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Development of scientific-research work of students for the formation of knowledge platforms and creative skills of digital age professionals

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Abstract. Digital technologies open up new prospects for creating new business areas. The development of entrepreneurial abilities, creative thinking, ability to work in a team, to make decisions in NEOs situations - these important competencies must be obtained when teaching students at the University. Then the company will be able to be ready for digital transformation. The article presents the experience of applying the approach of design thinking in the preparation and training of future specialists in the field of digital economy. Carrying out new forms of events such as hackathon, Meet Up, business games, increase the interest and involvement of students in the research work of the faculty. The case of application of design thinking in the hackathon is presented. The use of various tools of design thinking, aimed at the development of competencies in demand in the digital economy: cognitive skills, creativity, logical judgment and decision-making, problem receptivity, active listening, coordination with others, visual thinking and other skills important for creative activity.

Keywords: Design Thinking, IT education, new educational technologies, technological entrepreneurship training, competencies, soft-skills

Institutional contradictions and institutional marketing: preconditions and conditions for the development of intellectual resources of the Republic of Belarus

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Abstract. In article are considered specifics of institutional model of national economy of Republic of Belarus. The consecutive, gradual nature of development of socially oriented market economy and his advantage is emphasized. For the purpose of achievement of the main strategic reference points of economic activity on the basis of the analysis of the current economic indicators the author focuses attention to need of development of intellectual resources. Institutional contradictions within basic institutes "government" and "education" and also within complementary institute "marketing" which define prerequisites and a vector of development of intellectual resources in the conditions of innovative activity of national economy are defined. The author draws a conclusion about needs of formation of institutional marketing as most effective mechanism of development of intellectual resources of Republic of Belarus. According to functional bases of institutional marketing concrete actions for development of intellectual resources are offered. In the course of this research theoretical methods are used: analysis, synthesis, induction, deduction and methods of empirical researches: observation, comparison, measurement.

Keywords: intellectual resource, institutional marketing, management, education, institutional contradictions, mechanism.

The role of the state in improving the quality of corporate governance in Russian companies with state participation

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Abstract. The issues of improving the efficiency of corporate governance in companies with state participation are of particular interest due to the specifics of participation in such companies of the state as the shareholder, as well as the sectors of the economy occupied by companies. At the same time, the key aspect is taking into account the specifics of the Russian legal framework, the legislation that has been formed and the practice of relations between such stakeholder groups as shareholders, members of management bodies (Executive bodies, the Board of Directors), as well as employees and other stakeholders in the Russian market to date with the systematic improvement and implementation of new recommendations and rules. Corporate law in the Russian Federation is being improved, forming a new legal framework for the activities of domestic companies. Along with state bodies, the Bank of Russia is also actively involved in this process by professional communities and various expert groups.

The activity of companies with state participation is characterized by a different degree of efficiency, in this connection, the question arises about the development of the corporate governance system in order to improve the efficiency of management of joint-stock property of the Russian Federation. In recent years corporate governance practices have greatly improved, although still the practice of corporate governance retains considerable drawbacks. In the article the author defines the list of key problems and areas of improvement of corporate governance practices in Russian companies with state participation, formed recommendations to improve the quality of corporate governance in the public sector. Taking into account the identified issues of corporate governance, it is advisable to ensure the establishment of an optimal balance between centralization and decentralization of management functions and the level of corporate policy applied for each company.

Keywords: risk management, corporate governance, corporate risks, risk management strategy

Improving energy efficiency as a driver of the national economy global competitiveness

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Abstract. The urgency of energy efficiency improving for Russian economy is illustrated on the basis of a comparative analysis of the energy intensity long-term dynamics for the economies of a number of countries and the world as a whole. The lagging behind other countries in this indicator represents a serious threat to the global competitiveness of the Russian Federation. The theoretical substantiation of the of energy efficiency role as a driver of global competitiveness of countries is given. It is argued that the increase in energy efficiency on the basis of innovative modernization of the Russian economy is a necessary condition for the transition of the country from the lowest stage of competitiveness, driven by large hydrocarbon reserves, to higher stages of global competitiveness, driven by investment and innovation. The expediency of expansion of the international cooperation in the sphere of energy industry for preservation of traditional competitive advantages and for acquisition of new ones is proved. Methods of statistical and comparative analysis, generalization and abstraction, graphic modelling are used. The sources of statistical information were: data of the Energy Research Institute of the Russian Academy of Sciences, the World Energy Agency, the Statistical Yearbook of the world energy Enerdata.

Keywords: energy intensity of the economy, improving energy efficiency, global competitiveness, national economy, innovation, investment, technological energy saving.

Risk management in Russian companies: problems, approaches, points of view

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Abstract. *The purpose of the article is to summarize best practices and successful practices in the field of risk management. Information on risk management in the corporate governance system allows to assess the degree of participation and involvement of top management in the management process, its ability to challenge excessively risky corporate management strategy, identify the risk of critical and catastrophic risks and take timely measures to eliminate them. The insufficient level of coordination of functions of at least several units involved in solving risk management problems leads to the emergence of a risk management system that does not meet the overall business strategy of the company. As a result, the damage that can be caused in the case of the implementation of certain risks, as a rule, is much higher than the cost of protective corporate measures. The article notes the importance of understanding the real impact of risks on the corporate strategy, defines the principles of construction and operation of risk management, examines the main risk groups of corporate governance. The established risk management system helps not only to consolidate existing achievements, but also to integrate the "business signal system" into the strategic management system*

Keywords: *risk management, corporate governance, corporate risks, risk management strategy.*

Contribution of the pillar universities to social and economic position of regions

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Abstract. *In article the author has considered programs of development of the higher school of the Russian Federation, the comparative characteristic of the pillar universities of Russia of the first wave is given, assessment of programs of development and creation on the basis of the educational organizations of the pillar universities is carried out. The author has created the rating of regions of the Russian Federation in the system of monitoring of development of higher education of the subject and recommendations about the further direction of a research are made. The author has used methodology of assessment of a contribution of the pillar universities (on the example of the pillar universities I of a wave) in development of subjects of the Russian Federation on the basis of indicators: the place in various academic and research ratings of the university as research center; quantity and cost of the jobs created by the university or thanks to existence of the university, means, the spent students (and teachers) – nonresidents of the city on residence in the city; others. In work assessment of influence of the universities (through their physical arrangement) on environmental development of the territory by identification of communication between an arrangement of the university and contextual indicators of development of the territory (population density, level of prices for the real estate, level of the average per capita income) is offered.*

Keywords: *pillar university, regional education system, modernization, the higher education, region, development of territories*

Development of the state system planning and management in economy of mobilization

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Abstract. The problems of managing economic development of the economy are considered. One of the problem of management of economy the DPR which is now transforming and doesn't have exact form is an absence of state economy planning institute. A planning model is proposed in the conditions of the mobilization economy, taking into account economic security factor.

Keywords: economic management, economic development, strategic planning, mobilization economy.

System approach to managing the development of the sea transport complex

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Abstract. In the article, the marine transport complex is considered as an integral system, which includes dynamically related structural elements. Within the framework of the system, five basic subsystems are singled out (providing, managing, managed and subsystem of scientific justification). It is established that the effectiveness of the sea transport complex is influenced by factors of the external and internal environment, which predetermines its study at the micro and macro levels. The components of organizational support of the functioning of the sea transport complex are determined, determined by the parameters of the transport and logistics system and based on the structural interconnection of all parties interested in the development of maritime transport. It is argued that the state, which by means of appropriate regulatory legal, financial and credit, institutional and organizational support is able to create favorable conditions for the effective development of the industry, is the dominant element in the transport and logistics system.

Keywords: sea transport complex, transport-logistical system, productivity, structural elements

Green technologies as basis for formation of the regional innovative cluster

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Abstract. In this article the question of innovative development of regions in the conditions of implementation of a policy of import substitution and increase in competitiveness of economy is considered now. Authors justify a role of green technologies in formation of innovative infrastructures such as clusters, at the level of the region. The main lines of economy of the future from a line item of ecological sustainability are generalized. The characteristic of the directions of use of green technologies in the Russian economy is this. Authoring scientific approach to formation of a regional innovative cluster by means of green technologies is provided. The public significance of creation of such cluster is described. Also in article the key directions of practical use of scheduled results of creation of an innovative cluster in the region using green technologies are generalized.

Keywords: innovative clusters, region, green technologies, import substitution, commercialization of development

Methodological and Practical Aspects of the Bank Capital Estimation Using the Selective Method

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Abstract. The aim of the research is to build a mathematical model that, taking into account the conditions of the present time, will adequately and accurately assess the bank capital, in time to identify the "financially weakened" banking institutions for the implementation of appropriate sanitation measures. The article presents the methodology and practical significance of the assessment of the bank capital according to the selective model developed and proposed earlier, the semantic value of which is demonstrated by the selection (selection) of the most significant indicators in the state of the bank capital. For the first time, the main groups of indicators have been singled out, which are expedient for applying in the selective model: a group of liquidity indicators, a group of bank reliability indicators, a group of risk indicators, a group of capital adequacy indicators and an indicator characterizing the level of application of information technology, and also introduced the concept of the bank capital factor.

The calculated expressions for the bank capital factor are constructed on the basis of an integral principle, namely, by summing all the justified quantities, using normalization, which contributes to an adequate valuation of capital.

It is justified that banks that apply this methodology in their activities can avoid bankruptcy and function successfully.

Keywords: selective method, estimation of capital, bank capital factor, risk, liquidity, reliability, information technology, capital adequacy, calculations.

Innovation as a source of growth in Russian regions: institutional filters and barriers

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Abstract. The paper discusses the relationship between institutional and technological changes and their impact on the economy of Russian regions, taking into account the heterogeneity of territorial development. The examples of institutional changes caused by technological development are given. The formalization of institutions

is considered as an instrument of adverse selection. The author substantiates the conclusion that the economic growth of different types of regions (recessional gap, inflation gap) should be provided by various mechanisms. The limited opportunities for the import of institutions are shown, in particular, on the example of monetary policy pursued by the Central Bank of Russia. A number of institutional decisions providing innovative development of regions are proposed.

Keywords: innovations, institutional development, interregional differentiation, strategic planning, change management

Analysis of the effectiveness of regulatory policy

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Abstract. In the article the authors return to the problem of inflation and measurement of economic growth, now from the position of analysis and evaluation of the effectiveness of economic management. And he finds a new confirmation of his previous approaches in the models of the analysis of economic growth of the expert society of the European Union. An analysis of the EU KLEMS model convinces the authors that models based on a qualitative theory of money provide a reliable basis for forecasting development and making correct management decisions.

Keywords: inflation, economic growth, entrepreneurship, efficiency, globalization, policy of regulation.

Virtual economy vs digital

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Abstract. Various aspects of the development of the Russian digital economy until 2025 are considered in connection with the adopted Program. A brief analysis of the current situation on the development of the digital economy in developed countries and Russia. The existing interpretation of the concept of "digital economy" and its main differences from the virtual economy. The article briefly assesses the areas where the digital economy will significantly advance the real movement in the development of the Russian economy. We consider what trends in the virtual economy have an impact on the development of the world economy as a whole. The substantiation is made that the development of virtual technologies and related information and program components is the fundamental direction of the digital and real economy development.

Keywords: digital economy, virtual economy, a global network, fictitious capital, virtual goods, information, information resource, big data

Analysis and Modeling of the Scientific-Technological Progress

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Abstract. The authors give a brief review of the existing approaches to modeling scientific-technological progress (STP) on the macro-level. The author's model of STP is offered which in a certain sense is developing these known approaches. In this model, along with using the categories of the economic (basic) capital and human capital, the factors of the scientific-technological capital are operationalized, which has two levels. The first level refers to the fundamental capital responsible for the transition to the new technological waves and the second one refers to the applied capital determining the growth of the factor productivity within one technological mode. The results of the very first, experimental calculations are presented, both confirming the justice of the classical "golden rule" for savings and revealing the availability of the zone where investments into the scientific-technological capital are "superefficient". On the base of the world statistics on the labor productivity dynamics, the hypothesis used in the model about two levels of STP is confirmed: change of one technological wave by the other and progress within one mode.

Keywords: scientific-technological progress, economic capital, human capital, scientific-technological capital, technological wave (mode), investments, discounting, input-output function

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Methodological approaches to the typologization of social institutions of the development of the digital economy

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Abstract. *The analysis of basic approaches to typologization of social institutes of development of digital economy is carried out. The normative, information, evolutionary, functional, organizational, transactional approaches to understanding the essential characteristics of social institutions are considered. The following types of social institutions for the development of the digital economy are proposed: 1) regulatory institutions; 2) institute of education; 3) cultural institutions; 4) institutes of science; 5) employment institutions. The structural features of each group of institutions have been studied. It was concluded that social institutions directly influence the development of the digital economy in the most direct way. Economic growth is affected not only by investment in fixed assets or employment growth, but also by the quality of education, health care, and the effectiveness of social institutions, primarily the state. Social institutions play an important role in overcoming the economic, social, environmental contradictions of sustainable development and ensuring the harmonization of the priorities for the development of the digital economy.*

Keywords: *institutional environment, social institutions, digital economy, digitization*

Efficiency of human resources use as a factor of an enterprise competitiveness increasing

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Abstract. *Increasing the efficiency of human resources use is becoming an important task for the modern organization, the solution of which will help to strengthen the competitive advantages and improve the economic stability of the enterprise. The aim of the research is to clarify the specifics of human resources as a factor in increasing the competitiveness of the enterprise, as well as determining approaches to increasing the efficiency of their use in modern conditions. The work is based on the principles of the system approach, which ensures the consideration of the effectiveness of human resources use in its key interrelations. The article describes the main features of human resources use in modern conditions. The influence of the factor of effective use of human resources on the enterprise competitiveness is analyzed. The specifics of human resources, as well as the main approaches to increasing the efficiency of their use, are considered. It is established that the activation of human resources contributes to increasing the efficiency of using other types of enterprise resources, strengthening its competitiveness.*

Keywords: *efficiency, use, human resources, motivation, development, factor, competitiveness*

Advancement of tools for analyzing the effectiveness of the state energy efficiency policy in the regions of the Russian Federation

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Abstract. *The dynamically pursued state energy efficiency policy needs to keep track of its effectiveness. Due to the lack of integrated practice for assessing the effectiveness of the current energy efficiency policy, the independent researches about development of additional methods for analyzing the energy intensity of the regional economy are provided in official documents. These are the methods proposed by the author: methods for calculating and analyzing the index of the electrical intensity of the physical volume of GRP as a generalized indicator of the efficiency of energy consumption; method of decomposition analysis of the electricity consumption increase by main factors; methodology for assessing and analyzing generalized regional energy efficiency indices; method of classification of RF regions by types of their energy-economic development.*

Keywords: *energy efficiency, energy-economic development of region, regional economy, policy of energy efficiency, effectiveness of the state energy efficiency policy of Russian regions*

Methodological aspects of determining the budgetary security of regions in terms of economic volatility

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Abstract. *The technique of estimation of budgetary safety of subjects of the Russian Federation in the conditions of changing economy by means of economic and statistical calculations is offered. The ranking of regions is carried out on the basis of an integrated system of standards in order to improve the efficiency of the budget policy of the state.*

Keywords: *budget security, volatility, quantitative assessment, budget management, limited standards, ranking*

Some mathematical models of investment risk assessment in technological innovation project portfolios

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Abstract. *This report presents several investor risk assessment models connected with each other. These models examine the investment risk that occurs in technological innovation project portfolios over a specified time horizon. The models proposed are based on financial risk theory models and the ruin probability estimation. The following variables and indicators are used when mathematical models are developed: the initial value of investment reserve, capitalization of profit estimates that is resulting from the ongoing technological innovation projects, loss estimate for the ongoing technological innovation projects, the intensity of planned investments for the*

technological innovation project over a specified time horizon. Two probabilistic estimates of investment risk were obtained through the mathematical modelling: optimistic and realistic. The purpose of such the probabilistic risk estimates is to ensure greater investor prudence when investment risk assessment in technological innovation project portfolios is being performed.

Keywords: technological innovation project, project portfolio, mathematical model, investment reserve, an intensity of planned investments, current profit estimates, probabilistic estimates of investment risk

Issues in Financing of Innovation-driven Development of Crimea and Sevastopol under the Federal Target Program

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Abstract. The article addresses the issues which have been arising with respect to financing of innovation-driven development of the Republic of Crimea and Sevastopol since the onset of these sub-federal units' economies' integration in the economic area of the Russian Federation. The opportunities for using public private partnership (PPP) arrangements are considered. The authors provide a comparative analysis of potential models for evaluation of financial support for innovation projects implemented via PPP arrangements. The conclusion is made that conceptual models and financial models are the most suitable ones across considered types of models. The authors suggest an action framework aimed at optimizing the cooperation between the public sector and the innovation capacity of the private sector and at developing the respective legal framework. Through the use of mechanisms of public-private sectors cooperation, additional non-government financial resources may be attracted and significant cost savings for the budget may be realized.

Keywords: financing of innovation projects, federal target program (FTP), efficiency of FTP's implementation; public private partnership (PPP)

Innovative development of the Donetsk People's Republic through the application of "Smart manufacturing"

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Abstract. The article defines the most effective form of unification, which provides the "education-science-production" linkage. The tool of managing the innovative development of the Donetsk People's Republic which can act as a catalyst for developing the manufacture of products with high added value has been proposed. The place of the "smart manufacturing" platform within the system of managing the innovative development of the Donetsk People's Republic has been identified and the stages of realizing the suggested project on the "smart" manufacturing site have been characterized. The authors assessed the efficiency of the proposed tool of managing the innovative development by using the integral-balance method.

Keywords: technological platform, innovative development, smart manufacturing, efficiency assessment.

Introduction of innovative forms of control as a condition for increasing the competitiveness of the regional economy

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Abstract. Control, acting as one of the stages of regional management, affects all areas of the region. In the Russian Federation there is a transformation of the system of state control in the sphere of budget legal relations. This takes into account the international experience of state control. There is a withdrawal from the traditional - control and auditing activities. However, at the present time, an integral system of state control in the sphere of budget legal relations has not been formed. Internal financial control and internal financial audit in the public sector is limited in essence by compliance control and control over the reliability of accounting (budgetary reporting). The use of terms of internal audit and internal control with specification of the "financial" type characteristic narrows the possibilities and boundaries of the objective function of these types of control. It was concluded that it is expedient to adapt the experience of the real and financial sectors of the economy to the public sector in terms of replacing internal financial control with internal control, internal financial audit for internal control. It is concluded that without control over the functions and operations carried out during the provision of public services or the performance of public functions, assessing the effectiveness of quality management. in government institutions, the positive impact on the development of the regional economy will remain limited. The introduction of new forms of control systematizes the activities of organizations of the regional sector and will contribute to increasing the impact of the use of regional budget funds on improving the competitiveness of the regional economy.

Keywords: internal financial control, internal financial audit, statcontrol, economic security of the region, risks, threats

Innovative development pattern of the infrastructure of underdeveloped and sparsely-populated territories

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Abstract. The issues of creation and long-term development of the transport and communication infrastructure of underdeveloped and sparsely populated areas of the Arctic zone of the Russian Federation, including from the position of scientific justification of the strategic priorities of development the state policy and development of the Arctic zone regions of the Russian Federation (hereinafter referred to as the AZRF) are considered. It is proposed to use the methodological basis, along with the economic, financial and innovative component, aimed at ensuring national and economic security and production growth, minimizing the harmful impact on the environment and preserving the ecological situation, considering the tasks aimed at increasing innovation activity and ensuring investment attractiveness regions of the AZRF. The problems of the formation and development of the transport and communication infrastructure, in particular the interregional Northern latitudinal way, as an alternative to the Northern Sea Route, were studied. Innovative models of the formation of supporting (junction) points of functional elements of the transport and communication complex are proposed.

Keywords: Arctic, infrastructure, communications, national security, nature management, north, transport, partnership, region, ecology

Modelling the feasibility study of vertical integration in enterprises

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Abstract. The paper studies vertical integration of industrial complexes as a characteristic trait of the new industrial model. Creation of an indicator that would quantitatively show the level of vertical integration of an enterprise can be an important step to evaluate the readiness of enterprises to correspond to the criteria of new industrialisation at the preparation stage in the transformation towards this model. The paper gives a descriptive analysis of the nature and types of vertical integration and compares existing methods of estimating its levels. In conclusion, potential avenues of further research in this field are presented.

Keywords: new industrialisation, vertical integration, level, quantitative assessment

Economic and Mathematical Modelling of Sustainable Development of the Metropolis

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Abstract. The process of urbanization and megacities contribution to the economic development of the country increases with each passing year. Sustainable development of the metropolis involves the simultaneous solution of diverse and controversial issues of economic growth while maintaining environmental quality. The relevance of the study is determined by the absence of a coherent concept and a logical model of the metropolis in modern conditions. It is necessary to build a economic and statistical model of sustainable development of metropolises in order to achieve effective management. In our study the metropolis is considered as a set of life-supporting systems in socio-economic, information sphere, transport and engineering services that operate in a single natural and ecological space. The authors of the article based on statistical analysis established the main factors that determine the stability of the metropolis. The selected system of indicators was suggested to be tested for carrying out statistical modelling of the sustainable development of metropolises. The presented research will be useful for public authorities in carrying out policies for the sustainable development of large cities.

Keywords: Metropolis, Sustainable Development, System of Indicators, Statistical Analysis, Agglomeration

Modeling of educational systems: some totals and actual prospects

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Abstract. In article are considered the actual approaches and mathematical similars educational cuc-that. Need of their introduction and developments is Motivated for efficient management educational systems. It Is Motivated practicability and is considered mechanism of creation is model-instrumental complex of educational process management in high school. It Is Analysed problem of increasing of adequacy of modeling and is offered its decision at the expense of hibridization of model designs from their different classes. It Is Offered structure and the main models of complex of control life cycle main professional educational program, which take into account the modern requirements to their shaping and evaluating mastering, as well as their system nature.

Keywords: mathematical modeling, educational system control, hybrid models, model-instrumental complex, life cycle of main professional educational program

Preferences and expectations of economic agents as randomness's generator in the socio-economic processes (the conception)

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Abstract. In the article – from the standpoint of interdisciplinary analysis – categories “randomness” and “determinism” and their role in socio-economic processes are considered. It is shown that the dynamics of socio-economic indicators (on the example of pricing processes in the financial markets), as a whole, has a deterministic character, and randomness, as a rule, has anthropogenic nature: economic agents with their current preferences and expectations are the main generator of emergence of accidents in socio-economic processes exactly. At the same time, the heterogeneity and heteromorphism of current preferences and expectations of economic agents and the dynamically changing reflexive interaction of such subjective preferences and expectations, taking into account the transformation of intersubject relations arising from these processes in the system, are the main generator of emergence's accidents in socio-economic processes.

Keywords: randomness, determinism, socio-economic systems, socio-economic processes, financial market, heterogeneity and heteromorphism of economic agents' current preferences and expectations

Forecasting the State of the Object Existing in the Conditions of Developing Market

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Abstract. The methodology of modeling of the high-technology product state with long life cycle is presented. The volatility of the emerging market indicators make difficult to predict the object state over long periods of time and presents a problem that prevents the effective use of known approaches. To overcome this problem, a new modeling tool, based on modeling the object's state dynamic was developed. The state of an object is a fundamental

property, which preserves in conditions of high variability of the external environment. The object's state is determined using a complex of proposed and described characteristics.

Keywords: *adequacy, model, gold price, simultaneous equations, forecast*

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Organizational-methodical approach to human capital management of enterprise employees

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Abstract. In today's economy, the priorities are to increase the level of enterprises competitiveness and the introduction of new mechanisms for personnel management. An important resource is human capital; there is a need to study the evaluation and management of personnel. Theoretical and methodological approaches to the study of human capital increase the importance of allocating the human capital of the employee. This causes the development of the concept a systematic approach to evaluation and management. The aforementioned determined the choice of the research topic. Complex and knowledge-intensive production processes contribute to increasing the requirements for the employee as a carrier of human capital. Therefore, there is a need to study the assessment and management of the company's personnel based on the theory of human capital. The work summarizes and develops the scientific and methodological foundations, develops tools and practical recommendations for assessing and managing the human capital of enterprise employees.

Keywords: human capital, the management of human capital, the principles of managing human capital, the strategy of personnel management

Problems and prospects of strategic development of Maritime transport and logistics in the region: innovative aspect

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Abstract. The article substantiates the need for a systematic strategic development of Maritime transport and logistics to improve the quality of marine transport and logistics product based on the implementation of innovative solutions to increase the level of competitiveness. It is established that limits development of domestic sea transport and logistics existence of a number of problems of organizational and technical character. The absence of a single concept of intellectualization of the transport process is revealed. It is argued that only an integrated approach to the formation of targeted support of public authorities with the use of modern tools of regional policy will form the vector of innovative development in the industry.

Keywords: Maritime transport, logistics system, strategy, innovation process

Estimation of the market potential for the Internet business project

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Abstract. In this article, an approach to market evaluation is proposed for analyzing the prospects of a business project in the Internet. Examples of the definition of the main market indicators recommended by the Foundation for the Development of Internet Initiatives - Total Available Market (TAM), Served Available Market (SAM), Serviceable & Obtainable Market (SOM), Potential Available Market (PAM) - for several Internet start-ups. It is shown how the statistics of keyword queries provided by the services of search systems, in particular wordstat.yandex.ru, are used to determine these indicators. In addition, given practical recommendations on the use of expert estimates for the purpose of analyzing the prospects for projects of Internet entrepreneurship
Keywords: e-business, start-up, information technology, Internet entrepreneurship, market potential assessment, expert assessments

Social and legal aspects of rental housing market in Kazakhstan: problems of theory and practice

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Abstract. Relevance of the study: the housing market is an important part of the national economy, and the solution of the housing problem is a priority task of social policy of any state. Today in Kazakhstan objectively there is a huge need for new housing, to meet the needs of the population to change their place of residence, to improve living conditions. One of the main directions of ensuring adequate housing conditions can and should be the development of the rental housing market. The purpose of this article is to identify and substantiate theoretical and practical problems of legal regulation of housing relations in Kazakhstan, to develop areas of improvement of legislation governing the state housing policy in the field of development of the rental market. Research methods: the research is based on the General scientific method of cognition and separate scientific methods of comparative research and sociological analysis. Significance of the study: improving the living conditions of citizens is a problem of socio-political importance, so the study draws attention to the need to improve the regulatory framework of the rental housing market in Kazakhstan as an effective way to solve the housing problem. The results of the study can be used in the formation of public policy in the housing sector of Kazakhstan and the introduction of draft laws developed by state bodies.

Keywords: improvement of living conditions, rental housing market, lease agreement

System of indicators for determining the investment attractiveness of mariculture facilities in the Kerch Peninsula

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Abstract. The article highlights the need to create and use a system of indicators to determine the investment attractiveness of areas of cultivation of mariculture of the Kerch Peninsula.

It is established that the state itself, as well as specialized scientific organizations, carry out comprehensive work on the restoration and development of one of the promising and priority areas of mariculture on the Kerch Peninsula.

The attention is focused on the fact that further study of the Kerch Peninsula should be based on the provisions - the use of systems of indicators of investment attractiveness of objects of mariculture of the Kerch Peninsula. Such representation is dictated by the priority influence of environmental factor on the activity in modern conditions

Keywords: *investments, investment attractiveness, mariculture, system of indicators*

About factors of maintenance of competitiveness of the enterprises in modern economic conditions

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Abstract. *The current state and perspective development of market relations in the country and the instability and uncertainty of global processes change the conditions for the functioning of economic entities of the national economy, determining the need to focus on the possibilities of adapting to a constantly updated situation, one of which is their competitiveness. Considering the competitiveness of an enterprise as a system of its determining factors, it is necessary to determine the totality of existing classifications of these factors in the modern economic literature. The most common classifications of well-known scientists who have ever studied these questions are given in the work. On the basis of the above classification, an attempt is made to group factors that ensure the competitiveness of enterprises in the current economic conditions, depending on the object of impact in the selection of three levels of competitiveness factors: fully controlled by the enterprise, partially controlled by the enterprise and not dependent on the activities of the enterprise.*

Keywords: *enterprise, competitiveness, ensuring competitiveness, factors of competitiveness*

To the issue of optimization of the company's interaction with the elements of the communication market

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Abstract. *The paper considers the issue is to optimize the interaction of agents with elements of the communication services market from the consumer / supplier / state. The segmentation of the client base of the communication services market is considered with the allocation of macro segments, segments and sub-segments. The market of communication services is described in a segmented form from the position of the consumer, the supplier, the state. For the market model, from the consumer's point of view, there are factors, both external and internal, that can influence customers' needs when choosing a telecoms operator and its product. For the model of the market from the position of the telecommunications operator, the main blocks are segmentation of the client base, competitors and state regulation of activities in the field of communications. The model of the market of communication services from the position of the state is a structure of state regulation in the field of communications. Models of the market of communication services are given.*

Socio-economic priorities for preserving and promoting the health of the population of the Republic of Crimea in the context of innovative development of the region

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Abstract. *In the article based on the study of modern problems of public health were justified socio-economic priorities for preserving and strengthening the health of the population in the framework of the innovative development of the Republic of Crimea. It was determined that the most significant factors affecting the health of the population of the region are: the development of the health care system in accordance with the Government's Strategy for the Social and Economic Development of the Republic of Crimea; the creation of a developed infrastructure such as communal engineering and transport and logistics; focusing on innovation development with a focus on the cluster concept of regional development and public-private partnerships; improvement of the regional management system, based on a combination of intensive and innovative types of regional development; the development of the labor market and the education system that presuppose the training of highly demanded and highly qualified specialists in the most important sectors of the economy that form the basic potential of the Republic of Crimea.*

Keywords: *health, population, Republic of Crimea, innovative development, region, priorities*

Investment attractiveness analysis of the cultivation areas in marine aquaculture for the Eastern Crimea

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Abstract. *The article highlights the results of the analysis of the investment attractiveness of the cultivation areas in marine aquaculture for the Eastern Crimea. The investment attractiveness of the mariculture economy, the main factors of its development, including taking into account the economic, social and environmental components are considered.*

It is established that the investment attractiveness of a mariculture farm depends on the investment potential, the organization of fisheries enterprises, the scale and effectiveness of the industrial mariculture development in the short, medium and long term.

Attention is focused on the investment climate that takes into account the political, social and economic situation in the country, which is profitable for potential investors and is ready to invest in its economy, subject to the availability of appropriate state guarantees.

Keywords: *investment attractiveness, marine aquaculture, mariculture economy, investments*

Problematic Issues of Legal Regulation of the Consumer Lending Process

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Abstract. Lending is the most significant, in terms of profit, operation of the bank. At present, the crediting of individuals for various purposes and terms is becoming especially topical and important. Consumer lending to individuals is the most common type of lending in Russia. Every year, the volume of consumer loans is growing, and the share of problem loans is also increasing. Despite the progressive changes in the current legislation and the continuous improvement of the lending process, there are still unresolved issues. The purpose of the study is to study the process of lending and its optimization. The article considers the stages of the consumer lending process. The normative and legal framework on which consumer lending is based is reflected. The problematic issues of legal regulation have been identified at each stage of the lending process.

Keywords: process of crediting, consumer credit, crediting

Tax regulation of the region innovation development

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Abstract. The article presents a meaningful analysis of the theory and practice of tax regulation of innovation development in the region. The analysis of the latest researches and publications in this area is fulfilled. The analysis of normative acts of the Russian Federation and subjects of the Russian Federation on taxation is carried out; typology of institutional tools of tax regulation of innovative activity reflecting the level of regulation of tax relations is developed. The information database of the research included the Federal Tax Service of Russia and the Federal Tax Service for the Republic of Komi for 2012-2017. Based on the selected indicators, a dynamic and static analysis of tax revenues and tax expenditures of the consolidated budget of the subject of the Russian Federation for Russia and the Komi Republic was made. The analysis of expenses for NIOKR (R & D) and expenses in the form of an amortization premium that are taken into account when taxing profits of organizations in the Russian Federation and the Republic of Komi is carried out. The conclusions are made. The study confirmed the hypothesis of the impact of tax regulation on the innovative development of Russian regions, including northern territories. The study showed that instruments of tax regulation of the interstate and federal levels prevail in the reserve of the country's tax system, while the tax competencies of the subjects' authorities of the Russian Federation and local self-government bodies are insignificant. Taxpayers use tools of tax regulation of innovation passively. The level of activity of subjects of innovation is low in the northern regions. The obtained results do not diminish the importance of improving the tax regulation of innovation in the regions of Russia. The results of the study and their theoretical generalizations may be of interest for educational and scientific activities.

Keywords: region, tax regulation, innovative activity, tax revenues, tax expenses, tax instruments, NIOKR (R & D), amortization premium, budget

Small innovative enterprises in regional development strategies: a new stage

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Abstract. *The article discusses the trends and spatial features of the development of small innovative enterprises (MIP). The purpose of the study is to assess whether there are changes in comparison with the situation recorded in 2013 on the basis of the developed classification of regions by the level of MIP development. In accordance with the task, the diagnostics of the dynamics of the main indicators of the MIP state in various subjects of the Federation based on the data of the forms of Federal statistical observation № 2-MP innovation "information on technological innovations of a small enterprise" is carried out and the classification of the subjects of the Federation is built. Different combinations of changes in the indicators of statistical reporting help to assess the initial conditions in the region for the development of small innovative enterprises in the next forecast period, to recommend approaches to assessing the role of MIP in the strategy of innovative development of territories in accordance with the identified belonging of the region to one of the three classification groups. Based on the current actual situation and conditions of activity of small innovative enterprises, the regions develop or adapt specific methods of management and stimulation of MIP from the list offered by the existing laws and other normative acts of ministries and departments.*

The presented analysis confirms that in the field of MIP innovation activity has decreased over the past two years and indicates a significant divergence of trends at the level of the subjects of the Federation. Monitoring of trends and spatial features of the sector of small innovative enterprises will be continued in the publication of data forms of Federal statistical observation № 2-MP innovation for 2017.

Keywords: *the priorities of state policy, innovative SMEs, strategy of innovative development of the statistical form, the support mechanisms, imbalances of innovative development*

Strategic priorities for the development of higher educational institutions of the Republic of Crimea: an innovative aspect

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Abstract. *In the article, based on the expert assessment, the strategic priorities for the development of the higher educational institutions of the Republic of Crimea are substantiated in the context of reforming the system of higher education in Russia and the deficit of budget financing for educational organizations. Within each priority, five main criteria have been singled out, ensuring achievement of the university's objectives in one or another type of activity. It has been established that such factors as the improvement of the material and technical base, the improvement of the quality of education and the development of forms of strategic partnership have the greatest importance for the effective development of the university. It is argued that the achievement of the goals and objectives of higher education institutions is impossible without the use of new innovative technologies aimed at modernizing higher education, taking into account the needs of the labor market, as well as the individual needs of the direct participants in the educational process.*

Keywords: *strategic priorities, higher education institutions, performance, financing*

The concept of a preventive regime of readiness in the management of innovative development of companies in conditions of uncertainty

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Abstract. In the theory of company management, the issue of preventive readiness is a little studied issue, the need for introduction of which is conditioned by the presence of uncertainties in the external environment. This regime is characterized by the spontaneous aspiration of financial and economic indicators to the proportions corresponding to the known scale of Fibonacci levels. The main provisions of the preventive regime of readiness are presented and the approach to the methodology of the choice of the values of financial and economic indicators in these conditions is considered. The financial and economic parameters of companies in the state of the PRW should be used, first of all, when developing a separate section of investment projects that must meet the requirements for ensuring sustainability when short but abrupt structural changes occur, when uncertainty factors come into play, and time resources for their comprehension, Identification and accounting in management decisions, as a rule, is not enough.

Keywords: uncertainty model, entropy indicator, innovative economy, preventive mode of readiness, company management

The prediction of the working age population in the system of supply management in the labour market and define strategic risks

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Abstract. In the article scenario forecasts of the number of the able-bodied population living in the city district of the Saratov region are considered. On the basis of the component method, four scenarios are substantiated: inertial, optimistic, pessimistic; taking into account migration growth. Forecast calculations made it possible to assess the impact of the demographic policy of the state on the dynamics of the population of working age; to identify the risks and limitations of supply in the labor market associated with demographic changes.

Keywords: forecasts, scenario modeling, labor market regulation, able-bodied

Information technology construction to competence model

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Abstract. In article is offered innovation approach to building an компетенционной to models of professional educational program. The Idea is concluded in construct competencies with optimum structure and their clusterizations with provision for preferences employer on base of professional standards. At competency is considered as bound structure of necessary knowledges, necessary skills and labor actions, defined labor function-mi and parametric by expert estimations. They Are Determined 18 private criterions of optimization of structure of competency. On base criterions is built the integral criterion optimization to models, in base which prescribed device of genetic algorithms. Novelty of study is concluded in using evolution methods of multivariable optimization to construct professional competencies on base of professional standards with provision for heterogeneous private criterions of quality of competency that is made for the first time. The Development given models emerges the model construct to competency models with optimum structure. The Model inherits the general strategy and part of private criterions of base model.

Keywords: labor functions; structured model; construct to competencies; компетенционная модель; expert estimations

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Express assessment of human capital: the methodological aspect

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Abstract. *The aim of the work is to conceptualize approaches in the rapid assessment of human capital. The ambiguity of the concept of "human capital" causes a variety of approaches to its measurement and evaluation. The article considers the features of the basic approaches to the assessment of human capital, analyzed the problems of indirect methods of assessing human capital, objectivity and the adequacy of data for constructing estimates. In the world practice, methods for assessing the value of human capital continue to evolve and improve. The main, basic methods of calculating national human capital are: the cost method and the discount method. At the enterprise, the application of the analytical model is actual, which makes possible approximately to calculate the value of human capital taking into account the individual estimation of the personal capital of the employee.*

Keywords: *human capital, intellectual capital, employee's personal capital, methods of calculation*

Methods of state regulation and support of entrepreneurial activity: monocities in the Crimea

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Abstract. *In this article, we consider the problem that constrains the socio-economic development of the Republic of Crimea - a single-industry town. The concept of "monotowns" is formulated. It is revealed that the city-forming enterprises in single-industry towns can have a negative impact on the economy of the municipality. Monoprofile municipalities are characterized by the following types of market structures: monopoly and oligopoly. The economic condition of the monocities of the Crimea is analyzed: Armyansk and Krasnoperekopsk. The method of state regulation and support of entrepreneurship in monocities of Russia is studied - the territory of advanced social and economic development. Tax preferences, requirements for projects and the procedure for registration of the organization as a resident of the territory of advanced social and economic development are investigated. The conclusion is drawn that it is necessary to create a territory for the single-purpose municipal entities of the Republic of Crimea to advance the social and economic development, to support entrepreneurship, to increase competition, to avoid excessive economic dependence of single-industry towns and to achieve socio-economic growth in the cities: Armyansk and Krasnoperekopsk.*

Keywords: *monocities; state regulation; entrepreneurship*

Formation of the process of logistics of industrial enterprises in modern conditions

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Abstract. *In the conditions of the development of a modern economy based on market relations, there is a need to revise the existing principles of the functioning of business entities. The article deals with theoretical and methodological aspects of forming the process of logistics of industrial enterprises. A generalization of theoretical positions of logistics is made and enterprises are considered as a logistic system. The expediency of introducing a logistics approach to the activities of industrial enterprises is confirmed by practice. It is from effective logistic management that the effectiveness of the enterprise's activity and the success of achieving the goals defined in the system of its plans will largely depend on it.*

Keywords: *logistics, logistics system, logistics unit, logistics potential, logistics strategies*

The informative and functional characteristic of the bank's capital

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Abstract. *The economic essence of the bank's capital is considered, its functions and contradictory character of the essence of capital "as a resource of social and economic growth and development of the country" and "as self-increasing value" are reflected. A special role of the financial mechanism in the formation and structuring of the bank's capital is singled out. The components and functional characteristics of the bank's capital are considered. The essential characteristic of the bank's capital is strengthened by such functions as organization, management and image.*

Keywords: *own, loan, engaged, basic and additional bank capital, financial mechanism; operative, protective, guiding, organizing and management, image function of the bank capital*

Planning and forecasting of local budget expenditures in the Russian Federation

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Abstract. *At present, the management of local budget expenditures is related to the need to ensure and maintain the financial stability of municipalities. To this end, local governments apply different methods and forms. The article presents the main methods of managing the costs of local budgets, namely: financial planning and forecasting, programming, monitoring, adoption of appropriate financial legislation, justification of the system of progressive methods of mobilization and effective use of financial resources and others. The article deals with the process of financial planning and forecasting at the local level in the domestic practice using basic and basic plus methods. The obtained results are presented and their characteristics are given. The author notes the subjectivity of the proposed forecast and its dependence on the powers of municipalities.*

Keywords: *management methods, budget expenditures, financial planning, forecasting*

Digital economy and cryptocurrence as it's component

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Abstract. Problems of the digital transformation of the modern economy and a new digital products on the basis of blockchain technology in the monetary sphere, cryptocurrencies, has a special meaning for it's development. The basic technologies of the digital economy are examined, a review of the literature sources for understanding the problems of the digital economy, financial technologies and crypto-currencies is presented. The possibilities and threats of the implementation of bitcoins to provide proper control over the crypto currency are investigated, which will help governments in anti-money laundering and countering the financing of terrorism in the country and all around the world.

Keywords: digital economy, blockchain, cryptocurrence, risks, regulatory legal regulation, AML/CFT

Digital economy: new opportunities for banks

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Abstract. In the article is analyzed the essence and specifics of digitalization processes in the bank sphere and a role of financial technologies in increase efficiency of functioning of a banking system. Attention is paid to partnership between banks and fintech companies.

Keywords: digital economy, digitalization, financial technologies

Methodological basis of risk management investment and innovation project

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Abstract. The article presents one of the approaches to risk management of investment and innovation project. The emphasis is made on the stage of R & D. The technique which is based on modeling of stages of innovative projects by stochastic network graphs is applied. As a measure of damage, the amount of financial resources spent to pay for R & d activities is taken because the work on the project stopped at some stage. The schedule of probability of failure of the project is constructed.

Keywords: investment and innovation project, R&D, risk assessment, probability of project failure, financial resources, stochastic graph

The use of matrixes strategic analysis and Inter-industry indicators in justification of innovative potential ameliorative complex of Russia

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Abstract. The article presents the research in the field of innovative renewal of the ameliorative complex of the Russian agroindustrial complex. Shown research approaches to the use of inter-industry indicators that reflect the development of land reclamation; the use of matrices for strategic analysis to support innovative strategies of agricultural development. Vectors and horizons of strategic development of melioration in Russia are defined.

Keywords: research, innovation, improvement, strategy, irrigated land, matrix analysis, cross-sectoral indicators of reclamation parks

Analysis of the effectiveness of innovation in agricultural production

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Abstract. Innovative development of the agricultural sector of the economy is associated with a lot of problems. They are caused by the rapid development of new technological, organizational, marketing solutions and approaches. This determined the purpose of this investigation - the study of opportunities to assess the effectiveness of innovation in agricultural production. The article substantiates the possibility of using the method of data shell analysis (DEA analysis) to evaluate and analyze the technical effectiveness of innovations. The method assumes an estimation of the degree of deviation of the indicator of the ratio of costs and results from the efficiency boundary formed during the study of a similar indicator of similar objects. The results of the application of this approach, given in the work, make it possible to judge about its prospects, especially in the case of replenishing the base of statistical data on costs and results of innovation activity by industries, regions and individual enterprises.

Keywords: Innovation, technical efficiency, DEA-analysis

Innovation in retail as a factor of increasing competitiveness in the context of globalization of the economy

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Abstract. The purpose of this article is to study the impact of innovations in the retail sector. The article deals with the main trends in the development of world retail trade and the transformation of the sphere of circulation under the influence of globalization and digitalization of the economy. Interpretation of definition "innovation" from the point of view of approaches of various authors is given, their typology is resulted. Special attention is paid to innovations in the network retail, the author concretizes the concept of "innovation" in relation to retail trade on the basis of the relationship of innovations in the industry and their implementation in the activities of business entities. The urgency of process innovations based on the achievements of the digital economy as an important factor in improving the competitiveness of subjects of the consumer market in the context of globalization of the economy is noted. The main types of process innovations in retail trade are defined and substantiated, their examples are given, the necessity and importance of their introduction into the practice of the domestic retail chain is substantiated. The methods of studying the Genesis of economic phenomena, the analysis of cause-and-effect relationships between economic phenomena and the factors that caused them, induction, deduction, comparison, description, as well as methods of retrospective analysis, applied statistical methods for obtaining information are determined as a methodological basis of the study.

Keywords: retail trade, network retail, innovation, globalization, digital economy, competitiveness

Modeling the pricing of pharmaceutical market products

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Abstract. There are many methods of pricing in different economic spheres, however, in some areas, pricing is quite specific. So in the pharmaceutical market there is a special methodology for building the final retail price for a particular group of medicines. Allowances for vital and essential medicines are regulated by law at the regional level. The application of fuzzy set theory to this process allows us to consider more "blurred", but close to reality results. The article focuses on the "vagueness" of the initial data, since it is impossible to track what level of allowances will determine the distributor (or wholesaler) and the pharmacy that carries out the retail sale of drugs. The evaluation of the results will be carried out at real final prices, as fuzzy models do not have accurate methods for assessing adequacy.

Keywords: vital and essential medicinal products, the regional wholesale and retail mark-UPS, fuzzy sets and soft computing

Clustering of Regions by the Methods of the Exploratory Factor Analysis

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Abstract. The methodology of using the exploratory factor model as a method of cluster analysis is developed. An algorithm for obtaining the maximum like hood estimates of factor loadings reproducing sample pair correlations is created. The most reliable estimates of the exploratory factors that satisfy the orthogonality condition are obtained. With the help of exploratory factor analysis, it is possible to break down objects into clusters on the basis of the factor load matrix and using the values of the exploratory factors. On the basis of the developed methods, clusterization of the subjects of the Southern and Volga federal districts was carried out.

Keywords: regional economy, cluster, exploratory factor analysis, economic growth, depression

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The current economic situation and the problems of forming the investment potential of the Republic of Crimea and the city of Sevastopol

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Abstract. This article examines the possibilities of forming the investment potential of the Republic of Crimea and the city of federal significance Sevastopol in the light of general innovation trends in the development of the economy of Russia. A short economic analysis of the most important economic indicators of the regions was carried out. In particular, the data on the gross regional product are given, the results of the activity on the basic branches of the economy of the Crimea and Sevastopol - industry, construction, agriculture, tourism, including in the sphere of small business - are highlighted. The potential and opportunities for growth and ensuring competitiveness of the economy of these regions are analyzed, problems are identified and ways of their solution are suggested.

Keywords: investment potential, economic development, the Republic of Crimea, the city of Sevastopol, the gross regional product, industry, agro-industrial complex, tourism, construction, small business

Realities of social and economic development of Crimea

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Abstract. The socio-economic development of the regions is characterized as unbalanced, which is a threat to the sustainable development of the entire economic system of the state. In the prevailing conditions, it is important to timely identify the causes of the imbalances that arise with a view to making adequate management decisions to eliminate them.

It is necessary to improve the mechanism of forming a strategy for regional development in terms of its forecasting and analytical apparatus. The main stages should be the formation of a high quality information base; the evaluation of existing imbalances in the spatial and dynamic context; studying the influence of interregional differentiation on the rate of economic growth with the identification of the rate of convergence of regional development; identification of factors that have the greatest impact on the uneven development of territories; the formation of an optimal scenario that promotes a balanced trajectory of the region's development.

In the article the proposed methodology is adapted on the example of the Republic of Crimea. It is revealed that the new Russian region has a similar development trajectory with the state, but is a territory with a low level of development. The factors that have the most negative impact on this condition have been identified. A scenario is proposed that will help to balance the social and economic development of the Republic of Crimea with the regions of the Southern Federal District in the medium term.

Keywords: socio-economic development, mechanism, regional development, information space, scenario approach

Melioration in the context of global trends: Russia's export doctrine

L.N. Medvedeva

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Abstract. *The article contains materials on ensuring the export doctrine of Russia's development in the field of agriculture. The necessity of adopting the Land Reclamation Development Strategy in the country, putting into circulation 25 million reclaimed lands, on which it will be possible to receive high yields of agricultural crops, is grounded. Further development of land improvement in the country will promote the development of bioeconomics, the emergence of new agricultural crops and products on the market. The article*

Keywords: *export doctrine, land reclamation, research methods, world market, food safety criteria*

Industrial park as a development driver of business structure Sevastopol city

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Abstract. *In this article we review industrial parks as an organizational-economic structure, which, by granting access to industrial, administrative, storage area on specially allocated land, a developed transport network, energy-, heat-, gas-, water supply and other nets, communication tools, which contribute to function different class and types of business services. Industrial park "Geraklid" – the first industrial development project of the territory not only in Sevastopol, but also for the Crimean peninsula. For successful activity of enterprises on territory of the industrial park will contribute not only prepared conditions for small and middle business, but also action of free economic zone in the region, which suppose benefits and preference. The creation of the Park will open a new level quality of investment environment and will help to create platform for intensive implementation production and business potential of the Sevastopol city.*

Keywords: *industrial park, business structure, small and middle business, development, investment, free economic zone, region, Sevastopol*

Development of assessment methodology of money laundering and terrorism financing risks based on the integration of financial institutes and households vulnerabilities interference

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Abstract. *In the article on the basis of the author's concept of financial institutes and households vulnerabilities interference to money laundering risk and also methodology of national assessment of money laundering and terrorism financing risk (ML/FT risk) the direction of the specified methodology development is offered. It will allow to consider new calls and threats in national assessment of money laundering and terrorism financing risk and thus to increase its accuracy.*

Keywords: *financial institutes, households, money laundering and terrorism financing risk*

Features and problems of diversification of gold and foreign exchange reserves of Russia in modern conditions

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Abstract. The article considers various aspects of the formation of the gold and currency reserves of the Russian Federation in modern conditions. Based on the analysis of the structure and dynamics of reserves, their adequacy, profitability and liquidity of currency assets, the need for intensive diversification of Russia's reserves is justified. The first vector of diversification, taking into account the factor of economic expediency and the growth of political risks, is proposed to be directed towards increasing the share of gold in the total amount of reserves. Ensure it is necessary due to a reduction in the share of foreign government debt securities denominated in US dollars.

The second vector of diversifying the gold and exchange currency reserves of Russia should be the direction of a part of the funds in excess of a sufficient level of reserves, into the real sector of the economy on an inverse basis and to infrastructure projects of significance for the country.

The proposed measures to diversify Russia's gold and foreign exchange reserves, on the one hand, will allow to optimize their structure, increase profitability and escape from "intrusive" political risks. On the other hand, they will provide additional economic growth for Russia by channeling cash in excess of sufficient reserves to the real sector of the economy.

Keywords: reserves, currency, gold, economic feasibility, sufficiency, profitability, risks, liquidity, diversification

Research of receivables and liabilities of domestic enterprises from the point of view of their creditworthiness

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Abstract. The article discusses the prospects of using streaming approach to the diagnosis of the financial situation (including creditworthiness) enterprises. Expedience of the receivables and Payables research organizations. Analysis of receivables and Payables of domestic enterprises in the whole of Russia, as well as companies operating in the field of transport.

Keywords: accounts receivable, accounts payable, perspective cash flows of the enterprise, the creditworthiness of the company

Contradictory functioning of the current financial architecture

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Abstract. Today's world is characterized by a significant degree of integration and internationalization. National economies are gradually becoming more integrated. The growing intertwining of economies, the internationalization of financial markets and the current stage of development contribute to the process of economic and financial globalization. The article reveals the expediency of developing economic policies for a clear and consistent implementation of financial reforms that would simultaneously ensure stability in the countries that are developing and the benefits from integration into the world capital markets.

Keywords: financial architecture, financial globalization, economic integration, capital market, financial instruments, transnational corporations

The main trends in the financial and credit resources allocation by the Crimea and Sevastopol banks in modern economic conditions

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Abstract. The article examines the dynamics of the credit institutions number which operating in the territory of the Crimea Republic and Sevastopol, as they are the main institutional leader for the financial and credit support mechanism for sustainable economic growth in the region. The main tendencies of forming and placing resources by banks of financial and credit support in allocation by the time terms and subjects of economic activity are investigated. It is shown that the crediting level of the economy real sector, first of all, of the material production enterprises, is lower than that of non-productive enterprises. It is substantiated that the opportunities for building the financial potential of the Crimea Republic and Sevastopol banking sector were largely determined by the emerging macroeconomic conditions, the efficiency of the economic sectors functioning, and the state budgetary sphere.

Keywords: financial and credit support, lending, financial and credit support mechanism

Stimulating innovation activity in the region (on the example of the Chelyabinsk region)

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Abstract. The article is devoted to the problems of stimulating innovation in the regions of the Russian Federation. The relevance of the research is related to the lack of a scientifically based strategy for regional innovative development and the low effectiveness of implementing innovative projects at the regional level. The aim of the article is the theoretical and methodological study of innovative activity in the regions for the development of directions of its stimulation on the example of the Chelyabinsk region. The article compares two methods for assessing innovative processes in the regions of the Russian Federation: first, the methodology of the "Rating of Innovative Regions of Russia" and, secondly, the author's methodology recommended for analyzing innovation trends in the subjects of the Russian Federation with a high share of the manufacturing industry. Using the author's methodology allows you to position the regions in the coordinate system "Integral rating of innovation activity - Gross regional product per capita" and derive four types of regions, which allows you to determine the variable component of improving the innovation situation and creating a favorable investment climate throughout the

country. The result of application of both methods was the analysis of the innovation activity of the Chelyabinsk region. According to both of them, it occupies a position higher than the average Russian level and differs in that: it is a single-discipline subject of the Russian Federation; region-leader, specializing in the manufacturing industry; and also represents the region of active development of the nuclear industry. In conclusion of the article it is noted that the constraints facing the innovation activity of the Chelyabinsk region: the consequences of geopolitical policy and the imposition of sanctions on the leading enterprises of the region - require the activation of a whole set of tools to stimulate the innovation process, which are systematized in the work on administrative, economic and institutional.

Keywords: positioning of regions on innovative activity; stimulation of innovative activity of the Chelyabinsk region

Support infrastructure of innovative small Russian enterprises: incubators and accelerators.

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Abstract. This article analyzes the current state of the infrastructure for supporting Russian small innovative enterprises, focusing on its two entities: business incubators and business accelerators. It reveals the concepts and fundamental differences between the two business models, the current trends in the development of incubators and accelerators, and also offers a set of recommendations for further organic development and improvement of their competitiveness.

Keywords: startup, accelerator, incubator, investment, SME, business model, KPI, seed round, pre-seed round

Innovative and Information Technologies in Education as a means of countering corruption

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Abstract. Nature and forms of manifestation of corruption in education are investigated and the ways to overcome corruption in education by using innovative teaching methods are examined. The possibilities of distance learning and risks generated by this system are studied. The results of the analysis of existing educational standards from the standpoint of countering corruption as an economic, political and cultural problem of modern society are presented.

Keywords: anti-corruption policy, subjects of anti-corruption policy, methods of counteracting corruption behavior, anti-corruption expertise, distance learning, interactive teaching methods

Formation an effective franchise system for the innovative development of economic sectors in a global industry

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Abstract. *The article analyzes such a mechanism for the development of economic sectors as franchising. In order to understand how to make a franchise an efficient company, as well as a branch of the economy as a whole, it is necessary to consider the ways and details of the formation of a franchising system. With the right comprehensive approach, such a system becomes more stable than other, non-franchising enterprises, which allows companies to quickly develop their network. In this article, the main points are considered in developing the system of relations between the franchisor and the franchisee, as well as an effective way of forming a franchise system.*

Keywords: *franchising, franchise, franchisee, franchisor, business development, company integration*

Development model of optimal planning staff advanced training

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Abstract. *This paper describes the principles of the genetic algorithm for the optimal planning model of advanced training of University staff, describes the process of functioning of the genetic algorithm. A block diagram of the model functioning is constructed. The methods of assessing the existing competencies of employees for use in the model are considered. As the original data are allocated for the assessment of competencies and advanced training courses along with their basic characteristics. The expected results of functioning of the model, namely the schedule of professional development, taking into account the preferences of scientific and pedagogical staff and the cost of courses, are also highlighted. In the future, it is planned to implement the program implementation of the model and obtain practical results of the model for further research. Main criteria that affect the quality of the training schedule described and formalized.*

Keywords: *genetic algorithm, chromosome, advanced training, optimal planning model*
