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About systematization of disadvantages (fiasco) economic systems

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Abstract. This article draws attention to the lack of consistency in highlighting the positive and negative features of economic systems and corresponding models. The author proposes his own version of systematization of the shortcomings of the economic system on the example of the modern (transitional) state of the economy of the Republic of Crimea and Sevastopol. According to the author, the characteristics of positive and negative features should apply to such a state of the economy, which is called transitional. At the same time, the total amount of signs, as well as the proportion of positive and negative, significantly increase, as there is a combination of diverse signs of economic systems and their models. And as you know, the essence of the transition period is to eliminate the signs (both positive and negative) of the previous type of economic system and the formation (consolidation) of positive and negative signs of the new economic system.

Keywords: system, economic system, transition economy, advantages and disadvantages of economic systems and models

Investment potential of Russian regions: multi-criteria assessment

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Abstract. Investment potential and its development is very important for the national economy of Russia in the long term. The study is devoted to the characteristics of the relationship between the investment potential of the regions in order to assess their financial stability to determine the future directions of their development. The methodological basis of the study is a multi-criteria assessment of multidirectional factors that characterize the regional economy in terms of investment in research and innovation. Assessment of the regional investment potential will allow to identify differentially the priority directions of their development. As a result of the study, an integrated assessment of the investment potential for territorial entities, depending on their financial stability, was developed. Expert evaluation revealed the correlation of the results with the changes taking place in the economy of the Russian regions at the present time. The proposed approach can be applied to the study of territorial entities of different levels, which will ensure the comparability of the current and projected assessment of their investment potential for innovative development of the economy.

Keywords: investment potential, multicriteria evaluation, financial sustainability of the regions, innovation development

The development of innovative digital financial technologies on the example of crowdfunding

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Abstract. The relevance of the study is determined by the rapid development of digital technologies that contribute the financial sector transformation. Innovative financial technologies are emerging, among which crowdfunding is gaining popularity. The paper presents an analysis the dynamics of the global crowdfunding market, identifies the most popular types of crowdfunding and the reasons increasing popularity of this technology. The study was carried out on the basis of the application general scientific methods in the framework of comparative, logical and statistical analysis. The main results were formulated: crowdfunding is a high-tech and innovative tool of the modern financial system, the rapid spread was promoted by digital technologies, the increasing popularity is associated with the transparency, simplicity and accessibility of fundraising on Internet platforms.

Keywords: crowd-based technology, crowdfunding, crowdsourcing, digital technology, financing, crowdfunding platforms

Cryptocurrency: a new stage in the evolutionary development of the world monetary system

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Abstract. The article is devoted to the role and place of cryptocurrency in the development of the world monetary system in the conditions of digitalization of the global economic space. In the conditions of structural shifts in the world economy, instability of the world monetary and financial system and digital transformation of the global economy, the development and use of cryptocurrency in international money circulation becomes particularly relevant. Despite the opposite assessments of specialists regarding the future prospects of cryptocurrency, issues of its regulation and control are raised at the highest level. The article discusses the origin of private virtual currencies from the standpoint of the evolution of money and their role in the system of currently functioning money circulation. Using the example of Bitcoin as a private virtual currency, the prospects and consequences of introducing cryptocurrency into the world currency system are analyzed, its dynamics in the short and long term is considered.

Keywords: cryptocurrency, virtual currency, world currency system, digitalization, Bitcoin, money evolution

Organizations of the financial market of the Russian Federation and the tax authority of the United States of America as a kinematic pair in conditions of globalization of tax administration

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Abstract. Was determined by the author as the subjects of this research the internal and external kinematic constraints. Scientific research objective is defined by the author as a scientific proof of the thesis research that in many conditions of globalization of tax administration, the financial market of the Russian Federation as a set and the tax authority of the United States of America as a set form a kinematic pair. The practical objective of this study was defined by the author as obtaining the raw data and positions for solving author's scientific objectives of the study and research of kinematic pairs of the banking system of the Russian Federation as a subject of tax administration and foreign tax authorities with the use of scientific method. In determining the basis of this study, the author used the algorithm of the research methodology of the process of formation and movement of the kinematic pairs of the

organizations of the financial market of the Russian Federation as a set and the tax authority of the United States of America as a set, the state of its internal and external kinematic relations in a variety of conditions of globalization of tax administration. Scientific results of this research are the scientific proof of the thesis and formulated scientific investigation research. Scientific results of this study will be used by the author for the proof in the system of globalization of the theoretical model of family taxation, theoretical model of family tax administration and the theoretical model of family finances in the Hero City of Sevastopol. The proof of the thesis research and the scientific investigations of the research allowed the author formulated the new scientific theoretical hypothesis about a complex kinematic group in conditions of globalization of tax administration, and also determined a theoretical basis and methodology proof of the new scientific theoretical hypothesis.

Keywords: globalization, kinematic pair, kinematic relations, theoretical model, tax administration

Problems and prospects of formation of the financial monitoring system in commercial banks

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Abstract. The article analyzes the dynamics of volumes of doubtful operations in the banking sector - transactions related to the withdrawal of funds abroad; cash withdrawal transactions, as well as high-risk transit operations. The results of the interaction of domestic banks with Rosfinmonitoring are being studied. The current problems of the formation of an effective financial monitoring system in the banking sector to counteraction the laundering of proceeds from crime and the financing of terrorism (AML) are investigated. Attention is paid to studying the issue of increasing the financial responsibility of commercial banks, as well as the problem of "customer identification", which has become particularly acute with the adoption of the norms of domestic anti-legal legislation. The proposed measures are aimed at both reducing the risks of the bank and ensuring the effective national AML system as a whole.

Keywords: financial monitoring; laundering of proceeds from crime; customer identification; high risk operations; risk-based approach, internal control of the bank

Cryptocurrency this is a new generation of money

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Abstract. The article is devoted to the economic essence of cryptocurrency. The aim of the work is to determine the economic nature of cryptocurrency. Two main methods of data analysis were used in the work: the method of analysis and synthesis, since it is with the help of it that the main fundamental and applied problems of science and the method of bibliographic data processing are solved. studying. Cryptocurrencies now open up new perspectives for the transformation of the economic system of the world. The article describes the main stages of the emergence and development of cryptocurrencies, they consider the implementation of the classical functions of money, given a comparative description with fiat money and virtual currencies, and also determined the economic nature of cryptocurrencies.

Keywords: cryptocurrency, money, blockchain, internet technology, digital economy, transformation

Financial diagnostics of public companies: choice of methodological alternatives for the emerging financial market

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Abstract. *The paper is devoted to methodological approaches towards financial diagnostics of public companies in emerging financial markets. The research purpose was to systematize relevant methodological approaches in the context of investment monitoring with an emphasis on the level of financial development. The methodology was based on the results of theoretical analysis, which allowed to formulate the principles and concept of systematization. It was revealed that the specificity of financial diagnostics in the research area is associated with its theoretical, methodological and information maintenance. Within the framework of investment monitoring, the theory and methodology of financial diagnostics combines the subject areas of bankruptcy forecasting, investment valuation and macrofinancial analysis. The main diagnostics tools are represented by financial models of bankruptcy prediction. In particular, it is possible to apply structural models based on market indicators, but the feasibility of their use should be tested taking into account information limitations. In general, financial diagnostics of public companies in emerging financial markets requires a comprehensive approach that appeals to market and specific factors of financial health of issuers, adjusted for the level of financial development.*

Keywords: *financial diagnostics, public companies, financial health, financial insolvency prediction, bankruptcy prediction, emerging financial market*

Credit cooperation: regional development experience (on the example of the Rostov region)

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Abstract. *In modern conditions of development of the financial market credit cooperation is organically integrated into its credit segment and acts as an integral element of modern credit systems. The article deals with the organization of credit cooperation at the regional level. The purpose of the article is to study the organizational and institutional features of the functioning of agricultural credit cooperation on the example of a particular region – the Rostov region. In the course of the study, the methods of institutional analysis and system approach, program-target approach in the study of priority directions of development of the object under study are applied. The main results are: allocation of key stages of development of credit cooperation in the Rostov region and justification of their specificity; justification of the importance for the region of agricultural credit cooperation, making an important contribution to the solution of problems of development of farming, small farms in rural areas, self-employment in the personal subsidiary farm. Issues of development of agricultural credit cooperation in the Rostov region gained particular importance during the implementation of import substitution programs included in the agenda of the state program of development of the agricultural and industrial complex. It is proved that the development of this segment of credit cooperation in the region is impossible without systemic measures of state support, since a significant part of agricultural credit cooperatives has an insufficient level of financial stability. The direction of further research of the problem can be the development of methodological approaches to the assessment of financial stability of agricultural credit cooperatives for the development of effective measures of state support and institutional regulation of their activities.*

Keywords: *Credit cooperation, models and mechanisms of credit cooperation, agricultural credit cooperation, state support of agricultural credit cooperation*

Legal Aspects of Digitalization of Finance in Russia

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Abstract. *The article examines the theoretical and practical issues of legal regulation of finance in the conditions of digitalization. The purpose of the study is to analyze the most important trends of digital finance and digital law development, and to make recommendations for the formation of an effective legal framework for the operation of digital finance, adequate to modern technological realities at all the levels of market economy. Factual materials that characterize the process of the formation of the digital economy and finance in Russia, empirical, systemic, analytical and other research methods were used. Special attention is paid to the most important trends of digital law in the aspects of legal regulation, legal doctrine and legal practice related to digital technologies. The result of the work is the identification of problems and prospects for the development of digital law. In conclusion, proposals for improving digital law in Russia for further positive socio-economic development of the country are made. The conclusion is formulated: the legal regulation of digitalization of finance is far behind the level of legal science and the requirements of financial practice. This situation worsens the financial well-being of the majority of economic entities, and therefore requires special objective research.*

Keywords: digital economy, digital finance, digital financial assets, digital law

National innovation system: essence and main components

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Abstract. *The article deals with the essence of the category «national innovation system», the role of innovation systems in the competitiveness' increase and stimulating of economic growth. The author examines the subsystems and elements of innovation systems, such as: a subsystem for generating new knowledge (including research institutions), a production subsystem (enterprises that introduce high technologies into production), an innovation infrastructure (which formalizes the relationship between the knowledge generation system and production: technoparks, technopolis, venture funds, etc.), institutional conditions both formalized and non-formalized (public administration, legal regulation, market, organizational and other conditions). In conclusion the author gives a clear-cut presentation of factors and conditions of effective functioning of the national innovation system.*

Keywords: innovation, research and development, innovative system, innovation infrastructure, technology park, technopolis

Creation of digitalization economy drivers in higher educational institutions of the Russian Federation

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Abstract. *The purpose of the study is to consider the drivers of the development of digitalization of educational institutions. The article discusses the current situation of using digital technologies and trends for their further development. On the basis of statistical indicators, quantitative indicators of the training of information preparation*

specialists are analysed. The analysis of changes in the management structure of universities of the Russian Federation for the implementation of the state program «Digital economy of the Russian Federation». The problems of personnel training for digitization of the economy are revealed. The possibilities of public participation in digitalization of the economy, depending on the level of education and the formed competencies under the influence of the external environment, are revealed. The proposed measures for the introduction to the digitalization of students not only information areas of training. The proposed concept of creating a digital platform allows you to enhance the interaction of higher education with the practical tasks of the business community, allowing you to form the appropriate competencies of students.

Keywords: digitalization, education, driver, economy, trend, digital marketplace

Improving the analytical tools of economic research (for example of the fishing business)

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Abstract. The purpose of the study is to develop a methodological toolkit for comparative analysis of synthetic economic indicators, the level of which is influenced by integrated factor indicators. These indicators have different degrees of impact on the resultant attribute. The study is based on the search for an alternative to the expert method for determining the values of weighting factors for indicators of the effective indicator. The solution of the conditioned problem was based on econometric research methods and, in particular, on the methods of correlation and regression analysis. The study proved the correctness of the use of individual elasticity coefficients and individual β -coefficients for calculating and evaluating the coefficients of significance of the corresponding factor indicators when determining the level of the corresponding effective indicator. It is emphasized that the use of β -coefficients, in addition to the evaluation function in determining the significance of factors, makes it possible to identify specific areas for improving the generalizing qualitative characteristics of an economic system. Approbation of the recommended approach was carried out on the example of the fishery competitiveness index. Further areas of research involve the introduction of an econometric approach to assessing the level of business risks.

Keywords: econometric approach, weight (importance) coefficients, calculation method, factors, β -coefficients, ranking

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Public-private partnership as a mechanism for the development of small and medium businesses

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Abstract. *In the conditions of economic instability, as well as a high level of competition, the topical issue is the search for effective forms of doing business, especially for small and medium businesses. The article discusses the dynamics and characteristics of the development of small and medium-sized businesses in the city of Sevastopol, studied the features of the organization and implementation of public-private partnership projects. To strengthen the position of small and medium-sized businesses in the market, expand the market, and participate in socially significant projects, the author proposes the creation of a partnership between the state represented by the authorities of the city of Sevastopol and small and medium businesses on the basis of public-private partnership. As the best option, the author proposed the implementation of projects in the field of information technology, namely - participation in the creation of a "smart city".*

Keywords: *small and medium business, public-private partnership, economy of the city of Sevastopol, infrastructure, smart city*

Infrastructure aspect of investment attractiveness of the region's services sector: activation of "points of growth" or ...

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Abstract. *The study aims to identify gaps in the organization of the infrastructure of investment attractiveness of the services sector in the region. The paper assesses the key parameters of the most common infrastructure. Gaps in their functioning are identified and structured. Practical recommendations for the authorities on the transformation of the existing infrastructure are presented. They are focused on the revitalization of the legislators specified by the parameters of economic growth of regions. The methodological basis of the study was a systematic approach. The author's scientific contribution consists in the development of a new approach to the classification of infrastructure of investment attractiveness in the service sector of the region. The criterion of the proposed classification was the nature of the functions performed in ensuring investment attractiveness. The direction of further research in line with the presented topic is the modeling of measures of authorities on the basis of regional optimization and econometric models.*

Keywords: *investment attractiveness, infrastructure, tools, region, service sector, development*

Improvement of methodological approaches to the complex evaluation of the effectiveness of the state regional program implementation

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Abstract. *The article is devoted to the study of the practice of program evaluation in the regions of Russia. As a subject of the research the author has established methodological approaches to the evaluation of state programs of Russian regions. The scientific and educational goal of the research is defined as the development of proposals for improving the methods of evaluating government programs implemented by responsible executive authorities at the regional level, based on the analysis of Russian experience in this field. In the process of analytics, the author proposed and conducted a grouping of existing regional methodological approaches to assessing the effectiveness of state programs. The principal differences from the standard approach are revealed. Authors propose to supplement the standard order and methodology of program evaluation with performance criteria, allowing to assess the degree of consistency of objectives and program indicators with the priorities of the regional socio-economic development approved in the Regional Development Strategies*

Keywords: *evaluation of the state programs, state programs, state regional programs, Regional Development Strategies*

Criteria and requirements for the formation of a rational configuration logistics model of an enterprise

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Abstract. *The article discusses the basic requirements for the formation of a rational configuration of the logistics system of enterprises. Taking into account the basic principles of building a structural-logical model of a rational configuration of the logistics system of enterprises, the features of the set-theoretic approach in their modeling and the properties of an optimal system, the basic properties of an optimal logistics system are defined. The basic principles for constructing a structural-logical model of a rational configuration of the logistics system of enterprises are highlighted. The versatility of the optimality properties of the logistic system and its features allows us to trace the system-element, system-structural, system-functional, system-communication and system-integration links of the object under study. The importance of the effectiveness of the implementation of the process of logistics in the activities of an economic entity to assess the effectiveness of its implementation is substantiated. The need for the formation and implementation of enterprise logistics as an integrated toolkit for the effective implementation of the logistics management approach in its practical activities is revealed.*

Keywords: *logistics, logistic processes, logistic system, logistic activity, logistic service, logistic factors, efficiency*

Investment attractiveness of the Kerch Peninsula in the development of mariculture farms

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

It has been established that the investment attractiveness of a maricultural economy depends on the investment potential, the organization of fishery enterprises, the scale and effectiveness of the development of industrial mariculture in the short, medium and long term. Attention is focused on the investment climate, taking into account the political, social and economic situation in the country, which is profitable for potential investors and is ready to make

its investments in its economy, subject to the availability of appropriate state guarantees. It was noted that the maricultural farms of the Eastern Crimea can develop in several directions, including as fish hatcheries, grazing farms, commercial marine farms, while the competitiveness of the products obtained will depend on the internal and external factors in relation to the enterprise under consideration.

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

Basic instruments of financial monitoring of risk of participation of banking institutions in the process of legalization of criminal income

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Abstract. The article is devoted to improving the fight against the legalization of illegal incomes, which in the modern world is becoming one of the most important problems facing the international community and each state individually. It occupies one of the leading places among the most alarming trends in the global statistics of financial crimes. Reflects the direction of improving the anti-money laundering mechanism with the participation of financial and credit institutions of the banking sector. Attention is drawn to the need to form a proactive mechanism for predicting and identifying risks and threats in banks. Forecasting and financial monitoring should be based on an integrated system approach based on a set of principles, including a chain of research and identification of risks and threats, the formation of an information base of sufficient quantity and quality and its analysis and selection of measures to prevent and minimize risks.

Keywords: principles, financial monitoring, forecasting the risks of laundering illegally obtained income and financing terrorism

The concept of economic shocks and their impact on deposit resources of commercial banks in Russia

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Abstract. The article presents the results of studies of theoretical and methodological aspects and characteristics of economic shocks. Relationships with factors affecting the economy, both external and internal, as well as processes that form macroeconomic instability are highlighted. Some existing economic crises and shocks that caused them are considered. Given the concept of "economic turbulence" as the "economy of the new normality." The essential features of economic shocks in relation to the economic system as a whole are highlighted. On the basis of existing theories, consideration of the works of leading foreign and domestic scientists and specialists in the identified problems, the authors proposed the definition of this phenomenon and highlighted the list of factors in the context of analyzing the impact of economic shocks on the formation and dynamics of deposit resources of commercial banks in Russia.

Keywords: shock, economic shock, deposit resources, factors, economic instability, crisis

Methodical approaches to the statistical and economic banking research

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Abstract. The article discusses ways to evaluate banking. To this end, the author has conducted a study of existing methodological approaches to statistical and economic analysis of the activities of commercial banks. The shortcomings and advantages of the considered modern techniques are revealed. It is established that in the overwhelming majority of these techniques form elementary methods of descriptive statistics, which can lead to inaccuracy of the final results and, as a result, inadequate assessment of the principles of the bank. A proprietary concept for analyzing banking activities with respect to its various aspects, both in statics and dynamics, is proposed. Emphasis is placed on methods that allow to evaluate banks by a set of indicators. Such a methodology will contribute to a more accurate definition of the principles of banking activities, the development of further policy of banking institutions and the selection of the most reliable bank.

Keywords: Commercial banks, ranking banks, methods, banking, group of banks, dynamics, complex analysis

Implementation of project management in the state authorities and the implementation of national projects of the Russian Federation

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Abstract. The article discusses the prerequisites for the introduction of project management in government and management. The main features of the implementation of national projects of the Russian Federation in the field of health, education, culture, housing and communal services, science, small and medium enterprises, the digital economy, comprehensive modernization and expansion of the main infrastructure, etc., are identified. Analysis of current results revealed the need to attract various sources, in addition to budgetary resources, namely: extra-budgetary funds, public-private partnership, concession agreement and a number of others. This will allow to achieve the goals in all directions. The article provides recommendations for improving the budget policy in the field of national projects, and also suggests measures to attract extra-budgetary funds for their successful implementation.

Keywords: project management, national projects, budget system, budget policy, health care, infrastructure, education, demography, ecology, housing construction

Business model of financial and credit institutions in the conditions of digital transformation

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Abstract. Changing the approach of customer relationships is a priority for the modern organization. Consumers are armed with technological knowledge, as the clash of the physical and digital worlds contributes to the rapid formation of a new type of behavior and generates new revolutionary methods of customer engagement. This article formulates the principles of digitalization of the Bank, including the use of omnichannel strategy of interaction with customers. A BIZ-ness model combining the strategic plans of a traditional Russian commercial Bank and a FinTech company is presented. Similar and distinctive elements of their business models are reflected. The new network economy - the economy of eco-systems, where the client is in the center. Digital organizations should be able to provide customers with the convenience of digital channels and the possibility of personal contact. For the successful implementation of the omnichannel strategy, it is necessary that the client service be considered as a large-scale project involving management, IT and marketing. The implementation of a platform common to all channels on the way to omnichannel in a commercial bank ensures the possibility of combining key values with FinTech values. Partnership with FinTech companies contributes to the effectiveness of traditional activities. In the model of creating joint value, the bank provides an open data and financial technology platform, FinTech provides a high-tech service.

Keywords: e-business, FinTech, information technology, business model, digital transformation, canvas, framework

The accounting domain upgrade under the information economy

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Abstract. Considerable changes in new economy, associated with socio-economic priorities and digital technologies, determine a new informational landscape which is primarily concerned with updating of the accounting. Over the recent decades a notable decrease in the relevance of accounting has been generating a need for rethinking its outlines in both scientific and practical discourse. This article is motivated by theoretical heterogeneity in accounting theory, criticism inside and outside the accounting community and even doubts in the future of this profession. The paper examines the prospects and the drivers of the accounting conceptual domain, its object field and methodology updating in the turbulent environment of the information economy. The ways current challenges may change research paradigms and pluralize approaches to the theoretical background and the object field of accounting in the Russian-language academia and practice are considered. Approaches to problem solving in the Russian-language and international scientific accounting research are compared and opportunities for accounting paradigm upgrading in the information economy are explored. The paper discusses the prospects of the accounting conceptual sphere and subject field in the information economy related on the Russian and English-language accounting academy approaches survey.

Keywords: Accounting, concept sphere, subject field, accounting objects, accounting theory

The Model of Optimal Deposit Interest Rate

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Abstract. The formation of the resource base of a financial institution depends on the flow of funds to deposit accounts, and the amount of inflow is determined by the interest rate on the deposit. The size of the interest rate on deposits for the population and legal entities is determined under the influence of various factors, and the first of them is the key rate of the Central Bank. The purpose of the work is to show the existence of a deposit interest rate, for which the cash inflow into deposit accounts is maximum and at the same time the bank's costs on interest payments are minimal. Such a deposit interest rate is proposed to be called optimal. For its search, an analytical dependence of the cash flow to a deposit account and the analytical dependence of credit resources generated from deposits of interest resources on the deposit interest rate was found. It is shown that the size of the optimal interest rate on deposits depends on the level of public confidence in a financial institution. A high level of such trust leads to a smaller interest

rate. With a low level of public confidence in the banking system, the size of the optimal deposit rate becomes unrealistic for practical use.

Keywords: cash flow, interest rate, deposits, model, cost optimization, public confidence

Analytical model for estimating the optimal range of products in the conditions of uncertainty with a restriction on one type of resource

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Abstract. *Issues to be considered. The marginal analysis uses computational models in which the initial data related to future accounting periods are given by constants. In particular, the task of optimizing the assortment of products with a limit on one type of resource is solved by a method of ranking products by the criterion of "marginal income per unit of consumed scarce resource." In reality, we don't have accurate information about future events. We don't know how many products we will sell and produce, at what price they will buy it, and the expenses of the enterprise in the future are also unknown exactly. These circumstances require the development of new models of product optimization in the conditions of uncertainty.*

Purpose of the study. Development of a formalized model for assessing the optimal product range in the conditions of restrictions on one type of resource subject to the assumptions of uncertainty imposed on the initial data and results.

Methods of research. The model is based on both classical methods of management accounting (direct cost, margin analysis) and methods of probability theory (operations on random variables, linearization of functions of several random variables).

The results of the study. The article proposes a model for assessing the optimal range of products with a limit on one type of resource. The method of formalization of the initial data of the model (product prices, specific variable costs and fixed costs, resource consumption for products) using random variables distributed according to normal law, with a known vector of mathematical expectations and a covariance matrix is considered.

Future research directions. The method of formalizing uncertainty presented in the article through mathematical expectations and covariance matrices of random variables can be applied to the problems of optimizing the product mix in the context of limited resources, to calculate the effectiveness of investment projects, making financial forecasts with the result in the form of financial statements in random variables.

Keywords: costs, the marginal income, uncertainty

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Background of the emergence and development trends of accounting for environmental activities against the background of the development of civilization

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Abstract. *The article discusses the anthropogenic impact on the environment and its consequences to the environmental imbalance in the natural system, identifies new strategies for restructuring the accounting system that regulate accounting in order to reflect the environmental indicators in the economy of an enterprise and country. The tendencies of development of an ecological conscious society are considered, the views of well-known economists on the historical development of mankind are summarized and systematized. Analyzed the possibilities of the synthesis of ecology and economics, as the most vital necessity, which induces a person to process, evaluate, and eventually take into account natural factors in their activities. The purpose of the study is to study the prerequisites for the emergence and development trend of accounting for environmental activities in the conditions of civilization development. Proposed necessary measures aimed at restructuring and improvement of existing methods and theories of most sciences, including accounting, to solve environmental problems, and therefore take into account environmental activities.*

Keywords: *accounting, environmental activities, civilization, economics, development trends*

Comparative characterization of models predicting the probability of bankruptcy

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Abstract. *The article provides a critical analysis of the most common economic and mathematical models for predicting the bankruptcy of the enterprise, developed by leading domestic and foreign scientists. Bankruptcy is seen as an extreme form of disruption to the financial sustainability of the enterprise, which can be caused by a wide range of factors. In order to conduct a study of the degree of complexity of financial assessment, different models have classified the main indicators of performance. Eight groups of performance indicators have been identified. The affiliation of independent variables used in different models of bankruptcy probability assessment to previously formed groups of indicators has been identified. The conclusion is made about the degree of complexity of the assessment of the financial situation of the company in the case of application to predict its bankruptcy techniques developed by domestic and foreign authors. The conclusion is confirmed that significant parameters from the maximum number of group performance indicators of the enterprise should be used in the process of assessing the risk of bankruptcy.*

Keywords: *Bankruptcy of the company, financial performance of the company; Grouping the main performance indicators of the enterprise; Risk of bankruptcy models for assessing the likelihood of bankruptcy*

Issues of the implementation of fraudulent schemes of money laundering / terrorist financing in the securities market

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Abstract. *In the current conditions of the global functioning of the securities market, a large number of professional participants in the securities market, the tendency to reduce and even abolish commissions by brokers for transactions, the problem of laundering proceeds from crime and financing of terrorism in this financial sector is very relevant. Consequently, there is an urgent need to take the measures necessary to prevent crimes related to the laundering of proceeds from crime and the financing of terrorism in the securities market and aiding or inactivating professional participants when cybercriminals implement their criminal schemes to launder proceeds. This article considers the securities market as an object for conducting such operations, provides the main schemes for the legalization of proceeds from crime and the withdrawal of capital abroad.*

Keywords: *securities market, money laundering, professional securities market participants, fraud schemes*

Strategic planning of development of intracity municipalities of the city of Sevastopol

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Abstract. *The article deals with the strategic planning of the socio-economic development of municipalities. In order to increase the effectiveness of strategizing at the municipal level, it is necessary to develop the methodology of strategic planning, improve interaction between the state authorities of the constituent entities of the Russian Federation and local governments, use the experience of successful practices of the advanced municipalities of the country, increase competences in this area of municipal employees. The authors propose the following areas for improving strategic planning at the level of the intracity municipalities of the city of Sevastopol: determine the content of the strategic planning process for the development of intracity municipalities, taking into account the views of stakeholders - the main stakeholders of the municipalities; to conduct preliminary cluster diagnostics of intracity municipalities in order to determine the possible status in the system of strategic planning; develop a methodology for strategic planning for certain types of urban municipalities; to test the methodology of strategic planning in the context of certain types of intracity municipalities; to formulate the perspectives of the administrative-legal structure and the territorial organization of local self-government of the city of Sevastopol, taking into account the development of inter-municipal cooperation and the implementation of the cluster approach.*

Keywords: *strategic planning, municipalities, local governments, city of Sevastopol*

Advantages of an effective corporate governance system

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Abstract. *The article considers the main criteria that influence the structure of property and its optimization. The necessity of optimization of the structure of property of the enterprise and its influence on the efficiency of financial and economic activity of the enterprise is revealed. At the same time, it should be noted the special significance of the structure of ownership of the enterprise in the form of a joint-stock company. The role of owners and investors in the context of their influence on the activities of enterprises has been characterized. The basic principles of corporate governance are disclosed. Substantiates the criteria for optimizing the ownership structure, taking into account the strategic importance and the determining influence on the performance of the enterprise. Also considered are the potential benefits and benefits that the company receives from building an effective corporate governance system. Argues that the priority aspect of forming a corporate management system is the need for the owners of the company to effectively control and monitor the activities of managers, on which the efficiency of the use of the invested financial resources and the level of satisfaction of the interests of other stakeholders of the enterprise depend.*

Keywords: *ownership structure, maximization of company value, shareholders, optimization, resources, profit, efficiency*

Prospects for the development of integration cooperation in the Greater Mediterranean region by using the potential of the Arab Maghreb Union

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Abstract. *The article attempts to consider the achieved results of integration processes in the countries of North Africa and the issues, possible consequences in case of intensification of the efforts of the CAM countries in the field of trade integration to increase the welfare of the region. The main objectives of the study: to analyze the main economic prerequisites, as well as obstacles to deepening the integration processes between the countries of the region and other major foreign economic partners, including the Russian Federation. The methodological basis of the study is the use of a number of indicators of the level and effectiveness of integration processes. The result of the study is expressed in determining the impact of membership in the Maghreb Union of Arab Countries on the foreign economic relations of states, the scientific contribution - the reasons for the low level of integration of the Maghreb countries are identified and the potential for future development is identified. As part of determining the direction of future research, it seems appropriate to determine the possible benefits of the potential cooperation of Russia in the framework of the EAEU with Morocco and its SAM partners.*

Keywords: *Arab Maghreb Union, AMU, economic integration, international trade, Algeria, Libya, Morocco, Mauritania, Tunisia*

Features of financing events on tourism development in the Republic of Crimea within the realization of program «The development of domestic and international tourism in Russian Federation»

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Abstract. *The development of the tourism industry in the Republic of Crimea is considered as one of the priorities of the economic and social development of the territory. A unique combination of natural and historical-cultural, their compact placement within the same territory, historically established and proven tourist infrastructure - all this allows us to consider the Crimea as an object for investment, including from the state, which, subject to quality management and monitoring the implementation of financial programs will yield tangible economic and sustainable social outcomes. The main document that allows you to concentrate and summarize all financial and other instruments, as well as present them in an aggregated form, is the Special Federal Program. For the development of tourism in Russia in general, and in the Republic of Crimea in particular, 2 such documents were submitted and approved, which are valid from 2011 to 2018 and from 2019 to 2025.*

Keywords: *tourism, financing of activities, development of the territory, Republic of Crimea, Federal target program*

Factor analysis of Crimean banks deposit operations

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Abstract. *The article considers the features of deposit activities of banks in the Republic of Crimea. The analysis was carried out using the methodology of factor analysis of deposit operations of a commercial bank based on the index method, the use of which allowed us to assess the influence of the main factors on the change in the total amount of deposits of individuals and legal entities based on the data of bank statements and explanations to it. A quantitative assessment of the influence of the main factors on the amount of balances on bank deposits is presented, which forms the information basis for the development strategy of banks' deposit activities. There are objective difficulties in the formation of deposits of Crimean banks, however, due to the general increase in household incomes, there is an influx of funds into deposits, while there are no substantiated data on the full restoration and realization of the potential of the banking system in the region. On the example of Sevastopol, the structure of regional factors and their influence on the possibility of making deposits by the population and economic entities in the economic spheres of activity are determined; priority groups of the population and industries are highlighted.*

Keywords: *deposit, deposit operations, deposits, factor analysis, Deposit policy of the Bank, method of analysis, index method, regional factors*

Digitalization of the Russian economy and the personal finance

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Abstract. *The issues of communication and interaction of digitalization of the Russian economy and the personal finance are investigated. The purpose of the study is to analyze the impact of digitalization problems on the financial situation of the population. Practical materials of the formation of the digital economy in Russia, empirical, systemic, analytical and other research methods are used in the paper. The financial aspect of the connection of the most important events of the Russian digital economy formation with the personal finance, public finance and business finance is revealed. The result of the work is identifying real sources of financing the digital economy. The author's interpretation of the influence of digitalization of the economy on the financial position of the individual segments of the*

market society is proposed. In conclusion, proposals for improving the management of balancing the sources of digitalization of the economy and increasing the efficiency of the personal finance are made. The conclusion is formulated: the digitalization of the Russian economy is so far carried out mainly through the system of formal and shadow redistribution of the monetary resources of the population. This situation worsens the financial well-being of the majority of citizens, and therefore requires special objective study.

Keywords: digital economy, personal finance, financial analysis

Ensuring financial independence of the city of Sevastopol on the basis of technological innovation

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Abstract. The problems of budget independence, economic stability, social protection of the population of the city of Sevastopol are considered. Socio-economic indicators show a positive, but so far insufficient dynamics for the effective functioning of the city. Economic and social issues will be resolved through the implementation of a set of urban projects, as well as the activities of cluster structures and individual enterprises using technological innovations. The emerging clusters that are conducting technological innovations in Sevastopol include: in the field of digital technologies - the IT-Crimea technopark, in the field of viticulture and winemaking - the Sevastopol experimental wine-making cluster. On the basis of technological innovations in the city of Sevastopol, social issues are being resolved. The priority project "Smart City" will help create comfortable conditions for both city residents and its guests through the use of digital technologies in healthcare, education, tourism, transport, housing and communal services. The foregoing will allow the city to become a self-sufficient structural unit in the economic space of the Russian Federation.

Keywords: technological innovations, region, city of Sevastopol, socio-economic development, cluster structures, investments, financial independence of the city

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Assessment of the effectiveness of social policy implementation at the regional level in the Russian Federation

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Abstract. *The article considers the need for effective implementation of social policy of the state at all levels of government. The main burden of fulfilling all social obligations is placed on regional and local state structures. For their implementation, appropriate sources of funding are allocated, which can be divided into centralized and decentralized. Their optimal combination allows more evenly distribute the load on the budget and extra-budgetary funds. To assess the effectiveness of implementation the authors propose to use a number of socio-economic and demographic indicators such as the proportion of the poor population, the ratio of average and minimum wages, the ratio of average pension and the average wage, the unemployment rate, the aging index of the population of the region, the rate of natural increase/decline in population, the level of migration. The calculation of these indicators and their analysis revealed the need to improve the mechanism for implementing social policy by attracting various sources, in addition to budgetary resources, namely: extra-budgetary funds, public-private partnership, charity, and a number of others. This will help to make social policy more balanced and achieve the goals set. The article provides recommendations for improving the effectiveness of social policy implementation*

Keywords: *social policy, efficiency of social policy, sources of financing, socio-economic indicators, demographic indicators, poor population, migration rate, unemployment rate, average salary, average pension*

Diversification of the production of enterprises in the wine industry as a method of improving competitiveness

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Abstract. *In modern conditions there is an increase in competition, as a result of which enterprises are forced to find new management tools and levers for increasing competitiveness. One of the main reasons for the low level of competitiveness of the domestic industry both in the external and in the domestic market is the relatively narrow specialization of Russian firms, their attachment to any one type of activity or one product group. In this regard, one of the key approaches to ensuring the competitiveness of enterprises, namely, the diversification of production, deserves special attention. Diversification strategy is used to ensure that the company does not become overly dependent on one type of business or on one product group, which may threaten the existence of a company in the event of a changed market environment. Currently, diversification is an important means of restructuring the economy and increasing its competitiveness.*

Keywords: *industry, viticulture, winemaking, competitiveness, factors, diversification, wine tourism*

Strategic diagnosis methods of the hotel business organizations activities

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Abstract. The article is devoted to the main methodological approaches to the strategic diagnosis of the activities of hotel organizations in the Russian Federation. The purpose of the study was to identify and assess environmental factors that have the greatest impact on building the strategy of the Russian hotel industry. Due to the fact that the situation of the economic situation and the development of small business in the hotel industry is a poorly studied issue and is practically not covered in scientific papers, a detailed analysis in this article was carried out on the example of JSC "Hotel Ukraine" in the city of Sevastopol. The main diagnostic toolkit is represented by qualitative and quantitative research methods of the hotel business environment. In particular, such methods as PEST analysis, SWOT analysis, and expert assessment method were used. In general, an analysis of the hotel business market allows the management of an economic entity to obtain the necessary ideas on prioritization for successful long-term functioning in accordance with the requirements of service consumers and their specific features.

Keywords: strategic diagnostics, hotel organizations, external factors, market analysis, competitive advantage, expert review

Strategic diagnostics of the external and internal environment of ship repair enterprises of the Russian Federation (on the example of Persey Ship Repair Plant Llc)

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Abstract. The article explores the key factors that significantly affect the activities of domestic ship repair enterprises, namely, an analysis of the degree and effect of their impact is made, the development directions of the enterprises of the industry in question are identified for the long term. To study the internal environment of ship repair organizations, their strengths and weaknesses were identified, the significance of growth opportunities and threats to business in the field of ship repair was found and evaluated.

Strategic diagnostics of significant environmental factors was carried out using the PEST and SWOT analysis methods using the example of Perseus Ship Repair Plant LLC in Sevastopol. As part of the quantitative method of SWOT analysis, a matrix of assessments has been formed to formulate a development strategy for the shipyard. Recommendations are offered for the base enterprise to eliminate weaknesses and minimize environmental threats.

Keywords: PEST analysis, SWOT analysis, factor assessment, strategic diagnostics, strategy, ship repair industry

The algorithm of effective neuromarketing in the conditions of market transformation

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Abstract. *One of the modern directions of marketing is neuromarketing. Neuromarketing is rapidly gaining popularity in the field of business research and today is one of the marketing technologies of the future. It helps to identify the main trends that change the shape and essence of trade. Neuromarketing is one of the newest and narrower directions in the study of what motivates us to make certain purchases: advertising, product quality or neurophysical processes. The main purpose of neuromarketing is a deep study of the consumer's reaction to the product. The article deals with the basic concepts, essence, tools of neuromarketing, as well as the algorithm of application of neuromarketing in the modern sales market.*

Keywords: *marketing, neuromarketing, efficiency, transformation, target audience, landing page, consumer, modern technologies*

Vector approach to the statistical and economic banking research

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Abstract. *The article deals with multidimensional methods of assessment of banking activity. To this end, the authors conducted a study of existing methods of statistical and economic analysis of commercial banks. The problem areas of these techniques associated with inaccurate interpretation of objects falling into certain groups are identified. It is found that in the vast majority of these methods are based on the grouping of objects based on the similarity measure-Euclidean distance, which can lead to inaccuracy of the final results and, as a consequence, inadequate assessment of the principles of the Bank. The authors propose their own method of analysis of banking activity associated with the grouping of banks on the basis of the measure of similarity - the angle of inclination between the objects under consideration. Emphasis is placed on the methods that allow banks to be evaluated by a set of indicators. Such a methodology will contribute to a more precise definition of the principles of banking activities, the development of further policies of banking institutions and the selection of the most reliable Bank.*

Keywords: *Commercial banks, rationing, vector, correlation coefficient, complex analysis*

Stage and problems of introduction of innovative banking technologies in Russia

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Abstract. *The purpose of this work is to periodize the development of banking technologies in Russia, to study the problems arising in the process of introduction of new technologies and methods of their solution, to study the current stage, to assess the degree of adaptation of the banking system to the latest technologies. The methods of induction and deduction, analysis and synthesis, study and generalization were used in the research process. As a result of the study, the main stages of development of banking technologies in Russia are identified, it is established that the innovative development of the banking sector of the Russian Federation lags behind the innovations of foreign countries, due to the influence of various factors. The most acute problem of the current stage of improvement of banking technologies is the vulnerability of existing products, the growth of hacker attacks and fraud aimed at stealing customer funds, which requires appropriate measures to improve their security. The measures aimed at elimination of existing shortcomings*

are offered. Based on the results of this study in the future it is possible to develop criteria for determining the level of innovative development of the Russian banking system.

Keywords: stages of development of banking technologies, banking system, innovative banking technologies, technological support

Research of innovative projects risks

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Abstract. The article discusses modern concepts of risk management in the innovative project management. The main types of project risks are identified. The main stages of the risk management process in the innovative project management are investigated. It is proposed a specific risk management process for an innovative project planning. It is imperative to consider the project buffer for developing a risk management plan. It is proposed to use the Monte Carlo simulation of the project implementation process for calculating the buffer. The next step is the identification of possible risks using special expert methods. Identified risks are required to be ranked according to the degree of their influence, conducting a qualitative analysis. The resulting ranked list is required for quantitative analysis, for example, using methods such as PERT. Measures are drawn up to overcome difficult situations for all possible risks. The project manager monitors the occurrence of risks, taking into account the analysis, and reduces their impact by taking adequate measures.

Keywords: risks, project management, Monte Carlo method, project risk management stages

The theoretical basis for the allocation of technological patterns in the study of the structure of the region's economy

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Abstract. The article is devoted to the theoretical concepts of technological changes, such as: the theory of «long waves», «post-industrial economy» and «technological stages (modes)». The main purpose of the article is to prepare a theoretical basis for the analysis of regional innovative development. The theory of «technological stages» could be used as a conceptual basis due to the determination of as a group of interconnected technologies and industries, the successive change of which reflects the level of technological development of the region. In the context of the theory of «technological stages», the industrial production in Sevastopol in 2018 was analysed. The findings of the research illustrate that the largest share of industrial production is occupied by IV technological mode (57%), the share of V technological mode, the core of which is electronic, optic industry, production software, etc., makes up only 7.5%. Therefore we can ascertain an insufficient level of innovative development of the region.

Keywords: technological stage (mode), post-industrial economy, innovation, innovative activity, structure of the economy, region, city of Sevastopol

Technology Entrepreneurship System: basic problems and principles of formation

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Abstract. The article presents an analysis of the Russian technological entrepreneurship system and its main problems, shows the place of Russia in the international ranking of the countries of the world in terms of innovative development, the share of R&D expenses, as well as the rating for the main elements of the innovation index. The analysis of compliance with the performance of indicators of innovative and scientific activity in accordance with the innovative development strategy of the Russian Federation until 2020 is carried out. The importance of introducing a program to promote technological entrepreneurship into the educational system is substantiated, general principles for the effective functioning of the technological entrepreneurship system are developed. Therefore, the aim of the study is to obtain an objective assessment of the innovative potential and the state of technological entrepreneurship in the Russian Federation, to identify the main problems and directions of its development. Theoretical methods were used as research methods: comparative, dynamic and statistical analysis of indicators of innovative activity. As the prospects of the study, it is proposed to develop recommendations for the development of technological entrepreneurship in the Republic of Crimea.

Keywords: technological entrepreneurship, innovation, technology, science, education

Digitalization as the main vector of economic development of the Russian Federation

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Abstract. The paper is devoted to the research of the development of the digital economy in the Russian Federation. Approaches to the interpretation of the concept of "digital economy" are considered. Standards for assessing the level of development of the digital economy are revealed. The regulatory framework for the implementation of the digital economy in the Russian Federation, as well as a detailed description of its main stages, is presented. It is proved that the achievement of leading positions in the modern world is impossible without the rapid introduction of digital technologies in the life of the state and society as a whole. Necessity of interrelation of processes of formation of digital economy and improvement of quality of life of the population within the next years in Russia is proved. Special attention is paid to the importance of the role of higher education in digitalization. The main educational institutions that produce specialists in the field of information technology in Russia are considered. The results of the implementation of the stage of regulatory regulation of the digital economy of the Russian Federation are described. Conclusions are drawn about the current situation of Russia in the international digital arena.

Keywords: information security, information infrastructure, information and communication technologies, IT-specialist, cybercrime, software, digitalization, digital technologies, digital economy
