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FINANCIAL AND ECONOMIC TRENDS OF THE INFORMATION SOCIETY DEVELOPMENT

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ФІНАНСОВО-ЕКОНОМІЧНІ ТЕНДЕНЦІЇ РОЗВИТКУ ІНФОРМАЦІЙНОГО СУСПІЛЬСТВА

This article aims to provide a comprehensive analysis of the financial and economic trends throughout the development of the information society, exploring distinct characteristics across its various stages. It addresses the scientific problem

of understanding the dynamic interplay between technological advancements and economic growth and how these factors shape global economies and their interactions.

The research identifies distinct financial and economic tendencies across five key stages of the information society: pre-industrial, industrial, early information, late information (digital age), and networked society. Each stage is characterized by unique economic activities and financial structures, such as the agrarian economy of the pre-industrial society, the manufacturing and industrial capital accumulation during the industrial society, the rise of the service sector and IT industry in the early information society, the dominance of the digital economy in the late information society, and the data-driven economic models of the networked society. These findings provide critical insights into the adaptive mechanisms of financial and economic systems in response to technological innovation.

This study distinguishes itself by providing a detailed analysis of the financial and economic trends across the entire spectrum of information society development. It contributes to the understanding of contemporary security challenges and offers a foundation for future research on the economic implications of technological progress.

The findings offer valuable insights for policymakers and financial institutions in understanding the economic impact of technological advancements. These insights can guide the formulation of policies and strategies to foster sustainable economic growth and stability in an increasingly digital world.

The study acknowledges limitations related to the availability and consistency of historical economic data, which may affect the comprehensiveness of the trend analysis. Future research should incorporate more granular data and longitudinal studies to overcome these limitations.

У статті комплексно проаналізовано фінансово-економічні тенденції розвитку інформаційного суспільства та виявлено його особливості на різних етапах. Основну увагу присвячено розкриттю динамічної взаємодії між технологічним прогресом та економічним зростанням.

У статті визначено головні фінансово-економічні тенденції на п'яти ключових стадіях розвитку інформаційного суспільства: доіндустріальній, індустріальній, ранній інформаційній, пізній інформаційній (цифровій) та стадії мережевого суспільства. Кожна стадія характеризується унікальними

видами економічної діяльності та фінансовими структурами, зокрема аграрною економікою в доіндустріальному суспільстві, виробництвом і накопиченням промислового капіталу в індустріальному суспільстві, зростанням сектору послуг та IT-індустрії в ранньому інформаційному суспільстві, домінуванням цифрової економіки в пізньому інформаційному суспільстві, а також економічними моделями мережевого суспільства, що базуються на даних. У статті розкрито адаптаційні механізми фінансових та економічних систем як відповідь на виклики технологічних інновацій.

Особливістю цього дослідження є детальний аналіз фінансово-економічних тенденцій упродовж розвитку інформаційного суспільства, що сприяє розумінню сучасних викликів фінансовій та економічній безпеці та закладає основу для майбутніх досліджень фінансово-економічних наслідків технологічного прогресу.

Результати дослідження надають цінну інформацію для політиків і фінансових установ щодо розуміння впливу технологічного прогресу на фінансово-економічні та соціальні процеси. Це може бути використано для розроблення політики та стратегій, спрямованих на сприяння сталому економічному зростанню та стабільності у світі, що стає дедалі більш цифровим.

Ключові обмеження дослідження пов'язані з рівнем достовірності історичних економічних даних, що може вплинути на вичерпність і надійність аналізу фінансово-економічних тенденцій. Майбутні дослідження повинні базуватися на більш деталізованих даних, які можна отримати в режимі реального часу, що дозволить подолати вказані обмеження.

Keywords: *autonomous society, digital transformation, financial and economic trends, information society, networked society.*

Ключові слова: автономне суспільство, цифрова трансформація, фінансово-економічні тенденції, інформаційне суспільство, мережеве суспільство.

General statement of the problem and its connection with important scientific or practical tasks. In the contemporary landscape, the development of the information society has profound implications for financial and economic systems.

The evolution of the information society highlights the dynamic interplay between technological advancements and economic growth. Each stage of this development brings forth unique financial and economic trends that shape global economies and their interactions. It is crucial to comprehensively understand these trends, especially given the rapid pace of technological change. By analyzing financial and economic patterns across different stages of the information society, insights can be uncovered that are essential for scientific inquiry and practical application. These findings will be instrumental for policymakers, businesses, and researchers in navigating the complexities of modern economic systems, ensuring sustainable growth and stability in an increasingly digital world.

Analysis of recent studies and publications. The literature on the development of the information society is extensive, covering various aspects of its evolution and impact on different sectors. For instance, Shevchenko, Taranenko, Yaremenko, Mishustina, Poprotsky, and Mostova explore the evolution of digital marketing within the context of the information society. As digitalization progresses, the economic landscape transforms significantly, including shifts in marketing approaches leveraging digital technologies to enhance effectiveness. Changes in consumer behavior, influenced by the ubiquity of information technology, have given rise to crowd marketing through social networks and online communities. Digital marketing, utilizing various digital channels and techniques, engages target audiences online and offline, ensuring widespread access to information [1, p. 456-457]. However, the study minimally explores economic drivers behind these changes, such as income levels, consumer spending patterns, or market dynamics shaping digital marketing strategies. Additionally, it overlooks how regulatory frameworks and economic policies, such as data protection laws and taxation policies on digital services, impact the development and implementation of these strategies.

Irtyshev, Harahulia, and Stavtsov discuss the significant progress in Ukraine's digital economy, influenced by global factors such as the conflict with Russia, the COVID-19 pandemic, and integration efforts. This evolution enhances digital literacy through the adoption of e-commerce, internet banking, electronic

marketing, and data exchange tools. The study identifies key drivers like robust e-commerce demand, electronic tax filing, and internet banking transactions as foundational for successful digital transformation. It emphasizes the importance of state regulation, informed by international models and supportive financing mechanisms, for fostering Ukraine's digital economy [2, p. 198]. Despite acknowledging state regulation, the study lacks a detailed exploration of specific regulatory frameworks impacting digital economy sectors in Ukraine and does not provide specific case studies or examples illustrating these trends.

Danilian, Frolov, and Tolstov highlight the pivotal role of information and communication technologies (ICTs) in the globalization process, facilitating global communication and integrating financial activities into a unified global space. The study examines how the development of ICTs influences economic dynamics, identifying key features and patterns characterizing the economic evolution of the information society. Unlike historical industrial technologies, today's globalized world prioritizes information and communication technologies, which drive the exchange of knowledge and information [3, p. 27-28]. The study mentions technological and economic convergence but lacks a detailed discussion on how this phenomenon impacts economic structures or enhances productivity in the information society. It also does not address the socioeconomic implications of the shift towards an information economy, such as income inequality or digital divide issues.

Jurado-González and Gómez-Barroso investigate the integration of the Information Society (IS) paradigm with Economic Complexity (EC) metrics, offering new metrics crucial for predicting economic growth and other relevant human variables. Their study constructs and evaluates two composite indexes to explore these trends, demonstrating their combined effectiveness for economic growth prediction [4, p. 1885-1887]. However, the study focuses heavily on the predictive power of these indexes for economic growth and lacks sufficient discussion on their ability to capture broader economic trends or structural changes within the information society. It also overlooks the socioeconomic impacts of ICT adoption and economic complexity beyond their predictive capabilities.

Eshchenko discusses the emergence of the information economy at the turn of the 20th and 21st centuries, driven by the information and technological revolution. This new paradigm integrates qualitative and quantitative aspects in economic activities, defining wealth through the utilization of knowledge and information across material and immaterial production processes. The study emphasizes the need for a cohesive strategy integrating insights from economics, sociology, philosophy, and psychology to address the inherent contradictions during this transition [5, p. 19]. However, it lacks detailed exploration of specific economic policies or strategies that could leverage the opportunities presented by the information economy. There is also a heavy emphasis on theoretical frameworks without providing practical insights or strategies for businesses, policymakers, or researchers.

Mastalerz-Kodzis and Pośpiech analyze the role of information society development in enhancing a country's economic competitiveness, focusing on European Union (EU) countries. Their study highlights correlations between socio-economic factors and information society metrics, confirming that higher socio-economic levels correspond with greater information society development [6, p. 117]. Although the study notes significant differences among EU countries, it does not provide detailed examples or statistical evidence to illustrate these disparities. It also overlooks other potentially influential factors such as educational attainment and regulatory frameworks.

Firat, Karaçor, and Özkan evaluate the transition from industrial to information societies, highlighting how the information technology sector has transformed production, consumption patterns, and economic decision-making. Their study underscores the need for global competitiveness and societal adaptation to technological advancements [7, p. 328]. However, the text makes sweeping statements about societal transformations and economic impacts without providing nuanced analysis or case studies. A comparative analysis of the evolution of economic systems in different regions or countries could enrich the discussion.

Kyrychenko emphasizes the need for stable structures and characteristics within the information society, proposing that it can be conceptualized as an ideology

based on the innovation paradigm. The study advocates for innovation-driven growth and societal stability to enhance national competitiveness and economic sustainability [8, p. 41]. However, it tends to make sweeping statements about the benefits of an information society without specifying how these benefits translate into measurable economic outcomes. The study also primarily emphasizes positive aspects without adequately addressing potential challenges such as digital divides and data privacy issues.

Žilinskaitė-Vytienė, Čiupailaitė, and Kirtiklis conduct a metatheoretical exploration of information society studies, focusing on highly cited articles from sociology and communication studies. They assert that the central debate in this field is predominantly normative, reflecting political and public discourse more than scholarly inquiry [9, p. 108]. While the study highlights ideological debates, it overlooks the economic dimensions and fails to adequately address how economic trends are shaped by technological advancements.

Trushkina outlines the structure and components of the information economy, emphasizing the role of digital technologies in enhancing economic relations and infrastructure efficiency. The study identifies future directions such as creating digital platforms and leveraging Industry 4.0 for industrial digitalization [10, p. 19-20]. However, it does not adequately discuss specific economic trends or forecasts related to the financial aspects of these developments, focusing more on technological drivers than on their economic implications.

Kozlov, Tomashevskaya, and Dyvak address the global digital divide, highlighting how disparities in ICT access and proficiency hinder socioeconomic development. The study emphasizes the need for targeted efforts to bridge the digital divide and maximize the benefits of advanced technologies [11, p. 94]. However, it lacks comparative analysis with other countries or regions facing similar issues and does not delve into specific policies or strategies that could mitigate the digital divide.

Alimpiiev, Dubikovskiy, and Tokar analyze socio-economic models of countries with developed information economies, identifying key factors determining

optimal models for social and economic development. The study highlights the importance of strategic direction-setting and effective innovation implementation for economic competitiveness [12, p. 31]. However, it assumes a direct causal relationship between competitiveness and innovation implementation without discussing potential confounding factors or alternative explanations.

Sosnin and Kononets emphasize the importance of establishing a national information and communication space accessible to all citizens, adhering to global network norms. The study highlights how digital technologies influence personal and professional growth, as well as societal norms and security paradigms [13, p. 247-248]. However, it focuses heavily on technological aspects and their societal impact, neglecting to discuss broader socio-economic factors like income inequality and regulatory frameworks.

The reviewed literature provides valuable insights into various aspects of the information society, however, there is a noticeable lack of comprehensive research on the financial and economic tendencies of the information society across different stages of its development.

Formulation of the objectives of the article (task statement). This article aims to provide a comprehensive analysis of the financial and economic trends throughout the development of the information society, exploring distinct characteristics across its various stages.

Summary of the main research material. The development of the information society can be traced through several key stages, each marked by distinct characteristics and economic tendencies (Table 1).

In the pre-industrial society, economies were predominantly agrarian, relying heavily on agriculture and manual labor. Technological development was minimal, and information was primarily disseminated through oral tradition and rudimentary written records. Financial transactions were conducted through barter systems, and there was little to no structured financial infrastructure. The economy was localized, and economic activities were constrained by the limits of agricultural productivity.

Social and economic structures were largely static, with wealth and resources concentrated among landowners and the agrarian elite.

Table 1. Financial and Economic Transformations Through Information Society Stages

Stage of development	Description	Financial and economic tendencies
Pre-industrial society, until late 1700s	This stage is characterized by agrarian economies with limited technological development. Information was primarily shared orally and through basic written records.	Economies were based on agriculture, with barter systems and minimal financial infrastructure.
Industrial society, late 1700s – 1950	Marked by the Industrial Revolution, this stage saw mass production, mechanization, and the rise of factories. Information began to spread through printed media.	Economic growth driven by manufacturing, industrial capital accumulation, and the expansion of financial markets.
Early information society, 1950 – 1990	The advent of telecommunications and the computer era, where information processing and storage became more advanced.	Emergence of the service sector, initial growth of the IT industry, and increased importance of financial services.
Late information society (digital age), 1990 – 2010	Characterized by the proliferation of the internet, mobile technologies, and digital communication. Information became globally accessible and rapidly disseminated.	Dominance of the digital economy, growth of e-commerce, and financial innovations like digital banking and cryptocurrencies.
Networked society, 2010 – present	The current stage, featuring interconnected networks, big data, and advanced AI. Information flows seamlessly across global networks.	Rise of the gig economy, advanced financial technologies (FinTech), and data-driven economic models.
Mitigation strategies	Diplomatic negotiations, military defense	Cybersecurity measures, public information campaigns

Source: elaborated by authors.

The Industrial Revolution ushered in a new era of mass production and mechanization. This period was marked by the establishment of factories, increased production capacity, and significant technological advancements in machinery and manufacturing processes. Information began to spread more widely through printed media such as newspapers and books, which became more accessible due to advancements in printing technology. Economically, this stage saw substantial growth driven by manufacturing and industrial capital accumulation. Financial markets expanded to support the burgeoning industrial activities, leading to the rise of

banking institutions and financial instruments. Urbanization increased as people moved to cities for work, and economies became more complex and interconnected.

The transition to the early information society was characterized by the advent of telecommunications and the computer era. This stage saw significant advancements in information processing, storage, and transmission. The introduction of computers and telecommunications revolutionized the way information was handled, enabling faster and more efficient communication and data management. Economically, this period witnessed the emergence of the service sector as a critical component of the economy. The IT industry began to grow, laying the groundwork for future technological innovations. Financial services started to become more sophisticated, with increased reliance on electronic systems for transactions and record-keeping. The economy became more globalized, with international trade and investment increasing significantly.

The late information society, also known as the digital age, is marked by the proliferation of the internet, mobile technologies, and digital communication platforms. Information became globally accessible, with the internet enabling rapid dissemination and exchange of data across the world. This stage saw the dominance of the digital economy, characterized by the rise of e-commerce, online services, and digital platforms. Financial innovations flourished, with the advent of digital banking, online payment systems, and cryptocurrencies. The economy became increasingly interconnected, with digital technologies playing a central role in economic activities and financial transactions. Businesses and consumers benefited from greater access to information and more efficient markets.

The current stage of the information society is the networked society, where interconnected networks, big data, and advanced artificial intelligence (AI) technologies dominate. Information flows seamlessly across global networks, enabling real-time communication and data sharing. Economically, this stage is characterized by the rise of the gig economy, where flexible, short-term work arrangements become more prevalent. Advanced financial technologies (FinTech) continue to evolve, offering innovative solutions for banking, investing, and financial

management. Data-driven economic models gain prominence, with companies leveraging big data analytics to make informed business decisions and optimize operations. The global economy is now highly dynamic, with rapid innovation and technological disruption reshaping industries and labor markets.

The future stage of the information society can be envisioned as the autonomous society. This stage is characterized by the pervasive integration of autonomous systems, artificial intelligence (AI), and advanced robotics into every facet of daily life and economic activity. The autonomous society represents a paradigm shift where intelligent systems perform tasks that traditionally required human intervention, enabling new levels of efficiency, productivity, and innovation.

The autonomous society is defined by the widespread adoption of AI and machine learning technologies that enable systems to learn, adapt, and make decisions with minimal human input. Autonomous systems, such as self-driving cars, drones, and smart infrastructure, will become commonplace, transforming transportation, logistics, and urban planning. These technologies will be deeply embedded in everyday life, from smart homes that manage energy consumption and security to personal AI assistants that handle scheduling and communication.

In the autonomous society, the Internet of Things (IoT) will play a critical role, connecting billions of devices and sensors to create a vast, intelligent network. This network will facilitate real-time data collection and analysis, driving continuous improvement in services and operations. Blockchain technology will provide secure, transparent, and decentralized transaction systems, enhancing trust and efficiency in financial and commercial activities.

The financial economic landscape of the Autonomous Society will be shaped by several key tendencies. The automation of repetitive and labor-intensive tasks will significantly boost productivity across industries. This will lead to cost savings, increased output, and the creation of new business models. Human workers will shift towards more creative, strategic, and interpersonal roles, necessitating a focus on reskilling and upskilling the workforce.

AI will play a central role in decision-making processes, leveraging big data analytics to provide insights and optimize operations. Businesses will rely on AI to forecast market trends, manage supply chains, and enhance customer experiences. Financial markets will also benefit from AI-driven trading algorithms and risk management tools.

The rise of autonomous technologies will give birth to new economic sectors, such as AI development, robotics, and cyber-physical systems. These industries will drive economic growth and innovation, attracting investment and talent. Additionally, sectors like healthcare, agriculture, and manufacturing will undergo significant transformations through the application of autonomous systems.

The integration of AI and autonomous systems will pose ethical and regulatory challenges. Issues such as data privacy, cybersecurity, and the ethical implications of AI decisions will require robust regulatory frameworks. Governments and international organizations will need to collaborate to establish standards and policies that ensure the safe and equitable use of these technologies.

The development and deployment of autonomous technologies will foster both collaboration and competition on a global scale. Countries and corporations will compete to lead in AI and robotics innovation, while also collaborating on research and development to address shared challenges. The global economy will become increasingly interconnected, with autonomous systems facilitating seamless international trade and communication.

The autonomous society will also have profound social and cultural impacts. The nature of work will evolve, with a greater emphasis on lifelong learning and adaptability. Education systems will need to focus on developing skills that complement AI, such as critical thinking, creativity, and emotional intelligence. Social dynamics will shift as autonomous systems take on caregiving roles, assist in elder care, and provide companionship.

Moreover, the Autonomous Society will raise important questions about human identity and agency. As AI becomes more capable and autonomous, society will need

to navigate the balance between leveraging technology for progress and preserving human values and dignity.

Conclusions and prospects for further research in this area. The evolution of the information society reveals a profound transformation across various stages, each characterized by unique financial and economic tendencies. From the agrarian-based pre-industrial society to the interconnected networked society, these stages highlight the dynamic interplay between technological advancements and economic development. The pre-industrial society was marked by localized economies with minimal financial infrastructure, while the industrial society saw the rise of mass production, urbanization, and the expansion of financial markets. The early information society introduced telecommunications and computing, laying the foundation for the digital age, which revolutionized global communication, commerce, and financial systems. Today, the networked society is driven by big data, AI, and advanced financial technologies, shaping a highly dynamic and interconnected global economy. The analysis underscores several key trends: the shift from agrarian to industrial economies, the emergence of the service sector, the rise of the digital economy, and the current dominance of data-driven and networked economic models. These trends illustrate the ongoing adaptation of financial and economic systems in response to technological innovation.

Prospects for further research in this area are vast and multifaceted. One crucial avenue is the exploration of the autonomous society, where AI and robotics are expected to play an increasingly central role in economic activities. Future research should focus on the economic implications of widespread automation, the integration of AI into financial systems, and the emergence of new business models. Additionally, investigating the social and ethical challenges posed by advanced technologies, such as data privacy, cybersecurity, and the impact on employment, will be essential. Moreover, comparative studies between different regions and countries can provide a deeper understanding of how local contexts influence the development and integration of information society technologies.

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