

Norets Nadezhda Konstantinovna,
 PhD in Economics,
 Associate Professor of the Department of Finance and Credit,
 Institute of Economics and Management,
 V.I. Vernadsky Crimean Federal University,
 Simferopol, Russian Federation.

IS DIGITAL RUBLE A CRYPTOCURRENCY: COMPARATIVE ANALYSIS

Gradual embedding digital rouble into the economics of the Russian Federation gives birth to many disputable questions. Designed by Central Bank and discussed by the wide public the Conception of digital rouble divided the interested community into two camps: the first camp considers its embedding quite logical, the second camp — thinks it be the doubling of the world digital currencies — Bitcoin or e-gold. Digital rouble as well as «real» rouble unlike charging to account will have unique digital code (series and number, for example) that makes it similar to papery rouble and tracing the movement every rouble becomes even more real than tracing the on-line money movements. The same principle complicates counterfeit and fabrication of this type of currency unlike real (paper) money. The author suggests the criteria of future functioning the digital rouble, analyzes positive and negative sides. The author gives the assessment to further functioning of the «paper» rouble alongside the embedding digital rouble, their interconnection is under consideration as well, the legal basis of functioning the digital currency is also defined. The author makes comparative analysis of the characteristics of all the types of national currencies of the Russian Federation and digital currency, the basic criteria of assessment are pointed out. The necessity of embedding such a form of exchange as digital currency, despite of arising questions and misunderstanding, is quite explicable because digital currency is convenient and functional. On the basis of the investigations made, the author concludes: digital rouble of the Russian Federation is the digital type of the national currency; doubles completely its functions and is not a variant of world digital currency/cryptocurrency. Digital rouble includes the characteristics of the «paper» and electronic rouble but is a separate monetary unit bearing high degree of safety and liquidity.

Keywords: digital rouble, Central Bank, national currency, paper currency, cryptocurrency, safety, digital economics.

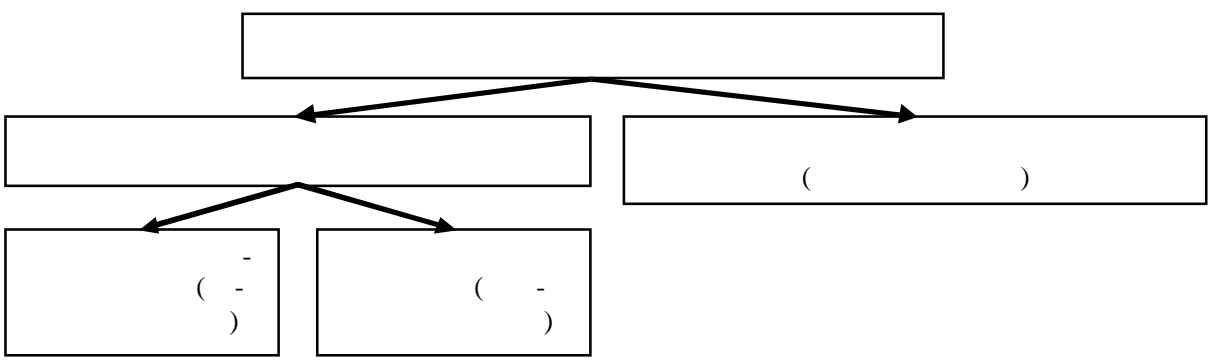
Bitcoin, :
Bitcoin,
(
) /
[17].
« »
: ... [4], ... [5], ... [18], ... [19]
[1], ... [7], ... [9], ... [10, 11].
... 2020 « »
» [5, . 463].
: « »
(,)
()
()
« », « »
« »
« » /
[15]. / « »
« »
(
)
« »
?»

»,

« - ».

(.1)

[3, 11].



. I.

[18, . 14].

[. : 4, . 203].

. 2014

:

1.

1.

)* (

-				/
		-	-	
		-	-	
-	-	-		
	-		-	
			-	
-				-
	-	-	-	
-				
-				,
-	-	,		-
-				/
-	-	-		/

*

-
1. ... / ... , 2020. — 124 с.
 2. « ... » / ... // — 2021. — 1. — 51–60.
 3. 22 2021 [...] // : www.cbr.ru/press/event/?id=12361#highlight= (: 27.09.2021).
 4. / ... // — 2021. — 1 (53). — 198–208.
 5. 2020: VI / ... (// , 25-26 2020). — 461-466.
 6. / ... // — 2021. — 9. — 149–160.
 7. / ... // — 2018. — 2 (67). — 87–97.
 8. // — 2021. — 27. 5 (809). — 1058–1073.
 9. // : XVII , 2020. — 63–64.
 10. / ... // (. , 22–23 2020). — , 2020. — 183–186.
 11. : V (. , 29–30 2020). — , 2020. — 49–50. [« ... » ,] : www.cbr.ru/press/pr/?file=27012014_1825052.htm#highlight= (: 27.09.2021).
 12. / ... // — 2021. — 4. — 8–12.
 13. / ... // — 2021. — 2 (106). — 62–69.
 14. / ... // — 2021. — 2 (106). — 62–69.
 15. // — , 2002. — 2. — 332-346.
 16. : 31.07.2020 . 259- [...] // : www.kremlin.ru/acts/bank/45766 (: 27.09.2021).
 17. : [...] // : www.cbr.ru/analytcs/d_ok/dig_ruble/ (: 27.09.2021).
 18. / ... // , , — 2018. — 3 (67). — 8–17.

SPISOK LITERATURY

1. Burkal'tseva D.D. Finansovaya bezopasnost' gosudarstva / D.D. Burkal'tseva, O.G. Blazhevich, A.R. Zharova, N.A. Bunchuk, Sh.U. Niyazbekova, S.E. Bekirova. — Simferopol': POLIPRINT, 2020. — 124 c.
2. Vershinina O.V. Analiz vozmozhnostey i riskov vvedeniya v obrashcheniye tsifrovyykh valyut tsentral'nykh bankov na primere «tsifrovogo rublya» / O.V. Vershinina, Y .G. Labusheva, I.S. Sultaniyev // Vestnik Rossiyskogo novogo universiteta. Seriya: Chelovek i obshchestvo. — 2021. — 1. — S. 51–60.
3. Zayavleniye Predsedatelya Banka Rossii El'viry Nabiullinoy po itogam zasedaniya Soveta direktorov Banka Rossii 22 oktyabrya 2021 goda [Elektronnyy resurs] // Tsentral'nyy bank RF. — Rezhim dostupa: www.cbr.ru/press/event/?id=12361#highlight=bitkoyn (data obrashcheniya: 27.09.2021).
4. Kisarov I.V. O perekhode k tsifrovomu rublyu / I.V. Kisarov // Vestnik tverskogo gosudarstvennogo universiteta. Seriya: ekonomika i upravleniye. — 2021. — 1 (53). — S. 198–208.
5. Krolivetskaya V.E. Tsifrovoy rubl' kak novatsiya v denezhnom obrashchenii Rossii / V.E. Krolivetskaya // Novelly prava, ekonomiki i upravleniya 2020: VI mezhdunarodnaya nauchno-prakticheskaya konferentsiya (Gatchina, 25-26 noyabrya 2020 goda). — S. 461-466.
6. Kunitsyna N.N. Tsifrovoy rubl' ili rubl' v tsifrovoy srede: perspektivy institutsional'nykh peremen / N.N. Kunitsyna, Ye.I. Dyudikova // Voprosy ekonomiki. — 2021. — 9. — S. 149–160.
7. Kur'yanova I.V. Potentsial'nyye riski ispol'zovaniya virtual'nykh valyut v sovremennoy plazhezhnoy sisteme / I.V. Kur'yanova, M.S. Abibullayev // Ekonomika stroitel'stva i prirodopol'zovaniya. — 2018. — 2 (67). — S. 87–97.
8. Maslov A.V. Tsifrovyye valyuty tsentral'nykh bankov i mesto tsifrovogo rublya / A.V. Maslov, K.V. Shvandar, Yu.A. Maklakova // Finansy i kredit. — 2021. — T. 27. 5 (809). — S. 1058–1073.
9. Nalivaychenko Ye.V. Ispol'zovaniye kriporublya dlya razvitiya ekonomiki rossiyskikh predpriyatiy / Ye.V. Nalivaychenko // Teoriya i praktika ekonomiki i predprinimatel'stva: XVII Vserossiyskaya s mezhdunarodnym uchastiyem nauchno-prakticheskaya konferentsiya. — Simferopol', 2020. — S. 63–64.
10. Norets N.K. Tsifrovaya bezopasnost' bankovskoy sfery / N.K. Norets // Razvitiye Rossiyskoy ekonomiki i yeye finansovaya bezopasnost' v usloviyakh sovremennykh vyzovov i ugroz: Mezhdunarodnaya nauchno-prakticheskaya onlayn konferentsiya (g. Rostov, 22–23 oktyabrya 2020 g.). — Rostov-na-Donu, 2020. — S. 183–186.
11. Norets N.K. Tsifrovoye moshennichestvo v finansovoy i bankovskoy sferakh / N.K. Norets // Finansovo-ekonomicheskaya bezopasnost' Rossiyskoy Federatsii i yeye regionov: V Mezhdunarodnaya nauchno-prakticheskaya konferentsiya (g. Simferopol', 29–30 sentyabrya 2020 g.). — Simferopol', 2020. — S. 49–50.
12. Ob ispol'zovanii pri sovershenii sdelok «virtual'nykh valyut», v chastnosti, Bitkoyn [Elektronnyy dostup]. — Rezhim dostupa: www.cbr.ru/press/pr/?file=27012014_1825052.htm#highlight=bitkoyn (data obrashcheniya: 27.09.2021).
13. Omelekhina N.V. Tsifrovoy obraz ob'yektov finansovykh pravootnosheniy: perspektivy i riski vvedeniya tsifrovogo rublya / N.V. Omelekhina // Finansovoye pravo. — 2021. — 4. — S. 8–12.
14. Soldatkin S.N. Tsifrovoy rubl': osobennosti rossiyskoy modeli sozdaniya i funktsionirovaniya natsional'noy tsifrovoy valyuty / S.N. Soldatkin, V.O. Sigov // Vestnik Khabarovskogo gosudarstvennogo universiteta ekonomiki i prava. — 2021. — 2 (106). — S. 62–69.
15. Stoyukhina N.Yu. Psikhologiya deneg staraya problema v novom osveshchenii / N.Yu. Stoyukhina, L.V. Yeletskikh // Nauchnyye materialy mezhdunarodnogo foruma i shkoly molodykh uchenykh IPAN. — Moskva, 2002. — Ch. 2. — S. 332-346.
16. O tsifrovyykh finansovykh aktivakh, tsifrovoy valyute i o vnesenii izmeneniy v otdel'nyye zakonodatel'nyye akty Rossiyskoy Federatsii: Federal'nyy zakon ot 31.07.2020 g. 259-FZ [Elektronnyy dostup] // Ofitsial'nyye setevyye resursy Prezidenta Rossii. — Rezhim dostupa: www.kremlin.ru/acts/bank/45766 (data obrashcheniya: 27.09.2021).
17. Tsifrovoy rubl': kontseptsiya Tsentral'nogo Banka Rossiyskoy Federatsii [Elektronnyy dostup] // Tsentral'nyy bank RF. — Rezhim dostupa: www.cbr.ru/analytics/d_ok/dig_ruble/ (data obrashcheniya: 27.09.2021).
18. Shaker I.Ye. Tsifrovaya valyuta Tsentral'nogo banka: transformatsiya finansovoy ekosistemy i evolyutsiya vidov deneg / I.Ye. Shaker // Finansy, den'gi, investitsii. — 2018. — 3 (67). — S. 8–17.
19. Yagupova Ye.A. Tsifrovoy rubl' v bankovskoy sisteme Rossii // Finansovyye rynki i investitsionnyye protsessy. sbornik trudov po materialam VIII nauchno-prakticheskoy konferentsii s mezhdunarodnym uchastiyem. — Simferopol', 2021. — S. 168-170.

15 2021

1 2021