

ISSN 2312-5330



:

,

2024 3 (68)



2024

:
 (5.2.4; 08.00.10), -
 « » ().
 :
 (5.2.4; 08.00.10), -
 « » ().
 :
 08.00.05), (. . . . (5.2.3; (. . . . (5.2.1;)
 08.00.01), (. . . . (5.2.3; (. . . . (5.2.3;)
 08.00.05), (. . . . (5.2.3; (. . . . (5.2.3;)
 08.00.05), (. . . . (5.2.3; (. . . . (5.2.4;)
 08.00.10), (. . . . (5.2.4; (. . . . (5.2.4; 08.00.10), (. . . . (5.2.4; 08.00.10),)
 « » (. . . . (5.2.4; 08.00.10), (. . . . (5.2.4; 08.00.10),)
 08.00.10), « » (. . . . (5.2.4; 08.00.10), (. . . . (5.2.4; 08.00.10),)
 (. . . . (5.2.4; 08.00.10), (. . . . (5.2.4; 08.00.10),)
 08.00.14), (. . . . (5.2.5; 08.00.14), (. . . . (5.2.5; 08.00.14),)
 08.00.12), « » (. . . . (5.2.3; 08.00.12), (. . . . (5.2.3; 08.00.12),)
 (. . . . (5.2.3; 08.00.12), (. . . . (5.2.3; 08.00.12),)
 08.00.12), « » (. . . . (5.2.3; 08.00.12), (. . . . (5.2.3; 08.00.12),)
 (. . . . (5.2.3; 08.00.12), (. . . . (5.2.3; 08.00.12),)
 :
 (. . . . (5.2.3; 08.00.05), (. . . . (5.2.3; 08.00.05),)

3(68) 2024

2008

:
 « » :
 295007, ,4 ,
 (77-61834 18 2015 ,
 ,)
 , ()
 , -
 , 23 2017 ,
 — 5.2
 (5.2.4)
 :
 295007, ,4 ,
 , .222.
 (+7-978-828-56-19)
 (+7-978-907-73-88)
 e-mail : nvfbi2015@mail.ru

« »
 (12 20.12.2024)
ISSN 2312-5330

• •	.....	5
• •,	-	
:	.....	17
• •	.....	34
• •,	-	
• •,	.....	44
• •	-	
.....	.....	55
• •,	• •	,
.....	.....	66
• •	-	
.....	.....	80
• •	,	
		93
• •,	• •,	• •
-	«	»
.....	.....	106
• •	-	
.....	.....	116
• •	-	
.....	.....	128
• •	-	
.....	.....	141
• •	.....	152
• •	-	
.....	.....	163
• •	:	
.....	.....	175
• •,	• •,	• •
	:	
.....	.....	184
• •,	• •,	• •
	-	
.....	.....	196
• •,	• •	
.....	.....	215

CONTENTS

FINANCE

Apatova N.V. Resources and reserves the Crimea Republic budget of development.....	5
Vorobyova E.I., Blazhevich O.G. State financial strategy of the Russian Federation: theoretical aspects and implementation practice.....	17
Bugaeva T.N. Quality control and effectiveness assessment of state programs.....	34

TAXES

Voroshilo V.V., Plaksa Yu.V., Shalneva V.V. Features of regional taxation of the Republic of Crimea and its use in investment activities.....	44
--	----

MONEY, CREDIT, BANKS

Boychenko O.V. Cyber security risk management system of credit and financial organizations..	55
Bondar A.P., Shumelyak I.A. Status, problems and prospects for development of mortgage lending in the Russian Federation.....	66
Gorda O.S. Global inflation as a factor of instability in the development of the international business environment.....	80
Smirnova E.A. Modern technologies shaping the global digital economy.....	93

INVESTMENTS

Burkaltseva D.D., Shuraeva E.V., Ulina S.L. Investments in healthcare: socioeconomic efficiency of development of the Healthnet market based on the BRICS Health Coalition.....	106
Bondarenko D.V. Choice of a model for assessing the investment attractiveness of enterprises..	116
Sivash O.S. Innovation-and-investment process as an integration basis for investment development of the region.....	128

ECONOMICS AND MANAGEMENT OF BUSINESS ENTITIES

Tsvetkova I.I. The impact of the manager's conflictological competence on the economic security of the enterprise.....	141
---	-----

ECONOMICS AND MANAGEMENT OF NATIONAL ECONOMY

Vernikov V.A. Prospects for leasing development in Russia.....	152
Gorda A.S. The USA and China trade and economic war in the global system of international trade.....	163
Kalafatov E.A. Innovations in financing agricultural enterprises: the path to sustainable development.....	175
Kravchenko L.A., Troyan I.A., Liu X. Experimental legal regime: content and main tasks in the field of financial technologies.....	184

ECONOMICS AND MANAGEMENT OF REGIONAL ECONOMY

Borsch L.M., Gerasimova S.V., Zharova A.R. Combination of intensive and systemic comprehensive approaches in the analysis of regional innovation activity.....	196
Vysochina M.V., Fokina N.A. Using a process approach in investment and construction activities...	215

«
»

Apatova Nataliya Vladimirovna,
Doctor in Economics and Pedagogical Sciences, Professor,
Head of Business Economics and Mathematics Modelling Department,
Institute of Physics and Technology,
V. I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

RESOURCES AND RESERVES THE CRIMEA REPUBLIC BUDGET OF DEVELOPMENT

72

2022

The subsidized nature of the budget of most regions of Russia requires the activation of the activities of regional and local government management to search for opportunities to increase their own incomes and participate in solving problems of socio-economic development. Each region has its own resources to fill the budget, primarily with tax and non-tax revenues, but also receives subsidies from inter-budget transfers, which declining in recent years.

The article deals with inter-budgetary relations, which are a source of resources of the regional budget, possible reserves of regional budgets, which allowing form a development budget and independently manage the funds received. The main attention paid to the development budget of the Republic of Crimea, which shows how the new region of the Russian Federation is achieving financial stability and independence.

The author reveals that inter-budgetary relations are the basis of budgetary federalism, they are a tool for redistributing the income received, but the receipt of subsidies by 72 regions in some cases leads to their inefficient use and does not motivate

4) ;2) ;3) ;

() - ;

»[5, .28]. -

2022 ;

:«1) -

;2) -

;3) -

»[6, .85]. -

[7], -

[8].« -

» -

2019-2020 -

() 90 -

: « » -

; « » -

»— (-

) [8]. -

[9]. 2,02,

7,33().

[10], [11],

[12].

:« -

; « » -

; -

»[10, .62] , -

1, , -

0,5, 0,8, 0,92, 0,5, 0,23, 0,14.

11 660 2018 . 9225
 2019 .; :997515 2018 . 1037882
 2019 .; 2 204057 2018 . 1716317
 2019 . [11, c. 93].

» [12, . 106].

[14], [15], [13], [14], [15].

18 2024

» [17, c. 138].

2021 28,5 %, 2014-2021

I. 2014-2022 . *

	2014	2015	2016	2017	2018	2019	2020	2021	2022
	12,73	89,9	67,13	131,7	161,7	176,8	175,6	197,7	211,3
	11,26	94,3	86,43	134,8	175,6	177,1	176,9	204,5	208,8
(-)/ (+)	+1,47	-4,4	-19,3	-3,1	-13,9	-0,3	-1,3	-6,8	+2,5

* [16-22].

1 , -
 , 2014 .
 , 2022 . 2,5
 2020 2022 ..
 , 132,3%, — 116,2%, ()
 — 105,9%.
 , 2021 . -
 6,4 % 2020 . 603 , 2022 . -
 670 [98]. -
 , - , 2022 «211,3 , —208,8
 , . 2022 . 2,5 » [16]. -
 , , 2020-2021 .
 2021 . 164,0 18,7%.
 —66,0%, 2021 -
 7,0% , 44,0%.
 : , 78,6% 2017 . 54,3% 2021
 , 2018 , 17,4% 2018 . 41,0% 2021 .
 : 4,6% 2021 . -
 2022 . 234 -
 226 , 104 7,1 .
 . 2023 26 1153 1237 -
 ; 2023 () , 3,5 .
 2022 . 40 .
 . . « , — ,) ,
 (, , , » [24, c. 214].
 2015 . (355), -
 « (311), (268), (304), (198) -
 (142). 93 %
 » [24, c. 217]. -
 . . « » , « -
 , » . « » ,
 [25]. -
 , - , -
 , [26, 27]. -
 . . , -
 , [27]. , , 2019
 . 2,1 . , -
 10
 : , , -2024- 3

— , , .

, « ». 11 —

[28].

(227,92 2019 — 3,03 13 3,55 2016);

(32 (90% —71)

« » (150 250), —

(464,92)

2018 2020 .: «

34 741,08 , 27,04 % 2018 .

2018-2020 . 3 805,39

(98 %)» [29]. 2019-2020 .

2020 . 29 %, 50 %.

—48,7 %, —4,7 %.

117,52 . [16]. 2020 . 1

« - 2017

2030 .», 2030 .5,8 :

• 2.1 ;

• —1 ;

• —2,7 [30].

(2017-2020 .) —

2021 . 2026 .—

2027 . 2030 .— [31].

2021 28,5 %, 2020

2022 ., 132,3 %, — 116,2 %, 105,9 %. 2022

211,3 () — 208,8 2022 .

2,5

, 2021 . 18,7 % 164 2014 465

2024-2026 .

1. , . . . /

// . — 2020. — 3. — .99. — EDN CRRWMS.

2. , . . . / . . . //

. — 2022. — 3(209). — .18-31. — DOI 10.46554/1993-0453-2022-3-209-18-31. — EDN DASIJA.

3. , . . . / . . . , . . . // . — 2021. —

2. — .95-98. — EDN EXKNJD.

4. , . . . / . . . // : . —

2021. — .20, 3(510). — .436-454. — DOI 10.24891/ea.20.3.436. — EDN UZAZPF.

5. , . . . / . . . // / . . . //

. — 2021. — 10(226). — .24-30. — EDN BJRRR.

6. , . . . / . . . // . — 2022. —

3(41). — .80-88. — DOI 10.36683/2306-1758/2022-3-41/80-88. — EDN ILZJAH.

7. , . . . / . . . // . — 2021. — 1(9). — .9-12. — DOI 10.51962/2587-8042_2021_9_9. — EDN SDCJBY.

8. , . . . / . . . // . — 2021. —

12(228). — .60-62. — EDN RXIPLM.

9. a, . . . / . . . a // . — 2023. — 2(70). — .47-53. — DOI 10.52452/18115942_2023_2_47. — EDN GTLWEG.

10. , . . . / . . . // : - -

. — 2021. — 16. — .60-64. — EDN FRCZEX.

11. , . . . / . . . // : -

, . — 2020. — .2, 12(108). — .86-97. — DOI 10.36871/ek.up.p.r.2020.12.02.014. — EDN UDS DLC.

12. , . . . // . — 2021. —

2(71). — .103-112. — EDN VSSYHO.

13. , . . . / . . . //

. — 2021. — 3(219). — .50-54. — EDN IOTGVZ.

14. — 2021. — 3(219). — 18-20. — EDN SKNACJ.
15. — 2021. — 3(219). — 26-28. — EDN MVNHTN.
16. — URL: budget.rk.ifinmon.ru/byudzhets-dlya-grazhdan/o-byudzhete/osnovnye-zadachi-i-prioritetnye-napravleniya-byudzhetnoj-politiki (: 10.06.2024).
17. — 2019. — 4(66). — 137-141. — EDN ELSTSC.
18. — 2017. — 4(16). — 73-79. — EDN YNCWEJ.
19. — 2021. — 23, 1. — 87-101. — DOI 10.15688/ek.jvolsu.2021.1.7. — EDN PHRHLC.
20. — 2018. — 3(61). — 166-170. — EDNYVPNYL.
21. — 2017-2019 / . — 2020. — 11. — 489-494. — DOI 10.34755/IROK.2020.29.48.001. — EDNEKQDGN.
22. — URL: invest-in-crimea.ru/crimea-economy (: 10.06.2024).
23. — 2021 . 6,4 %. — URL: tass.ru/ekonomika/14284057?ysclid=lcxaorylpi661880082 (: 10.06.2024).
24. — 2020. — 2(51). — 213-222. — DOI 10.37279/2312-5330-2020-2-213-222. — EDN JFECNJ.
25. — 2017. — 8, 1(29). — 8-30. — DOI 10.18184/2079-4665.2017.8.1.8-30. — EDN YHGLJH.
26. — 2021. — 14, 2. — 138-145. — DOI 10.26794/1999-849X-2021-14-2-138-145. — EDN DAFYEZ.
27. — 2020. — 12, 3. — 48-59. — DOI 10.31107/2075-1990-2020-3-48-59. — EDN TVNPVR.
28. — 2023. — 15, 4. — 112-122. — DOI 10.31107/2075-1990-2023-4-112-122. — EDN AFYWWC.
29. — 2020. — 11. — 482-488. — DOI 10.34755/IROK.2020.88.74.303. — EDN WOACDF.
30. — 2030 . — URL: business.rk.gov.ru/content/strategiya-razvitiya-kryima/strategiya-soczialno-ekonomicheskogo-razvitiya-respubliki-kryim-do-2030-goda (: 10.06.2024).
31. — 2020. — 9, 1(30). — 110-114. — DOI 10.26140/anie-2020-0901-0026. — EDN FMWGQR.
32. — 2019. — 9(201). — 22-24. — EDN UVXZAX.
33. — 2024-2026 . — URL: minfin.rk.gov.ru/articles/2fa5df82-1a7d-468e-b26c-fe8de71d9ab9 (: 10.06.2024).

SPISOK LITERATURY

- Ozdoyeva, L. R. Mezhyudzhetynye otnosheniya kak osnova sovremennoy regional'noy politiki Rossii / L. R. Ozdoyeva // Mezhdunarodnyy studencheskiy nauchnyy vestnik. — 2020. — 3. — S. 99. — EDN CRRWMS.
- Sergeyev, L. I. Obobshcheniye vertikal'nykh regional'nykh proporsiy rezul'tatov formirovaniya mezhyudzhetynykh otnosheniy strany / L. I. Sergeyev, D. L. Sergeyev // Vestnik Samarskogo gosudarstvennogo ekonomicheskogo universiteta. — 2022. — 3(209). — S. 18-31. — DOI 10.46554/1993-0453-2022-3-209-18-31. — EDN DASIIA.

-
3. Shmigoľ, N. S. Tendentsii razvitiya byudzhnogo federalizma i mezhbyudzhetykh otnosheniy v tselyakh sotsial'no-ekonomicheskogo razvitiya regionov / N. S. Shmigoľ, N. R. Kuznetsova // *Finansovaya zhizn'*. — 2021. — 2. — S. 95-98. — EDN EXKNJD.
 4. Midov, A. Z. Analiz effektivnosti mezhbyudzhetykh otnosheniy kak faktora resursnoy obespechennosti pri realizatsii regional'nykh strategiy / A. Z. Midov // *Ekonomicheskii analiz: teoriya i praktika*. — 2021. — T. 20, 3(510). — S. 436-454. — DOI 10.24891/ea.20.3.436. — EDN UZAZPF.
 5. Sklyar, I. I. Tsel' mezhbyudzhetykh otnosheniy - stimulirovaniye k razvitiyu / I. I. Sklyar // *Zhurnal Byudzheta*. — 2021. — 10(226). — S. 24-30. — EDN BJRRR.
 6. Glotova, I. I. Mezhyudzhetye otnosheniya kak osnovnoy instrument upravleniya byudzhetoynoy sistemoy: printsipy, novatsii / I. I. Glotova, Ye. P. Tomilina, N. R. Burnasheva // *Ekonomicheskaya sreda*. — 2022. — 3(41). — S. 80-88. — DOI 10.36683/2306-1758/2022-3-41/80-88. — EDN ILZJAH.
 7. Yermakova, Ye. A. Vliyaniye natsional'nykh proyektov na mezhbyudzhetye otnosheniya / Ye. A. Yermakova, A. V. Yakunina // *Bazis*. — 2021. — 1(9). — S. 9-12. — DOI 10.51962/2587-8042_2021_9_9. — EDN SDCJBY.
 8. Makurina, Yu. Yu. Natsproyekty kak byudzheta razvitiya / Yu. Yu. Makurina // *Zhurnal Byudzheta*. — 2021. — 12(228). — S. 60-62. — EDN RXIPLM.
 9. Yashina, N. I. Metodicheskii instrumentariy byudzhnogo monitoringa vyyavleniya riskov vypolneniya natsional'nykh proyektov v regionakh Rossii / N. I. Yashina // *Vestnik Nizhegorodskogo universiteta im. N.I. Lobachevskogo. Seriya: Sotsial'nyye nauki*. — 2023. — 2(70). — S. 47-53. — DOI 10.52452/18115942_2023_2_47. — EDN GTLWEG.
 10. Demin, A. V. Rol' sovershenstvovaniya mezhbyudzhetykh otnosheniy v regulirovani sotsial'no-ekonomicheskogo razvitiya regionov / A. V. Demin // *Obrazovaniye i nauka bez granits: sotsial'no-gumanitarnyye nauki*. — 2021. — 16. — S. 60-64. — EDN FRCZEX.
 11. Zaytseva, E. A. Mezhyudzhetye transferty i nalogovyye l'goty kak instrumenty obespecheniya sotsial'no-ekonomicheskogo razvitiya regionov / E. A. Zaytseva, N. P. Mel'nikova // *Ekonomika i upravleniye: problemy, resheniya*. — 2020. — T. 2, 12(108). — S. 86-97. — DOI 10.36871/ek.up.p.r.2020.12.02.014. — EDN UDS DLC.
 12. Formirovaniye byudzheta regional'nogo razvitiya v usloviyakh vosstanovleniya ekonomicheskogo rosta / S. N. Rukina, A. S. Takmazyan, K. N. Samoylova, K. A. Gerasimova // *Finansovyye issledovaniya*. — 2021. — 2(71). — S. 103-112. — EDN VSSYHO.
 13. Serebrennikov, S. V. Gorodskoy byudzheta dolzhen byt' byudzheto razvitiya / S. V. Serebrennikov // *Zhurnal Byudzheta*. — 2021. — 3(219). — S. 50-54. — EDN IOTGVZ.
 14. Izutova, O. V. Byudzheta razvitiya glazami gubernatorov / O. V. Izutova // *Zhurnal Byudzheta*. — 2021. — 3(219). — S. 18-20. — EDN SKNACJ.
 15. Mokhonova, I. A. Ot byudzheta vyzhivaniya k byudzhetu razvitiya / I. A. Mokhonova // *Zhurnal Byudzheta*. — 2021. — 3(219). — S. 26-28. — EDN MVNHTN.
 16. Otkrytyy byudzheta Respubliki Krym. — URL: budget.rk.iffinmon.ru/byudzheta-dlya-grazhdan/o-byudzhete/osnovnye-zadachi-i-prioritetnye-napravleniya-byudzhetoj-politiki (data obrashcheniya: 10.06.2024).
 17. Kadzhametova, T. N. Byudzheta politika kak sostavlyayushchaya sotsial'no-ekonomicheskogo razvitiya Respubliki Krym / T. N. Kadzhametova, E. A. Taymazova // *Uchenyye zapiski Krymskogo inzhenerno-pedagogicheskogo universiteta*. — 2019. — 4(66). — S. 137-141. — EDN ELSTSC.
 18. Shevchenko, M. V. Byudzheta politika Respubliki Krym / M. V. Shevchenko, A. L. Tsyubik // *Vestnik Nauki i Tvorchestva*. — 2017. — 4(16). — S. 73-79. — EDN YNCWEJ.
 19. Borshch, L. M. Analiz effektivnosti regional'noy byudzhetoj politiki / L. M. Borshch, S. V. Gerasimova // *Vestnik Volgogradskogo gosudarstvennogo universiteta. Ekonomika*. — 2021. — T. 23, 1. — S. 87-101. — DOI 10.15688/ek.jvolsu.2021.1.7. — EDN PHRHLC.
 20. Filenko, A. S. Analiz byudzhetoj politiki Respubliki Krym v sushchestvuyushchikh realiyakh / A. S. Filenko // *Uchenyye zapiski Krymskogo inzhenerno-pedagogicheskogo universiteta*. — 2018. — 3(61). — S. 166-170. — EDN YVPNYL.
 21. Kremrovaya, N. L. Analiz byudzhetoj politiki Respubliki Krym za 2017-2019 gg / N. L. Kremrovaya, V. A. Vazhenina // *Aktual'nyye voprosy sovremennoy ekonomiki*. — 2020. — 11. — S. 489-494. — DOI 10.34755/IROK.2020.29.48.001. — EDN EKQDGN.
 22. Investitsionnyy portal Respubliki Krym. — URL: invest-in-crimea.ru/crimea-economy (data obrashcheniya: 10.06.2024).
 23. Ob'yem VVP Kryma po itogam 2021 g. vyros predvaritel'no na 6,4 %. — URL: tass.ru/ekonomika/14284057?ysclid=lcxaorylpi661880082 (data obrashcheniya: 10.06.2024).
 24. Goryachikh, M. V. Svobodnaya ekonomicheskaya zona kak faktor regional'nogo ekonomicheskogo razvitiya / M. V. Goryachikh, L. A. Kravchenko // *Nauchnyy vestnik: finansy, banki, investitsii*. — 2020. — 2(51). — S. 213-222. — DOI 10.37279/2312-5330-2020-2-213-222. — EDN JFECNJ.

-
25. Burkal'tseva, D. D. Tochki ekonomicheskogo i innovatsionnogo rosta: model' organizatsii effektivnogo funktsionirovaniya regiona / D. D. Burkal'tseva // MIR (Modernizatsiya. Innovatsii. Razvitiye). — 2017. — T. 8, 1(29). — S. 8-30. — DOI 10.18184/2079-4665.2017.8.1.8-30. — EDN YHGLJH.
26. Kiviko, I. V. Rezervy rosta dokhodov regional'nogo i mestnykh byudzhetov Respubliki Krym / I. V. Kiviko // Ekonomika. Nalogi. Pravo. — 2021. — T. 14, 2. — S. 138-145. — DOI 10.26794/1999-849X-2021-14-2-138-145. — EDNDAFYEZ.
27. Kiviko, I. V. Nalogovyy potentsial Respubliki Krym / I. V. Kiviko, N. I. Malis // Finansovyy zhurnal. — 2020. — T. 12, 3. — S. 48-59. — DOI 10.31107/2075-1990-2020-3-48-59. — EDN TVNPVR.
28. Kiviko, I. V. Nalogovaya politika Respubliki Krym: snizheniye dotatsionnosti regiona / I. V. Kiviko, N. I. Malis // Finansovyy zhurnal. — 2023. — T. 15, 4. — S. 112-122. — DOI 10.31107/2075-1990-2023-4-112-122. — EDN AFYWWC.
29. Krempovaya, N. L. Mezhyudzhethnyye otnosheniya v Respublike Krym: posledniye tendentsii / N. L. Krempovaya, F. R. Emiruseinova // Aktual'nyye voprosy sovremennoy ekonomiki. — 2020. — 11. — S. 482-488. — DOI 10.34755/IROK.2020.88.74.303. — EDN WOACDF.
30. Strategiya sotsial'no-ekonomicheskogo razvitiya Kryma do 2030 g. — URL: business.rk.gov.ru/content/strategiya-razvitiya-kryima/strategiya-sotsialno-ekonomicheskogo-razvitiya-respubliki-kryim-do-2030-goda (data obrashcheniya: 10.06.2024).
31. Vershinina, O. V. Byudzhethno-oriyentirovanny podkhod k integratsii respubliki Krym v Rossiyskuyu Federatsiyu / O. V. Vershinina, T. N. Litvinova // Azimut nauchnykh issledovaniy: ekonomika i upravleniye. — 2020. — T. 9, 1(30). — S. 110-114. — DOI 10.26140/anie-2020-0901-0026. — EDN FMWGQR.
32. Kiviko, I. V. Vebtehnologii byudzhethnoy sistemy Respubliki Krym / I. V. Kiviko // Zhurnal Byudzheth. — 2019. — 9(201). — S. 22-24. — EDN UVXZAX.
33. Proyekt zakona o byudzhete Respubliki Krym na 2024-2026 gody odobren krymskim pravitel'stvom — Irina Kiviko. Ministerstvo finansov Respubliki Krym. — URL: minfin.rk.gov.ru/articles/2fa5df82-1a7d-468e-b26c-fe8de71d9ab9 (data obrashcheniya: 10.06.2024).

25 2024

30 2024

Vorobyova Elena Ivanovna,

Doctor of Economics, Professor,
Professor of the Department of Finance and Credit,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Blazhevich Oleg Georgievich,

Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Finance and Credit,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

STATE FINANCIAL STRATEGY OF THE RUSSIAN FEDERATION: THEORETICAL ASPECTS AND IMPLEMENTATION PRACTICE

The article examines the essence of the state financial strategy, the specifics of its formation and its importance in ensuring the financial security of the Russian Federation. The authors define the most effective directions for achieving strategic goals of the socio-economic development of the state and solving tactical problems in the process of practical implementation of the state financial strategy. Based on the analysis of project financing of the national economy, the formation of strategic goals taking into account external and internal risks, the authors propose financial methods for the optimal implementation of state programs of national projects. The article focuses on identifying financial risks and organizing measures to reduce the negative impact of external factors on the domestic economy and social sphere.

Keywords: state financial strategy, national projects, socio-economic development, financial risks.

Big data,

(.1).

1.

*

1	2
.	« » [1].
..	« » [2].
..	« » [3].
..	« » [4].
..	« » [5].
. . .	« — » [10].
. . . - . . .	« : : [12]»

	«		
· · ·	«	» [24].	-
· · ·	«	» [16].	-
· · · · · ·	«	» [18].	-
· · ·	«	» [19].	-
· · ·	«	» [21]	-
· · · · · ·	«	» [23].	-
· · ·	«	» [25].	-
· · ·	«	» [26]	-

*

I :
 • « »(1 2019 —31 2024);
 • « »(1 2019 —31 2024);
 • « »(1 2019 —31 2024);
 • « »(1 2019 —31 2024) [22].
 II :
 • « »(3 2018 —31 -
 2024);
 • « »(1 2018 —31 2024
);
 • « »(1 2018 —31 2024) [22].
 III :
 • « »(1 2024 —31 -
 2030);
 • « —31 2024);
 • « »(1 2018 —31 2024);
 • « »(15 2018 —31 2024);
 • « »(1 2018 —31
 2024);
 • « »(1 2018 —31 2024
);
 • « »(1 2021 —31 -
 2024);
 • « »(1 2018 —
 31 2024) [8, 22].

2.

*

2.

1	2
2019 .	1. 2. 3. 4. 5. —
2019 .	1. 2. 3. 4. 5. 6. 7. 8. 9.

1	2
2019	1. 2. 3.
2019	1. 2. 3. 4. 5. 6. 7.
2019	1. 2. 3. 4.
2019	1. 2. 3. 4.
2019	1. 2. — 3. 4. 5. 6. - 7. - 8. 9.
2019	1. 2. 3.
. 2019	1. 2.
2019	1. 2. 3. 4. 5. 6. 7. 8. 9.

1	2
2019	1. 2. 3. 4. 5.
2019	1. 2. 3. 4. 5. 6. 7. 8. 9.
2019 ) (	1. 2. 3. 4. 5. 6.
2019	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. « . ». 14. 15. 16. 17. 18. 19.

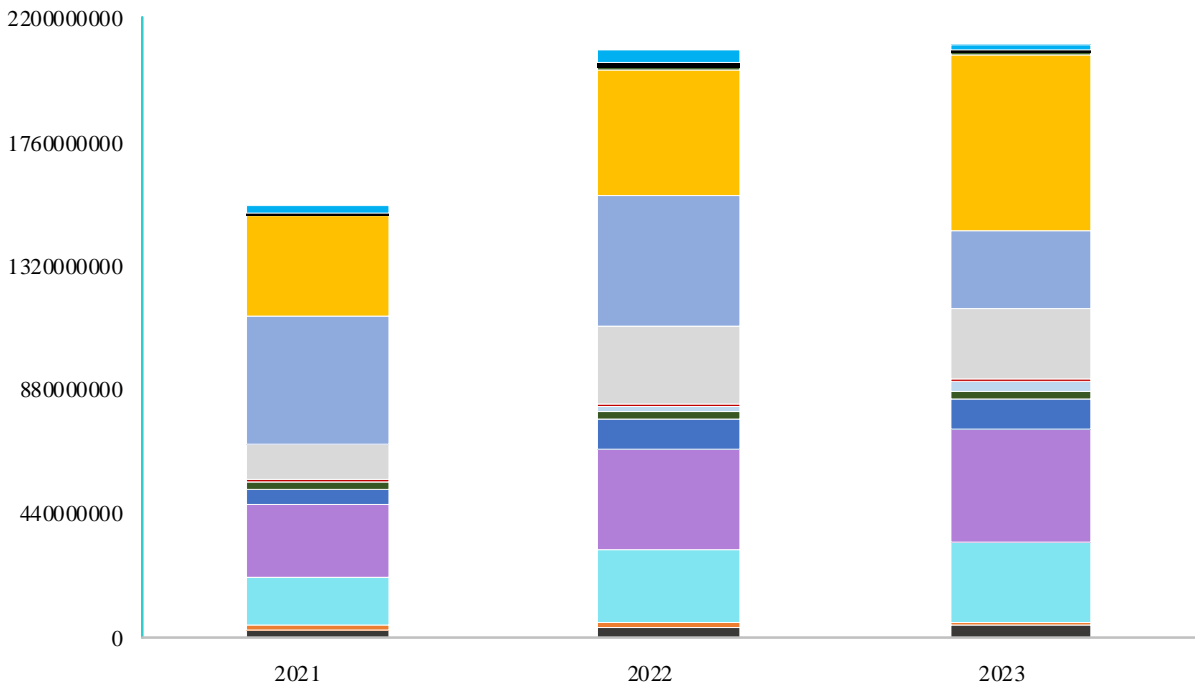
* [22]

2021-2023 1

2024

2021-2023

2



-
-
-
-
-
-
-
-
-
-
-
-

.I.

2021-2023 , . .([13])

3
 2021-2023
 1529,2 . „ 2023 — 2104,4 . . 2021
 2022 2021 . 2022 2023
 2021-2023
 5721,8 . .
 « » 1432,4
 362,3
 . 2021 630,2 . . 2023 .
 : 21,545 % (2022 .) — 29,472 % (2023 .).

2023

3.

2021-2023

*

	2021	2022	2023
	93,231%	94,470%	96,053%
	97,068%	97,365%	96,359%
	96,445%	97,799%	93,954%
	88,176%	95,046%	94,698%
	88,609%	83,687%	92,522%
	97,411%	98,878%	98,738%
	99,463%	99,721%	99,774%
	74,092%	97,999%	96,989%
	99,801%	99,814%	100,000%
	89,588%	92,840%	94,898%
	94,622%	98,377%	97,252%
	97,928%	98,549%	98,246%
	100,000%	100,000%	97,459%
	98,845%	99,173%	99,801%
	98,467%	99,464%	99,536%

*

[13]

29,121 % 22,387 %), 2023 13,073 % (4-
).
 2022 (98,377 %).
 « » 1020,8
 257,2
 2021 406,6 2023
 : 16,817 % (2021 .) — 19,323 %
 (2023 .).
 2022 ,
 83,687 %.
 2023 ,
 « »
 « » 716,4
 175,1
 2021 282,6 2023
 : 11,452 % (2021 .) — 13,431 % (2023 .).
 2021 2023
 , 2022 —
 2021 .
 « » 666,2
 2022 2021 2 (130,6
 277,2 .), 2023 , 258,4
 2021

8,5 %, 2022 2023 — 12,5–13,5 %. 2021–2023

2021
2023
« » 269,6
2022 2021 2 (56,8
107,4 .), 2023 105,4 . -
, 3–5 %. 2021–2023 -
2023
2021-2023 :
• « »—95,3 . ;
• « -
• »—88,5 . .
• «
• »—80,0 . ;
• « »—68,6 . .
• « »—42,4 . . ;
• « »—31,2 . .
• « »—11,9 . . ;
• « »—7,5 . . [13]. -
2023 , « » , « -
» , « »— 2022 . « -
» -
2022 , 2,7-3 2021 2023 . -
« » 191 (48,6 . 2021 9,3 .
. 2023). 2021 -
« » . , -
2021
93,231 %, 2023 — 96,053 %. -
« » , (99 %) -
2023 . «
» (2021-2023) , « -
» (2021 2022 ; -
), « » « -
» (2022 2023). -
2021 «
» (74,092 %), -
, -
0,538 %. «
». 2022 2023 .

3 ,

1 2024 , 719,8 . . -

- « »—192,3 . . . ;
- « »—128,2 . . . ;
- « »—108,9 . . . ;
- « »—105,7 . . . ;
- « »—96,4 . . . ;
- « »—26,3 . . . ;
- « »—13,3 . . . ;
- « »—13,2 . . . ;
- « »—9,0 . . .
- « »—6,1 . . .
- « »—5,5 . . . ;
- « »—4,7 . . . ;
- « »—2,3 . . . ;
- « »—2,2 . . . [13].

2024 « 5,6 . . . -

», 38,383 % . « -

», « », « », « » « -

« » (85,125 %), — « -

» (26,657 %).

2019-2024

2025

• « » (1 2025). , -

« »;

- « »(1 2025).
« », -
- « »(1 2024),
« »;
- « »(1 2025),
« -
- « »(1 2025),
« ».
- « »
- « »
- « » « -
»[6, 11].

... ..
... ..
... ..
... ..
... ..
... ..
... ..

- ;
- ;
- « ;
- (... ..)» [20].

- ,
... ..
- ,
; ,
- ,
(,
- ,
... ..

« — », [20].

1. ,

2. ,

3. ,

4. , ,

5. ,

6. - ,

» « » :« »,«

» « »

» ,

» ,

1. . / . — . , 1989. — URL: library.lgaki.info:404/2020/ — .pdf(: 10.09.2024).

2. . / . — . , 2012. — 387 .

3. . / . — . , 2007. — 521 .

4. . / . — 2- . — : , 2008. — 190 .

5. . : / . — . , 2014. — 256 .

6. — 2024. — 24 . — URL: www.rbc.ru/economics/24/04/2024/662795e89a794793fe357d59?ysclid=m56f3ppmrq881492745 (: 10.09.2024). 2030 //
7. // : , , .— 2019. — 1(46). — .16-24. — EDN SWUPTT.
8. // : , , .— 2021. — 4(57). — .5-23. — EDN CCADYC.
9. // : , . — 2023. — .3, 5(62). — .25-35. — EDN OZWDEG.
10. // : . — 2009. — 4. — URL: nsuem.ru/science/publications/science_notes/issue.php?ELEMENT_ID=3344 (: 10.09.2024).
11. // . — 2024. — 4 . — URL: www.rbc.ru/politics/04/03/2024/65e5b6b19a7947e0b6c775a9?ysclid=m56ew20tpx452985272 (: 10.09.2024).
12. // . — 2004. — 30(168). — .5-8. — EDN HVHWZR.
13. /iMonitoring. — URL: www.iminfin.ru/areas-of-analysis/np/ispolnenie-natsionalnyh-proektov?territory=1 (: 19.09.2024).
14. // : , , . — 2020. — 4(53). — .27-36. — DOI 10.37279/2312-5330-2020-4-27-36. — EDN SHMMFP.
15. // (. — 2019. — 7(9). — .45-52. — EDN JQJEE0.
16. : . / . . — :: , — 2012. — 372 .
17. // : ; . — 2019. — 8(111). — .15-18. — EDN KDZCZR.
18. : . / . . , . . — .: , 2009. — 208 .
19. // . — 2020. — 5(55). — .66-72. — EDN MJKNZP.
20. // : , , , . — 2014. — 2(51). — .96-100. — EDN THHHKJ.
21. : 08.00.10 « , »: , 2018. — 248 . — EDN WNIQRJ.
22. 19-24 / . — URL: . /projects/ (: 10.09.2024).
23. // . — 2022. — 1. — .173-174. — EDN NTHYOE.
24. « » / . . , . . [.] ; . . — 2- . . — : . , 2009. — 336 . — (.). — ISBN 978-5-16-003524-6. — EDN QTFOMX.
25. / . . . — : , 2010. — 346 .
26. // : . — 2014. — 6(38). — .145-152. — EDN TEWMDJ.

СПИСОК ЛИТЕРАТУРЫ

1. Ansoff I. Strategicheskoye upravleniye / I. Ansoff. — M.: Ekonomika, 1989. — URL: library.lgaki.info:404/2020/Ansoff_Strategicheskoye.pdf (data obrashcheniya: 10.09.2024).
2. Baranov V.V. Finansovyy menedzhment. Mekhanizmy finansovogo upravleniya predpriyatiyem v traditsionnykh i naukoymkikh otraslyakh. Ucheb. posobiye / V.V. Baranov. — M.: Delo, 2012. — 387 s.
3. Blank I.A. Finansovyy menedzhment / I.A. Blank. — K.: El'ga, Nika-Tsentr, 2007. — 521 s.
4. Bocharov V. V. Finansy / V.V. Bocharov. — 2-ye izd. — Sankt-Peterburg : Piter, 2008. — 190 s.
5. Vlasova K.E. Finansovaya strategiya: teoreticheskiye osnovy i metodiki razrabotki / K.E. Vlasova. — M.: Prospekt, 2014. — 256 s.
6. Vlasti obsudili spisok novykh natsional'nykh proyektov. Kak izmenitsya ikh konfiguratsiya do 2030 goda // RBK. — 2024. — 24 aprelya. — URL: www.rbc.ru/economics/24/04/2024/662795e89a794793fe357d59?ysclid=m56f3ppmrq881492745 (data obrashcheniya: 10.09.2024).
7. Vorobyova, E. I. Gosudarstvennyye finansy Rossii i realizatsiya natsional'nykh proyektov / E. I. Vorobyova / Nauchnyy vestnik: finansy, banki, investitsii. — 2019. — 1(46). — S. 16-24. — EDN SWUPTT.
8. Vorobyova, E. I. Realizatsiya natsional'nykh proyektov, obespechivayushchikh ekonomicheskiiy rost v Rossiyskoy Federatsii / E.I. Vorobyova, O. G. Blazhevich // Nauchnyy vestnik: finansy, banki, investitsii. — 2021. — 4(57). — S. 5-23. — EDN CCADYC.
9. Voronina, V. M. Opredeleniye sushchnosti finansovoy strategii v sisteme strategicheskogo upravleniya predpriyatiyem / V. M. Voronina, R. N. Aznabayeva // Vestnik nauki. — 2023. — T. 3, 5(62). — S. 25-35. — EDN OZWDEG.
10. Geniberg T. V. Sushchnost' i metodicheskiye osnovy razrabotki finansovoy strategii firmy / T. V. Geniberg, N. A. Ivanova, O. V. Polyakova // Nauchnyye zapiski NGUEU. — 2009. — 4. — URL: nsuem.ru/science/publications/science_notes/issue.php?ELEMENT_ID=3344 (data obrashcheniya: 10.09.2024).
11. Golikova rasskazala o srokakh zapuska anonsirovannykh Putinyem natsproyektov // RBK. — 2024. — 4 marta. — URL: www.rbc.ru/politics/04/03/2024/65e5b6b19a7947e0b6c775a9?ysclid=m56ew20tpx452985272 (data obrashcheniya: 10.09.2024).
12. Davydova, L. V. Finansovaya strategiya kak faktor ekonomicheskogo rosta predpriyatiya / L. V. Davydova, S. A. Il'minskaya // Finansy i kredit. — 2004. — 30(168). — S. 5-8. — EDN HVHWZR.
13. Ispolneniye natsional'nykh proyektov / iMonitoring. — URL: www.iminfin.ru/areas-of-analysis/np/ispolnenie-natsionalnyh-proektov?territory=1 (data obrashcheniya: 19.09.2024).
14. Kalafatov, E. A. Rol' finansovoy strategii dlya sel'skokhozyaystvennykh predpriyatii v usloviyakh neopredelennosti vneshney sredy / E. A. Kalafatov // Nauchnyy vestnik: finansy, banki, investitsii. — 2020. — 4(53). — S. 27-36. — DOI 10.37279/2312-5330-2020-4-27-36. — EDN SHMMFP.
15. Labudin, A. V. Analiz i spetsifika soderzhatel'nogo potentsiala finansovoy strategii predpriyatiya / A. V. Labudin, A. D. Shmatko, D. M. Abdullayev // Ekonomika i upravleniye narodnym khozyaystvom (Sankt-Peterburg). — 2019. — 7(9). — S. 45-52. — EDN JQJEE0.
16. Lysenko D.V. Finansovyye problemy menedzhment: formirovaniye. Uchebnoye posobiye / D.V. Lysenko. — M.: NITS, INFRA-M, — 2012. — 372 s.
17. Motkova, N. B. Finansovaya strategiya v realizatsii gosudarstvennykh programm: metody postroyeniya i otsenka effektivnosti / N. B. Motkova, Ye. A. Shaverskaya // Nauka i obrazovaniye: khozyaystvo i ekonomika; predprinimatel'stvo; pravo i upravleniye. — 2019. — 8(111). — S. 15-18. — EDN KDZCZR.
18. Naydonova R. I. Finansovyy menedzhment : ucheb. posobiye / R. I. Naydonova, A. F. Vinokhodova, A. I. Naydonov. — M. : KnoRus, 2009. — 208 s.
19. Polyushko, Yu. N. Rol' i znacheneye finansovoy strategii v obshchey strategii organizatsii / Yu. N. Polyushko // Uchet i kontrol'. — 2020. — 5(55). — S. 66-72. — EDN MJKNZP.
20. Popov, M. V. Finansovyye riski gosudarstva: sushchnost', osobennosti, klassifikatsiya, sposoby upravleniya / M. V. Popov, Ye. A. Yermakova // Vestnik Saratovskogo gosudarstvennogo sotsial'no-ekonomicheskogo universiteta. — 2014. — 2(51). — S. 96-100. — EDN THHHKJ.
21. Pochitayev, A. Yu. Formirovaniye finansovoy strategii publichnoy kompanii na osnove matrichnogo podkhoda : spetsial'nost' 08.00.10 «Finansy, denezhnoye obrashcheniye i kredit» : dissertatsiya na soiskaniye uchenoy stepeni kandidata ekonomicheskikh nauk / Pochitayev Aleksey Yur'yevich, 2018. — 248 s. — EDN WNIQRJ.
22. Projekty 19-24 / Natsional'nyye projekty Rossii. — URL: natsional'nyyeproekty.rf/projects/ (data obrashcheniya: 10.09.2024).
23. Sergeyeva, A. S. Kriticheskiy analiz opredeleniy finansovoy strategii rossiyskikh avtorov / A. S. Sergeyeva, Ye. A. Melay // Vestnik Tul'skogo filiala Finuniversiteta. — 2022. — 1. — S. 173-174. — EDN NTHYOE.

24. Finansovyy menedzhment : uchebnyk dlya studentov vysshikh uchebnykh zavedeniy, obuchayushchikhsya po spetsial'nosti «Menedzhment» / A. M. Kovaleva, N. B. Moskaleva, M. B. Trachenko [i dr.] ; pod obshch. red. A. M. Kovalevoy. — 2-ye izd., pererab. i dop.. — Moskva : INFRA-M, 2009. — 336 s. — (Vysshye obrazovaniye). — ISBN 978-5-16-003524-6. — EDN QTFOMX.

25. Khominich I.P. Finansovaya strategiya kompanii / I.P. Khominich. — M.: Rossiyskaya ekonomicheskaya akademiya, 2010. — 346 s.

26. Yarygina, N. S. Nauchnyye vzglyady na sodержaniye finansovoy strategii predpriyatiya korporativnogo tipa / N. S. Yarygina // Vestnik Povolzhskogo gosudarstvennogo universiteta servisa. Seriya: Ekonomika. — 2014. — 6(38). — S. 145-152. — EDN TEWMDJ.

25 2024

30 2024

Bugaeva Tatyana Nikolaevna,
Candidate of Economic Sciences, Associate Professor,
Associate Professor of the Department of State and Municipal Management,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

QUALITY CONTROL AND EFFECTIVENESS ASSESSMENT OF STATE PROGRAMS

The paper considers the process of control and evaluation of the effectiveness of state programs, defines the legal framework supporting their implementation, as well as the list of state bodies and officials carrying out these processes. In a separate aspect, the main methods of assessing the effectiveness of the implementation of state programs, mechanisms of financing of state programs are considered. Modern evaluation of government programs inherits traditions, combines accumulated experience, and also includes modern techniques and unique approaches, seeking to make the process more systematic and transparent. Evaluation of the effectiveness of government programs in Russia is currently carried out through the development of key performance indicators, analysis of financial costs and measurement of socio-economic indicators. There are many methods of assessing the effectiveness of government programs, the choice of a particular method depends on the specific program, its goals and objectives. In practice, there is a wide variety of types of control and evaluation of the implementation of state programs, such as audit, monitoring and direct evaluation. It is noted that there are a number of problems in the existing mechanism of financing of state programs. Among them it is important enough to note the general cumbersomeness of the financing system and its mechanisms, the lack of «flexibility» of financial allocations, a high degree of dependence on the federal budget, the discrepancy between the timeframes of state programs and the budget of the Russian Federation. In conclusion, the study draws conclusions about the need to improve the effectiveness of the implementation of state programs.

Keywords: state programs, control, efficiency assessment, socio-economic development.

1950-

50-

PERT (Program Evaluation and Review Technique).

XX

1920

1960-1970-

:«

»,«

».

70-

XXV

1976 ,
12.07.1979

1979
695 «

1990-

».

», , - -
 , - . -
 - 26 2021 786 « :
 » [9]; -
 25.05.2023 N 346 « -
 » [10]; 15.05.2023 N 752 « -
 -
 » [8]. -
 , . -
 — , , -
 , , -
 . -
 , , -
 — — , -
 , , -
 . -
 , , -
 . -
 , , -
 , , -
 , . -
 , , -
 , . -
 , , (), -
 , , (), .
 , . -
 , « , -
 » :

• ; -

• -

• -

(, -

, -

» :« »»,« »»,« -

» -

» « » « »» -

» — , — , -

(, , .). -

« » -

() -

, ; -

» (.. -

), (-

, (..) -

), (-

,) (, , -

.) [2, .243]. -

•« : () »» -

() -

•« » -

• « ... » ,

• « ... » ,

$$= \frac{k_1 \times \sum_{i=1}^m x_i + k_2 \times \sum_{j=1}^i x_j}{k_1 + k_2}, \quad (1)$$

... () ; M () ; k1 () ; k2 () ;

$$= \frac{\sum_{n=1}^N \exp \dots}{N}, \quad (2)$$

... ; Exp ... ; Exp ... ; N ... [5].

1. ... ;
2. ... ;
3. ... ;
4. ... [6, .106]

), (([6, .106], , , -
... , , -
• , . , : -
• , , ; -
• ; , ; -
• (,) .

26 2021 786 «
»

[9].
:
• ;
• ;
• ;
• (, , .) [1; 3, .215].
:

1. 31.07.1998 N 145- // « »: . — URL: base.garant.ru/12112604/3d3a9e2eb4f30c73ea6671464e2a54b5/ (: 23.09.2024).
2. 2021. — 278 . — : // : . — URL: e.lanbook.com/book/225857 (: 24.09.2024).
3. : 2 / . . , . . [.]. — : , 2022 — 1 — 2022. — 246 . — : // : . — URL: e.lanbook.com/book/363284 (: 24.09.2024).
4. 28.02.2023 N 9 (1614) // « »:- URL: www.consultant.ru/document/cons_doc_LAW_442551/ (: 23.09.2024).
5. // . — URL: static.government.ru/media/files/1s8CTNUwA3ZkAeIv9NBcrh0DHw6SSfnw.pdf (: 24.09.2024).
6. N 346 // « »: . — URL: base.garant.ru/407362762/ (: 25.05.2023 : 23.09.2024).
7. 15.05.2023 N 752 // « »: . — URL: www.consultant.ru/document/cons_doc_LAW_447339/92d969e26a4326c5d02fa79b8f9cf4994ee5633b/ (: 23.09.2024).
8. 26 2021 786 // « » . — URL: www.consultant.ru/document/cons_doc_LAW_7120/ (: 23.09.2024).
9. : / . . , . . . — : , 2016. — 163 . — : // : . — URL: e.lanbook.com/book/161118 (: 24.09.2024).
10. : . — URL: programs.gov.ru/ (: 23.09.2024).

SPISOK LITERATURY

1. Byudzhetyyny Kodeks RF ot 31.07.1998 N 145-FZ // Sayt «Garant»: ofitsial'nyy sayt. — URL: base.garant.ru/12112604/3d3a9e2eb4f30c73ea6671464e2a54b5/ (data obrashcheniya: 23.09.2024).
2. Gladchenko, T. N. Kontrolling proyekta: uchebnoye posobiye / T. N. Gladchenko. — Donetsk: DONAUIGS, 2021. — 278 s. — Tekst: elektronnyy // Lan': elektronno-bibliotchnaya sistema. — URL: e.lanbook.com/book/225857 (data obrashcheniya: 24.09.2024).
3. Gosudarstvennoye i munitsipal'noye upravleniye v politiko-administrativnykh sistemakh: uchebnoye posobiye: v 2 chastyakh / T. Ye. Beydina, T. N. Gordeyeva, O. A. Makarova [i dr.]. — Chita: ZabGU, 2022 — Chast' 1 — 2022. — 246 s. — Tekst: elektronnyy // Lan': elektronno-bibliotchnaya sistema. — URL: e.lanbook.com/book/363284 (data obrashcheniya: 24.09.2024).
4. Metodika otsenki realizatsii gosudarstvennykh programm Rossiyskoy Federatsii v ramkakh osushchestvleniya posleduyushchego kontrolya za ispolneniyem federal'nogo byudzheta (utv. Kollegiyey Schetnoy palaty RF, protokol ot 28.02.2023 N 9K (1614)) // Sayt «Konsul'tantPlyus»:- URL: www.consultant.ru/document/cons_doc_LAW_442551/ (data obrashcheniya: 23.09.2024).
5. Metodika otsenki effektivnosti realizatsii gosudarstvennykh programm Rossiyskoy Federatsii // Pravitel'stvo Rossii Ofitsial'nyy sayt. — URL: static.government.ru/media/files/1s8CTNUwA3ZkAeIv9NBcrh0DHw6SSfnw.pdf (data obrashcheniya: 24.09.2024).
6. Ob utverzhdenii metodiki rascheta otsenki dinamiki prirosta znacheniy pokazateley gosudarstvennykh programm Rossiyskoy Federatsii i ikh strukturnykh elementov: Prikaz Minekonomrazvitiya Rossii ot 25.05.2023 N 346 // Sayt «Garant»: ofitsial'nyy sayt. — URL: base.garant.ru/407362762/ (data obrashcheniya: 23.09.2024).
7. Ob utverzhdenii Pravil formirovaniya svodnogo godovogo doklada o khode realizatsii i otsenke effektivnosti gosudarstvennykh programm Rossiyskoy Federatsii i priznanii utrativshimi silu nekotorykh aktov i otdel'nykh

polozheniy nekotorykh aktov Pravitel'stva Rossiyskoy Federatsii: Postanovleniye Pravitel'stva Rossiyskoy Federatsii ot 15.05.2023 N 752 // Sayt «Konsul'tantPlyus»: ofitsial'nyy sayt. — URL: www.consultant.ru/document/cons_doc_LAW_447339/92d969e26a4326c5d02fa79b8f9cf4994ee5633b/ (data obrashcheniya: 23.09.2024).

8. O sisteme upravleniya gosudarstvennymi programmami Rossiyskoy Federatsii: Postanovleniye Pravitel'stva RF ot 26 maya 2021 goda 786 // Sayt «Konsul'tantPlyus». — URL: www.consultant.ru/document/cons_doc_LAW_7120/ (data obrashcheniya: 23.09.2024).

9. Pazdnikova, N. P. Metodologiya formirovaniya sistemy regional'nogo monitoringa gosudarstvennykh programm: monografiya / N. P. Pazdnikova, ZH. A. Mingalova. — Perm': PNIPU, 2016. — 163 s. — Tekst: elektronnyy // Lan': elektronno-bibliotechnaya sistema. — URL: e.lanbook.com/book/161118 (data obrashcheniya: 24.09.2024).

10. Portal gosudarstvennykh programm Rossiyskoy Federatsii: ofitsial'nyy sayt. — URL: programs.gov.ru/ (data obrashcheniya: 23.09.2024).

27 2024

30 2024

,
,
,
,
« . . »,
.
.
.
.
.
.
.
.
.
.
« . . »,
.
.
.
.
.
.
.
« . . »,
.
.

Voroshilo Victoria Victorovna,
Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Business Finance and Credit,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Plaksa Yulia Valerievna,
Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Business Finance and Credit,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Shalneva Vlasta Vitalievna,
Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Business Finance and Credit,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

**FEATURES OF REGIONAL TAXATION OF THE REPUBLIC OF CRIMEA
AND ITS USE IN INVESTMENT ACTIVITIES**

The purpose of this study is to identify the features of the regional taxation of the Republic of Crimea and build a model of the impact of taxation on investment activities in the region. The paper studies the regional component of the tax system. It was revealed that a feature of regional taxation is the system of taxes and fees of the region and regional tax legislation. An assessment is made of the dynamics and structure of regional taxes received by the consolidated budget of the Republic of Crimea, among which the main share is occupied by the property tax of organizations. Tax incentives for regional taxes and the quantitative characteristics of their use by taxpayers in the Republic of Crimea are analyzed. The obtained results of the study are aimed at the formation of such a tax policy that contributed to entrepreneurial activity, investment attractiveness with the help of a combination of adopted legislation and applied tax instruments. In the region, it is possible to form one of the two proposed models of the impact of taxation on investment activity in the region. Methods or methodology for conducting work. Conducting research work by the authors was carried out on the basis of such methods: theoretical generalization and systematization, comparison, statistical methods, graphical method.

Keywords: taxation, taxes, tax benefits, region, tax system, investment activity.

[5]. . .

[2].

[4].

. . [18]

. . [6].

2.

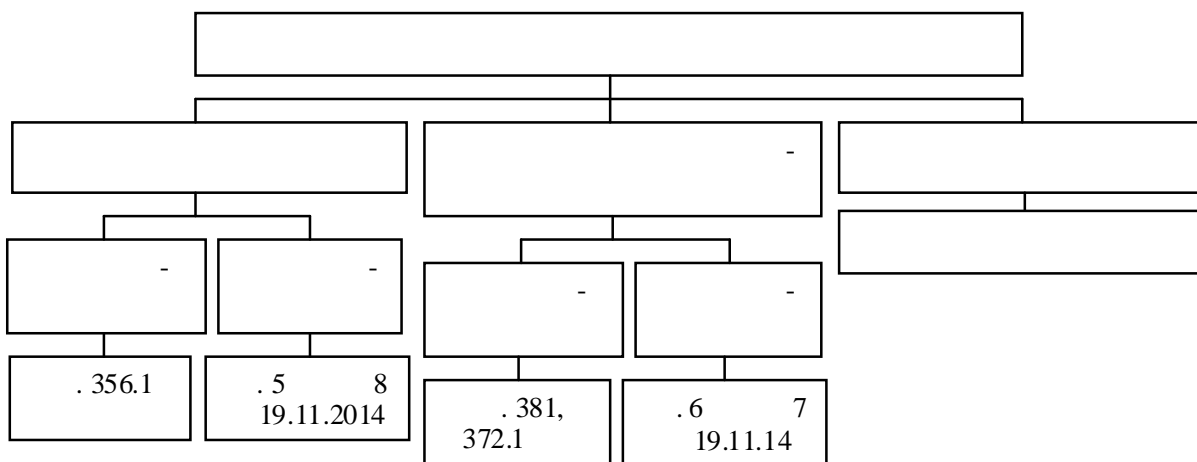
6 *

			%		%		%
01.01.2018 .	1980229	1633428	82,49	338 936	17,12	7 865	0,39
01.01.2019 .	2607851	2 156 528	82,69	438 635	16,82	12 688	0,49
-	627622	523100	0,2	99699	-0,3	4823	0,1
01.01.2020 .	3 086 607	2 178 741	70,59	896 233	29,04	11 633	0,37
-	478 756	22 213	-12	457 598	12	-1 055	0
01.01.2021 .	3 871 925	2 866 663	74,04	996693	25,74	8 569	0,22
-	785 318	687 922	3	100460	-3	-3 064	0
01.01.2022 .	4 706 079	3 587 321	76,23	1110887	23,61	7 871	0,16
-	834 154	720 658	2	114 194	-2	-698	0
01.01.2023	4 935 461	3708751	75,14	1 220 430	24,72	6 280	0,12
-	229 382	121 430	-1	109 543	1	-1 591	0
01.01.2024	5 657 545	4 392 174	77,63	1 259 085	22,25	6 286	0,11
-	722 084	683 423	2	38 655	-2	6	0

*

[15]

(.1).



. I.
[8].

(

		19.11.2014,	
()			
()		2022	15%
28,2%			
2218332	12,2%		
		45459	
;3)	:1) ;4) ;6)	1,2	;2) ;5)
0,07%			2022
			171 5,4%
	20672	2022	
		2022	6
61			6251
5	4.		
7%			
() 8			
2	2017		
		48	
-2024- 3			

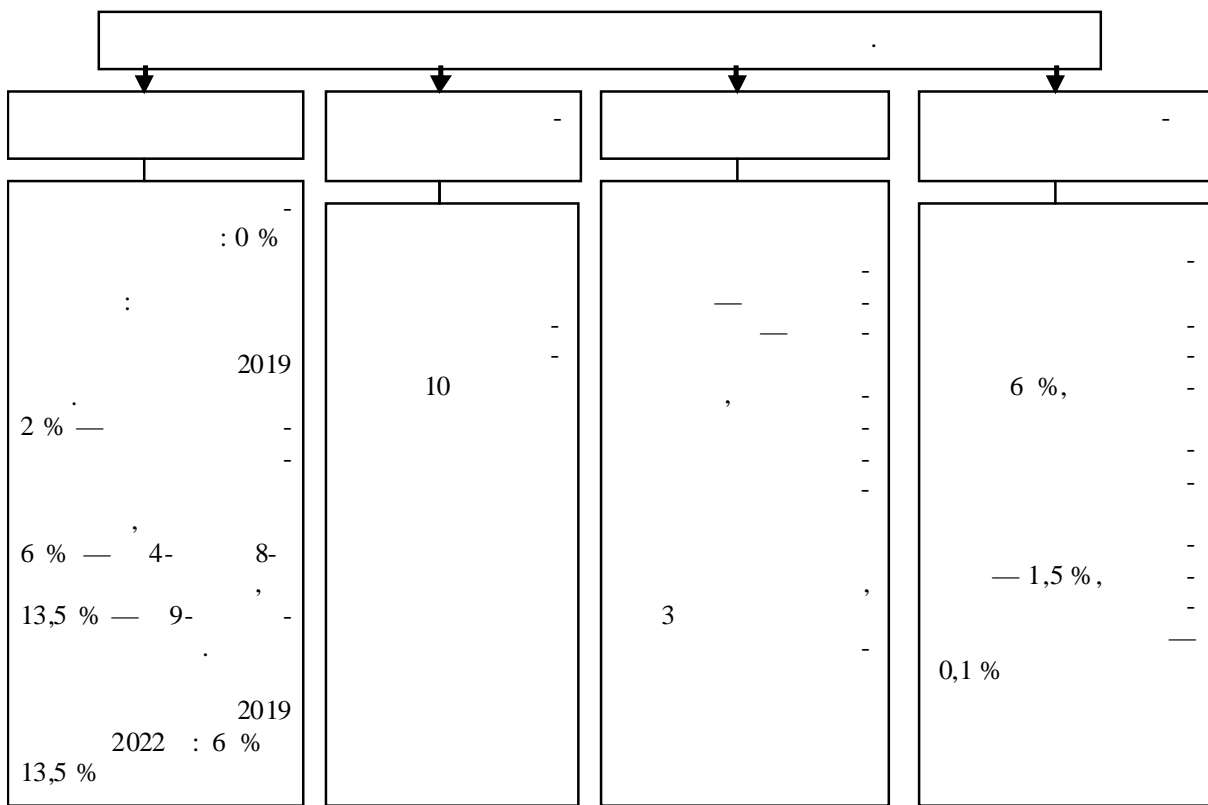
4.

*

						, %			
01.01.2019 .	46219,1	38512,65	2607,52	614,43	4483,48	83,33	5,64	1,33	9,70
01.01.2020 .	51978,67	46072,96	3086,43	745,76	5159,95	88,64	5,94	1,43	9,93
01.01.2021 .	52007,71	42263,12	3874,1	888,1	4982,39	81,26	7,45	1,71	9,58
01.01.2022 .	61319,33	45 928	4 442	919	6970,53	74,90	7,24	1,50	11,37
01.01.2023 .	76504,54	60893,31	5429,01	1323,99	8 858	79,59	7,10	1,73	11,58

*

[15]



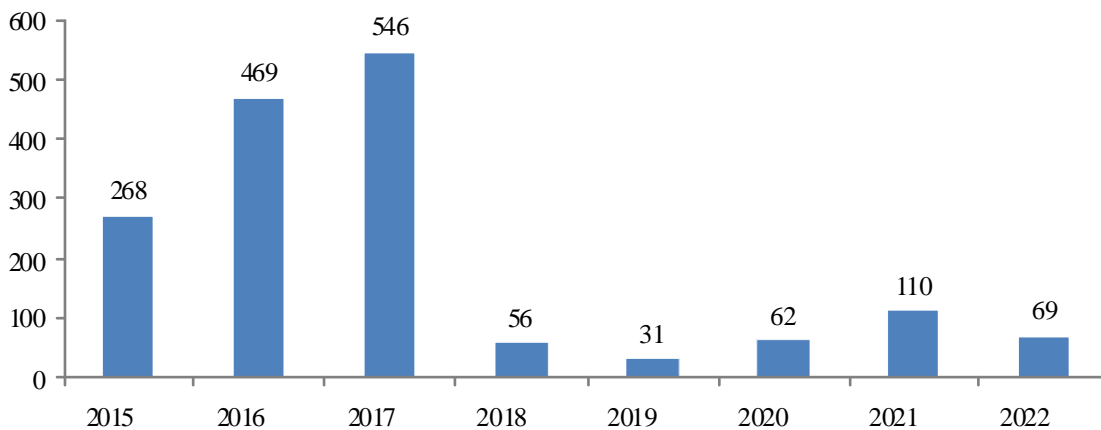
.2.

(

[11])

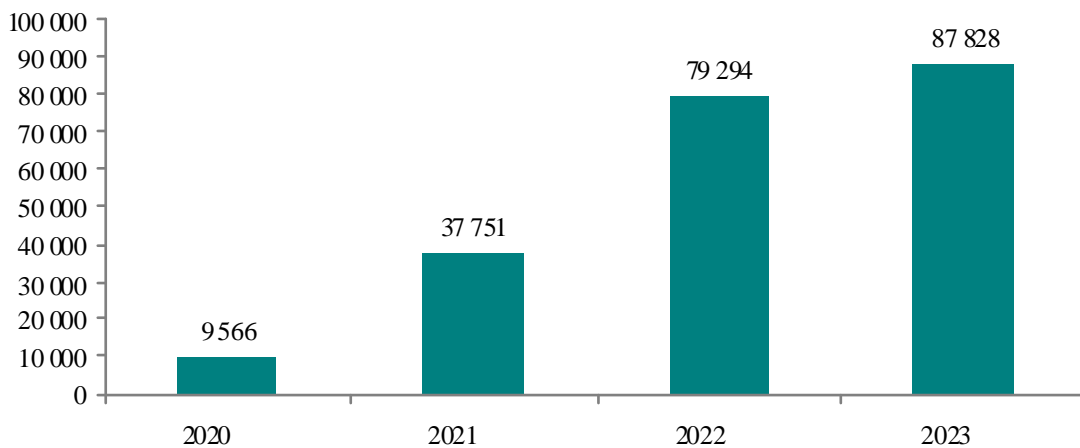
2019 .

2021
 33 745,4 (— 5 290,6 — 28 454,8
 7 148,4 [22].



.3.
 [7]

17 2020 67- /2020 «
 « »
 » (.4).



.4.

([3])

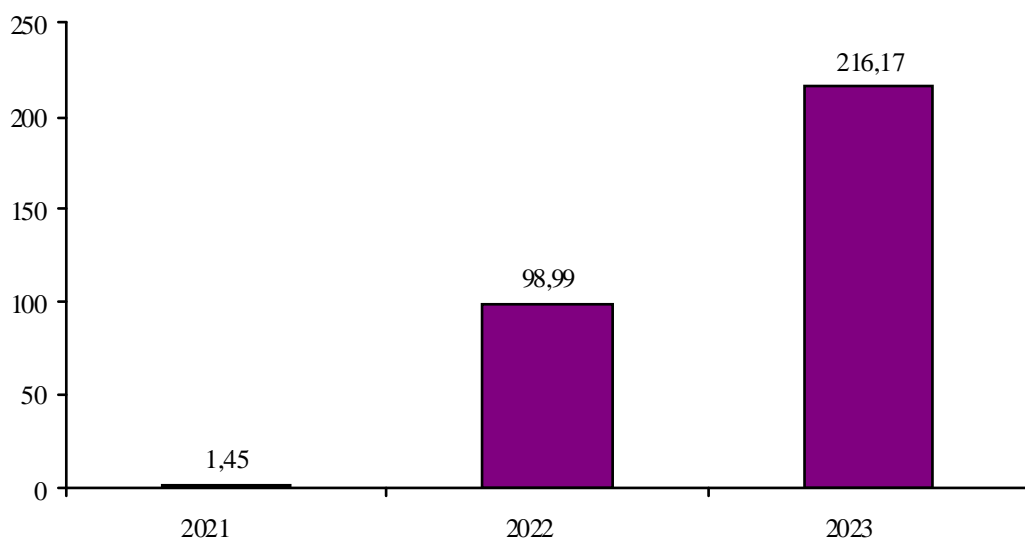
01.07.2020

9 31.12.2023 87828

5

2021-2023

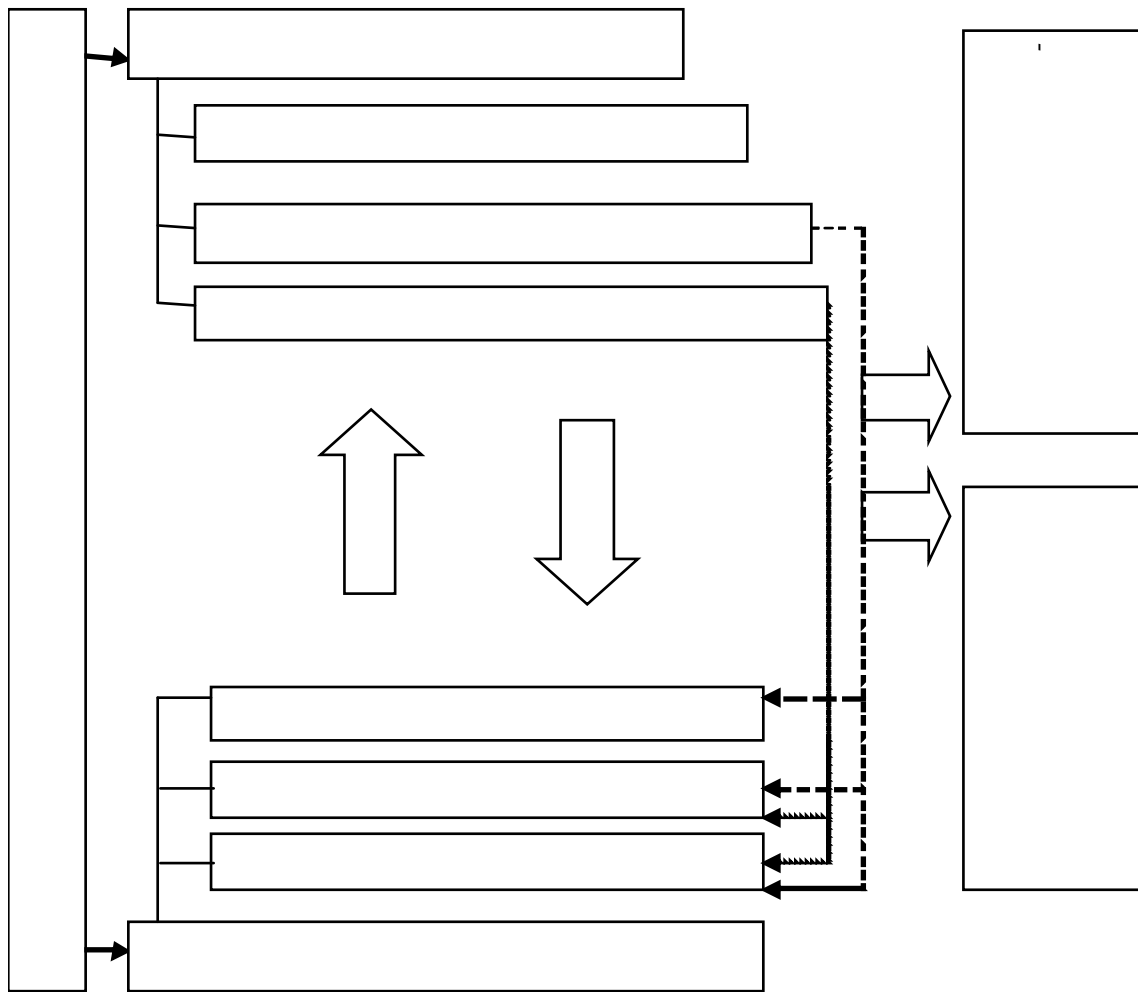
50



2023 .5. ([8]). 2021-

;3) :1) ;2)

(.6).



.6.

()

-
-

1. : 31.07.1998 145- //
.— URL: www.consultant.ru/ (: 25.03.2024).

2. , . . .

/ . . . //

).— 2015.— .6, 2.— .20.—

DOI 10.17150/2072-0904.2015.6(2).20.—EDNTNAADJ.

3. : . — URL:

rmsp.nalog.ru/statistics2.html (: 23.02.2024).

4. , . . .

: /

// .— 2016.— 2.— .22-32.— EDN WHKLXB.

5. , . . .

, E. H. , . . . // .— 2009.—

37(373).— .2-7.— EDN KVFGYN.

6. , . . .

// . . . — 2017.— 1.— .62-71.— EDN YMIBBD.

7. , . . .

minek.rk.gov.ru/ru/structure/609 (: 25.03.2024).

8. (2): 13.07.2015 214- , 232- // . — URL: www.consultant.ru/ (: 25.03.2024).
9. 29.12.2014 61- /2014. — URL: www.nalog.gov.ru/rn91/about_fts/docs/5489214/ (: 19.03.2024).
10. « » - »: 17 2020 67- /2020. — URL: rk.gov.ru/ru/document/show/21082/ (: 23.03.2024).
11. 29.11.2014 377- // . — URL: www.consultant.ru/ (: 25.03.2024).
12. : 19.11.2014 7- /2014 // . — URL: www.consultant.ru/ (: 25.03.2024).
13. : 03.12.2014 21- /2014 // . — URL: www.consultant.ru/ (: 25.03.2024).
14. : 19.11.2014 8- /2014 // . — URL: www.consultant.ru/ (: 25.03.2024).
15. : . — URL: budget.rk.ifinmon.ru/byudzheta-dlya-grazhdan/ispolnenie-byudzheta/dokhody-byudzheta/ (: 21.03.2024).
16. . — URL: www.economy.gov.ru/material/file/418ef4dcbaefaa2ac52d6891a8200b46/report_2021.pdf (: 25.03.2024).
17. : . — URL: www.nalog.gov.ru/rn91/related_activities/statistics_and_analytics/forms/ (: 25.03.2024).
18. // , . . — 2014. — 3(62). — . 527-529. — EDN RXEFPF.

SPISOK LITERATURY

- Byudzhetyy Kodeks Rossiyskoy Federatsii: Federal'nyy zakon ot 31.07.1998 145-FZ FZ // Konsul'tant Plyus. — URL: www.consultant.ru/ (data obrashcheniya: 25.03.2024).
- Vasil'yeva, N. V. Regional'noye nalogovoye zakonodatel'stvo kak instrument povysheniya dokhodnoy bazy byudzheta sub'yekta Rossiyskoy Federatsii / N. V. Vasil'yeva // Izvestiya Irkutskoy gosudarstvennoy ekonomicheskoy akademii (Baykal'skiy gosudarstvennyy universitet ekonomiki i prava). — 2015. — T. 6, 2. — S. 20. — DOI 10.17150/2072-0904.2015.6(2).20. — EDN TNAADJ.
- Yedinyy reyestr sub'yektov malogo i srednego predprinimatel'stva: ofitsial'nyy sayt. — URL: rmsp.nalog.ru/statistics2.html (data obrashcheniya: 23.02.2024).
- Yemel'yanov, A. S. Gosudarstvennaya podderzhka investitsionnoy deyatel'nosti i zakonodatel'stvo o nalogakh i sborakh: osobennosti nalogooblozheniya pri realizatsii regional'nykh investitsionnykh proyektov / A. S. Yemel'yanov // Reformy i pravo. — 2016. — 2. — S. 22-32. — EDN WHKLXB.
- Kotlyarov, M. A. Nalogovyy federalizm v sisteme stimulirovaniya samorazvitiya regionov: ot teorii k napravleniyam realizatsii / M. A. Kotlyarov, E. H. Sidorova, D. A. Tatarkin // Finansy i kredit. — 2009. — 37(373). — S. 2-7. — EDN KVFGYN.
- Lipatova, I. V. Sistema regional'nogo nalogooblozheniya: pravovoy i ekonomicheskoy analiz / I. V. Lipatova // Uchet. Analiz. Audit. — 2017. — 1. — S. 62-71. — EDN YMIBBD.
- Ministerstvo ekonomicheskogo razvitiya Respubliki Krym: ofitsial'nyy sayt, Simferopol'. — URL: minek.rk.gov.ru/ru/structure/609 (data obrashcheniya: 25.03.2024).
- Nalogovyy Kodeks (ch.2): Federal'nyy zakon ot 13.07.2015 214-FZ, 232-FZ // Konsul'tant Plyus. — URL: www.consultant.ru/ (data obrashcheniya: 25.03.2024).
- Ob ustanovlenii stavki po nalogu na pribyl' organizatsiy na territorii Respubliki Krym: Zakon Respubliki Krym ot 29.12.2014 61-ZRK/2014. — URL: www.nalog.gov.ru/rn91/about_fts/docs/5489214/ (data obrashcheniya: 19.03.2024).
- O vvedenii v deystviye spetsial'nogo nalogovogo rezhima «Nalog na professional'nyy dokhod» v Respublike Krym»: Zakon Respubliki Krym ot 17 aprelya 2020 goda 67-ZRK/2020. — URL: rk.gov.ru/ru/document/show/21082 (data obrashcheniya: 23.03.2024).
- O razviti Respubliki Krym i goroda federal'nogo znacheniya Sevastopol' i svobodnoy ekonomicheskoy zone na territoriyakh Respubliki Krym i goroda federal'nogo znacheniya Sevastopolya: Federal'nyy zakon. Rossiyskoy Federatsii ot 29.11.2014 377-FZ // Konsul'tant plyus. — URL: www.consultant.ru/ (data obrashcheniya: 25.03.2024).

-
12. O naloge na imushchestvo organizatsiy: Zakon Respubliki Krym ot 19.11.2014 7-ZRK/2014 // Konsul'tant Plyus. — URL: www.consultant.ru/ (data obrashcheniya: 25.03.2024).
13. O naloge na igornyy biznes: Zakon Respubliki Krym ot 03.12.2014 21-ZRK/2014 // Konsul'tant Plyus. — URL: www.consultant.ru/ (data obrashcheniya: 25.03.2024).
14. O transportnom naloge: Zakon Respubliki Krym ot 19.11.2014 8-ZRK/2014 // Konsul'tant Plyus. — URL: www.consultant.ru/ (data obrashcheniya 25.03.2024).
15. Otkrytyy byudzheth Respubliki Krym: ofitsial'nyy sayt. — URL: budget.rk.ifinmon.ru/byudzheth-dlya-grazhdan/ispolnenie-byudzheta/dokhody-byudzheta (data obrashcheniya: 21.03.2024).
16. Otchet o rezul'tatakh funktsionirovaniya svobodnoy ekonomicheskoy zony na territoriyakh Respubliki Krym i g. Sevastopolya. — URL: www.economy.gov.ru/material/file/418ef4dcbaefaa2ac52d6891a8200b46/report_2021.pdf (data obrashcheniya: 25.03.2024).
17. Sayt FNS: ofitsial'nyy sayt. — URL: www.nalog.gov.ru/rn91/related_activities/statistics_and_analytics/forms/ (data obrashcheniya: 25.03.2024).
18. Saprykina, T. V. Normativno-pravovoye regulirovaniye regional'nykh nalogov / T. V. Saprykina, B. Ye. Andreyev // Molodoy uchenyy. — 2014. — 3(62). — S. 527-529. — EDN RXEFPP.

22 2024

30 2024

Boychenko Oleg Valeriyevich,
Doctor of Technical Sciences, Professor,
Professor of the Department of Business Informatics and Mathematical Modeling,
Institute of Physics and Technology,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

CYBER SECURITY RISK MANAGEMENT SYSTEM OF CREDIT AND FINANCIAL ORGANIZATIONS

The article analyzes the current state of the problems of threats and vulnerabilities of the cyber security management system of credit and financial organizations. The sources of threats and peculiarities of organization of cyberattacks and other destructive actions on the credit and financial sphere by attackers are studied. Founded approaches of counteraction to cyber-incidents in the activities of financial organizations were investigated to identify organizational, managerial and software and hardware gaps in their use in the system of cyber security of credit and financial organizations. The main problems in the development and adoption of information security policy of a financial institution in terms of creating the concept and system of cyber risk management were identified. The main reasons for the decline in the use of information security systems of credit and financial organizations have been identified, which consist in the high level of use of mobile banking and digital payment applications, the implementation of the transaction through unprotected devices and data transmission lines, the significant impact of the growth of the cybercrime market through the expansion of shadow business by attackers, the growing number of incidents with the use of spyware, the spread of malware for data deletion, the growth of the social, the popularity of cryptocurrency. It is determined that the developed methods and tools do not fully satisfy the solution to the problem of cyber security of the financial and credit sphere. The innovative system of cyber risk management of financial and credit organization as part of coordinated continuous actions to manage and control risks in the organization is proposed.

Keywords: financial and credit sphere, information threats, cyber risks, cyber attackers, system, management, cyber security.

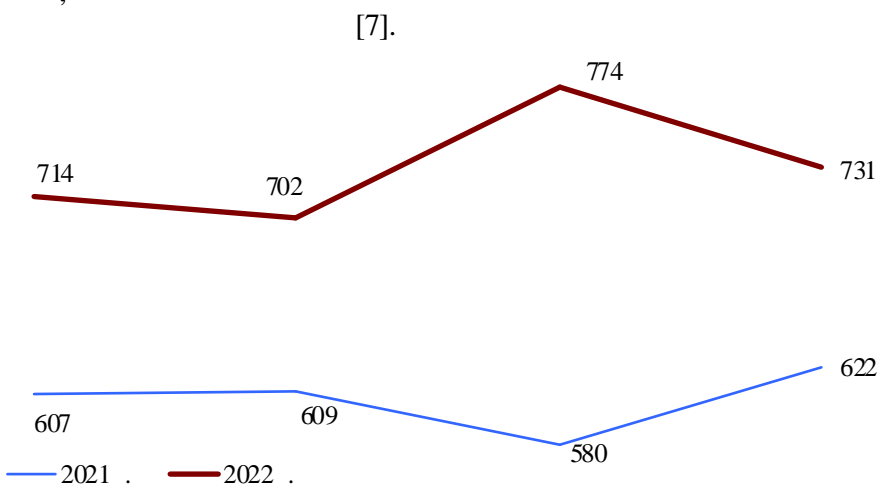
• , -
 -
 -
 • ;
 , ,
 , - ,
 ,

2016

, , ,
 , - ,
 , ,
 , [5].

SWIFT- . SWIFT
 SWIFT
 , SWIFT

[6].
 () 2022 , 20,8 %,
 ,



.I.

2021 2022 ()

2022 :
 (17 % 22 %
 2021 , ;
 , ;

CGAP

[11].

- (
- « » ;
- ;
-

[12].

[13].

CS-FSM,

Enhanced Encryption Standard (EES)

KNN

[14].

()

« »

(),

• « » (.hactivist; « » « ») —

• « » ;

- ;
- ;

• ,

,

,

,

1. , :

2. ;

3. - ;

4. ;

5. ;

6. ();

7. ;

8. ;

,

[15].

/ 27000-2012 «

(information security risk) —

,

/

,

,

,

(.2).

(),

,

(),

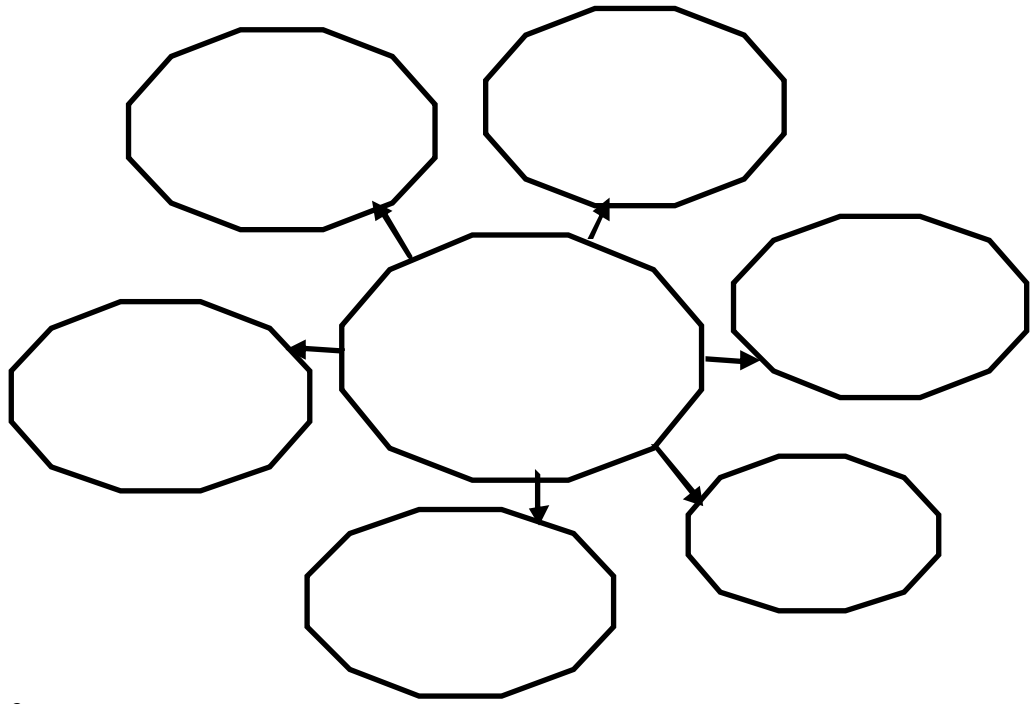
() (.4).

,

,

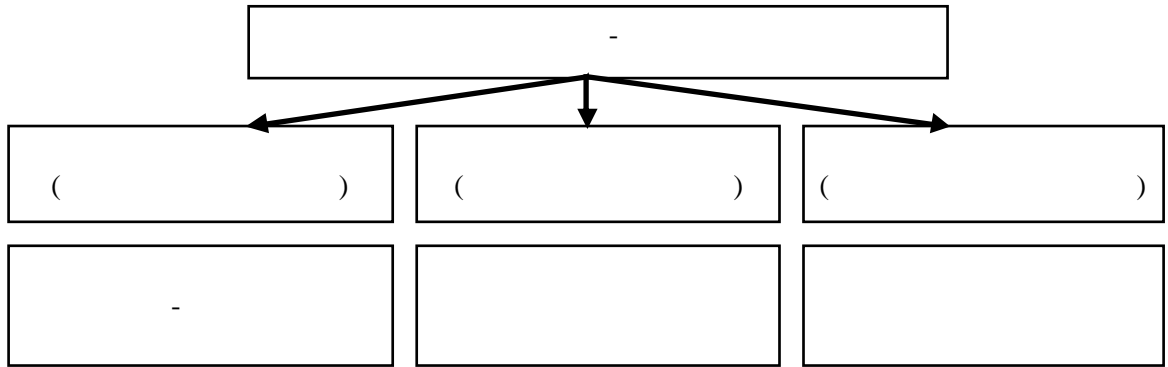
,

,



.2.

()

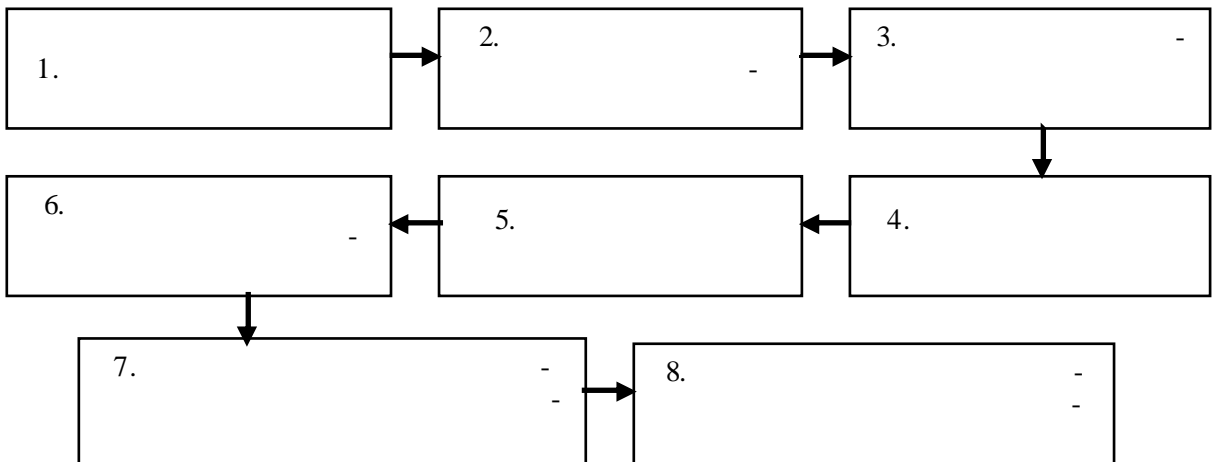


.3.

-

(

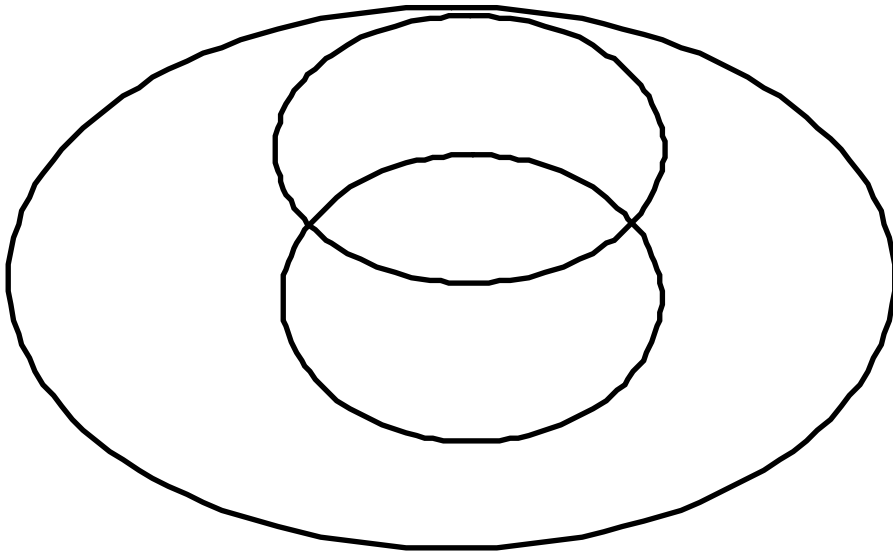
[16]).



.4.

()

61



[17].

(.5).

.5. ()

[18, 19].

1. ... — 2017. — 4(41). — .35-41. — EDN ZWQHLD.
2. ... — 2023. — .21, 11(518). — .2096-2134. — DOI 10.24891/re.21.11.2096. — EDN TQASEZ.
3. ... [.] // ... — 2018. — 4(45). — .46-53. — DOI 10.25683/VOLBI.2018.45.415. — EDN YMRITL.
4. ... — 2023. — . 13, 5. — .142-146. — EDN TLWMYU.
5. SWIFT Institute, Working Paper No. 2016-004: Forces Shaping the Cyberthreat Landscape for Financial Institutions, 2017. — PP. 1122-1134.
6. Paulus, S. Hacker greifen erneut Zahlungsverkehrssystem von Swift an / S. Paulus // DerTreasurer. — 2018. — 19 February. — PP. 234-245.
7. : 2022 / Positive Technologies. — URL: ptsecurity.com (: 10.09.2024).
8. Calliess C. Cybersecurity in the EU The Example of the Financial Sector: A Legal Perspective / C. Calliess, A. Baumgarten // German Law Journal. — 2020. — 21. — 1149–1179. — URL: doi.org/10.1017/glj.2020.67 (: 10.09.2024).
9. Cyber security in financial sector development. Challenges and potential solutions for financial inclusion Silvia Baur-Yazbeck, Judith Frickenstein and David Medine. — 2019. — November. — PP. 1022-1034.
10. Arku, J., Ghana loses Gh 30.1 million to bank fraud, Graphic Online / J. Arku. — 2018. — 6 September. — PP. 456-466.
11. Makin, P. Cybersecurity for Mobile Financial Services: A Growing Problem / P. Makin // CGAP. — 2018. — PP. 256-266.
12. ... — 2021. — 2. — .369-375. — DOI 10.34755/IROK.2021.78.47.031. — EDN QWKKUD.

13. — 2021. — 6, 2(21). — S. 59-65. — DOI 10.35231/25419501_2021_2_59. — EDN YTWLFS.
14. Exploring the Impact of AI-Based Cyber Security Financial Sector Management/ Shailendra Mishra// Department of Computer Engineering, College of Computer and Information Sciences, Majmaah University, Al Majmaah 11952, Saudi Arabia. — Appl. Sci. 2023, 13(10), 5875. — URL: doi.org/10.3390/app13105875 (data obrashcheniya: 10.09.2024).
15. — 2016. — 23, 1. — S. 115-126. — EDN WMWDGJ.
16. / 27000—2012. — 2014. — 22 .
17. — 2023. — 3(56). — S. 291-297. — EDN AYHIHO.
18. — 2016. — 3-9. — S. 10-14. — EDN VVHMPX.
19. — 2024. — 463 . — ISBN 978-5-16-017989-6. — DOI 10.12737/1901877. — EDN LLGZVW.

СПИСОК ЛИТЕРАТУРЫ

1. Apatova, N. V. Finansovaya bezopasnost' i tekhnologii blokcheyn / N. V. Apatova, O. L. Korolev // Nauchnyy vestnik: finansy, banki, investitsii. — 2017. — 4(41). — S. 35-41. — EDN ZWQHLD.
2. Borshch, L. M. Primeneniye kompleksnogo podkhoda v protsesse formirovaniya indikatorov, otrazhayushchikh finansovuyu bezopasnost' Rossiyskoy Federatsii / L. M. Borshch, M. A. K. Dzhalal, A. R. Zharova // Regional'naya ekonomika: teoriya i praktika. — 2023. — T. 21, 11(518). — S. 2096-2134. — DOI 10.24891/re.21.11.2096. — EDN TQASEZ.
3. Klassifikatsiya ugroz finansovoy bezopasnosti gosudarstva v kontekste transformatsii sotsial'no-ekonomicheskoy sistemy / D. D. Burkal'tseva, O. G. Blazhevich, O. A. Guk [i dr.] // Biznes. Obrazovaniye. Pravo. — 2018. — 4(45). — S. 46-53. — DOI 10.25683/VOLBI.2018.45.415. — EDN YMRTIL.
4. Semenyuk, Ya. V. Upravleniye riskami v finansovoy sfere, vklyuchaya kiberbezopasnost', riski vzloma i finansovyye moshennichestva / Ya. V. Semenyuk // Original'nyye issledovaniya. — 2023. — T. 13, 5. — S. 142-146. — EDN TLWMYU.
5. SWIFT Institute, Working Paper No. 2016-004: Forces Shaping the Cyberthreat Landscape for Financial Institutions, 2017. — PP. 1122-1134.
6. Paulus, S. Hacker greifen erneut Zahlungsverkehrssystem von Swift an / S. Paulus // DerTreasurer. — 2018. — 19 February. — PP. 234-245.
7. Aktual'nyye kiberugrozy: itogi 2022 goda / Positive Technologies. — URL: ptsecurity.com (data obrashcheniya: 10.09.2024).
8. Calliess C. Cybersecurity in the EU The Example of the Financial Sector: A Legal Perspective / C. Calliess, A. Baumgarten // German Law Journal. — 2020. — 21. — 1149-1179. — URL: doi.org/10.1017/glj.2020.67 (data obrashcheniya: 10.09.2024).
9. Cyber security in financial sector development. Challenges and potential solutions for financial inclusion Silvia Baur-Yazbeck, Judith Frickenstein and David Medine. — 2019. — November. — PP. 1022-1034.
10. Arku, J., Ghana loses Gh 30.1 million to bank fraud, Graphic Online / J. Arku. — 2018. — 6 September. — PP. 456-466.
11. Makin, P. Cybersecurity for Mobile Financial Services: A Growing Problem / P. Makin // CGAP. — 2018. — PP. 256-266.
12. Sipratov, R. O. Otsenka riskov informatsionnoy bezopasnosti kreditno-finansovoy sfery i puti ikh snizheniya / R. O. Sipratov // Aktual'nyye voprosy sovremennoy ekonomiki. — 2021. — 2. — S. 369-375. — DOI 10.34755/IROK.2021.78.47.031. — EDN QWKKUD.
13. Zvereva, M. S. Ugrozy, trendy i sub'yekty informatsionnoy bezopasnosti kreditno-finansovoy sfery / M. S. Zvereva // Ekonomika novogo mira. — 2021. — T. 6, 2(21). — S. 59-65. — DOI 10.35231/25419501_2021_2_59. — EDN YTWLFS.
14. Exploring the Impact of AI-Based Cyber Security Financial Sector Management/ Shailendra Mishra// Department of Computer Engineering, College of Computer and Information Sciences, Majmaah University, Al Majmaah 11952, Saudi Arabia. — Appl. Sci. 2023, 13(10), 5875. — URL: doi.org/10.3390/app13105875 (data obrashcheniya: 10.09.2024).

15. Miloslavskaya, N. G. Ugrozy narusheniya kiberbezopasnosti dlya organizatsiy infrastruktury finansovykh rynkov / N. G. Miloslavskaya, S. A. Tolstaya // Bezopasnost' informatsionnykh tekhnologiy. — 2016. — T. 23, 1. — S. 115-126. — EDN WMWDGJ.

16. GOST R ISO/MEK 27000—2012. Informatsionnaya tekhnologiya. Metody i sredstva obespecheniya bezopasnosti. — M.: Standartinform, 2014. — 22 s.

17. Babkin, A. V. Kiberbezopasnost' kreditno-finansovoy sistemy bankov v usloviyakh tsifrovoy ekonomiki / A. V. Babkin, O. V. Boychenko, S. I. Pol'skaya // Vestnik Akademii znaniy. — 2023. — 3(56). — S. 291-297. — EDN AYHIHO.

18. Baldin, K. V. Sovremennyye metody formirovaniya strategii upravleniya riskami / K. V. Baldin // Sovremennyye tendentsii razvitiya nauki i tekhnologiy. — 2016. — 3-9. — S. 10-14. — EDN VVHMPX.

19. Sigal, A. V. Riskologiya / A. V. Sigal, M. A. Bakumenko, Ye. S. Remesnik. — Moskva: Obshchestvo s ogranichennoy otvetstvennost'yu «Nauchno-izdatel'skiy tsentr INFRA-M», 2024. — 463 s. — ISBN 978-5-16-017989-6. — DOI 10.12737/1901877. — EDN LLGZVW.

24 2024

30 2024

Bondar Aleksandr Petrovich,

Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Finance and Credit,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Shumelyak Igor Aleksandrovich,

Specialist of the Development, Support and Quality Control Department,
Risk Management Department,
RNKB Bank (PJSC),
Simferopol, Russian Federation.

STATUS, PROBLEMS AND PROSPECTS FOR DEVELOPMENT OF MORTGAGE LENDING IN THE RUSSIAN FEDERATION

The article examines the trends in housing mortgage lending in the Russian Federation, its specific features, and identifies problems and prospects for its development.

As a result of the analysis, it was revealed that mortgage loans with state support are gradually replacing loans provided on market terms, which is due to more attractive terms for the interest rate, the amount of the down payment, the possibility of

refinancing, etc. Their wide availability to the population has led to the fact that their social focus began to be lost and many citizens began to use preferential mortgage loans to form their investment portfolio of residential real estate.

The authors noted that mortgage lending faces a significant number of problems, such as high inflation and the key rate, low solvency of certain segments of the population, a high exchange rate of the national currency, imposed financial sanctions, high prices for real estate, building materials, equipment and imports.

It is concluded that promising areas for the development of mortgage lending in the Russian Federation are: optimization of certain types of preferential mortgage programs and maintaining their social focus; promoting growth of the population's solvency and construction volumes; introduction of new procedures for monitoring developers; increasing the financial literacy of the population; development of digitalization and artificial intelligence; adaptation of the legislative and regulatory support subsystem to the current conditions of the functioning of the mortgage market.

Keywords: mortgage loan, government-supported loan, mortgage market, housing lending, population debt burden.

[18], [2], [3-4], [5], [6], [12], [14], [15], [16], [20], [21], [22].

1	2
(2019 –)	<p>2019 ,</p> <p>2022 .</p> <p>20 %</p> <p>— 6 %.</p> <p>3</p>
()	<p>,</p> <p>,</p> <p>.</p>
IT (2022-2024)	<p>2022 IT IT ,</p> <p>9 18 « 20 %, » 5 %</p> <p>IT</p>
(2019-2030)	<p>2019 ,</p> <p>2023 .</p> <p>20 %,</p> <p>6-9 2 %.</p>
» « (2022-2024)	<p>10 % ,</p> <p>2 %,</p> <p>6</p>

* [8, 14, 18, 20].

450

2.

2.

2018-2023 ..

*

	2018	2019	2020	2021	2022	2023	, %				
							2019-2018	2020-2019	2021-2020	2022-2021	2023-2022
	3244	2790	3048	4000	2470	3040	-14,0	9,2	31,2	-38,3	23,1
	258	923	1499	1881	2063	3375	257,8	62,4	25,5	9,7	63,6
-	7	144	1397	1700	2343	4739	1954,3	871,6	21,7	37,8	102,2
	3251	2934	4445	5700	4813	7779	-9,8	51,5	28,2	-15,6	61,6

* [10, 13, 17].

4528 . . . 2,4

2023 7 779 . . .

2023

2022 (2966 . . . 61,6%),

2020

2019

(1511 . . . 51,5%).

2022

2021 (887 . . . 15,6 %),

2022 , , 8,5 % 20%.

20-25 %

4732 . . . 677

2023 4739

2

2020

2023

2019

2022

2396

9,7

2020

2019

2023

2022

2021

(2019)

2020

282

21,3 %.

2021

2020

6,5 % 7 %

3

70

2022 2021

2023 3375 3117 13,1

2023 2022

1312 63,6% 2021 182 9,6%

2023 2022

« » [19].

2023 2022

3.

3.

2019-2023 , . *

	2019	2020	2021	2022	2023	, %			
						2020-2019	2021-2020	2022-2021	2023-2022
	0,0	1019,7	1055,7	1296,7	1996,6	—	3,5	22,8	53,9
	143,4	239,4	471,9	848,3	2132,4	66,946	97,1	79,8	151,4
	0,4	52,0	74,7	113,9	169,9	12900,0	43,6	52,5	49,2
	0,0	0,0	0,0	51,4	362,9	—	—	—	606,0
	0,0	86,0	98,0	33,0	77,0	—	13,9	-66,3	133,3
	143,8	1397,1	1700,3	2343,3	4738,8	871,558	21,7	37,8	102,2

* [10, 13, 17].

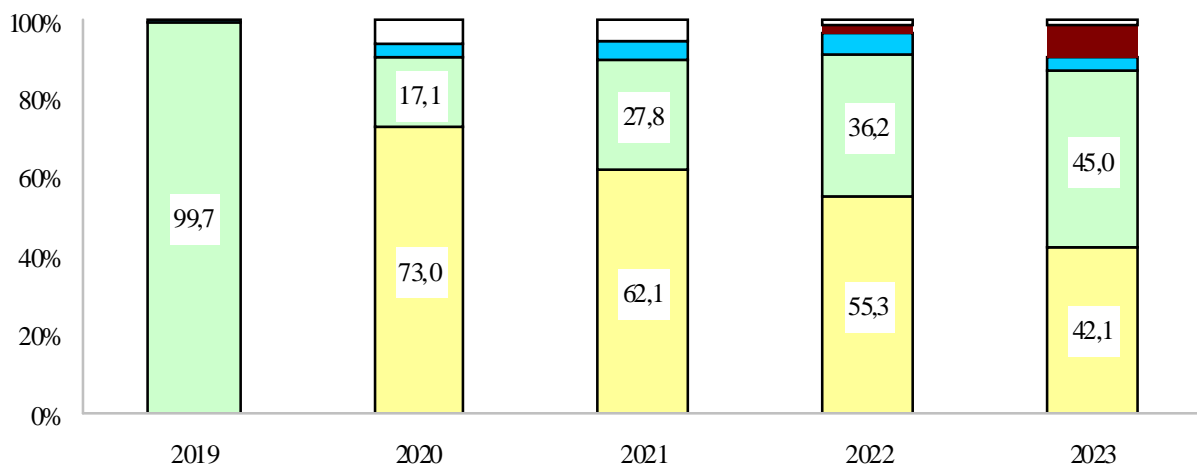
1989 14,9 2023 2132 1284

2,5). 2023 2022 2018

2023 18

71

	977	95,8 %	2023	2023	1997 2022
700	53,9 %			-	
1	2024				
2023					
	312	7	IT	2022 363	2022
			51		
			170	424,7	
2,3	2023	170		44	
	2023	2023 2021	77 (98 2022 (44 2022	2,3 2021	65
	66,3 %				
	1,		2019	1.	
			0,3 %	2020-2022	99,7 %
	77,9 %	2020 17,6 %	55,3 %	2022 2023	
			45,0 %	42,1 %	
17,1 %	2020-2022	36,2 %	2022		
19,1 %					
	87,0 %				
2022	10			2023	4.
4494,5		93,0 %			4,
		2023		3028,1	67,4 %
7522,6		(96,2 %).			



. I.

[10, 13, 17])

2019-2023 ., % (

4. 10

2023 .*

/						%
		.	Δ 2022 ., %	.	Δ 2022 ., %	
1		1358,5	+65	4665,6	+81	60,7
2		293,4	+44	1491,3	+58	17,8
3	-	60,6	+56	387,9	+88	5,0
4	.	47,7	+25	253,7	+40	3,3
5		33,0	+52	168,0	+64	2,2
6		25,9	+46	145,4	+59	1,9
7		23,5	+18	135,3	+39	1,8
8		38,7	+30	126,8	+49	1,6
9		20,9	+3	77,0	-4	1,0
10		20,0	-26	71,6	-34	0,9

*

[11].

2022, 2023

2.

2,

2022 2573,9 . 822,5 . (53,0 %)

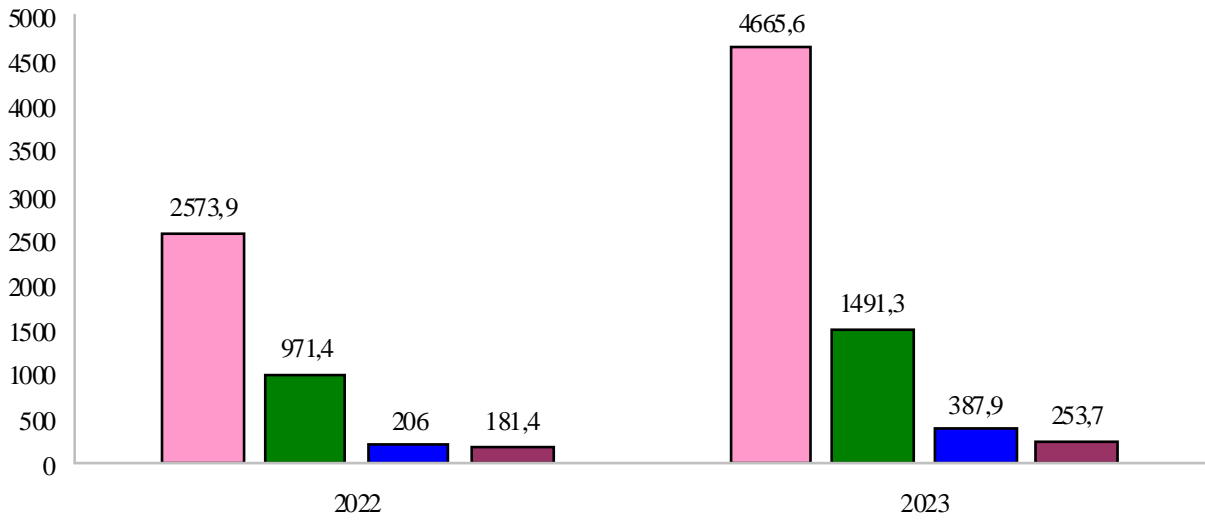
). 2023

2022 2091,7 . 81,3 %, 2023

4665,6 . (60,7 %

), 2023

2 .

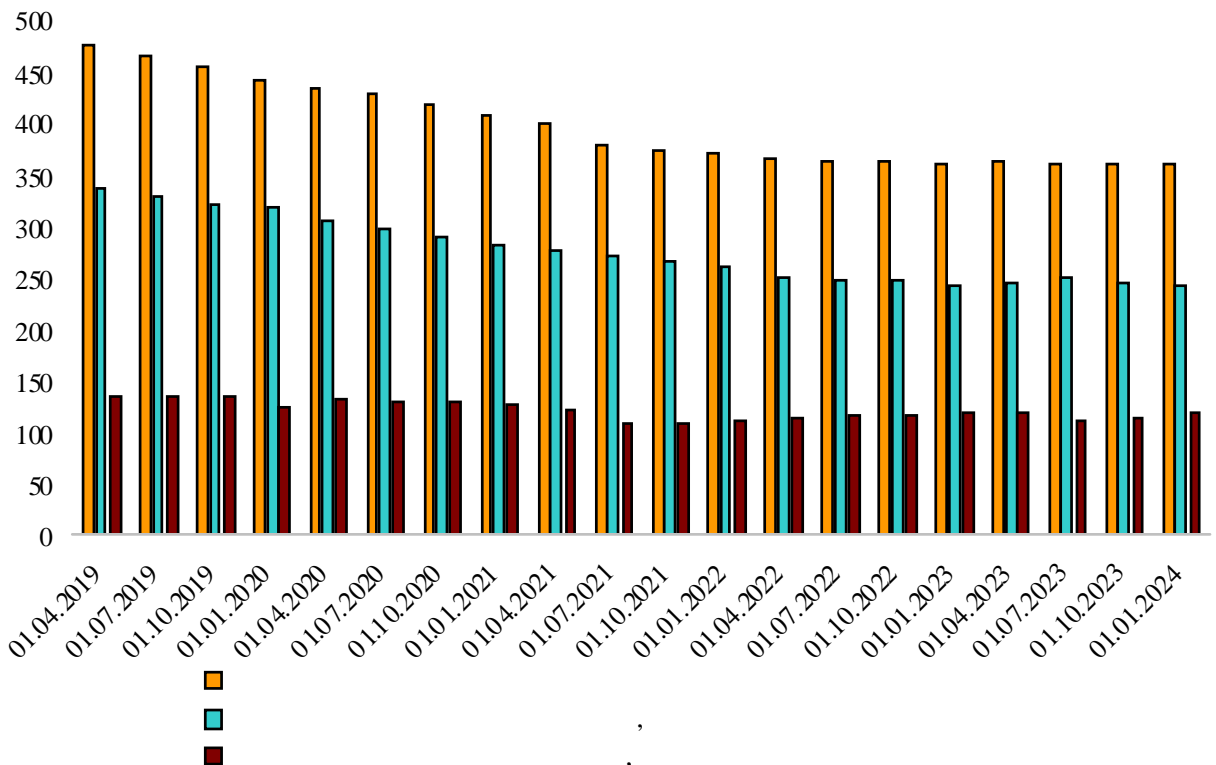


2023 .2. 2022-
 ,, . . ([11]) ,

, 2022
 , 971,4 . . (20,0 % , 519,9
). 2023 2022 53,5 % 2023 1491,3 . ,, 17,8 %
 - 2022 206,0 181,4 . . ,
 387,4 . . 8,0 % 2022
 181,9 72,3 . . 88,3 39,8 % 2023
 641,6 . . , , , 2023

3.
 3, , , -
 , , -
 , , 67 71 %

• ;
 • ;
 • ;
 • ;
 • ;
 • [2, 5, 8, 17].



.3.

, 2019-2023 . ([11])

-
-
-
-
-
-
-
-

1.

2020-2024

2.

3.

4.

5.

6.

() ,

IT

1. EDN NUCOTN. — 2023. — 6(53). —
2. EDN DSVKMJ. — 2021. — 1(54). —
3. EDN ULZPWV. — 2009. — 4(5). — 68-83. —
4. EDN XXBFQL. — 2016. — 3(36). — 95-101. —
5. EDN CWXXKS. — 2021. — 2(55). — 55-64. —
6. EDN SJUSAU. — 2024. — 2(54). — 210-215. —
7. EDN UPDSCH. — 2022. — 1(75). — DOI 10.34771/UZCEPU.2022.1.75.007. —
8. EDN CURHQL. — 2023. — 7. — 17-21. —
9. EDN PVJROY. — 2022. — 8-1. — 53-65. — DOI 10.17513/vaael.2346. —
10. — 2024. — URL: minfin.gov.ru/ru/performance/govsupport/ (08.09.2024).
11. — 2023. — URL: realty.rbc.ru/news/65bb92db9a7947486e0f226a (08.09.2024).
12. — 2022. — 158. — EDN OWOMYW. —
13. — 2024. — URL: programmy-gosudarstvennoj-podderzhki/report/?ysclid=lupetoelsk54957073 (08.09.2024).

14. — 2023. — 33, 3. — 424-429. — DOI 10.35634/2412-9593-2023-33-3-424-429. — EDN BVGMTA.
15. — 2023. — 12. — 148-152. — EDN NZVDQJ.
16. — 2023. — 29, 8(836). — 1845-1872. — DOI 10.24891/fc.29.8.1845. — EDN DCSKIF.
17. — 2018-2023. — URL: cbr.ru/statistics/bank_sector/mortgage/Indicator_mortgage/1223/ (08.09.2024).
18. — 2022. — 9, 3. — 261-282. — DOI 10.18334/zhs.9.3.116385. — EDN FBIKRJ.
19. — 2023. — URL: realty.rbc.ru/news/6582d3c09a79474c37b6db32 (08.09.2024).
20. — 2024. — 3. — 142-147. — DOI 10.47576/2949-1886.2024.3.3.022. — EDN DHEFGK.
21. — 2022. — 5. — 74-77. — EDN FOEUYO.
22. — 2023. — 104-7. — 59-63. — DOI 10.18411/trnio-12-2024-369. — EDN NURURS.

СПИСОК ЛИТЕРАТУРЫ

- Anikanova, V. V. Sovremennyye tendentsii i prognozirovaniye razvitiya rynka ipotechnogo zhilishchnogo kreditovaniya v RF / V. V. Anikanova, I. N. Shchedrina // *Politika, ekonomika i innovatsii*. — 2023. — 6(53). — EDN NUCOTN.
- Bekirova, S. E. Osobennosti ipotechnogo kreditovaniya Rossiyskoy Federatsii v regional'nom razreze / S. E. Bekirova, E. M. Abdulkhairova // *Nauchnyy vestnik: finansy, banki, investitsii*. — 2021. — 1(54). — S. 56-66. — EDN DSVKMI.
- Bondar', A. P. Bankovskoye potrebitel'skoye kreditovaniye naseleniya / A. P. Bondar' // *Naukoviy v snik: f nansi, banki, nvestits*. — 2009. — 4(5). — S. 68-83. — EDN ULZPWV.
- Bondar', A. P. Metodicheskiye aspekty otsenki dostupnosti zhil'ya v Rossiyskoy Federatsii / A. P. Bondar', V. I. Mokronos // *Nauchnyy vestnik: finansy, banki, investitsii*. — 2016. — 3(36). — S. 95-101. — EDN XXBFQL.
- Bugayeva, T. N. Regional'nyye osobennosti i tendentsii ipotechnogo kreditovaniya / T. N. Bugayeva, O. V. Kharitonova // *Nauchnyy vestnik: finansy, banki, investitsii*. — 2021. — 2(55). — S. 55-64. — EDN CWXXKS.
- Butova, M. A. Teoreticheskiye osnovy ipotechnogo kreditovaniya v Rossiyskoy Federatsii / M. A. Butova, M. M. Koklyayev // *Vestnik Natsional'nogo Instituta Biznesa*. — 2024. — 2(54). — S. 210-215. — EDN SJUSAU.
- Vaniyeva, E. A. Ipotechnyy kredit kak raznovidnost' kreditovaniya: osobennosti v Rossii i za rubezhom / E. A. Vaniyeva // *Uchenyye zapiski Krymskogo inzhenerno-pedagogicheskogo universiteta*. — 2022. — 1(75). — S. 37-41. — DOI 10.34771/UZCEPU.2022.1.75.007. — EDN UPDSCH.
- Golodova, Zh. G. Ipotechnoye kreditovaniye v Rossii: tendentsii razvitiya i mery gosudarstvennoy podderzhki / Zh. G. Golodova, T. A. Galkina, O. Yu. Gashenin // *Finansovaya ekonomika*. — 2023. — 7. — S. 17-21. — EDN CURHQL.
- Gorskiy, M. A. Vliyaniye programm gosudarstvennoy podderzhki l'gotnykh kategoriy grazhdan na dinamiku pogasheniya ipotechnykh kreditov v 2017-2021 gg / M. A. Gorskiy, M. G. Kuznetsov // *Vestnik Altayskoy akademii ekonomiki i prava*. — 2022. — 8-1. — S. 53-65. — DOI 10.17513/vaael.2346. — EDN PVJROY.
- Gosudarstvennaya podderzhka zhilishchnogo (ipotechnogo) kreditovaniya / statistika // *Ministerstvo Finansov Rossii : ofitsial'nyy sayt*. — 2024. — URL: minfin.gov.ru/ru/performance/govsupport/ (data obrashcheniya 08.09.2024).
- DOM. RF zafiksiroval ipotechnyy rekord po itogam 2023 goda — statistika // *RBK-TV : ofitsial'nyy sayt*. — 2023. — URL: realty.rbc.ru/news/65bb92db9a7947486e0f226a (data obrashcheniya 08.09.2024).
- Dubinina, I. V. Realizatsiya sotsial'noy funktsii ipotechnogo zhilishchnogo kredita kommercheskogo banka : spetsial'nost' 08.00.10 «Finansy, denezhnoye obrashcheniye i kredit» : dissertatsiya na soiskaniye uchenoy stepeni kandidata ekonomicheskikh nauk / Dubinina Irina Valer'yevna, 2022. — 158 s. — EDN OWOMYW.

13. Yedinaya otchetnost' po l'gotnomu ipotechnomu kreditovaniyu // Bank DOM.RF : ofitsial'nyy sayt — 2024. — URL: dom.rf/programmy-gosudarstvennoj-podderzhki/report/?ysclid=lupetoelsk54957073 (data obrashcheniya 08.09.2024).
14. Ibragimova, E. S. Osobennosti ipotechnogo kreditovaniya v sovremennoy Rossii i za rubezhom / E. S. Ibragimova, E. A. Maksharipova, A. A. Bayrakova // Vestnik Udmurtskogo universiteta. Seriya Ekonomika i pravo. — 2023. — T. 33, 3. — S. 424-429. — DOI 10.35634/2412-9593-2023-33-3-424-429. — EDN BVGMTA.
15. Isayeva, Ye. A. Analiz vzaimosvyazi mezhdru stavkoy ssudnogo protsenta po ipotechnym kreditam i klyuchevoy stavkoy: praktika Rossii i SSHA / Ye. A. Isayeva, K. S. Melikhov, A. A. Chernyavskiy // Finansovyye rynki i banki. — 2023. — 12. — S. 148-152. — EDN NZVDQJ.
16. Korniyenko, D. O. Finansovoye modelirovaniye urovnya dolgovoy nagruzki na datu vydachi ipotechnogo kredita na rynke pervichnoy zhiloy nedvizhimosti / D. O. Korniyenko // Finansy i kredit. — 2023. — T. 29, 8(836). — S. 1845-1872. — DOI 10.24891/fc.29.8.1845. — EDN DCSKIF.
17. Obzor rynka ipotechnogo zhilishchnogo kreditovaniya // Bank Rossii : ofitsial'nyy sayt. — 2018-2023 gg. — URL: cbr.ru/statistics/bank_sector/mortgage/Indicator_mortgage/1223/ (data obrashcheniye 08.09.2024).
18. Ordynskaya, Ye. V. Sovremennaya situatsiya na rossiyskom rynke ipotechnykh kreditov: osnovnyye problemy i vozmozhnosti dlya razvitiya / Ye. V. Ordynskaya, M. V. Cherkovets, I. A. Leonov // Zhilishchnyye strategii. — 2022. — T. 9, 3. — S. 261-282. — DOI 10.18334/zhs.9.3.116385. — EDN FBIKRJ.
19. Osobennosti rynka ipoteki v 2023 godu // RBK-TV : ofitsial'nyy sayt. — 2023. — URL: realty.rbc.ru/news/6582d3c09a79474c37b6db32 (data obrashcheniya 08.09.2024).
20. Savvinova, A. P. Vliyaniye ipotechnogo zhilishchnogo kredita na razvitiye stroitel'noy otrasli / A. P. Savvinova, Ye. V. Sibileva // Industrial'naya ekonomika. — 2024. — 3. — S. 142-147. — DOI 10.47576/2949-1886.2024.3.3.022. — EDN DHEFGK.
21. Sidorkina, I. I. Vyyavleniye vzaimosvyazi mezhdru kolichestvom vydannykh ipotechnykh kreditov i klyuchevoy stavkoy / I. I. Sidorkina // Finansovaya ekonomika. — 2022. — 5. — S. 74-77. — EDN FOEUYO.
22. Ugol'nov, D. V. Sek'yuritizatsiya ipotechnykh kreditov v Rossii v sovremennykh usloviyakh / D. V. Ugol'nov, O. Yu. Kuz'mina // Tendentsii razvitiya nauki i obrazovaniya. — 2023. — 104-7. — S. 59-63. — DOI 10.18411/trnio-12-2024-369. — EDN NURURS.

19 2024

30 2024

« . . . ».

Gorda Olga Sergeevna,
Ph.D. in Economics, Associate Professor,
Associate Professor Department of World Economy,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

GLOBAL INFLATION AS A FACTOR OF INSTABILITY IN THE DEVELOPMENT OF THE INTERNATIONAL BUSINESS ENVIRONMENT

XXI 2021-2022

The article reveals the role of global inflation in shaping the instability of the development of the external environment of international business. It is noted that in 2021-2022 the inflationary environment acquired a new quality, which was expressed in the highest level of global inflation since the beginning of the 21st century and the shift of the price peak from the cyclical boom to the phase of global economic recovery. This phenomenon is explained by the coincidence of the influence of short-term and long-term factors on price dynamics.

Short-term factors are associated with overcoming the consequences of the Great Lockdown, the restoration of production and the revival of global demand in the post-crisis period. Long-term factors arose at the end of a ten-year period of low inflation and were provoked by geopolitical tensions, the militarization of the economy and the consequences of the populist pro-inflationary policies of governments and central banks. It is predicted that in the future, the effect of cyclical factors on global inflation will tend to weaken, while the influence of long-term factors will remain a generator of a disturbed inflationary environment for a long time. It is concluded that taking inflation shocks into account in developing the concept of the global economic system is a critical task, because inflation shocks can have a significant impact on economic stability and the well-being

of the population. Effective macroeconomic policy, including monetary and fiscal measures, is key to combating inflation risks. Structural reforms are also important, in particular, economic diversification and development of financial markets, which helps to increase economic sustainability.

International financial organizations should play a critical role in this process. They should provide financial assistance to countries that have encountered inflation shocks, promote coordination of economic policies between states, and provide technical support and advice. In order to effectively take inflation shocks into account, international financial institutions should actively cooperate with governments, corporations, and other stakeholders. This cooperation will allow developing and implementing strategies that promote stable economic development and increase the sustainability of the global economic system.

Keywords: global inflation, international business, inflationary environment, inflationary shocks, inflation donor countries, pro-inflationary policy.

70- XX
XXI
70-
« »
[2-11].
[12].
[14], [15, 16] [13], [4, 17, 18].

[21]

[22],

[19],

[20],

[23].

[17, 18].

-
-
-
-

[24]

[25].

[26].

[27].

[28]

[29].

[30].

[31]

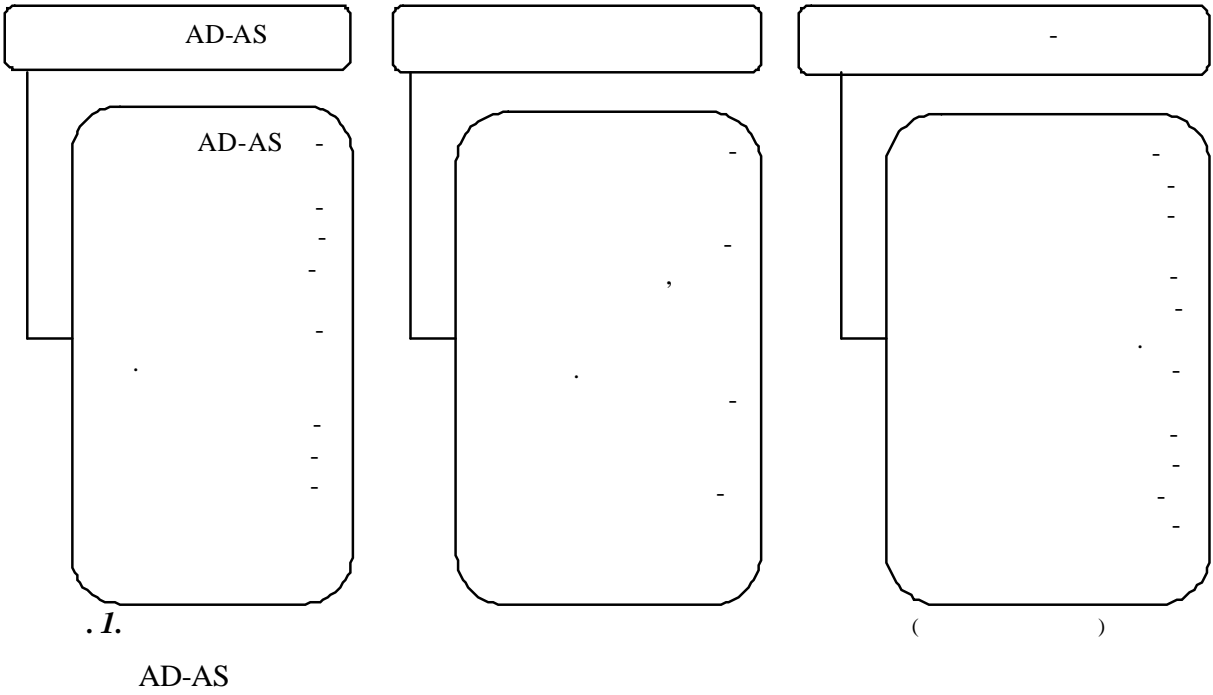
[32].

[33].

[34]

Covid19

1



2021-2022 .,

2007 ., 5,3%,
2022 ., 8,9%.

7,6% 10,1%.
— 1,5% 2008 . 7,3% 2022 .,

[35].

2022 .

(70- 80- XX — .1),

I.

1960-

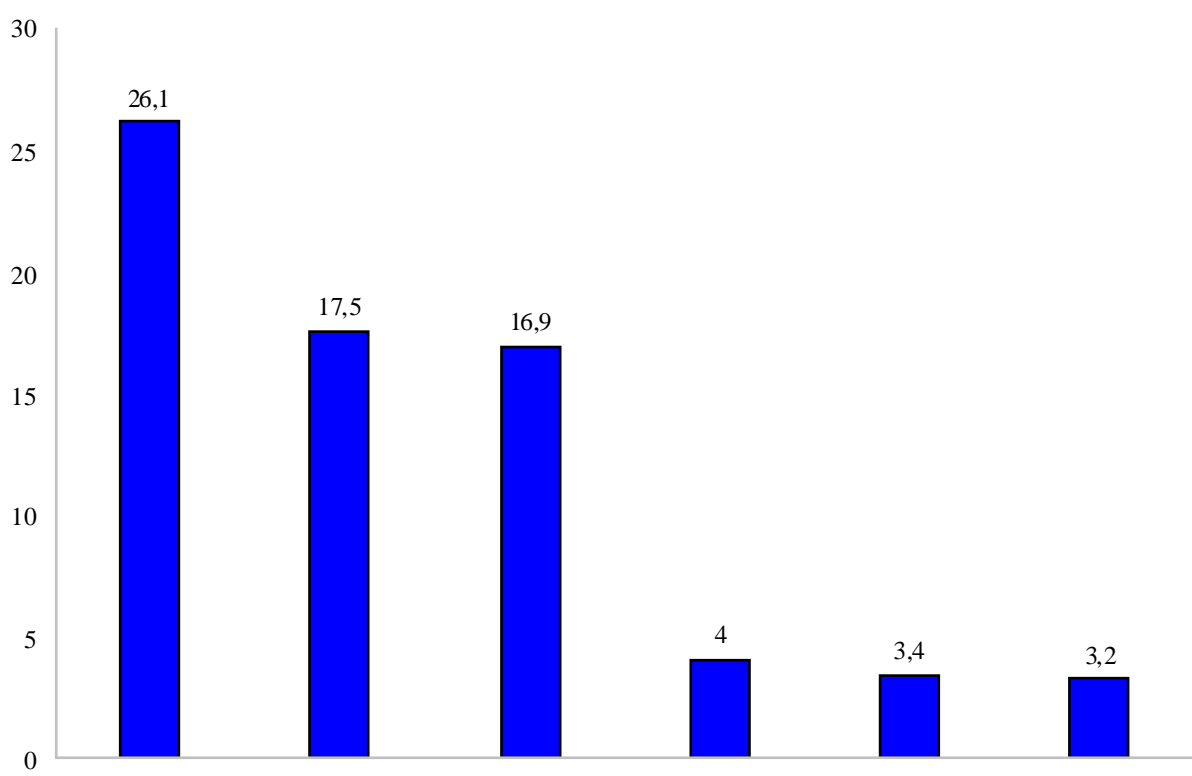
2023 .*

/	, %		, %		, %	
	1980	13,5	1979	11,3	1974	11,1
	1994	24,3	1988	18,8	1989	18,2
	1974	13,2	1980	12,9	1981	11,8
	1974	23,2	1975	11,7	1973	11,6
	1974	28,6	1973	16,9	1991	13,9
	1975	24,2	1980	18,0	1976	16,6

* [36]

2023 .

2,



2. () 2023 ., % ([35])

2022 .

XXI

2009 . -1,4% 2020 . 2,9% -3,1% [36].

2021-2022 .

COVID-

19,

[37].

1)

2)

« » ;

CO2

3) , - -

4) ; , - -

5) ; , - -

6) - « » , ; - -

— , - , -

2 2,4 , -

1,2 . , -

2022-2023 . -

2024 - 3

. Fintech

[39].

()

(),

()

()

, AD-AS,

2022 .

1. Keynes J. M. The General Theory of Employment, Interest, and Money / J. M. Keynes. — First published in 1936. — Global Grey on the 4th., 2022. — 198 p. — URL: www.globalgreybooks.com/general-theory-of-employment-interest-and-money-ebook.html (date of the application: 05.08-08.08.2024).
2. Auer R. Sixty Years of Global Inflation: a Post GFC Update / R. Auer, M. Pedemonte, R. Schoenle. BIS Working Papers, 2024. — No 1189. — 35 p. (date of the application: 05.08-08.08.2024).
3. Ha J. Inflation in Emerging and Developing Economies: Evolution, Drivers, and Policies / J. Ha, M. E. Kose, F. Ohnsorge. — World Bank. Washington, 2019. — 490 p.
4. Kiley M. Central Banking post Crises / M. Kiley, F. Mishkin. — NBER Working Paper, 2024. — No 32237. — 66 p. — URL: www.nber.org/papers/w32237 (date of the application: 05.08-08.08.2024).
5. — 2023. — 3, 9(66). — 11-14.
6. — 2021. — 3. — 123-125. — DOI 10.34755/IROK.2021.76.90.030.
7. — 2022. — 2-1. — 34-36.
8. — 2022. — 2-1. — 31-34.
9. — 2021. — 4(693). — 3-12.
10. — 2022. — 166-168.
11. — 2024. — 12, 2. — 40-50.
12. Dmitriev M. Inflation level and inflation volatility: A seigniorage argument / M. Dmitriev, E. K. Kersting // *Economics Letters*. Elsevier. — 2016. — Vol. 147(C). — P. 112-115.
13. Dekimpe M. G. Retailing in times of soaring inflation: What we know, what we don't know, and a research agenda / M. G. Dekimpe, H. J. van Heerde // *Journal of Retailing*. — 2023. — Vol. 99, Iss. 3. — P. 322-336. — URL: www.sciencedirect.com/science/article/pii/S0022435923000301 (date of the application: 05.08-08.08.2024).
14. Cole E. Emerging-Market Equities in an Inflationary Environment / E. Cole, O. Ben-Akiva. — Man Group. August, 2021. — 8 p. — URL: www.man.com/maninstitute/documents/download/vu7nP-HroRF-jVvmt-XR0H7/Man_Perspective_Emerging-Market_Equities_in_an_Inflationary_Environment_English_%20United_States%29_25-08-2021.pdf (date of the application: 05.08-08.08.2024).
15. Born D. Inflation, Interest Rates and Their Consequences on Companies' Investment Decisions / D. Born, S. Geering, P. Vogt, Y. Wang. — Roland Berger, Quarterly Investments in a High Rate Environment. April, 2023. — 15 p. — URL: www.rolandberger.com/publications/publication_pdf/roland_berger_quarterly_investments_in_a_high_rate_environment.pdf (date of the application: 05.08-08.08.2024).
16. Han Y. The Impact of Inflation on Corporate Finance and Countermeasures / Y. Han, H. Zou, W. Li. — Financial Forum. 2020. — 4 p.
17. Demary M. How persistent are the current inflationary dynamics and how is monetary policy expected to respond? / M. Demary, A.-L. Herforth, J. Zdrzalek. — Institut der deutschen Wirtschaft. Wirtschaftliche Untersuchungen. Berichte und Sachverhalte. K In, 2022. — 39 p. — URL: www.iwkoeln.de/fileadmin/user_upload/Studien/Report/PDF/2022/IW-Report_2022-New-Inflationary-Environment.pdf (date of the application: 05.08-08.08.2024).

18. Roberts J. M. Monetary Policy and Inflation Dynamics / J. M. Roberts // Finance and Economic Discussion Series Paper. Federal Reserve Board. — 2024. — No 2004 62. — P. 193-230.
19. Monetary Policy Report — March 2024. Board of Governors of the Federal Reserve System. — 76 p. — URL: www.federalreserve.gov/publications/files/20240301_mprfullreport.pdf (date of the application: 05.08-08.08.2024).
20. Inflation and consumer prices. European Central Bank. — URL: www.ecb.europa.eu/stats/macroeconomic_and_sectoral/hicp/html/index.en.html (date of the application: 05.08-08.08.2024).
21. Outlook for Economic Activity and Prices / Bank of Japan. — April 2024. — 71 p. — URL: www.boj.or.jp/en/mopo/outlook/gor2404b.pdf (date of the application: 05.08-08.08.2024).
22. China Monetary Policy Report, Q3 2023 // The People's Bank of China. — 59 p. — URL: www.pbc.gov.cn/en/3688229/3688353/3688356/4756453/5209094/2024011716422366520.pdf (date of the application: 05.08-08.08.2024).
23. Inflation rate, average consumer prices / International Monetary Fund. — URL: www.imf.org/external/datamapper/PCPIPCH@WEO/OEMDC/ADVEC/WEOORLD (date of the application: 05.08-08.08.2024).
24. Ha J. Global Inflation Synchronization / J. Ha, M.A. Kose, F.L. Ohnsorge // Policy Research Working Paper. — 2019. — No 8768. — URL: documents1.worldbank.org/curated/en/733211551994244422/pdf/WPS8768.pdf (date of the application: 05.08-08.08.2024).
25. Fukunaga I. Japan's Inflation under Global Inflation Synchronization / I. Fukunaga, Y. Kido, K. Suita // Bank of Japan Working Paper Series. — 2024. — No. 24-E-4. — URL: www.boj.or.jp/en/research/wps_rev/wps_2024/data/wp24e04.pdf (date of the application: 05.08-08.08.2024).
26. Ha J. The Economic Effects of Global Inflation Uncertainty / J. Ha, I. So // International Journal of Central Banking. — 2024. — URL: www.ijcb.org/journal/ijcb24q2a3.pdf (date of the application: 05.08-08.08.2024).
27. Guirguis S.H. The impact of global economies on US inflation: A test of the Phillips curve / S.H. Guirguis, V. Dutra, Z. McGreevy // Journal of Economics and Finance. — 2022. — No 46(2). — URL: www.researchgate.net/publication/361051484_The_impact_of_global_economies_on_US_inflation_A_test_of_the_Phillips_curve (date of the application: 05.08-08.08.2024).
28. Forbes K.J. Has Globalization Changed the Inflation Process? / K.J. Forbes // BIS Working Papers. — 2019. — No 791. — URL: www.bis.org/publ/work791.pdf (date of the application: 05.08-08.08.2024).
29. Carney M. Inflation in a Globalized World / M. Carney // Federal Reserve Bank of Kansas City, 2015. — URL: www.kansascityfed.org/Jackson%20Hole/documents/7076/CarneyPanelist_JH2015.pdf (date of the application: 05.08-08.08.2024).
30. Kamber G. Global factors and trend inflation / G. Kamber, B. Wong // Journal of International Economics. — 2020. — Volume 122. — URL: www.sciencedirect.com/science/article/abs/pii/S002219961930087X (date of the application: 05.08-08.08.2024).
31. Parker M. Global inflation: the role of food, housing and energy prices / M. Parker // European Central Bank Working Paper Series. — 2017. — No 2024. — URL: www.ecb.europa.eu/pub/pdf/scpwp/scpwp2024.en.pdf (date of the application: 05.08-08.08.2024).
32. Ha J. Understanding the Global Drivers of Inflation: How Important are Oil Prices? / J. Ha, M.A. Kose, F. Ohnsorge, H. Yilmazkuday // SSRN Electronic Journal. — 2023. — January. — URL: papers.ssrn.com/sol3/papers.cfm?abstract_id=4327917 (date of the application: 05.08-08.08.2024).
33. Bems R. Is Inflation Domestic or Global? Evidence from Emerging Markets / R. Bems, F. Caselli, F. Grigoli, B. Gruss // International Journal of Central Banking. — 2022. — URL: www.ijcb.org/journal/ijcb22q4a4.pdf (date of the application: 05.08-08.08.2024).
34. Giovanni J. Pandemic-Era Inflation Drivers and Global Spillovers / J. Giovanni, S. Kalemli-Ozcan, A. Silva, M.A. Yildirim // CID Faculty Working Paper. — 2023. — No 440. — URL: growthlab.hks.harvard.edu/sites/projects.iq.harvard.edu/files/growthlab/files/2023-11-cidwp-440-pandemic-inflation-drivers.pdf (date of the application: 05.08-08.08.2024).
35. World Economic Outlook Database. International Monetary Fund. — 2024. — April. — URL: www.imf.org/en/Publications/SPROLLS/world-economic-outlook-databases#sort=%40imfdate%20descending (date of the application: 05.08-08.08.2024).
36. World Development Indicators / The World Bank. — URL: databank.worldbank.org/data/download/WDI_excel.zip (date of the application: 05.08-08.08.2024).
37. Ja tuszyk, G. «Inflation, the global financial crisis, and COVID 19 pandemic» / G. Ja tuszyk // Journal of Management and Financial Sciences. — vol. XV, no. 46. — pp. 9-19. — URL: econjournals.sgh.waw.pl/JMFS/article/view/3190 (date of the application: 05.08-08.08.2024).
38. Auer R. Sixty Years of Global Inflation: a Post GFC Update / R. Auer, M. Pedemonte, R. Schoenle // BIS Working Papers. — 2024. — No 1189. — 35 p. — URL: www.bis.org/publ/work1189.htm (date of the application: 05.08-08.08.2024).
39. . . . Fintech / . . . // : , , . — 2023. — 2(63). — . 106-116.

SPISOK LITERATURY

1. Keynes J. M. The General Theory of Employment, Interest, and Money / J. M. Keynes. — First published in 1936. — Global Grey on the 4th., 2022. — 198 p. — URL: www.globalgreybooks.com/general-theory-of-employment-interest-and-money-ebook.html (date of the application: 05.08-08.08.2024).
2. Auer R. Sixty Years of Global Inflation: a Post GFC Update / R. Auer, M. Pedemonte, R. Schoenle. BIS Working Papers, 2024. — No 1189. — 35 p. (date of the application: 05.08-08.08.2024).
3. Ha J. Inflation in Emerging and Developing Economies: Evolution, Drivers, and Policies / J. Ha, M. E. Kose, F. Ohnsorge. — World Bank. Washington, 2019. — 490 p.
4. Kiley M. Central Banking post Crises / M. Kiley, F. Mishkin. — NBER Working Paper, 2024. — No 32237. — 66 p. — URL: www.nber.org/papers/w32237 (date of the application: 05.08-08.08.2024).
5. Amanova, G. Eksport i import inflyatsii v otkrytykh ekonomikakh / G. Amanova, M. Rasulova // Vestnik nauki. — 2023. — T. 3, 9(66). — S. 11-14.
6. Astamirova, KH. KH. Inflyatsiya i yeye sotsial'no-ekonomicheskiye posledstviya / KH. KH. Astamirova, F. M. Shakhayeva // Voprosy ustoychivogo razvitiya obshchestva. — 2021. — 3. — S. 123-125. — DOI 10.34755/IROK.2021.76.90.030.
7. Kshichkovskaya, D. I. Eksport i import inflyatsii v otkrytykh ekonomikakh / D. I. Kshichkovskaya // Simvol nauki: mezhdunarodnyy nauchnyy zhurnal. — 2022. — 2-1. — S. 34-36.
8. Kshichkovskaya, D. I. Eksport i import inflyatsii / D. I. Kshichkovskaya // Simvol nauki: mezhdunarodnyy nauchnyy zhurnal. — 2022. — 2-1. — S. 31-34.
9. Mironchik, N. Rasshireniye balansov tsentral'nykh bankov i inflyatsiya: vyvody dlya monetarnoy politiki / N. Mironchik, M. Demidenko, Ye. Shcherba // Bankovskiy vestnik. — 2021. — 4(693). — S. 3-12.
10. Nichiporuk, I. Yu. Inflyatsiya kak mirovaya problema / I. Yu. Nichiporuk // Rol' nauki i obrazovaniya v protsessakh razvitiya sovremennogo obshchestva: Sbornik nauchnykh trudov. — Kazan': Obshchestvo s ogranichennoy otvetstvennost'yu «SANTREM», 2022. — S. 166-168.
11. Smirnov, Ye. N. Global'naya inflyatsiya: sovremennyy determinizm i vyzovy dlya politiki / Ye. N. Smirnov // Upravleniye. — 2024. — T. 12, 2. — S. 40-50.
12. Dmitriev M. Inflation level and inflation volatility: A seigniorage argument / M. Dmitriev, E. K. Kersting // Economics Letters. Elsevier. — 2016. — Vol. 147(C). — P. 112-115.
13. Dekimpe M. G. Retailing in times of soaring inflation: What we know, what we don't know, and a research agenda / M. G. Dekimpe, H. J. van Heerde // Journal of Retailing. — 2023. — Vol. 99, Iss. 3. — P. 322-336. — URL: www.sciencedirect.com/science/article/pii/S0022435923000301 (date of the application: 05.08-08.08.2024).
14. Cole E. Emerging-Market Equities in an Inflationary Environment / E. Cole, O. Ben-Akiva. — Man Group. August, 2021. — 8 p. — URL: www.man.com/maninstitute/documents/download/vu7nP-HroRF-jVvmt-XR0H7/Man_Perspective_Emerging-Market_Equities_in_an_Inflationary_Environment_English_%20United_States%29_25-08-2021.pdf (date of the application: 05.08-08.08.2024).
15. Born D. Inflation, Interest Rates and Their Consequences on Companies' Investment Decisions / D. Born, S. Geering, P. Vogt, Y. Wang. — Roland Berger, Quarterly Investments in a High Rate Environment. April, 2023. — 15 p. — URL: www.rolandberger.com/publications/publication_pdf/roland_berger_quarterly_investments_in_a_high_rate_environment.pdf (date of the application: 05.08-08.08.2024).
16. Han Y. The Impact of Inflation on Corporate Finance and Countermeasures / Y. Han, H. Zou, W. Li. — Financial Forum. 2020. — 4 p.
17. Demary M. How persistent are the current inflationary dynamics and how is monetary policy expected to respond? / M. Demary, A.-L. Herforth, J. Zdrzalek. — Institut der deutschen Wirtschaft. Wirtschaftliche Untersuchungen. Berichte und Sachverhalte. K In, 2022. — 39 p. — URL: www.iwkoeln.de/fileadmin/user_upload/Studien/Report/PDF/2022/IW-Report_2022-New-Inflationary-Environment.pdf (date of the application: 05.08-08.08.2024).
18. Roberts J. M. Monetary Policy and Inflation Dynamics / J. M. Roberts // Finance and Economic Discussion Series Paper. Federal Reserve Board. — 2024. — No 2004 62. — P. 193-230.
19. Monetary Policy Report — March 2024. Board of Governors of the Federal Reserve System. — 76 p. — URL: www.federalreserve.gov/publications/files/20240301_mprfullreport.pdf (date of the application: 05.08-08.08.2024).
20. Inflation and consumer prices. European Central Bank. — URL: www.ecb.europa.eu/stats/macroeconomic_and_sectoral/hicp/html/index.en.html (date of the application: 05.08-08.08.2024).
21. Outlook for Economic Activity and Prices / Bank of Japan. — April 2024. — 71 p. — URL: www.boj.or.jp/en/mopo/outlook/gor2404b.pdf (date of the application: 05.08-08.08.2024).
22. China Monetary Policy Report, Q3 2023 // The People's Bank of China. — 59 p. — URL: www.pbc.gov.cn/en/3688229/3688353/3688356/4756453/5209094/2024011716422366520.pdf (date of the application: 05.08-08.08.2024).
23. Inflation rate, average consumer prices / International Monetary Fund. — URL: www.imf.org/external/datamapper/PCPIPCH@WEO/OEMDC/ADVEC/WEO_WORLD (date of the application: 05.08-08.08.2024).

24. Ha J. Global Inflation Synchronization / J. Ha, M.A. Kose, F.L. Ohnsorge // Policy Research Working Paper. — 2019. — No 8768. — URL: documents1.worldbank.org/curated/en/733211551994244422/pdf/WPS8768.pdf (date of the application: 05.08-08.08.2024).
25. Fukunaga I. Japan's Inflation under Global Inflation Synchronization / I. Fukunaga, Y. Kido, K. Suita // Bank of Japan Working Paper Series. — 2024. — No. 24-E-4. — URL: www.boj.or.jp/en/research/wps_rev/wps_2024/data/wp24e04.pdf (date of the application: 05.08-08.08.2024).
26. Ha J. The Economic Effects of Global Inflation Uncertainty / J. Ha, I. So // International Journal of Central Banking. — 2024. — URL: www.ijcb.org/journal/ijcb24q2a3.pdf (date of the application: 05.08-08.08.2024).
27. Guirguis S.H. The impact of global economies on US inflation: A test of the Phillips curve / S.H. Guirguis, V. Dutra, Z. McGreevy // Journal of Economics and Finance. — 2022. — No 46(2). — URL: www.researchgate.net/publication/361051484_The_impact_of_global_economies_on_US_inflation_A_test_of_the_Phillips_curve (date of the application: 05.08-08.08.2024).
28. Forbes K.J. Has Globalization Changed the Inflation Process? / K.J. Forbes // BIS Working Papers. — 2019. — No 791. — URL: www.bis.org/publ/work791.pdf (date of the application: 05.08-08.08.2024).
29. Carney M. Inflation in a Globalized World / M. Carney // Federal Reserve Bank of Kansas City, 2015. — URL: www.kansascityfed.org/Jackson%20Hole/documents/7076/CarneyPanelist_JH2015.pdf (date of the application: 05.08-08.08.2024).
30. Kamber G. Global factors and trend inflation / G. Kamber, B. Wong // Journal of International Economics. — 2020. — Volume 122. — URL: www.sciencedirect.com/science/article/abs/pii/S002219961930087X (date of the application: 05.08-08.08.2024).
31. Parker M. Global inflation: the role of food, housing and energy prices / M. Parker // European Central Bank Working Paper Series. — 2017. — No 2024. — URL: www.ecb.europa.eu/pub/pdf/scpwps/ecbwp2024.en.pdf (date of the application: 05.08-08.08.2024).
32. Ha J. Understanding the Global Drivers of Inflation: How Important are Oil Prices? / J. Ha, M.A. Kose, F. Ohnsorge, H. Yilmazkuday // SSRN Electronic Journal. — 2023. — January. — URL: papers.ssrn.com/sol3/papers.cfm?abstract_id=4327917 (date of the application: 05.08-08.08.2024).
33. Bems R. Is Inflation Domestic or Global? Evidence from Emerging Markets / R. Bems, F. Caselli, F. Grigoli, B. Guss // International Journal of Central Banking. — 2022. — URL: www.ijcb.org/journal/ijcb22q4a4.pdf (date of the application: 05.08-08.08.2024).
34. Giovanni J. Pandemic-Era Inflation Drivers and Global Spillovers / J. Giovanni, S. Kalemli-Ozcan, A. Silva, M.A. Yildirim // CID Faculty Working Paper. — 2023. — No 440. — URL: growthlab.hks.harvard.edu/sites/projects.iq.harvard.edu/files/growthlab/files/2023-11-cidwp-440-pandemic-inflation-drivers.pdf (date of the application: 05.08-08.08.2024).
35. World Economic Outlook Database. International Monetary Fund. — 2024. — April. — URL: www.imf.org/en/Publications/SPROLLS/world-economic-outlook-databases#sort=%40imfdate%20descending (date of the application: 05.08-08.08.2024).
36. World Development Indicators / The World Bank. — URL: databank.worldbank.org/data/download/WDI_excel.zip (date of the application: 05.08-08.08.2024).
37. Ja tuszyk, G. «Inflation, the global financial crisis, and COVID 19 pandemic» / G. Ja tuszyk // Journal of Management and Financial Sciences. — vol. XV, no. 46. — pp. 9-19. — URL: econjournals.sgh.waw.pl/JMFS/article/view/3190 (date of the application: 05.08-08.08.2024).
38. Auer R. Sixty Years of Global Inflation: a Post GFC Update / R. Auer, M. Pedemonte, R. Schoenle // BIS Working Papers. — 2024. — No 1189. — 35 p. — URL: www.bis.org/publ/work1189.htm (date of the application: 05.08-08.08.2024).
39. Gorda, A. S. Fintech i tsifrovyye transformatsii na mirovom finansovom rynke / A. S. Gorda // Nauchnyy vestnik: finansy, banki, investitsii. — 2023. — 2(63). — S. 106-116.

5 2024

30 2024

Smirnova Elena Aleksandrovna,
 Ph.D. in Economics, Associate Professor,
 Associate Professor of Finance and Credit Department,
 Institute of economics and management,
 V.I. Vernadsky Crimean Federal University,
 Simferopol, Russian Federation.

MODERN TECHNOLOGIES SHAPING THE GLOBAL DIGITAL ECONOMY

The article is devoted to one of the key trends in modern development — the sphere of digital financial services in the context of the formation of the digital economy. It is proved that the successful development of the digital economy is largely due to progress in several disruptive digital technologies, among which the most important are software-oriented technologies such as blockchain, big data analytics, artificial intelligence and cloud computing, as well as Internet of Things devices.

The article identifies the advantages and disadvantages of using blockchain in various spheres of public life, presents: the forecast dynamics of the growth of the blockchain technology market, the volume of venture investments in blockchain startups, and also presents the dynamics of the growth in the number of users of crypto assets and blockchain wallets in the world. The study reveals the basis of the Internet of Things, characterized as an open and comprehensive network of intelligent objects. Big data represents a significant expansion of the availability of both mobile and fixed Internet, the growth of its average speed in the vast majority of countries has contributed to an exponential increase in the volume of digital and information data generation, the work provides a forecast of the volume of annual data generation in the countries of the world. The concept of artificial intelligence is used by many companies in various sectors of the economy, and a forecast of the global volume of investments of companies in artificial intelligence technologies is given.

The findings of the study emphasize that these technologies contribute to better analysis, processing and use of digital information to improve the efficiency of companies through the offer of more personalized goods and services. Thus, the article examines the technologies that form the contour of the digital economy of the countries of the world: blockchain, the Internet of things, artificial intelligence, big data, cloud technologies.

Keywords: digitalization, blockchain, big data analytics, artificial intelligence, cloud computing, Internet of Things.

«

»

,

-

,

.

,

«

»

,

-

-

,

,

,

-

,

-

.

,

-

-

,

,

,

,

-

-

,

-

:

.

,

.

,

.

,

.

,

.

,

.

,

.

,

.

,

.

,

.

,

.

,

.

,

.

XXI

—

on-line;

,

,

-

,

-

-

,

-

-

,

.

,

-

:

,

.

-

-

-

,

-

,

,

-

.

,

,

,

-

« » -

, , -

, , -

, , -

, , -

: (Blockchain), (Big Data), -

(Artificial Intelligence, AI), (Cloud Computing), -

(Internet of Things, IoT), .

« »— , -

1980- . 1989 .

« () -

2008 . »()»[1].

« P2P -

»[2]. . -

, , -

, . 2009 . -

, - - , -

, (,) (-

(-

).

« » -

, . , , -

»[3-5]. ,«« »— , -

, (peer-to-peer) »[6].

« »[7].

« », -

, : , -

, , -

, , -

, , -

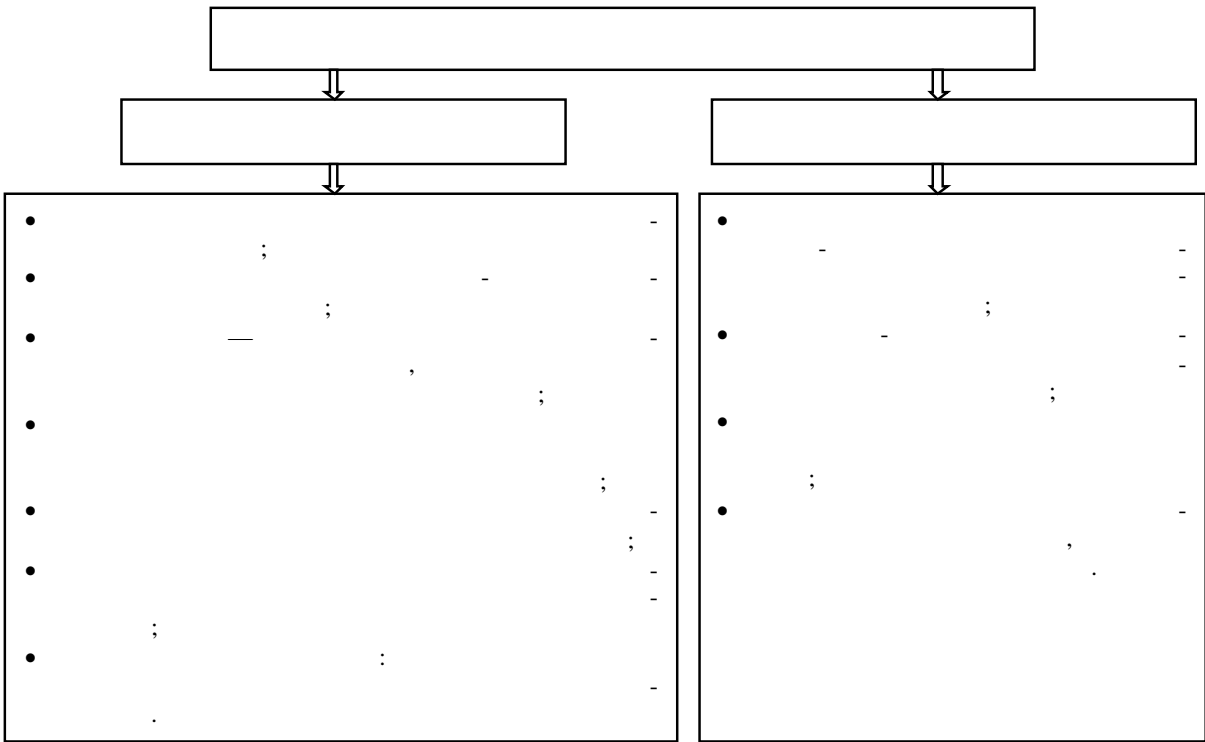
2

:«

»).

N,

1.



.1.

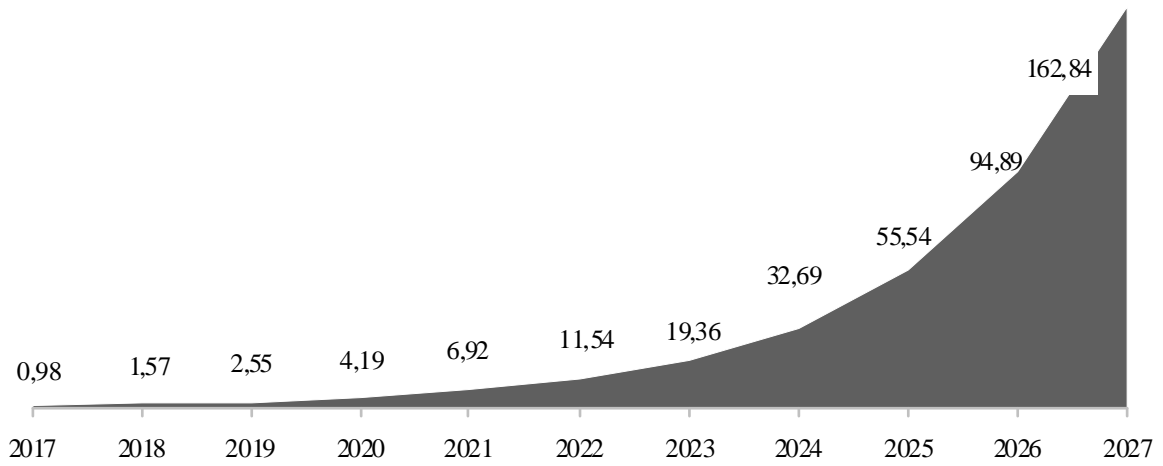
([8]

3.0,

Statista [9],
2017 .

162,8 . . 2027 .(.2).

980 . .



.2.

2017 2027 ..

([9]).

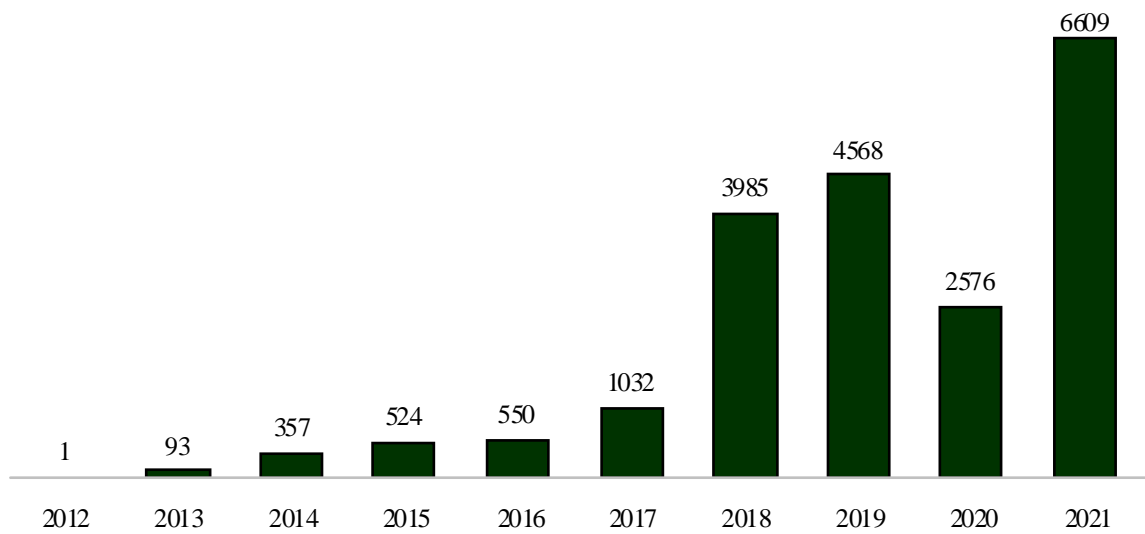
(.3).

[11,14,15], 2017

: 3

7

2009 2019 . 4,38 . 33%

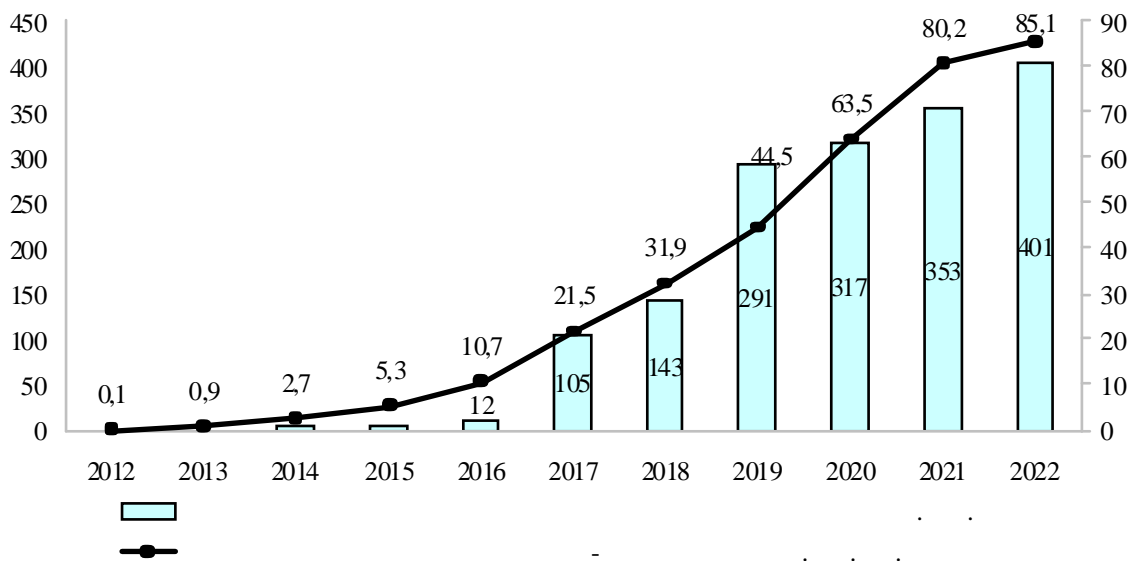


.3.

2021 ..

([11-13]).

2,92 2,78 70% [12,16]: (Initial Coin Offering — ICO). () (1,4 (IPO)). Circle Internet Financial (136), Coinbase (117), 21 INC (116).



.4. 2012-2022 . ([15-16]). 2012 2022 : 100 85 . 2022 . 400 (—16%). 2021 . 400 [10]. Zippia 2022 . 11,7 . 2024 . 19 . 2030 . 85,9% .

« » (. Internet of Things, IoT).
1999 .
(RFID)
[17].
2004 « -0» (
« »)
(, IP- ,),
(,)»[18].
«
»[19].
[20], (.5).

[Redacted]

[Redacted]

() [Redacted]

(, Wi-fi, Bluetooth, NFC); (,)

[Redacted]

[Redacted]

.5. ([20])

« » : (- » -
« »); (-
); (-
« » , (-
(Smart city),
« » , ».

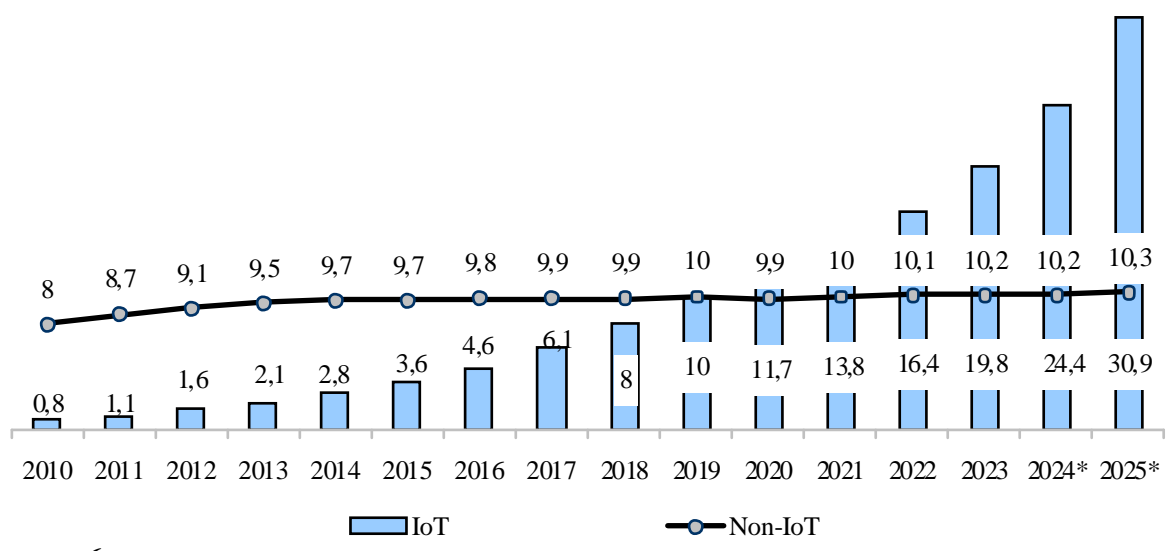
« — »

Statista [13], 2022 . 2010 . 2025 .

16,5 . 2 . 30 .

2019 . (.) .

(.6) .



.6.

2010-2025 . . ([13]).

127 IoT 15%

« 2020 . 63% —

2025 . IoT 4900 18 »[21].

190 . « . 6 2026 . 1,11 . 2018 .

»[22].

(McKinsey Global Institute), 2025 . (11%

3,9 . 11,1 . .) [23].

— Big Data)

2008

»[24].

»[25]

»[26].

(Software and Services Initiative)» [27].

(Networked European

(International Data Corporation (IDC))»[28].

Domo [29],

2019 . (1 ,90%

79

63

4K

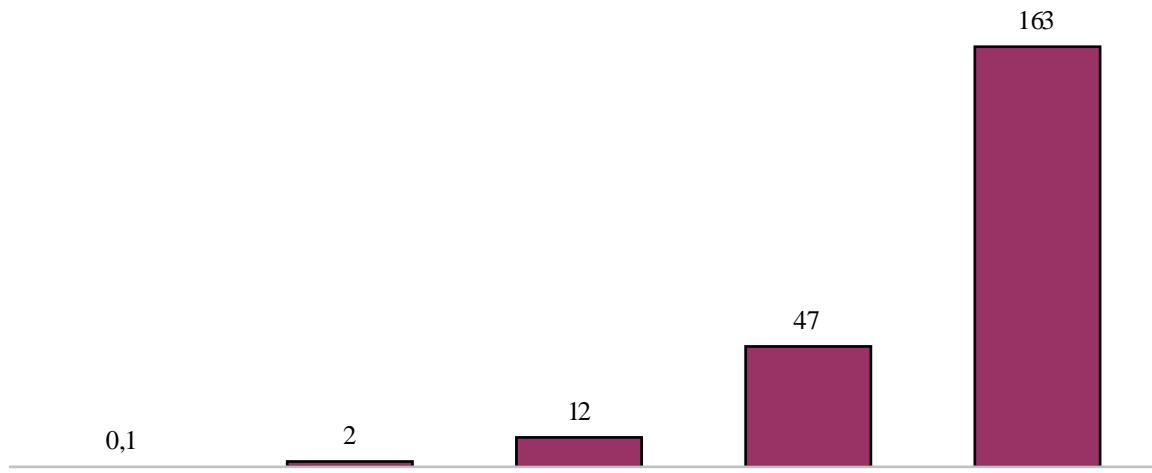
2020-2021 . Statista,

2025

6 (.7).

5V, 7V).

(3V, 4V, Meta



.7. 2005

2010

2015

2020

2025

([29-30])

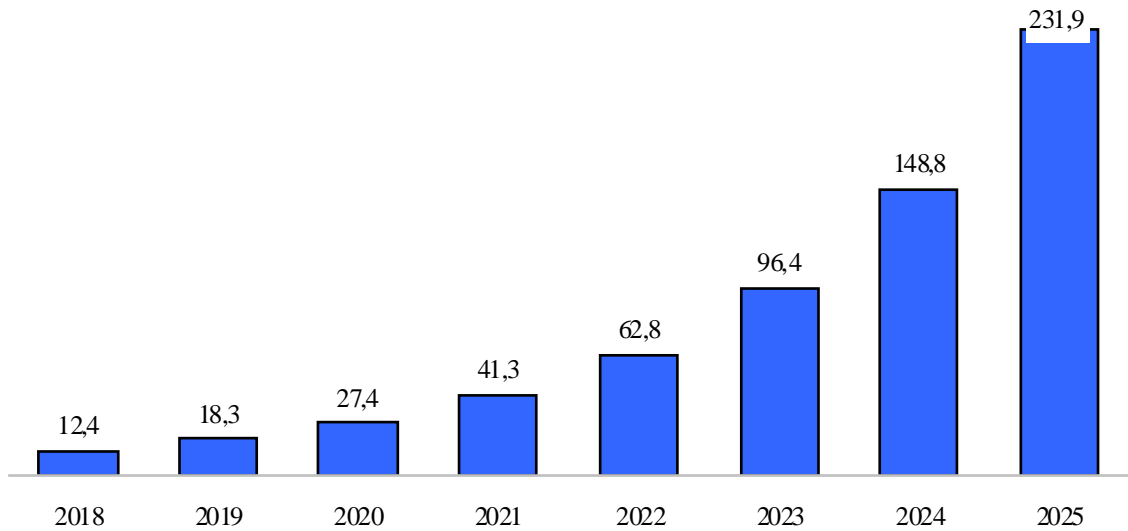
101

(.8).

KPMG,

231,9

2025



2018

2019

2020

2021

2022

2023

2024

2025

.8.

2018

2025

,

.

.

(

[36]

)

,

.

.

.

.

.

.

.

.

.

2025

,

.

.

.

.

.

.

.

.

.

.

.

.

600

.

.

.

(11,7%)

(10,2

%)

.

.

.

.

.

.

.

.

.

.

.

.

.

.

.

.

(5,3%

280

.

.

)

.

.

.

.

.

.

.

.

.

.

.

(1,3%),

(1,9%)

(3,2%).

McKinsey&Company,

—44%,

—38%,

64%,
—34%.

REFERENCES

1. Lamport L. The Part-Time Parliament / L. Lamport. — ACM Transactions on Computer Systems. — 1998. — Vol. 16. — 2. — P. 133-169. — URL: typeset.io/papers/the-part-time-parliament-7bj8mrzqeb?ysclid=m3vwrf6a6o264032822 (date of the application: 09.09-14.09.2024).
2. Nakamoto S. Bitcoin: A Peer-to-Peer Electronic Cash System / S. Nakamoto. — 2019. — 9 p. — URL: papers.ssrn.com/sol3/papers.cfm?abstract_id=3440802 (date of the application: 09.09-14.09.2024).
3. Bano S. SoK: Consensus in the age of Blockchains / S. Bano, . Sonnino, . Al-Bassam, S. Azouvi, . McCorry, S. Meiklejohn, G. Danezis. — 2017. — 17 p. — URL: www.semanticscholar.org/paper/SoK%3A-Consensus-in-the-Age-of-Blockchains-Bano-Sonnino/a37facbe13d9988ad32816cbcc34962235e11f62 (date of the application: 09.09-14.09.2024).
4. Correia M. Byzantine consensus in asynchronous message-passing systems: a survey / . Correia, G. S. Veronese, N. F. Neves, . Verissimo // Int. J. Critical Computer-Based Systems. — 2011. — Vol. 2. — 2. — P. 141-161.
5. Li X. A Survey on the Security of Blockchain Systems / . Li, . Jiang, . Chen, . Luo, Q. Wen. — Future Generation Computer Systems. — 2018. — P. 1—25.
6. Viriyasitavata W. Blockchain characteristics and consensus in modern business processes / W. Viriyasitavata, D. Hoonsoponb // Journal of Industrial Information Integration. — 2019. — Vol. 13. — . 32-39.
7. 2019. — 492 .
8. Tepsokott D. The Blockchain Revolution: How the Technology Behind Bitcoin and Other Cryptocurrencies Is Changing the World / ed.: M. Demkiv, K. Scheglova; trans. from English by Yu. Grigorenko, G. Leliv. 2019. — 492 p.
9. Yaga D. Blockchain Technology Overview / D. Yaga, . Mell, N. Roby, . Scarfone. — National Institute of Standards and Technology Internal Report 8202. — 2018. — 66 p.
10. Global blockchain market size 2017-2027. Statista. — URL: www.statista.com/statistics/1319369/global-blockchain-technology-market-size/ (date of the application: 09.09-14.09.2024).
11. 20+ essential blockchain statistics in 2023. Zippia. — URL: www.zippia.com/advice/blockchain-statistics/ (date of the application: 09.09-14.09.2024).
12. Blockchain Now and Tomorrow. The European Commission's science and knowledge service. — 2019. — 125 p. — URL: publications.jrc.ec.europa.eu/repository/handle/JRC117255 (date of the application: 09.09-14.09.2024).
13. Cryptocurrencies. 2018. — URL: www.statista.com/statistics/731465/cryptocurrency-market-challenges/ (date of the application: 09.09-14.09.2024).
14. Statista. — URL: www.statista.com (date of the application: 09.09-14.09.2024).
15. Blockchain is here. What's your next move? PwC's Global Blockchain Survey. — 2018. — URL: www.pwc.com/jg/en/publications/blockchain-is-here-next-move.html (date of the application: 09.09-14.09.2024).
16. Blockchain.com wallets 2011-2022. — URL: www.statista.com/statistics/647374/worldwide-blockchain-wallet-users/ (date of the application: 09.09-14.09.2024).
17. Crypto users worldwide 2016-2022. — URL: www.statista.com/statistics/1202503/global-cryptocurrency-user-base/ (date of the application: 09.09-14.09.2024).
18. Mchugh J. Attention, Shoppers: You Can Now Speed Straight Through Checkout Lines! — URL: www.academia.edu/31843891/Attention_Shoppers_You_Can_Now_Speed_Straight_Through_Checkout_Lines_WIRED (date of the application: 09.09-14.09.2024).
19. Gershenfeld N. The Internet of Things / N. Gershenfeld, R. Krikorian, D. Cohen // Scientific American. — 2004. — Vol. 291(4). — P. 76-81.
20. Madakam S., Internet of Things (IoT): A Literature Review / S. Madakam, R. Ramaswamy, S. Tripathi // Journal of Computer and Communications. — 2015. — Vol. 3. — P. 164—173.

-
20. Alsen D. The future of connectivity: Enabling the Internet of Things. *The Internet of Things: How to capture the value of IoT.* / D. Alsen, . Patel, J. —Shangkuan McKinsey Global Institute, 2018. — . 91—100.
21. Internet of Things. — URL: www.statista.com/topics/2637/internet-of-things/ (date of the application: 09.09-14.09.2024).
22. Internet of Things Market Analysis — 2026. — Fortune Business Insights. Market research report. 2019. — 140 p.
23. The Internet of Things: Mapping the Value Beyond the Hype. Executive Summary. McKinsey Global Institute, 2015. — 24 p. — URL: www.mckinsey.com/~media/mckinsey/industries/technology%20media%20and%20telecommunications/high%20tech/our%20insights/the%20internet%20of%20things%20the%20value%20of%20digitizing%20the%20physical%20world/unlocking_the_potential_of_the_internet_of_things_executive_summary.pdf (date of the application: 09.09-14.09.2024).
24. Lynch C. How do your data grow? / .Lynch // Nature. — 2008. — Vol. 455 (7209). — P. 28-29. — URL: www.sci-hub.ru/10.1038/455028a?ysclid=m3vzvn1bwh141812796 (date of the application: 09.09-14.09.2024).
25. Jacobs A. The pathologies of big data / . Jacobs // Communications of the ACM. — 2009. — Vol. 52. — P. 36-44.
26. Loukides M. What is data science? / . Loukides. — 2018. — URL: www.academia.edu/66097179/What_is_Data_Science (date of the application: 09.09-14.09.2024).
27. NESSI, Big Data: A New World of Opportunities. — NESSI White Paper, the Networked Software and Services Initiative (NESSI), December 2012. — 25 . — URL: www.sciepub.com/reference/202686 (date of the application: 09.09-14.09.2024).
28. IDC's Worldwide Big Data and Analytics Software Taxonomy. — 2017. — 14 p. — URL: www.researchgate.net/profile/Shafagat-Mahmudova/post/How-can-big-data-analytics-and-AI-apply-to-risk-and-contingency-management/attachment/59d6525979197b80779aa96a/AS%3A511969745489920%401499074507185/download/Big_Data_Analytics_as_a_Service_for_Business_Intelligence1.pdf (date of the application: 09.09-14.09.2024).
29. Data never sleeps 9.0. Domo. — URL: www.domo.com/learn/infographic/data-never-sleeps-9 (date of the application: 09.09-14.09.2024).
30. Big Data / Statista. 2019. — URL: www.statista.com (date of the application: 09.09-14.09.2024).
31. Laney D. 3 D Data Management: Controlling Data Volume, Velocity, and Variety / D. Laney. — Meta Group, 2001. — 3 p.
32. O'Halloran D. Data is the new gold. This is how it can benefit everyone — while harming no one / D. O'Halloran, F. D'Souza. — World Economic Forum, 2020. — URL: www.weforum.org/stories/2020/07/new-paradigm-business-data-digital-economy-benefits-privacy-digitalization/ (date of the application: 09.09-14.09.2024).
33. Bajorat A. Der stille star im disruptiven banking — net-m Privatbank 1891. — Payment & banking. 2012. — URL: de.wikipedia.org/wiki/Net-m_Privatbank_1891 (date of the application: 09.09-14.09.2024).
34. What is AI? The Society for the study of Artificial Intelligence and Simulation of Behaviour. AISB. — URL: aisb.org.uk/what-is-ai/ (date of the application: 09.09-14.09.2024).
35. Mehta D. In-depth: Artificial Intelligence / D. Mehta, - . Hamke / Statista Report, 2019. — 127 p. — URL: www.statista.com/study/50485/artificial-intelligence/ (date of the application: 09.09-14.09.2024).
36. Oshri I. Ready, set, fail& Avoiding setbacks in the intelligent automation race / I. Oshri, D. Ryan, . Plugge. KPMG. 2018. — 15 p. — URL: home.kpmg/content/dam/kpmg/us/pdf/2018/10/jnet-2018-issue4-article2-ReadySetFail.pdf (date of the application: 09.09-14.09.2024).

26 2024

30 2024

Burkaltseva Diana Dmitrievna,

Doctor of Economics, Associate Professor,
Professor of the Department of Finance and Credit,
Institute of economics and management,
Director of the South-Eastern Academy (branch),
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Shuraeva Elena Vladimirovna,

Head of the BRICS Health Coalition,
Member of the Russian Scientific Medical Society of Therapists,
Moscow, Russian Federation.

Ulina Svetlana Leonidovna,

Ph.D. in Economics, Associate Professor,
Head of the Department of International and Management Economics,
Siberian Federal University,
Krasnoyarsk, Russian Federation.

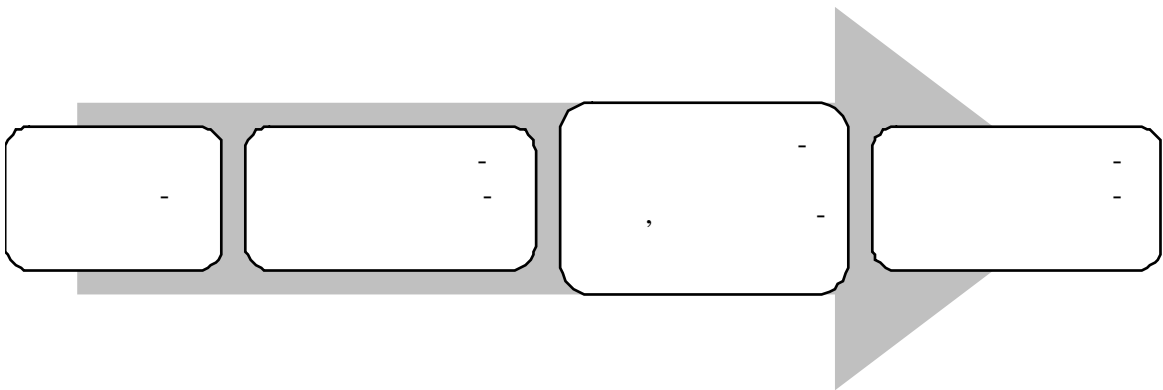
**INVESTMENTS IN HEALTHCARE: SOCIOECONOMIC EFFICIENCY
OF DEVELOPMENT OF THE HEALTHNET MARKET
BASED ON THE BRICS HEALTH COALITION**

In the modern world, public health is one of the key factors for sustainable development of society, special attention is paid to the creation and development of effective healthcare systems. In this regard, the subject of the article is the mechanisms influencing the development of interaction in the field of «Helnet», carried out on the basis of the BRICS Health Coalition. The article also analyzes the further prospects for their development. The BRICS Health Coalition is an international partnership uniting the countries of Brazil, Russia, India, China and South Africa to jointly address global health problems. The Healthnet market, as part of this coalition, is aimed at creating innovative solutions in the field of healthcare that contribute to improving the availability and quality of medical services for the population. The article examines the socio-economic aspects of the Healthnet market development, including an analysis of the global Healthnet market, its volumes, as well as the capacity of the BRICS countries in the context of the Healthnet market development. The BRICS Health Coalition assists in the requests of modern business to implement integration at all levels. This is also facilitated by the established registers, whose task is to effectively introduce the HealthNet market in the Russian Federation into the external markets of the BRICS member countries.

Keywords: investments, socio-economic development, HealthNet market, HealthNet ecosystem, healthcare, medical technologies, medical services, quality of life of the population, preventive medicine, BRICS.

-
-
-
-
-

1



.1.

([5, 6])

« — »

« »:

[1].

« »,

[5].

« »

« » [6].

[7].

[8].

COVID-19 [13].

« »—

;

- ;
- ;
- .

[15].

« »

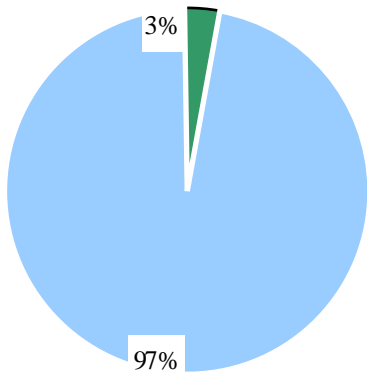
- ,
- , [4].
- ()
- ,
- [7].
- , [3].

« »:

- 2035 « », -70
- 2035 70% « »
- 2035 « » [2];
- « 106,5 . .»(.2). « », 2035
3 « ».

109

-2024- 3

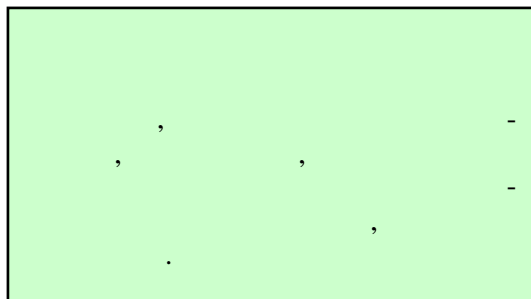
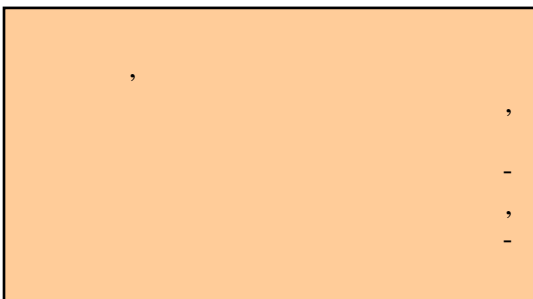
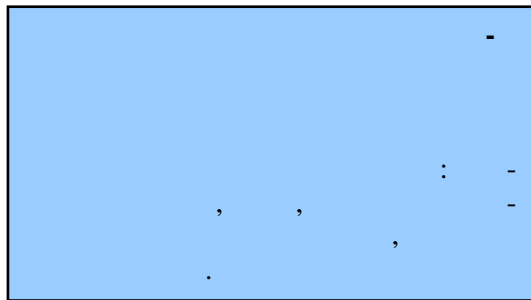
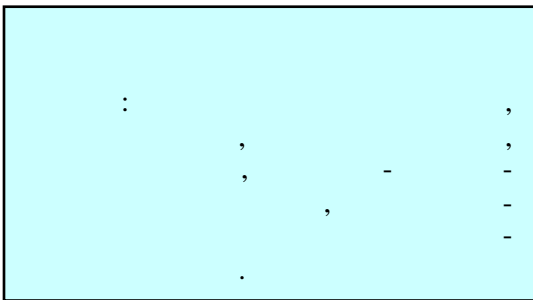
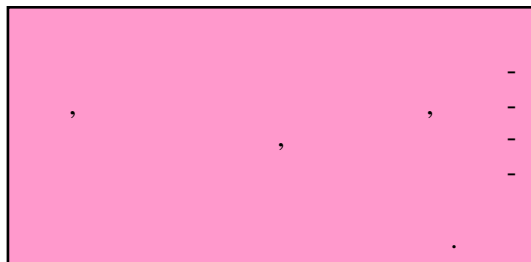
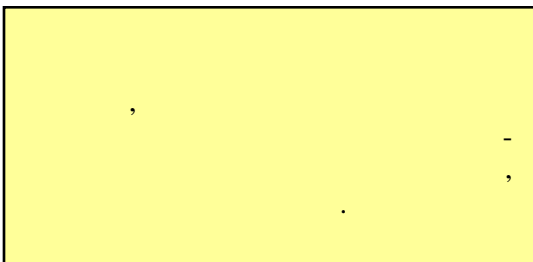


.2.

(



[1])



. 3.

« » (

[3, 6, 15])

Data Bridge Market Research

2021

192,5

2029

110

	2022	2023	2024	2025	2026	2027	2028	2029
1.	—	—	—	—	—	—	—	—
2.	—	—	—	—	—	—	—	—
3. HealthBe	—	—	—	—	—	—	—	—
4. HealthBe	—	—	—	—	—	—	—	—
5. Health Heuristics	—	—	—	—	—	—	—	—
6.	—	—	—	—	—	—	—	—

522,9
2022 2029

2,7
13,3% [1].

HealthBe
-5.
Data Mining, Big Data Machine Learning

Health Heuristics
API.

14

[12].

» [14].

[13].

» [12].

2024

9

(.5).

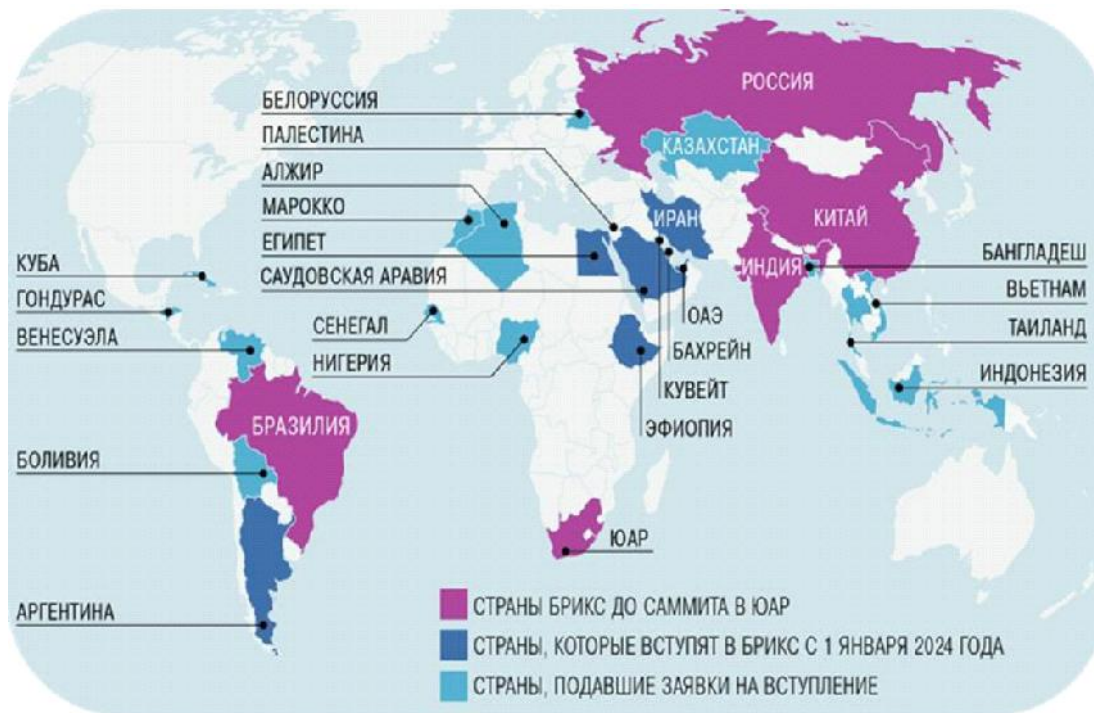
16

111

1. HealthNet*

HealthNet	
HealthNet	• ; , - • ; , - • ; , - • ; , -
	• ; , - • ; , - • ; , - • ; , -
	• ; , - • ; , - • ; , - • ; , -

* [12]



5. () [11]

1. —3,6 . . 46
)

2.
37 % [3].

« »
« »

« »
» [9].
« »
1. » [5].

2. [8].
[13].

- 1)
- 2)
- 3)
- 4)

- 5)
- 6)
- 7)

- 8)
- 9)

- 10)

11)

12)

13)

2011 (ISCED 2011).

2035

1. IT // 2020. — .78-92. — EDN EPLSVT.
2. — URL: mniop.ru/vstrecha-rabochey-gruppyi-briks-po-bioteknologiyam-i-biomeditsine-vklyuchaya-zdorove-cheloveka-i-neyronauki.html (: 20.08.2024).
3. // — 2023. — 6-2(144). — .100-105. — EDNLSXRGW.
4. // — 2024. — 7. — .21-26. — EDN EFIHLV.
5. ()/ // : — 2020. — 5(82). — .34-37. — DOI 10.24158/pep.2020.5.4. — EDN WVIVCM.
6. BRICs Nations Growing Impact on the Global Health Sector / M. B. Jakovljevic, N. V. Ekkert, M. S. Mikerova, V. A. Reshetnikov // MGIMO Review of International Relations. — 2019. — Vol. 12, No. 6. — P. 150-166. — DOI 10.24833/2071-8160-2019-6-69-150-166. — EDN JVZOEL.
7. — URL: minzdrav.gov.ru/news/2024/06/20/21529-mihail-murashko-meditsinskie-initsiativy-briks-mogut-stat-osnovoy-dlya-globalnoy-arhitektury-zdravoohraneniya (: 20.08.2024).
8. // — 2023. — 2(50). — .153-157. — DOI 10.53473/16946324_2023_2_153. — EDN LBWAYM.
9. — URL: healthcare-brics.com/ (: 20.08.2024).

10. URL: nti2035.ru/upload/353016.2.project_register_NTI_317.pdf (date of the application: 20.08.2024).
11. COVID-19 / . . . // . . . — 2021. — 2-3(37). — S. 22-28. — EDN IESWRX.
12. . — URL: russiancouncil.ru/analytics-and-comments/analytics/sostoyanie-i-perspektivy-mnogostoronnego-nauchnogotrudnichestva-v-ramkakh-briks (date of the application: 20.08.2024).
13. . — URL: roscongress.org/materials/strany-briks-sravnenie-pokazateley-zdorovya-i-zdravookhraneniya (date of the application: 20.08.2024).
14. Global Preventative Healthcare Technologies and Services Market, Industry Trends and Forecast to 2029. — URL: www.databridgemarketresearch.com/reports/global-preventative-healthcare-technologies-and-services-market (date of the application: 20.08.2024).
15. World population review. — URL: worldpopulationreview.com/country-rankings/bric-countries (date of the application: 20.08.2024).

СПИСОК ЛИТЕРАТУРЫ

1. Burkaltseva, D. D. Sovremennoye sostoyaniye IT industrii Rossiyskoy Federatsii / D. D. Burkaltseva // Innovatsionnyye podkhody k razvitiyu regional'nykh klasternykh initsiativ. — Simferopol' : IP Brovko A. A., 2020. — S. 78-92. — EDN EPLSVT.
2. Vstrecha Rabochey Gruppy BRIKS po biotekhnologiyam i biomeditsine, vlyuchaya zdorov'ye cheloveka i neyronauki. — URL: mniop.ru/vstrecha-rabochey-gruppyi-briks-po-biotekhnologiyam-i-biomeditsine-vlyuchaya-zdorove-cheloveka-i-neyronauki.html (data obrashcheniya: 20.08.2024).
3. Gorodetskiy, E. R. Razvitiye sistemy zdavookhraneniya v usloviyakh perekhoda na novyy tekhnologicheskyy uklad / E. R. Gorodetskiy, Ye. A. Chernysheva // Izvestiya Sankt-Peterburgskogo gosudarstvennogo ekonomicheskogo universiteta. — 2023. — 6-2(144). — S. 100-105. — EDN LSXRGW.
4. Igishev, A. V. Razvitiye industrii Khelsnet i integratsiya matematicheskikh modeley v zdavookhraneni / A. V. Igishev, M. M. Kudryashov // Finansovaya ekonomika. — 2024. — 7. — S. 21-26. — EDN EFIHLV.
5. Korotkova, M. N. Sotsial'naya politika gosudarstva: personalizirovannaya meditsina v kontekste modernizatsii rossiyskoy sistemy zdavookhraneniya (teoriya i praktika Permskogo kraja) / M. N. Korotkova // Obshchestvo: politika, ekonomika, pravo. — 2020. — 5(82). — S. 34-37. — DOI 10.24158/pep.2020.5.4. — EDN WVIVCM.
6. BRICs Nations Growing Impact on the Global Health Sector / M. B. Jakovljevic, N. V. Ekkert, M. S. Mikerova, V. A. Reshetnikov // MGIMO Review of International Relations. — 2019. — Vol. 12, No. 6. — P. 150-166. — DOI 10.24833/2071-8160-2019-6-69-150-166. — EDN JVZOEI.
7. Murashko M. Meditsinskiye initsiativy BRIKS mogut stat' osnovoy dlya global'noy arkhitektury zdavookhraneniya. — URL: minzdrav.gov.ru/news/2024/06/20/21529-mihail-murashko-meditsinskie-initsiativy-briks-mogut-stat-osnovoy-dlya-globalnoy-arhitektury-zdavookhraneniya (data obrashcheniya: 20.08.2024).
8. Mytyyev, M. Ch. Strany BRIKS v sovremennom mire / M. Ch. Mytyyev, Zh. N. Mambetaliyeva // Vestnik Mezhdunarodnogo Universiteta Kyrgyzstana. — 2023. — 2(50). — S. 153-157. — DOI 10.53473/16946324_2023_2_153. — EDN LBWAYM.
9. Ofitsial'nyy sayt: Koalitsiya zdorov'ya BRIKS. — URL: healthcare-brics.com/ (data obrashcheniya: 20.08.2024).
10. Reyestr proyektov NTI // Natsional'naya tekhnologicheskaya initsiativa. — URL: nti2035.ru/upload/353016.2.project_register_NTI_317.pdf (data obrashcheniya: 20.08.2024).
11. Smoley, M. O. Sravnitel'nyy analiz obshchestvennogo zdavookhraneniya stran BRIKS i otvetnyye mery na pandemiyu COVID-19 / M. O. Smoley, O. O. Onopriyenko // Nauchno-prakticheskiye issledovaniya. — 2021. — 2-3(37). — S. 22-28. — EDN IESWRX.
12. Sostoyaniye i perspektivy mnogostoronnego nauchnogotrudnichestva v ramkakh BRIKS. — URL: russiancouncil.ru/analytics-and-comments/analytics/sostoyanie-i-perspektivy-mnogostoronnego-nauchnogotrudnichestva-v-ramkakh-briks (data obrashcheniya: 20.08.2024).
13. Strany BRIKS: sravneniye pokazateley zdorov'ya i zdavookhraneniya. — URL: roscongress.org/materials/strany-briks-sravnenie-pokazateley-zdorovya-i-zdravookhraneniya (data obrashcheniya: 20.08.2024).
14. Global Preventative Healthcare Technologies and Services Market, Industry Trends and Forecast to 2029. — URL: www.databridgemarketresearch.com/reports/global-preventative-healthcare-technologies-and-services-market (date of the application: 20.08.2024).
15. World population review. — URL: worldpopulationreview.com/country-rankings/bric-countries (date of the application: 20.08.2024).

4 2024

30 2024

Bondarenko Daniil Vladimirovich,
Senior Lecturer, Department of Finance and Credit,
Institute of economics and management.
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

CHOICE OF A MODEL FOR ASSESSING THE INVESTMENT ATTRACTIVENESS OF ENTERPRISES

The article is devoted to the study of methods for assessing the investment attractiveness of enterprises in the energy sector of the economy, which, in the context of the impact of complex external economic factors on the economy, are trying to attract new large investors to this sector. The problem of choosing the optimal model for assessment is also considered using the energy sector of the economy as an example. The relevance of the issue is emphasized in the context of the growing importance of the energy sector for sustainable economic development and global energy security. Various approaches to assessing investment attractiveness are analyzed, including methods based on indicators of profitability, liquidity and financial stability. The advantages and disadvantages of existing models, their applicability in the context of specific risks and fluctuations inherent in the energy industry are considered. Based on the analysis, recommendations are proposed for choosing the most adequate model that takes into account the unique characteristics of enterprises in the energy sector, as well as trends in the development of the global and national energy markets.

Keywords: investment attractiveness, assessment models, profitability, liquidity, financial stability, economic efficiency, energy sector.

[1].

DCF

(.1).

(ROA ROE):

(.2).

1.

*

	DCF	(DCF)
	(DCF)	Discounted Cash Flow (DCF),
	CAPM WACC	CAPM, WACC,

*

[2, 3, 4, 5, 6, 7]

P/E:

20-

20-

(.3).

3-55%

2023

()-

(EPS)

118

2.

*

1.			÷
2.	-	(+) ÷
3.		(-) ÷
4.	-		-
5.	-		÷
6.	-		÷
7.			÷ () +
8.	-	(-) ÷
9.	-		÷
10.			-
11.			-
12.	(-	÷
13.	-		÷
14.	() -	() ÷
15.	-		÷ () +

*

[8, 9]

(RSTI).

(LKOH),

3.

20-

*

1		IRAO	2023	135,9	0,509	0,36
2		RSTI	2023	77,9	1,382	0,02
3		HYDR	2023	55,3	0,434	0,25
4		FEES	2023	42,3	0,166	0,028
5		UPRO	2023	21,3	0,588	0,78
6	-1	TGKA	2023	16,8	0,56	0,09
7	-2	OGKB	2023	18,9	0,1	0,3
8		MSNG	2023	19,26	0,22	0,4
9		ENRU	2023	2,3	0,01	0,15
10		IRGZ	2023	7,8	0,17	0,5
11	-	SIBG	2023	22,5	0,26	0,1
12		TGKD	2023	3,6	0,074	0,1
13	-2	TGKB	2023	1,2	0,2	0,15
14		BSKA	2023	5,3	0,046	0,3
15		SNGS	2023	480	0,052	0,85
16		TTEN	2023	12,4	0,05	0,22
17		ENSB	2023	3,9	0,049	0,18
18	-	LKOH	2023	7,4	0,5	498
19	-	VOST	2023	9,2	0,015	0,05
20	-	SZTG	2023	1,9	0,012	0,1

*

[10, 11]

(LKOH)

3911

20

(TTEN)

410

(SNGS)

26

(ROE).

35 %

120

-2024- 3

4.

20-

*

				()	()	()
1		IRAO	2023	12	145,3	650
2		RSTI	2023	1,54	434,7	850
3		HYDR	2023	1,3	205,5	350
4		FEES	2023	0,77	152,8	320
5		UPRO	2023	1,69	120	300
6	-1	TGKA	2023	0,78	66	220
7	-2	OGKB	2023	0,7	45,2	180
8		MSNG	2023	1,65	96,7	450
9		ENRU	2023	1,5	74,5	270
10		IRGZ	2023	0,95	62,3	190
11		SIBG	2023	1	80,1	230
12		TGKD	2023	0,9	35,4	160
13	-2	TGKB	2023	0,75	38	210
14		BSKA	2023	0,88	43	150
15		SNGS	2023	26	578,2	500
16		TTEN	2023	410	41,8	120
17		ENSB	2023	0,6	60,5	100
18		LKOH	2023	3911	550,1	800
19		VOST	2023	0,8	28,7	110
20		SZTG	2023	0,85	32,5	130

*

[10, 11]

5.

20-

*

				()	()	()
1		IRAO	2023	119,9	112,1	75,4
2		RSTI	2023	254,7	195,7	513,5
3		HYDR	2023	168,5	85,2	75
4		FEES	2023	48,4	54,8	128,5
5		UPRO	2023	33,6	35,5	37
6	-1	TGKA	2023	16,5	30,9	20,1
7	-2	OGKB	2023	26,7	29	45,2
8		MSNG	2023	105,3	43,7	90
9		ENRU	2023	39,8	19,8	60,5
10		IRGZ	2023	25,9	18,6	15
11	-	SIBG	2023	32,2	36,4	54
12		TGKD	2023	13,6	20,3	27,5
13	-2	TGKB	2023	18,4	28,1	32
14	-	BSKA	2023	19,4	15,2	23
15		SNGS	2023	144,5	90	18
16		TTEN	2023	19,2	17,4	10
17		ENSB	2023	8,9	22,1	20
18	-	LKOH	2023	172,8	40	140
19	-	VOST	2023	21,5	25,7	30
20	-	SZTG	2023	29	27,2	10,5

*

[10, 11]

()

), ,

()

(ROA) , 20% — 2 , 10% —

4 , 5% — 5 , 5% — 9

ROA

1, , 11 20,

,

6. 20-

*

				(%)	-
1		IRAO	2023	20,91	1,07
2		RSTI	2023	9,16	1,30
3		HYDR	2023	15,80	1,98
4		FEES	2023	13,22	0,88
5		UPRO	2023	7,10	0,95
6	-1	TGKA	2023	7,64	0,53
7	-2	OGKB	2023	10,50	0,92
8		MSNG	2023	4,28	2,41
9		ENRU	2023	0,85	2,01
10		IRGZ	2023	4,11	1,39
11	-	SIBG	2023	9,78	0,88
12		TGKD	2023	2,25	0,67
13	-2	TGKB	2023	0,57	0,65
14	-	BSKA	2023	3,53	1,28
15		SNGS	2023	96,00	1,61
16		TTEN	2023	10,33	1,10
17		ENSB	2023	3,90	0,40
18	-	LKOH	2023	0,93	4,32
19	-	VOST	2023	8,36	0,84
20	-	SZTG	2023	1,46	1,07

*

[10, 11]

—9 , 45% 20 20 — 11, 10

20

EBITDA ()

EBITDA

EBITDA 65%

EV

7.

20-

*

				()	()	EBITDA ()
1		IRAO	2023	124,9	17,6	182,4
2		RSTI	2023	100	24,2	101,82
3		HYDR	2023	45	5,1	91,6
4		FEES	2023	37,8	14,2	46,2
5		UPRO	2023	25,2	5,8	42
6	-1	TGKA	2023	20	2,5	20,2
7	-2	OGKB	2023	15	4,1	21,8
8		MSNG	2023	40	18	45,56
9		ENRU	2023	12	6,4	27,41
10		IRGZ	2023	8	3	19,27
11	-	SIBG	2023	25	4,8	38,35
12		TGKD	2023	5	1,9	4,5
13	-2	TGKB	2023	10	3,2	3,95
14	-	BSKA	2023	8	6	8,81
15		SNGS	2023	300	7,4	635,6
16		TTEN	2023	20	2,1	13,8
17		ENSB	2023	18	1,8	9,54
18	-	LKOH	2023	450	5,2	332
19	-	VOST	2023	10	2,3	12
20	-	SZTG	2023	12	1,6	6

*

[10, 11]

(ROE),

(ROA),

ROE

8.

20-

*

				EV (-
)	(
1		IRAO	2023	175,4	200
2		RSTI	2023	863,5	500
3		HYDR	2023	195	170
4		FEES	2023	278,5	250
5		UPRO	2023	117	100
6	-1	TGKA	2023	95,1	90
7	-2	OGKB	2023	115,2	80
8		MSNG	2023	260	230
9		ENRU	2023	160,5	130
10		IRGZ	2023	100	110
11		SIBG	2023	139	120
12		TGKD	2023	87,5	70
13	-2	TGKB	2023	84	60
14		BSKA	2023	58	40
15		SNGS	2023	818	900
16		TTEN	2023	55	50
17		ENSB	2023	55	40
18	-	LKOH	2023	660	600
19		VOST	2023	57	30
20	-	SZTG	2023	38,5	30

*

[10, 11]

9.

20-

*

						(%)
1		IRAO	2023	0,03	3,00	93,53
2		RSTI	2023	0,01	1,30	17,92
3		HYDR	2023	0,19	19,23	26,91
4		FEES	2023	0,04	3,64	27,68
5		UPRO	2023	0,46	46,15	17,75
6	-1	TGKA	2023	0,12	11,54	25,45
7	-2	OGKB	2023	0,43	42,86	41,81
8		MSNG	2023	0,24	24,24	19,92
9		ENRU	2023	0,10	10,00	3,09
10		IRGZ	2023	0,53	52,63	12,52
11		SIBG	2023	0,10	10,00	28,09
12		TGKD	2023	0,11	11,11	10,17
13	-2	TGKB	2023	0,20	20,00	3,16
14		BSKA	2023	0,34	34,09	12,33
15		SNGS	2023	0,03	3,27	83,02
16		TTEN	2023	0,00	0,05	29,67
17		ENSB	2023	0,30	30,00	6,45
18	-	LKOH	2023	0,13	12,73	1,35
19		VOST	2023	0,06	6,25	32,06
20	-	SZTG	2023	0,12	11,76	5,85

*

[10, 11]

10.

20-

*

1		IRAO	2023	0,52	7,10
2		RSTI	2023	1,18	4,13
3		HYDR	2023	0,36	8,82
4		FEES	2023	0,84	2,66
5		UPRO	2023	0,31	4,34
6	-1	TGKA	2023	0,30	8,00
7	-2	OGKB	2023	1,00	3,66
8		MSNG	2023	0,93	2,22
9		ENRU	2023	0,81	1,88
10		IRGZ	2023	0,24	2,67
11		SIBG	2023	0,67	5,21
12		TGKD	2023	0,78	2,63
13	-2	TGKB	2023	0,84	3,13
14		BSKA	2023	0,53	1,33
15		SNGS	2023	0,03	40,54
16		TTEN	2023	0,24	9,52
17		ENSB	2023	0,33	10,00
18	-	LKOH	2023	0,25	86,54
19		VOST	2023	1,05	4,35
20	-	SZTG	2023	0,32	7,50

*

[10, 11]

1.

2.

DOI 10.5281/zenodo.56129. — EDN WBDVIJ.

3. . . .
/ . . . // . . . : . . . —
2022. — 3. — 5-18. — DOI 10.17308/econ.2022.3/9985. — EDN HUUHCS.
4. . . . : . . . / . . . — . . . : . . .
. . . , 2001. — 559 . — EDN UIELWT.
5.1/ . . . : . . . , 1999. — 592 .
6. Damodaran, . Investment Valuation: Tools and Techniques for Determining the Value of Any Asset / Aswath Damodaran. — New Jersey: John Wiley & Sons, Inc., 2012. — ISBN 978-1-118-01152-2.
7. Brealey, R. Principles of Corporate Finance / Richard Brealey, Stewart Myers, Franklin Allen and Alex Edmans / Series in Finance, Insurance, and Real Estate. — ISBN 0078034760.
8. . . . 2024621913 . . . «
»: 2024621543 : . . .
22.04.2024 : .03.05.2024 / . . . , . . . , . . . [. . .] ;
«
.» — EDNAQDEMM.
9. . . .
/ . . . : . . . , . . . // . . . : . . . , . . .
. — 2023. — 1(62). — 37-81. — EDN WMGPJA.
10. (SBER): . . . 2024. — URL: porti.ru/company/mfso/MOEX:SBER (. . .
29.08.2024).
11. . . . 2024623036 . . . : 2024622621 : . . . 24.06.2024
: . . . 11.07.2024 / . . . , . . . ;
«
.» — EDN PQPNSB.

SPISOK LITERATURY

1. Otsenka i obespecheniye finansovoy bezopasnosti, ustoychivogo razvitiya na urovne predpriyatiya, regiona, gosudarstva / N. V. Apatova, O. G. Blazhevich, T. K. Blokhina [i dr.] ; Sevastopol'skiy gosudarstvennyy universitet. — Simferopol' : Poliprint, 2023. — 280 s. — ISBN 978-5-605-10310-3. — EDN EROLLL.
2. Vorobyova, E. I. Teoreticheskiye osnovy otsenki investitsionnoy privilekatel'nosti predpriyatiya / E. I. Vorobyova, V. I. Banturova, O. G. Blazhevich // Byulleten' nauki i praktiki. — 2016. — 6(7). — S. 217-224. — DOI 10.5281/zenodo.56129. — EDN WBDVIJ.
3. Yefimova, O. V. Kompleksnyy podkhod k analizu denezhnykh potokov v usloviyakh vysokoy neopredelennosti / O. V. Yefimova // Vestnik Voronezhskogo gosudarstvennogo universiteta. Seriya: Ekonomika i upravleniye. — 2022. — 3. — S. 5-18. — DOI 10.17308/econ.2022.3/9985. — EDN HUUHCS.
4. Kovalev, V. V. Finansovyy analiz: metody i protsedury / V. V. Kovalev. — Moskva : Finansy i statistika, 2001. — 559 s. — EDN UIELWT.
5. Blank, I. A. Osnovy finansovogo menedzhmenta. T. 1 / I. A. Blank. — Kiyev : Nika-Tsentr : El'ga, 1999. — 592 s.
6. Damodaran, A. Investment Valuation: Tools and Techniques for Determining the Value of Any Asset / Aswath Damodaran. — New Jersey: John Wiley & Sons, Inc., 2012. — ISBN 978-1-118-01152-2.
7. Brealey, R. Principles of Corporate Finance / Richard Brealey, Stewart Myers, Franklin Allen and Alex Edmans / Series in Finance, Insurance, and Real Estate. — ISBN 0078034760.
8. Svidetel'stvo o gosudarstvennoy registratsii bazy dannykh 2024621913 Rossiyskaya Federatsiya. «Baza dannykh otsenki finansovogo sostoyaniya khozyaystvuyushchego sub'yekta vodnogo transporta»: 2024621543 : zayavl. 22.04.2024 : opubl. 03.05.2024 / G. I. Shepelin, V. Ye. Reutov, D. D. Burkal'tseva [i dr.] ; zayavitel' Federal'noye gosudarstvennoye avtonomnoye obrazovatel'noye uchrezhdeniye vysshhego obrazovaniya «Krymskiy federal'nyy universitet imeni V.I. Vernadskogo». — EDN AQDEMM.
9. Blazhevich, O. G. Teoreticheskiye osnovy sushchnosti kapitala i prakticheskiye aspekty yego ispol'zovaniya na predpriyatiyakh / O. G. Blazhevich, E. I. Vorobyova, N. S. Safonova // Nauchnyy vestnik: finansy, banki, investitsii. — 2023. — 1(62). — S. 37-81. — EDN WMGPJA.
10. Sberbank (SBER): otchetnost' i dividendy za 2024. URL: porti.ru/company/mfso/MOEX:SBER (data obrashcheniya 29.08.2024).
11. Svidetel'stvo o gosudarstvennoy registratsii bazy dannykh 2024623036 Rossiyskaya Federatsiya. Baza dannykh otsenki finansovoy privilekatel'nosti predpriyatii rynka pestitsidov : 2024622621 : zayavl. 24.06.2024 : opubl. 11.07.2024 / D. V. Bondarenko, Ye. I. Bondarenko ; zayavitel' Federal'noye gosudarstvennoye avtonomnoye obrazovatel'noye uchrezhdeniye vysshhego obrazovaniya «Krymskiy federal'nyy universitet imeni V.I. Vernadskogo». — EDN PQPNSB.

18 2024

30 2024

« . . . ».

Sivash Olga Seregeevna,
Candidate of Economics, Associate Professor,
Associate Professor of the Finance and Credit Department,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

INNOVATION-AND-INVESTMENT PROCESS AS AN INTEGRATION BASIS FOR INVESTMENT DEVELOPMENT OF THE REGION

Effective development of the economy in the context of the growing importance of the innovative component of economic activity can be achieved only through the introduction and use of innovations in various types of activities that improve the quality characteristics of manufactured products, as well as the improvement of the technological process and materials used. Such innovations are possible only if there are sources of investment resources that provide sufficient funding at all stages of the implementation of the innovation process.

The article considers a comparative characteristic of the concepts that determine the implementation of innovative and investment activities, in which common and distinctive features are noted, which provides for the relationship between the innovative and investment components, which can be integrated in order to achieve the expected effects that determine the importance and significance of the project for socio-economic development.

It is substantiated that the introduction of innovations is a long-term complex process with a scientific component and an important aspect of the implementation of this type of activity is the sufficiency of investment resources.

The integration of innovation and investment processes into a single innovation and investment process is considered as a basis for intensifying innovation activities, ensuring, due to the effective implementation of the investment process, an uninterrupted flow of investment resources for each of the stages and at all stages of the innovation process.

Based on key financial and economic indicators characterizing the trends in the development of innovation and investment processes, the level and trends of development of innovation and investment activities in the Republic of Crimea are analyzed. According to the results of the analysis, a positive trend in the development of this type of activity is observed, which reflects the importance and demand for this area and in the long term can positively affect the financial and economic efficiency of work and the social welfare of the population.

Keywords: innovation activity, investment activity, innovation and investment process, investment resources, integration, expected effect.

-
-
-
-
-

2015-2022 .

«
»[1, .105].

«
»[2, .59].

«
»[3, .277].

[4, .37].

1.
(1),

25.02.1999 39- (. 25.12.2023)«
: «
() ()
»[6]; « ()
»[7];
23.08.1996 127- (. 08.08.2024)«
» (,) «
»[6]; « ()
»[7].

(, ,).

1.

*

	1) 2) 3)	1) 2) 3) 4) 5)

* C

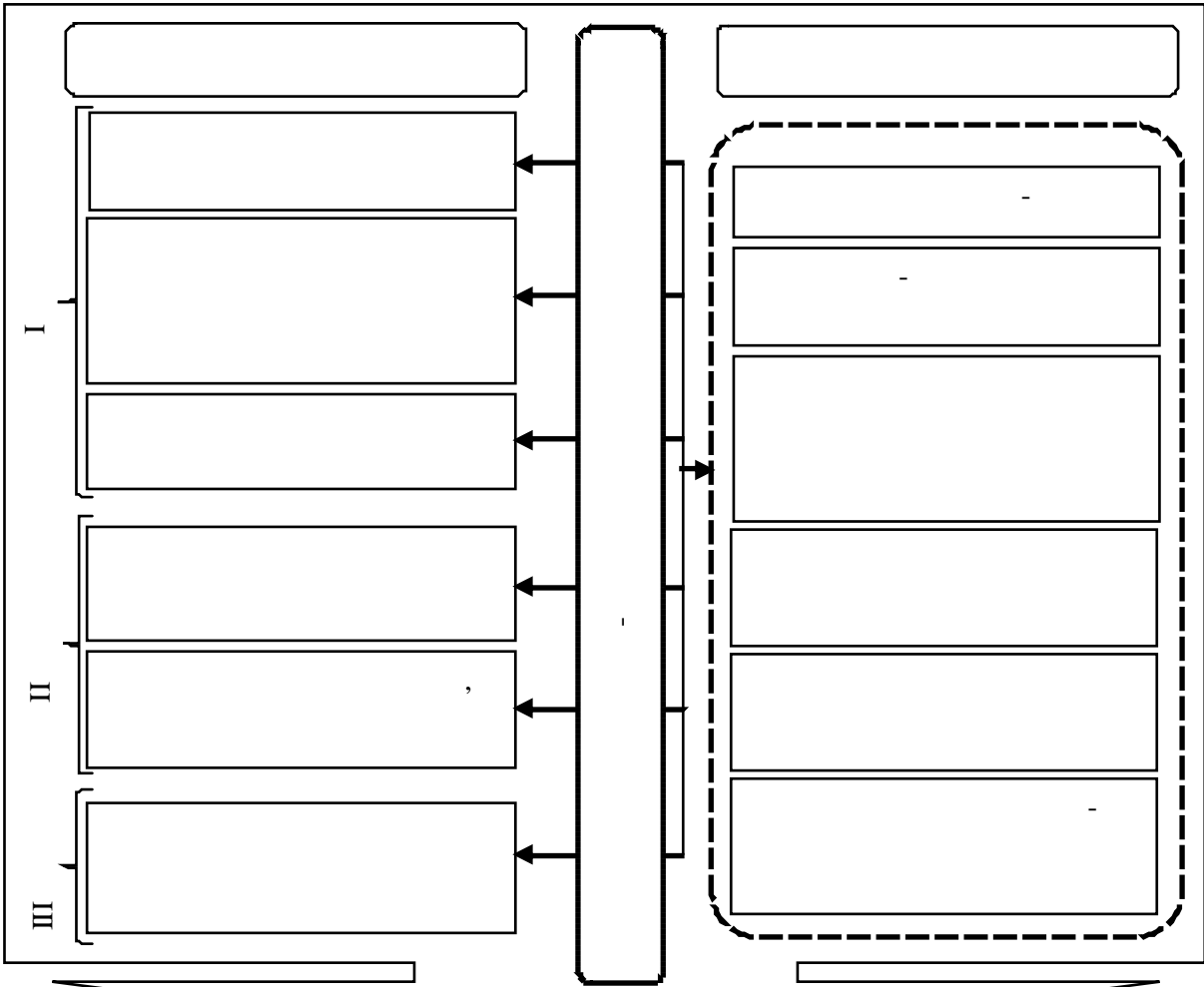
[5]

1

1

[9, .160; 10, .120].

(.2).



• - ;
 • - ;
 • - ;
 • - ;
 • - ;

• () ;
 • - ;
 • - ;
 • - ;
 • - ;

.1.

- ()

2.
2015-2022 .*

	2015	2016	2017	2018	2019	2020	2021	2022
-	596,80	615,20	620,80	602,12	764,06	7763,10	3355,77	3956,44
,	23,00	21,00	20,00	20,00	24,00	28,00	27,00	30,00
-	1676,00	2096,00	2113,00	1995,00	2045,00	2217,00	2082,00	2130,00
(),	311,00	305,00	401,00	391,00	411,00	445,00	372,00	436,00
-	1235,90	1410,90	1487,70	1503,01	1412,45	1583,50	1829,90	2446,24
,	772,00	1091,90	1404,70	1083,88	194,48	1714,20	898,87	3397,97
, %	1,20	1,10	1,40	0,80	0,10	0,70	0,37	1,10
%	5,10	2,80	3,80	8,68	7,24	4,60	4,80	6,80
	183,90	135,67	94,15	87,53	11,48	67,80	163,40	340,70
	47582,0	74795,3	196193,0	296423,1	223793,3	196500,7	164060,3	214091,7
-	25023,0	39167,0	102560,0	154970,0	117033,0	103036,0	86394,0	111277,0
-	—	—	434,3	361,9	348,1	527,5	831,5	849,6
, %	44,0	33,4	15,7	21,4	27,4	40,0	31,2	23,4
, %, . . .	56,0	66,6	84,3	78,6	72,6	60,0	68,8	76,4
•	2,6	1,8	1,6	2,1	2,8	4,5	6,8	8,4
•	3,3	0,9	1	1,3	1,6	0,7	1,3	4,8
•	43,2	57,4	78,6	73	64,9	53,2	59,1	54,4
•	3,4	4,3	1,4	0,3	0,3	0,3	0,3	0,4
•	3,0	1,9	0,8	0,5	1,1	1,3	1,3	8,4

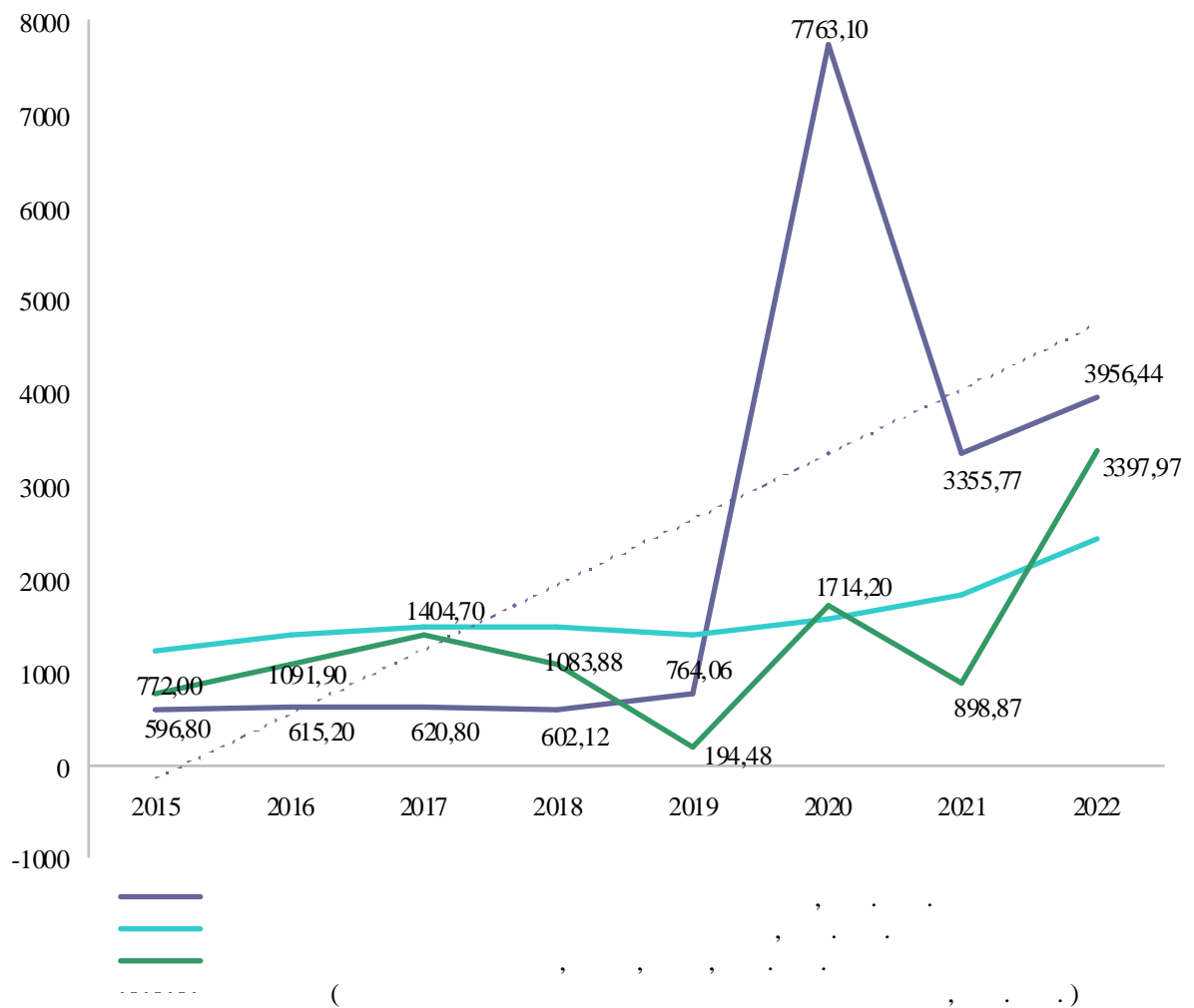
* [11; 12]

		2015	2022	,	2,	,
				,		-
				,		,
			8 %.			
		6,5	2015	2022	3,4	,
						-
					— 30 %, 23	-
2015 .	30		2022 .			
	, 2017-2018				20,	2019
						— 27 %
	, 1,676		2015 .	2,13	2022 .,	
						-
						-
						.
20,5 %	2022 .—	311	2015 .	436	2022 ..	18,6 % 2015 .
		98 % —	1,2	2015 .	2,45	2022 .(1,2
).
		4,4	—	772,0	2015 .	3,4
						2022 ..,
						-
33,4 %		—	5,1 %	2015 .	6,8 %	2022 ..,
85,3 %			2015 .			183,9
., 2022 .		340,7	.(156,8	.) ,		-
						-
		2.				
— 350 %, 47,58		2015 .	214,1	2022 .		-
	2018 .—	296,4	2022 .			-
		30,5 %.				
					2018 .,	
	—	2022				
					344,7 % — 25 023,0	/ . 2015 .
111 277,0	/ . 2022 .					
						-
						-
	2017-2019		2017 .			
	434,3	., 2019 .	348,1			
					:	527,5
	2020 .	849,6	2022 .		2017 2022 .	
		95,6 % (	415,27	.) .		

— 44 % 2015 . 23,4 % 2022 .
 — 56,0 % 2015 . 76,4 % 2022 .

2,6 % 2015 . 8,4 % 2022 .

(.2).



.2.
 2015-2022 . (

[11; 12])

2 , -

— , 10 , 764,06 . . 2020 . 2019 . 7,763 . . 2020 .

, 2021 .

2 , , , 2020 . 2022 .

596,8 . . 2015 . 3,956 . . 2022 .

2015 2022 ..

: 2018 . 23 %

2017 2019 . 82 %.

2020 . — 194,48 . . 1,7

., 2021 . 47,6 % . 2022 .

278 % — 898,87 . . 2021 .

3,398 . . 2022 .

-

-

-

-

-

-

-

-

-

-

-

-

-

-

1. / . . . // : . — 2024. — 2-2(108). — 105-107. — DOI 10.24412/2411-0450-2024-2-2-105-107. — EDN GDADAJ.
2. . . . // . — 2021. —
4. — 59-65. — DOI 10.37691/2311-5351-2022-0-4-59-65. — EDN QQJNVL.
3. / . . . // : , . — 2020. — 10, 5-1. — 276-280. — DOI 10.34670/AR.2020.82.74.032. — EDN PRJJEH.
4. - / . . . // XXI : . — 2021. — 9, 1(52). — 35-48. — DOI 10.34220/2308-8877-2021-9-1-35-48. — EDN GMSEAD.
5. : 08.00.05 / . . . — , 2018. — 25 .
6. : 25.02.1999 39- (. 25.12.2023) // « ».— URL: www.consultant.ru/document/cons_doc_LAW_22142/ (: 16.09.2024).
7. (. 08.08.2024) // « ».— URL: www.consultant.ru/document/cons_doc_LAW_11507/ (: 16.09.2024).
8. / . . . // : , , . — 2022. — 3(60). — 70-81. — EDN LFYIHH.
9. : , , . — 2023. — 3(64). — 159-168. — EDN FQFNTK.
10. / . . . // . — 2023. — 11(107). — 118-129. — EDN DIYCFM.
11. / . . . // : , , . — 2023. — 1(62). — 5-18. — EDN MCUGLR.
12. . 2023: . / . — , 2023. — 1126 .
13. // . — URL: 82.rosstat.gov.ru/folder/122539/ (: 10.09.2024).

SPISOK LITERATURY

1. Tropynina, N. Ye. Podkhod k protsessu organizatsii investitsionno-innovatsionnoy deyatel'nosti na predpriyatii / N. Ye. Tropynina, Ye. A. Chaykina // *Ekonomika i biznes: teoriya i praktika*. — 2024. — 2-2(108). — S. 105-107. — DOI 10.24412/2411-0450-2024-2-2-105-107. — EDN GDADAJ.
2. Gerasina, O. N. Innovatsionno-investitsionnyy protsess kak integratsiya innovatsiy i investitsiy / O. N. Gerasina, YU. A. Gerasina // *Vestnik Moskovskogo gumanitarno-ekonomicheskogo instituta*. — 2021. — 4. — S. 59-65. — DOI 10.37691/2311-5351-2022-0-4-59-65. — EDN QQJNVL.
3. Batygov, M. A. Z. K voprosu izucheniya innovatsionno-investitsionnoy deyatel'nosti regiona / M. A. Z. Batygov // *Ekonomika: vchera, segodnya, zavtra*. — 2020. — T. 10, 5-1. — S. 276-280. — DOI 10.34670/AR.2020.82.74.032. — EDN PRJJEH.
4. Bezrukova, T. L. Monitoring effektivnosti klyuchevykh faktorov sbalansirovannogo razvitiya innovatsionno-investitsionnoy deyatel'nosti territoriy / T. L. Bezrukova, N. R. Kakou // *Aktual'nyye napravleniya nauchnykh issledovaniy XXI veka: teoriya i praktika*. — 2021. — T. 9, 1(52). — S. 35-48. — DOI 10.34220/2308-8877-2021-9-1-35-48. — EDN GMSEAD.
5. Orekhova, M.S. Puti povysheniya effektivnosti innovatsionno-investitsionnoy deyatel'nosti v rasteniyevodstve Krasnodarskogo kraya : avtoreferat dissertatsii na soiskaniye uchenoy stepeni kandidata ekonomicheskikh nauk: 08.00.05 / M.S. Orekhova. — Krasnodar, 2018. — 25 s.
6. Ob investitsionnoy deyatel'nosti v Rossiyskoy Federatsii, osushchestvlyayemoy v forme kapital'nykh vlozheniy: Federal'nyy zakon ot 25.02.1999 39-FZ (red. ot 25.12.2023) // *Kompaniya «Konsul'tant Plyus»*. — URL: www.consultant.ru/document/cons_doc_LAW_22142/ (data obrashcheniya: 15.09.2024).

7. O nauke i gosudarstvennoy nauchno-tekhnicheskoy politike: Federal'nyy zakon ot 23.08.1996 127-FZ (red. ot 08.08.2024) // Kompaniya «Konsul'tant Plyus». — URL: www.consultant.ru/document/cons_doc_LAW_11507/ (data obrashcheniya: 15.09.2024).

8. Sivash, O. S. Metodicheskiye podkhody k formirovaniyu i otsenke reytinga investitsionnoy privlekatel'nosti regiona / O. S. Sivash, N. Z. Vel'gosh // Nauchnyy vestnik: finansy, banki, investitsii. — 2022. — 3(60). — S. 70-81. — EDNLFYIHH.

9. Glushko, Yu. V. Razvitiye innovatsionnykh tekhnologiy v Respublike Krym / Yu. V. Glushko // Nauchnyy vestnik: finansy, banki, investitsii. — 2023. — 3(64). — S. 159-168. — EDNFQFNTK.

10. Kiril'chuk, S. P. Teoretiko-metodologicheskaya osnova innovatsionno-investitsionnoy napravlenosti razvitiya potentsiala regiona / S. P. Kiril'chuk, O. V. Kolodyazhnaya // Teoreticheskaya ekonomika. — 2023. — 11(107). — S. 118-129. — EDNDIYCFM.

11. Borshch, L. M. Finansovyy kontrol' v protsesse realizatsii regional'nykh tselevykh programm / L. M. Borshch, M. A. K. Dzhahal // Nauchnyy vestnik: finansy, banki, investitsii. — 2023. — 1(62). — S. 5-18. — EDNMCUGLR.

12. Regiony Rossii. Sotsial'no-ekonomicheskkiye pokazateli. 2023: Stat. sb./ Rosstat. — M., 2023. — 1126 s.

13. Nauka i innovatsii // Ofitsial'nyy sayt Upravleniya Federal'noy sluzhby gosudarstvennoy statistiki po Respublike Krym i g. Sevastopolyu. — URL: 82.rosstat.gov.ru/folder/122539 (data obrashcheniya: 10.09.2024).

19 2024

30 2024

Tsvetkova Izabella Ivanovna,
Ph.D. in Economics, Associate Professor,
Associate Professor Department of Management,
Institute of economics and management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

THE IMPACT OF THE MANAGER'S CONFLICTOLOGICAL COMPETENCE ON THE ECONOMIC SECURITY OF THE ENTERPRISE

The study examines the subsystem of personnel security in the system of economic security of the enterprise. The relevance of the study is due to the fact that in a dynamic external environment, the level of personnel security of enterprises and organizations is at an unsatisfactory level, which negatively affects economic security. The study used a set of theoretical and empirical methods, in particular: analysis, synthesis, deduction, observation, expert assessments. One of the components of personnel security is the conflictological competence of management personnel, which is due to the intensification of destructive conflict processes in organizations in a digital environment. In the course of the research, the main key components of conflictological competence are highlighted. The conflictological competence of the company's managers was assessed using the indicator approach developed by the author. The methods of calculation, thresholds and directions of optimization of indicators of conflictological competence are presented. In order to increase the level of conflictological competence and ensure the personnel security of the organization, it is recommended to implement appropriate measures. Calculations of the quantitative significance of the impact of increasing the level of conflict-related competence of managers on personnel security and financial and economic indicators of the organization have been made. The economic effect will be achieved by optimizing the number of staff and

organizational structure, increasing the efficiency of managers, developing corporate culture, and reducing the loss of working time. A conceptual scheme of the influence of conflictological competence on the economic security of an enterprise is proposed.

Keywords: economic security, personnel security, conflictological competence, economic effect, conflict, indicator approach.

«
»
[7].
«
»
» [9].
HR-
[6], [11] [1], [2], [5], [11]

- ;
- ;
- ;
- ;
- ;

- , : (); , -
- (); , -
- ((); -
-). (-

1. : ; -
2. (-
3. , , ,).
4. .
5. .
6. .
7. .
8. , , , -
9. , , , .

[8], . . . [3], . . . [4], . . . [4], : . . .

[3].

• 1:

• 2:

(• 3:

• 4:

• 5:

• 6:

• 7:

• 8:

1.«

2.«

3.«

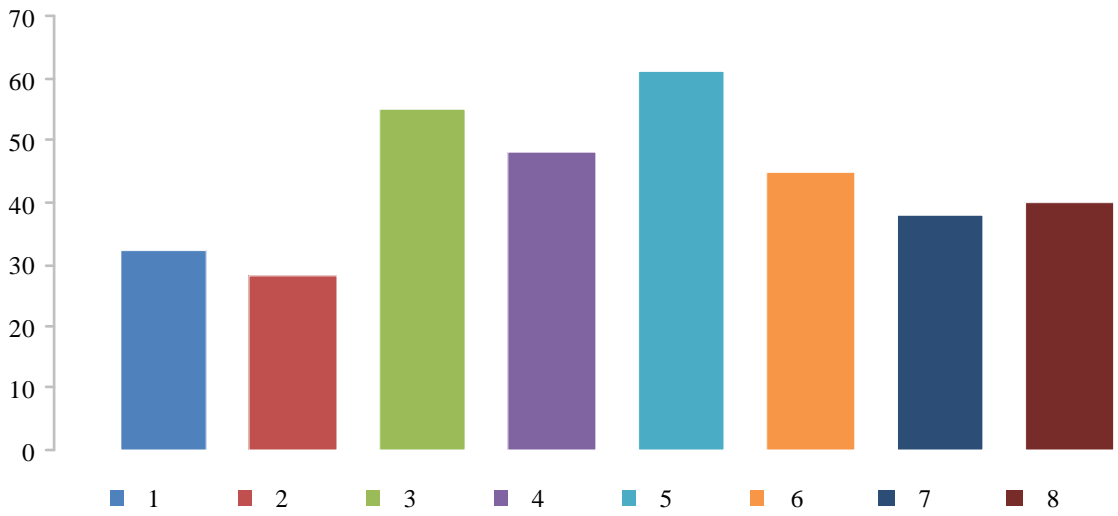
4.«

5.«

6.«

7.

8.



.I.

) , (

1 « » , [9].

I.

*

1 —	•
2 —	•
3 —	• ;
4 —	•
5 —	• ,
6 —	• ;
7 —	• ;
8 —	• ;

*

2

2.

*

-				-
1.1		max	100%	
2.1	-	max	100%	
3.1		max	100%	
3.2		max	100%	
4.1		max	100%	
5.1	-	max	100%	
6.1	-	max	100%	
6.2	;	max	100%	
6.3		max	100%	
7.1	;	max	100%	
7.2	-	max	100%	
8.1	-	max	100%	
8.2	;	max	100%	

*

1.1, 2.1, 4.1, 5.1, 6.2, 7.2

:

$$K_i = \frac{k_f}{k_m} \times 100\%$$

K_i —

K_f —

K_m —

»,

«

« »

[9].

74,9%.

4.

3.

« -

»*

-	« », %										
	1	2	3	4	5	6	7	8	9	10	
1.1	70	73	81	95	90	45	66	71	79	85	0,08
2.1	73	44	85	95	68	71	65	50	70	88	0,05
3.1	92	84	73	96	65	74	60	84	77	85	0,06
3.2	90	89	52	91	85	64	74	85	75	78	0,07
4.1	59	86	55	85	89	65	75	80	75	75	0,12
5.1	89	85	69	91	85	55	72	95	72	75	0,10
6.1	94	92	83	76	63	81	64	96	75	85	0,07
6.2	94	98	85	75	45	73	65	93	69	85	0,08
6.3	82	95	63	95	67	40	65	92	73	63	0,07
7.1	41	85	66	95	78	45	60	40	75	89	0,07
7.2	58	79	69	89	75	42	80	45	75	75	0,10
8.1	60	87	65	94	75	51	75	61	80	80	0,09
8.2	65	84	65	92	70	50	75	60	75	81	0,04
:	73,39	84,58	69,9	88,06	74,84	57,62	69,69	74,98	75,63	80,4	1

*

4.

*

	-	
	-	
0-20		;
		-
		-
		-
		;
21-40		-
		;
		-
		;
41-60		-
		;
		;
61-80		;
		-
		;
81-100		-
		;

*

, « »

(.4); — 10%.

[10].

-
-
-

1.

$$I_1 = \left[\left(\frac{1}{2} - 1 \right) \times I_1 \right] \times \dots$$

$$I_1 = 2 \dots$$

« » ()

$$I_1 = \left[\left(\frac{20000}{16000} - 1 \right) \times 10 \right] \times 720000 = 1800000$$

2.

$$I_2 = I_1 \times \dots$$

$$I_2 = 1800000 \times 0,5 = 900000$$

3.

$$I_3 = I_1 \times \dots$$

$$I_3 = 1800000 \times 0,4 = 720000$$

4.

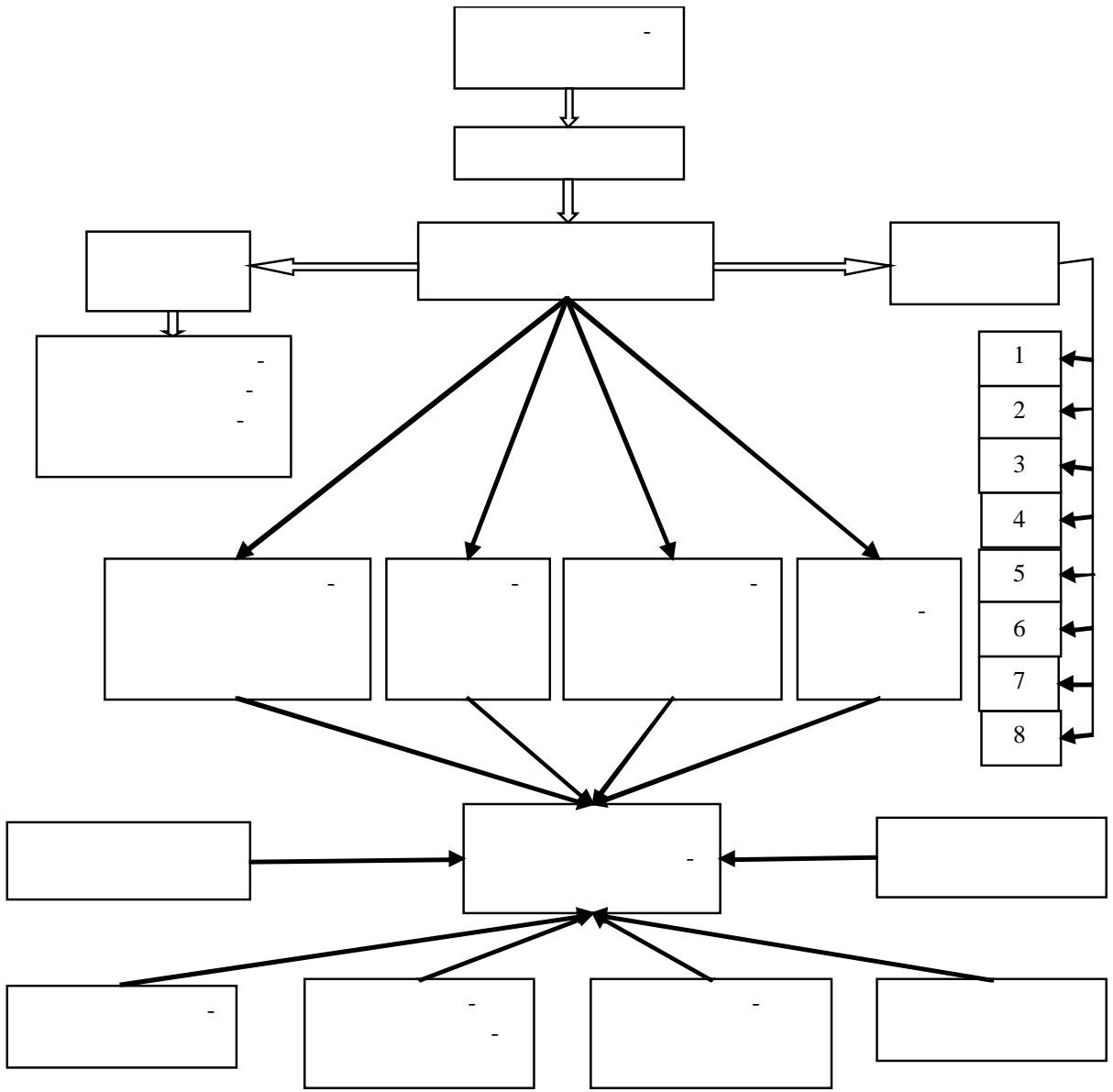
$$I_4 = (\Delta \times \dots) \times \dots$$

D

$$I_4 = (0,2 \times 10 \times 250) \times 2000 = 1000000$$

$$I_0 = I_1 + I_2 + I_3 + I_4$$

$$I_0 = 1800000 + 900000 + 720000 + 1000000 = 4420000$$



.2.

()

74,9,

149

1. // — 2020. — 48 (338). — .475-478. — URL: moluch.ru/archive/338/75675/ (15.09.2024).
2. // — 2022. — 3 (48). — 4. — .63-69. — URL: www. / article/5412 (28.09.2024).
3. // — 2021. — .37. — .1. — .106-117.
4. // — 2019. — 3 (72) — .132-139 — URL: dspace.ncfu.ru/bitstream/20.500.12258/9275/1/132-139.pdf (20.09.2024).
5. // — 2023. — 1. — URL: www.e-rej.ru/upload/iblock/68c/t12o3iqnzjzjzlxnmlp6qp2kbgcc2i0.pdf (10.09.2024).
6. // — 2023. — .15. 2. — URL: esj.today/PDF/50FAVN223.pdf (05.09.2024).
7. // — 2023. — 4 (73). — .40-43. — URL: elibrary.ru/item.asp?edn=spryci (15.09.2024).
8. // Science for Education Today. — 2019. — .9. — 3. — .58-80. — URL: repo.nspu.ru/bitstream/nspu/2655/1/formirovanie-konfliktologicheskogo.pdf (02.09.2024).
9. // — 2017. — 1 (14). — .163-169. — ISSN 2414-2948. — URL: elibrary.ru/item.asp?id=27688649 (22.09.2024).
10. // « ».— 2016. — .8. 4.— URL: cyberleninka.ru/article/n/nauchno-prakticheskie-rekomendatsii-po-otsenke-effektivnosti-upravleniya-trudovymi-konfliktami-kak-formoy-sotsialno-trudovyh/viewer (18.09.2024).
11. // — 2022. — 9. 3. — .731-742.
12. Cheese, P. Managing risk and building resilient organizations in a riskier world / . Cheese // Journal of Organizational Effectiveness People and Performance. — 2016. — 3(3). — .323-331. — URL: www.sci-hub.ru/10.1108/JOEPP-07-2016-0044 (date of the application: 26.09.2024).

СПИСОК ЛИТЕРАТУРЫ

1. Avdeyev, A. N. Metodicheskiye podkhody k otsenke riskov kadrovoy bezopasnosti khozyaystvuyushchego sub'yekta / A. N. Avdeyev // Molodoy uchenyy — 2020. — 48 (338). — S. 475-478. — URL: moluch.ru/archive/338/75675/ (data obrashcheniya 15.09.2024).

2. Akhmetyanova, A. A. Analiz i otsenka kadrovoy sostavlyayushchey ekonomicheskoy bezopasnosti predpriyatiya / A. A. Akhmetyanova // Vestnik nauki. — 2022. — 3 (48). — tom 4. — S. 63-69. — URL: www.vestnik-nauki.rf/article/5412 (data obrashcheniya: 28.09.2024).

3. Bandeykina, N. N. Ob odnom podkhode k otsenke konfliktologicheskoy kompetentnosti rukovoditelya metodom matematicheskogo modelirovaniya / N. N. Bandeykina, T. V. Kryukova // Vestnik SPbGU. Filosofiya i konfliktologiya. — 2021. — T. 37. — Vyp. 1. — S. 106-117.

4. Volkov, A. A. Konfliktologicheskaya kompetentnost' — indikator uspehnosti professional'noy deyatel'nosti pedagoga / A. A. Volkov, O. V. Chursinova, A. A. Yaroshuk // Vestnik Severo-Kavkazskogo federal'nogo universiteta. — 2019. — 3 (72) — S. 132-139 — URL: dspace.ncfu.ru/bitstream/20.500.12258/9275/1/132-139.pdf (data obrashcheniya: 20.09.2024).

5. Gurnina, D. A. Rol' tsifrovyykh tekhnologiy v obespechenii kadrovoy bezopasnosti kompaniy / D. A. Gurnina, O. S. Tereshkina // Rossiyskiy ekonomicheskii internet-zhurnal. — 2023. — 1. — URL: www.e-rej.ru/upload/iblock/68c/t12o3iqnzjzjzlxnmlp6qp2kbgcc2i0.pdf (data obrashcheniya: 10.09.2024).

6. Kaygorodtseva, K. A. Rol' kadrovoy bezopasnosti v aspekte ekonomicheskoy bezopasnosti / K. A. Kaygorodtseva // Vestnik yevraziyskoy nauki. — 2023. — T. 15. — 2. — URL: esj.today/PDF/50FAVN223.pdf (data obrashcheniya: 05.09.2024).

7. Khairova, A. R. Obespecheniye ekonomicheskoy bezopasnosti predpriyatiya / A. R. Khairova, G. N. Bragina / Nauka cherez prizmu vremeni. — 2023. — 4 (73). — S. 40-43. — URL: elibrary.ru/item.asp?edn=spryci (data obrashcheniya: 15.09.2024).

8. Formirovaniye konfliktologicheskoy kompetentsii sotsial'nykh rabotnikov u studentov vuza / M. B. Alpysbayeva, Zh. A. Karmanova, V. V. Bobrova, A. M. Sharzadin i drugiye / Science for Education Today. — 2019. — T.9. — 3. — S. 58-80. — URL: repo.nspu.ru/bitstream/nspu/2655/1/formirovanie-konfliktologicheskoe.pdf (data obrashcheniya: 02.09.2024).

9. Tsvetkova, I. I. Otsenka kadrovoy bezopasnosti predpriyatiya s pomoshch'yu indikatornogo podkhoda / I. I. Tsvetkova, N. I. Klevets // Byulleten' nauki i praktiki. — 2017. — 1 (14). — S. 163-169. — ISSN 2414-2948. — URL: elibrary.ru/item.asp?id=27688649 (data obrashcheniya: 22.09.2024).

10. Shchegulin, A. V. Nauchno-prakticheskiye rekomendatsii po otsenke effektivnosti upravleniya trudovymi konfliktami kak formoy sotsial'no-trudovykh otnosheniy v organizatsiyakh reklamnoy sfery / A. V. Shchegulin // Internet-zhurnal «Naukovedeniye». — 2016. — T. 8. — 4. — URL: cyberleninka.ru/article/n/nauchno-prakticheskie-rekomendatsii-po-otsenke-effektivnosti-upravleniya-trudovymi-konfliktami-kak-formoy-sotsialno-trudovykh/viewer (data obrashcheniya: 18.09.2024).

11. Yarkova, T. M. Sovremennyye podkhody obespecheniya kadrovoy bezopasnosti organizatsiy v Rossii / T. M. Yarkova // Ekonomika truda. — 2022. — Tom 9. — 3. — S. 731-742.

25 2024

30 2024

Vernikov Vitaly Alexandrovich,

Doctor of Economic Sciences,
 Professor of the Department of Management,
 S. Yu. Witte Moscow University.

Doctor of Economic Sciences,
 Professor of the Department of Labor Economics and Personnel Management,
 Faculty of Economics,
 Academy of Labor and Social Relations,
 Moscow, Russian Federation.

PROSPECTS FOR LEASING DEVELOPMENT IN RUSSIA

The article is devoted to the issues of the current state of the Russian leasing services market, its role in the country's economy. The positive aspects of leasing are considered from the point of view of the method of updating fixed assets of business entities and conclusions are drawn about the possibilities for further development and directions for improving leasing, the concept and development of securitization of leasing assets as the most important financial instrument for the development of the Russian economy is considered. The author expressed confidence in the prospects for the development of securitization of leasing assets, subject to increased transparency and standardization of operations, the development of specialized legislation, as well as stimulation of investment activity and growth of the securities market.

Keywords: leasing, transaction, crisis, forecast, development, securitization, assets, economics.

Денежные средства остаются в обороте

Условия получения проще чем кредита

Скидки и льготные лизинговые программы

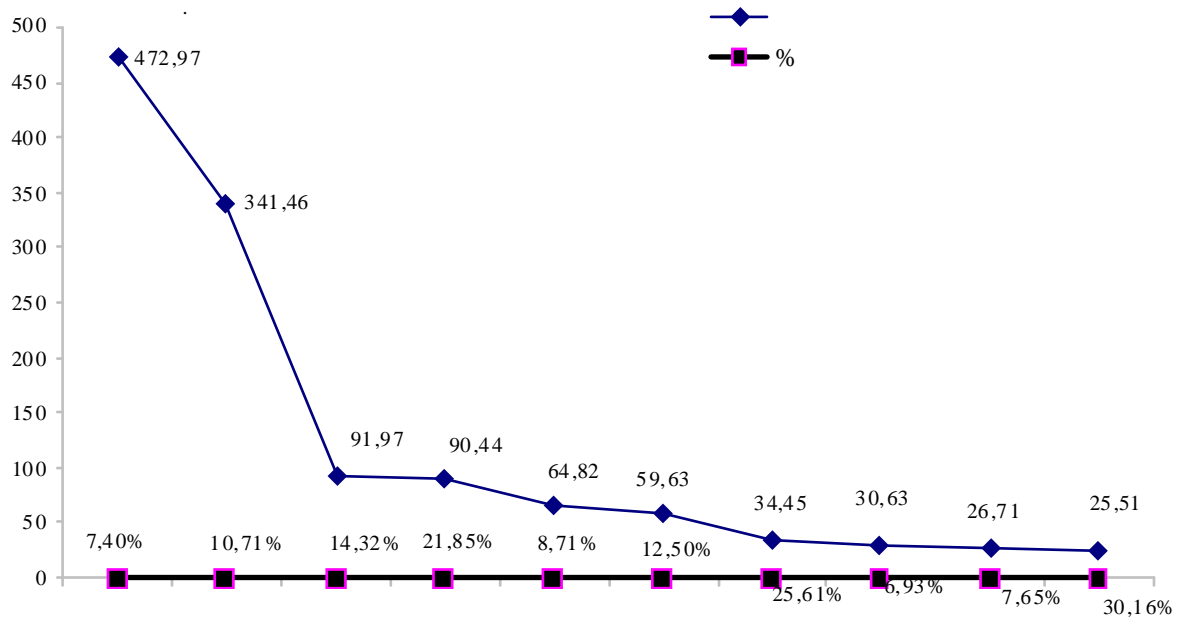
Низкая по сравнению с кредитом процентная ставка

Комфортный график платежей

Минимизация налогового бремени

. 1.

7,40 %, 14,32 %, 21,85 %, 10,71 %, 8,71 %, 17 (. 2).

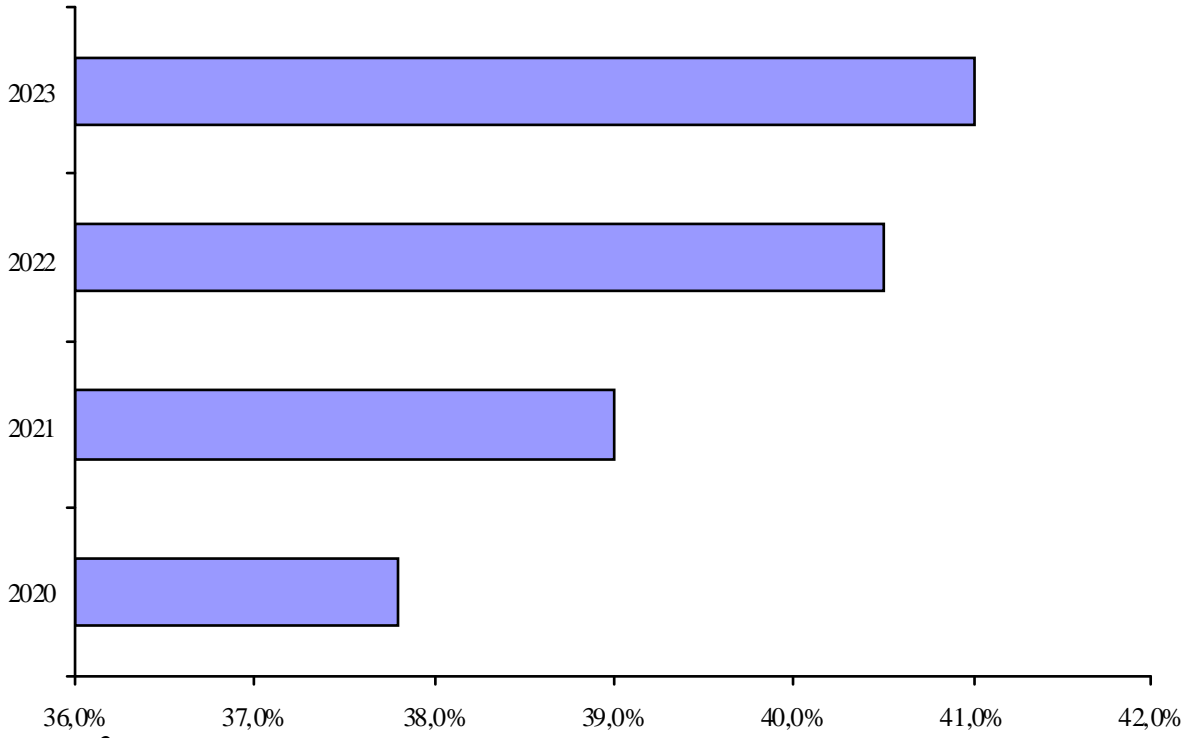


. 2.

[9]

2023 (с

(.3)



.3.

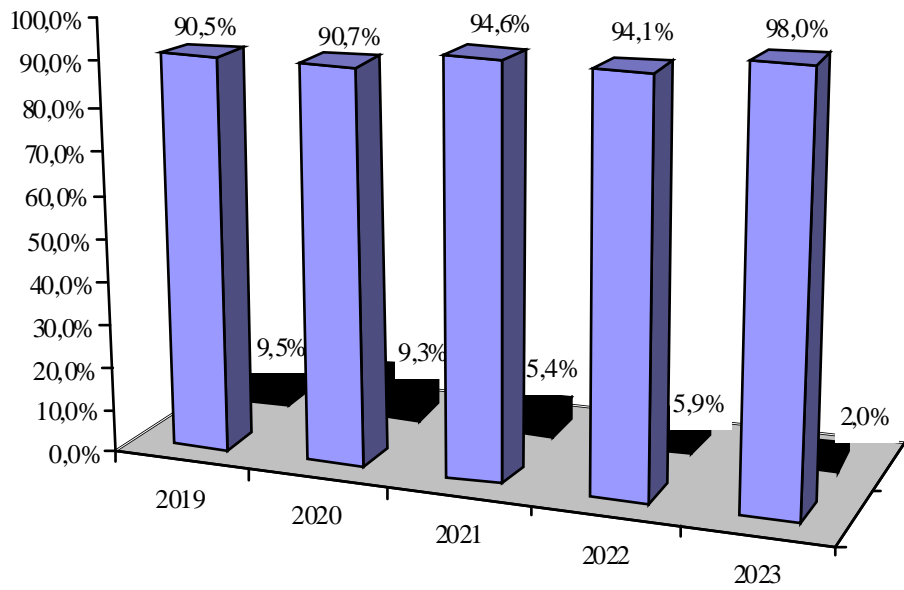
2020-2023 (C [10])

(.4).

2016 2020 2024 5.

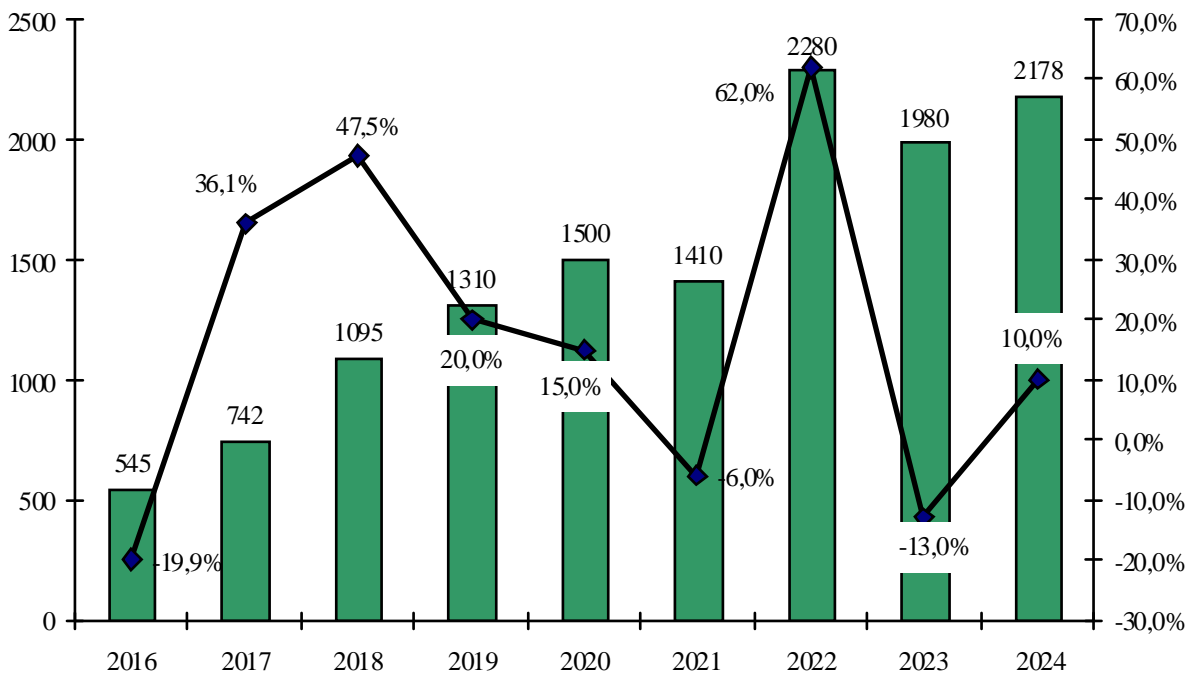
(COVID-19) 2021

155



. 4.
[11])

(C



. 5.

[11])

2016 2024

(C

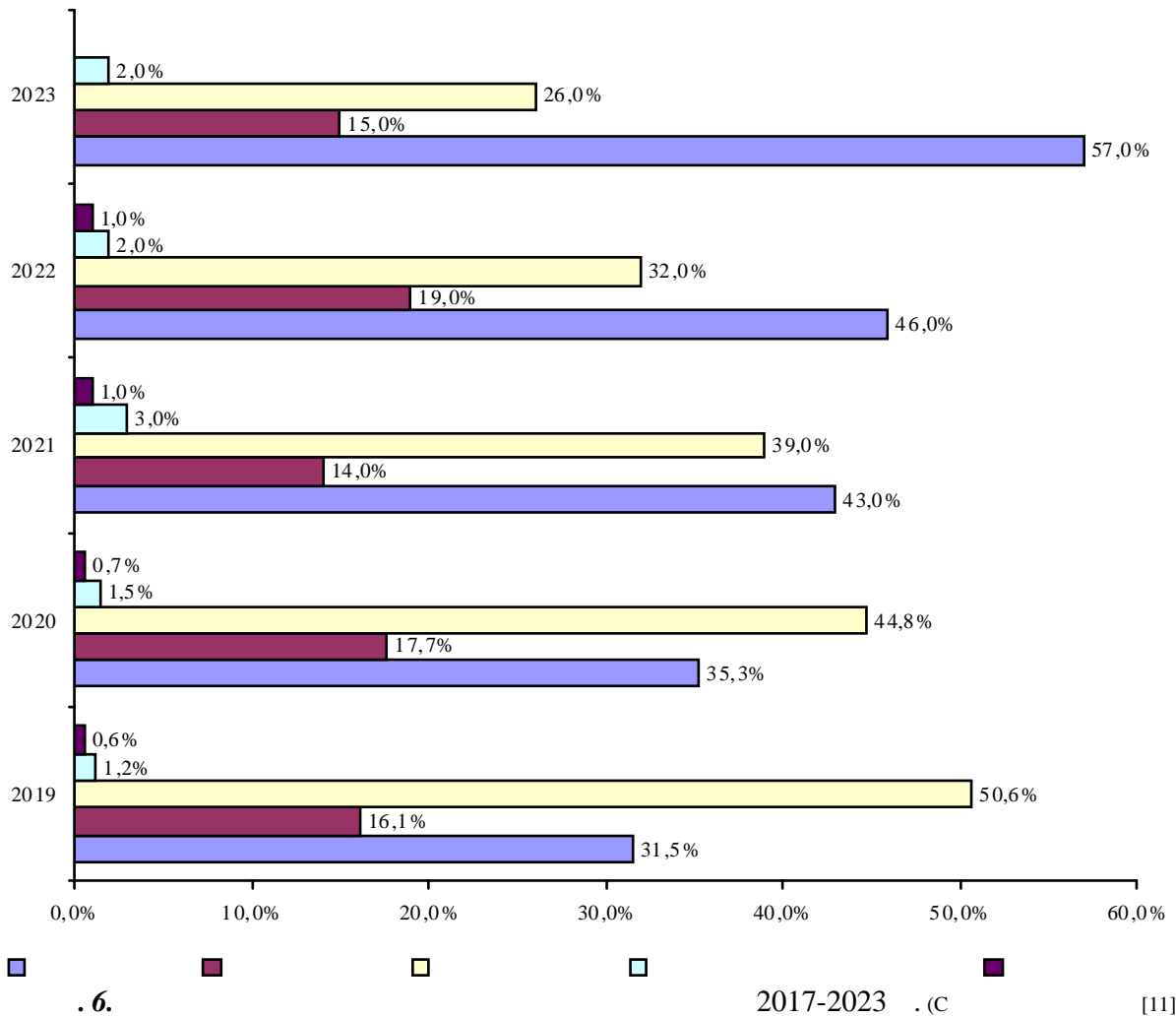
2023 , 6 % , 2022 , 62 % .

2024

(

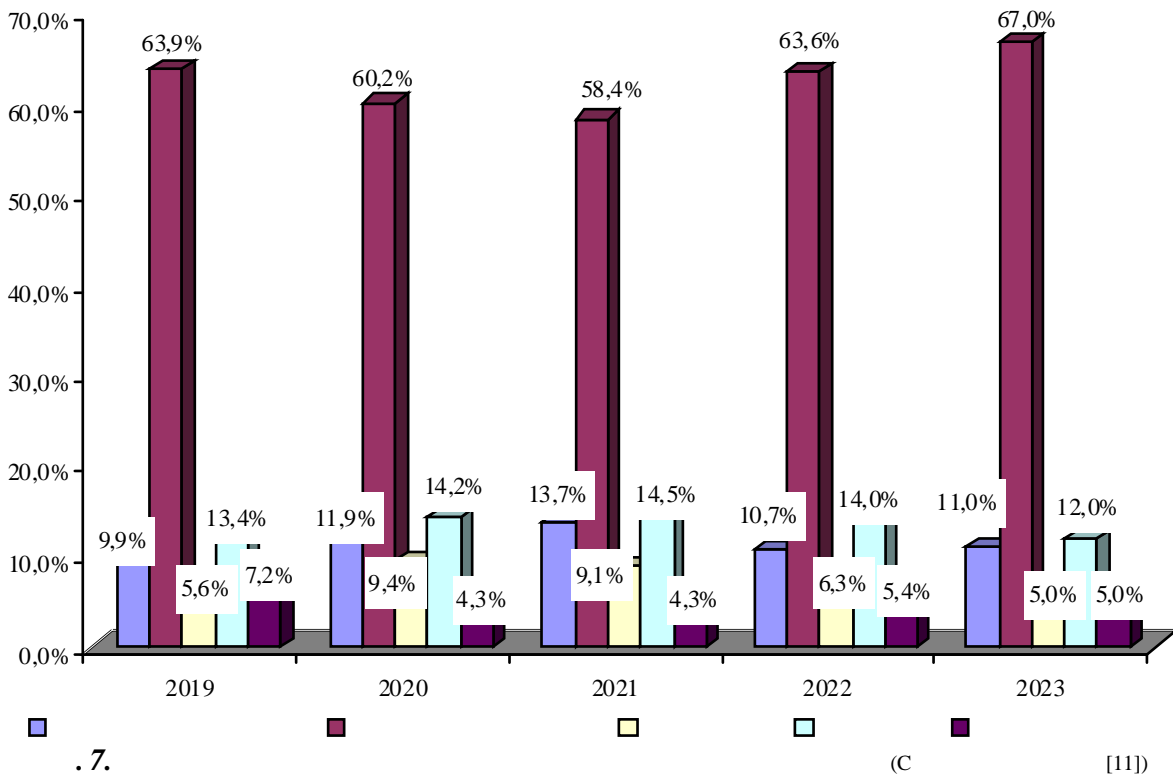
10% 2024

(.6).



2021

(.7),



20%

(), (SPV)

SPV

Volkswagen.

•

•

•

•

Covid-19

2016

2018

38-1

«

()»

XXI

161

1. . . . — 2018. — 5(14). — .98-102. — EDN XNKYPR.
2. . . . — 2004. — 4(29). — .63-67. — EDN QAIWNE.
3. . . . (. . .). — 2016. — 29. — .92-100. — EDN VOGZCL.
4. . . . — 2019. — 6. — .37-38. — EDN IZLVMY.
5. . . . — 2016. — 2-1(63). — .56-57. — EDN VKMRJZ.
6. . . . — 2018. — 6. — .23-31. — EDN VQUMZK.
7. . . . — 2016. — 13. — .168-171. — EDN YSITAM.
8. . . . — 2007. — 4(39). — .142-146. — EDN IJTIBT.
9. Global Leasing Report 2023 / solifi. — URL: www.solifi.com/ebooks/global-leasing-report-2023/ (date of the application: 14.08.2024).
10. . . . — URL: rosstat.gov.ru/ (. . . : 14.08.2024).
11. « . . . ». — URL: raexpert.ru/ (. . . : 14.08.2024).

SPISOK LITERATURY

1. Buryakov, G. A. Tendentsii razvitiya lizingovykh operatsiy v Rossii / G. A. Buryakov, I. S. Mikhaylov // Nauka cherez prizmu vremeni. — 2018. — 5(14). — S. 98-102. — EDN XNKYPR.
2. Vakhitov, D. R. Perspektivy razvitiya lizingovykh operatsiy v ekonomike Rossii i drugikh stran YEVRIZES / D. R. Vakhitov // Vestnik Sankt-Peterburgskogo universiteta. Ekonomika. — 2004. — 4(29). — S. 63-67. — EDN QAIWNE.
3. Gartovannaya, O. V. Lizingovyye operatsii v Rossii na sovremennom etape razvitiya ekonomiki / O. V. Gartovannaya, V. F. Zhigaylov, A. S. Artemova // Problemy sovremennoy ekonomiki (Novosibirsk). — 2016. — 29. — S. 92-100. — EDN VOGZCL.
4. Yeprikova, T. Yu. Poryadok dokumental'nogo oformleniya lizingovykh operatsiy v Rossii: analiz i rekomendatsii / T. Yu. Yeprikova // Transportnoye delo Rossii. — 2019. — 6. — S. 37-38. — EDN IZLVMY.
5. Zakharova, M. D. Osobennosti osushchestvleniya lizingovykh operatsiy v Rossii / M. D. Zakharova // Novaya nauka: Teoreticheskii i prakticheskii vzglyad. — 2016. — 2-1(63). — S. 56-57. — EDN VKMRJZ.
6. Il'inykh, Yu. M. Analiz strakhovaniya lizingovykh operatsiy v Rossii / Yu. M. Il'inykh, M. A. Selivanova // Lizing. — 2018. — 6. — S. 23-31. — EDN VQUMZK.
7. Kovanova, A. Strakhovaniye lizingovykh operatsiy v Rossii / A. Kovanova // Aktual'nyye voprosy innovatsionnoy ekonomiki. — 2016. — 13. — S. 168-171. — EDN YSITAM.
8. Yuzbekov, M. Z. Effektivnost' ispol'zovaniya lizingovykh operatsiy v predprinimatel'stve Rossii / M. Z. Yuzbekov // Ekonomicheskaya nauka sovremennoy Rossii. — 2007. — 4(39). — S. 142-146. — EDN IJTIBT.
9. Global Leasing Report 2023 / solifi. — URL: www.solifi.com/ebooks/global-leasing-report-2023/ (date of the application: 14.08.2024).
10. Federal'naya sluzhba gosudarstvennoy statistiki. — URL: rosstat.gov.ru/ (data obrashcheniya: 14.08.2024).
11. Kreditnoye reytingovoye agentstvo «Ekspert RA». — URL: raexpert.ru/ (data obrashcheniya: 14.08.2024).

26 2024

30 2024

« ... »
Gorda Alexander Sergeevich,
Ph.D. in Economics, Associate Professor,
Associate Professor Department of World Economy,
Institute of economics and management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

**THE USA AND CHINA TRADE AND ECONOMIC WAR IN THE
GLOBAL SYSTEM OF INTERNATIONAL TRADE**

2018

XXI

2024

The development of the international trading system has been influenced by the trade and economic war between China and the United States since 2018. To date, this trade and economic war is the largest international economic conflict in the 21st century. The United States and China are superpowers in modern international economic relations, and that is why this confrontation affects the entire international trading system.

Since 2024, this international economic conflict has entered a new phase due to new trade restrictions. The background of the international economic conflict began a long time ago, since the United States and China in their official state programs have long considered each other as strategic competitors in the global economy. In connection with this confrontation between the United States and China, transformations and global integration processes are taking place in the international trading system.

The article examines the essence of a trade war and the categories of a trade and economic war in the theory of international economic relations. The publication covers the international economic conflict between the United States and China, which is defined as a trade war or a trade and economic war. The relevance of the article is due to the fact that the trade and economic war between these two superpowers has been going on for a long time and is moving to a new stage of development and covers an increasing number of countries. The causes of the international economic conflict between the USA and China are substantiated.

The influence and consequences of the trade and economic war between the USA and China on bilateral trade between these countries and on the international trade system as a whole are analyzed. The influence of this trade and economic war on the development of world integration processes and the functioning of the WTO is determined.

It is concluded that in the future, other international economic conflicts may arise in the global system of international trade based on trade disputes between other states, which may lead to a revision of the WTO rules and the formation of collisions in the sphere of regulation of international trade.

Keywords: international economic conflict, trade and economic war, bilateral trade, global system of international trade, WTO.

2018 . XXI

2024

[2], [3], [4], [5], [6], [7], [8], [9], [10], [11], [12], [13].

[1], [2], [3], [4], [5], [6], [7], [8], [9], [10], [11], [12], [13].

2018 .

... ,
— ,
« » ,

[14].

:

[14].

- ;
- ;
- — ,
- ;

[14].

XIX .

[14].

... ,
« — »

« — »:

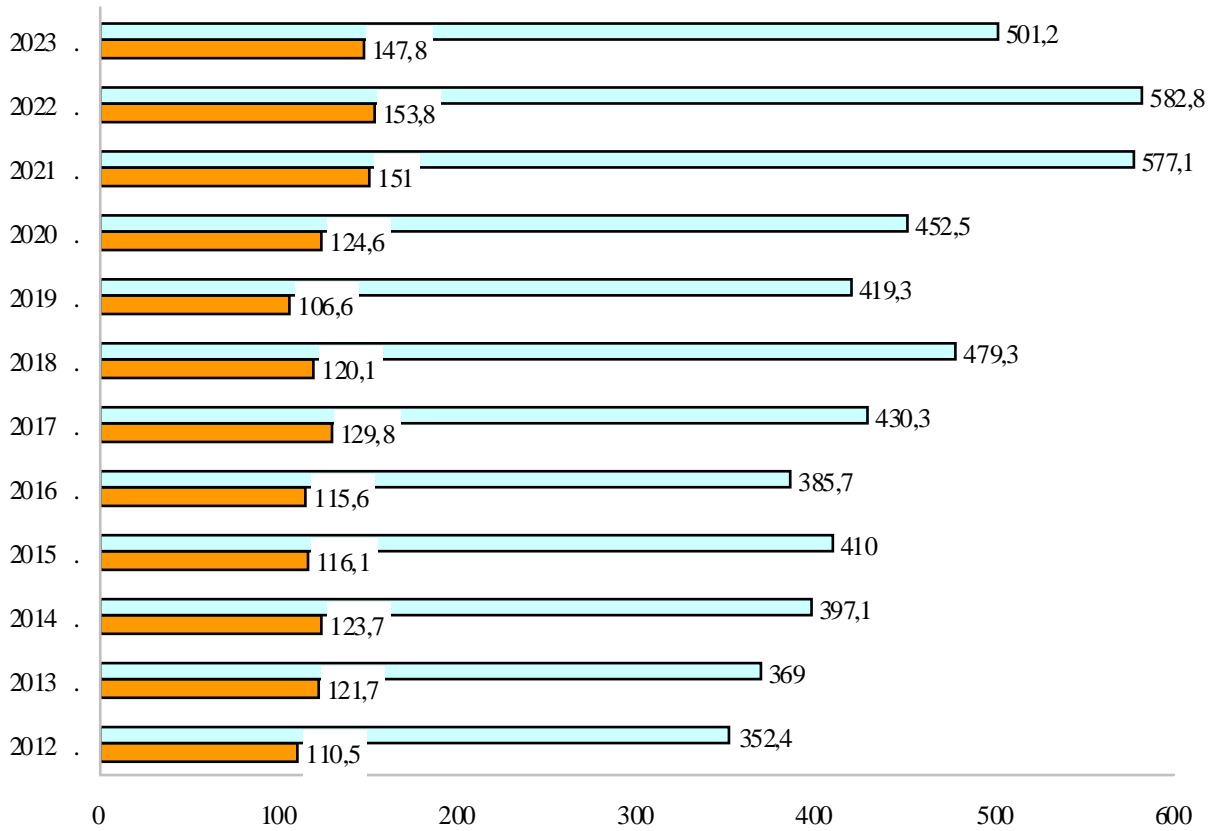
1. — —
2. — — /
3. — —
4. — — ,
5. — — / /

. . -
 . , 2015 ()
 « -2025».
 10
 1 2016 .
 « —2025» :
 1.
 2025-2035 .
 2. , 2035-2049 .(100-
).
 2017 ,
 « ».
 .
 .
 .
 2018 30% , 23 2018
 , .
 , .
 , .
 1300 2018
 25% .
 , — ,
 , .
 , .
 ,23 2018 .
 , .
 , .
 , .
 « »
 2019-2020 . -
 2020 ,
 .
 350
 100 —
 , , ,
 , , , .
 166
 : , , -2024- 3

World Economic Situation and Prospects as of mid-2018
2018

[15].

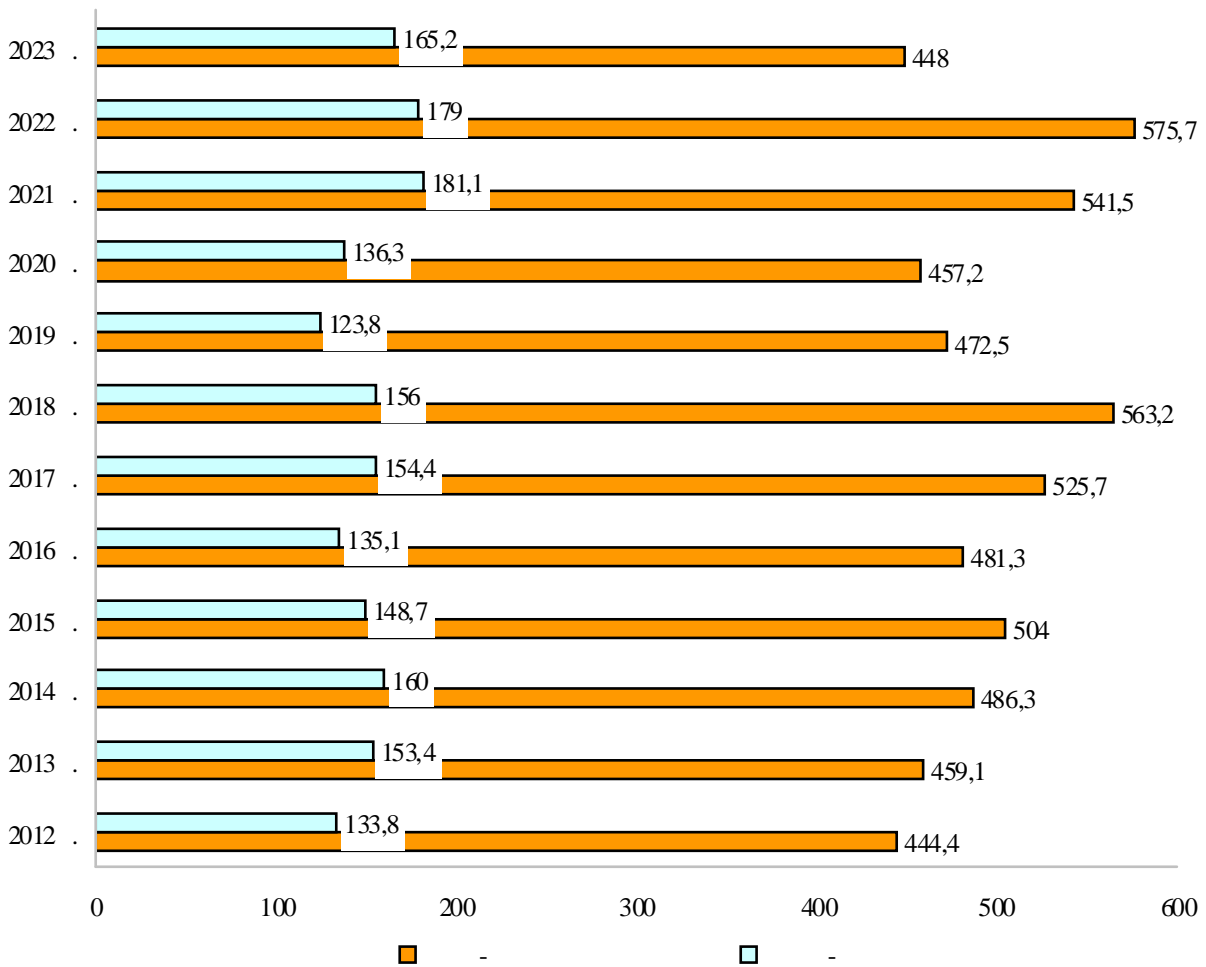
(. 1 2).



. I.

[16-19]

1 2012 2023 . -
 2022 582,8 . . , -
 2012 352,4 . . .
 14,3% (60 . .) 2018 2019 419,3 .
 479,3 . . . 2018 .
 2022 153,8 . . , — 106,6 .
 2019 , - .
 2023 . 2012
 2021 181,1 . . , 2 — 123,8 . .
 2019 , - .
 2022 575,7 . . , — 444,4 .
 2012 .
 2012-2023 . -



. 2. , . ([18-21])

, ,
 , ,
 2012 2023 .
 2018-2019 . , - , .
 - :
 , — .
 - 2018-2019 . 18%
 , 2,6% ; 11% ,
 3,6% . [22].
 COVID-19 2020
 , 2023 .
 - , ,
 , ,
 - ,
 , ,
 - ,
 , ,
 - ,
 — ,
 [22]. ,
 , ,
 — , —
 [22]. — —
 - ,
 2022
 2018 —
 ,
 ()
 169
 : , , -2024- 3

Comprehensive Economic Partnership, RCEP)

2023		—1	2022		—2	2023		—2	2022	Regional
				30 %			[23].			14
1	2020		2020				[23].			
		(USMCA),			NAFTA,			1994		
	70 %							USMCA,		
		62,5 %).						75 % (NAFTA		
	—	1,8		2,6			[24].		23	
	2023									
						2023				
										2023

	Tokyo Electron Ltd.	Applied Materials Inc.
2023		
2024		
«	».	«
80 %	, 60 %	60 %
2020	2018-2019 COVID-19	COVID-19
		— USMCA.

1. Kulik, V. I. Labour and Kapital: Trade War Between America and China / V. I. Kulik, I. V. Kulik // — 2020. — No. 12-7(81). — P. 34-38.
2. Stolyarova, L. G. A trade war between the US and China and its / L. G. Stolyarova, E. A. Pshenichnaya // — 2021. — No. 1. — P. 301-303.
3. // : . — 2023. — .1, 1(133). — .49-58. /
4. // . — 2023. — 3. — .246-249. / . . . , . . .
5. // . — 2021. — 5-2. — .58-61. 21 /
6. // . — 2021. — 1. — .68-88. // -
7. // : , , . — 2020. — 1(50). — .23-30. /
8. // . — 2022. — 6. — .11-16. /
9. // : . — 2021. — 8(78). — .123-126. / . . .
10. // . — 2021. — 16(43). — .106-109. -
11. // : . — 2020. — .15, 2. — .213-235. -
12. // : . — 2023. — .7, 2. — .73-86. / .
13. // . — 2021. — 2. — .55-68. / . . .
14. Korstiens J. Trade Wars / J. Korstiens, M. Korstiens. — 2005. — 464 p.
15. World Economic Situation and Prospects as of mid-2018. (United Nations publication, Sales No. E.18.II.C.2) 187 pp. — URL: www.un.org/development/desa/dpad/publication/world-economic-situation-and-prospects-2018/ (date of the application: 14.08-16.08.2024).

16. World integrated trade solutions (2024), «China Exports by country and region in US\$ Thousand 1992-2021». — URL: wits.worldbank.org/CountryProfile/en/Country/CHN/StartYear/1992/EndYear/2021/TradeFlow/Export/Partner/ALL/Indicator/XPRT-TRD-VL (date of the application: 14.08-16.08.2024).

17. World integrated trade solutions (2024), «United States Exports by country and region in US\$ Thousand (1992-2021)». — URL: wits.worldbank.org/CountryProfile/en/Country/USA/StartYear/1992/EndYear/2021/TradeFlow/Export/Partner/ALL/Indicator/XPRT-TRD-VL (date of the application: 14.08-16.08.2024).

18. (HS). « : ». — URL: trendeconomy.ru/data/h2?commodity=TOTAL&reporter=China&trade_flow=Export,Import&partner=UnitedStatesOfAmerica&indicator=TV,YoY&time_period=2012,2013,2014,2015,2016,2017,2018,2019,2020,2021,2022,2023 (: 14.08-16.08.2024).

19. (HS). « : ». — URL: trendeconomy.ru/data/h2?commodity=TOTAL&reporter=UnitedStatesOfAmerica&trade_flow=Export,Import&partner=China&indicator=TV,YoY&time_period=2012,2013,2014,2015,2016,2017,2018,2019,2020,2021,2022,2023 (: 14.08-16.08.2024).

20. World integrated trade solution (2024), «China Imports by country and region in US\$ Thousand (1992-2021)». — URL: wits.worldbank.org/CountryProfile/en/Country/CHN/StartYear/1992/EndYear/2021/TradeFlow/Import/Partner/ALL/Indicator/MPRT-TRD-VL (date of the application: 14.08-16.08.2024).

21. World integrated trade solutions (2024), «United States Imports by country and region in US\$ Thousand (1992-2021)». — URL: wits.worldbank.org/CountryProfile/en/Country/USA/StartYear/1992/EndYear/2021/TradeFlow/Import/Partner/ALL/Indicator/MPRT-TRD-VL (date of the application: 14.08-16.08.2024).

22. VoxEu (2023), «The bystander effect of the US-China trade war». — URL: cepr.org/voxeu/columns/bystander-effect-us-china-trade-war (date of the application: 14.08-16.08.2024).

23. Australian Government of Foreign Affairs and Trade (2022), «Regional Comprehensive Economic Partnership Agreement (RCEP)». — URL: www.dfat.gov.au/trade/agreements/in-force/rcep (date of the application: 14.08-16.08.2024).

24. Office of the United States Trade Representative (2022) «United States-Mexico-Canada Agreement». — URL: ustr.gov/trade-agreements/free-trade-agreements/united-states-mexico-canada-agreement (date of the application: 14.08-16.08.2024).

SPISOK LITERATURY

1. Kulik, V. I. Labour and Kapital: Trade War Between America and China / V. I. Kulik, I. V. Kulik // *Yevraziyskiy soyuz uchenykh*. — 2020. — No. 12-7(81). — P. 34-38.

2. Stolyarova, L. G. A trade war between the US and China and its / L. G. Stolyarova, E. A. Pshenichnaya // *Vestnik Tul'skogo filiala Finuniversiteta*. — 2021. — No. 1. — P. 301-303.

3. Ageyeva, A. F. Torgovaya voyna i sanktsii: posledstviya dlya rossiyskoy i yevropeyskoy ekonomik / A. F. Ageyeva // *Ekonomika i upravleniye: problemy, resheniya*. — 2023. — T. 1, 1(133). — S. 49-58.

4. Bugay, V. V. Torgovaya voyna SSHA i Kitaya: posledstviya dlya mirovoy ekonomiki / V. V. Bugay, Ye. V. Antsiferova // *Auditorskiye vedomosti*. — 2023. — 3. — S. 246-249.

5. Vlasov, M. M. Torgovaya voyna mezhdru SSHA i Kitayem kak ugroza politicheskoy stabil'nosti v 21 veke / M. M. Vlasov // *Naukosfera*. — 2021. — 5-2. — S. 58-61.

6. Gordiyenko, D. V. Torgovaya voyna i sanktsionnaya bor'ba SSHA i KNR / D. V. Gordiyenko // *Vestnik Moskovskogo finansovo-yuridicheskogo universiteta MFYUA*. — 2021. — 1. — S. 68-88.

7. Lomachenko, T. I. Identifikatsiya patternov global'nykh finansovo-ekonomicheskikh krizisov / T. I. Lomachenko, T. A. Kokodey, Yu. P. Maydanevich // *Nauchnyy vestnik: finansy, banki, investitsii*. — 2020. — 1(50). — S. 23-30.

8. Luk'yanova, A. S. Torgovaya voyna Kitaya i SSHA v aspekte sanktsionnoy politiki protiv Rossii / A. S. Luk'yanova // *Uchet i kontrol'*. — 2022. — 6. — S. 11-16.

9. Maglina, T. G. Torgovaya voyna SSHA i Kitaya: Ekonomicheskiye prichiny i posledstviya / T. G. Maglina // *Ekonomika i biznes: teoriya i praktika*. — 2021. — 8(78). — S. 123-126.

10. Makushkina, S. A. Mezhdunarodnaya torgovaya voyna SSHA i KNR v bor'be za mirovoye torgovoye gospodstvo / S. A. Makushkina // *Aktual'nyye issledovaniya*. — 2021. — 16(43). — S. 106-109.

11. Pak, S. Torgovaya voyna Kitaya i SSHA: chto budet s kitayskoy ekonomikoy? / S. Pak // *Vestnik mezhdunarodnykh organizatsiy: obrazovaniye, nauka, novaya ekonomika*. — 2020. — T. 15, 2. — S. 213-235.

12. Pogodina, A. V. Torgovaya voyna mezhdru Kitayem i SSHA: prichiny, posledstviya, dal'neysheye razvitiye / A. V. Pogodina, V. R. Sagitova // *Kazanskiy vestnik molodykh uchonykh*. — 2023. — T. 7, 2. — S. 73-86.

13. Yunyushkina, A. S. Torgovaya voyna SSHA s Kitayem kak popytka vernut' global'noye liderstvo / A. S. Yunyushkina, K. A. Shapovalova, Ye. YU. Katkova // *Mezhdunarodnyye otnosheniya*. — 2021. — 2. — S. 55-68.

-
14. Korstiens J. Trade Wars / J. Korstiens, M. Korstiens. — 2005. — 464 p.
15. World Economic Situation and Prospects as of mid-2018. (United Nations publication, Sales No. E.18.II.C.2) 187 pp. — URL: www.un.org/development/desa/dpad/publication/world-economic-situation-and-prospects-2018/ (date of the application: 14.08-16.08.2024).
16. World integrated trade solutions (2024), «China Exports by country and region in US\$ Thousand 1992-2021». — URL: wits.worldbank.org/CountryProfile/en/Country/CHN/StartYear/1992/EndYear/2021/TradeFlow/Export/Partner/ALL/Indicator/XPRT-TRD-VL (date of the application: 14.08-16.08.2024).
17. World integrated trade solutions (2024), «United States Exports by country and region in US\$ Thousand (1992-2021)». — URL: wits.worldbank.org/CountryProfile/en/Country/USA/StartYear/1992/EndYear/2021/TradeFlow/Export/Partner/ALL/Indicator/XPRT-TRD-VL (date of the application: 14.08-16.08.2024).
18. Godovaya statistika mezhdunarodnoy torgovli tovarami (HS). «Kitay: import i eksport v SSHA». — URL: trendeconomy.ru/data/h2?commodity=TOTAL&reporter=China&trade_flow=Export,Import&partner=UnitedStatesOfAmerica&indicator=TV,YoY&time_period=2012,2013,2014,2015,2016,2017,2018,2019,2020,2021,2022,2023 (data obrashcheniya: 14.08-16.08.2024).
19. Godovaya statistika mezhdunarodnoy torgovli tovarami (HS). «SSHA: import i eksport v Kitay». — URL: trendeconomy.ru/data/h2?commodity=TOTAL&reporter=UnitedStatesOfAmerica&trade_flow=Export,Import&partner=China&indicator=TV,YoY&time_period=2012,2013,2014,2015,2016,2017,2018,2019,2020,2021,2022,2023 (data obrashcheniya: 14.08-16.08.2024).
20. World integrated trade solution (2024), «China Imports by country and region in US\$ Thousand (1992-2021)». — URL: wits.worldbank.org/CountryProfile/en/Country/CHN/StartYear/1992/EndYear/2021/TradeFlow/Import/Partner/ALL/Indicator/MPRT-TRD-VL (date of the application: 14.08-16.08.2024).
21. World integrated trade solutions (2024), «United States Imports by country and region in US\$ Thousand (1992-2021)». — URL: wits.worldbank.org/CountryProfile/en/Country/USA/StartYear/1992/EndYear/2021/TradeFlow/Import/Partner/ALL/Indicator/MPRT-TRD-VL (date of the application: 14.08-16.08.2024).
22. VoxEu (2023), «The bystander effect of the US-China trade war». — URL: cepr.org/voxeu/columns/bystander-effect-us-china-trade-war (date of the application: 14.08-16.08.2024).
23. Australian Government of Foreign Affairs and Trade (2022), «Regional Comprehensive Economic Partnership Agreement (RCEP)». — URL: www.dfat.gov.au/trade/agreements/in-force/rcep (date of the application: 14.08-16.08.2024).
24. Office of the United States Trade Representative (2022) «United States-Mexico-Canada Agreement». — URL: ustr.gov/trade-agreements/free-trade-agreements/united-states-mexico-canada-agreement (date of the application: 14.08-16.08.2024).

4 2024

30 2024

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

:

INNOVATIONS IN FINANCING AGRICULTURAL ENTERPRISES: THE PATH TO SUSTAINABLE DEVELOPMENT

Innovations in financing the activities of agricultural organizations is a fairly relevant issue today, which is mainly due to the peculiarities of the functioning of agricultural organizations. To achieve the proper level of financial performance, agriculture today needs to use innovative techniques and methods. But there is not enough local investment to put advanced projects in the agro-industrial complex into operation, so it requires attracting significant resources from outside.

Various industry development programs are aimed at improving the efficiency of organizations through the introduction of modern technologies that will ensure resource conservation and income growth in the agricultural sector of the economy. An important part of this program is the emphasis on government support as an aid to the development of the industry.

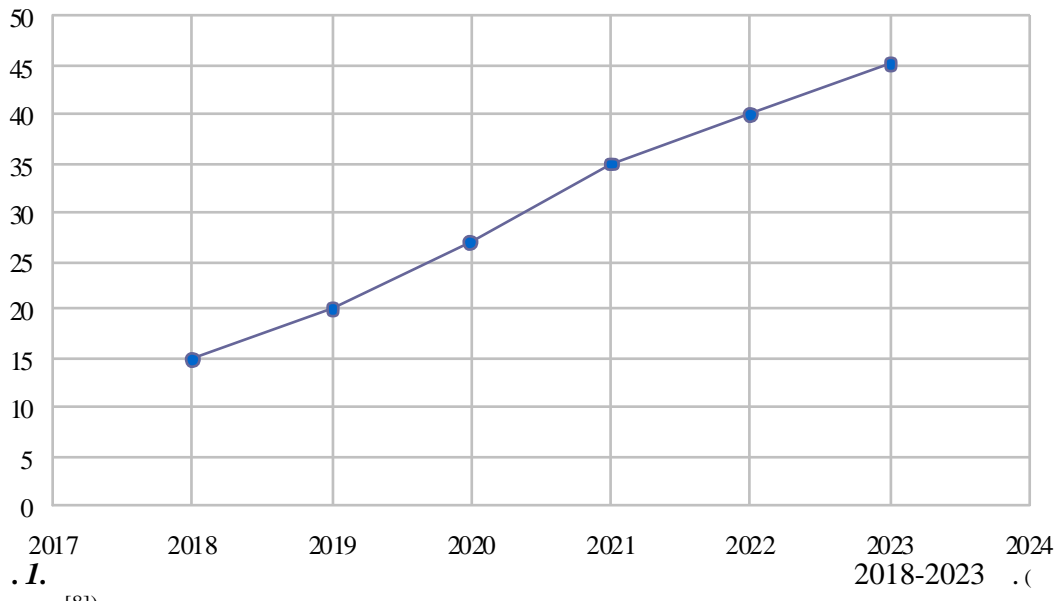
This study describes the key theoretical aspects of financing mechanisms for agricultural organizations, the specifics of the development of the agricultural sector, and emphasizes the role of high-tech technologies in the agro-industrial complex. Internal and external sources of capital investments have been systematized in order to improve the use of the latest technologies.

Keywords: innovations, investments, agricultural enterprises, economy.

•
•

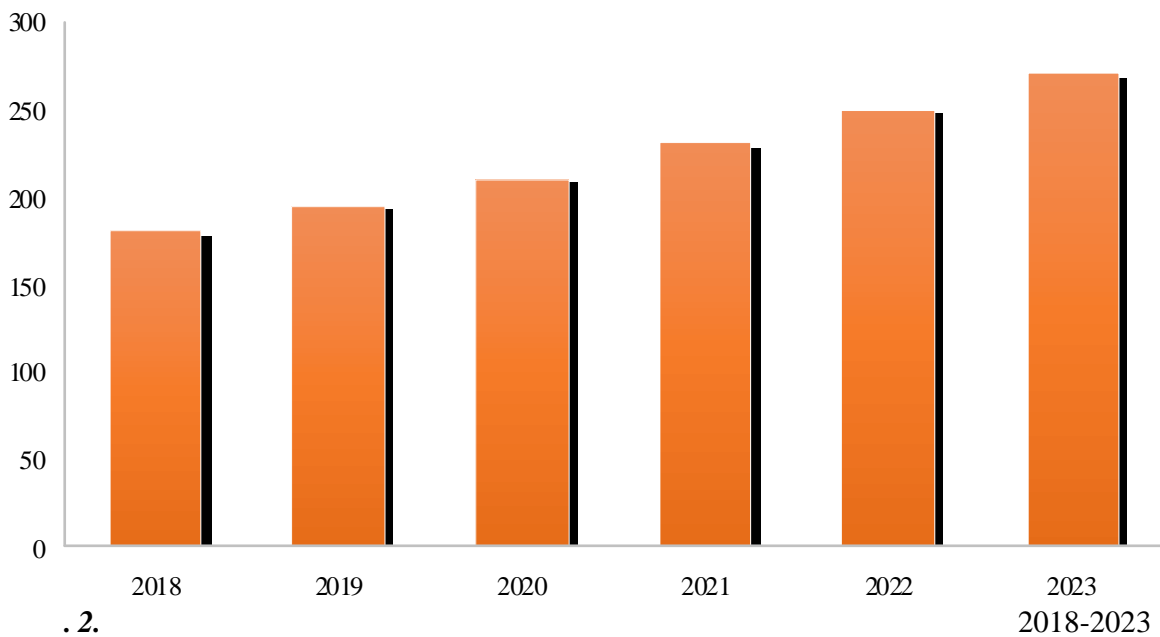
[2; .135].

[3, c. 604].



[8])

[5, .59].

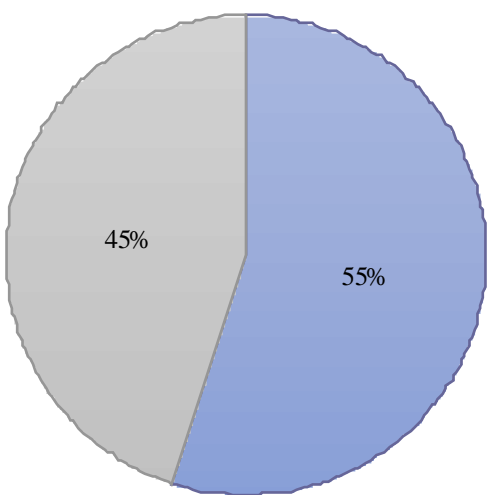


[7, c. 293].

[6, c. 354].

[8])

...



.3.
([8])

—« 2019-2024 .»,
[2; .139].
2030

«

»,

[4].

[5].

[6, .355].

[6, .354].

:1) 2)

- — ;
- , , , ,
- — ;
- —

[1, .56].

1. — S. 23-27. — EDN YSCGKU.
2. — URL: cyberleninka.ru/article/n/innovatsionnye-podhody-k-ustoychivomu-razvitiyu-i-povysheniyu-konkurentosposobnosti-v-ekonomike-selskogo-hozyaystva (data obrashcheniya: 15.09.2024).
3. — URL: rosstat.gov.ru/storage/mediabank/Sel_xozvo_2023.pdf (data obrashcheniya: 16.09.2024).
2023. — T. 13, 6-1. — S. 600-606. — DOI 10.34670/AR.2023.94.68.073. — EDN TNUMJM.
4. — URL: cyberleninka.ru/article/n/innovatsionnye-podhody-k-ustoychivomu-razvitiyu-i-povysheniyu-konkurentosposobnosti-v-ekonomike-selskogo-hozyaystva (data obrashcheniya: 15.09.2024).
- 7(67). — S. 57-63. — EDN ZGPLIT.
5. — URL: rosstat.gov.ru/storage/mediabank/Sel_xozvo_2023.pdf (data obrashcheniya: 16.09.2024).
52. — EDN SVDBJH.
6. — URL: cyberleninka.ru/article/n/innovatsionnye-podhody-k-ustoychivomu-razvitiyu-i-povysheniyu-konkurentosposobnosti-v-ekonomike-selskogo-hozyaystva (data obrashcheniya: 15.09.2024).
- 76/40. — EDN LTCGVV.
7. — URL: rosstat.gov.ru/storage/mediabank/Sel_xozvo_2023.pdf (data obrashcheniya: 16.09.2024).
- 46(5). — S. 291-298. — DOI 10.24412/2304-6139-2021-5-291-298. — EDN FSUWBO.
8. — URL: rosstat.gov.ru/storage/mediabank/Sel_xozvo_2023.pdf (data obrashcheniya: 16.09.2024).

СПИСОК ЛИТЕРАТУРЫ

1. Podkolzina, I. M. Obespecheniye ustoychivogo razvitiya ekonomiki sel'skogo khozyaystva v ramkakh innovatsionnogo podkhoda / I. M. Podkolzina, A. V. Pavlyuk // Problemy ekonomiki i yuridicheskoy praktiki. — 2018. — 1. — S. 23-27. — EDN YSCGKU.
2. Saparmukhammedova D. Innovatsionnye podhody k ustoychivomu razvitiyu i povysheniyu konkurentosposobnosti v ekonomike sel'skogo khozyaystva / D. Saparmukhammedova, Ya. Berdiliyeva, B. Sakhedov, K. Nurgeldiyev // Vsemirnyy uchenyy. — 2024. — 27. — URL: cyberleninka.ru/article/n/innovatsionnye-podhody-k-ustoychivomu-razvitiyu-i-povysheniyu-konkurentosposobnosti-v-ekonomike-selskogo-hozyaystva (data obrashcheniya: 15.09.2024).
3. Glebov, I. P. Opredeleniye parametrov i optimizatsiya istochnikov finansirovaniya primeneniya innovatsionnykh tekhnologiy v otrasli rasteniyevodstva dlya sel'skokhozyaystvennykh predpriyatiy, differentsirovannykh po urovnyu rentabel'nosti / I. P. Glebov, A. S. Gorbacheva // Ekonomika: vchera, segodnya, zavtra. — 2023. — T. 13, 6-1. — S. 600-606. — DOI 10.34670/AR.2023.94.68.073. — EDN TNUMJM.
4. Minakov, I. A. Gosudarstvennaya podderzhka sel'skogo khozyaystva regiona v usloviyakh realizatsii strategii importozameshcheniya / I. A. Minakov, V. A. Kuvshinov // Agropromyshlennaya politika Rossii. — 2017. — 7(67). — S. 57-63. — EDN ZGPLIT.
5. Nikitskaya, Ye. F. Razvitiye innovatsionnogo potentsiala territorial'nykh sub'yektov rynka s uchetom inflyatsionnykh tendentsiy: spetsial'nost' 08.00.01 «Ekonomicheskaya teoriya»: avtoreferat dissertatsii na soiskaniye uchenoy stepeni doktora ekonomicheskikh nauk / Yelena Fedorovna Nikitskaya. — Moskva, 2013. — 52 s. — EDN SVDBJH.
6. Tabaldiyeva, N. Gosudarstvennaya podderzhka innovatsionnogo razvitiya sel'skokhozyaystvennykh predpriyatiy / N. Tabaldiyeva // Byulleten' nauki i praktiki. — 2022. — T. 8, 3. — S. 352-356. — DOI 10.33619/2414-2948/76/40. — EDN LTCGVV.
7. Sokolova, A. P. Innovatsionnoye razvitiye agropromyshlennogo kompleksa Rossii v usloviyakh neustoychivoy ekonomicheskoy sredy / A. P. Sokolova, G. E. Solomko, Ye. D. Suray // Vestnik Akademii znaniy. — 2021. — 46(5). — S. 291-298. — DOI 10.24412/2304-6139-2021-5-291-298. — EDN FSUWBO.
8. Federal'naya sluzhba gosudarstvennoy statistiki. — URL: rosstat.gov.ru/storage/mediabank/Sel_xozvo_2023.pdf (data obrashcheniya: 16.09.2024).

23 2024

30 2024

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

¹ « (2023BJL003),
» (2315031A2021), «

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.

[1]. «
»
» [2].

[10].

[11].

/

[2].

«

» [1].

«

(FCA)

[12].

» [13].

«

»,
.
.,
,
,
,
,
,
;« »;
; « » [14].

2016 « » — FinTech Sandbox, 2019 Sandbox Plus, — Sandbox Express, 2022 —

« »,

«
;
;
;
:»,
» InsurTech ().

» [14].

16
190

(—).

1, 2030 11

2024 ().

2030 5 . 2024

5,2

118

(,) , ,

15 , , 20 , 38 70 ,

14 ,

25 [15].

[16].

2018 . « »

[14].

(,)

189

[17].

[18].

[19].

, -
-
-
().
-
-
, [20].
-
-
-
-
-
[16].
-
-
-
» [5].
-
-
-
« »
-
-
-
[21].
-
-
-
[22].
-
-
-
50 — 90.
1 3 .
-
-
-
25 15
;
30 — 10
20 .
().

Fragmented characters and symbols at the top.

[16].

—

·

—

[23].

() ,

() ,

1. . . . / . . . // — 2021. — 14. — 147-156. — DOI 10.26794/1999-849X-2021-14-5-147-156. — EDN XHSSMB.
2. . . . / . . . // — 2021. — 3. — 10-15. — DOI 10.24412/2411-2275-2021-3-10-15. — EDN PFIIIMY.
3. . . . // — 2023. — 1. — 175-177. — DOI 10.24412/2414-3995-2023-1-175-177. — EDN BMICAD.
4. . . . // — 2023. — 3(219). — 113-116. — doi.org/10.47643/1815-1329_2023_3_113.
5. . . . // — 2020. — 126. — EDN NWDPKB.
6. Crootof, R. Structuring techLaw / R. Crootof & B. J. Ard // Harvard Journal of Law & Technology, — 2021. — 34(2). — 348-417.
7. Svetiev, Y. Experimentalist competition law and the regulation of markets / Y. Svetiev. — London: Hart and Bloomsbury Publishing, 2020.
8. Campbell-Verduyn, M. Governing techno-futures: OECD anticipation of automation and the multiplication of managerialism / M. Campbell-Verduyn & M. Huetten // Global Society. — 2022. — 36(3).
9. 31 2020 . N 258- . — URL: ivo.garant.ru/#/document/77311753/paragraph/1:0 (: 21.08.2024).
10. 08.08.2024 N 223- . — URL: www.consultant.ru/document/cons_doc_LAW_482453/ (: 21.08.2024).
11. Heldeweg, M. A. Legal regimes for experimenting with cleaner production — Especially in sustainable energy / M. A. Heldeweg // Journal of Cleaner Production. — 2017. — 169. — 48-60. — doi: 10.1016/j.jclepro.2016.11.127.
12. Philipsen S. Legal enclaves as a test environment for innovative products: Toward legally resilient experimentation policies / Stefan Philipsen, Evert F. Stamhuis, Martin de Jong // Regulation & Governance. — 2021. — 15. — 1128–1143. — doi: 10.1111/rego.12375.
13. . . . — 2023. — 14. . 1. — 45-55. — URL: cyberleninka.ru/article/n/eksperimentalnyy-pravovoy-rezhim-poligon-dlya-innovatsiy-i-regulirovaniya (: 21.08.2024).
14. . — URL: iclrc.ru/storage/publication_pdf/%D0%A6%D0%9C%D0%A1%D0%9F%D0%98_%D0%AD%D0%9F%D0%A0_1649171292.pdf (: 21.08.2024).
15. . — URL: www.economy.gov.ru/material/news/minekonomrazvitiya_do_konca_goda_planiruetsya_ustanovit_ne_menee_shesti_eksperimentalnyh_pravovyh_rezhimov.html (: 21.08.2024).
16. . — URL: www.economy.gov.ru/material/directions/gosudarstvennoe_upravlenie/normativnoe_regulirovanie_cifrovoy_sredy/eksperimentalnye_pravovye_rezhimy/ (: 21.08.2024).
17. . . . // — 2020. — 11. 4. — C. 2-15. — DOI 10.29141/2218-5003-2020-11-4-1 — EDN QKJHHC.

18. — URL: [www.pnp.ru/economics/sovfed-odobril-zakon-ob-eksperimentalnom-pravovom-rezhime-na-finansovom-rynke.html](#) (21.08.2024).
19. — URL: [email.nplaw.ru/blog/detail/tsb-smozhet-ustanovit-eksperimentalnyy-pravovoy-rezhim-po-raschetam-v-kriptovalyute/](#) (21.08.2024).
20. — URL: [www.pnp.ru/economics/sovfed-odobril-zakon-ob-eksperimentalnom-pravovom-rezhime-na-finansovom-rynke.html](#) (21.08.2024).
21. Ranchordas, S. Experimental Regulations and Regulatory Sandboxes: Law without Order? / Sofia Ranchordas // University of Groningen Faculty of Law Research Paper — 2021. — September 30, — No. 10/2021. — dx.doi.org/10.2139/ssrn.3934075.
22. — URL: [www.pnp.ru/economics/sovfed-odobril-zakon-ob-eksperimentalnom-pravovom-rezhime-na-finansovom-rynke.html](#) (21.08.2024).
23. — URL: [www.economy.gov.ru/material/news/gosduma_obyazala_pravitelstvo_rf_predostavlyat_ezhagodnyy_otchet_o_realizacii_epr.html](#) (21.08.2024).

СПИСОК ЛИТЕРАТУРЫ

1. Bochkova S.S. Eksperimental'nyy pravovoy rezhim kak mekhanizm vnedreniya tsifrovyykh innovatsiy v predprinimatel'skuyu deyatel'nost' / S.S. Bochkova // *Ekonomika. Nalogi. Pravo.* — 2021. — 14. — S. 147-156. — DOI 10.26794/1999-849X-2021-14-5-147-156. — EDN XHSSMB.
2. Smorchkova, L. N. Eksperimental'nyy pravovoy rezhim kak sredstvo administrativnogo regulirovaniya v ekonomicheskoy sfere / L. N. Smorchkova // *Pravo i praktika.* — 2021. — 3. — S. 10-15. — DOI 10.24412/2411-2275-2021-3-10-15. — EDN PFIIMY.
3. Tokolov, A. V. Eksperimental'nyy pravovoy rezhim informatsionnykh tekhnologiy / A. V. Tokolov, A. D. Ivanova // *Vestnik ekonomicheskoy bezopasnosti.* — 2023. — 1. — S. 175-177. — DOI 10.24412/2414-3995-2023-1-175-177. — EDN BMICAD.
4. Savina A.V. Eksperimental'nyye pravovyye rezhimy v Rossii: osobennosti finansovo-pravovogo regulirovaniya / A.V. Savina // *Agrarnoye i zemel'noye pravo.* — 2023. — 3(219). — S. 113-116. — doi.org/10.47643/1815-1329_2023_3_113.
5. Yefremov A. A. Eksperimental'nyye pravovyye rezhimy: zarubezhnyy opyt i rossiyskiy start / A. A. Yefremov, Ye. I. Dobrolyubova, E. V. Talapina, V. N. Yuzhakov // *nauch. red. V. N. Yuzhakov.* — M.: Izdatel'skiy dom «Delo» RANKhiGS, 2020. — 126 s. — EDN NWDPKB.
6. Crotoof, R. Structuring techLaw / R. Crotoof & B. J. Ard // *Harvard Journal of Law & Technology.* — 2021. — 34(2). — 348-417.
7. Svetiev, Y. Experimentalist competition law and the regulation of markets / Y. Svetiev. — London: Hart and Bloomsbury Publishing, 2020.
8. Campbell-Verduyn, M. Governing techno-futures: OECD anticipation of automation and the multiplication of managerialism / M. Campbell-Verduyn & M. Huetten // *Global Society.* — 2022. — 36(3).
9. Ob eksperimental'nykh pravovykh rezhimakh v sfere tsifrovyykh innovatsiy v Rossiyskoy Federatsii: Federal'nyy zakon ot 31 iyulya 2020 g. N 258-FZ. — URL: [ivo.garant.ru/#/document/77311753/paragraph/1:0](#) (data obrashcheniya: 21.08.2024).
10. O vnesenii izmeneniy v otdel'nyye zakonodatel'nyye akty Rossiyskoy Federatsii: Federal'nyy zakon ot 08.08.2024 N 223-FZ. — URL: [www.consultant.ru/document/cons_doc_LAW_482453/](#) (data obrashcheniya: 21.08.2024).
11. Heldeweg, M. A. Legal regimes for experimenting with cleaner production — Especially in sustainable energy / M. A. Heldeweg // *Journal of Cleaner Production.* — 2017. — 169. — 48-60. — doi: 10.1016/j.jclepro.2016.11.127.
12. Philipsen S. Legal enclaves as a test environment for innovative products: Toward legally resilient experimentation policies / Stefan Philipsen, Evert F. Stamhuis, Martin de Jong // *Regulation & Governance.* — 2021. — 15. — 1128-1143. — doi: 10.1111/rego.12375.
13. Tarasenko O. A. Eksperimental'nyy pravovoy rezhim — poligon dlya innovatsiy i regulirovaniya / O. A. Tarasenko // *Vestnik Sankt-Peterburgskogo universiteta. Pravo.* — 2023. — T. 14. Vyp. 1. — S. 45-55. — URL: [cyberleninka.ru/article/n/eksperimentalnyy-pravovoy-rezhim-poligon-dlya-innovatsiy-i-regulirovaniya](#) (data obrashcheniya: 21.08.2024).
14. Opyt sozdaniya eksperimental'nykh pravovykh rezhimov v Rossii i inostrannykh gosudarstvakh. — URL: [iclr.ru/storage/publication_pdf/%D0%A6%D0%9C%D0%A1%D0%9F%D0%98_%D0%AD%D0%9F%D0%A0_1649171292.pdf](#) (data obrashcheniya: 21.08.2024).

15. Ministerstvo ekonomicheskogo razvitiya Rossiyskoy Federatsii. — URL: www.economy.gov.ru/material/news/minekonomrazvitiya_do_konca_goda_planiruetsya_ustanovit_ne_menee_shesti_eksperimentalnyh_pravovyh_rezhimov.html (data obrashcheniya: 21.08.2024).
16. Eksperimental'nyye pravovyye rezhimy. — URL: www.economy.gov.ru/material/directions/gosudarstvennoe_upravlenie/normativnoe_regulirovanie_cifrovoy_sredy/eksperimentalnye_pravovyye_rezhimy/ (data obrashcheniya: 21.08.2024).
17. Kleyner G.B. Razvitiye ekosistem v finansovom sektore Rossii / G.B. Kleyner, M.A. Rybachuk, V.A. Karpinskaya // Upravlenets. — 2020. — T. 11. 4. — S. 2-15. — DOI 10.29141/2218-5003-2020-11-4-1 — EDN QKJHHC.
18. Platformennaya ekonomika v Rossii: potentsial razvitiya : analiticheskiy doklad / G. I. Abdrakhmanova, L. M. Gokhberg, A. V. Dem'yanova i dr.; pod red. L. M. Gokhberga, B. M. Glazkova, P. B. Rudnika, G. I. Abdrakhmanovoy; Nats. issled. un-t «Vysshaya shkola ekonomiki». — M. : ISIEZ VSHE, 2023. — 72 s. — EDN QTKUZF.
19. Sovfed odobril zakon ob eksperimental'nom pravovom rezhime na finansovom rynke. — URL: www.pnp.ru/economics/sovfed-odobril-zakon-ob-eksperimentalnom-pravovom-rezhime-na-finansovom-rynke.html (data obrashcheniya: 21.08.2024).
20. TSB smozhet ustanovit' eksperimental'nyy pravovoy rezhim po raschetam v kriptovalyute. — URL: [email.nplaw.ru/blog/detail/tsb-smozhet-ustanovit-eksperimentalnyy-pravovoy-rezhim-po-raschetam-v-kriptovalyute/](mailto:nplaw.ru/blog/detail/tsb-smozhet-ustanovit-eksperimentalnyy-pravovoy-rezhim-po-raschetam-v-kriptovalyute/) (data obrashcheniya: 21.08.2024).
21. Ranchordas, S. Experimental Regulations and Regulatory Sandboxes: Law without Order? / Sofia Ranchordas // University of Groningen Faculty of Law Research Paper — 2021. — September 30, — No. 10/2021. — dx.doi.org/10.2139/ssrn.3934075.
22. Yefremov A.A. Eksperimenty v sfere gosudarstvennogo upravleniya: problemy rezul'tativnosti i effektivnosti / A.A. Yefremov // Gosudarstvennaya sluzhba. — 2022. — 1. — S. 19-28. — DOI 10.22394/2070-8378-2022-24-1-19-28. — EDN IROCYZ.
23. Gosduma obyazala Pravitel'stvo RF predostavlyat' yezhegodnyy otchet o realizatsii EPR. — URL: www.economy.gov.ru/material/news/gosduma_obyazala_pravitelstvo_rf_predostavlyat_vezhegodnyy_otchet_o_realizatsii_epr.html (data obrashcheniya: 21.08.2024).

17 2024

30 2024

Borsch Lyudmila Mikhailovna,

Doctor of Economic Sciences, Professor,
Professor of the Department of Finance and Credit,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Gerasimova Svetlana Vasilievna,

Doctor of Economic Sciences, Professor,
Professor of the Department of Business Informatics and Mathematical Modeling,
Institute of Physics and Technology,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Zharova Amina Rimasovna,

Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Finance and Credit,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

**COMBINATION OF INTENSIVE AND SYSTEMIC COMPREHENSIVE
APPROACHES IN THE ANALYSIS OF REGIONAL INNOVATION ACTIVITY**

The modern demands for the development of the Russian economy are focused on fostering innovation within regional economies to enhance the competitiveness of regions. Considering the current economic and political realities, one of the key tasks in transitioning to innovation-driven development is the continuous improvement of the material and technical base, the adoption of new technologies, and the modernization of production processes by applying contemporary methods and approaches. During the implementation, a comprehensive assessment of regional innovative activity was carried out in a combination of two approaches, an intensive and systematic approach to their production at the level of social processes of reproduction and increasing innovative activity. Innovation activity indicators have been grouped, factors influencing innovation activity identified, and a novel definition of innovation activity as an economic category has been proposed by the authors. For effective management of innovation development, a key element is the establishment of a system of indicators that allows for comparative analysis with other regions. The study includes an analysis of indicators related to innovation development, such as the volume of innovative goods, services, and works produced, and expenditures on innovation activities from budgets at all levels. The structure of expenditures by types of innovation activities has been determined, including the distribution of expenditures, the distribution of organizations across different types of innovation activities, and an analysis of economic entities and types of innovation infrastructure: clusters; technology parks; business incubators; special economic zones; and territories of advanced development. Innovation activity impacts not only innovation processes but also represents one of the key trends in economic development. Consequently, this trend serves as a necessary condition and material-technical foundation for innovations, contributing to a significant increase in innovation activity.

The research was conducted based on materials from the regions of the Southern Federal District.

Keywords: innovation activity, approaches, regional analysis, systemic approach, intensive approach, technologies.

2030

2036

50-60 %,
35-50 %, 1,5 %
4,5-5 % [1,2].

2030

197

... [3, 4, 5, 6, 7].

[6, 7, 8, 9, 10].

... [11, 12, 13, 14, 15].

... [14].

... [15].

... [16].

... [17],

... [18],

... [19],

... [20].

2022 I. % *

	9,4	42,2	22,2	50,0	5,6	25,6	37,8
	13,6	33,3	-	66,7	-	33,3	-
	—	—	—	—	—	—	—
	10,4	80,0	40,0	—	40,0	60,0	60,0
	19,1	36,4	15,2	39,4	24,2	36,4	27,3
	13,3,	50,0	—	—	25,0	75,0	50,0
	14,7	33,3	60,0	13,3	20,0	33,3	20,0
	5,2	34,5	62,1	10,3	27,6	37,9	24,1
	6,3	—	100	—	—	—	—

* [28, 29].

1
 80 %, 40 %, 60 %.
 %, 60
 -
 -
 (.2).

2.
 2020-2023 *

	2020	2021	2022	2023	2024
, %	2,3	2,0	2,1	3,1	3,8
, %	10,8	11,9	11,0	12,2	14,1
, %	1,1	1,0	0,94	1,4	2,1

* [23].

2,

-
-
-
-
-
-

();

3.

3.

2022

*

		-
	253 724,0	3,8
	6 102,3	6,7
	—	0,3
	3 398,0	1,1
	30 851,9	1,1
	499,6	0,1
	33 836,4	3,3
	177 320,1	10,3
	—	3,8

* [23].

200

5.

2022 *

	-		-
	,		
	19,4	13,7	5,7
	0,8	—	0,8
	13,5	—	—
	37,4	28,1	6,6
	2,3	1,9	0,4
	1,7	1,0	—
	21,2	12,2	9,0
	30,6	21,5	9,2
	6,0	—	—

* [17].

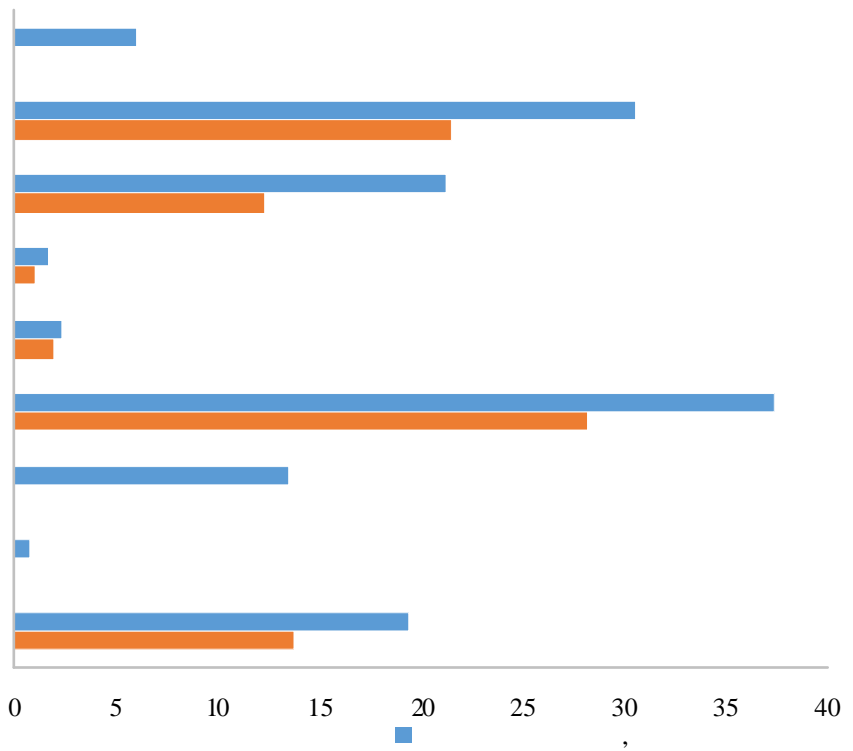
37,4%

,30,6%

,0,8%

,1,7%

2022 (. 1).



.1.

2022 ([17]).

203

•
 •
 •
 (
 •
 •
 •
 •

[24].

6.

6.

2022

*

	-	-
	99 271,8	1,5
	225,6	0,2
	—	0,2
	3 956,4	1,3
	36 550,6	1,3
	474,0	0,1
	4 995,8	0,5
	5 182,5	3,0
	—	2,8

* [23].

1,5 % 6 3 %, 2,8 %, 0,2 %
 1,6 %, 0,9 %, 2,1 %, 3,4 %, 2,4 %, 2,3 %, 1,5 %, 1,2 %, 2,9 % [23].

• ;
• ;
• - ;
• , , . ;

[25].

, ,
,
;
; - ;
; ; ; ; - ; ;

:

• ;
• , ;
• ;
• ;
• ;

, , ,
, , ,
, , ,
, , ,
, , ,

• ;
• , ;
• ;
• ;

• - , , , ;

• ;
• ;
• , , , ;

• ;
• , IT-

• ;

• ;
• ;

• , (;
,).

, , , (;
, , , ,

, , ,).

7.

2022

7.

1

	-	-	-
	,	,	-
	,	,	7.
	*		
	253724,0	99271,8	2.56
	6102,3	255,6	23.87
	—	—	—
	3398,0	3958,4	0.86
	30851,9	36550,6	0.84
	499,6	474,0	1.05
	33836,4	4995,8	6.77
	177320,1	51825,5	3.42
	—	—	—

*

[23].

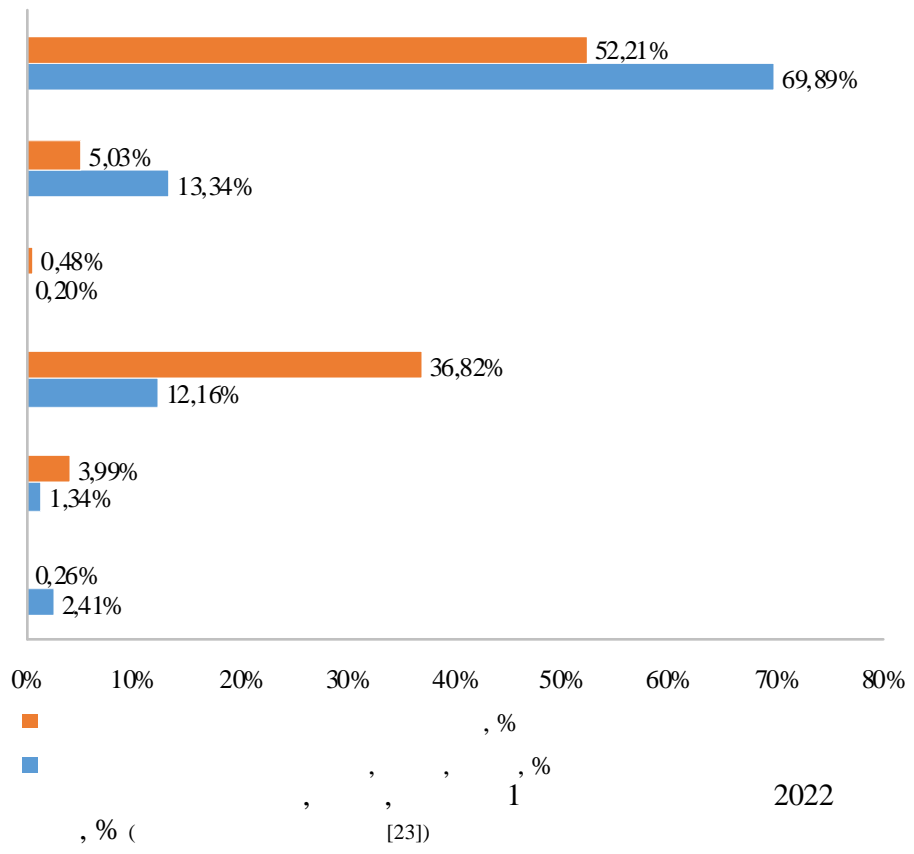
7

2,56

2017 2022

9.

9



.2. 8. 2022, %* 2017

	2017	2018	2019	2020	2021	2022
	12.5	8.2	4.4	8.9	7.8	7.5
	5.8	5.6	1.5	2.8	2.6	2.7
	8.7	7.2	4.6	4.8	6.8	6.0
	12.6	8.9	4.3	5.3	6.3	5.0
	11.4	10.4	7.2	5.3	7.7	6.1
	10.1	8.0	4.9	7.7	8.8	8.2
	14.6	13.2	17.6	13.8	27.6	26.4
	10.6	12.6	6.0	17.6	10.2	7.8

* [25].

[26.27].

2022

2019-2023 (.10).

10,

2019

207

9.

*

			IT-
		«IT-»;	
	—	—	
	—	—	
	-		
		Fabrika	
	-	«»;	
	-	«»()	
		»;	«
		—	
		«»;	
		;	«
		»	
		;	
		«»;	
		;	
		(
	-	«»());	
		«»() «»	
	—	()	

* [30]

• 0,06 —0,15.

: +0,05. +0,07; +0,14; +0,14;

(10 11, 10

11, , 11.

2019-2023

10.

, 2019-2023 .*

	2019	2020	2021	2022	2023	2023 2019, + / -
	0,91	0,80	0,84	0,79	0,91	0,00
	0,26	0,06	0,41	0,28	0,26	0,00
	0,84	0,37	0,26	0,41	0,34	-0,50
	0,30	0,34	0,47	0,35	0,35	+0,05
	0,86	0,81	0,85	0,85	1,00	+0,14
	0,68,	0,67	0,72	0,87	0,82	+0,14
	1,10	1,04	1,19	0,93	1,17	+0,07
	1,28	0,98	0,87	0,87	1,03	-0,15
	0,86	0,89	1,10	0,94	0,80	-0,06

* [28].

II.

2019-2023

*

	2019	2020	2021	2022	2023	2019 2023, + / -
	1,28	1,19	1,17	1,14	1,28	0,00
	0,35	0,13	0,50	3,37	0,38	+0,03
	0,92	0,41	0,37	0,59	0,45	- 0,47
	0,76	0,73	0,76	0,58	0,62	- 0,14
	1,13	1,06	1,13	1,17	1,34	+0,23
	1,03	0,96	0,95	1,12	1,14	+0,11
	1,69	1,81	1,81	1,67	1,65	- 0,04
	1,64	1,44	1,18	1,16	1,48	- 0,16
	1,29	1,20	1,39	1,25	1,30	+ 0,01

* [28].

2023 2019

+0,03.

-0,14,

-0,04,

-0,16.

0,47,

+0,01,

+0,11.

) 2023

66,

428,

45,

287,

13,

78,

9.

209

1. 2030 2036 :
07.05.2024 309. — URL: kremlin.ru/events/president/news/
73986 (:20.08.2024).
2. 2030 :
20 2024 1315- . — URL: docs.cntd.ru/document/1301657597 (:
13.08.2024).
3. , . . : / . . ,
. . . // . — 2017. — 9(227). — .97-104. — EDN YPOWXF.
4. , . . // / . . , . . . // -
: , , . — 2015. — 2(31). — .108-114. — EDN VNZDMP.
5. . . . — . — ., 2008. —
.97-104.
6. , . . / . . // : , , . — 2021. —
1(52). — .126-132. — DOI 10.22394/1997-4469-2021-52-1-126-132. — EDN AUTHCF.
7. / . . // . — 2023. — .15, 5. — EDN HBGYWG.
8. , . . / . . , . . //
. — 2020. — 7-1. — .229-238. — DOI 10.17513/vaael.1231. — EDN ANKZZD.
9. , . . : — / . . -
// : . — 2020. —
3. — .7-18. — DOI 10.24143/2073-5537-2020-3-7-18. — EDN JXQERF.
10. , . . :
/ . . , . . // . — 2023. — 6-1(100). —
.95-101. — DOI 10.24412/2411-0450-2023-6-1-95-101. — EDN KLGVSP.
11. / . . // . — 2022. — .3, 7. — .285-289. — DOI
10.47576/2712-7516_2022_7_3_285. — EDN OCLEAO.
12. , . . / . . ,
. . . // . — 2022. —
.59. — .137-157. — DOI 10.17223/19988648/59/9. — EDN AICBUA.

13. / // . — 2023. — .19, 3. — .192-200. — EDN OBVRFF.
14. / // 1: . — 2012. — 1(1). — .39-44. — EDN PLXAJL.
15. / // . — 2020. — 4(36). — .257-266. — EDN QMHPHK.
16. / // . — 2021. — .29, 4. — .59-67. — DOI 10.36622/VSTU.2021.91.94.006. — EDN HDEIQH.
17. / // . — 2011. — .5, 2. — .16-32. — DOI 10.17323/1995-459X.2011.2.16.32. — EDN NURGNZ.
18. / // . — 2023. — 8-1. — .99-103. — DOI 10.17513/vaael.2942. — EDN ELMXLY.
19. / // . — 2021. — .14, 3. — .86-101. — DOI 10.18721/JE.14307. — EDN MOYNQM.
20. / // . — 2021. — .18, 3. — .462-473. — DOI 10.31063/2073-6517/2021.18-3.10. — EDN DYGEEV.
21. / // . — 2022. — .19, 5. — .35-47. — DOI 10.21686/2500-3925-2022-5-35-47. — EDN THDRUV.
22. / // . — 2022. — 8(145). — .1335-1339. — DOI 10.34925/EIP.2022.145.8.274. — EDN KDDMLO.
23. / // 60 «). — , 2024. — 260 . — ISBN 7598-3014-6 (.).
24. Mukhamedzhanova, A. A. Innovative development of the regions of Kazakhstan in the post COVID period on the example of Nur-Sultan / A. A. Mukhamedzhanova, E. M. Yeralina, K. S. Mukhambedyarova // . — 2021. — No. 4(92). — P. 28-32. — DOI 10.46914/1562-2959-2021-1-4-28-32. — EDN YIPNBE.
25. / // . — 2022. — 5-2. — .314-320. — DOI 10.25806/uu5-22022314-320. — EDN ROVQUI.
26. / // (.). — 2021. — .12, 2. — .145-159. — DOI 10.18184/2079-4665.2021.12.2.145-159. — EDN KNFFUT.
27. / // //E-Management. — 2023. — .6, 1. — .81-94. — DOI 10.26425/2658-3445-2023-6-1-81-94. — EDN VFOULF.
28. / // 2023 — URL: www.fips.ru/about/deyatelnost/sotrudnichestvo-s-regionami-rossii/a-iz-akt-2023.pdf (. : 31.08.2024).
29. / // — URL: rosstat.gov.ru/statistics/science (. : 31.08.2024).
30. / // — URL: government.ru/search/?q=%D1%82%D0%B5%D1%85%D0%BD%D0%BE%D0%BF%D0%B0%D1%80%D0%BA%D0%B8&dt.till=31.08.2024&dt.since=7.05.2012&sort=rel&type=13,15 (. : 31.08.2024).

СПИСОК ЛИТЕРАТУРЫ

1. O natsional'nykh usloviyakh razvitiya Rossiyskoy Federatsii do 2030 goda i na perspektivu do 2036 goda: Ukaz Prezidenta Rossiyskoy Federatsii ot 07.05.2024 goda 309. — URL: kremlin.ru/events/president/news/73986 (data obrashcheniya: 20.08.2024).
2. Ob utverzhdenii Kontseptsii tekhnologicheskogo razvitiya do 2030 goda: Rasporyazheniye Pravitel'stva Rossiyskoy Federatsii ot 20 maya 2024 goda 1315-r. — URL: docs.cntd.ru/document/1301657597 (data obrashcheniya: 13.08.2024).

-
3. Mityakov, S. N. Innovatsionnoye razvitiye regionov Rossii: metodika reytingovaniya / S. N. Mityakov, O. I. Mityakova, N. A. Murashova // *Innovatsii*. — 2017. — 9(227). — S. 97-104. — EDN YPOWXF.
 4. Borshch, L. M. Metodologiya formirovaniya prioritetnogo innovatsionnogo razvitiya v usloviyakh modernizatsii promyshlennykh predpriyatii na primere Respubliki Krym / L. M. Borshch, S. V. Gerasimova // *Nauchnyy vestnik: finansy, banki, investitsii*. — 2015. — 2(31). — S. 108-114. — EDN VNZDMP.
 5. Gusev A.B. Formirovaniye reytingov innovatsionnogo razvitiya regionov Rossii i vyrabotka rekomendatsiy po stimulirovaniyu innovatsionnoy aktivnosti sub'yektov Rossiyskoy Federatsii. — M., 2008. — S. 97-104.
 6. Kuznetsov, S. A. Metodika otsenki pokazateley effektivnosti upravleniya chelovecheskimi resursami v usloviyakh innovatsionnogo razvitiya / S. A. Kuznetsov // *Region: sistemy, ekonomika, upravleniye*. — 2021. — 1(52). — S. 126-132. — DOI 10.22394/1997-4469-2021-52-1-126-132. — EDN AUTHCF.
 7. Shpakova, R. N. Strategii sotsial'no-ekonomicheskogo razvitiya regionov: pokazateli innovatsionnogo razvitiya / R. N. Shpakova // *Vestnik yevraziyskoy nauki*. — 2023. — T. 15, 5. — EDN HBGYWG.
 8. Yashin, S. N. Metodika rascheta pokazateley urovnya innovatsionnogo razvitiya predpriyatiya, obespechivayushchikh prinyatiye upravlencheskikh resheniy / S. N. Yashin, I. A. Kulagova, Ye. N. Lapshina // *Vestnik Altayskoy akademii ekonomiki i prava*. — 2020. — 7-1. — S. 229-238. — DOI 10.17513/vaael.1231. — EDN ANKZZD.
 9. Merzlikina, G. S. Innovatsionnoye razvitiye regiona: novyye kriterii — pokazateli otsenki / G. S. Merzlikina // *Vestnik Astrakhanskogo gosudarstvennogo tekhnicheskogo universiteta. Seriya: Ekonomika*. — 2020. — 3. — S. 7-18. — DOI 10.24143/2073-5537-2020-3-7-18. — EDN JXQERF.
 10. Guseva, A. A. Oboronnaya promyshlennost' v strukture natsional'noy ekonomiki: vliyaniye na ekonomicheskii rost / A. A. Guseva, I. V. Nevolin // *Ekonomika i biznes: teoriya i praktika*. — 2023. — 6-1(100). — S. 95-101. — DOI 10.24412/2411-0450-2023-6-1-95-101. — EDN KLGVSP.
 11. Dubovitskaya, Ye. S. Obespecheniye ustoychivosti predpriyatii oboronnoy promyshlennosti v sovremennykh usloviyakh / Ye. S. Dubovitskaya // *Zhurnal prikladnykh issledovaniy*. — 2022. — T. 3, 7. — S. 285-289. — DOI 10.47576/2712-7516_2022_7_3_285. — EDN OCLEAO.
 12. Byvshev, V. I. Regional'nyy vzglyad na problemy razvitiya sfery nauki i innovatsiy / V. I. Byvshev, I. A. Panteleyeva, D. I. Uskov // *Vestnik Tomskogo gosudarstvennogo universiteta. Ekonomika*. — 2022. — 59. — S. 137-157. — DOI 10.17223/19988648/59/9. — EDN AICBUA.
 13. Gileva, T. A. Metodologiya adaptatsii i razvitiya innovatsionnoy infrastruktury territorii v tsifrovoy srede / T. A. Gileva, M. P. Galimova, R. R. Khussamov // *Problemy ekonomiki i yuridicheskoy praktiki*. — 2023. — T. 19, 3. — S. 192-200. — EDN OBVRFF.
 14. Khachatryan, A. A. Neobkhodimost', sposoby i instituty gosudarstvennogo stimulirovaniya innovatsionnoy aktivnosti organizatsiy / A. A. Khachatryan // *Vestnik Moskovskogo universiteta im. S. Yu. Vitte. Seriya 1: Ekonomika i upravleniye*. — 2012. — 1(1). — S. 39-44. — EDN PLXAJL.
 15. Vinslav, Yu. B. Ob usloviyakh povysheniya innovatsionnoy aktivnosti organizatsiy / Yu. B. Vinslav // *Professional'noye obrazovaniye i obshchestvo*. — 2020. — 4(36). — S. 257-266. — EDN QMHPHK.
 16. Dodokhyan, T. M. Analiz peredovogo opyta organizatsii obucheniya personala promyshlennykh predpriyatii kak instrumenta povysheniya ikh innovatsionnoy aktivnosti / T. M. Dodokhyan // *Organizator proizvodstva*. — 2021. — T. 29, 4. — S. 59-67. — DOI 10.36622/VSTU.2021.91.94.006. — EDN HDEIQH.
 17. Zaytseva, A. S. Novyye aktsenty v razvitii innovatsionnoy deyatel'nosti: innovatsii, initsii, initsii, initsii pol'zovatel'yami / A. S. Zaytseva, O. R. Shuvalova // *Forsayt*. — 2011. — T. 5, 2. — S. 16-32. — DOI 10.17323/1995-459X.2011.2.16.32. — EDN NURGNZ.
 18. Nekrasov, K. V. Vliyaniye klyuchevykh faktorov na innovatsionnuyu aktivnost' organizatsiy / K. V. Nekrasov // *Vestnik Altayskoy akademii ekonomiki i prava*. — 2023. — 8-1. — S. 99-103. — DOI 10.17513/vaael.2942. — EDN ELMXLY.
 19. Babkin, A. V. Obosnovaniye vzaimosvyazi innovatsionnogo kapitala predpriyatiya i umnogo proizvodstva / A. V. Babkin, G. S. Merzlikina // *Nauchno-tekhnicheskiye vedomosti Sankt-Peterburgskogo gosudarstvennogo politekhnicheskogo universiteta. Ekonomicheskkiye nauki*. — 2021. — T. 14, 3. — S. 86-101. — DOI 10.18721/JE.14307. — EDN MOYNQM.
 20. Akberdina, V. V. Innovatsionnaya ekosistema: teoreticheskii obzor predmetnoy oblasti / V. V. Akberdina, Ye. V. Vasilenko // *Zhurnal ekonomicheskoy teorii*. — 2021. — T. 18, 3. — S. 462-473. — DOI 10.31063/2073-6517/2021.18-3.10. — EDN DYGEV.
 21. Zavarukhin, V. P. Regiony Rossii: rezul'taty klasterizatsii na osnove ekonomicheskikh i innovatsionnykh pokazateley / V. P. Zavarukhin, T. I. Chinayeva, E. Yu. Churilova // *Statistika i Ekonomika*. — 2022. — T. 19, 5. — S. 35-47. — DOI 10.21686/2500-3925-2022-5-35-47. — EDN THDRUV.
 22. Igolkin, I. S. Diagnostika razvitiya innovatsionnogo predprinimatel'stva v regionakh / I. S. Igolkin // *Ekonomika i predprinimatel'stvo*. — 2022. — 8(145). — S. 1335-1339. — DOI 10.34925/EIP.2022.145.8.274. — EDN KDDMLO.

23. Indikatory innovatsionnoy deyatelnosti: Statisticheskiy sbornik / V.V. Vlasov, L.M. Gokhberg, G.A. Gracheva i dr.; Natsional'nyy issledovatel'skiy universitet I60 «Vysshaya shkola ekonomiki». — M.: ISIEZ VSHE, 2024. — 260 s. — ISBN 7598-3014-6 (v obl.).

24. Mukhamedzhanova, A. A. Innovative development of the regions of Kazakhstan in the post COVID period on the example of Nur-Sultan / A. A. Mukhamedzhanova, E. M. Yeralina, K. S. Mukhambedyarova // Vestnik universiteta Turan. — 2021. — No. 4(92). — P. 28-32. — DOI 10.46914/1562-2959-2021-1-4-28-32. — EDN YIPNBE.

25. Tokayeva, B. B. Vliyaniye razvitiya malogo i srednego predprinimatel'stva na innovatsionnoye razvitiye regionov / B. B. Tokayeva, A. B. Tokayeva, B. E. Bagayev // Upravlencheskiy uchet. — 2022. — 5-2. — S. 314-320. — DOI 10.25806/uu5-22022314-320. — EDN ROVQUI.

26. Yuysan', V. Innovatsionnoye razvitiye kitayskikh regionov: opyt i rekomendatsii dlya Rossii / V. Yuysan' / MIR (Modernizatsiya. Innovatsii. Razvitiye). — 2021. — T. 12, 2. — S. 145-159. — DOI 10.18184/2079-4665.2021.12.2.145-159. — EDN KNFFUT.

27. Apen'ko, S. N. Innovatsionnoye razvitiye regionov i vnutrennyaya migratsiya v Rossii / S. N. Apen'ko, A. V. Lukash // E-Management. — 2023. — T. 6, 1. — S. 81-94. — DOI 10.26425/2658-3445-2023-6-1-81-94. — EDN VFOULF.

28. Analiticheskiye issledovaniya sfery intellektual'noy sobstvennosti 2023 god: Sbornik. — URL: www.fips.ru/about/deyatelnost/sotrudnichestvo-s-regionami-rossii/a-iz-akt-2023.pdf (data obrashcheniya: 31.08.2024).

29. Statistika Rosstat nauka i innovatsii Sbornik. — URL: rosstat.gov.ru/statistics/science (data obrashcheniya: 31.08.2024).

30. Svedeniya ob industrial'nykh parkakh, tekhnoparkakh // Pravitel'stvo Rossiyskoy Federatsii. — URL: government.ru/search/?q=%D1%82%D0%B5%D1%85%D0%BD%D0%BE%D0%BF%D0%B0%D1%80%D0%BA%D0%B8&dt.till=31.08.2024&dt.since=7.05.2012&sort=rel&type=13,15 (data obrashcheniya: 31.08.2024).

19 2024

30 2024

« . . . » ,

« . . . » ,

Vysochina Marina Viktorovna,
Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Management,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Fokina Natalya Alexandrovna,
Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Management,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

USING A PROCESS APPROACH IN INVESTMENT AND CONSTRUCTION ACTIVITIES

(KPI);

Investment and construction activities are among the most important in the country's economy. It determines the growth of capital investment in the construction of new residential and non-residential buildings, reconstruction and technical re-equipment of existing facilities, thereby creating material conditions for economic development and improving the quality of life of the population. High competition and the influence of other environmental factors force construction organizations to adapt to changing market realities, requiring a high level of flexibility and adaptability from them. The classic functional approach to managing an organization does not allow for a quick response to market signals. Therefore, an increasing number of enterprises combine several approaches to management — functional, project and process. And if the first two have been used for a long time, the transition to process management is still in progress.

The paper analyzes the trends, problems and prospects for the development of the construction sector. Special attention is paid to the study of trends in the development of the construction industry in the Republic of Crimea. A generalization of the problems faced by investment and construction organizations in their activities is presented. It is shown that most of them are associated with a low level of use of the process approach to managing organizations. An analysis of the business process management system is presented. The following elements are considered: business processes, their owners and participants; a set of key performance indicators (KPI); business process regulations; principles of business process management; methods of business process management; business process management tools. The work shows that the use of digital technologies is a modern tool for managing business processes. The paper presents practices of using digital tools in investment and construction activities using the example of the activities of leading developers of the Russian Federation.

Keywords: process approach, investment and construction activities, business processes, business process management, digitalization, digital tools, organization management, Republic of Crimea.

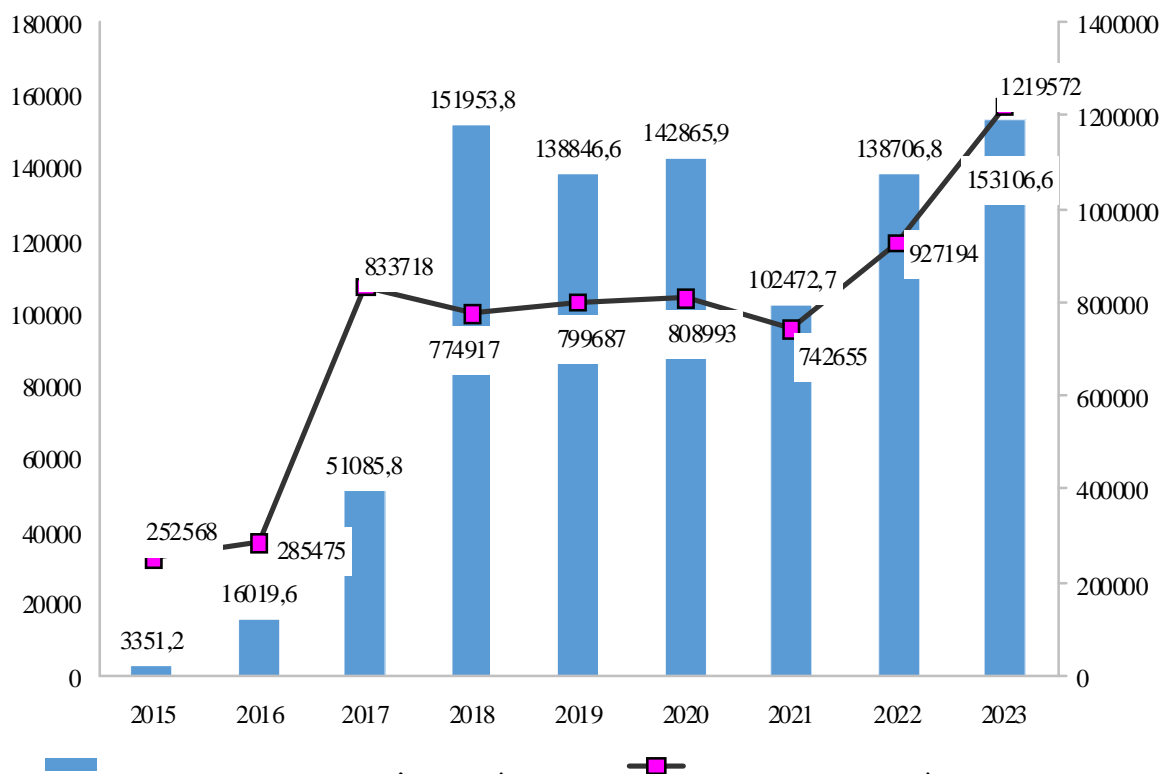
26081 01 2024 1909
499 11 16 14
. 958 534 1003
[13]. 50,2 %
. [2],
100 (100–250); (250–1000); (50–
.) — 10 (.)
(. 1 (. 336 801), 2
— 106 405 — 152 358), 2 (. — 81 303
— 64 912), 11 (. , ,)
(1838 . / ²), (1419 . / ²), (1392,3 . / ²), (3322 . / ²), (1132 . /
²), (824 . / ²) [13].
31 2022 «
. 2030
2030 2035 » [18]. «
. 7 2018 204 «
. 2024 » 21 2020 474 «
. 2030 »,
« » [18].
. ,
« »
« » [18]. «
. ,
. » [18].
1990- – 2000-
[5], «
. » [12],
, « »,
.
2014 «
2022 6,1 , 4,1

2005–2013
 4,7
 1,2 1 1,2
 2015–2023

I.
 2015–2023 *

	-	-	-	-
	,	.	,	, %
2015	3351,2	252568	60,1	2331
2016	16019,6	285475	42,8	3248
2017	51085,8	833718	74	7955
2018	151953,8	774917	53,9	8896
2019	138846,6	799687	72,5	8075
2020	142865,9	808993	75	8370
2021	102472,7	742655	60,7	9241
2022	138706,8	927194	76,1	9002
2023	153106,6	1219572	74,1	13248

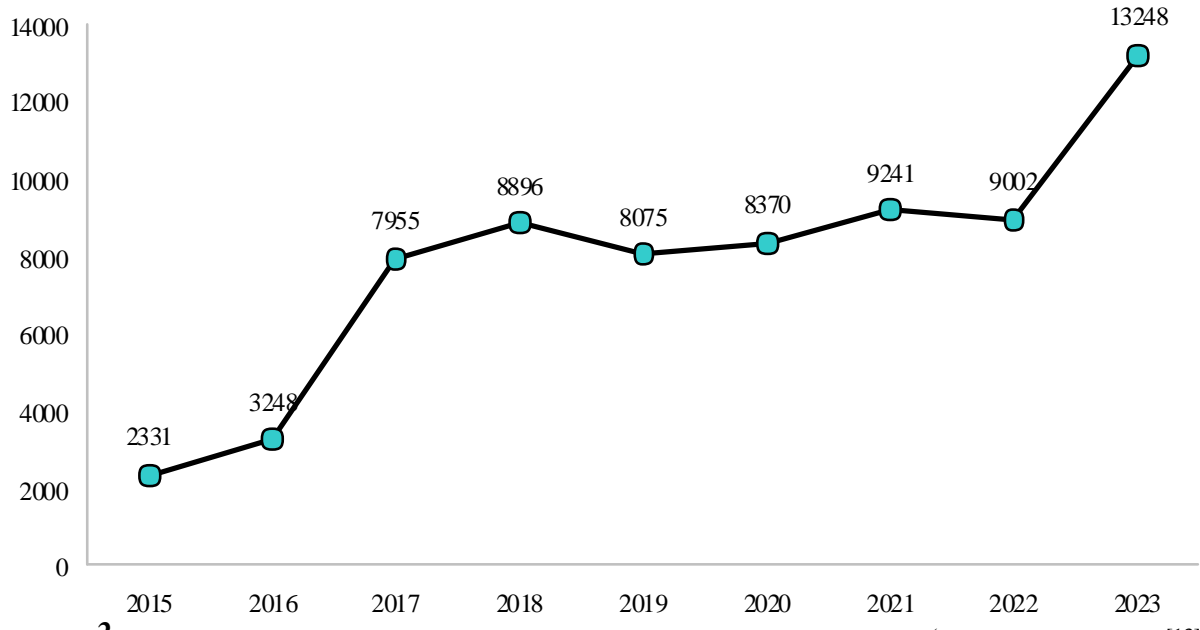
* [13].



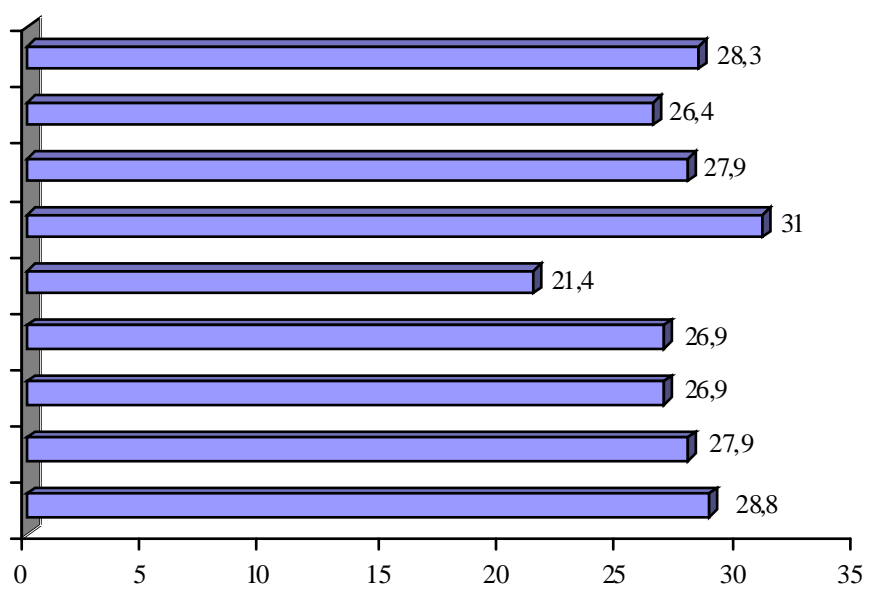
I.

[13]

2022 927,2 221,7
 ,705,5 (.
 218

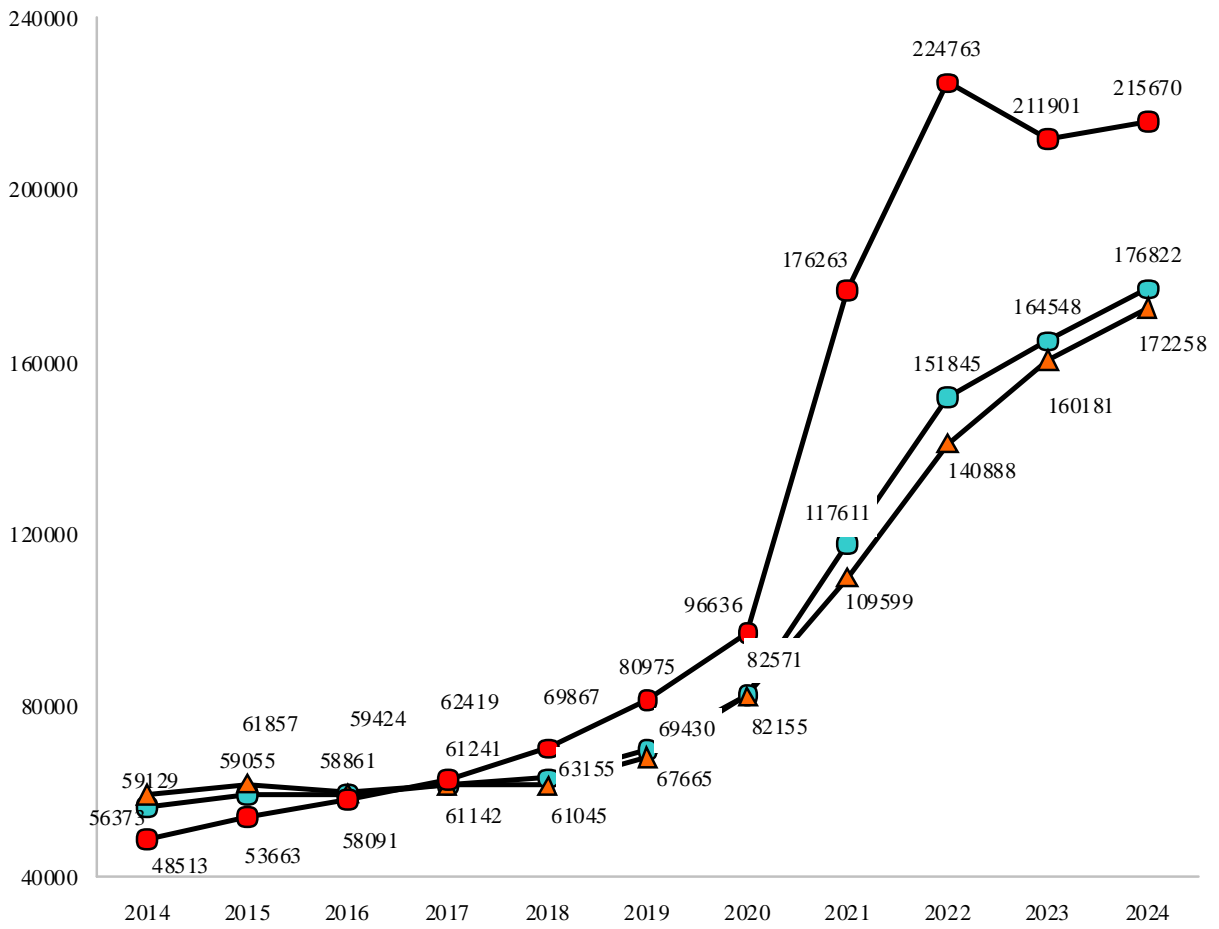


.2. ([13])
 2023 . 1,2 800 . . -
 ,400 . . -
 2023 . 32%
 2022 . , -
 (.3).



.3. 1 .
 (. -
 [9]) ,
 2023 ., 21,4 . . ,
 82- (1 28,8 .).
 : 2015 . -
 219

16,3	20,3			
, —22,5	[9].			
	2023 .			16,0
— 39,6%.	2023 .	30,7%,	— 23%,	-
	6,7%.			-
	: 45,4%	1971–1995 .,		1971
35,1%,	1995 — 19,5%.			
31 65%.			30% [13].	-
2023 .				-
	2022 .,	— 89%.	92%	-
		— 955,2	2023 .	-
	[16]. «		60%	-
25,1	2023	6,4		10
	1,8		7,6	
	2022	3,7		
12,5	2021 —	6,8		18,6
» [11].	2023 .			-
	2023 .	785,5		-
	2023 .	83,8%.		-
	2023 .	70%		-
2023 .,	[16]. 2023 .			-
	2	16%.		-
«			2022 .	2023 .
		» [16].		
			2021 . (.4).	-
				-
	2021 .	40–50 %.	2022 .	-
		«		-
			» [8].	-
				-
				-
	: «			-
			» [10].	-
				-
		220		-
		-2024-	3	-



. 4.

([4).

()

-
-
-
-
-
-
-
-
-
-
-
-
-
-
-

;

-
-

»[10].

9001-2015

:«

»[1].

-
-
-
-
-
-

(KPI);

KPI.

KPI

5.
KPI

KPI

KPI

KPI— KPI

• : —
• ; (—
) ; —
• : , —
, ; —
• KPI ; —
• : — ,
• , ... ;
• : KPI —
• .
• , —
• , , —
• : SWOT- , , , —
• , , , —
• , , (), —
• .
• BPM- . «Business Process Management (BPM) —
• . BPM- —
• , , » [3].
• , , —
• ;
• ;
• ;
• ;
• ;
• ;
• —
• ;
• ;
• ;
• ;
• ;
• ;
• ;
• ;

« : 2017 1739 ,, 2022— 3190 » [6].

(.2).

2.

	2021	2022	, %
	779,8	824	5,67
	384,1	498,1	29,68
	228,2	305,8	34,01
	262,3	279,5	6,56
	220	184,5	-16,14
	147,5	116,6	-20,95
	123,8	107,7	-13,00
	75,3	55,6	-26,16
	51,9	53,6	3,28
	55,7	52,9	-5,03
	55	44,6	-18,91
	54,7	40,2	-26,51
	72	39	-45,83
	36,3	37,7	3,86
	14,3	11,5	-19,58
	8,4	7,9	-5,95
	7,5	5,8	-22,67

* [6].

2022

3.

2022

2,56 % 792,3 %.

40%

PLM

(

), PDM

(

), SCM-

(

), HRIS

(

).

3.

)*

(

	2021	2022	, %
	43	44,1	2,56
-	37,2	41	10,22
	33,9	39,8	17,40
	27,1	34,8	28,41
/	18,8	27,6	46,81
	14,5	25,5	75,86
	15,4	25,2	63,64
-	13,8	22,3	61,60
	9,8	20	104,08
	8,8	19,3	119,32
	7,7	18,7	142,86
HRIS-	2,1	16,9	704,76
CRM-	5,9	15,7	166,10
/	5,2	15	188,46
SCM-	1,7	13	664,71
	1,4	12,1	764,29
-	2,5	11,9	376
PLM/PDM-	1,3	11,6	792,31

* [6].

» [19].

BM-Group

1100 2014 [17].

67 049

1 CRM-

ERP-

• ;

• ;

• 1 . 20%.

« »— —

2016 . « -

» .

» 6-7 . 2023 « -

» .

» « CRM- :

« » , « » , « » . : » [17].

• ;

• ;

• ;

• ;

• ;

• ;

• « » — . « -

• - ;

• ;

• ;

• ;

• ;

• « » [17].

• « » ;

• API ;

• ;

• () ;

• » [17].

• « : 1,5 ;

6. : 2024: / . . . , . . . ; . . . « . . . ».— : ; 2024.— 276 .
7. , . . . / . . . , . . . // : , . . . — 2022.— . 12, 1-1.— . 53-61.— DOI 10.34670/AR.2022.44.92.007.— EDN GXAFDJ.
8. / . . . //RG.RU.— 14.02.2023.— URL: rg.ru/2023/02/14/reg-ufo/kakie-ceny-na-zhile-v-krymu-budut-v-2023-godu-i-kak-svo-povliiala-na-etot-rynok.html (: 04.09.2024).
9. : 2023 1,5% // . . . — 2024.— 27 . — URL: crimea-radio.ru/krimstat-v-2023-godu-zhilishhniy-fond-respub/ (: 04.09.2024).
10. , . . . // : , . . . — 2020.— 3.— . 40-44.— DOI 10.22227/2073-8412.2020.3.40-44.— EDN CZDPCV.
11. « 22.11.2016 N 571 (. 29.12.2023) (. . . , . . .) 01.01.2024). — URL: mgsn.rk.gov.ru/uploads/mgsn/container/2024/01/22/2024-01-22-14-25-34_1.pdf (: 06.09.2024).
12. : 30.12.2004 N 214- () — URL: www.consultant.ru/document/cons_doc_LAW_51038/ (: 06.09.2024).
13. // . — URL: 82.rosstat.gov.ru (: 03.09.2024).
14. // : . — URL: rosstat.gov.ru (: 06.09.2024).
15. , . . . (KPI) () / . . . , . . . — 2020.— . 2, 7.— . 4-11.— DOI 10.34684/ek.up.p.r.2020.07.02.001.— EDN QWFFWB.
16. : : / . . . — 2024.— 25, . . . — URL: cbr.ru/Content/SaveToPdf/Page?url=/analytics/dkp/reg_review/report_0224 (: 04.09.2024).
17. : . — URL: profi.erzrf.ru/upload/iblock/9de/5-Budkova-TSifrovaya_transformatsiya_Opyt_Sbera.pdf (: 07.09.2024).
18. 2030 2035 (. . . 31 2022 . N 3268-) . — URL: sudact.ru/law/rasporiazhenie-pravitelstva-rf-ot-31102022-n-3268-r/strategiia-razvitiia-stroitelnoi-otrasli-i/ (: 03.09.2024).
19. — // . — URL: www.minstroyrf.gov.ru/press/tsifrovizatsiya-odin-iz-klyuchevykh-instrumentov-razvitiya-stroitelnoy-otrasli/ (: 07.09.2024).
20. , . . . / . . . // : , . . . — 2022.— . 206-228.— DOI 10.18720/IEP/2022.6/9.— EDN EEAUSO.

SPISOK LITERATURY

1. GOST R ISO 9001-2015 Sistemy menedzhmenta kachestva. Trebovaniya / Federal'noye agentstvo po tekhnicheskomu regulirovaniyu i metrologii. — M, 2015. — 79 s. — URL: docs.cntd.ru/document/1200124394 (data obrashcheniya: 04.09.2024).
2. Gradostroitel'nyy kodeks RF (GrK RF) ot 29 dekabrya 2004 g. N 190-FZ. — URL: base.garant.ru/12138258/ (data obrashcheniya: 12.08.2024).
3. Gromov A. I. Upravleniye biznes-protsessami: sovremennyye metody : monografiya / A. I. Gromov, A. Flyayshman, V. Shmidt ; pod redaktsiyey A. I. Gromova. — Moskva : Izdatel'stvo Yurayt, 2024. — 367 s. — ISBN 978-5-534-03094-5. — Tekst : elektronnyy // Obrazovatel'naya platforma Yurayt [sayt]. — URL: urait.ru/bcode/536127 (data obrashcheniya: 02.09.2024).
4. Dinamika tsen na nedvizhimost' v Krymu po godam // ROSRIELT: ofitsial'nyy sayt. — URL: rosreal.ru/krym/cena/?t=dinamika (data obrashcheniya: 04.09.2024).

-
5. Zhilishchnyy kodeks Rossiyskoy Federatsii ot 29.12.2004 N 188-FZ (red. ot 22.04.2024, s izm. ot 25.04.2024). — URL: www.consultant.ru/document/cons_doc_LAW_51057/ (data obrashcheniya: 02.09.2024).
6. Indikatory tsifrovoy ekonomiki: 2024 : statisticheskiy sbornik / V. L. Abashkin, G. I. Abdrakhmanova, K. O. Vishnevskiy, L. M. Gokhberg i dr.; Nats. issled. un-t «Vysshaya shkola ekonomiki». — M. : ISIEZ VSHE, 2024. — 276 s.
7. Kemaykin, N. K. Vnedreniye protsessnogo podkhoda v stroitel'noy sfere / N. K. Kemaykin, M. N. Pavlenkov, L. S. Mayeva // *Ekonomika: vchera, segodnya, zavtra*. — 2022. — T. 12, 1-1. — S. 53-61. — DOI 10.34670/AR.2022.44.92.007. — EDN GXAFDJ.
8. Krymova Yu. Kak SVO povliyala na rynek zhil'ya v Krymu / YU. Krymova // RG.RU. — 14.02.2023. — URL: rg.ru/2023/02/14/reg-ufo/kakie-ceny-na-zhile-v-krymu-budut-v-2023-godu-i-kak-svo-povliiala-na-etot-rynok.html (data obrashcheniya: 04.09.2024).
9. KRYMSTAT: V 2023 godu zhilishchnyy fond respubliki vyros na 1,5% // Radio. Krym. — 2024. — 27 aprelya. — URL: crimea-radio.ru/krimstat-v-2023-godu-zhilishhniy-fond-respub/ (data obrashcheniya: 04.09.2024).
10. Kulakov, K. Yu. Razvitiye sistemy upravleniya rezul'tativnost'yu deyatel'nosti organizatsiy v oblasti stroitel'stva / K. Yu. Kulakov, M. A. Korolev // *Nedvizhimost': ekonomika, upravleniye*. — 2020. — 3. — S. 40-44. — DOI 10.22227/2073-8412.2020.3.40-44. — EDN CZDPCV.
11. Ob utverzhdenii Gosudarstvennoy programmy Respubliki Krym «Razvitiye zhilishchnogo stroitel'stva v Respublike Krym»: Postanovleniye Soveta ministrov Respubliki Krym ot 22.11.2016 N 571 (red. ot 29.12.2023) (s izm. i dop., vstupayushchimi v silu s 01.01.2024). — URL: mgsn.rk.gov.ru/uploads/mgsn/container/2024/01/22/2024-01-22-14-25-34_1.pdf (data obrashcheniya: 06.09.2024).
12. Ob uchastii v dolevom stroitel'stve mnogokvartirnykh domov i inykh ob'yektov nedvizhimosti i o vnesenii izmeneniy v nekotoryye zakonodatel'nyye akty Rossiyskoy Federatsii: Federal'nyy zakon ot 30.12.2004 N 214-FZ (poslednyaya redaktsiya) — URL: www.consultant.ru/document/cons_doc_LAW_51038/ (data obrashcheniya: 06.09.2024).
13. Ofitsial'naya statistika // Upravleniye Federal'noy sluzhby gosudarstvennoy statistiki po Respublike Krym i g. Sevastopolyu: ofitsial'nyy sayt. — URL: 82.rosstat.gov.ru (data obrashcheniya: 03.09.2024).
14. Ofitsial'naya statistika // Federal'naya sluzhba gosudarstvennoy statistiki: ofitsial'nyy sayt. — URL: rosstat.gov.ru (data obrashcheniya: 06.09.2024).
15. Potekhina, Ye. V. Formirovaniye sistemy klyuchevykh pokazateley effektivnosti (KPI) v upravlenii realizatsiyey innovatsionnoy politiki organizatsii (voprosy teorii) / Ye. V. Potekhina, M. V. Savina, A. A. Stepanov // *Ekonomika i upravleniye: problemy, resheniya*. — 2020. — T. 2, 7. — S. 4-11. — DOI 10.34684/ek.up.p.r.2020.07.02.001. — EDN QWFFWB.
16. Regional'naya ekonomika: kommentarii GU: doklad / Bank Rossii. — 2024. — 25, fevral'. — URL: cbr.ru/Content/SaveToPdf/Page?url=/analytics/dkp/reg_review/report_0224 (data obrashcheniya: 04.09.2024).
17. Sber: tsifrovaya transformatsiya. — URL: profi.erzrf.ru/upload/iblock/9de/5-Budkova-TSifrovaya_transformatsiya_Opyt_Sbera.pdf (data obrashcheniya: 07.09.2024).
18. Strategiya razvitiya stroitel'noy otrasli i zhilishchno-kommunal'nogo khozyaystva Rossiyskoy Federatsii na period do 2030 goda s prognozom do 2035 goda (utv. rasporyazheniyem Pravitel'stva RF ot 31 oktyabrya 2022 g. N 3268-r). — URL: sudact.ru/law/rasporiazhenie-pravitelstva-rf-ot-31102022-n-3268-r/strategiya-razvitiia-stroitelnoi-otrasli-i/ (data obrashcheniya: 03.09.2024).
19. Tsifrovizatsiya — odin iz klyuchevykh instrumentov razvitiya stroitel'noy otrasli // Ministerstvo stroitel'stva i zhilishchno-kommunal'nogo khozyaystva Rossiyskoy Federatsii: ofitsial'nyy sayt. — URL: www.minstroyrf.gov.ru/press/tsifrovizatsiya-odin-iz-klyuchevykh-instrumentov-razvitiya-stroitelnoy-otrasli/ (data obrashcheniya: 07.09.2024).
20. Chernobay, N. B. Sistema otsenki effektivnosti deyatel'nosti kompanii / N. B. Chernobay // *Tsifrovaya transformatsiya ekonomicheskikh sistem: teoriya i praktika : monografiya*. — Sankt-Peterburg : Politekh-Press, 2022. — S. 206-228. — DOI 10.18720/IEP/2022.6/9. — EDN EEAUSO.

9 2024

30 2024

Vorobyov Yuriy Nikolaevich,
Doctor of Economics, Professor,
Head of the Department of Business Finance and Insurance,
Institute of Economics and Management,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

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

...
...
...
...
...

1. — : . . , 1986. — 89 . / . . . , . . . , . . . -
2. []: 26.03.2003
- 35- (. 21.07.2014). — : docs.cntd.ru/document/901856089 (20.10.2015).
3. []// -
« 21.10.2015). »(« »). — : www.c-
inform.info/(
4. // . . — 2014. — 2. — . 48-49. /

25 60 84 1/8.
Times. 26,8.
_____ .
_____20_____ .

« ».
: 295051, ,
 , 5/7.