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Particular qualities of the financial information structure of the present-day economy

The dawning of the post-industrial economics' age demands a concrete definition financial aspects concerning its formative factors. The most economically developed countries have formed the structure of the postindustrial society.

The occurred innovation leap made for an increase of the gap of the level of development between the separate leader countries and the backward countries. The USA and advanced countries of Europe have created a reserve of the transition to the next stage of development. The outsiders countries almost do not realize this stage.

The processes of globalization and development of information technology (acquisition, transformation, transfer the whole forms of an information) catalyzed the occurred revolutionary shifts and a change of the paradigm of thinking from industrial to postindustrial. This transformation of mentality of the biggest economic players of the world finance (states, transnational corporation and banks etc.) has made for in principle different factors to making the economic power that has made for a configuration of the world finance. The changing of technological structures in the past (on basis of the epoch-making discoveries, for example, a wheel, an electricity, a creating computer) always not only determined revolutionary shifts in economic relations of economic subjects but also made for an uneven scientific and technological development and a domination of states and their satellites, which had make the best use of one's opportunities. Achieved leadership is hold true for decade and forms the standards of behavior for the others players on the financial field.

Separate out key trends determinative peculiarities of the modern economy.

1) Information economy like a new reality determines the configuration of the world economic and financial system. This economy regards a person only like an information carrier. Only people with a creative mind create a new knowledge in that economy. And the economy itself becomes a knowledge economy. Value increase shapes on the basis of information technologies, which determine both separate elements and more high level of integrity of one or another national economics, as well as a competitiveness the whole frame of international finance. Inasmuch as information and knowledge become obsolete quickly and one cannot create a new innovation product on the outdated elemental base, it requires a continuous process of augmenting knowledge. Perspective knowledge and toolset (financial innovation) are in need of quick large-scale replication.

Today, the knowing of finance, like value ratios of the distribution, should issue from the comprehension that mega economic integrity presets new demands

to their evolving: finances call upon to supply processes of the reproduction of capital of the biggest players in their created configuration of economic interrelations of the technological pyramid. The technological pyramid serves the conceptual level of the comprehension of leaders of this business. Factors of production and the territorial division are derivative here since the transference, stationing of primary factors of production (land, labor, capital goods) will be carried out depending on the most advantageous conditions of value reproduction. I suppose that today another factor of production added to traditional foregoing ones and became determinant, supreme - information. The economic structure became informational. Different information carriers are eventual, but the knowledge and images, which reproduced with their help, are important.

The top floor of the technological pyramid and appropriate of it financial flow of distribution (carried out by world financial centers, banking groups, transnational corporations, funds) contains the leading paradigm of the Weltanschauung and several concomitant to it conceptions developed by innovators of science (by well-known economists, financiers, scientists), as well as basic and applied institutes. Lower levels of the pyramid represent only fragmentary, discrete information flows (frequently outdated) and finance, which actually is already determined itself nothing, but only is replicated generated standards of life to consumers by way of the generated sales network and through the generated way of thinking, consumption.

Thus the configuration of the world finance clarify itself on the top floors of the technological pyramid. And prerequisites for it depend on a creative work of creative part of humanity and a branching character of a science evolution. So a specificity call forth a predestination of the building of financial and credit flows within the bounds of dominating technological division of labour and a knowledge pyramid.

2) A defining value of the information technology in the technological pyramid construction and the competitive economy creation, as well as following a productive efficiency and a derivative products replication conditioned on a forming of a power information exchange conception. The power information exchange between structure-forming components allows not only to optimize the pyramid configuration and consequently its technological and financial descriptions but also to make possible a quick "teaching" till a necessary level the competitiveness of any part of the network economy. The leading position of the economy of the country, of the economic subject determines with abilities: 1) to create and to replicate products information, information services for the forming and the adjustment a consciousness of would-be users; 2) to minimize the costs of the power consumption while the maximization of competitive production (of information character).

3) A transformation of the Finance functionality in accordance with the current reality - a service of an information contour of competitiveness. The reproduction of capital of transnational structures in competitive sectors of the information economy becomes priority.

4) Financial flows mass on directions, which are based on a generated stable image of consumers. As a rule, this image consists of elements of "beautiful" and successful life. In that case, one, who creates an image, is a maker, and another, who passes it, forms a world view. The programming of consumers consciousness and the creation of long-term standards of a "successful" mode of living keep up mainly due to the information technology effecting upon organs of perception and emotions of the human. Consumers are ready to finance products and services of new sectors of the economy, as they want to join to this image. These can be products and services of new knowledge (to be a competitive member of society), of medicine (to be healthy and to live long time), of sensual, emotional sphere vital activity (to delight, to get saturation of life), of safety (to defend oneself from an encroachment on one's personality, property). The maximum aggregate activation of organs of human perception during the consumption these products makes for the effectiveness of technologies of the formation of consciousness.

Network character and appropriate technology of the post-industrial economy allow to get a price appreciation repeatedly in all the links and elements of circulatory value streams.

5) The leadership in a creation and in a spreading information technologies and energy efficiency of that production as well as possibility to have an influence on the formed earlier with their help and then dominating in a society image of the successful man condition not only on a competitiveness of this economic subject but also on its relative independence from one or the other currency, a national currency, inasmuch as any currency out of a possible one's can be in its capacity. A monetary unit, which is mediating the movement of value, can be real, electron and even potential (prepared for introduction). In that case an economic power is based on technologies, which one cannot repeat or it is not expedient (not efficiently) to reiterate for competitors.

6) The monopolism as a norm of behaviour transfer itself from a production sphere to a value creation sphere by competitive individuals of technological pyramid and then to a sphere of a mentality of creative personalities and of created paradigms and conceptions. A value creation by the creative thinking person is possible in any sector or any part of the earlier created network structure of economy.

One may consider as eventual modes of behaviour of economic subjects in informational and post-informational economy (based on a formed for consumers by information technologies image management): 1) leading, this mode is based on creative abilities of a person to create a viable, pleasing to general body of consumers image; 2) driven, this mode is based on a perception of given patterns of behaviour in the context images generated by creator.

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