Introduction

The combined problem of the digitization of the economy, the digitization of humanity as a whole and human existence in time and space as a subject has been actualized in recent times. Indeed, the projects of the future world economy are inextricably connected with the achievements of scientific and technological progress linked with global social and economic transformations at the system and intersystem levels.

Nevertheless, the question of urgency and the imminent necessity of these events arises. Is this process so necessary for modern Russia and other countries of the globalized world and what is its impact on the economic and social life of socio-historical organisms? Back in the early 2000s, Robert Solow, winner of the Nobel Prize in Economics, wondered how the introduction of information technologies had an effect on the growth of labor productivity in various industries. The USA gave the answer – the staff of their Bureau of Statistical Analysis found out that the bi-factor productivity did not increase in any of the branches of the American economy, except for one – computer production. At the same time, there is a steady trend towards a decline in labor productivity and capital in the economy as a whole. In addition, the problem of universal access to information due to global Internet networks plays a less positive role in creating a favorable background of social comfort in the population of the countries of the global world. The standard of living of the notorious “golden billion”, formed in the late 1950s and early 1960s due to the introduction of innovative technologies in all possible industries and a sharp jump in bi-factor productivity, is still not achievable for the remaining almost 5 billion people using all sorts of “Gadgets”. This leads to the inevitable growth of social tension . . . Against the background of the “failures” of the modern socioeconomic system, some projects are offered to get out of this situation. Not all of these projects and proposals are unequivocal. Consequently, the outcome of their implementation is the same.

In modern society, it is very difficult for a person to manifest his or her creative purpose. The consumer function of administration has become the embodiment of life ideals, aspirations, ambitions, social significance and status weight. The problem of human creative and generative self-realization and realistic realization of ideas in the economy of the future has faced the present society.

Today, the variants of the future society are mostly drawn archaically harshly. However, we should not forget that, in accordance with the already established views, the acceleration of economic growth over the past 200–250 years of human existence was caused by three successive scientific and technical revolutions (STDs). The world is on the verge of the fourth. The West has always independently carried out technological “breakthroughs”, relying on all sorts of incentives: trade and production incentives, financial advantages, better conditions for the functioning of capital, as well as global integration. Moreover, Russia has always been able to choose the

path of forward-pragmatic-rational-emotional movement, which is able to bring out not only her and her satellites, but the rest of the world from the dimension of non-existence . . . In addition, if the future takes place, it will go along the development trajectory emotionally – an intuitive relationship space, remembering, of course, the ratio . . .

This volume is about these major trends in the development of humanity, society and economy.

Part III determines the specific features of socio-economic transformations of various spheres of the national economy with focus on the financial system, as an environment in which the recent financial crisis emerged. The authors consider the perspectives of development of industrial holdings in the electric energy sphere in the conditions of the world economy's globalization and study the influence of technologies on the development of the sphere of fish farming and fish breeding in modern Russia. The global factors of using the possibilities of digital technologies at the municipal level during creation of “green” and “smart” cities are analyzed.

The perspectives of development of tourism in the digital economy from the positions of supply and demand are determined. The specifics of the development of agricultural production in the age of digital transformations using the example of modern Russia are outlined, and “smart” agricultural platform, which allows for multiple increase of the agro-industrial complex's efficiency, is developed. New possibilities and the need for the reformation of the international monetary system in the conditions of the Fourth industrial revolution are determined.

The problems and perspectives of the development of Eurasian stock markets in current economic conditions under the influence of wide distribution of digital technologies are systematized. Specific features of the evolution of the forms of money – from gold to crypto currencies are – are distinguished. Specific features of benchmarking of depreciation of currencies (inflation) under the influence of globalization and regionalization of the international monetary system are determined. The authors present a concept of the banking system of the future in the conditions of macro-economic instability, which stimulates financial crisis management of the national economy, and determine the role of banks in aggregation and redistribution of monetary resources in economy in the context of digital transformations.

In addition, attention is paid to social consequences of the digital modernization of the financial system – transformation of human's social life in the age of innovative banking is shown. The effectiveness of online banking, as a new form of payment that is popular in the digital economy, is analyzed. The authors formulate competencies that employees of banks of the future, which will function in the digital economy, should have and study the perspectives of digitization of the practice of tax administration based on technological processing and analytics of Big Data using the example of experience of modern Russia, as well as related transformation processes in the existing practice of the tax system organization.

A concept of organization and management of the national tax system in the conditions of robotization of production and consumption is developed, and the role of blockchain technologies in improvement of the modern Russian tax system is determined. The investment platform for the modern digital economy is identified and, as a result, the scientific paradigm of the formation of the digital financial system in the conditions of Industry 4.0 is formed.

For a better understanding all Russian sources have been translated into English. The responsibility lies with each author.

Marina L. Alpidovskaya and Elena G. Popkova