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orobeynikova Olga Mikhailovna,
Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Economics and Entrepreneurship,
Volgograd State Technical University,
Volgograd, Russian Federation.

orobeynikov Dmitry Alexandrovich,
Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Economic Security,
Volgograd State Agrarian University
Volgograd, Russian Federation.

Golubeva Ekaterina Viktorovna,
Senior lecturer of the Department of Accounting and Audit,
Volgograd State Agrarian University,
Volgograd, Russian Federation.

Chernovanova Nadezhda Viktorovna,
Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Accounting and Audit,
Volgograd State Agrarian University
Volgograd, Russian Federation.

DIGITAL INNOVATIONS FOR CREDIT COOPERATION

FinTech- (Open API)

SWOT-

The relevance of the topic is due to the fact that for credit cooperation digital financial technologies are of interest in terms of additional opportunities for compliance with cooperative principles. The purpose of the study is to substantiate promising areas of digital innovatization of financial activities of credit cooperatives.

In order for credit cooperation to remain in the financial intermediation market and preserve the cooperative identity, it is proposed to innovate cooperative services on a high-tech basis and strengthen the specific immanent features for which shareholders choose them. Analysis of the Bank of Russia data revealed a decrease in the number of credit cooperatives, which is associated with non-compliance with cooperative principles in the current model of organization and control of cooperative activities.

The paper identifies two forms of digital innovation: organizational innovation; technological innovation. It is proposed that the credit cooperation system create its own FinTech structure for the development of elements of the digital ecosystem embedded in the ecosystem of the financial market. The paper assesses the possibility of practical application of technological innovations-distributed registries (blockchain) and open interfaces (Open API) of other financial institutions. It is proved that the distributed register in credit cooperation can be the best practical solution for strengthening the community of members, enhancing transparency, improving the efficiency of the use of funds in the common interests of members, improving the effectiveness of control and compliance with cooperative principles. It is proposed that cooperatives use open interfaces of banks and other participants of financial markets for settlement and payment, investment and other operations as part of meeting the complex financial needs of shareholders.

The SWOT analysis method was used to assess the possibilities of using distributed registry technology and open interfaces, which confirmed the possibility and necessity of using digital innovations.

Keywords: innovation, credit cooperation, lending, financial market, digital economy, blockchain, API

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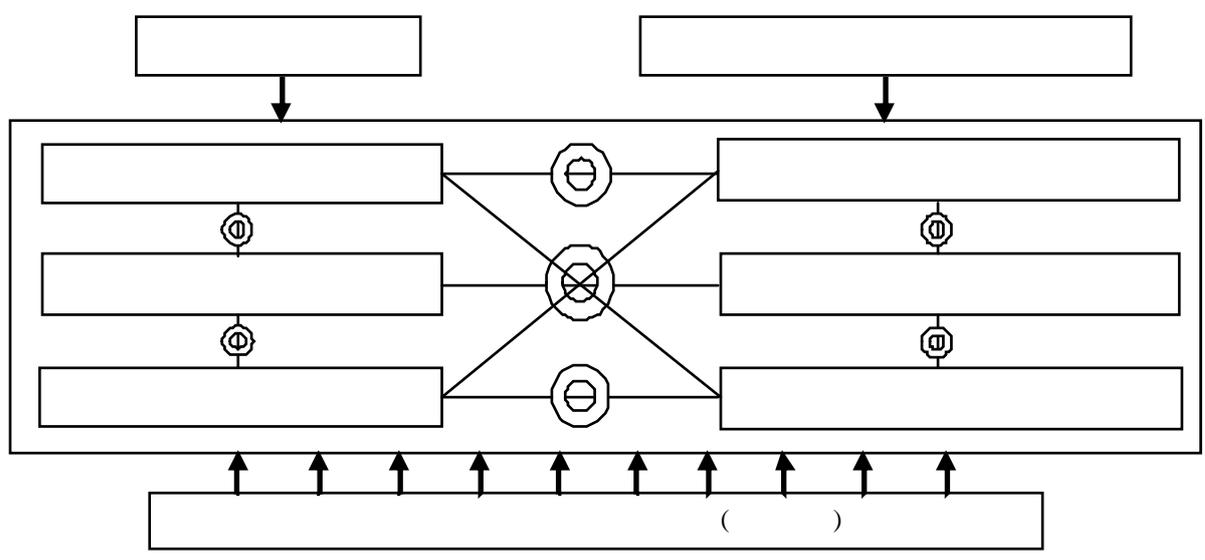
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FinTech-

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