

Kravchenko Larisa Anatolyevna,
Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Economic Theory,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Troyan Irina Anatolyevna,
Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Economic Theory,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Liu Xiaoyin,
Ph.D. in Economics, Associate professor,
The Deputy Director, Institute of Management and Customs,
Shanghai Customs University,
Shanghai, People's Republic of China.

EXPERIMENTAL LEGAL REGIME: CONTENT AND MAIN TASKS IN THE FIELD OF FINANCIAL TECHNOLOGIES

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The article defined the content of the experimental legal regime (hereinafter referred to as the ELR). The authors emphasized that the scientific understanding of the content of the ELR can only be complete when considering it as a structural element of the entire economic mechanism. This mechanism has evolved in conjunction with market self-regulation, adequately responds to changes in the economic environment through the use of more advanced tools of influence, rational choice of priorities and goals in each specific historical period of development of the national economy. The areas of development, testing and implementation of digital innovations where the ELR can be established were considered. Foreign experience in using «regulatory sandboxes» as a management tool aimed at creating an environment favorable for obtaining and implementing digital innovations and developing the financial sector was analyzed. The positions of government institutions and the business community regarding the practice of implementing experimental legal regimes were outlined. The areas of development, testing and implementation of financial technologies where the ELR can be established were noted. The possibility of using the ELR was substantiated and those already operating in the financial sector of the economy were considered. The features, principles, shortcomings and risks of the experimental legal regime as a regulatory mechanism in the field of digital innovations were also highlighted. The need to improve and increase the efficiency of the EPR was emphasized, and the main tasks of the EPR in the field of financial technologies as a new instrument of public administration were outlined.

Keywords: experimental legal regime, financial sector, financial technology, digital innovations, public administration.

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