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(AI, , Big Data)

This article addresses the pressing scientific problem of formulating theoretical and methodological foundations for an investment mechanism for balanced regional development in the context of the digital transformation of the financial system. The paper provides a critical retrospective analysis of the evolution of key academic schools of regional development — from classical location theories (von Thünen, Weber) to neoclassical, Keynesian, institutional, and evolutionary concepts (Myrdal, Perroux, Krugman). This analysis reveals the methodological limitations of classical approaches to diagnosing contemporary Russian realities and substantiates the feasibility of synthesizing theories that recognize the cumulative nature of spatial development with concepts of regional innovation systems. The authors refined and systematized the basic categories of «regional financial system» and «investment mechanism,» proposed a detailed classification, and formulated principles for their formation (congruence, validity, efficiency, and optimality). The methodological novelty of the study lies in the development of a comprehensive theoretical model, visualized as a diagram, that reveals the architecture of the interaction between the external environment, digital transformation as a catalyst, and the functional core of the investment mechanism within the logic of «resources-processes-results-feedback.» The model demonstrates how digital technologies (AI, blockchain, Big Data) permeate and radically transform traditional processes of investment mobilization, allocation, and monitoring, creating a synergistic effect for achieving sustainable, balanced regional development. The results of the study serve as a solid theoretical foundation for subsequent empirical analysis and the construction of applied models of regional investment policy.

Keywords: regional development, investment mechanism, digital transformation, regional financial system, spatial disparities, regional development theories, digitalization of finance, investment mechanism model, balanced development, regional economy.

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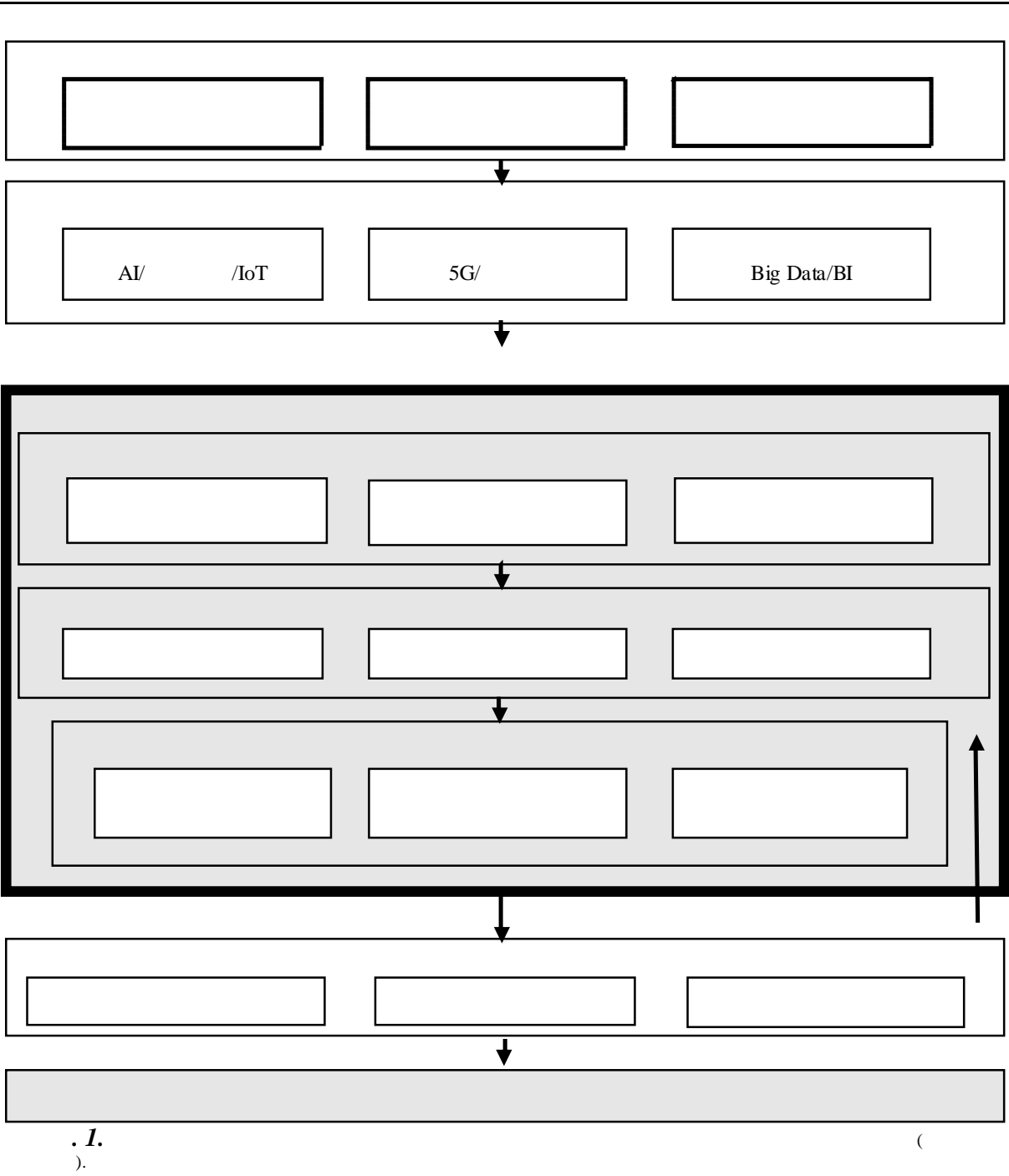
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