, allowing them to achieve a technological leap and implement cutting-edge services by leapfrogging the stage of building costly traditional infrastructure. Simultaneously, a convergence of interests is observed: while platforms serve as a tool for market capture and increased operational efficiency **for private sector,** they become a powerful lever for modernizing the social sector **for government.**

The future of the platform economy depends directly on the ability to strike a balance between stimulating innovation and regulating emerging risks. Prudent public policy, which combines investment in digital infrastructure with the creation of flexible legal frameworks, can transform digital platforms into a sustainable foundation for high-quality economic growth and increased trust among all market participants.

LIST OF ILLUSTRATIONS