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DEVELOPMENT OF THE REGIONAL FINANCIAL AND ECONOMIC SYSTEM AND ITS SUSTAINABILITY

The article is devoted to the urgent problem of the development of the regional financial and economic system and the determination of stability levels, improvement of management processes in order to take preventive measures and reduce risks. The study shows that the use of methods and tools affects the processes of stable development of regions in the long term. The main goal of the study is to analyze the development of regions for financial and economic stability, as a complex result of the mechanisms of state management of the process to reduce risks. Methods of scientific abstraction, analysis, synthesis, induction and deduction, generalization, systematization, methods of factor analysis were used as a methodological basis for the study, using expert assessments. The applied methods contribute to the improvement of conceptual integrated approaches, displaying the levels of sustainability for effective decision-making. Also, in the process of the study, the budgetary mechanism was used in action, which determines the system for the implementation of targeted regional programs and the investment and innovation mechanism for ensuring economic stability from external and internal threats, expressed in methods and tools. A comprehensive model was used to assess financial and economic sustainability for the regions. The used methodology for a comprehensive assessment of the level of financial and economic stability for the regions provides an opportunity to identify risks and negative trends at earlier stages, which makes it possible to smooth out the processes of the onset of risks.

Keywords: financial and economic system, regions, stability, security, mechanism, management processes, principles of resource concentration, institutional framework, innovation, investment.

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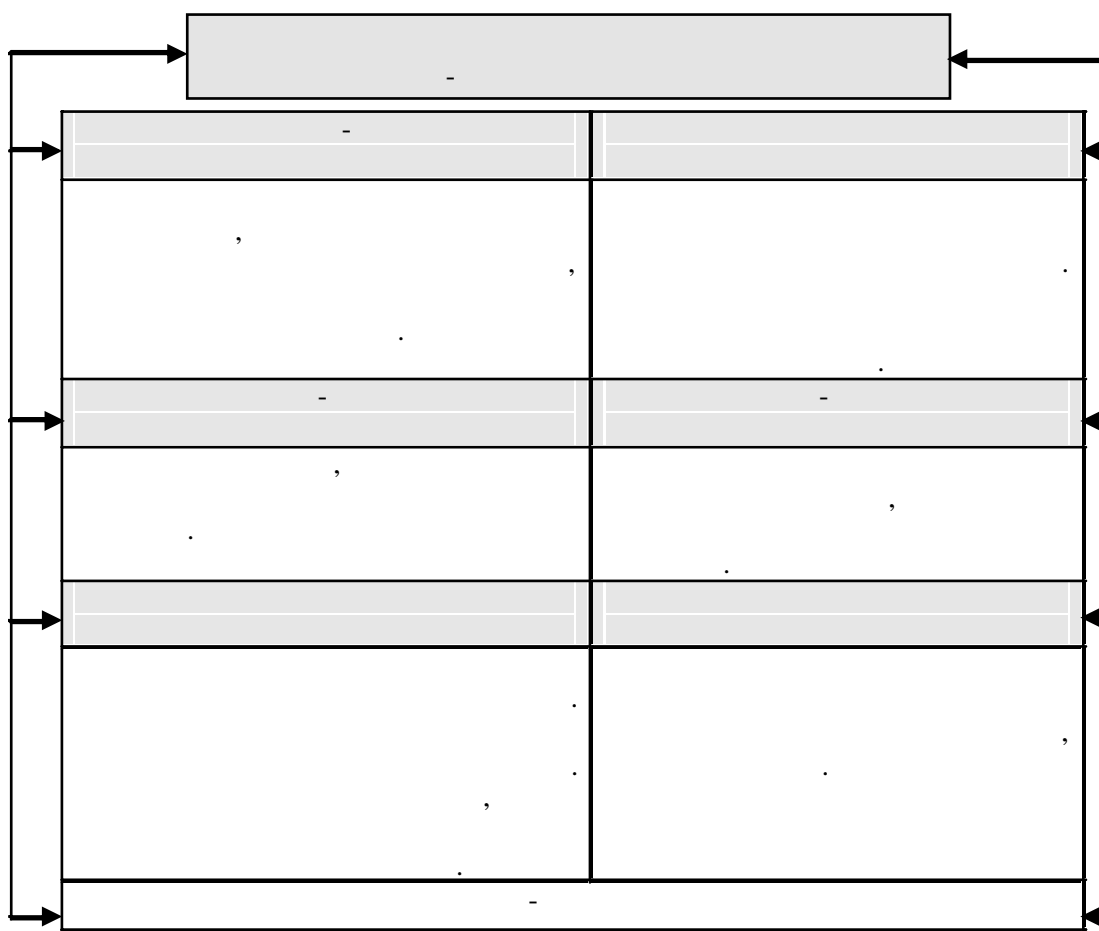
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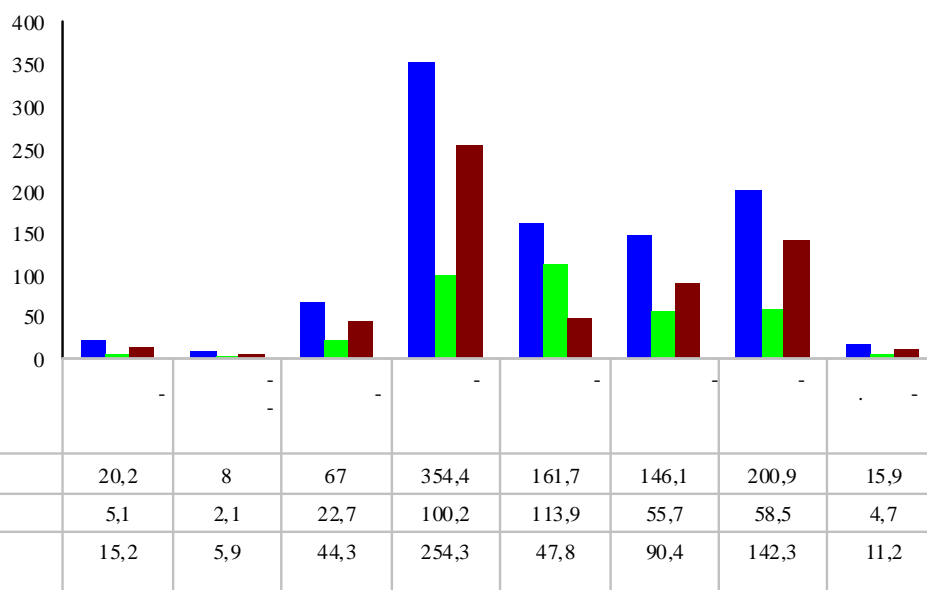
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	301436,10	56,07	15,35	12,74	1,83	13,56
	263511,90	43,17	10,41	17,55	1,06	14,86
	235290,20	21,91	24,01	17,0	1,27	13,47
	217297,90	26,25	19,77	15,53	1,17	16,83
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	107,80	115,14	30,0	1,62	7,20	6,10	61,88
	137,00	113,42	47,70	0,17	6,40	7,50	57,87
	91,50	108,24	51,50	0,69	5,40	6,60	13,47
	114,00	110,18	42,02	1,23	6,60	6,00	54,29
	107,30	111,88	58,60	0,00	6,0	0,4	44,25
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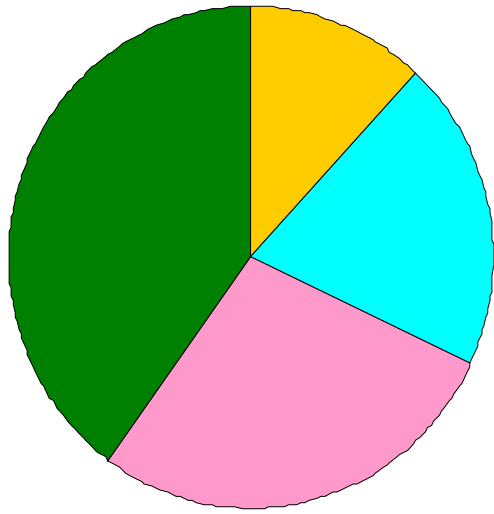
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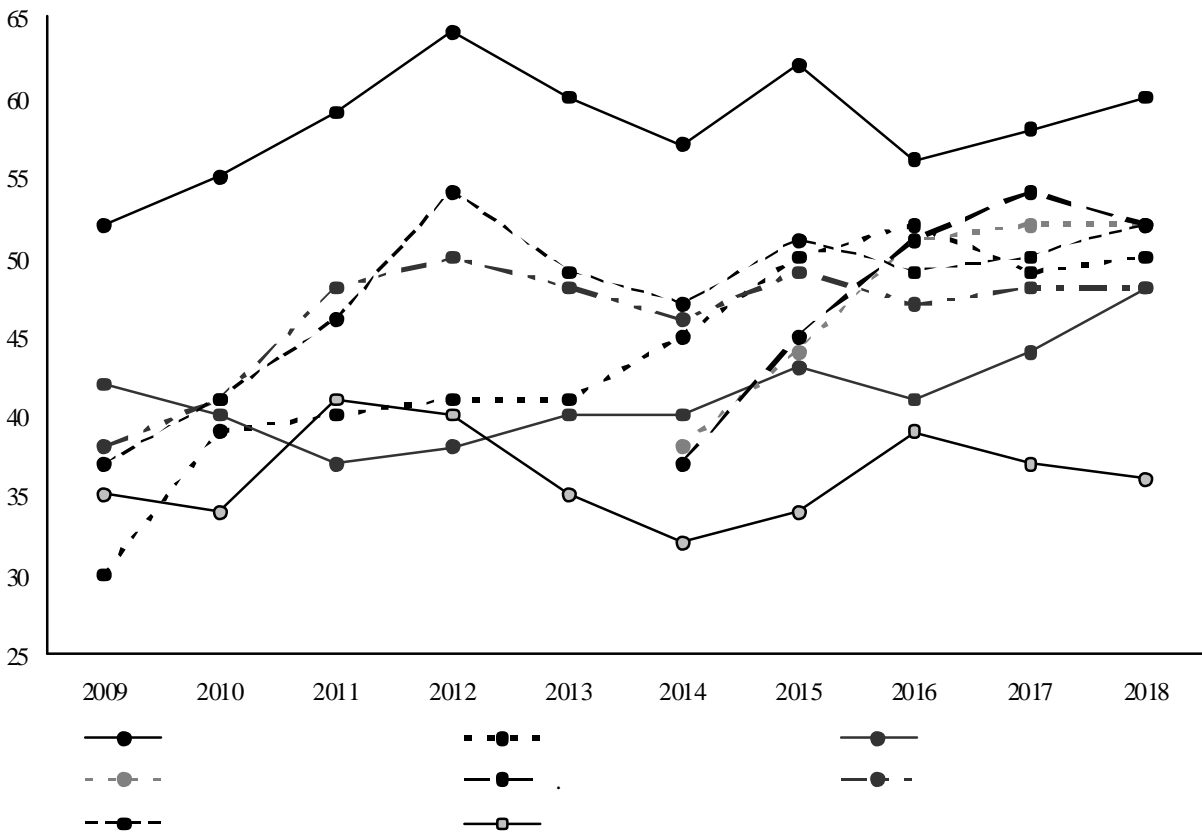
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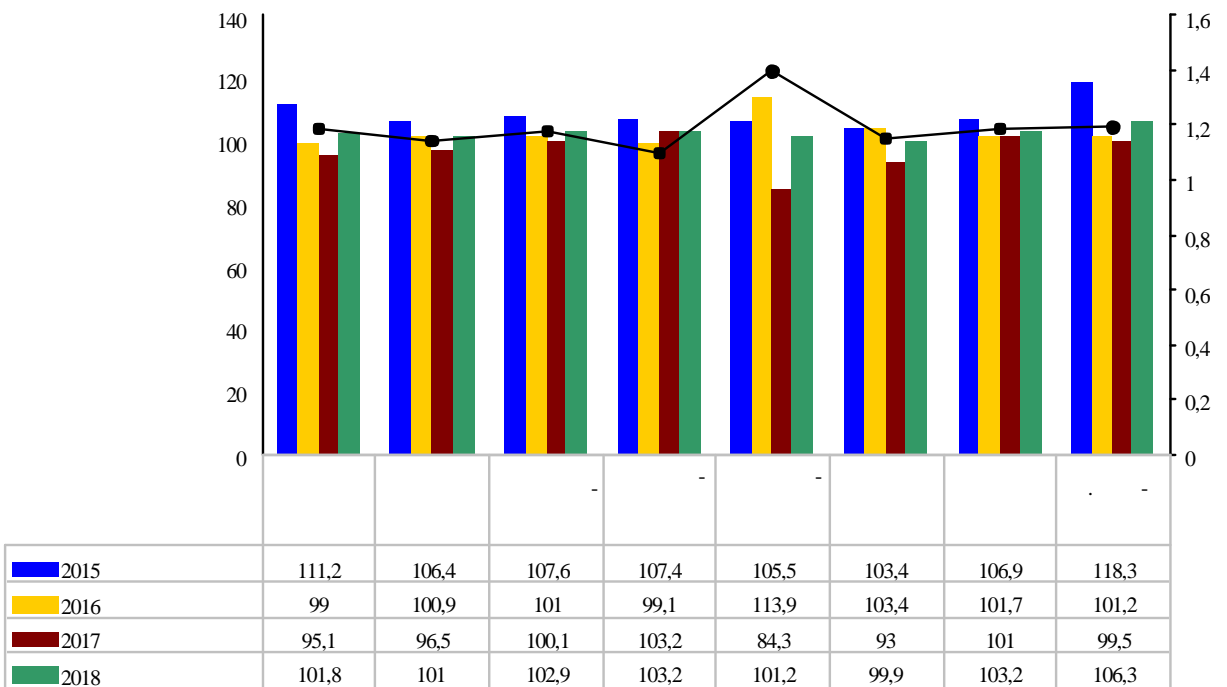
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ALGORITHM OF FINANCIAL RISK MANAGEMENT OF THE ENTERPRISE

The article proposes an algorithm for managing the financial risks of an enterprise, which allows for a multivariate analysis of the development of a risk situation and an assessment of the feasibility of management measures. A model of the formation of an attribute space for diagnosing the financial condition of an enterprise has been developed, which allows obtaining a system of representative indicators characterizing the financial condition of an enterprise. A model for assessing the degree of financial risk has been built, which allows identifying the degree of financial risk based on changes in the financial condition of an enterprise. As a result of developing a model for choosing anti-risk measures, a set of actions was obtained to eliminate the consequences of financial risks, and their feasibility was assessed. A set of scenarios for the development of a risk situation at an enterprise has been built, which reduce the impact of financial risks in all areas of the enterprise.

The constructed model allows, on the basis of multivariate scenario forecasts, to select anti-risk measures that can reduce the impact of financial risks. The assessment of the feasibility of implementing these measures has been carried out.

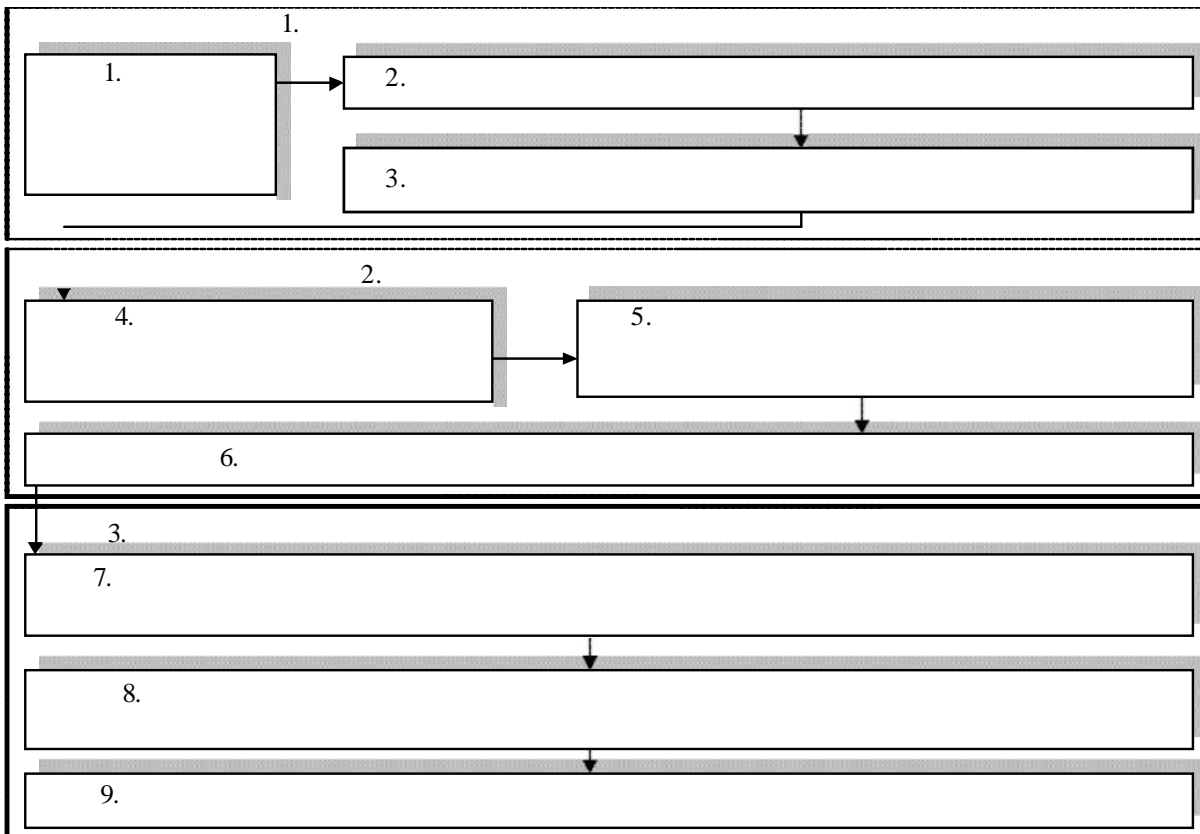
Keywords: model, fuzzy logic, risk, risky environment, financial status, financial risk, scenario, simulation.

$$\begin{cases}
 I(u) = (\varphi(t_0, T, x, u, r); V(T)) \rightarrow \text{opt}, \\
 F(x, x', t, u, r) = 0, \\
 x(t_0) = x_0, \\
 u \in U \\
 r \in R.
 \end{cases} \tag{1}$$

$x(t)$ — ; $x'(t)$ — ; t — ; T —
 $x(t_0) = x_0$ — ; $u(t)$ — ; r —
 U — ; R —

R —
 $F(x, x', t, u, r)$ —
 $x; \varphi(t_0, T, x, u, r)$ —
 $V(T)$ —

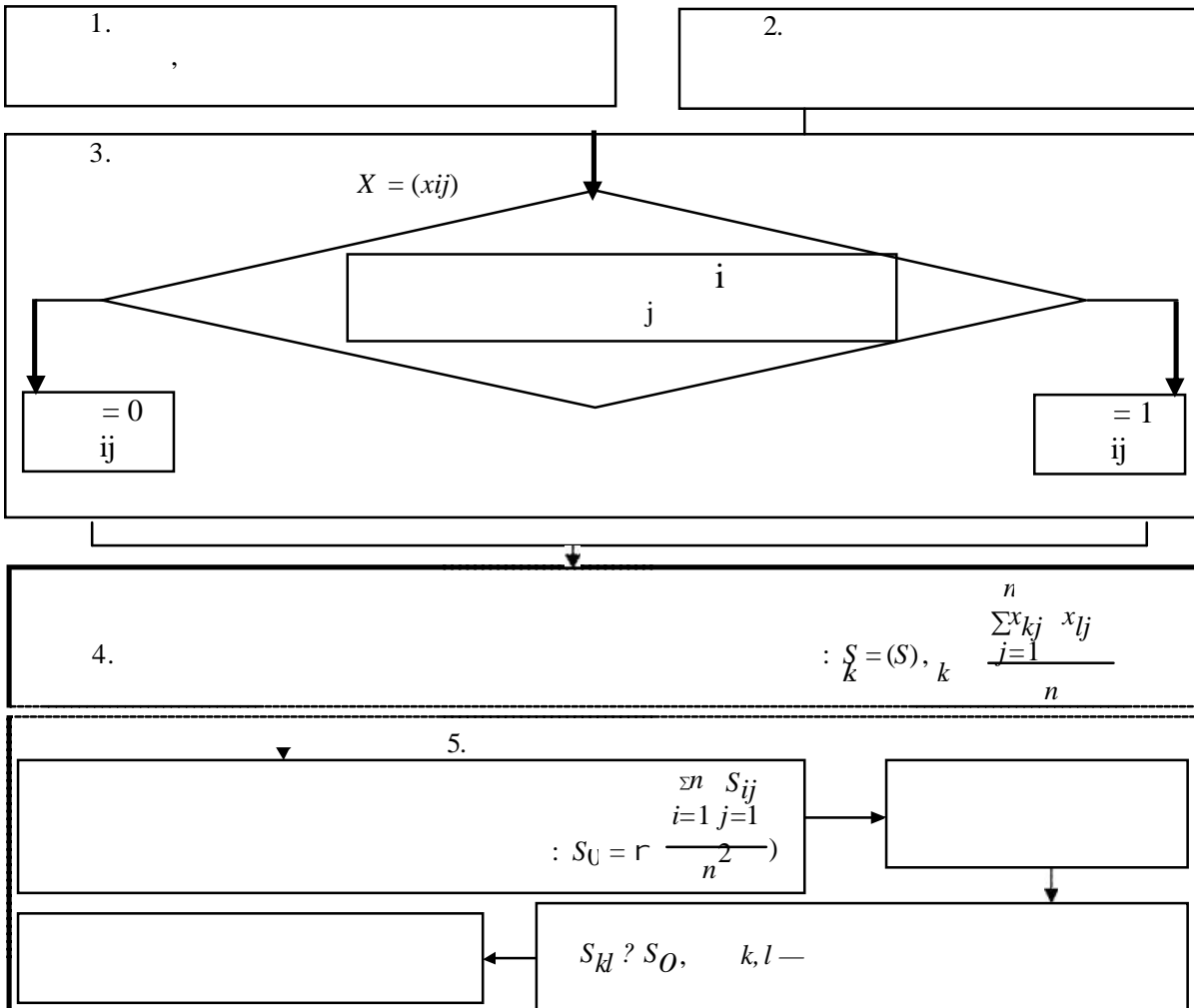
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	(0;0;0,05;0,1)	(0,05;0,1;0,15;0,2)	(0,15; 0,2;0,3;0,5)	(0,3; 0,5;0,6;0,8)	(0,6;0,8;1;1)
	(0;0;0,1;0,2)	(0,1;0,2;0,25;0,3)	(0,25;0,3;0,4;0,5)	(0,4;0,5;0,6;0,7)	(0,6;0,7;1;1)
	(0;0;0,15;0,2)	(0,15;0,2;0,25; 0,3)	(0,25;0,3;0,5;0,6)	(0,5;0,6;0,65;0,7)	(0,65;0,7;1;1)

* [1].

(V)

(2):

$$V = \sum_{l=1}^n \beta^l \left[\sum_{k=1}^{N^l} \sigma^{kl} \rho^{kl} \left(\sum_{i=1}^S \alpha_i^{kl} \mu_i^{kl} x_i^l \right) \right] \quad (2)$$

β^i — i -; δ^{kl} — k -; α_i^{kl} — i -; μ_i^{kl} — i -; S — $S = 5$.
 $\delta^{kl} = 1$, X_k^1 ; $\delta^{kl} = -1$, X_k^1 ; $\alpha_i^{kl} = 1$, X_k^1 ; $\mu_i^{kl} = 1$, X_k^1 .
 $i = 1, N^l$; $i = 1, S$; $\mu_i^{kl} = 1$, X_k^1 .

2.

*

$0 \leq V \leq 0,15$	(V ₅)	1
$0,15 < V \leq 0,25$	(V ₅)	$\mu_1 = 10 \times (0,25 - V)$
	(V ₄)	$\mu_2 = 1 - \mu_1$
$0,25 < V \leq 0,35$	(V ₄)	1
$0,35 < V \leq 0,45$	(V ₄)	$\mu_3 = 10 \times (0,45 - V)$
	(V ₃)	$\mu_4 = 1 - \mu_3$
$0,45 < V \leq 0,55$	(V ₃)	1
$0,55 < V \leq 0,65$	(V ₃)	$\mu_5 = 10 \times (0,65 - V)$
	(V ₂)	$\mu_6 = 1 - \mu_5$
$0,65 < V \leq 0,75$	(V ₂)	1
$0,75 < V \leq 0,85$	(V ₂)	$\mu_7 = 10 \times (0,85 - V)$
	(V ₁)	$\mu_8 = 1 - \mu_7$
$0,85 < V \leq 1$	(V ₁)	1

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	»	»	»
MAPE, %			
	5,90	9,92	4,69
	11,45	6,38	10,31
	8,71	11,61	3,05
	9,88	7,81	4,49
	9,93	9,16	2,40
	0,11	0,17	0,10
	0,18	0,12	0,15
	0,16	0,19	0,07
	0,17	0,16	0,08
	0,19	0,18	0,07

* [5]

2,4 % 11,45 %, — 0,07 0,19.

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(4):

$F = (X, V, A, M, D, R, U)$ (4),

X — ; V —

; A —

; M —

; D —

; R — ; U —

(Z),

(5):

$Z = D (M (X, R)), A (X, V), U$ (5)

5.

«

	(V)			()
	0,76		0,9	—
			0,1	
1:	0,598		0,52	(0,52)
			0,48	
2:	0,596		0,54	(0,54)
			0,46	
3:	0,63		0,2	(0,8)
			0,8	
4:	0,633		0,17	(0,83)
			0,83	
5:	0,665		1	(0,9)
6:	0,533		1	(0,9)
7:	0,646		0,04	(0,9)
			0,96	
8:	0,457		1	(0,9)
5 + 6				

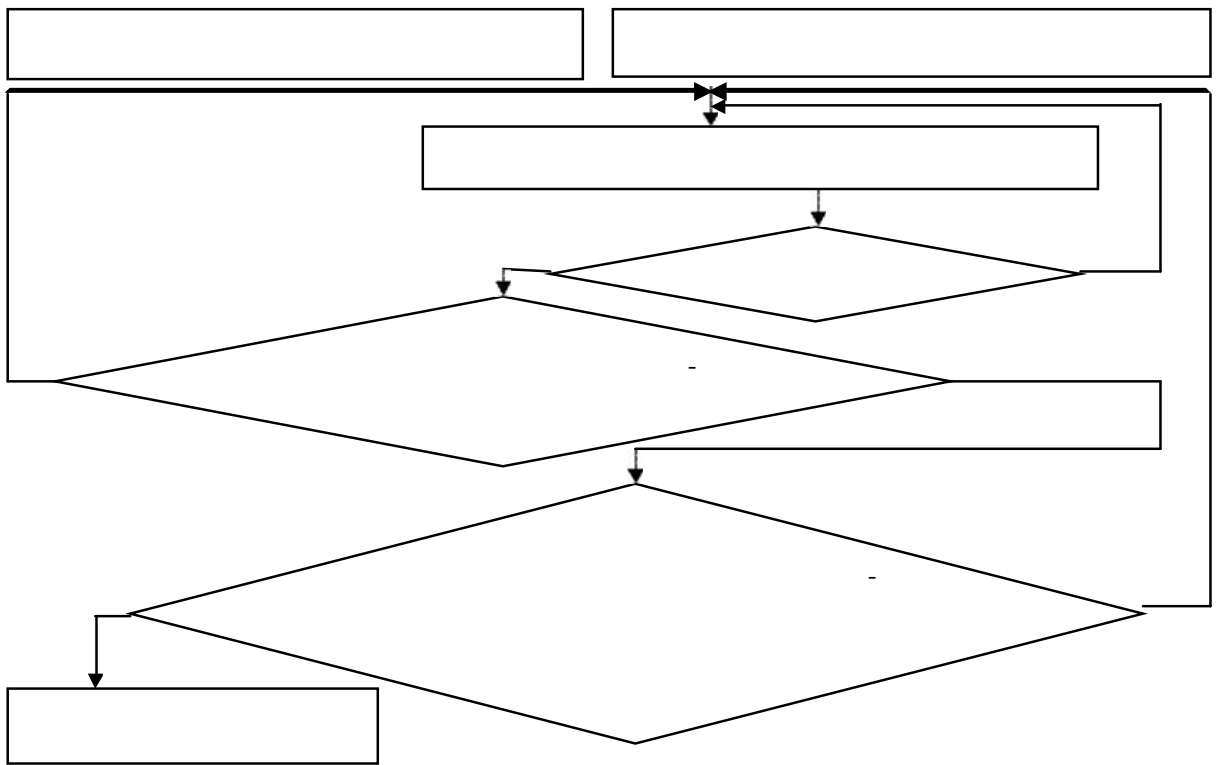
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4.—2016.— 2 (35).— .72-75.
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6. / //:—2019.— 1 (46).— .86-92.
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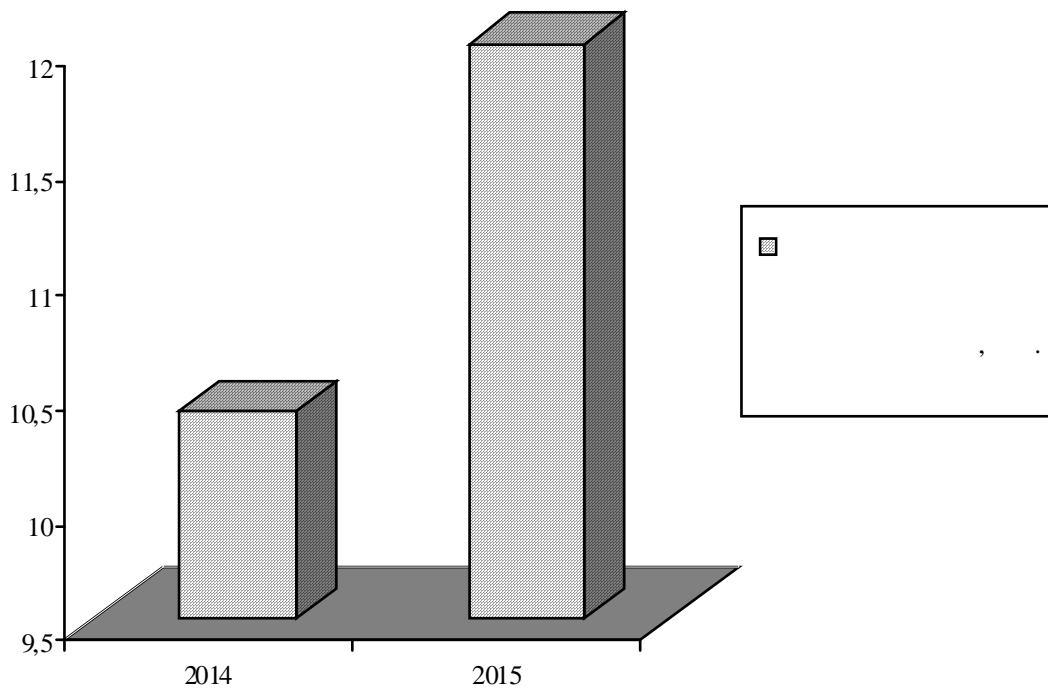
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EXPERIENCE WITH TAX CRIMES IN FRANCE

5
 2010–2018

The article considers the tax legislation of France aimed at combating tax crimes. The author's research conducted in relation to tax violations in France shows interest in the selected study. The fight against tax crimes is of great importance for the economy of any state, including the positive experience of foreign countries. An algorithm of interaction between tax authorities and tax payers in the detection of tax offenses has been developed. The types of tax violations in France and the consequences of their detection for taxpayers are considered. The influence of the adopted tax legislation on the collection of taxes is studied. Namely, an increase in the recovered amounts to the state's budget based on the results of tax investigations. The analysis of statistical data of tax offenses, tax investigations, which allowed to argue the consequences of the introduced norms, was carried out. The structure of tax crimes by the nature of their implementation over 5 years in France is considered and it is revealed that in recent years crimes of hiding income and undeclared income prevail. The structure of tax crimes, which were carried out in different spheres of the economy, where the most prone to crime is the service sector, is studied. Over a two-year period, the fines received based on the results of the sentences imposed in quantitative and qualitative composition were studied. The interrelation of the recovery of funds from the fight against tax crimes in favor of the state for the period 2010-2018 is studied. The main instruments were one-time fines and recoveries of amounts in accordance with the adopted tax legislation.

Keywords: tax crimes, fraud, struggle against tax crimes, tax legislation.



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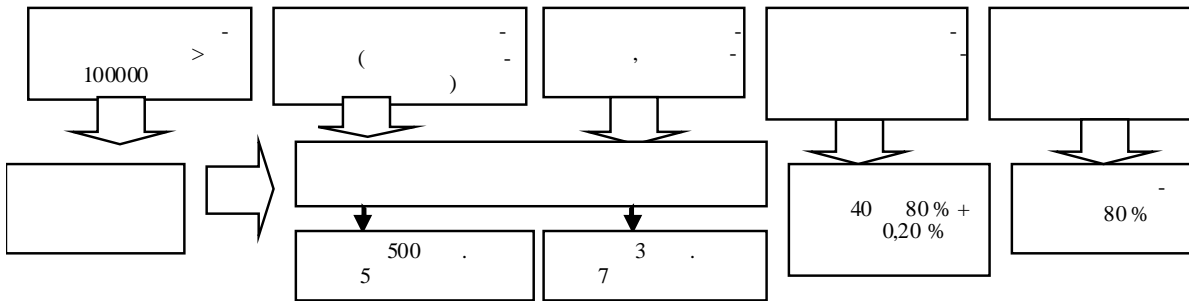
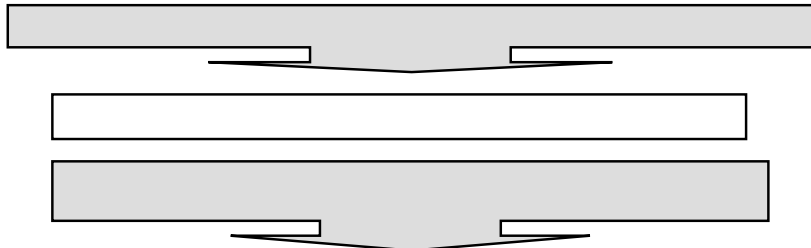
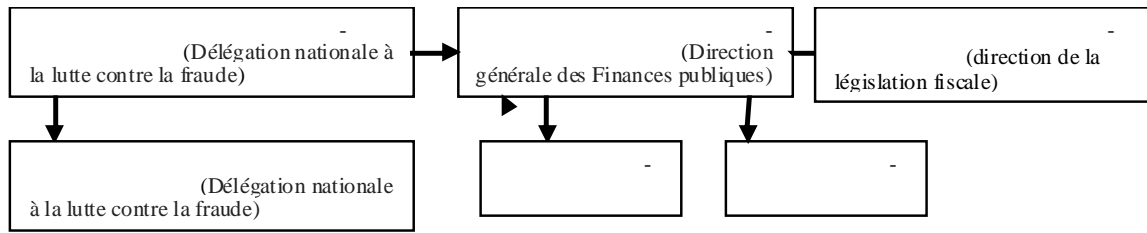
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2014–2018 .*

												, %				
	2014	2015	2016	2017	2018	2019	2015 – 2014	2016 – 2015	2017 – 2016	2018 – 2017	2019 – 2018	2015/2014	2016/2015	2017/2016	2018/2017	2019/2018
-	410	453	437	424	383	865	43	-16	-13	-41	482	110,5	96,5	97,03	90,3	225,8
-	426	413	358	409	390	682	-13	-55	51	-19	292	96,9	86,7	114,3	95,4	174,8
-	49	15	26	58	33	19	-34	11	32	-25	-14	30,6	173,3	223,1	56,9	57,5
-	184	146	176	53	17	112	-38	30	-123	-36	95	79,4	120,6	30,1	32,1	658,8
-	1069	1027	997	944	823	1678	-42	-30	-53	-121	855	96,1	97,1	94,7	87,1	203,8

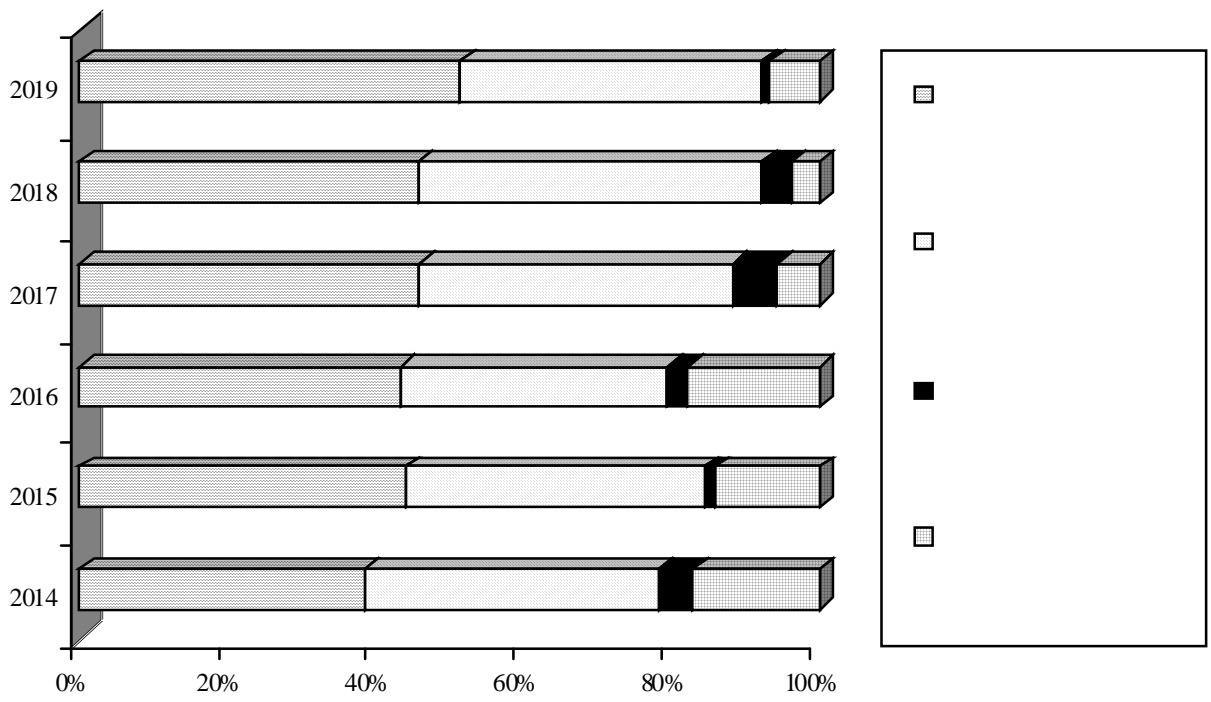
* [1, 2, 3]

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	2014	2015	2016	2017	2018	2019	2015 – 2014	2016 – 2015	2017 – 2016	2018 – 2017	2019 – 2018	2015/2014	2016/2015	2017/2016	2018/2017	2019/2018
-	8	5	6	5	1	9	-3	1	-1	-4	8	62,5	120	83,3	20	900
-	23	27	20	4	4	18	4	-7	-16	0	14	117,3	74	20	100	450
-	246	261	241	208	183	431	15	-20	-33	-25	248	106,1	92,3	86,3	87,98	235,5
	271	222	225	204	192	393	-49	3	-21	-12	201	81,9	101,3	90,6	94,12	204,6
	232	225	205	277	269	502	-7	-20	72	-8	233	96,8	91,1	135,1	97,11	186,6
	94	115	81	44	35	72	21	-34	-37	-9	37	122,3	70,4	54,3	79,55	205,7
-	195	172	219	202	139	253	-23	47	-17	-63	114	88,2	127,3	92,2	68,81	182
	1069	1027	997	944	823	1678	-42	-30	-53	-121	855	96	97	94,6	87,2	203,8

*

[1, 2, 3]

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2017–2019 . *

	2017 .		2018 .		2019 .		2018 – 2017		2019 – 2018	
	-	.	-	.	-	.	-	.	-	.
1	2	3	4	5	6	7	8	9	10	11
(-)	3193427	761	3023171	729	2860125	682	-170256	-32	-163046	-47
AFM -	812536	180	620995	139	736088	163	-191541	-41	115093	24
-	2337593	509	1926297	403	1911472	397	-411296	-106	-148250	-6
-	7844305	960	6332690	1662	5106765	1396	-1511615	702	-6332690	-266
-	275230	58	1921089	152	281125	65	1645859	94	-1921089	-87
-	25428	154	269383	61	24712	45	243955	-93	-16	-24671
-	2167	2	27767	42	1784	4	25600	40	-25983	-38

1	2	3	4	5	6	7	8	9	10	11
-	488112	341	1839	11	497061	338	-486273	-330	495222	327
-	82624	24	499269	837	67036	24	416645	813	-432233	-813
-	3490	17	66782	20	3409	14	63292	3	-63373	-6
	—	10	3128	6	—	13	3128	-4	—	—
	14252376	2836	14071415	12	14290378	3256	-180961	-2824	218 963	3244

* [1, 2, 3]

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2010–2019

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	-	-	, %	,	-	, %	
2010	11181	—	92	955	8	12136	
2011	11024	-158	92	942	-13	11965	
2012	12795	1771	93	965	23	13760	
2013	12401	-394	93	972	7	13373	
2014	11600	-801	92	951	-21	12551	
2016	11803	203	92	968	17	12771	
2017	13375	1572	94	877	-91	14252	
2018	11282	-2093	80	2789	1912	14071	
2019	9142	-2140	64	5148	2359	14290	

* [1, 2, 3]

2017

17 %.

2010–2019

: 1) 90 %

2018–2019

37

64 %; 2) 2010 2017 10 %
2019 36 % 2018

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ORGANIZATION AND TECHNOLOGY OF EFFECTIVE COMPREHENSIVE SALES OF INSURANCE PRODUCTS

In a market economy, the main goal of insurance companies is to maintain and expand their competitive positions in the insurance market. At the present stage of development in a competitive environment, insurance companies need to apply various technologies for effective sales of insurance products and methods of influencing the policyholder, through the creation of various products and methods of service, price ratio, in order to meet the demand of customers with more complex needs, all this will allow them to maintain their positions in the insurance market and maintain the efficiency of their activities. The most important task of insurance companies is the effective organization of the technique of promoting insurance services to the policyholder, that is, the choice of appropriate sales channels. The creation of an adequate system for the sale of insurance services largely determines the success of an insurance company in the market. The article determines that scientists distinguish mainly three sales channels: direct, indirect and alternative. In modern conditions, insurance organizations in practice use a variety of sales channels for insurance products and services in this regard, the types of sales channels for insurance products and the classification of sales technologies for insurance products were considered in the work. The study reflected the main elements of the sales system of a modern insurer, since the sales system of a modern insurer focuses on a wide range of policyholders. The article presents modern technologies for selling insurance products, since successful trading depends on how well they are used. In accordance with the above, the basic principles of organizing complex sales and ensuring the effectiveness of the activities of insurance companies are formulated, if they are observed, the complex sale of insurance products and services should occupy an

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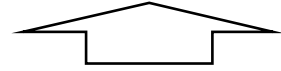
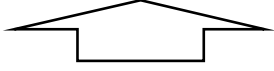
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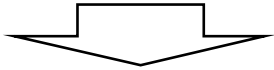
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DIGITAL TRANSFORMATION OF THE RUSSIAN BANKING SYSTEM

The article deals with the current topic of the development of the Russian banking system in the context of the digitalization of the economy. The article analyzes the current state of the banking sector, the development of new digital technologies in it. The article considers the need to develop and implement in-demand digital technologies, products and services of banks that transform their activities towards the new needs of customers and the market.

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The article deals with the current topic of the development of the Russian banking system in the context of the digitalization of the economy. The article analyzes the current state of the banking sector, the development of new digital technologies in it. The article considers the need to develop and implement in-demand digital technologies, products and services of banks that transform their activities towards the new needs of customers and the market.

The digitalization of the economy and the development of financial technologies form the demand of society for the latest, advanced methods of settlements and payments. The emergence of new financial opportunities for citizens and businesses that meet the needs of the digital world increases the competitiveness of the entire economy as a whole. Building a digital bank requires optimizing processes, a new organizational culture, and flexible IT solutions that support the speed of bringing products to market and personalization of the offer. Digital transformation is a transformation of structures, forms and methods of production based on the introduction of digital technologies, a change in the target vector of activity, which provides a significant change in the parameters and properties of the services/products produced, the reproduction of new services/products and, accordingly, the acquisition of new market opportunities. Digitalization will help reduce banks' costs by 10-15%; big data technologies will be able to assess the client as accurately as possible when granting a loan; a significant share of the profit will fall on non-bank services.

Digitalization poses serious challenges to existing business models, including banks, which are currently undergoing a transformation process around the world. The market for mobile and contactless payments, P2P services, digital currencies, etc. is growing rapidly. Banks are exploring the priorities of using blockchain, big data, etc. technologies.

Customer-centricity, offer personalization, and mobility are the key parameters of the digital bank concept. To effectively implement them, it is necessary to explore tasks focused on the customer experience, as well as on the development of innovations that support the loyalty of the customer base. At the same time, the digital bank must develop at the speed of the changes taking place around it. To maintain the innovation rhythm, the bank needs the flexibility that an Agile culture can provide both in the development of solutions and in the architecture of building IT systems. The bank's new digital products are increasingly forming personal digital teams that promote business, IT, and marketing competencies. Many large banks aim to isolate digital expertise internally, historically having large IT departments and focusing on personal solutions.

In recent years, the use of non-cash money has increased. The formation and implementation of the digital ruble can become a new convenient additional means of payment for both buyers and sellers, including remote, sparsely populated and hard-to-reach territories where access to financial infrastructure is limited. Thanks to the digital ruble, the coverage of citizens with financial services will increase, which will become more accessible, which will affect the improvement of the quality of life of Russians.

Keywords: digitalization, digital bank, digital ruble, Central Bank, banking system, economy, commercial bank.

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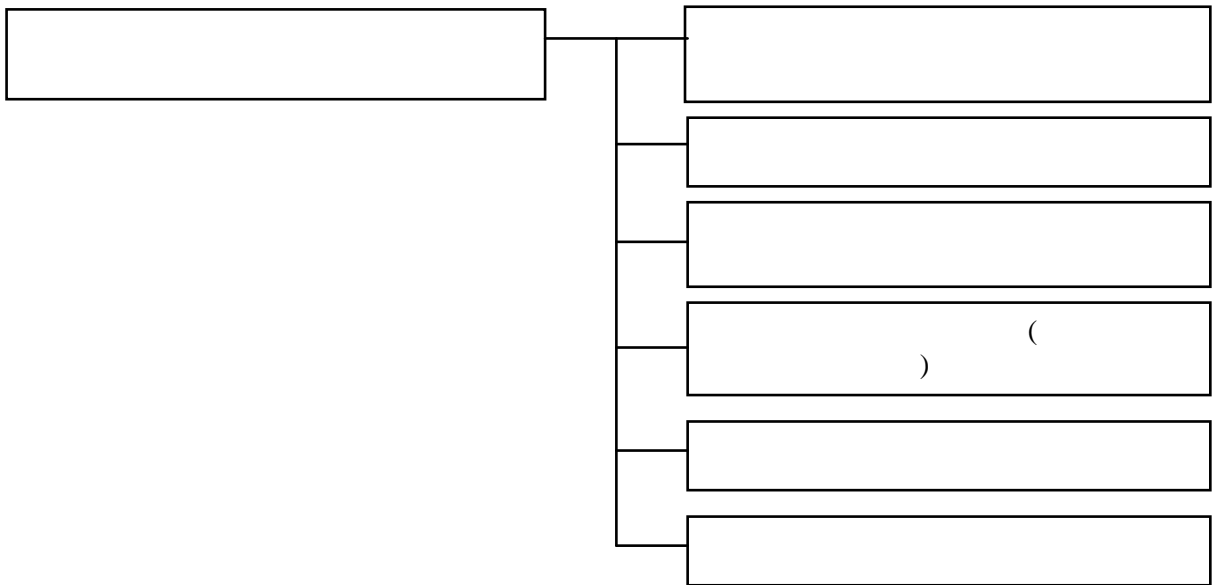
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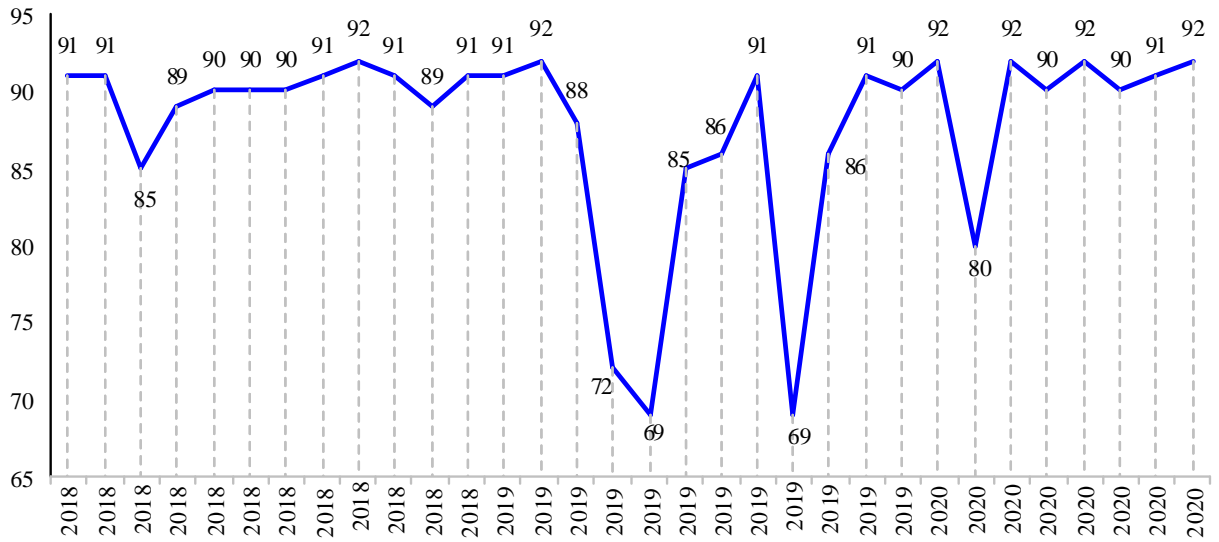
The mortgage lending occupies one of the key positions in social policy, specifically provides the population with affordable housing, solving housing problems of various social groups under current conditions. At the same time mortgage lending is also a tool that forms the prerequisites for the growth of the construction industry and the activation of lending to housing construction companies, increasing the financial stability of developers, the development of the banking sector and the economy as a whole. The development of mortgage lending in the current Russian market is characterized by an increase in the pace and volume of lending, a reduction in interest rates, and the implementation of various government programs to support housing lending and mortgages. However, the combination of external and internal factors' influence has caused a number of negative consequences for the Russian economy and the mortgage market, in this regard, studies of trends in the development of the mortgage lending market are quite relevant. It is possible to say that the Russian mortgage market was under pressure from inflationary risks against the background of a significant slowdown in economic growth. Some uncertainty in the market causes a variety of scenarios for its subsequent development in this regard, the topic of the article is quite relevant. In modern domestic practice, various schemes of mortgage lending are used, which are discussed in this article. The conditions and options for providing mortgage loans provided in the Republic of Crimea are also analyzed. A comparison of the provision of mortgage loans according to a number of criteria, which include such indicators as the interest rate, the amount of the loan, the term of the loan, and many others is made. The necessary to move away from inflexible and standard forms of mortgages to create an adaptable product that can be synchronized with the needs of the market and the specifics of a particular transaction is considered in the article. The state takes many measures aimed at supporting the population and developing the mortgage lending sector. Current mortgage products include state-backed mortgages, family mortgages, military mortgages, and new mortgage lending programs.

Keywords: mortgage, mortgage lending, real estate lending, mortgage market, ways to stimulate mortgages, housing policy, measures of state support for housing mortgage lending, mortgage lending conditions, interest rate.

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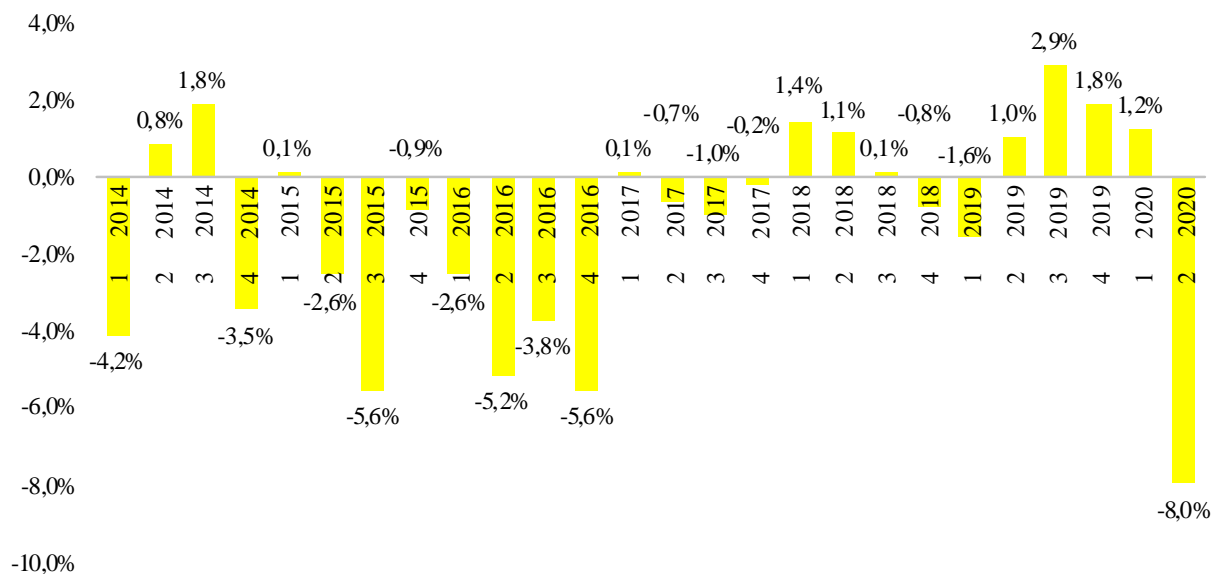
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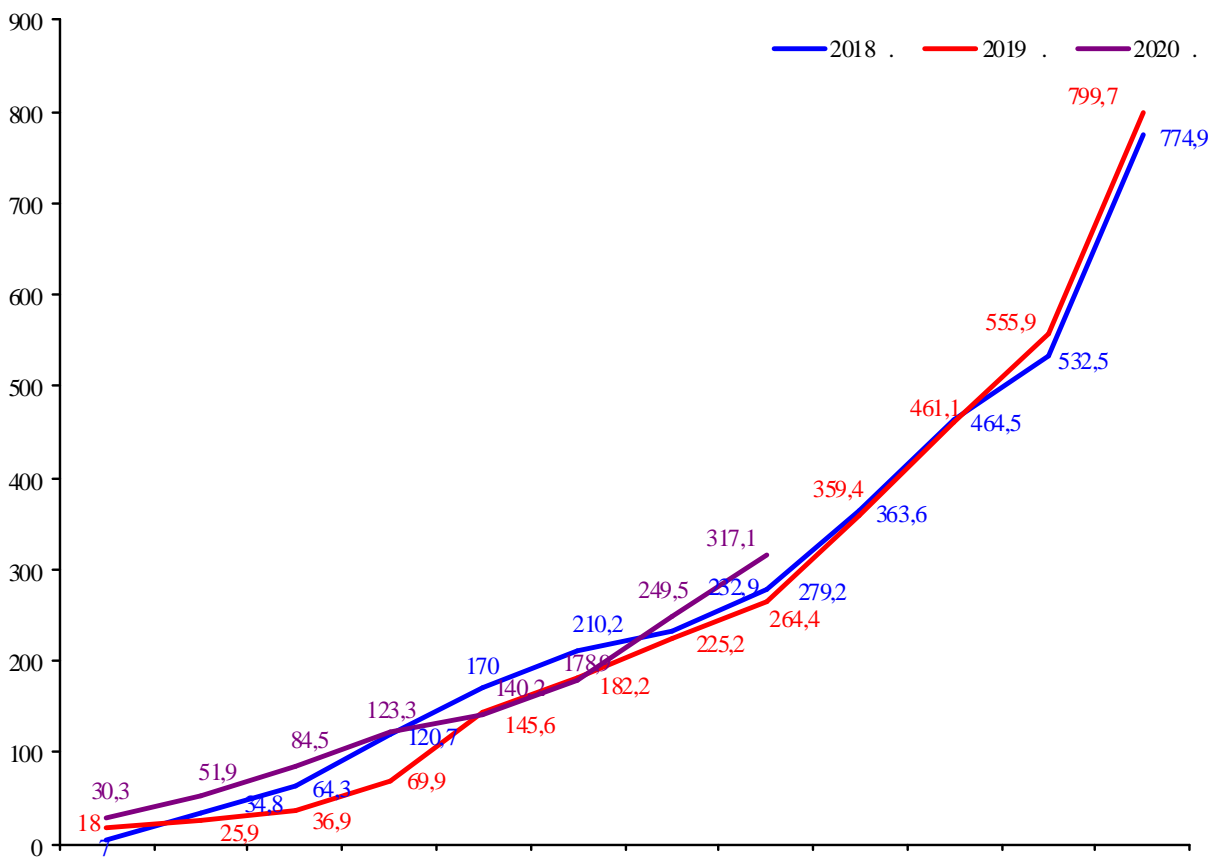
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TO THE QUESTION ABOUT THE NATURE OF BANKING RESOURCES

The banking system plays a key role in ensuring the flow of funds, creating the basic prerequisites for social reproduction. The main link of this system are commercial banks, which have a leading place in the mechanism of organization and regulation of money turnover in the country and on the effectiveness of which the success in the economic and social development of society depends to a decisive extent.

The problems of resource provision for the activities of commercial banks, the interdependence between the volume, composition of resources and the achieved results of activities, ensuring the sufficiency of resource potential to meet the planned indicators are actualized by modern dynamic processes of economic recovery in the post-crisis period. The banking system should possess a set of resources sufficient for crediting investment and current needs of economic entities and ensuring the vital activity of the population, forming appropriate reserves, supporting its own liquidity. Strengthening the resource potential of commercial banks is a prerequisite for reviving investment activity and ensuring sustainable economic development.

Sufficient in volume and properly balanced resource base of banks is an important prerequisite for their profitability, support of sufficient liquidity and trust on the part of the clientele. Strengthening of the resource base contributes to increasing the ability of banks to meet the current and investment needs of business entities in meeting the current and investment needs of business entities and households in additional funds. Therefore, the comprehensive development of theoretical and practical issues that reveal the content of commercial bank resources, the mechanism of their formation and use is an important and urgent problem in modern banking.

Keywords: bank, banking resources, liabilities, resource base, banking system.

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INSURANCE OF BANK RISKS IN THE INTEGRATION OF BANKS AND INSURANCE COMPANIES

XXI

One of the key aspects of banks' activities is risk optimization, since banks take on the risks of primary investors, have significant risks when carrying out credit, investment and other types of their own activities. Operational risks are also important for banks, that is, employee mistakes that carry significant costs and loss of funds.

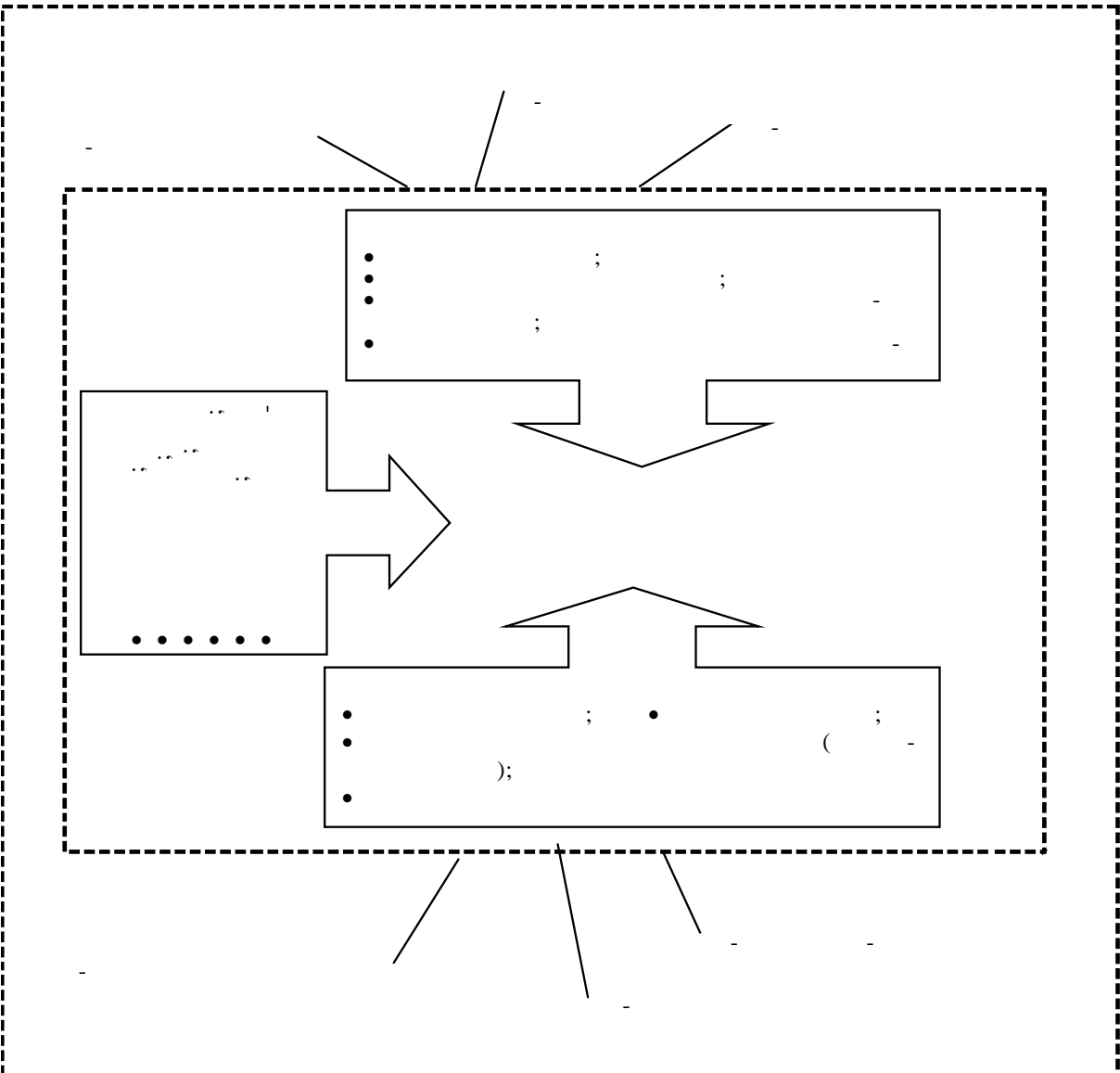
Banking structures have developed risk management tools, which include insurance as one of the main tools. It should be noted that, given the significant cost of such a risk management tool, banks treated its use quite carefully. However, the processes of banking and insurance interaction and, especially, integration intensified at the beginning of the XXI century, increased the attractiveness of such a risk management tool for banks and became a significant source of income for insurance companies. A number of banks have taken the path of creating captive companies in order to increase the effectiveness of risk insurance of their activities. Thus, we can state that insurance of bank risks in modern conditions of development of economic and financial systems is one of the main types of banking and insurance interaction and integration.

The experience of developing foreign and domestic financial services markets and their individual segments shows that banks and insurers are key participants in the financial market, stimulating the development of the economic and financial system as a whole.

The process of insuring bank risks in the interaction of banks and insurance companies is under active development. Additionally, the trends in the development of insurance products that are offered within the framework of banking and insurance integration are investigated.

Keywords: bank, insurance company, financial market, financial intermediary, financial system.

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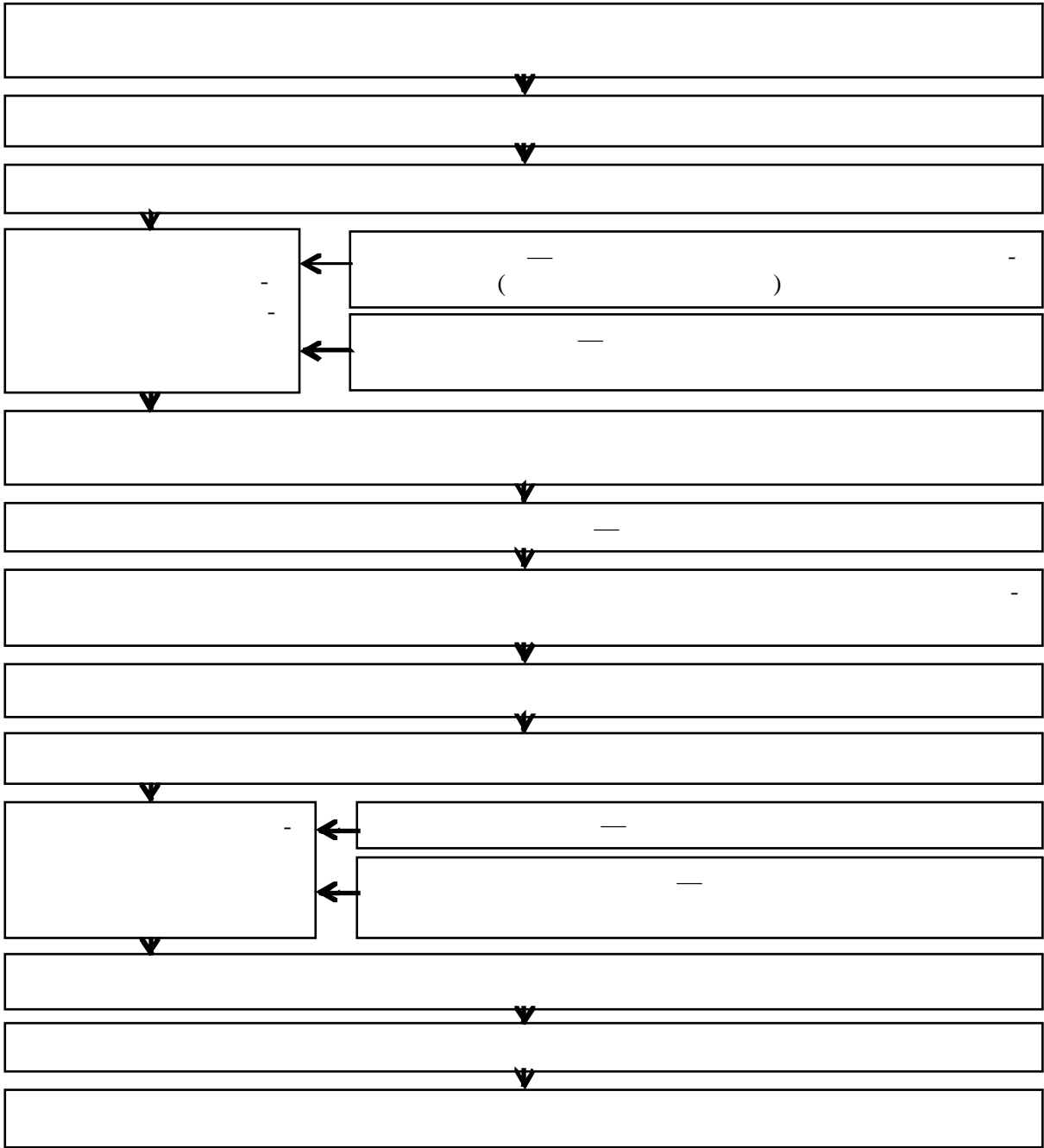
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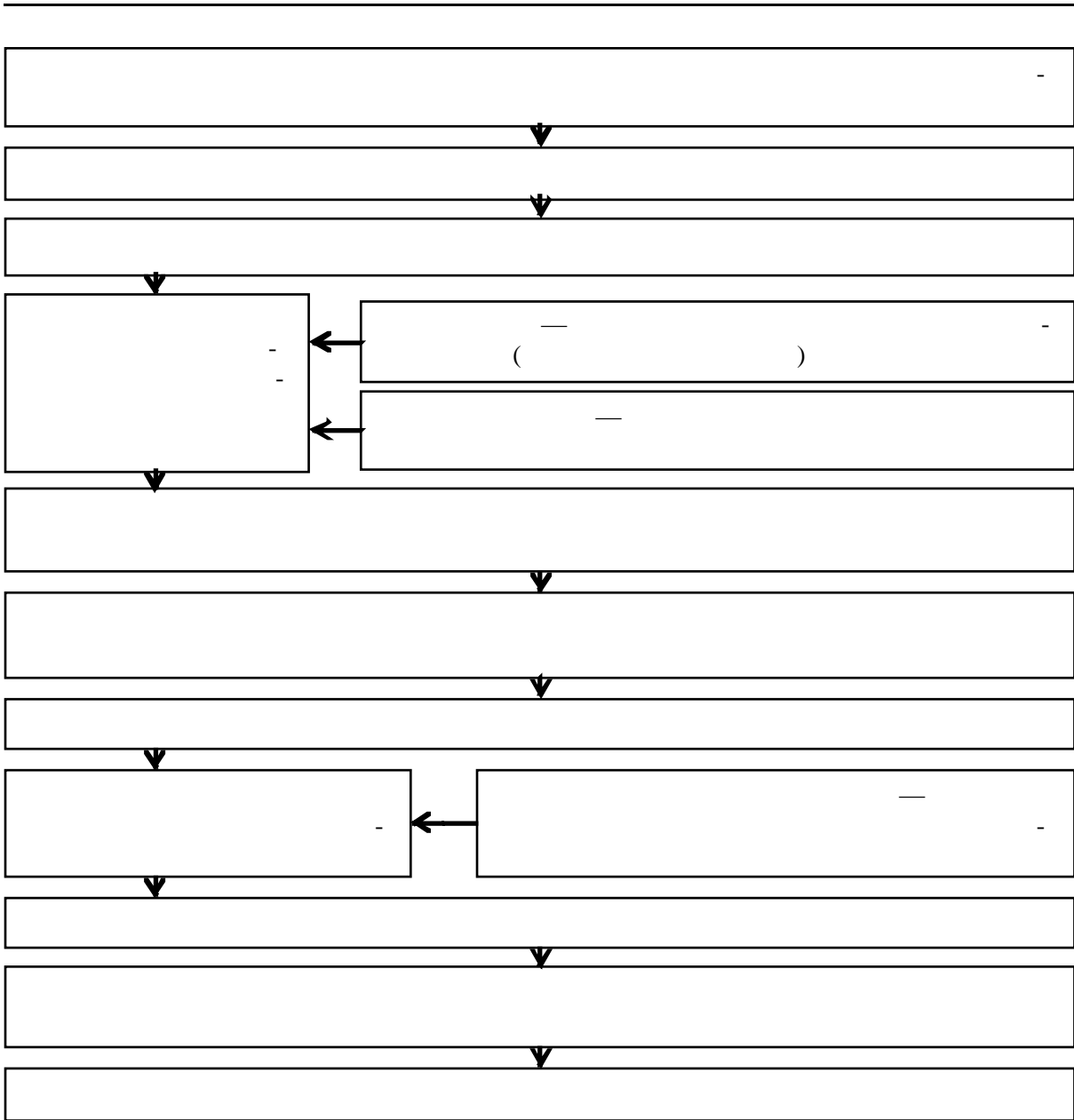
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FORMATION PRINCIPLES AND BASIC MODELS OF ISLAMIC BANKING

The article is devoted to the development of theoretical and methodological grounds of the Islamic banking study as well as scientific and practical recommendations towards its principles implementation in the traditional banking systems. In the thesis the methodological grounds of the Islamic banking study are considered in the context of the global financial system development paradigm; the principles of Islamic banking formation are defined and its basic models are characterized. The role and place of the Islamic banking in the global financial system are studied; the current state of Islamic banking integration in the traditional banking systems is analyzed.

Keywords: Islamic financial system, Islamic banking, Islamic and traditional banking systems, the Sharia laws, Islamic financial institutions.

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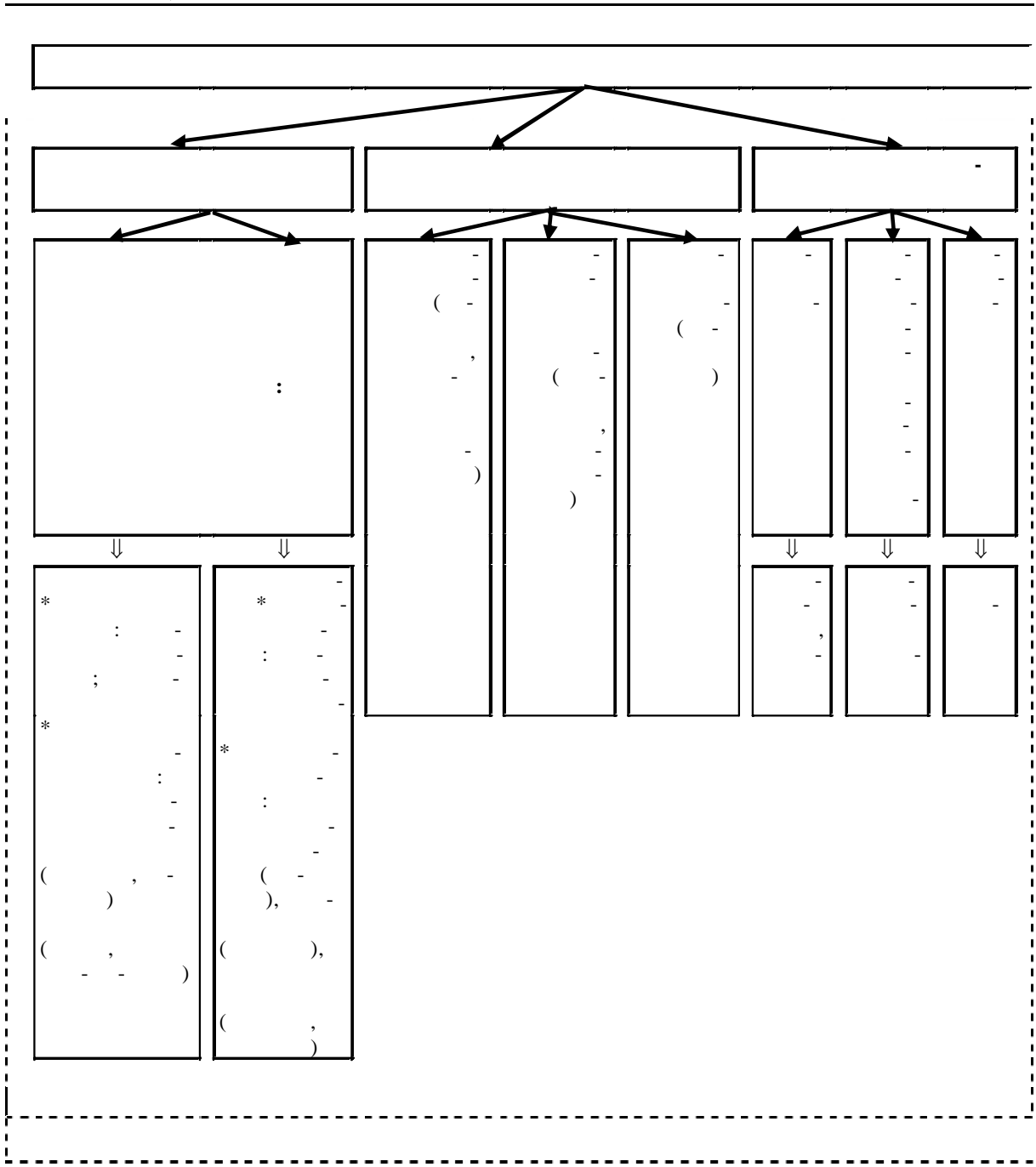
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**DEVELOPMENT OF TRANSPORT INFRASTRUCTURE AS A KEY FACTOR
 OF MAINTAINING LONG-TERM ECONOMIC GROWTH
 OF THE REPUBLIC OF CRIMEA**

The article shows the importance of transport infrastructure as a key factor in long-term economic growth in the region. The analysis of investment in the transport infrastructure of the Republic of Crimea is presented and the main directions of investment of financial resources are determined. The general features of significant conditions in the formation and maintenance of infrastructure facilities are highlighted. One of the basic industries of the Republic of Crimea, transport infrastructure, has been investigated, in the context of which the state and prospects for the development of automobile, sea, air, and railway infrastructure have been assessed. The automotive transport sector is analyzed in more depth as the most significant for the Republic of Crimea. For the further progressive development of the region, tools are outlined that can be used for the development of transport infrastructure, ensuring the long-term economic growth of the region.

Keywords: investments, transport infrastructure, economic growth, highways, seaports, air transportation, railway modernization, efficiency.

[3–6, 8, 10–14].

« 5,7 2020 » 2021

40–45 %

70–80 %

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[6, 10, 12, 16]

2.

2016–2020 . *

						(+;-)	(%)
	2016	2017	2018	2019	2020	2020 2016	2020 2016
-	9186,5	9291,2	9368,1	9333,6	9329,8	143,3	101,6
-	6575,7	6762,1	6747,2	6758,9	6737,4	161,7	102,5
, %	71,6	72,8	72,0	72,4	72,2	0,6	100,8
, %	30,6	42,1	45,0	65,1	67,5	36,9	220,6
,	220	225	233	259	253	33	115,0
,	23	10	10	13	10	-13	43,5
,	202	313	323	320	400	198	198,0
,	1906	2231	2215	2253	2287	381	120,0
-	2959,2	3435,8	3591,4	3907,9	3855,2	896	130,3
,	263	264	244	240	270	7	102,7
-	791	652	791	791	798	7	100,9

*

[7]

2016 . 143 (1,6 %). 0,6 % 2020 . 2016 37 %, 2020 . 2016 . 13 (43,5 %)

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8. // .—2021.— 3-1.— .177–186.
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336.7

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Z

DEVELOPMENT OF THE PENSION SAVING MARKET: BEHAVIORAL ASPECT OF GENERATION Z

The article deals with the development of the pension savings market in the Russian Federation. The population is one of the key participants in the pension savings market. The authors investigate the factors, conditions and incentives for the development of the pension savings market. Factors and conditions form the preconditions for the development of the Russian market for pension savings. The conditions for the functioning of participants in the pension savings market are formed by the state. Market prospects are linked to Generation Z. Factors and conditions, together with incentives, create incentives for Generation Z to accumulate retirement. The study includes some statistical data on key indicators of the Russian pension savings market and

some results of a study of the behavior and attitudes of generation Z to the pension savings market. Analysis of statistical data showed a decrease in institutional participants in the pension savings market, which is due to objective and subjective factors, as well as the tightening of conditions for the functioning of participants in the pension savings market. The results of the study make it possible to reveal the reasons for the emerging vector of development of the pension savings market, to determine the level of financial literacy of generation Z in relation to the pension savings market, and to determine the attitude towards this market. The study shows that without the activation of factors, incentives and conditions, generation Z will not begin to form a demand for the services of non-state pension funds. Economic and institutional factors influence Gen Z's attitudes towards retirement savings. The behavioral aspect of generation Z in the pension savings market should be taken into account by the state when creating conditions for the development of the pension savings market.

Keywords: pension saving, pension saving market, state regulation, generation Z

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PAYE (pay-as-you-earn).
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1967 ;
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2014–2016 .
, 20 2018 .
2012 2020 .

I.

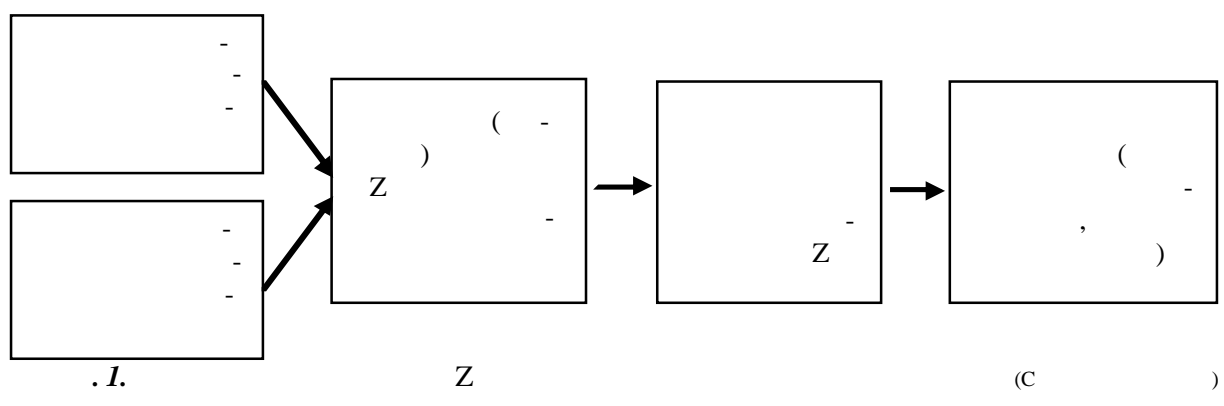
*

	2012	2013	2014	2015	2016	2017	2018	2019	2020
'	133	118	120	102	74	66	52	49	43
-	669,3	1 088,4	1 132,4	1 719,5	2 129,9	2 435	2 582,3	2 787,6	2 046,1
-	16,57	22,19	22,07	27,03	29,84	34,32	36,97	37,35	37,14
(758,1	831,6	900,1	991,6	1096,8	1184,1	1268	1363,4	1 474, 0
)	6,78	6,77	6,37	5,81	5,28	6,01	6,13	6,18	6,18
.	87,1	86,1	85,2	85,4	84,2	83,2	82,2	76,1	75,2

* [13, 14]

1,94
2012 . 19,0 % , 2015 .— 31,7 %, -
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[6; 8; 9].

[10; 12].

[2; 4]

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Z (Z)

482 , 18 24 ;

Z (.2).

2. « ?»*

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,	3,4	11,5	28,6
,	5,9	7,7	9,0
,	9,3	13,9	12,5
	74,6	61,5	42,9
	6,8	5,4	7,1

* C

Z

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26 % . 14 % , — 51 % ,

22 % ,

0,7 % . ,

62 % . 12 % , 63 % , 13 % , 12 %

(2011 .). 18-25 , 6 % ,

() 49 % [3]. Z

(Z. -

1. , , Z , « 45 % »
 , , ; 26 %

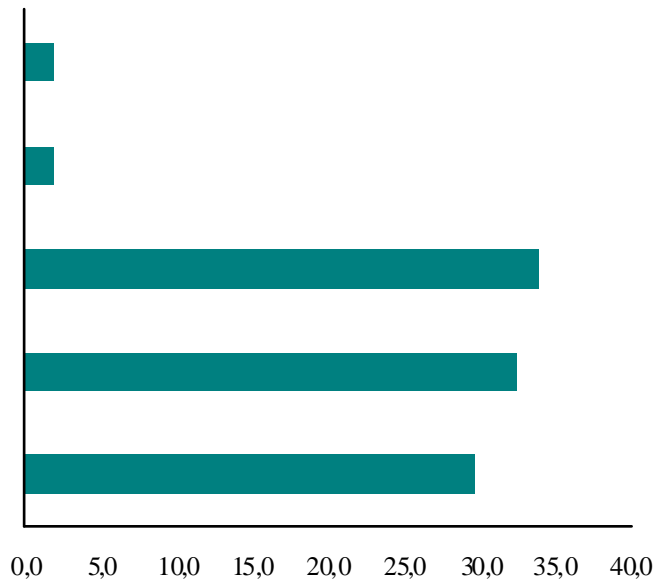
2. Z. 37 % 50 %
 , 16 %
 (63 %),
 32 %
 (,
),
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 13 %

3. 48 % , 26 % , — 73 %.
 , 24 % Z
 , 62 % ,

4. . 42 % , 41 %
 , 5 % , 10 %
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 , ()
 50 %

20-21 , 18 % — 22-24 .
 (31 %), (29 %) . 17 %
 , 24 % , 34 %
 () 52 % , 18 %
 30 % ;

5. Z .
 2. . 57 %
 ,
 18-19 ; 20-



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14 % « ?», 55 % , 6 %

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); (

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Z

Instagram

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3. (2005–2011 .) / //

—2012.— 3.— .1–34.

4. « ».—2019.— 2.— .158–162. //
5. Z— / // .—2014.— 14.— .24–30.
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**COMPREHENSIVE ASSESSMENT OF THE RUSSIAN FEDERATION FINANCIAL
MARKET DEVELOPMENT AND DEVELOPMENT OF RECOMMENDATIONS
FOR ITS IMPROVEMENT**

SWOT-

SWOT-

In the context of globalization and digitalization of financial relations, the role of the financial market is increasing. The study of the financial market today is very relevant, since it is the most important part of the financial system of the state. The degree and level of its development depends on how efficiently and in a timely manner the country's strategic tasks will be carried out.

The article presents a comprehensive assessment of the financial market of the Russian Federation, which consists of indicators of the development of the credit, stock, insurance and monetary markets. The best and worst years by the level of development have been determined.

To identify the prospects for increasing the level of development of the financial market, a SWOT analysis of the financial market of modern Russia was carried out, which made it possible to conclude that strengths prevail in the Russian Federation, but there are many weaknesses and threats of the external environment. Taken together, the field of strengths and opportunities prevails over the field of weaknesses and threats. Consequently, the Russian Federation has development prospects, but for further development it needs to use its strengths to neutralize threats.

Based on the analysis of data from statistical sources and analysis of economic literature, measures are proposed to strengthen and improve the credit, stock, insurance and foreign exchange markets.

Keywords: financial market, credit market, stock market, insurance market, currency and money market, comprehensive assessment of the level of financial market development, SWOT analysis method.

[1].

* 1.

	2016	2017	2018	2019	2020	
1	2	3	4	5	6	7
, %	13,1 %	12,1 %	12,1 %	12,2 %	12,5 %	2019 . ≥ 12 % 2019 . ≥ 8 %
- , %	93,51 %	92,76 %	90,59 %	88,45 %	105,53 %	80 %
, %	10,96 %	10,23 %	9,89 %	10,06 %	10,71 %	10–15 %
- , %	9,90 %	8,40 %	9,48 %	15,35 %	13,79 %	15 %
, %	1,16 %	0,93 %	1,03 %	1,75 %	1,40 %	1 %
- , %	19,97 %	22,34 %	23,46 %	24,77 %	26,28 %	23,36 % ()
1, %	91,23 %	91,33 %	99,80 %	106,72 %	110,92 %	100 %
2, %	85,46 %	90,93 %	100,43 %	103,09 %	120,09 %	100 %
- , %	44,18 %	39,10 %	38,53 %	44,57 %	48,24 %	25-50 %
2 , %	93,01 %	106,97 %	106,05 %	96,80 %	100,45 %	100,66 % ()
, %	19,78 %	135,78 %	41,71 %	11,75 %	17,44 %	45 % ()
, %	12,86 %	19,65 %	8,78 %	21,45 %	53,50 %	23 % ()
1, %	88,43 %	83,97 %	93,57 %	113,78 %	120,24 %	100 %
2, %	33,74 %	79,56 %	112,74 %	125,99 %	147,96 %	100 %
, %	1,38 %	1,39 %	1,42 %	1,36 %	1,44 %	1 %
- , %	42,84 %	39,88 %	35,39 %	41,24 %	42,79 %	30 %

1	2	3	4	5	6	7
- , %	16 %	7 %	16 %	0 %	4 %	9 % (-)
, , %	0,47 %	2,51 %	5,05 %	4,60 %	4,69 %	3,46 % (-)
, %	84,86 %	91,83 %	106,26 %	106,46 %	110,59 %	100 %
- , %	10,90 %	63,44 %	147,91 %	134,87 %	142,87 %	100 %
- , %	41,09 %	41,83 %	40,86 %	43,14 %	48,46 %	50-70 %
%	8,46 %	8,40 %	8,13 %	8,55 %	9,06 %	4 %
%	5,40 %	2,50 %	4,30 %	3,04 %	4,91 %	4 %
, %	9,56 %	9,21 %	10,47 %	11,00 %	9,66 %	- + 10 %
" , %" "	15,40 %	12,50 %	14,30 %	13,04 %	14,91 %	
, %	26,76 %	27,14 %	31,34 %	31,17 %	41,05 %	20 %
, %	0,67 %	5,04 %	20,61 %	10,88 %	19,33 %	0-6 %
() , %	41,84 %	33,95 %	28,02 %	27,50 %	23,71 %	25 %
- , %	81,89 %	89,42 %	98,79 %	109,65 %	120,25 %	100 %

* [2-17]

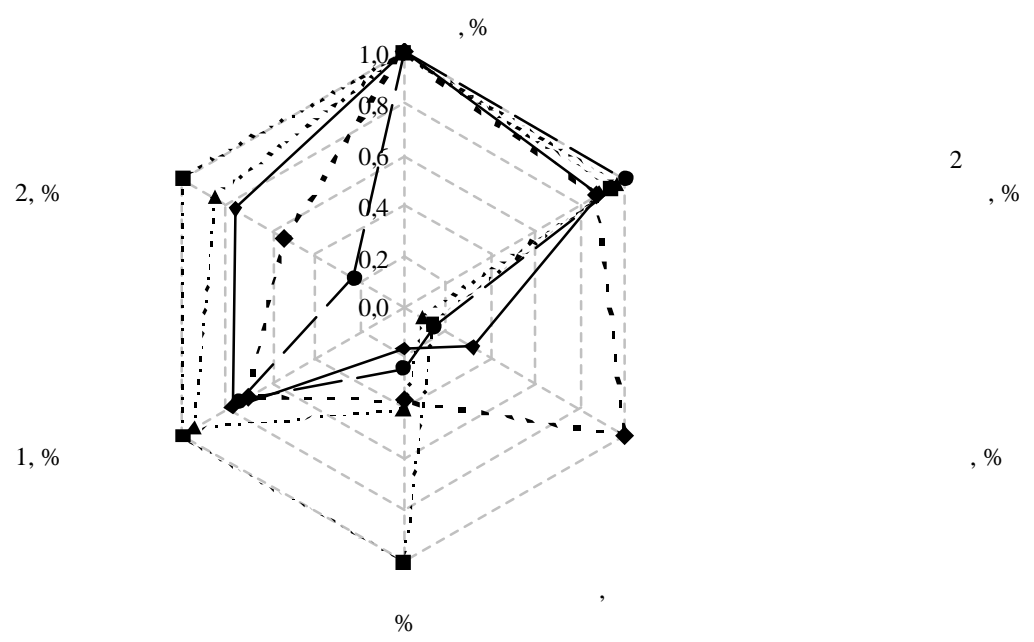
2016-

2020

- $_{2016} = (1,0917 + 1,1689 + 1,0000 + 0,6603 + 1,1612 + 0,8547 + 0,9123 + 0,8546) / 8 = 0,9630$.
- $_{2017} = (1,0083 + 1,1595 + 1,0000 + 0,5602 + 0,9270 + 0,9562 + 0,9153 + 0,9093) / 8 = 0,9292$.
- $_{2018} = (1,0083 + 1,1323 + 0,9887 + 0,6320 + 1,0347 + 1,0041 + 0,9980 + 1,0043) / 8 = 0,9753$.
- $_{2019} = (1,5250 + 1,1056 + 1,0000 + 1,0232 + 1,7451 + 1,0602 + 1,0672 + 1,0309) / 8 = 1,1948$.

2019
 0,9366.
 3
 1.
 2020 — ,
 4 , 1— 1,2284.
 2017 ,
 1,2366.
 4 ,
 1.
 2
 2016–2020 .

—●— 2016 ■◆■ 2017 —◆— 2018 ···▲··· 2019 ···■··· 2020



. 2.
 2016–2020 ()

- S₋ — 2016 = 1,2650.
- S₋ — 2017 = 3,6672.
- S₋ — 2018 = 2,0382.

S₋ 2019 = 2,2917.

S₋ 2020 = 3,5937.

2017 , 2019 , 2020
2016 . — 2018

4 5 , 2017 -

2020 , 2016-

2020 .

- 2016 = (1,3790 + 1,4280 + 1,8112 + 0,1347 + 0,8486 + 0,1090) / 6 = 0,9517.

- 2017 = (1,3911 + 1,3294 + 0,8535 + 0,7242 + 0,9183 + 0,6344) / 6 = 0,9751.

- 2018 = (1,4234 + 1,1796 + 1,8541 + 1,4590 + 1,0626 + 1,4791) / 6 = 1,4096.

- 2019 = (1,3565 + 1,3747 + 0,0000 + 1,3279 + 1,0646 + 1,3487) / 6 = 1,0787.

- 2020 = (1,4433 + 1,4265 + 0,4813 + 1,3541 + 1,1059 + 1,4287) / 6 = 1,2067.

2016 2017
, 2019, 2020 2018

0,9517. 2016 , -

3 , 3 -

2017 , 1. 0,9751.

4 2 , -
1.

2016 , 2017 , -

2019 1,0787.

, 1 — (5). 4 -

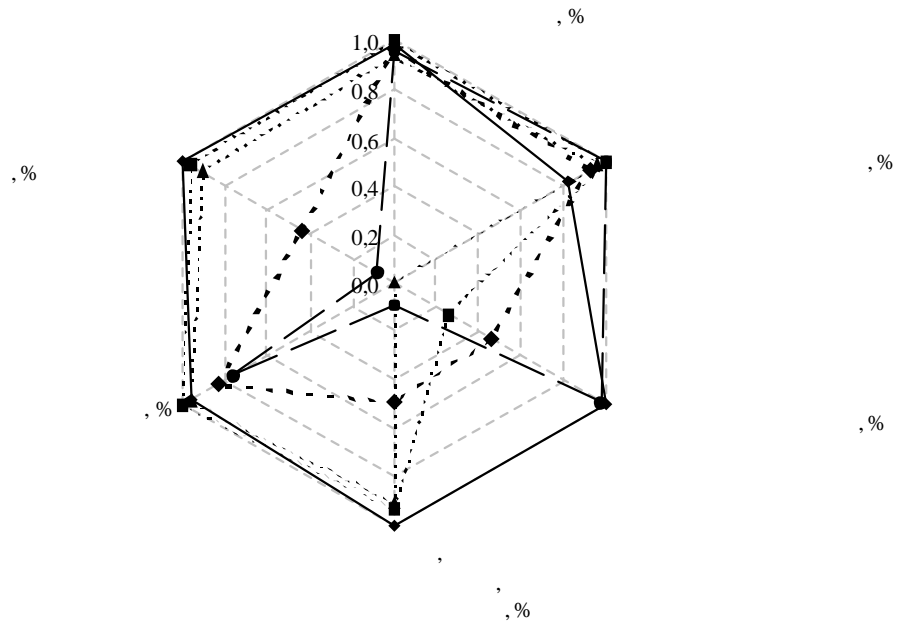
2020 1,2067.

— (5). 3 , 1

1,4096. 2018 , -

3 2016–2020 . -

—●— 2016 -◆- 2017 —◆— 2018 -▲- 2019 -■- 2020



3. 2016–2020 ()

- S_— — 2016 = 2,2329.
- S_— — 2017 = 2,4821.
- S_— — 2018 = 5,1091.
- S_— — 2019 = 2,8336.
- S_— — 2020 = 3,6967.

2017 . 2018 . 2019 . 2020
2016 .

2018–2020

2016–2020

- 2016 = (0,8218 + 0,4731 + 0,7407 + 0,6207 + 1,3382 + 1,0000 + 0,5975 + 0,8189) / 8 = 0,8014.
- 2017 = (0,8366 + 0,4762 + 1,6000 + 0,7364 + 1,3570 + 1,0000 + 0,7365 + 0,8942) / 8 = 0,9546.
- 2018 = (0,8173 + 0,4919 + 0,9302 + 0,7325 + 1,5668 + 0,2912 + 0,8922 + 0,9879) / 8 = 0,8387.
- 2019 = (0,8629 + 0,4677 + 1,3158 + 0,8433 + 1,5586 + 0,5513 + 0,9091 + 1,0965) / 8 = 0,9507.
- 2020 = (0,9692 + 0,4415 + 0,8147 + 0,6479 + 2,0527 + 0,3103 + 1,0543 + 1,2025) / 8 = 0,9366.

1. 2016 . 0,8014.
6 . 2 . 1.

2018
0,8387.

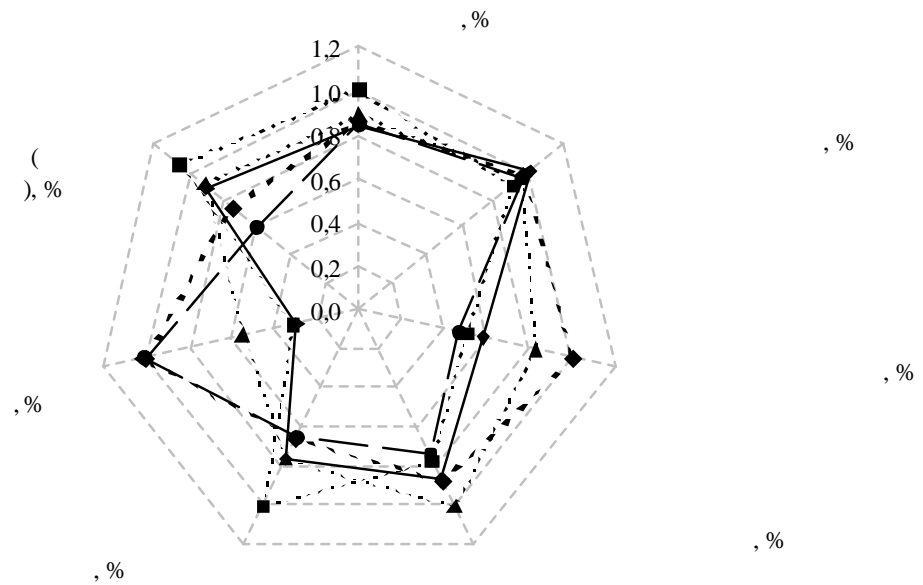
2020
0,9366,

2019
0,9507.

2018, 2019 2020
0,9546.

2016-2020

—●— 2016 -◆- 2017 —◆— 2018 -▲- 2019 -■- 2020



. 4. 2016-2020 ()

S_ 2016 = 1,8128.
S_ 2017 = 2,4176.

$$S_{-2018} = 1,8008.$$

$$S_{-2019} = 2,3853.$$

$$S_{-2020} = 2,1364.$$

2020 , 2019 — 2018 . 2017 ,

2016–2020 .

$$-_{2016} = (0,9630 + 0,7156 + 0,9517 + 0,8014) / 4 = 0,8579.$$

$$-_{2017} = (0,9292 + 1,2366 + 0,9751 + 0,9546) / 4 = 1,0239.$$

$$-_{2018} = (0,9753 + 0,8852 + 1,4096 + 0,8387) / 4 = 1,0272.$$

$$-_{2019} = (1,1946 + 0,9366 + 1,0787 + 0,9507) / 4 = 1,0402.$$

$$-_{2020} = (1,2043 + 1,2284 + 1,2067 + 0,9366) / 4 = 1,1440.$$

2016 . 0,8579. ,

2016 2016 1. 1.

2017 1,0239. ,

(, -)

2018 1,0272. -

2019 1,0402. -

2020 1,1440. ,

5 2016–2020 .

$$S_{-2016} = 1,5763.$$

$$S_{-2017} = 2,1481.$$

(. 6).

S – Strengths

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1.	
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W – Weaknesses

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– Opportunities

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– Threats

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1.	
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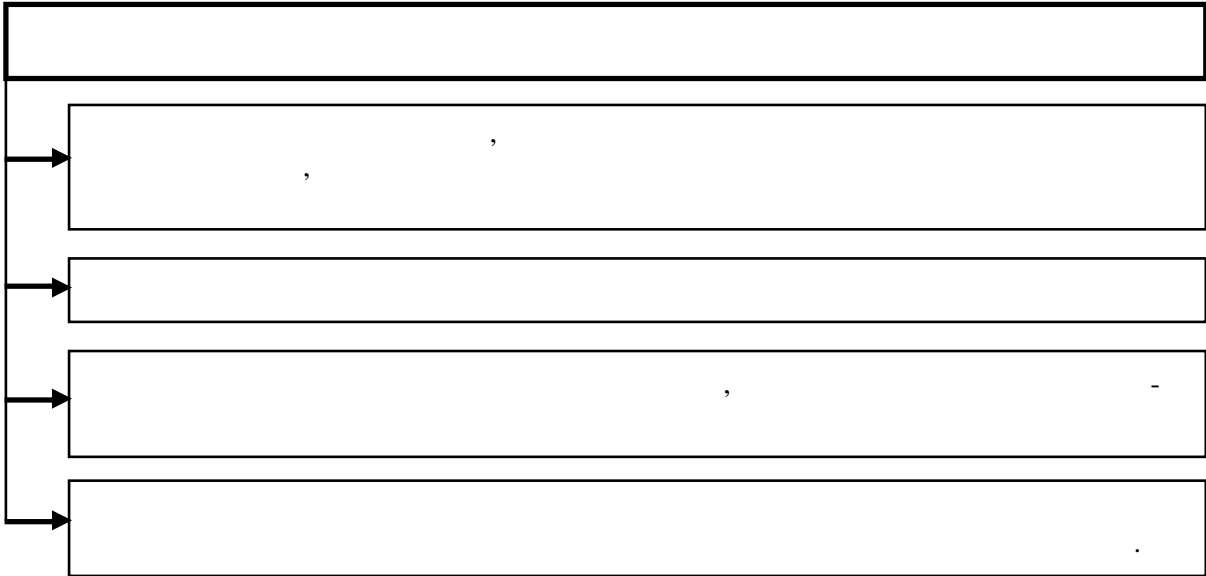
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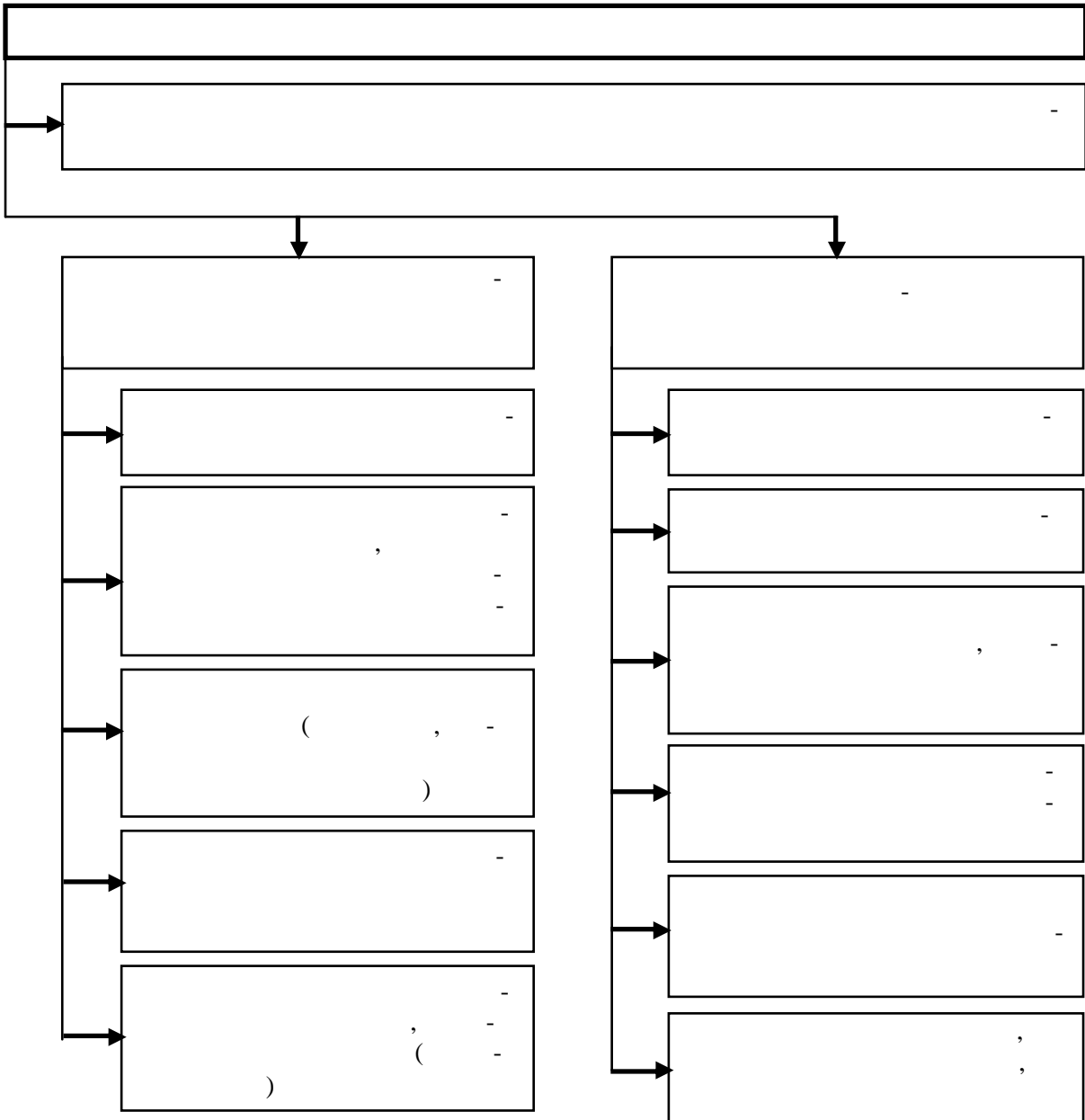


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1. // : , , . — 2021. — 1 (54). — . 106–124.
2. []// . — : www.minfin.ru/common/upload/library/2016/09/main/Ispolnenie_budzheta_2015.pdf (: 04–07.05.2021).
3. []// . — : www.minfin.ru/common/upload/library/2018/09/main/Ispolnenie_federalnogo_budzheta_v_2017_godu.pdf (: 04–07.05.2021).
4. []// . — : minfin.gov.ru/common/upload/library/2020/09/main/Ispolnenie_federalnogo_budzheta_2019_god.pdf (: 04–07.05.2021).
5. []// . — : minfin.gov.ru/common/upload/library/2021/03/main/Ispolnenie_2020_god.pdf (: 04–07.05.2021).
6. []// (-) 170 2016 [- : www.cbr.ru/Collection/Collection/File/8487/obs_1612.pdf (: 04–07.05.2021).
7. []// (-) 194 2018 [- : www.cbr.ru/Collection/Collection/File/10406/obs_194.pdf (: 04–07.05.2021).
8. []// (-) 19 2019 [: www.cbr.ru/Collection/Collection/File/10406/obs_194.pdf (: 04–07.05.2021).
9. []// (-) 2021 . [: cbr.ru/statistics/bank_sector/review/ (: 04–07.05.2021).
10. []// . — : cbr.ru/analytics/insurance/overview_insurers/ (: 04–07.05.2021).
11. . 2015 []: / . — M., 2015. — 543 .
12. . 2016 []: / . — M., 2016. — 543 .
13. . 2017 []: / . — M., 2017. — 511 .
14. . 2018 []: / . — M., 2018. — 522 .
15. . 2019 []: / . — M., 2019. — 523 .
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15 2021

18 2021

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CONSUMER PREFERENCES AND THEIR INFLUENCE ON THE MARKETING POLICY OF THE ENTERPRISE

Research on consumer preferences and consumer motivation is at the heart of the success of any business venture. The result of the firm's activities and the growth of its market share depend on how comprehensively, systematically and in detail the heads of companies will approach the study of real and potential customers.

The aim of the work is to analyze consumer preferences of visitors to a trading enterprise and develop, on its basis, practical recommendations for improving the marketing policy of the company, using the example of LLC «SINAP». The article discusses the role of the consumer and marketing needs. A study of consumer preferences of the target audience of the «Yabloko» supermarket chain was carried out. As a result: the factors influencing the decision to buy in the sales area were identified and the criteria for choosing a store were established. The survey made it possible to understand the level of customer satisfaction, to form directions for increasing their loyalty, to identify a number of shortcomings in the company's work and to develop an effective enterprise concept within the marketing mix. For the most accurate picture of consumers making purchases in retail trade networks of the «supermarket» format, a general visitor portrait has been formed.

Keywords: consumer preferences, marketing policy of the enterprise, consumer, target audience, marketing complex.

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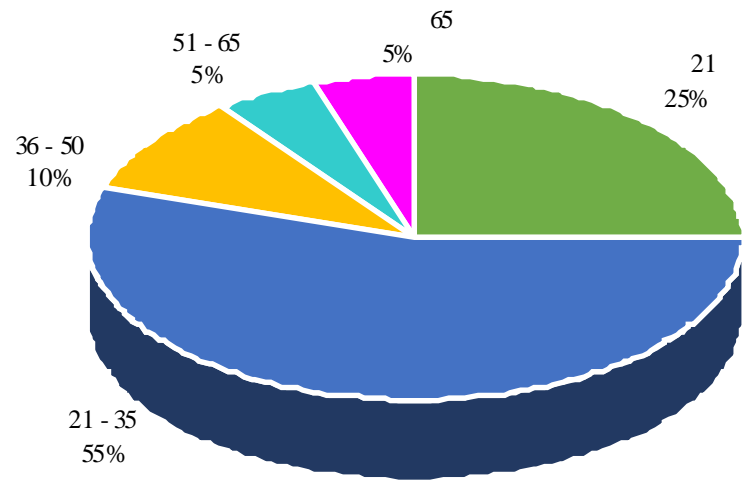
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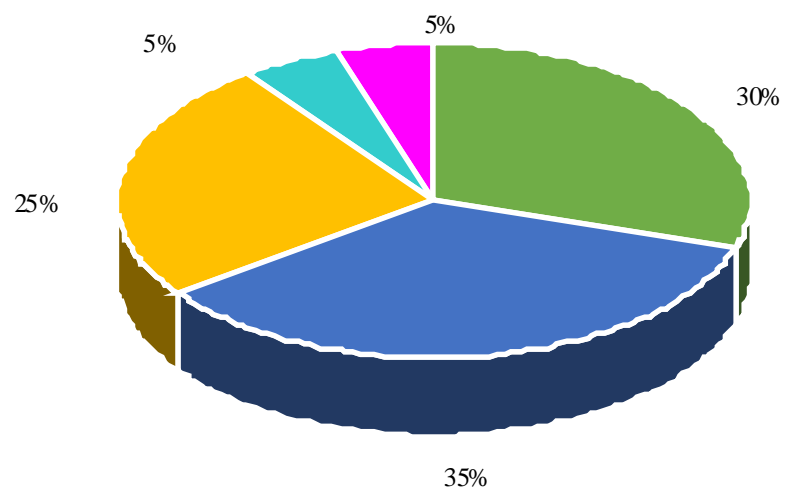
— 55 % 45 % , 21 - 35 (55 %) (. 1).



. 1. ()

35 %, 30 %

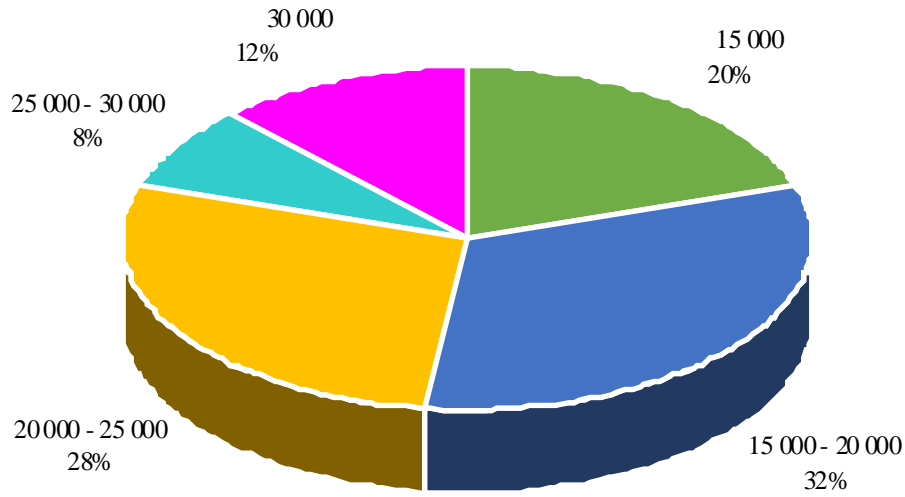
25 % (. 2).



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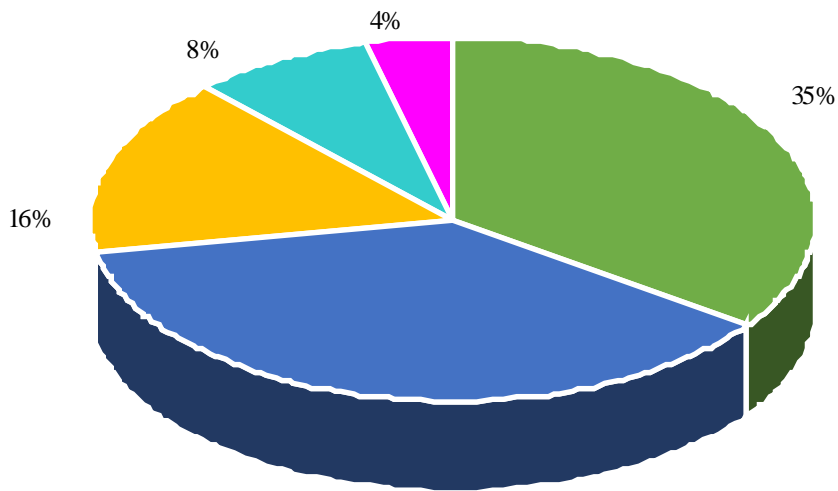
131

15 000 20 000 30 000 , 28 % — 20 000 – 25 000 , 20 % — 15 000 , 12 % — 25 000 – 30 000 (. 3).



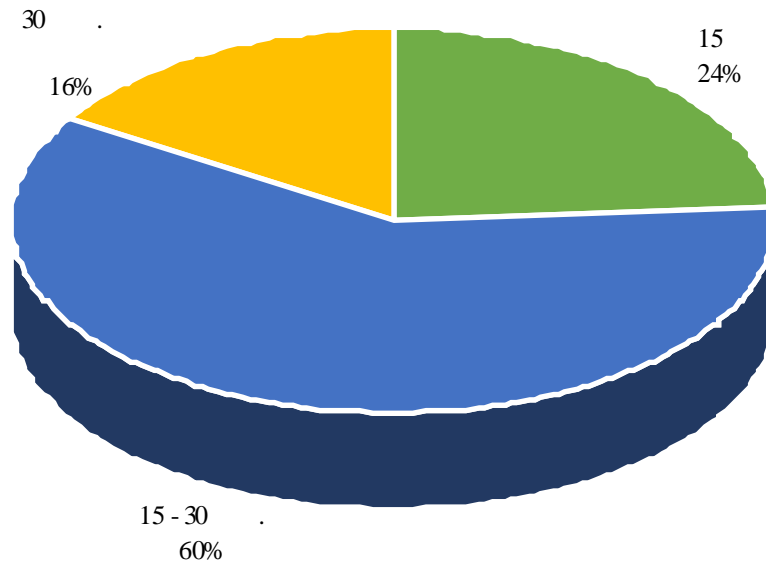
. 3. ()

« » , 24 % — , 44 % , 20 % — , 12 % — 4 « ».

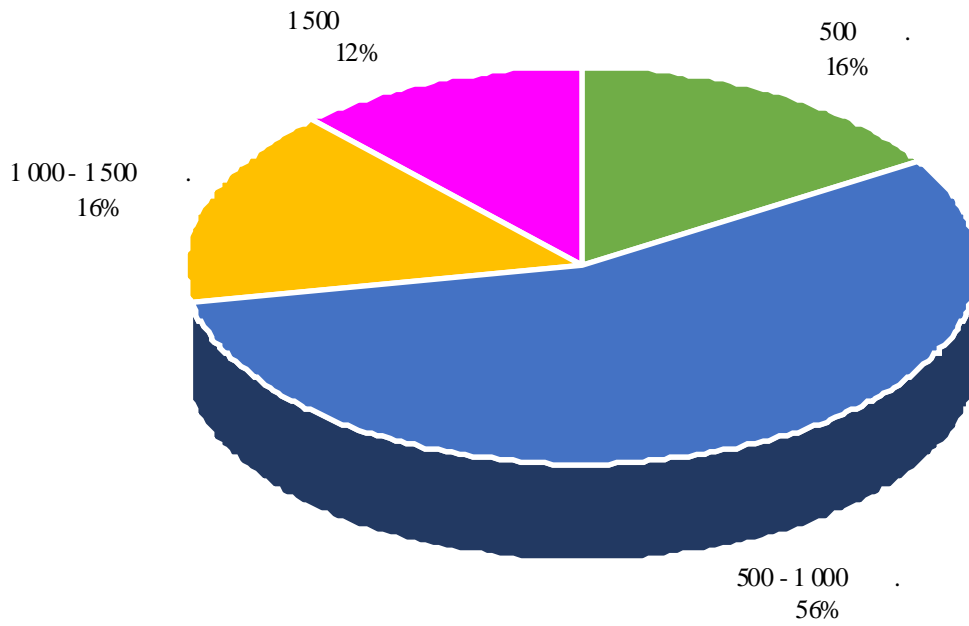


. 4. « » ()

37 % ; 35 % ; 16 % « » - « » , - (. 5).

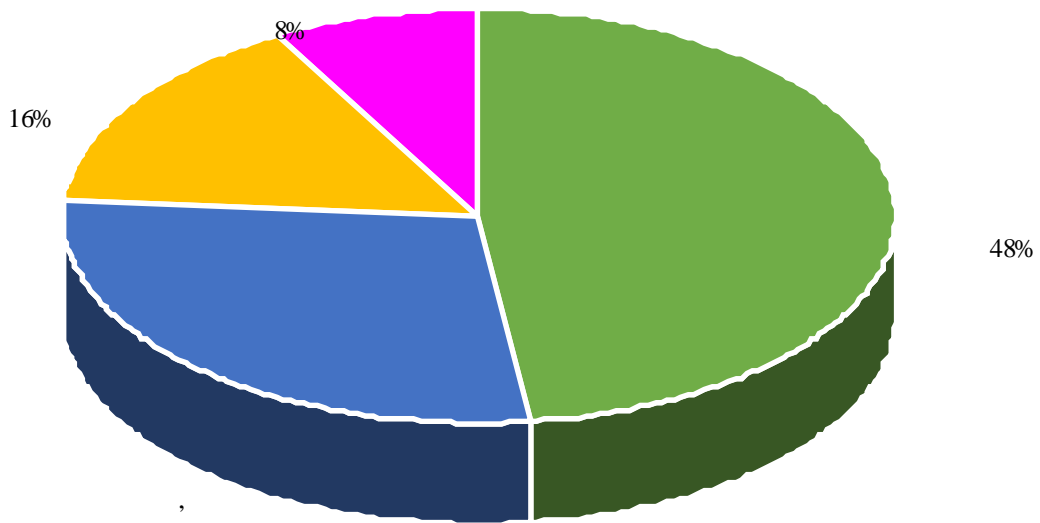


5. « » ()
 60 % « » 15 – 30 ; 24 % —
 15 ; 16 % — 30
 : « ?»
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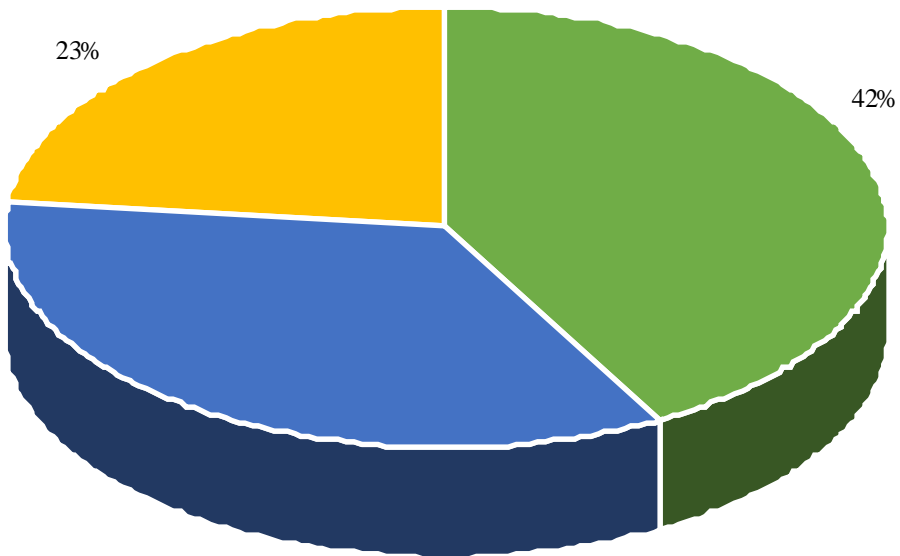


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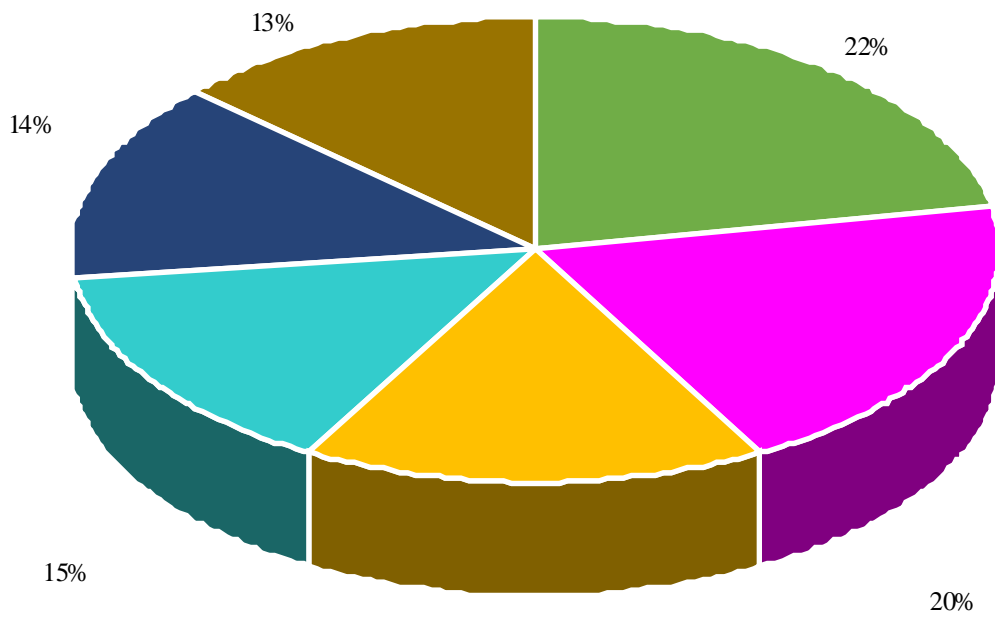
133



28%
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 , 8 — 35 % , — 23 % (. 8).
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. 8. , « » ()



10. ()

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 2. / . — , 2018. — 240 c.
 3. : / . — : , 2018. — 654 .
 4. / . — : - , 2018. — 219 c.
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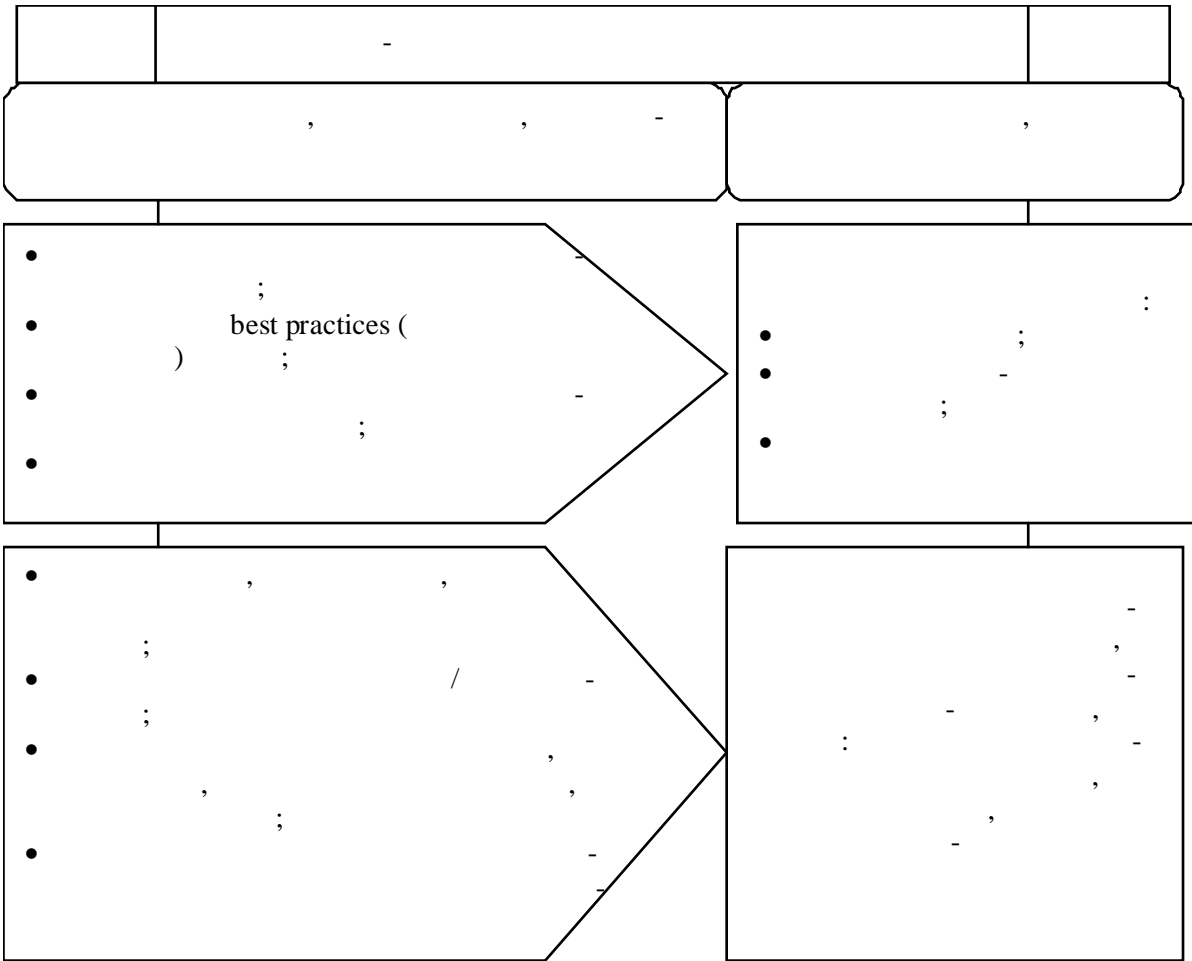
18 2021

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BUSINESS SIMULATION AS AN EDUCATIONAL TECHNOLOGY ADEQUATE TO ECONOMIC REALITY

The authors proposed to consider business simulation as a modern educational technology adequate to economic reality, as an interactive model of the economic system, which, by its internal conditions, is as close as possible to the corresponding institutional unit: a division or an entire enterprise, industry, country. Based on the expert analysis, it was revealed that employers and students in universities have different assessments of the skills required for employment. This gap in the assessment of competencies can be partially leveled through the implementation of business simulation. The authors gave an analysis of the business simulation from the point of view of a competency-based approach. They identified groups of tasks that can be solved with the help of this educational technology, and formed the corresponding general cultural, general professional and professional competencies of students in economic areas of training. The authors identified the advantages of using business simulation in teaching, which lay the foundation for the formation of competencies: the possibility of using it in a distance form, activation of creative abilities, the development of creative thinking, independence and self-discipline of students, great interest of students in the learning process due to gamification, applied nature and a high degree proximity to economic reality, the ability to simultaneously solve many problems. The disadvantages of using business simulation were also considered: a lack of contact work between a teacher and a student, an increase in the time spent in front of the screen, the need for special training of teachers, excessive involvement in the game part of a business simulation, financial costs for technical development and the creation of the necessary infrastructure. Foreign business simulations are characterized, the use of which makes it possible to hone the skills of doing business and making optimal economic decisions. The problems and prospects of development in Russia of training based on business simulation were identified. It was emphasized that further research requires studying the experience of using business simulation games in universities and business schools.

Keywords: simulation, modeling, business simulation, educational technology, information technology, educational process, economic education.



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SOCIO-ECONOMIC IMPORTANCE OF THE SPHERE OF TOURISM IN THE SYSTEM OF SOCIO-ECONOMIC RELATIONS

Tourism, at the present stage of development of economic systems, is one of the most dynamically developing areas. Its growth rates are almost twice as high as those of other sectors of the world economy. With the change in the needs of tourists, the concept of tourism itself will also change, but at the same time the opinion remains that tourism is the movement of a person from

his usual environment in order to satisfy his needs (health, spiritual, cognitive, etc.) to other conditions. Changing needs of tourists contributes to the development of the tourism industry.

Under the current conditions, tourism enterprises cannot independently attract tourists, which justifies the need to develop the tourism sector as a combination of interacting elements of state and commercial structures, various industries located on the same territory, the purpose of which is to form a positive tourist image of the country and / or to make a profit. The interaction of tourism participants should be carried out in several stages: in the development of tourism policies and in the direct provision of services to tourists.

To ensure the development of the country's tourism sector, it is necessary to develop a static accounting methodology that takes into account all the factors influencing it, the data of which will be the basis for the development of state policy in the field of tourism. In order to increase the efficiency of interaction between participants in the tourism sector, it becomes necessary to develop a mechanism for the interaction of all participants in the tourism sector.

The development of the tourism sector will ensure the growth of a number of socio-economic indicators of the country's development, as well as will allow to neutralize the influence of negative factors. The development of the tourism sector will contribute to the formation of a positive image of the country, improve the quality of tourist services, which will attract tourists, as well as have a positive effect on the socio-economic indicators of the country's development.

Keywords: tourism, tourism, socio-economic indicators, tourist services, tourist image.

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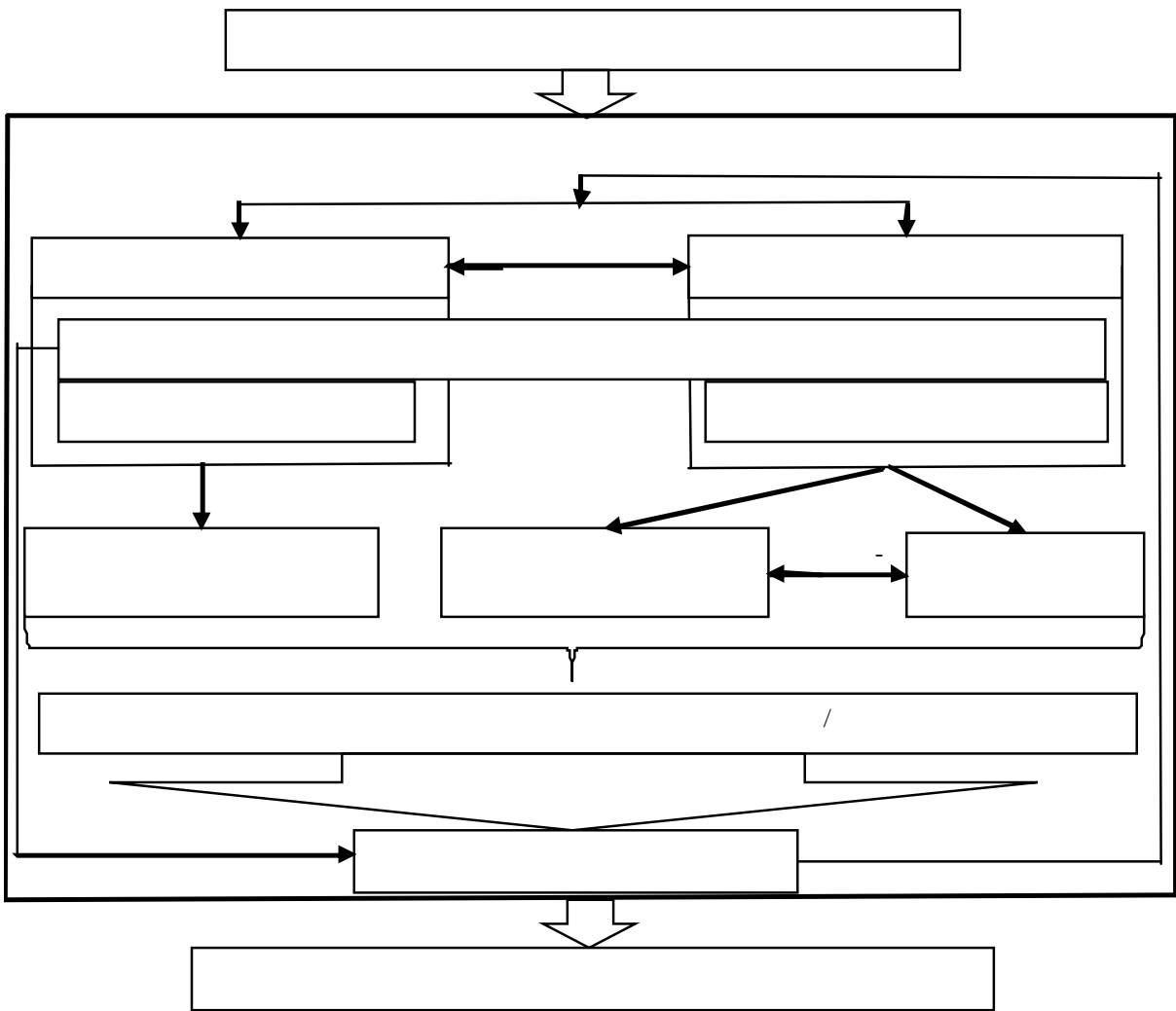
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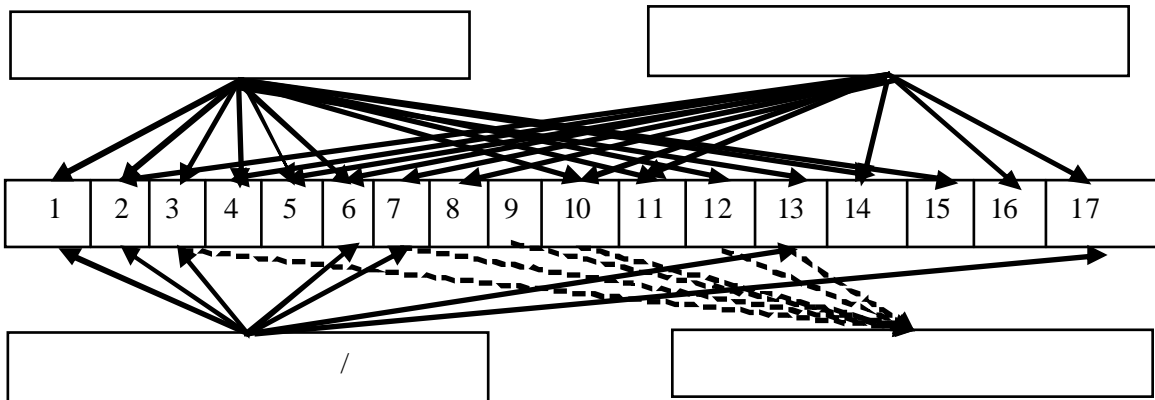
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**A MODEL FOR ASSESSING THE QUALITY OF GOODS PERCEPTED BY
CONSUMERS BASED ON INFORMATION SUBSTITUTES ON THE INTERNET**

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Relevance. The serious difference between virtual and classical markets has led to the need to form a new scientific and methodological toolkit. The main focus of scientific research is on the research of the completeness of information for the seller and almost no attention is paid to the uncertainty in the evaluation of product characteristics for the buyer. Behind the boundaries of the study remain, as a rule, the issues of the impact of product characteristics on consumer expectations. These are the problems associated with textual, visual, multimedia and general product descriptions in Internet commerce and the information asymmetry observed in product evaluation in classical markets. The asymmetry in the transfer of information through the Internet generates a situation of dissatisfaction of the consumer.

Research Methodology. We studied the study of information substitutes by means of a CAWI marketing survey with 150 participants. The importance of information substitutes for the consumer was assessed using a Likert scale, and the consistency of the assessments was checked with Cronbach's Alpha. Data processing was done in SPSS 22.0 program, the following statistical methods were applied: parametric Student's t-test and one-factor analysis of variance.

The results of the study show that the use of emotional marketing in the promotion of goods and services on the Internet is a more effective method of advertising communication.

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Conclusions. Emotional information substitutes have a higher level of credibility and, therefore, increase the perceived quality of the product, which leads in turn to an increased likelihood of purchase.

Keywords: Information asymmetry, information substitutes, perceived quality, model, Internet, emotional marketing

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Информационная асимметрия в Интернете



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[2])

1

- 1.
- 2.
- 3.

2.

[3, 4].

[5],



. 2.

(

[2])

1.

2.

3.

[6],

[7]

CAWI, 150
: 73,5 % — 13,2 % —
13,2 % — 21 (79 %) 22 35 (21 %),
86 % , 36,8 %, — 63,2 %.
81 % , , 97 %
(. 1).

1.

*

	13,2 %
	80,9 %
	5,9 %
	100 %

*

, 57,4 %

2.

2.

*

%	?	’, / , %	
	11,8		11,8
()	57,4	15-30	20,6
	11,8	30-60	27,9
	19,1	60	27,9
		15	11,8
	100,0		100,0

*

, 76,4 %

15 -

2/3

, 5—

3.

[8]

3.

*

	4,47	1
	4,31	2
	3,85	3
	3,51	4
	3,31	5
	2,36	6

*

[9]. , — [10]

4. *

	?, %		QR ?, %
	77,9		39,7
	22,1		60,3
	100,0		100,0

[11]

1. [12].

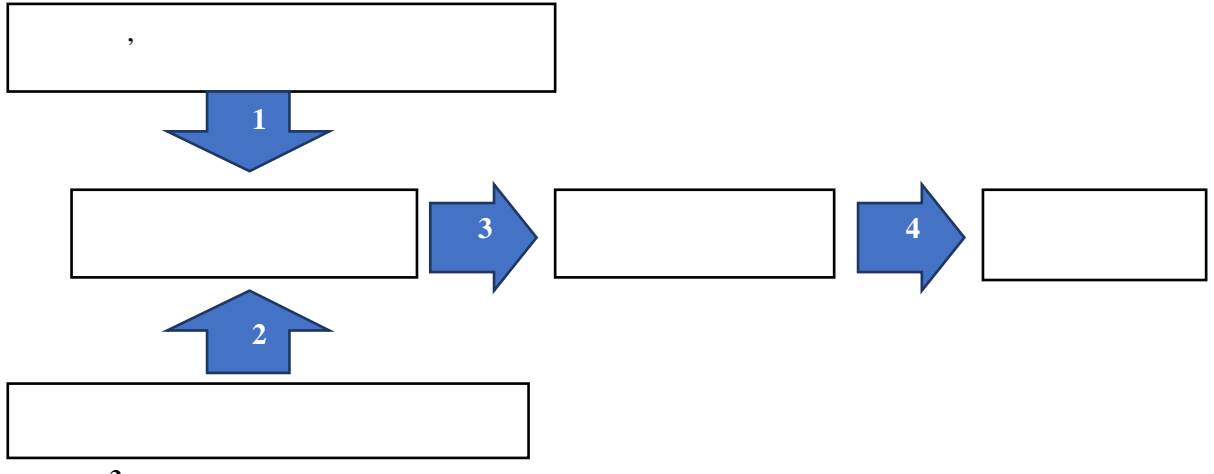
2. [13],

3. [14].

[15].

[16].

(.3).



1
2
3
4

3. (. 5).

5. : ,% *

	15	15	30	60	:
	%	%	%	%	%
1	0,0	0,0	1,8	0,0	1,8
3	1,8	1,8	1,8	5,3	10,5
4	1,8	7,0	8,8	7,0	24,6
5	10,5	15,8	19,3	17,5	63,2
:	14,0	24,6	31,6	29,8	100,0

1 : 16,2 %
2 V [0.1]: 0,162, (): 0,877
*

63 %

2. (. 6).

6. : ,% *

	15	15	30	30	60	:
	%	%	%	%	%	%
1	0,0	0,0	1,7	0,0	1,7	
3	3,4	1,7	3,4	6,9	15,5	
4	3,4	6,9	10,3	8,6	29,3	
5	6,9	15,5	17,2	13,8	53,4	
:	13,8	24,1	32,8	29,3	100,0	

1 : 10 68 (14,7 %)
2 V [0.1]: 0,164, (): 0,860
*

3. (. 7).

7. : , %

*

	, %				
	15	15 30	30 60	60	:
	%	%	%	%	%
1	0,0	0,0	5,2	5,2	10,3
2	1,7	1,7	0,0	0,0	3,4
3	5,2	1,7	3,4	5,2	15,5
4	1,7	13,8	10,3	6,9	32,8
5	5,2	6,9	13,8	12,1	37,9
:	13,8	24,1	32,8	29,3	100,0

1 : 14,7 %

2 V [0.1]: 0,297, (): 0,224

*

4. , 15 (. 8). , 30 .

8. : , %

*

	, %				
	15	15 30	30 60	60	:
	%	%	%	%	%
1	5,2	0,0	1,7	0,0	6,9
2	0,0	6,9	1,7	5,2	13,8
3	5,2	8,6	6,9	6,9	27,6
4	3,4	3,4	12,1	6,9	25,9
5	0,0	5,2	10,3	10,3	25,9
:	13,8	24,1	32,8	29,3	100,0

1 : 14,7 %

2 V [0.1]: 0,366, (): 0,026

*

5. (. 9). , 62 % . -

6. (. 10). 30 60 . 60 .

0,64,

9. : , %
*

	15	15 30	30 60	60	:
	%	%	%	%	%
1	5,2	10,3	10,3	5,2	31,0
2	1,7	3,4	12,1	13,8	31,0
3	1,7	8,6	3,4	5,2	19,0
4	3,4	0,0	5,2	5,2	13,8
5	1,7	1,7	1,7	0,0	5,2
:	13,8	24,1	32,8	29,3	100,0

1 : 14,7 %
2 V [0.1]: 0,275, (): 0,356
*

10. : , %
*

	15	15 30	30 60	60	:
	%	%	%	%	%
1	3,4	1,7	1,7	0,0	6,9
2	1,7	3,4	6,9	6,9	19,0
3	5,2	1,7	13,8	13,8	34,5
4	0,0	10,3	3,4	3,4	17,2
5	3,4	6,9	6,9	5,2	22,4
:	13,8	24,1	32,8	29,3	100,0

1 : 10 68 (14,7 %)
2 V [0.1]: 0,319, (): 0,124
*

(.11).

II. (ANOVA) *

	:		:	
	F	.	F	.
	,272	,845	,272	,763
	,594	,622	,576	,565
/	,215	,886	,300	,742
	3,098	,034	,539	,586
	,913	,441	,745	,479
	,366	,778	3,872	,027

*

p>0,05

[17].

12.

12.

T-

*

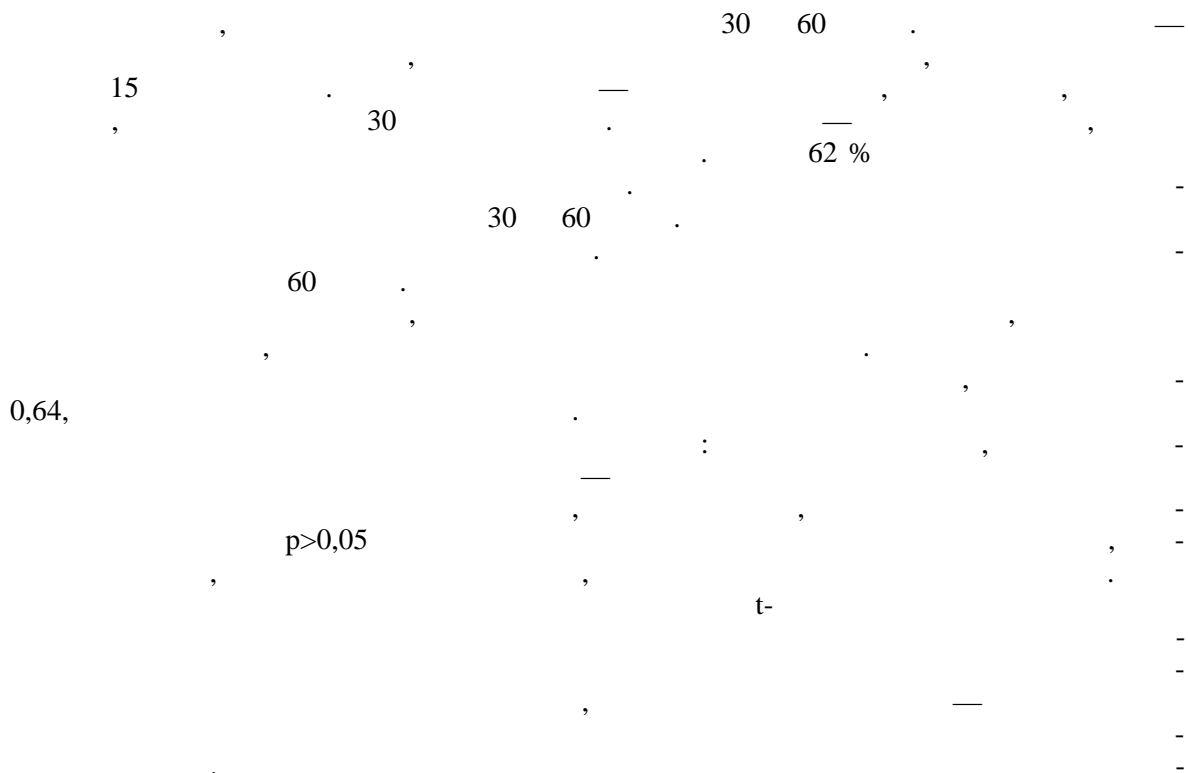
1	:	2,1552	1,4364	,1886	95 %		11,427	57	,000
					1,7775	2,5329			
2	:								(2-)
	/	,3390	1,3211	,1720	-,0053	,6833	1,971	58	,054
3	:	1,0000	1,2865	,1675	,6647	1,3353	5,970	58	,000

*

p < 0,05,

63 %

30 60



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16 2021

18 2021

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WORLD OIL MARKET: ANALYSIS OF PRODUCTION AND DEMAND, RUSSIA'S POSITION

COVID-19,

The article analyzes the state of the world oil market. It is shown that modern problems and dilemmas of the oil market development are mediated by institutional and technological shifts on a global scale, within the contours of which the structure

1. *

	2010 ..	2010 .. %	2019 ..	2019 .. %	2020 ..	2020 .. %	2020 .. 2010 .., %
	1258,8	100,0	1696,5	100,0	1706,7	100,0	35,6
	75,6	6,0	301,9	17,8	302,8	17,7	300,5
	262,7	21,1	266,6	15,7	267,0	15,6	1,6
	49,9	4,0	171,6	10,1	167,9	9,8	236,5
	94,5	7,5	157,3	9,3	155,6	9,1	64,7
	123,1	9,8	142,5	8,4	145,0	8,5	1,2
	116,2	9,2	102,4	6,0	80,0	4,7	-31,2
	97,3	7,7	101,5	6,0	101,5	6,0	4,3
	97,8	7,8	97,8	5,8	97,8	5,7	0
	30,2	2,4	48,4	2,9	38,0	2,2	25,8
	30,4	2,4	48,0	2,8	48,0	2,8	57,9

* [25]

50 %

[2].

2020 . 2,5

[3].

(. 2).

: (5 %), (8 %)

2. *

	2010 ..	2010 .. %	2019 ..	2019 .. %	2020 ..	2020 .. %	2020 .. 2010 .., %
	85867	100,0	96564	100,0	95003	100,0	10,6
	20847	24,3	19641	20,3	19531	20,6	-6,3
	7454	8,7	12132	12,6	12381	13,0	66,1
	2779	3,2	4503	4,7	4164	4,4	49,8
	5214	6,1	4147	4,3	4037	4,3	-22,6
	2286	2,7	3919	4,1	3868	4,0	69,2
	2775	3,2	3209	3,3	3137	3,3	13,0
	2168	2,5	3176	3,3	3018	3,3	39,2
	2332	2,7	2769	2,9	2577	2,7	10,5
	2613	3,0	2410	2,5	2340	2,5	-10,4
	2281	2,7	2299	2,4	2343	2,4	2,7

* [22; 25]

19 %) (22 %). (16 %) [7]. (

2010–2020 . 12 %: 82,5 98,5

2020 2019 ., 102,1

2019 . 2019 .

0,8 %.

(-1,67

2019 .), (-1,89

+1,5 % 2019 .) [29].

2019 . (-4,3 % -2,3 %

3,4 %.

[10].

2019

13

11

2020 .—

2019 . 28,7

2020 . 25,5

2019 . 11,3 (47,7

2020 . 10,2 (.3).

3. *

	2010 .,	2010 .,	2019 .,	2019 .,	2020 .,	2020 .,	2020 .,
		%		%		%	2020 .,
							2010 .,
							%
	82519	100,0	92150	100,0	91704	100,0	11,1
	6825	8,3	12757	13,4	12354	13,9	81,0
	10761	13,0	12349	13,4	11986	13,1	11,4
	9823	11,9	11227	12,2	10981	12,0	11,8
	4295	5,2	4600	5,0	3897	4,2	-9,3
	2012	2,4	4465	4,8	4031	4,4	100,3
	3215	3,9	4460	4,8	4389	4,8	36,5
	3101	3,8	4073	4,4	3928	4,3	26,7
	3716	4,5	3999	4,3	4309	4,7	6,0
	1809	2,2	2605	2,8	2525	2,7	39,6
	3693	4,5	2456	2,7	2587	2,8	-30,0

* [30]

2020

2021 .

25,5 (+0,18

).

+

(

21,8

).

(+0,1

).

22,1

0,4

2021 . (+0,09 2020 .),
 9,1
 0,49 2,08
 2020 .
 1,2 (-0,05
 2020 .) — 1,3
 (-0,03 2020 .).
 0,17 [28].
 [4]. 2020 . 26 %
 2010 . — 27,6 %).
 3,6) (87 %) [8].
 13 %
 (. 4).

4.

*

	2010 ., %	2010 ., %	2019 ., %	2019 ., %	2020 ., %	2020 ., %	2020 ., 2010 ., %
	54582	100,0	65462	100,0	62874	100,0	15,2
	6793	12,4	8635	13,2	8455	13,4	24,5
	8311	15,2	8529	13,0	8017	12,7	-3,5
	1321	2,4	4725	7,2	4521	7,2	242,2
	2336	4,3	3911	6,0	3841	6,1	64,4
	2109	3,9	1403	2,1	1326	2,1	-37,1
	54617	100,0	65502	100,0	62874	100,0	15,1
	13606	24,9	14212	21,7	13959	22,2	2,6
	13653	25,0	10067	15,4	9450	15,0	-30,8
	3894	7,1	9223	14,1	8333	13,2	114,0
	2628	4,8	4884	7,5	4357	6,9	65,8
	5246	9,6	4182	6,4	4332	6,9	-17,4

* [23; 29]

[24]. —21,6
 13,8 % (65 %)
 —4,6 3,2 % [27].
 50 % 10 %
 [30].

[1].

[16].

82 %

2019 2020 .(.5).

5.

*

	2019 .	2021 .	2019 .	2020 .	2020 .	2019 .	2020 .	2020 .
	1,013	0,864	1,017	1,012	0,856	0,004	-0,001	-0,008
	1,481	1,249	1,408	1,374	1,168	-0,073	-0,107	-0,081
	0,179	0,153	0,22	0,196	0,182	0,041	0,017	0,029
	4,462	3,804	4,569	4,501	3,852	0,107	0,039	0,048
	0,311	0,266	0,327	0,293	0,269	0,016	-0,018	0,003
	2,669	2,297	2,709	2,665	2,297	0,04	-0,004	0
	1,753	1,495	1,751	1,776	1,373	-0,002	0,023	-0,122
	3,012	2,59	3,063	3,034	2,576	0,051	0,022	-0,014
	10,144	8,993	9,679	9,733	8,965	-0,468	-0,411	-0,028
	0,122	0,104	0,121	0,124	0,126	-0,001	0,002	0,022
10	25,146	21,815	25,401	25,244	21,663	0,255	0,098	-0,152
	—	—	2,095	2,086	2,022	—	—	—
	—	—	1,14	0,796	1,215	—	—	—
	—	—	0,732	0,733	0,415	—	—	—
13	—	—	29,368	28,859	25,315	—	—	—

*

[26; 28]

2019 .) (0,9 . 2019 . +5,4 %
 (0,15 . 2019 . 20,5 %
 2019 .) ,
 (0,18 . , +1,7 %
 2019 .), (0,15 . 2019 . -10,4 %
 2019 .) (-0,15 . -30,4 %
 2019 .)[27].

175

2021 . 18,6
 (0,6 . 2020 .)
 (0,4 . 2020 . -17 %
 2020 .) 6,2 (0,3 . 2020 . -
 30 % 2020 .) 1,4 . — 2,6 [28].
 2020 , -
 [15].
 (.6).

6.

*

	2016 .	2017 .	2018 .	2019 .	2020 .	2020 . 2016 ., %
	526,8	534,3	547,6	546,8	555,9	5,5
	288,9	282,9	280,6	279,9	287,0	-0,6
, %	72,3	74,3	79,2	81,3	83,4	15,3
	38,4	39,3	40	39,2	39,4	2,6
	77,3	76,2	76,3	76,8	77,5	0,2
	221,8	241,8	254,2	257,0	257,7	16,2
	17,4	15,9	17,2	18,7	20	14,9
	986	1080	1210	1391	1425	44,5

* [14; 21; 23; 24]

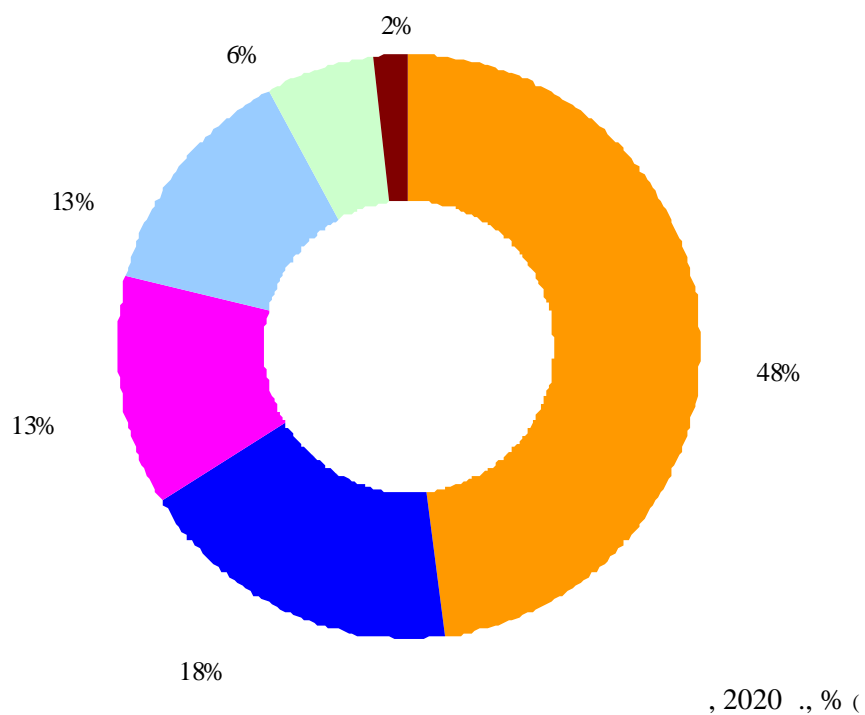
2021 285 , -
 :3 , -
 () ; 98 ,
 () ; 184 ,
 80 () -
 . 2020 . 2,5 %
 7 -
 280 ,
 2020 . 257 , -
 2019 . 0,7 (0,3 %).
 , COVID-19
 1, , 2016-2017 ,
 , 2018
 , 2016 . 30 %,
 , 2019 40 %.
 176

2020 .*

	2016 .,	2017 .,	2018 .,	2019 .,	2020 .,	2020 ., %	2020 ., 2016 .,%
'	883,5	974,2	980,8	994,0	988,1	100,0	11,8
	371,0	446,4	445,2	447,5	441,4	44,7	19,0
« »	86,1	87,2	86,2	83,4	81,7	8,3	-5,1
« »	116,2	191,3	189,7	190,2	188,7	19,1	62,4
« »	31,7	33,9	34,9	37,8	39,5	4,0	24,6
« »	61,4	62,3	62,3	62,5	60,5	6,1	-1,5
« »	26,7	27,4	27,8	29,1	28,9	2,9	8,2
« »	15,8	18,5	20,4	21,9	20,6	2,1	30,4
« »	18,9	16,9	16,1	15,4	14,3	1,5	-24,3
« »	14,2	8,9	7,8	7,2	7,0	0,7	-50,7
	59,9	71,3	78,9	87,6	89,0	9,0	48,6
	15,8	14,8	15,9	16,4	16,5	1,7	4,4

*

[18]

. 2.
[18])

, 2020 ., % (

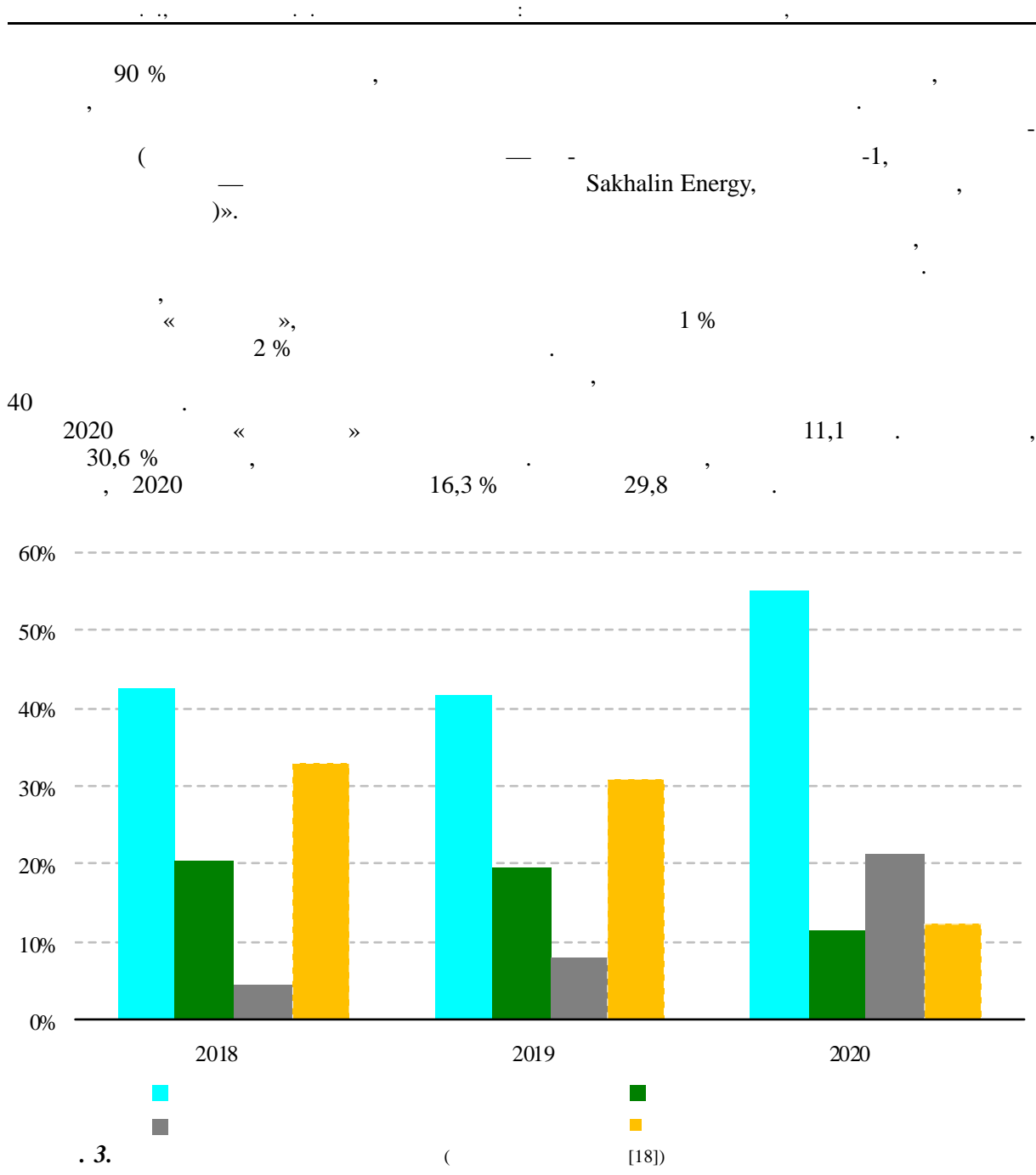
37

323

2016 2020 .
- — 8

178

-2021- 2



« « ».

2020 . 111,2 , , 8,8

102,4 .

« »

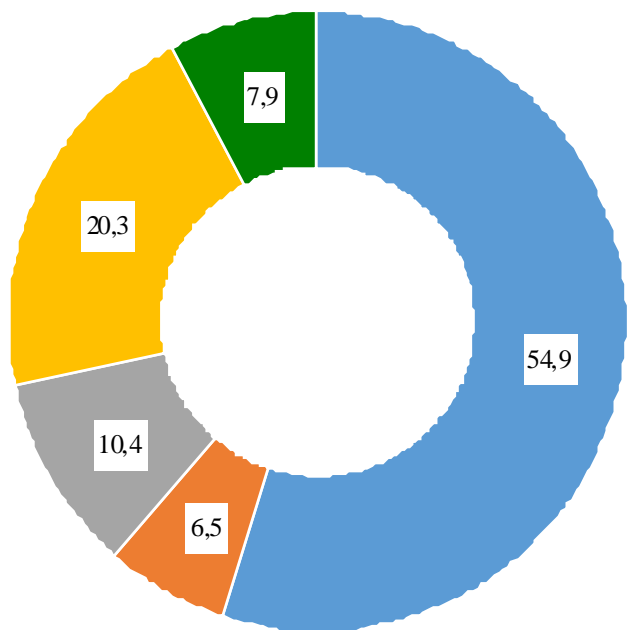
61 . 2020

571,9 . 15,2 %.

338,2 . (-20,7 %).

(. 4) [18]. 85,6 %

179

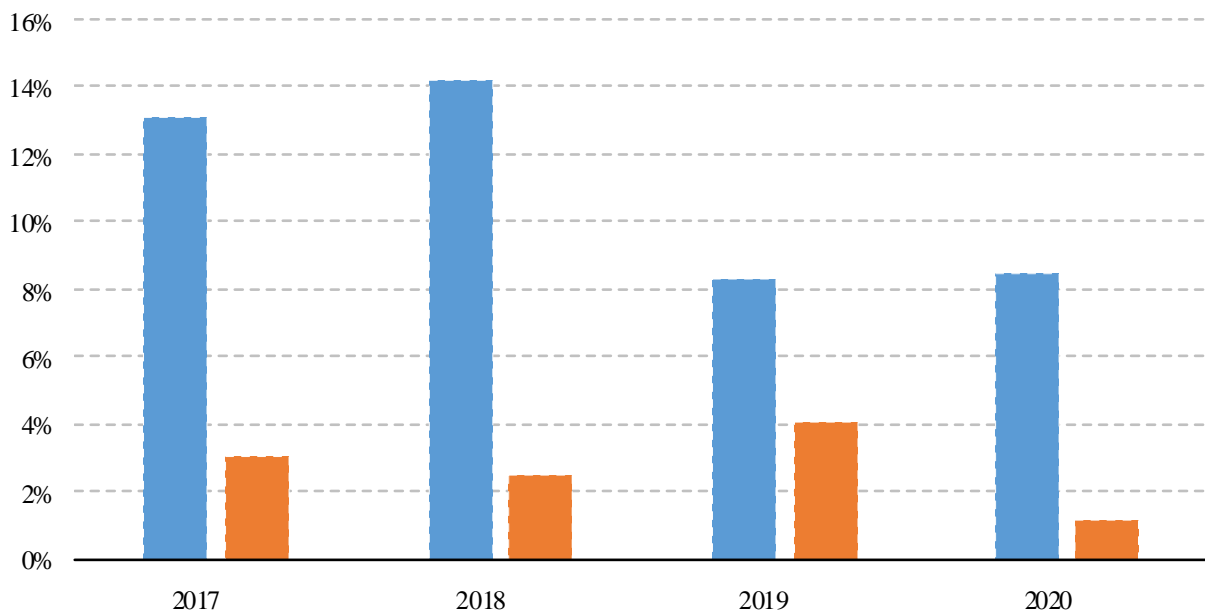


- - ,
- ,
- ,
- ,
- ,

. 4. « « », % ([18])

2020 . 97 . , 2020 . , 94,6 % . 5,4 % « » . 2020 . , 56,7 . 2019 . , 27,2 . « » . 2020 « » , 9,63 22 % .

COVID-19. « » — , . « » 5 : « », « » « » . « » . « » 80 % » [21].



. 5.

[18]

2020 .) , + (8,2 [6].

+ G20

20

(81 % 2020 .),

(32 % COVID-19,

« »

1.

// COVID-19

2. 2020 .— : « II » (.), 2020. — .14-17. [cyberleninka.ru/article/n/mirovoy-rynok-nefti-osnovnye-tendentsii (:4-6.05.2021).
3. / // : .—2020.— 6.— .12-17. [cyberleninka.ru/article/n/sovremennyy-etap-razvitiya-mirovoy-energetiki (:4-6.05.2021).
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14. / - // .—2017.— 1.— .43-59.
15. // .—2016.— 2-2 (67-2).— .188-193.
16. // .—2020.— .15. 3.— .282-306.
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16 2021

18 2021

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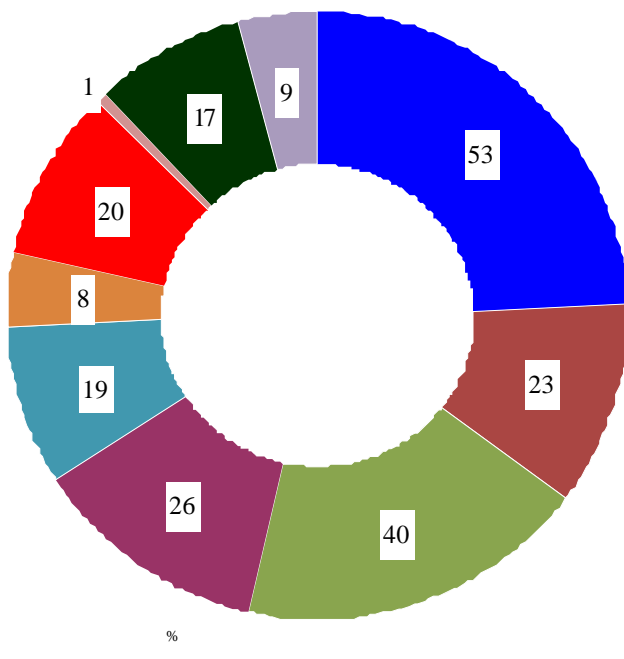
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ENTREPRENEURSHIP IN THE RECREATIONAL SPHERE UNDER RESTRICTIONS AT THE STATE LEVEL AND AT THE REGIONAL LEVEL

Recreational entrepreneurship is one of the dynamically developing areas. Entrepreneurship of this area has faced various risks and restrictions associated with the spread of the new coronavirus infection. In the conditions of an unfavorable epidemiological situation, the development of entrepreneurship in the recreational sphere was under threat. The analysis of the factors limiting activities in the recreational sphere, the analysis of measures of state support for small, medium, individual entrepreneurs and large businesses carried out, as well as the directions of business development in the recreational sphere are given in the article. It was concluded that the entrepreneurship of the recreational sector was one of the first to suffer from the new coronavirus infection, since the demand for these services has rapidly decreased as a result of restrictive measures. Directions for restoring the activities of enterprises in the recreational sector and overcoming the crisis are proposed, including the need to study the experience of other countries, introduce new digital technologies. This experience can be applied to other economic areas as well.

Keywords: restrictions; recreational sphere; factors limiting activity; support measures; development prospects; state regulation.

[1,2], [3, 4].
 2,8 %, 100 [6].
 [9], [13], [4,5], [14], [11], [7, 18, 20], [12], [1], [2], [16], [19], OVID-19
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 2020 .), 25%.
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-	+	-
[10]	+	-
-	+	+
	+	-
12	+	+
-	+	-
6	+	+
[10]	+	+
,	+	-
[10]	+	-
2020 .	-	-
,	+	-
[17]	-	-

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1	2	3
6 -	+	+
[10]	+	+
30.06.2020 . , , , - , - , -	+	+
[10]		
2020 , - , - , -	+	+
- - - -	+	-
[10]		
[10]	+	-
) (-	+	-
15% 30 , 10%, — 5%. [10]	+	-
,	+	-
, —	+	+
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.	+	+
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6 2021

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Keywords: the quality of life of the population; Northwestern Federal District; provision of the population with material and spiritual benefits; food consumption; population dynamics; average per capita money incomes of the population; monetary incomes of the population.

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10 %
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I. (%) *

	2016 .	2017 .	2018 .	2019 .	2020 .	2020 . 2016 ., %
	0,2	0,2	0,05	-0,1	-0,02	+0,3
	0,1	0,3	0,4	0,1	0,1	+1,0
	-0,4	-0,4	-0,7	-0,7	-0,7	-2,9
	-0,9	-0,7	-1,1	-1,3	-1,2	-5,2
	-0,8	-0,7	-0,9	-0,9	-0,7	-4,0
	1,1	0,2	0,1	-0,4	0,6	+1,6
	-0,9	-0,7	-1,0	-1,0	-0,7	-4,3
	-0,3	-0,3	-0,6	-0,8	-0,6	-2,6
	0,8	1,0	0,8	0,8	1,0	+2,6
	0,2	0,7	1,2	1,9	1,5	+5,5
	-0,5	-0,6	-0,5	-0,7	-0,9	-3,2
	-0,5	-0,5	-1,0	-1,0	-0,6	-3,6
	-0,7	-0,7	-0,9	-1,1	-0,6	-4,0
	0,7	1,1	1,3	0,6	0,3	+4,0

* [17, 18]

2016- 13 . 854 — 9,5 %
2020- 13 . 982

. 85 %

8,3 / 2.
: 40 %
1 %

5

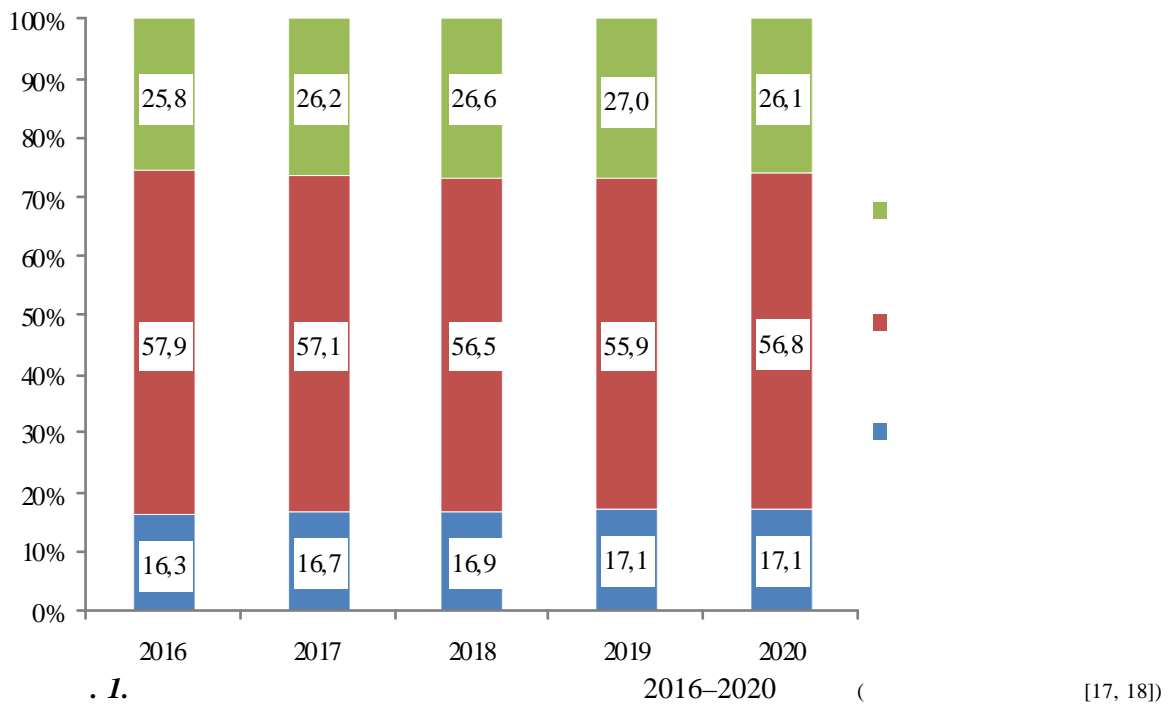
5

2016–2020

1.

2019-

195



2019-
2019-
2020-
55 , 79 :
77 , 81 ,
2. *

	2016 .	2020 .	%	2020 .	2020 .	2020 .
	71,39	73,34	+2,7	78,75	58,9	9,1
	71,70	73,72	+2,8	79,08	58,7	10,7
	69,16	71,46	+3,3	77,52	53,4	7,2
	69,40	71,30	+2,7	77,26	57,7	14,8
	70,71	72,34	+2,3	78,24	54,1	8,5
	71,00	73,19	+3,0	78,75	43,9	8,2
	70,70	72,30	+2,2	78,23	58,3	8,8
	70,40	71,82	+2,0	77,5	56,6	9,8
	70,58	73,56	+4,2	78,79	60,1	18,3
	71,23	73,64	+3,3	79,34	58,5	10,2
	70,24	71,75	+2,1	77,46	59,4	14,4
	68,70	70,52	+2,6	77,23	53,6	14,2
	68,48	70,65	+3,1	77,09	55,7	19,4
	74,42	76,31	+2,5	80,87	59,2	8,1

* [17, 18]

2020
73,72
5
71,4 73,72 (, ,78 , — 68 ,).
(' 1000 .) 3.

3. (1000 .)*

	2016 .	2017 .	2018 .	2019 .	2020 .	%
	13,0	12,9	12,4	12,5	12,3	-5,4
-	13,4	13,2	12,8	12,6	12,4	-7,5
	15,3	14,8	14,6	14,8	14,2	-7,2
	12,4	12,4	11,8	11,9	12,0	-3,2
, :	13,5	13,5	13,0	13,1	13,0	-3,7
	9,2	8,9	8,6	9,0	8,6	-6,5
	13,6	13,7	13,2	13,3	13,2	-3,0
	14,8	15,0	14,4	14,4	14,1	-4,7
	13,2	12,5	12,5	12,2	11,8	-10,6
	14,0	14,0	13,3	12,9	12,5	-10,7
	11,6	11,5	11,1	11,3	11,4	-1,7
	17,5	17,5	17,1	16,7	16,4	-6,3
	18,2	17,9	17,4	17,2	16,8	-7,7
-	11,9	11,7	11,4	11,1	11,0	-7,6

* [17, 18]

2020- 76,3
70
78, — 68 73,7,
58,7
43,9 :
%, 10,7 % — 8,2 % 18,3

4.

4.

*

	(100)						(1000)					
	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
	546,7	525,3	484,5	482,2	470,0	-14,0	6,5	6,0	5,6	5,1	4,9	-24,6
	558,2	537,6	496,1	489,0	476,5	-14,7	5,3	4,8	4,6	4,2	4,4	-17,0
	749,7	684,0	638,0	677,8	618,7	-17,5	5,7	7,0	6,6	5,6	4,7	-17,5
	701,1	691,1	602,4	607,7	608,3	-13,3	4,6	5,4	4,3	4,5	5,0	+8,6
	640,3	635,1	568,4	569,3	561,4	-12,4	6,0	5,7	6,0	4,8	5,7	-5,0
	590,0	576,6	604,5	528,9	578,3	-2,0	5,3	2,5	6,0	1,6	1,7	-68,0
	642,3	637,5	566,9	570,9	560,7	-12,8	6,0	5,9	6,0	4,9	5,9	-1,7
	623,8	632,7	559,8	567,2	548,2	-12,0	5,8	6,6	6,3	5,2	5,9	+1,7
	584,8	521,9	479,9	476,4	439,4	-24,8	6,1	4,5	4,5	4,5	5,9	-3,3
	587,4	575,7	543,5	525,2	511,1	-13,0	6,0	4,3	4,4	3,3	2,9	-51,7
	635,4	582,6	520,2	547,8	556,2	-12,5	5,9	3,8	5,3	5,6	5,0	-15,3
	757,5	729,0	694,5	652,6	659,5	-13,0	6,0	4,4	5,8	4,7	5,2	-13,3
	719,4	701,8	657,4	654,9	624,6	-13,2	7,7	7,5	5,3	4,3	5,6	-27,3
	414,2	399,6	380,2	364,5	358,3	-13,5	4,4	4,0	3,7	3,7	3,6	-18,2

* [17, 18]

5

7,5 %.

— 14,7 %.

1

17 %.

1,38

— 12,4,

2,8

2020

1000

9,6,

198

5.

	1						1					
	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
	13,3	12,9	11,5	10,9	10,1	-24,1	1,777	1,762	1,621	1,579	1,504	-15,3
	12,5	12,4	11,1	10,4	9,6	-23,2	1,657	1,67	1,523	1,465	1,386	-16,4
	12,2	12,0	10,3	9,8	8,9	-27,0	1,766	1,763	1,561	1,522	1,425	-19,3
	13,7	13,1	11,5	10,2	9,6	-30,0	2,002	1,972	1,779	1,632	1,572	-21,5
	12,4	12,0	10,7	9,8	9,0	-27,5	1,847	1,833	1,679	1,583	1,488	-19,6
	17,6	18,5	15,2	14,1	13,3	-24,5	2,584	2,774	2,35	2,241	2,176	-15,9
	12,2	11,8	10,5	9,6	8,8	-27,9	1,818	1,795	1,651	1,556	1,459	-19,9
	13,7	13,3	11,4	10,5	9,6	-29,9	1,922	1,897	1,702	1,62	1,529	-20,9
	12,7	12,4	11,0	10,3	9,2	-27,6	1,745	1,728	1,567	1,514	1,392	-20,1
	9,0	9,2	8,3	7,6	7,2	-20,0	1,286	1,318	1,216	1,124	1,075	-16,4
	11,9	11,2	10,3	9,8	9,0	-24,4	1,714	1,653	1,565	1,518	1,436	-16,4
	11,9	11,7	10,3	9,7	8,7	-26,9	1,776	1,776	1,608	1,562	1,442	-18,7
	11,0	11,1	9,5	9,3	8,4	-23,6	1,741	1,796	1,57	1,573	1,473	-15,5
	13,6	13,8	12,5	11,9	10,9	-19,9	1,591	1,634	1,5	1,466	1,396	-12,6

* [17, 18]

6.

(10) *

	2016	2017	2018	2019	2020	%
	17	18	14	9	19	+11,7
-	16	41	55	36	35	+118,7
	-12	-16	-31	-21	-12	0
	-102	-81	-112	-111	-94	+7,9
	-68	-56	-69	-62	-26	+62,8
	23	-73	-53	-89	18	-21,7
	-72	-56	-70	-61	-28	+61,1
	-17	-15	-31	-38	-18	-5,8
	82	101	99	95	129	+57,3
	68	121	171	239	204	+200,0
	-57	-57	-46	-59	-65	-14,0
	7	6	-31	-32	14	+100
	-1	3	-9	-29	28	-
-	49	85	121	52	27	-44,9

* [17, 18]

5

7

2.

— 0,5 %

— 86,2 %,

66,4 %,

(55 %) .

2020

63,8 %:

72 %

57,2 %

, 64 %

199

- 2021 - 2

7.

(. .) *

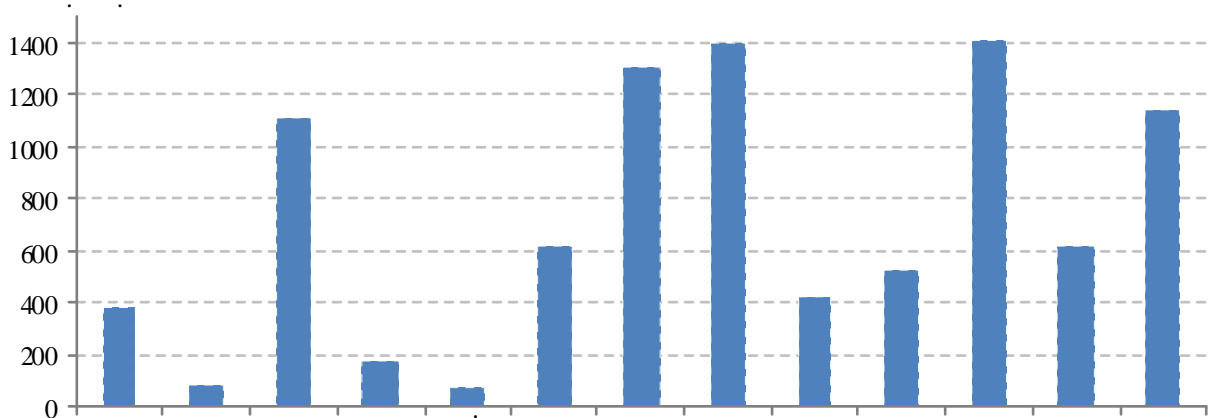
	2016 .	2017 .	2018 .	2019 .	2020 .	%
	72424,9	72065,2	71842,7	71561,7	71064,5	-2
-	7296,8	7251,1	7161,5	7080,4	7065,3	-3
	284,0	283,6	274,8	269,8	266,3	-6
	437,7	421,8	409,9	408,9	401,0	-8
, :	558,4	547,5	544,6	530,5	510,4	-7
	33,3	33,2	32,7	31,8	31,3	-6
	525,1	514,4	511,9	498,7	479,1	-9
	554,1	556,6	540,6	530,3	520,6	-6
	478,2	476,9	477,3	479,9	478,9	+0,1
	842,1	820,2	790,9	778,4	783,8	-7
	383,2	379,8	367,4	363,9	362,3	-5
	298,7	294,0	288,8	284,4	278,1	-7
	295,6	291,2	280,3	282,7	281,7	-5
-	3164,8	3179,4	3186,9	3151,6	3182,2	+0,5

* [17, 18]

57 %

2.

2



2020 . 2.

[17, 18]

2016-

200

-2021- 2

8.

8.

(%

)*

	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
		96,4	95,5	99,8	101,1	101,7	+5,5	91,0	100,8	102,9	108,5	104,8
	96,7	98,3	100,9	102,8	100,7	+4,1	91,7	101,2	104,1	109,0	104,1	+13,5
	97,9	94,9	100,7	102,3	100,8	+2,9	91,4	101,1	100,8	111,1	104,5	+14,3
	90,9	94,7	97,5	100,7	97,4	+7,1	89,2	99,2	101,1	107,0	100,4	+12,5
	95,1	92,9	98,9	102,0	100,1	+5,2	92,7	99,4	102,0	110,6	103,8	+11,9
	94,9	90,8	100,9	105,9	99,8	+5,1	94,4	92,0	101,6	110,0	102,7	+8,7
	95,1	93,0	98,7	101,7	100,2	+5,3	92,4	100,0	102,5	110,7	104,0	+12,5
	99,3	99,2	94,2	100,6	100,4	+1,1	89,0	99,8	104,9	109,1	106,0	+19,1
	97,2	94,6	100,7	101,8	101,2	+4,1	90,8	97,1	100,4	106,3	101,7	+12,0
	102,8	104,3	101,0	104,4	100,7	-2,0	92,2	99,3	104,2	107,9	102,2	+10,8
	93,8	94,2	100,2	102,0	100,8	+7,4	92,0	99,2	101,7	108,4	104,8	13,9
	96,5	91,8	97,6	94,2	97,7	+1,2	90,8	99,0	101,4	104,0	98,0	+7,9
	92,7	95,0	101,0	98,6	101,4	+9,3	87,8	97,1	101,7	110,2	104,9	+19,4
	97,0	100,4	103,1	104,2	101,1	+4,1	92,5	103,0	105,7	109,1	104,7	+13,2

*

[17, 18]

8,

106 %

20 %

2019

97,4,

(97,7),

2017

9.

5,3 % 2020

5

37 . 917

2 . 670

81 . 41

201

9. (/)*

	2016 .	2017 .	2018 .	2019 .	2020 .	%
	30254	30865	31897	33178	35247	+16,5
-	31253	32822	34299	36163	37917	+21,4
	25859	26247	27473	29150	30854	+19,3
	31221	31725	32310	33961	35356	+13,1
, :	31285	31394	32310	33830	35693	+14,1
	72146	71350	73013	78549	81041	+12,3
	29716	29837	30707	32054	33874	+13,8
	24991	26602	25920	26982	28334	+13,6
	25510	25663	26463	27461	28905	+13,3
	25541	28524	29668	31341	32306	+26,6
	36747	37359	39273	41564	44237	+20,4
	25631	25285	25757	25292	26003	+1,5
	21524	22032	23285	23880	25524	+18,6
-	37428	39853	42338	44999	47169	+25,9

* [17, 18]

10.

10. (%)

2020 .*

	7 000	7 000-10 000	10 000-14 000	14 000-19 000	19 000-27 000	27 000-45 000	45 000-60 000	60 000
	4,1	6,1	10,1	13,1	17,9	24,6	10,1	14,0
	2,5	5,2	10	14	19,9	26,6	10	11,5
	1,8	4,7	10,1	15,1	22,0	28,4	9,6	8,3
	2,4	4,7	9,1	13,0	19,1	27,3	11,0	13,4
	2,4	4,7	9,0	12,9	19,0	27,2	11,1	13,7
	0,5	1,1	2,5	4,4	8,8	20,3	13,9	48,5
	2,1	4,6	9,3	13,6	20,1	27,9	10,7	11,7
	3,3	6,6	12,3	16,2	21,4	25,2	8,1	6,9
	3,2	6,4	12,0	16,0	21,2	25,5	8,3	7,4
	2,2	4,9	9,9	14,3	20,7	27,8	10,1	10,1
	0,4	1,5	4,3	8,5	16,7	31,8	15,6	21,2
	3,6	7,4	13,6	17,7	22,2	23,9	6,7	4,9
	4,5	8,2	14,2	17,5	21,4	22,8	6,5	4,9
-	1,5	3,0	6,2	9,5	15,5	26,6	13,4	24,3

* [17, 18]

10 . 609 / , 2020 , 7,7 %
 , 24 % ,
 , : ,
 , 60 / , 4,9 %
 (. 11).

202

II.
(%) *

	2016 .	2017 .	2018 .	2019 .	2020 .	%
	16,2	16,7	16,5	15,6	15,7	-3,1
	15,6	16,1	15,7	14,9	15,5	-0,6
, :	16,5	15,2	14,3	13,5	13,6	-17,6
	9,4	10,1	10,6	9,7	9,4	0
-	16,2	14,9	13,9	12,5	12,7	-21,6
	14,5	13,8	13,9	13,6	12,9	-11,0
	13,6	14,1	13,8	13,7	13,6	0
	10,3	9,7	9,0	8,4	8,8	-14,6
	12,7	12,0	11,3	9,9	10,6	-16,5
	13,9	14,8	13,9	13,8	13,9	0
	19,0	19,0	17,7	17,0	16,2	-14,7
-	8,5	8,3	7,3	6,6	6,5	-23,5

* [17, 18]

2020- 11,5 %
15 %
12.

12. (. / .) *

	2016 .	2017 .	2018 .	2019 .	2020 .	%
	23368	23912	25229	26780	28470	+21,9
-	24889	25756	27139	28861	30609	+23,3
	19843	20662	21934	23733	25737	+29,8
	22006	21645	21877	23220	24639	+11,8
	23698	24566	25620	27662	29187	+23,3
	27705	27782	29232	30516	31772	+14,4
.	23545	24441	25478	27549	29084	+23,4
	16826	17475	18101	19929	21020	+25,0
	20030	20648	21158	22834	23736	+18,5
	20263	21462	22729	24285	25835	+27,7
	27113	27469	28744	30699	32510	+19,9
	21731	21541	22106	22013	23175	+6,4
	17974	17737	19140	20033	21786	+21,2
-	31483	32808	34845	36774	38973	+23,8

* [17, 18]

12,
— 2 . / .
(. 13),
(. 14),
(. 15).

13.
)*

(%)

	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
	112,9	105,4	102,5	104,3	103,0	+28,1	110,2	104,9	104,4	103,9	103,8	+27,2
	113,1	105,1	103,1	104,1	103,0	+28,4	109,1	103,7	105,3	103,8	104,0	+25,9
	112,3	104,3	102,8	104,3	102,8	+26,5	108,9	103,5	104,5	103,0	103,5	+23,4
	113,2	104,8	102,4	105,1	103,0	+28,5	108,8	103,4	103,9	105,3	104,1	+25,5
	113,0	104,7	101,6	103,8	103,3	+26,4	111,5	102,4	103,3	106,0	105,6	+28,8
	115,4	104,7	101,7	101,8	104,1	+27,7	111,7	101,4	100,9	105,0	107,3	+26,3
	113,0	104,8	101,5	104,0	103,1	+26,4	111,7	102,6	103,5	106,1	105,2	+29,1
	112,0	105,0	102,2	103,9	102,9	+26,0	107,0	104,0	103,8	104,4	103,9	+23,1
	111,7	104,7	102,8	104,8	102,8	+26,8	113,8	105,7	106,2	104,3	103,8	+33,8
	113,3	105,7	102,7	104,0	102,9	+28,6	109,3	102,5	104,6	103,4	104,1	+23,9
	113,4	105,6	103,1	104,4	103,5	+30,0	111,7	103,5	102,4	102,5	104,2	+24,3
	112,6	105,2	102,4	104,9	102,5	+27,6	107,1	106,0	103,6	104,7	102,6	+24,0
	114,2	105,1	102,4	104,9	102,3	+28,9	112,2	103,9	103,8	105,5	104,9	+30,3
	113,2	105,2	103,7	103,9	103,0	+29,0	108,5	103,8	106,5	103,3	103,9	+26,0

* [17, 18]

2018 . 3,5 % 5

14.
(%) *)

	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
	114,0	104,6	101,1	104,7	102,6	+27,0	113,7	106,5	102,8	104,1	103,0	+30,1
	114,1	105,1	101,6	104,5	102,1	+27,4	115,0	106,3	102,9	104,1	102,8	+31,1
	114,0	103,9	101,5	105,6	102,6	+27,6	112,7	105,3	102,9	103,8	102,6	+27,3
	113,9	104,4	101,5	105,6	101,8	+27,2	115,5	106,4	102,1	104,4	103,7	+32,1
	112,5	105,4	100,9	103,2	101,9	+23,9	114,4	105,4	101,3	102,9	102,9	+26,9
	112,6	105,9	102,2	99,6	103,5	+23,8	120,8	106,2	101,7	101,8	101,7	+32,2
	112,6	105,4	100,8	103,5	101,8	+24,1	114,2	105,4	101,2	103,0	103,0	+26,8
	113,2	104,0	101,3	103,6	102,0	+24,1	114,5	106,9	102,2	103,8	103,4	+30,8
	112,4	103,4	102,1	105,3	101,6	+24,8	110,0	105,6	101,5	104,6	103,4	+25,1
	115,0	106,7	101,2	104,7	102,4	+29,0	114,5	107,2	103,1	103,5	102,3	+30,6
	113,5	104,7	102,6	106,1	103,3	+30,2	114,6	108,3	104,2	104,5	103,1	+34,7
	114,9	104,4	101,4	105,8	101,8	+28,3	113,5	105,5	102,5	104,2	103,5	+29,2
	114,3	104,1	100,4	105,1	100,0	+23,9	115,3	107,0	104,2	104,2	103,4	+34,1
	114,6	105,4	101,9	104,0	102,4	+28,3	115,8	106,1	103,2	104,3	102,6	+32,0

* [17, 18]

14,
: 2016- 14 %
2018- 1,6 % 2019-
4,5 %, 2,1 %.

204

2017-

15.

15.

(%) *

	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
	99,7	99,6	101,0	106,3	108,0	+14,6	96,8	97,0	98,4	104,1	103,8	+0,1
	98,6	105,9	102,9	105,6	107,8	+20,8	96,2	99,2	97,3	103,3	102,8	-1,2
	100,3	101,4	98,9	103,3	103,2	+7,1	102,1	99,0	100,6	101,9	100,6	+4,2
	94,4	92,8	95,4	94,6	113,9	-8,9	96,0	97,4	97,7	101,5	101,0	-6,4
	99,5	99,4	102,7	105,0	100,8	+7,6	98,5	98,3	100,2	101,9	103,1	+2,0
	—	—	—	97,6	—	—	107,2	95,6	94,7	97,0	102,5	-3,0
	99,5	99,4	102,7	107,1	100,8	+9,5	98,0	98,3	100,3	102,0	103,1	+1,7
	92,6	98,1	99,9	102,2	104,0	-3,2	96,3	95,8	98,8	101,8	102,6	-4,7
	110,7	102,8	103,0	101,6	104,1	+22,2	102,7	105,4	94,9	101,8	103,5	+8,3
	109,8	99,9	99,7	103,2	102,2	+14,8	96,4	100,3	99,4	101,5	102,0	-0,4
	—	—	—	—	—	—	92,3	100,5	93,3	108,4	101,8	-3,7
	88,2	102,1	100,1	108,6	102,0	+1,0	99,9	94,9	97,5	104,2	100,5	-3,0
	99,5	99,5	99,2	101,6	100,6	+0,4	85,8	96,7	97,1	99,2	103,8	-17,4
	97,9	108,0	103,7	106,5	109,3	+25,4	104,6	99,4	100,1	106,5	104,2	+14,8

* [17, 18]

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	2016	2017	2018	2019	2020	%
	24,4	24,9	25,2	25,8	26,3	+7,7
	25,7	26,3	27,0	27,5	28,1	+9,3
	25,8	26,0	26,2	26,9	27,3	+5,8
	26,7	27,1	27,9	28,7	28,6	+7,1
	26,6	27,0	27,5	28,0	28,4	+6,7
	23,7	24,7	25,0	25,2	25,2	+6,3
	26,7	27,1	27,6	28,2	28,5	+6,7
	28,5	29,1	29,6	30,2	31,1	+9,1
	26,7	27,5	28,1	28,2	28,9	+8,2
	25,7	27,1	28,4	29,0	29,7	+15
	25,1	25,1	25,3	25,4	25,5	+1,5
	29,9	30,6	31,2	31,9	32,6	+9,0
	29,4	29,8	30,4	31,1	31,7	+7,8
	23,6	24,3	24,9	25,4	26,2	+11

* [17, 18]

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	84,2	79,4	87,1	71,5	66,8
	84,1	81,6	84,4	76,2	59,8
	77,7	76,2	77,2	68,2	38,8
	78,8	73,4	81,9	67,4	48,6
	64,8	61,8	65,5	56,1	52,1
	72,8	66,9	95,4	53,0	73,3
	64,5	61,6	64,5	56,2	51,4
	67,6	62,5	68,1	59,0	73,7
	96,6	94,4	94,3	86,1	96,9
	78,1	74,1	77,3	69,0	59,2
	96,2	96,1	96,3	95,2	30,8
	64,3	57,3	65,5	48,9	85,7
	61,9	58,7	69,9	49,0	75,1
	98,3	97,9	98,0	93,5	53,2

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[17, 18]

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	%						%					
	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
	9,5	10,1	9,7	9,6	9,4	-1,1	36,1	36,9	35,9	34,6	33,5	-7,2
	9,2	10,0	9,9	10,6	10,3	+12	31,6	35,3	35,5	35,2	34,4	+8,8
	10,5	11,1	11,8	11,6	10,1	-3,8	39,2	43,3	47,6	49,2	46,3	+18
	13,3	14,2	13,2	13,0	12,8	-3,8	43,8	48,9	44,5	45,5	45,5	+3,8
	8,7	9,5	8,8	9,1	8,9	+2,2	36,0	38,4	34,7	34,0	32,1	-11
	10,3	12,1	12,7	11,7	10,1	-2,0	37,1	38,6	35,7	36,2	37,0	-0,3
	8,6	9,4	8,6	9,0	8,8	+2,3	36,0	38,3	34,7	33,9	31,8	-11
	11,1	10,9	10,5	10,0	11,2	+0,9	42,8	43,3	40,0	39,4	39,6	-7,5
	8,0	9,4	9,5	9,1	8,5	+6,2	34,3	45,4	41,5	40,6	40,3	+17
	12,3	12,6	11,5	12,8	11,6	-5,7	40,4	42,0	41,2	42,4	41,5	+2,7
	11,3	11,8	11,2	11,7	13,0	+15	38,2	40,6	36,8	38,0	38,0	-0,6
	9,5	9,7	11,1	12,8	12,2	+28	42,6	42,0	40,4	45,2	39,3	-7,8
	10,1	9,6	9,4	10,4	10,1	0	41,2	42,6	41,1	41,7	41,7	+1,2
	7,5	8,7	8,9	10,0	9,5	+26	24,1	28,5	30,8	29,9	29,4	+21

* [17, 18]

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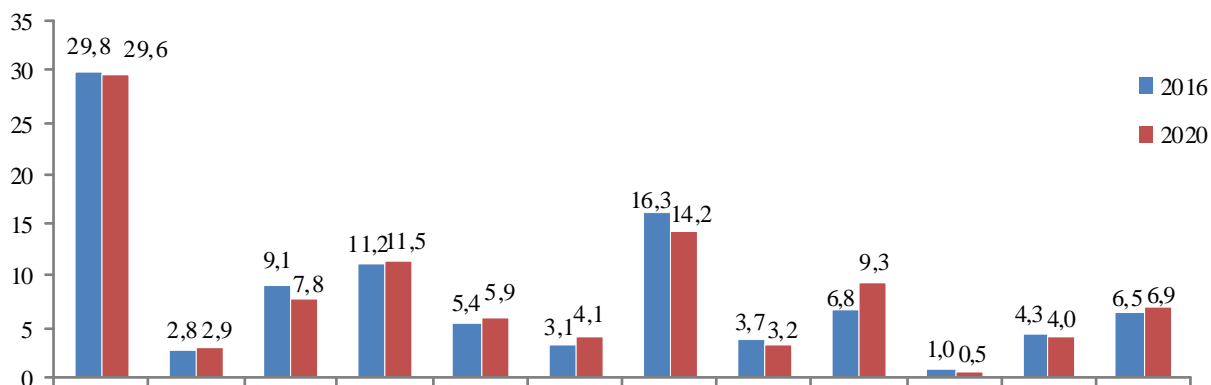
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	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
	74	75	76	76	76	+2,7	267	265	263	261	262	-1,8
	71	71	72	72	71	0	230	229	217	218	217	-5,6
	80	81	81	82	83	+3,7	262	260	260	255	245	-6,4
	64	64	64	64	64	0	171	176	176	184	194	+13,4
	72	74	72	74	77	+6,9	222	220	221	230	236	+6,3
	88	88	89	87	87	-1,1	226	226	224	225	221	-2,2
	78	78	78	78	80	+2,5	288	289	287	279	279	-3,1
	76	76	77	77	77	+1,3	243	233	230	231	230	-5,3
	75	75	75	75	76	+1,3	229	231	232	230	233	+1,7
	86	90	93	94	104	+20,9	276	276	271	277	281	+1,8
	70	72	73	73	73	+4,2	312	308	305	298	297	-4,8

* [17, 18]

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	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
	77	76	77	75	75	-2,6	91	91	92	97	94	+3,2
	70	73	75	79	76	+8,5	80	78	87	91	91	+13,7
	47	45	50	51	48	+2,1	93	98	94	96	91	-2,1
	67	64	61	63	62	-7,4	80	84	80	84	85	+6,2
	87	91	88	80	91	+4,6	101	103	101	110	102	+1,0
	114	108	107	107	96	-15,8	108	107	105	110	106	-1,8
	91	87	88	87	88	-3,3	96	94	101	124	108	+12,5
	66	67	69	69	69	+4,5	100	100	101	102	102	+2,0
	123	122	116	117	118	-4,0	110	112	109	111	113	+2,7
	79	85	89	90	93	+17,7	88	86	90	93	92	+4,5
	68	67	69	65	64	-5,9	84	84	84	84	85	+1,2

* [17, 18]

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	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
	289	293	294	297	298	+3,1	38	38	38	38	38	0
	245	246	248	250	247	+0,8	42	42	43	42	43	+2,3
	273	285	285	284	286	+4,7	35	35	36	34	33	-5,7
	240	245	243	243	247	+2,9	38	40	39	39	40	+5,2
	316	326	320	320	324	+2,5	40	40	42	40	41	+2,5
	284	278	281	288	287	+1,0	44	45	45	45	45	+2,2
	290	296	303	302	307	+5,8	39	40	39	39	39	0
	208	211	207	207	208	0	34	34	34	34	34	0
	267	272	273	275	270	+1,1	40	41	39	39	39	-2,5
	234	235	231	233	237	+1,2	36	35	36	37	37	+2,7
	323	327	329	333	332	+2,7	37	37	37	37	37	0

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	2016	2017	2018	2019	2020	%	2016	2017	2018	2019	2020	%
	12,0	12,0	12,1	11,8	11,9	-0,8	99	100	100	98	99	0
	12,2	11,8	11,7	11,6	11,7	-4,1	118	119	121	121	121	+2,5
	13,0	12,2	12,2	11,8	11,5	-11,5	110	110	108	105	101	-8,2
	13,0	13,4	13,4	13,0	13,1	+0,7	106	107	105	105	106	0
	12,4	12,6	12,8	12,4	12,8	+3,2	108	109	110	108	108	0
	13,5	13,8	14,0	14,1	14,3	+5,9	107	106	106	107	108	+0,9
	11,8	11,0	10,7	10,2	10,5	-11,0	113	114	114	114	114	+0,8
	13,9	13,8	13,6	13,7	13,7	-1,4	84	83	82	82	82	-2,4
	13,8	14,7	14,8	14,7	14,7	+6,5	113	112	112	112	113	0
	11,3	11,6	11,6	11,5	11,1	-1,7	96	95	97	97	96	0
	10,9	11,0	11,2	11,1	11,2	+2,7	87	88	88	84	86	-1,1

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CONCEPTUAL APPROACHES TO THE INTERPRETATION OF THE EFFECTIVENESS OF REGIONAL ECONOMIC POLICY

The persisting interregional imbalances in the level of socio-economic development of the country's regions and the absence of a unified state regulatory framework (specifying the goals, objectives, mechanisms and instruments of regional development) «revives» the question of interpreting the term «regional policy» itself. In such conditions, the assessment of the effectiveness of regional economic policy (REP) becomes not only dependent on the subjective interests of researchers, but also multivariate according to the applied methodological approaches. However, outside the context of a clear positioning of the content of basic terms in a given object-subject area, it becomes unlikely that a reasonable adjustment of the applied measures to optimize the socio-economic development of the region becomes.

The article examines the factors that significantly affect the spatial development of the economy of the country's regions. An overview analysis of conceptual approaches to the interpretation of the sources of economic growth is carried out. The specific features of macro- and micro-approaches to assessing the effectiveness of measures to support regions are characterized and a subjective model of the «pyramid» of regional development factors is presented. On the basis of the author's interpretation of the term «efficiency of regional economic policy», general conclusions are presented on the dynamics of the emerging research mainstream in domestic publications and in the context of the effectiveness of tools for implementing the selected REU model. The alternative points of view on the feasibility of using specific indicators for assessing regional economic policy, proposed by domestic and foreign researchers, are presented. Taking into account the key problems in the changing geo-economic dynamics, a primary review of two basic approaches to the study of the specifics of the problems of the country's regions is carried out.

Keywords: regional economic policy, effectiveness of regional policy, socio-economic development of the region, paradigms of regional policy.

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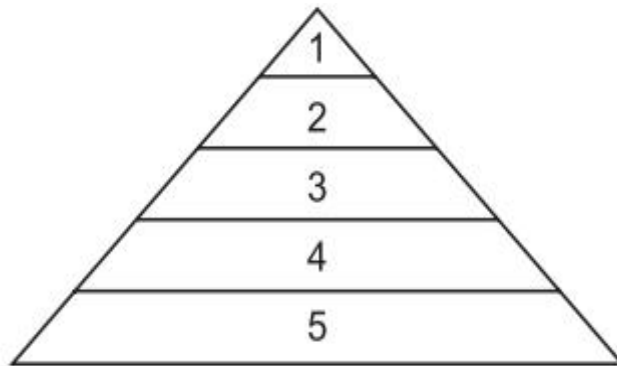
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**ACCOUNTING POLICY AS A KEY FACTOR PROMOTING THE IMPLEMENTATION
OF AN EFFECTIVE BUSINESS STRATEGY OF A BUSINESS ENTITY**

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Over the past decades, the world has changed, business conditions have changed, but Russian business can be considered very, very young. No matter how much one wants and no matter what date is considered the year of birth, it is customary to consider one thousand nine hundred and eighty-six, when the law on cooperation in the USSR was adopted, it is only a little over 30 years old.

Childhood and adolescence cannot be said to have been cloudless and happy. This difficult time since the late 80s and 90s, many remember not without goosebumps.

Business in Russia has not yet entered the age of maturity, but it should be noted that it has achieved a lot — large and medium-sized companies have become respected players, competitors in the world market, and the market itself has become an integral part of Russian life.

The pioneers of new ways of Russian business, no matter what ways they acted, and no matter what the «image of morality» was, of course, many leaders of organizations have become, people are bright, smart, cunning and strong.

Accounting policy for accounting and tax purposes has always been the main one and is one of the most important documents that allows an organization to defend itself against government agencies responsible for compliance with the law.

The economic value of the accounting policy of the organization approaches to ensuring the formation and reflection in the accounting of the best financial results of its activities.

Today, market relations have changed, approaches to organizing and maintaining accounting and tax accounting — from the chain regulation of the accounting process by the state in the past, a transition has been made to a judicious combination of state regulation and the freedom of organizations in the organization of accounting and tax accounting.

In the 21st century, in 2021, the state grants broad rights to organizations, independently organizes accounting and tax accounting, namely: choose the forms and methods of accounting and accounting, processing technology for accounting information, develops a system of on-farm accounting, develops a document flow schedule. This choice is carried out through the regulatory framework when drawing up the accounting policy of the organization. The legal framework changes every year ... the rules of accounting (PBU) are replaced by new federal accounting standards (FSBU), which are more complicated than the previous ones, accounting rules, federal standards.

Keywords: accounting policy, market relations, organization of accounting and tax accounting, Russian business, economic value, government agencies, methods of accounting and accounting, financial control.

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**FINANCIAL PROVISION OF THE INNOVATIVE ENERGY DEVELOPMENT
IN THE REPUBLIC OF CRIMEA**

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