

336.7

Pavlov Anton Alekseevich,
applicant,
Market Economy Institute Russian Academy of Science,
Moscow, Russian Federation.

MODERN FINTECH IN THE RUSSIAN BANKING SECTOR

The purpose of the article: to explore the trends and patterns of changes taking place in the Russian financial sector in general and in the banking sector in particular, to show the significance and role of modern fintech in the development of domestic and foreign markets. Results: the article presents a description of modern fintech in terms of its innovative, organizational and functional content. The advantages and limitations of using modern fintech in the Russian banking sector are shown. Conclusions: in the conditions after February 2022, Russian fintech companies began to show a trend towards a reduction in business and innovation activity, however, Russian fintech companies did not completely exit the domestic market. It is expected that in 2024-2025 the Russian economy will again objectively observe trends towards sustainable growth, therefore, by adapting now to the changed conditions and using modern fintech, Russian banks can gain long-term competitive advantages, including from direct cooperation with fintech companies

Keywords: banking, fintech, risks, money management, innovation, finance, digitalization.

2022 / -
« »), (« »), « - ») -
[1, 2]. 2022 ,
, , , , , , -
, (-
) , [3, 4]. , -

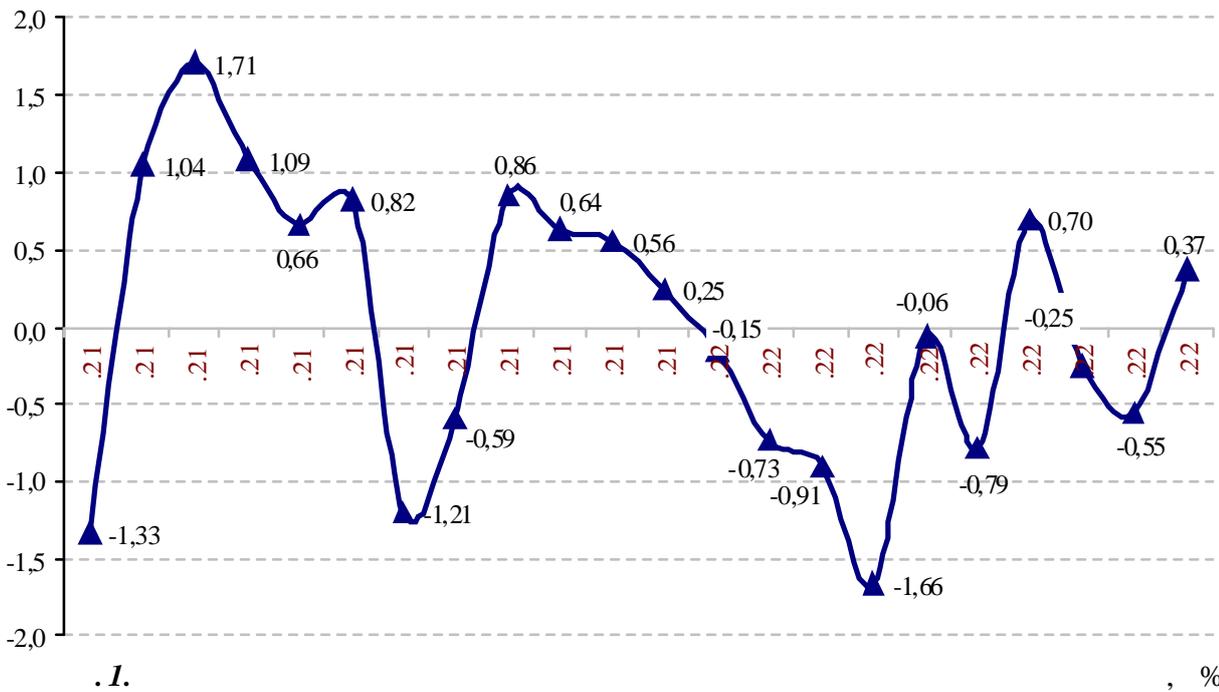
2022 ()

:1)

2)

COVID-19, 2022

(.1).



(.1.) [5] , %

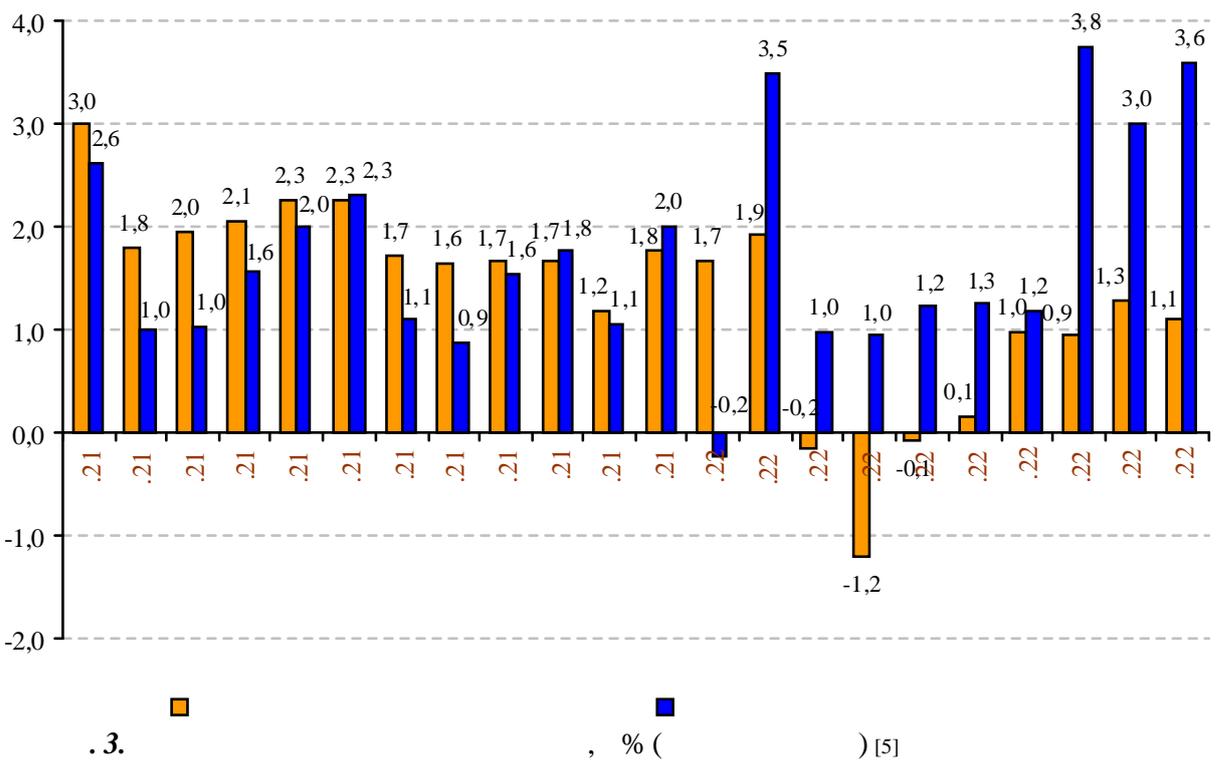
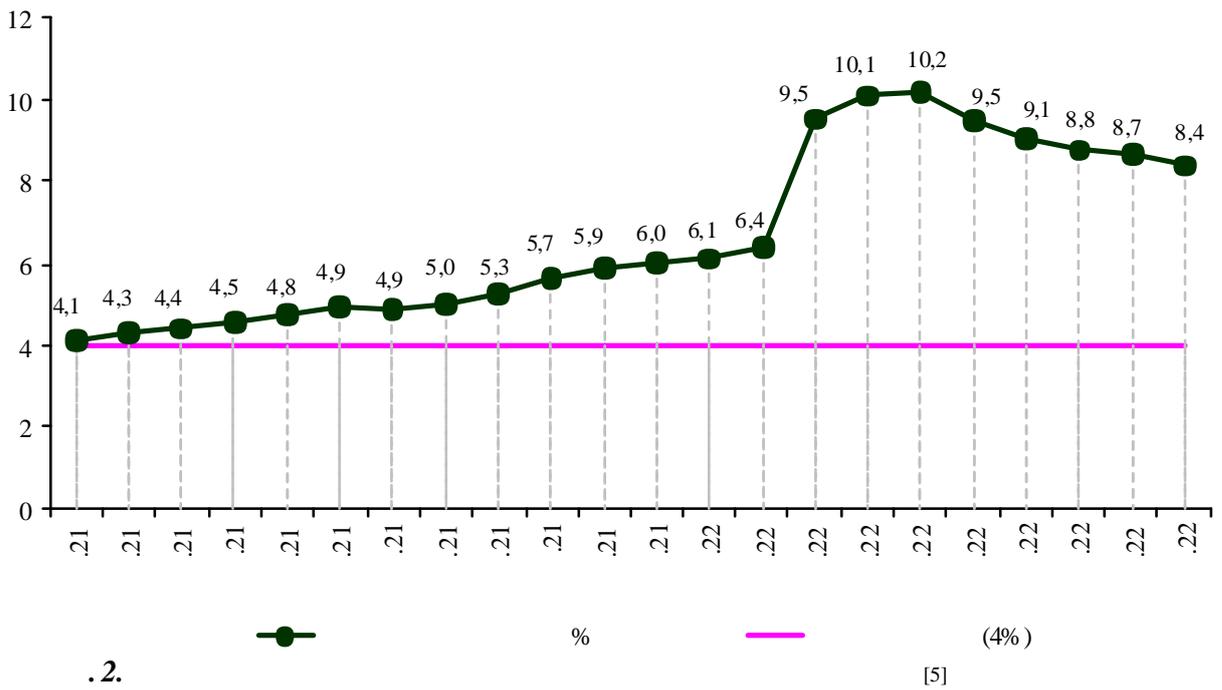
(.2).

2022

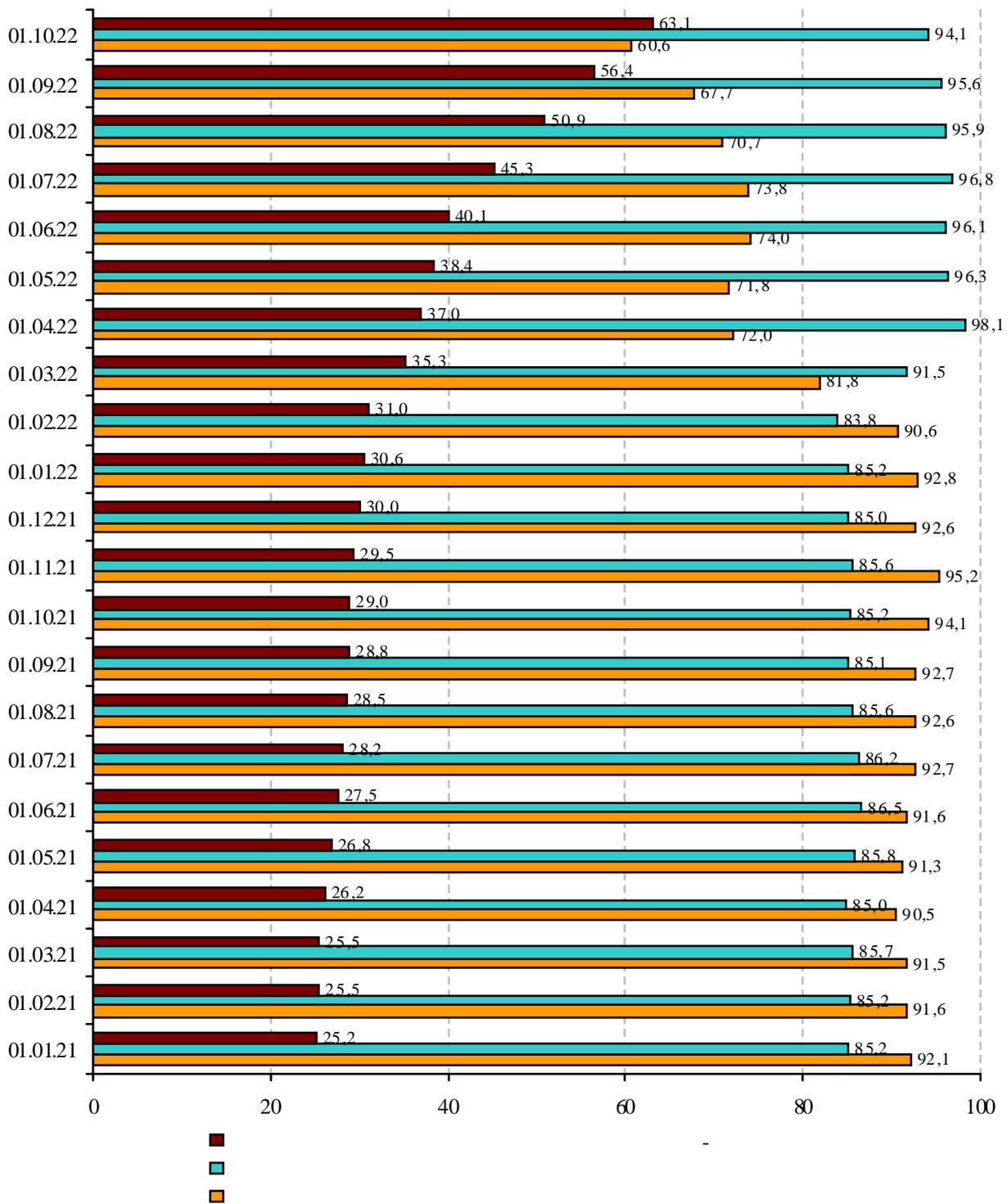
2022

), 2022 (.3).

2014



4. (01.01.2021) 25
 63 (01.10.2022), ... 2.5
 (01.01.2021 01.10.2022), 92 61
 59 34%



.4.

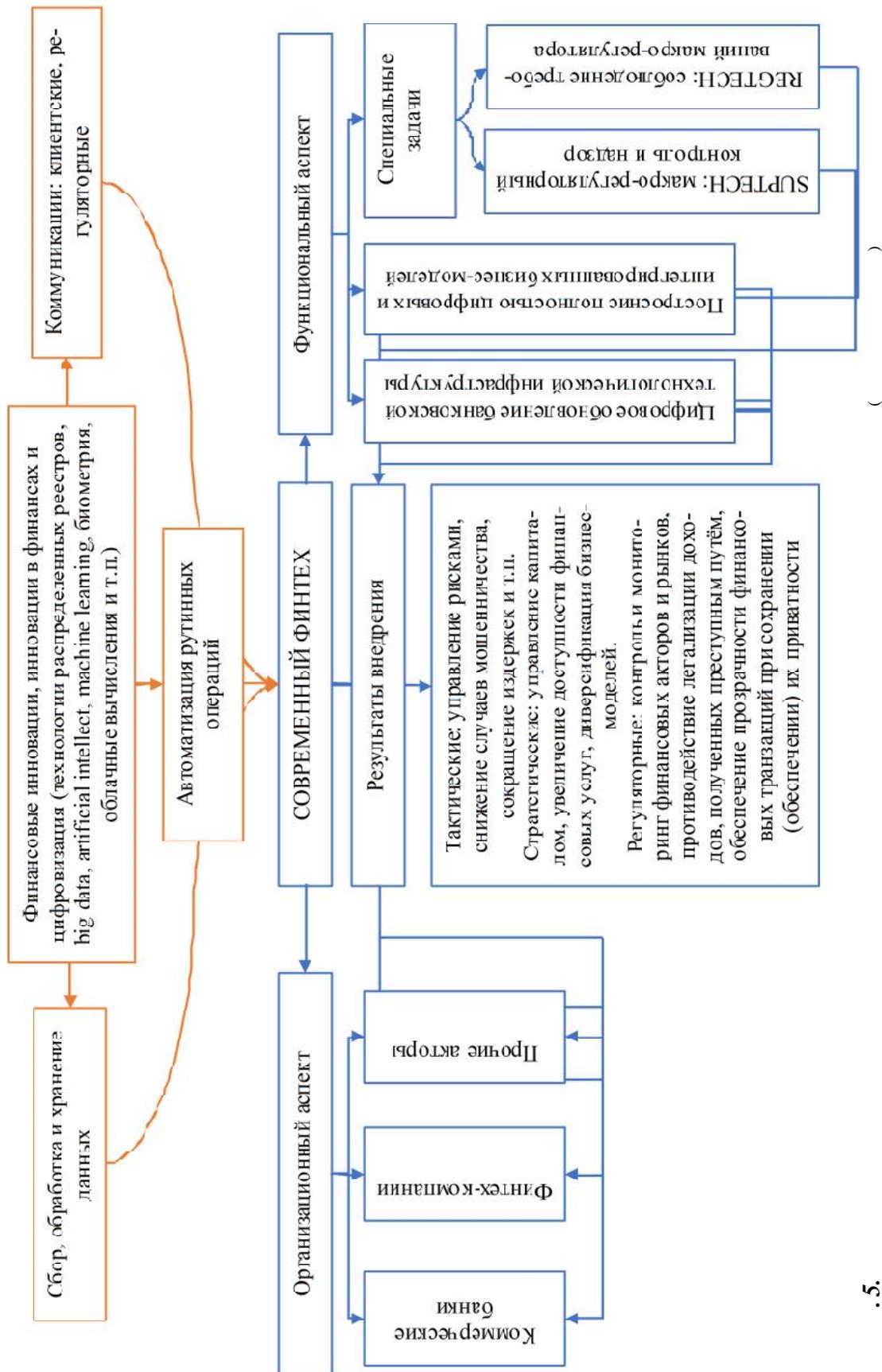
[5]

2022

60

- , 55-56%
 2022 — 73%. 2022 61%,
 () ()
 :
 1) — [6];
 2) — « [7];
 3) — [8].
 61

() , — -
 1) , — , ;
 2) (,) ;
 3) , -
 ; -
 4) () - -
 , , 2021 - -
 , , - -
 , - 2022 -
 , - 2021 -
 - -
 , - -
 (,), -
 () , -
 , 5. -
 2023 , -
 , 2024-2025 ,
 [10-11] , -
 - 2024-2025 -
 , - -
 - -



.5.

1. Rossiyskiye banki: finansovyye itogi 2021 goda [Elektronnyy resurs]. — Rezhim dostupa: Finversia 14.02.2022 (01.12.2022).
2. Isaeva E.A. Analysis of the Fintech segment in the Russian financial services market / E.A. Isaeva et al. // Big Data in the GovTech System. Springer, Cham, 2022. — PP. 81–92.
3. Dzhurayev A.D. Ekonomicheskiye sanktsii 2022 goda v otnoshenii Rossii: prinyatyie resheniya, posledstviya i perspektivy / A.D. Dzhurayev, V.D. Sklyar, P.S. Yankovskiy // Ekonomika i biznes: teoriya i praktika. — 2022. — .6-1. — S. 133–136.
4. Krylova L.V. Structural Changes in the Russian Banking System: Directions and Evaluation / L.V. Krylova et al. // Studies on Russian Economic Development. — 2022. — Vol. 33. No 1. — PP. 100–106.
5. Legowo M.B. Fintech and bank: Past, present, and future / M.B. Legowo, S. Subanidja, F.A. Sorongan // Journal Teknik Komputer AMIK BSI. — 2021. — Vol. 7. No 1. — PP. 94–99.
6. Varma P. Thematic Analysis of Financial Technology (Fintech) Influence on the Banking Industry / P. Varma et al. // Risks. — 2022. — Vol. 10. No 10. — P. 186.
7. Legowo M.B. Fintech and bank: Past, present, and future / M.B. Legowo, S. Subanidja, F.A. Sorongan // Journal Teknik Komputer AMIK BSI. — 2021. — Vol. 7. No 1. — PP. 94–99.
8. Varma P. Thematic Analysis of Financial Technology (Fintech) Influence on the Banking Industry / P. Varma et al. // Risks. — 2022. — Vol. 10. No 10. — P. 186.
9. Legowo M.B. Fintech and bank: Past, present, and future / M.B. Legowo, S. Subanidja, F.A. Sorongan // Journal Teknik Komputer AMIK BSI. — 2021. — Vol. 7. No 1. — PP. 94–99.
10. Rossiyskiye banki: finansovyye itogi 2021 goda [Elektronnyy resurs]. — Rezhim dostupa: cbr.ru (01.12.2022).
11. Dzhurayev A.D. Ekonomicheskiye sanktsii 2022 goda v otnoshenii Rossii: prinyatyie resheniya, posledstviya i perspektivy / A.D. Dzhurayev, V.D. Sklyar, P.S. Yankovskiy // Ekonomika i biznes: teoriya i praktika. — 2022. — .6-1. — S. 133–136.

SPISOK LITERATURY

1. Rossiyskiye banki: finansovyye itogi 2021 goda [Elektronnyy resurs]. — Rezhim dostupa: Finversia 14.02.2022 (data obrashcheniya 01.12.2022).
2. Isaeva E.A. Analysis of the Fintech segment in the Russian financial services market / E.A. Isaeva et al. // Big Data in the GovTech System. Springer, Cham, 2022. — PP. 81–92.
3. Dzhurayev A.D. Ekonomicheskiye sanktsii 2022 goda v otnoshenii Rossii: prinyatyie resheniya, posledstviya i perspektivy / A.D. Dzhurayev, V.D. Sklyar, P.S. Yankovskiy // Ekonomika i biznes: teoriya i praktika. — 2022. — .6-1. — S. 133–136.

-
4. Krylova L.V. Structural Changes in the Russian Banking System: Directions and Evaluation / L.V. Krylova et al. // *Studies on Russian Economic Development*. — 2022. — Vol. 33. No 1. — PP. 100–106.
5. Makroekonomicheskiye issledovaniya 2022 goda [Elektronnyy resurs] / Bank Rossii. — Rezhim dostupa: cbr.ru (data obrashcheniya 01.12.2022).
6. Poddubnaya M.N. Osobennosti i faktory razvitiya sistemy fintekh / M.N. Poddubnaya, Ye.YA. Volkov // *Mezhdunarodnyy zhurnal gumanitarnykh i yestestvennykh nauk*. — 2021. — . 2-1. — S. 202–205.
7. Aleshina A.V. Fintekh (Fintech) i novyye voprosy regulirovaniya / A.V. Aleshina, K.S. Mikhaylov, A.P. Padalko // *Finansovyye rynki i banki*. — 2021. — 4. — S. 112–119.
8. Varma P. Thematic Analysis of Financial Technology (Fintech) Influence on the Banking Industry / P. Varma et al. // *Risks*. — 2022. — Vol. 10. No 10. — P. 186.
9. Legowo M.B. Fintech and bank: Past, present, and future / M.B. Legowo, S. Subanidja, F.A. Sorongan // *Journal Teknik Komputer AMIK BSI*. — 2021. — Vol. 7. No 1. — PP. 94–99.
10. Osnovnyye napravleniya yedinoy gosudarstvennoy denezhno-kreditnoy politiki na 2023 god i na period 2024 i 2025 godov [Elektronnyy resurs] / Bank Rossii. — Rezhim dostupa: cbr.ru (data obrashcheniya 01.12.2022).
11. Lyasnikov N.V. Modernizatsiya innovatsionnoy ekonomiki v kontekste formirovaniya i razvitiya venchurnogo rynka / N.V. Lyasnikov, M.N. Dudin // *Obshchestvennyye nauki*. — 2011. — 1. — S. 278–285.

15 2022

19 2022