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Infonomics: The Digital Age and prospects of the world economy

T.K. Shuren

Докторант 2-го курса кафедры экономики и международного бизнеса
itoktar@gmail.com

Карагандинский университет имени академика Е.А. Букетова, г.Караганда

Annotation: At the present time, when the world economy is experiencing unprecedented crises and collapses of production chains, the primary task for the country's economic security is the availability of a sovereign financial system capable of creating a high-quality national currency and investment capital in volumes that are not inferior to competitors. In this regard, the states in which a full-fledged infonomics will arise, systematically creating information products and intangible assets, will gain competitive advantages, since this will allow them to increase the amount of money created for their support, which is additional energy to accelerate socio-economic development.

Key words: digital economy, economic growth, the impact of digitalization, multiple regression, correlation.

Introduction.

It just so happened that humanity in the first half of the 21st century will have to go through three epochal events - the emergence of the global architecture of the world order, the emergence of a post-capitalist social formation, as well as the formation of an economic era surpassing the industrial economy, which lasted more than two hundred years, in scale and significance. We will talk about the economic era following the industrial one — about the information economy, which its discoverers called post-industrial, and which in Kazakhstan is already officially called the Digital Economy (CE). I do not agree with this definition, because it does not reveal the essence of the phenomenon. The reason for my disagreement, as well as my understanding of the essence of this new, globally significant phenomenon, I intend to set out in this article.

Daniel Bell, the founder of the theory of "post-industrial society", was the first to draw attention to the signs of new phenomena in the economy related to information. Analyzing them in the book "The Coming Post-industrial Society" [1], he came to the conclusion that the main changes in the sphere of socio-economic relations are taking place due to the growing importance of information as an economic category, but for some reason Bell called it the "post-industrial era". Following him, another outstanding thinker, futurist writer Alvin Toffler, analyzing Bell's conclusions and defining the economy of the future, in his book "Futuroshok" called it "the economy of knowledge". [2] But in his next book, "The Third Wave" [3], he gave it a different definition — the Information Economy, the essence of which was then tried to reveal in his monograph "The Information Age", the outstanding Spanish sociologist Manuel Castells. [4]

Specialists connected with computer technologies, and first of all programmers, prefer to call the new phenomenon the Digital Economy (CE), — this name is beginning to be more and more approved in the Kazakh expert and political environment. But such a name is incorrect due to the fact that the preposition "digital" reflects only one of the components (programming) of information technology, which includes a lot of material, technical means.

It is not for nothing that they say "as you name a ship, so it will sail." Despite the mass

materials, including scientific ones, published on the topic "Digital Economy", until today there is no universally recognized definition of the concept that reveals its essence — there is a paradoxical situation when millions of people are doing something, but no one can say what it is. The reason that does not allow us to give the correct definition lies in the incorrectness of the original name.

Since we are talking about an economic phenomenon, the noun in its definition is the word economy. The economy assumes the creation of added value and income, as well as the formation of assets and capital denominated in monetary terms. But directly "figures" do not create anything of this, respectively, are not an economic category.

Digitization is just a new way of creating (presenting) and transmitting information originated with the advent of computer technology, before the emergence of which, such processes took place in the history of mankind. It all started with the transmission of information by rock paintings and signs. Then writing and counting appeared.

The real information revolution occurred as a result of the invention of printing. And finally, in the twentieth century, radio appeared: electromagnetic waves made it possible to transmit information using analog signals.

Figures are just a tool for creating information, and are not an economic category, but information is such, — the main product of IE. On its basis, databases (information resources) are formed, which, being formalized, can be transformed into assets — the main wealth created by IE. In this regard, the word "digital" cannot be an adjective in the definition of the name of the economic epoch. And it is precisely this mistake, which has crept into the wording of its name, that causes the paradoxical situation when no one can give a correct definition.

The product created with the help of numbers in the new economy is information that has become a genuine economic category, and the very concept of "information" is much broader than the concept of "numbers", and therefore, the coming economic era, as I believe, should be called "information" - Infonomics.

The fact that information is an economic category is evidenced by the fact that it is not only capable of creating added value, but by the degree of efficiency of its creation it is many times superior to all other methods. To prove it, I will give a hypothetical example. A hectare of land in the desert costs one conventional unit.

Information that a road is going to be laid on it can raise its cost to 100 CU, and information that oil has been found under it can raise the price to a million. And all this can happen within a few seconds. Nothing in addition to information, it cannot increase value and create such added value in such a short period of time.

Information can create wealth not only by increasing value. Being accumulated and structured, it can become a resource base on the basis of which new products/services will arise. Consequently, this resource base is wealth that can be assessed and put on the balance sheet of corporations as intangible assets. This makes it possible to increase the level of capitalization of both corporations themselves and the national economy, respectively, and the state as a political economic entity.

But that's not all. Assets converted into shares acquire the function of a commodity mass, for the maintenance of which an additional money supply will be required, the issue of which opens up an opportunity for the state imitating it to:

- a significant increase in the money supply in a non-inflationary mode;
- increasing the revenue side of the budget due to the emission income* generated when issuing money, which allows the state to realize larger goals and objectives;
- creation of additional investment capital necessary for the development and improvement of the competitiveness of the national economy;
- ensuring financial, respectively, economic and political independence and security of the country.

It is very important to understand that the distinctive feature of IE is the intangible nature of the products and assets it creates. The fact is that with the development of IE, both the volume and the importance of different types of information will grow – both formalized intellectual products

(knowledge) and structured databases created systematically, including without human participation. And since with the growth of the volume and quality of information, its importance will grow, its cost will also increase. And the day is not far off when the total value of capitalized information that humanity will possess will exceed the value of its tangible assets. Moreover, it is possible that this has already surpassed, since today the list of the most expensive corporations in the world consists mainly of companies whose lion's share of wealth is made up of intangible assets that are nothing more than structured and capitalized information.

From the above, it follows that information, being a catalyst for economic relations, unlike numbers, is able to create in huge volumes not only products/services, but also assets. Therefore, it is information as an economic category that should become the basic basis for determining the name of the coming economic era. The impact it will have on the world economy, and how it will happen, will be discussed further.

The change of economic epochs. IE as a factor in ensuring the competitiveness of states, it was noted above that the very change of economic epochs was first noted by Alvin Toffler in the book "The Third Wave", in which he described in detail the causes of the phenomenon. He has the idea that computer technologies that appeared in the second half of the twentieth century, having multiplied the possibilities of computing activity, will create conditions for the emergence of an information economy. And indeed, computer technologies, combined with the means of telecommunications that emerged later, have repeatedly increased the amount of information used in the processes of human activity, provided operational management of it, created conditions for the emergence of an Information Economy (IE). And today we are all witnessing how the market infrastructure of IE – the computer telecommunications environment – has covered the entire world space and has become an integral part of our daily life.

But in Kazakhstan, due to the underdevelopment of economic science and the control of the financial and economic system by external forces, information is considered at best as a commodity/service. No one at the official level considers IE as an economy that creates assets and capital on a scale that can multiply the turnover of the national economy and the volume of national wealth. And this is despite the fact that the total amount of world wealth created on the basis of information resources is already comparable today, and possibly exceeds the value of the material wealth created by mankind in its entire history.

Interstate economic competition is only getting tougher every year, which puts states in front of the need to constantly improve the efficiency of national economies. Since, due to a number of distinctive features (which will be discussed below), the products and assets created in IE are significantly more profitable than those created in the industrial economy, it is the level of development of IE that already determines the degree of efficiency of national economies and the competitiveness of states.

It is very important to understand that IE is not just a new type of activity, and not even a new industry, but a fundamentally new economy, the emergence of which, like the industrial economy, is capable of providing a jump — like increase in the standard of living of all mankind. This phenomenon, which, by supplementing and optimizing the processes of production and economic relations, has already made it possible to significantly increase the volume and economic efficiency of the world economy. Consequently, the heads of states concerned about ensuring the competitiveness of national economies need to know the answers to the following questions:

- what can IE give to the state and humanity as a whole in ensuring economic development?
- what is the degree of economic efficiency of IE relative to the efficiency of the industrial economy?
- what are the possibilities of IE in ensuring the growth and efficiency of the national economy, as well as increasing the total volume of its assets - factors that ensure the financial, economic and political power and competitiveness of the state?
- what is the total potential of IE in general?
- by whom, in what field of activity, and how will the main volume of IE products be created and consumed by whom?

- what are the distinctive features of the IE market, as well as the products, services and assets created in it, etc., etc.?

Despite the lack of clear answers to most of these questions, many experts and politicians have an understanding of the importance of IE in ensuring the competitiveness of the state. Apparently, this is what prompted President

Vladimir Putin to initiate the accelerated development of the Digital Economy program.

In this regard, as well as understanding that the topic of IE requires further research, I also decided to make my contribution to this matter.

The topic of IE in the context of ensuring the competitiveness and security of the state, I have not taken care of today. Realizing its significance, back in 2008 I published an article "The race of capital formation – the main struggle for world leadership." [5] In it, I outlined my understanding of IE, and gave it a definition, formulating it as follows: IE is the systematic economic development of the infosphere, commercialization and capitalization of its unlimited, self-reproducing resources. Today I call IE infonomics (hereinafter I will call it that), and I would leave the above wording as an expanded version, and briefly state it as follows: infonomics is the economization and financialization of the infosphere. Infonomics in the context of the theory of economic patterns

If we consider the economic way of life as a stage of human development, in which, as a result of the introduction of some significant inventions, there is a jump-like growth of the world economy and an equally rapid increase in the volume of the global economic "pie", then in the phase of the sixth way of life formed on the basis of NBIC convergence, information has a special role.

Firstly, information permeates all types of activities that form the sixth way of life and is an integral part of them.

Secondly, information support at all levels and stages of modern production and logistics processes significantly optimizes them, and the higher the quality of information support, the more cost-effective and competitive the final products are.

Thirdly, a distinctive feature of modern high-tech products is their versatility, provided by software products that are an integral part of them. Due to their immaterial nature, these programs are amenable to endless replication, which reduces the cost of their cost, respectively, and the cost of the final product. And the more such programs contain products and the greater the volume of its production, the higher its profitability.

In other words, the bulk of the added value of high-tech products is created due to the information contained in them in the form of software products. And the more profitable the final products are, and the larger the volume of their production, the higher the efficiency of national economies, respectively, and the states that create them.

But the most important advantage of information is that, being the initial "raw material" of infonomics, it itself is able to create added value in an amount significantly exceeding the added value created by all other combined activities of the sixth way. This will be discussed in more detail below.

Distinctive features of the products, market and logistics of infonomics.

There are many specific features peculiar to infonomics that distinguish it from the industrial economy. Due to the importance and complexity of each of them, it is highly likely that more than one monograph will be devoted to all of them. Here I will try to reveal the conceptual level of the most significant of them:

- infonomics products are immaterial;
- infonomics produces only one type of product – information;
- the main volume of assets generated in infonomics in the form of structured information resources are immaterial; information, as an economic category, is "two-faced" - its manufacturer creates a product that is a service for the consumer.

Due to the fact that information as a product is immaterial, its creator can sell it an infinite number of times and at the same time keep it in his property, which is impossible in a material, industrial economy. But this property of the information product is important for the consumer market, where its other property is manifested – after consumption, most of the products become

obsolete immediately. But some part of it will be preserved and archived, and new information products/services will be created on its basis. And here we come to very important questions, the answers to which reveal the role of infonomics in the future history of mankind.

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Использование технологий FINTECH компаний в банковской деятельности в условиях цифровизации

Е.Н. Юхновец¹, А.Ж. Жарасбаева²

¹студент 3-го курса по специальности «Менеджмент организации»

²м.э.н., старший преподаватель кафедры экономики и международного бизнеса, alena.wzaiop@gmail.com, jar-aika84@mail.ru

¹Одесский государственный университет интеллектуальных технологий и связи

²Карагандинский университет имени академика Е.А. Букетова

Аннотация: В данной статье рассмотрены технологии FinTech компаний, повлиявших на развитие банковских операций. Исследована роль FinTech технологий в банковской сфере и определена динамика их роста и популяризации за последние пять лет. Следующим были изучены основные технологии, упростившие и ускорившие развитие банковских операций в условиях глобализации. В итоге были определены перспективы развития FinTech технологий в банковской сфере.

Ключевые слова: FinTech технологии, банковские операции, небанкинг, мобильный банкинг, онлайн переводы, глобализация, цифровизация

Революция в индустрии FinTech технологий оказала огромное влияние и на банковскую сферу и на банковские операции. Данные технологии быстро нашли свое место в банковском секторе и перевернули представление о стандартных банковских услугах, создав новые решения по старым проблемам. Традиционные банки и другие финансовые учреждения, имевшие явные преимущества несколько лет назад, теперь столкнулись с конкуренцией. FinTech технологии создали уникальные услуги в банковской сфере и именно благодаря их прорыву человечеству стали известны такие понятия, как онлайн-банкинг и мобильный банкинг. Именно поэтому исследование влияния технологий FinTech компаний на развитие банковских операций является актуальной темой дальнейшего исследования.

Термин FinTech – это аббревиатура или слово для финансовых технологий, которое описывает синергетическое сочетание финансов и технологий. Данный термин используется, в частности, банками и организациями, предоставляющими финансовые услуги, для более эффективного ведения своих деловых операций и предоставления более качественных финансовых услуг своим клиентам [1, с.1]. Это может быть программное обеспечение или программа, позволяющая банкам предоставлять технологически сложные и бесконтактные