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ECONOMIC THEORY

SOME QUESTIONS OF OPPORTUNISM IN THE BANKING SECTOR OF RUSSIA

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The article considers the problem of opportunism in the banking sector of Russia. The main manifestations of opportunism at the micro, meso and macro levels are shown.

Keywords: opportunism, banking opportunism, opportunistic behavior, principal, agent, opportunism at the micro level, opportunism at the meso level, opportunism at the macro level.

ON THE WAY TO SEARCH FOR SCIENTIFIC PRINCIPLES OF ECONOMIC PERIODIZATION OF HUMAN SOCIETY

*«Galileo's scientific peer was no more stupid than Galileo,
he knew the Earth was turning, but he had a family!». E. Yevtushenko*

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The main concepts of economic periodization of the history of human society and the possibility of using them to characterize the current state of the economy are analyzed. The method of analysis of economic periodization and its application has been clarified.

Keywords: periodization of economic history, basic concepts of periodization, revolutionary and evolutionary concepts, dialectics of economic relations.

THE EVOLUTION OF PROPERTY THEORY: HOLISM VS INDIVIDUALISM

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The article is devoted to the study of the evolution of the theory of property in the framework of the main scientific directions and schools. The author considers the problem of the dichotomy of methodological individualism and methodological holism in the theory of property. The article shows how the confrontation between individualism and holism is replaced by consensual and complementary interpretations of property relations.

Keywords: property theory, methodological individualism, methodological holism, theory of property rights, neo-Marxism, neo-institutionalism.

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ORGANIZATIONAL AND ECONOMIC INCENTIVES FOR SUSTAINABLE TECHNOLOGICAL DEVELOPMENT OF RUSSIAN OIL AND GAS COMPANIES

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The country's oil and gas industry is in urgent need of the latest technologies due to falling oil prices, depletion of traditional reserves, depreciation of infrastructure assets, persistent bureaucratic hurdles and sanctions that have adversely affected major Russian companies. The government's main focus is to foster innovation and develop domestic technologies among large and medium-sized businesses, reaching the level of foreign competitors. The work analyzes current opportunities to stimulate sustainable technological development of Russian oil and gas companies and provides practical recommendations and leading practices.

Keywords: innovation, technology, sustainability, oil and gas industry, fuel and energy complex.

THE CURRENT STATE OF THE CREDIT AND FINANCIAL SECTOR OF THE RUSSIAN FEDERATION

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This article considers the structure of the domestic banking sector, analyzes the key trends characterizing its volatility, highlights the main factors of its transformation, and also considers the impact of the sanctions mechanism on the stability of national financial institutions.

Keywords: banking system, deposits, crisis, bond debt, operating profit, interest rate, financial asset.

THEORETICAL ASPECTS AND DEVELOPMENT OF INNOVATION MANAGEMENT METHODS

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The development of the theory of innovations, which began in the first half of the last century, has gained both numerous apologists and antagonists. However, the process of evolution of innovative views of political economists is actualized. The efforts of Russian industrial enterprises interested in introducing new products to the market should first of all be aimed at ensuring the commercialization of technologies that strategically increase the competitiveness of the national economy.

Keywords: innovations, K-waves, NBICS-convergences, technology commercialization

ECONOMICS AND MANAGEMENT OF NATIONAL ECONOMY

IMPROVEMENT OF INNOVATIVE ACTIVITY MANAGEMENT OF THE OIL AND GAS SECTOR COMPANIES OF THE REPUBLIC KAZAKHSTAN.

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The increasing volume of information, the need for its analysis, processing and use requires changes in conceptual approaches to enterprise management. Modern trends in the development of global industry and digital transformation of the economy necessitate the improvement of innovation management, the introduction of advanced production and IT technologies that contribute to the implementation of the tasks of operational management of innovative processes. Active innovative activity of the companies of oil and gas sector of Kazakhstan is a technological and financial basis of formation and implementation of a platform for building a digital economy in line with global trends of its development.

In this paper substantiates the priority direction of industrial-innovative development of Kazakhstan KNGS — improvement of management of innovative activity on the basis of modern information and analytical technologies key development principles of the new economy: increase scientific knowledge and innovative potential. The article analyzes the readiness of the enterprises of the NGS of Kazakhstan for innovative restructuring and offers a model that helps to improve the process of innovation management, aimed at identifying reserves for growth of innovation activity, improving the quality and efficiency of innovation activities and developing innovative, digital and competitive potentials. The importance of creating favorable external conditions for improving the effectiveness of innovative activities of enterprises of the Republic of Kazakhstan was noted.

Keywords: innovation, innovative activity, competitiveness, modeling, development, management.

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AGGLOMERATION AS AN OBJECT OF STATE REGULATION

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This article is devoted to the analysis of an important process of modern socio-economic development of urban agglomerations. In the developed world, urban agglomerations occupy a significant place for solving socio-economic problems.

The relevance of the study is determined by the fact that currently half of the world's population lives in cities and due to the fact that people choose a convenient and comfortable life in cities, the lists of million cities around the world are expanding every year.

The study provides a rating of the world's countries by the level of urbanization, analyzes the features of urbanization and state regulation of this process.

Keywords: urban agglomeration, metropolis, management of urban agglomerations, urbanisation.

KEY DIRECTIONS OF DEVELOPMENT OF INDUSTRY 4.0 IN THE CURRENT CONDITIONS OF DIGITALIZATION OF THE ECONOMY

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The article identifies key areas for the development of Industry 4.0 in modern conditions of digitalization of the economy, including: digitalization and integration of all value chains, products and services, building digital business models of interaction with consumers, quantum leaps in the productivity of industrial enterprises. Particular importance is given to deepening relationships with key and competent consumers on the basis of digital platforms, creating a digital culture, training digital skills for employees and consumers, as well as ensuring digital trust from all stakeholders, which requires a change in the organizational culture of enterprises and leadership style.

Keywords: Industry 4.0, digitalization of the economy, value chains, digital platforms, digital trust

DEVELOPMENT OF SMALL BUSINESS IN RURAL SETTLEMENTS: REGIONAL ASPECT

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The article discusses the problem of small business development in rural settlements. Given the high importance of agricultural development, domestic food production, improving the quality of life of the rural population, the problem of small business development, state support is urgent, since it is aimed at solving many social problems, improving the lives of rural residents, filling the market with products local agricultural producer. Each region of the Russian Federation has both common approaches in socio-economic development in accordance with the legislative framework, and features taking into account fiscal policy, environmental factors, infrastructure development, etc. The article considers not only general trends in the development of small business in the region, but also features of the development of small business in rural settlements, barriers that impede the development of small business. Difficulties with staffing in agriculture were noted. In this regard, the experience of training personnel for a small village, the use of distance learning on current issues. Along with the solution of many problems, the importance of using Internet resources is noted, which significantly expands the possibilities of small business in the

countryside, distance learning with the widespread use of information technology.

Keywords: state support, small business, small villages, employment, personnel training, rural territories, distance learning.

INBOUND TOURISM AS A PRIORITY OF STATE POLICY IN THE REPUBLIC OF KAZAKHSTAN

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This article is devoted to studying the features of inbound tourism as a priority of state policy in the Republic of Kazakhstan, identifying achievements in this field, identifying remaining problems and developing recommendations for improving the system of development of inbound tourism in the country. In the scientific literature, the problem of inbound tourism is studied comprehensively and systematically, the provisions of foreign and Kazakh authors are summarized and analyzed in this article, the basics of Kazakhstan's legislation on tourism development are studied, statistical indicators and expert positions are taken into account. All this became the basis for the development of proposals for further improvement of measures taken by the state to increase the external tourist flow. The study uses the following methods: content analysis, comparative and system analysis, induction and deduction, generalization, as well as statistical analysis, forecasting the development of inbound tourism in Kazakhstan, taking into account the application of our recommendations. The article shows that today domestic tourism prevails in Kazakhstan, and inbound tourism, unfortunately, is at a low level of development, inferior to the indicators of the leading countries in the world tourism market. At the same time, all the necessary prerequisites exist for the development of inbound tourism in Kazakhstan, and the country has a great potential in this sector of the economy. We identified the main problems on the way to increase the level of inbound tourism in Kazakhstan and developed a number of recommendations. First of all, in our opinion, it is necessary to form a full – fledged tourism cluster in Kazakhstan, which will combine the efforts of the state, business, civil society and the media to solve a common task—the formation of a favorable tourist image of the country and, as a result, increase inbound tourism. We consider it important to develop the necessary infrastructure, apply modern technologies in working with clients, develop online tourism, apply a personalized approach when working with clients, and implement a policy that increases customer loyalty. It is necessary to provide training and retraining of personnel who today must have high qualifications and be able to work in social networks of the Internet, applying relevant and effective marketing strategies, it is useful to expand and deepen international cooperation with countries where tourism activities are more developed than in Kazakhstan. The research carried out in the article has a high theoretical significance, since it can be used for training future specialists in the field of tourism. The practical value of the study is also not in doubt, since its results can be applied by the state authorities of Kazakhstan in the process of improving the policy of development of inbound tourism and legislation of the Republic of Kazakhstan.

Keywords: Republic of Kazakhstan, inbound tourism, state regulation, tourism statistics, prospects for the development of inbound tourism.

PROBLEMS AND PROSPECTS OF SMALL CITIES DEVELOPMENT

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This article discusses the problems of small cities and possible ways to solve them. Considering the role of small cities in regional development, it should be noted that the small city is a structural element of the region. The level of development of the region depends on the level of development of small cities in their composition. In addition, an integrated approach to the development of small cities, taking into account the basics of an innovation strategy, can ensure the competitiveness and sustainability of their development. Solving the problem of small cities is necessary to ensure the comprehensive development of the country's economy.

Keywords: small city, urban problems, development factors, innovation, technology, sustainable development.

INTERNAL AUDIT IS AN ETHICAL NORM FOR BUILDING AN EFFECTIVE CORPORATE GOVERNANCE SYSTEM

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The aim of the work is to study approaches to building an effective internal audit, which has become an integral factor in the success of companies and financial institutions. The article gives recommendations on the formation of a high-tech system of control by the owner through an audit of the main business processes of the company in the context of increasing importance of market risks and accelerating global processes in the economy on the platform of financial and technological innovation.

Keywords: internal audit, compliance, shareholders, COSO, risk-oriented approach, independence.

THE RISK-SHARING WITHIN THE PUBLIC-PRIVATE PARTNERSHIP PROJECTS: CURRENT CHALLENGES AND SOLUTIONS

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The article analyzes the legal framework and scientific works of domestic and foreign practitioners. The authors highlight the main problems of the distribution of responsibility and risks between the public and private parties and suggest ways to solve this problem.

This scientific article is devoted to research, analysis and synthesis of existing legal sources, educational literature and practice of implementing public-private partnership (PPP) projects; risk allocation in PPP agreements to develop an understanding of how risks are distributed in PPP projects and to develop recommendations for a more equitable and rational allocation of risks.

The main goal and key objectives of the article are to comprehensively identify the problems of risk distribution in PPP projects and develop recommendations for a more equitable and rational distribution of risks. The identified problems of risk distribution in PPP projects have led the authors to develop recommendations for minimizing risks, as well as for a more equitable distribution of risks among the participants of partnerships to increase the efficiency and significance of the entire PPP institution in Russia.

Solving the most urgent problem in public-private partnership today — risk allocation — will significantly increase the number of PPP projects, attract investment, and improve the efficiency of interaction between the private and public parties.

Keywords: public-private partnership, risk, risk distribution, PPP project, procurement, contract, dispute resolution mechanism, fair sharing of risks and liabilities, public partner, private partner.

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STRATEGIC GUIDELINES FOR THE LOCALIZATION OF JOINT PRODUCTION IN RUSSIAN INDUSTRY

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The article examines the issues of import substitution in Russian industry on the basis of one of its most effective tools – localization. The strategic guidelines, advantages, disadvantages and problems associated with the implementation of the localization process in Russian industry in the context of the emerging global economic crisis and a method for solving it based on the use of a special investment contract are formulated.

Keywords: localization, advantages, problems, world crisis, import, export, industrial production, import substitution, special investment contract.

ANALYSIS OF BANK LENDING INDICATORS FOR SMALL AND MEDIUM-SIZED BUSINESSES IN THE RUSSIAN FEDERATION

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One of the key problems in the development of domestic small and medium-sized businesses is currently the problem of lack of financial resources due to low availability of credit resources. In order to identify the shortcomings of the current practice of Bank lending to small and medium-sized businesses, the article analyzes its main indicators based on official data of the Central Bank of the Russian Federation: the dynamics of the volume of loans issued to small and medium-sized businesses, the amount of outstanding loans, as well as the amount of overdue loans.

Keywords: Bank lending, small and medium-sized businesses, the volume of loans issued, outstanding loans, overdue loans.

CUSTOMER LOYALTY STRATEGY AT THE 4.0 BANKING

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For any business, the greatest interest is the retention of regular customers. After all, when a business grows, the question of whether to make a high profit or not depends on cooperation with customers. Regular customers are those who always believe and support the business activity of the business. Loyalty is manifested in the range of purchasing behavior, frequency of purchases and purchasing power of customers. In addition, regular customers are also the most honest business advertising channel, giving businesses new potential customers. For these reasons, loyal customer retention is becoming essential and important for the business. In industry 4.0, if enterprises want to survive and grow, they need to have specific strategies for retaining regular customers. In the banking sector, attracting customers to engage is the key to increasing the bank's competitiveness.

Keywords: strategy, regular customers, banking, business, competition.

INTEGRATED PROJECT PLANNING AND MANAGEMENT SYSTEM

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The article is devoted to the development of an integrated planning and project management system. The system under consideration combines centralized and decentralized decision making. The authors propose two models: a planning model and a model for operational management of project implementation.

Keywords: project, integrated system, planning model, operational management model, centralized and decentralized decision making.

FORESIGHT — A PANACEA OR MYTH IN THE MANAGEMENT OF ECONOMIC SYSTEMS

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The task of science regarding foresight: to create criteria for distinguishing scientific foresight from mystical insights. The power of foresight as a movement is that it is an incentive to realize better than real reality. The given aspects of the methodological assessment of foresight have no precedents for the implementation in the content of the methodological support of the practice of implementing leading, in relation to the management of economic systems, activities. Currently, the need for developing a new methodology for the appointment of this phenomenon, which is important for improving the efficiency of managing economic systems, is being updated.

Keywords: scientific foresight, forecasting, cognitive strategy, classification, prognostic reflection, leading activity, appointment methodology.

MARKETING RESEARCH OF THE URBAN PASSENGER TRANSPORT MARKET OF A TERRITORIAL ENTITY (FOR EXAMPLE, THE CITY OF ORENBURG)

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The present study reveals the attitude of consumers to the services provided by urban passenger transport to a territorial entity, such as the city of Orenburg (Russian Federation). A research survey was used to assess consumers' opinions about urban passenger transport services. It is established that the quality of service, the level of safety, the sanitary condition of vehicles, the completeness and availability of information about the carrier are the weakest points of urban public transport. The obtained results of marketing research related to the current assessment of the provision of urban passenger transport services make it possible to realize potential prospects based on reasonable conclusions, are universal, and are recommended for direct implementation.

Keywords: marketing research services, public passenger transport, the needs of the consumer

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DETERMINATION OF THE INSTITUTIONAL STRUCTURE OF HIGH-TECH INDUSTRIES

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In publication, the author presents the results of determining the institutional structure of high-tech industries. The study is built on the theoretical platform of meso-economics. Based on the statistical experiment, the Schneider M. R. mapping method was developed. regarding the structure of indicators defining the boundaries of industry institutions. The optimal structure and proportions of the high-tech industry are highlighted.

Keywords: economy, industry, high technology.

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SOURCES OF MEDIATION OF RENEWABLE ENERGY INVESTMENTS

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With the economy digitalization and the expansion of industrial products global markets, the need for stable and economically affordable energy continues to grow. At the same time, the prevailing use of exhaustible energy sources influences on a potential increase in the cost of energy. Moreover, the increasing attention to sustainable development issues influences on the need to reduce the environmental consequences of energy production. As a result of these trends, renewable energy sources, which are potentially the most affordable and environmentally friendly, are attracting more and more attention. However, this market is volatile enough, which prevents mediation of investment flow. The aim of this work is to identify factors affecting investments in renewable energy and to propose impact methods that promote investment growth. Based on the results of the study, a model for mediating investments in renewable energy sources was obtained, and conclusions were made regarding the nature of the development of this market.

Keywords: renewable energy sources, solar energy, wind generation, investments.

FEATURES OF IMPLEMENTATION OF THE CONCEPT OF SOCIAL AND ETHICAL MARKETING IN MODERN EDUCATIONAL ORGANIZATIONS

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The Relevance of the topic of the scientific article is related to the need to ensure social responsibility and ethics in the implementation of marketing influences in modern educational organizations. The chosen scientific field is one of the least developed scientific problems of marketing in industries and types of activities, since at present in modern universities, the production and sales approach to organizing interaction with the subjects of the educational marketing system prevails. Object of research – management relations that accompany the development and implementation of marketing strategy of modern University based on the concept of social-ethical marketing, the research subject of corporate social responsibility of universities and its potential as a long-term marketing priority. The theoretical and

methodological significance of the topic of the scientific article is to substantiate the theoretical basis and approaches to solving the problems of social responsibility in the marketing strategy of modern universities. The practical significance of the topic is related to the possibility of developing and implementing the design of socially responsible marketing of an educational organization.

Keywords: Corporate social responsibility. Socially responsible marketing. Theoretical design of socially responsible University marketing.

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METHODS OF PREDICTIVE ANALYTICS OF THE EFFICIENCY OF EQUIPMENT OF A MACHINE-BUILDING ENTERPRISE

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We can say that a fashion trend in analytics has burst into our world – predictive analytics. The article is devoted to the analysis of methods, tasks and results of predictive analytics of the operational efficiency of equipment of an industrial enterprise.

Keywords: predictive analytics in production, analytics of equipment performance, KPI indicators.

PROBLEMS OF FORMATION OF THE MECHANISM OF DOMESTIC FOOD AID

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The relevance of the formation of the mechanism of domestic food assistance as a tool to maintain social equilibrium and state support of national food producers is substantiated. An assessment is given and directions for the development of the institutional component of domestic food aid are proposed, and features of its implementation at the federal and regional levels are traced.

Keywords: domestic food aid, economic affordability of food, rational consumption standards.

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SOCIAL SERVICES WITHIN THE SYSTEM OF REGIONAL SOCIO-ECONOMIC COMPLEX

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One of the key tasks of the emerging strategic planning system is to establish a balanced socio-economic complex of the subjects of Federation. Among the most important components of such a complex is the segment of social services, whose functional role is to improve the quantitative and qualitative characteristics of human capital in the region's economy. The article deals with the main problems of development of the complex of social services in the economy of the region. The emphasis is made on the adequate reflection of the problems and prospects of the social services sector in the strategies of socio-economic development of the Russian Federation's subjects.

Keywords: social services, regional economy, state regulation, strategic planning

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CHANGES IN THE LEVEL OF EXPENDITURES ON R&D IN THE INDUSTRIAL SECTOR IN THE RUSSIAN ECONOMY

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The article describes the development of the R & D sector in the industrial sphere of the Russian Federation. The most important factor in modernizing the domestic industrial sector is the development and improvement of R & d at the global level. This task is a priority in economic policy, since it is based on these indicators, among other things, that the global rating of economic influence of all developed and developing countries is formed. The level of expenditures in this sector of industry is analyzed in terms of comparison with world leaders in the field of scientific research.

Key words: industrial sector, R&d, dynamics of development of the Russian Federation, level of development of the sphere of scientific research, world in the field of R&d.

INTEGRATED ASSESSMENT OF INVESTMENT DEVELOPMENT PROJECTS

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The article presents an analysis of the possibility of using integrated assessment in the framework of investment development projects, as well as an analysis of the main existing problems in domestic practice of a systematic strategic analysis of development projects.

Keywords: investment and development project, integrated assessment, investment analysis, investments, development project, strategic analysis

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BOOK KEEPING, STATISTICS

**OPERATIONAL AND PREVENTIVE TOOLS FOR IMPLEMENTATION
OF INTERNAL FINANCIAL CONTROL WITHIN THE FRAMEWORK
OF SPENDING FUNDS FOR FEDERAL PROJECTS**© 2020 **Petrov Alexander Mikhailovich**

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With more complex market competition, more complex crises, instability and uncertainty, there is a need for clear controls to identify the underlying causes of imbalances in the financial system and budget process in order to develop more effective mechanisms to address them. The implementation of this task involves strengthening the requirements for financial control, as well as improving the mechanisms and instruments for its implementation both from the point of view of budget distributors and their recipients. Practice shows that it is not the elimination of the consequences of violations that is more effective and cost-effective, but rather their timely detection and prevention. Thus, improved financial controls should be based on operational and preventive approaches.

Keywords: tasks, tools, control, crisis situations, mechanisms, approaches, projects, expenditures, implementation, funds, finance, economic information, efficiency.

WORLD ECONOMY

**THE IMPACT OF ECONOMIC SANCTIONS ON THE SOCIO-ECONOMIC
DEVELOPMENT OF THE ARCTIC COUNTRIES**© 2020 **Bogdanova Anna Anatolievna**

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Sanctions in the context of globalization are one of the main foreign policy tools and have a great impact on the economic development of the country through restrictive measures, forcing States subject to sanctions to make any concessions. However, the main problem with economic sanctions against Russia is that the countries that have adopted them have themselves been seriously affected by these restrictions.

Keywords: economic sanctions, globalization, Arctic region, socio-economic development.

ON THE ROLE AND IMPORTANCE OF CUSTOMS COOPERATION IN PROVIDING EUROPEAN ECONOMIC INTEGRATION

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International economic integration is the result of productive interstate cooperation in the trade and economic sphere. Customs cooperation is a specialized area of international interaction between public authorities, which allows customs services to coordinate in a coordinated manner both current and future tasks related to customs clearance, control, regulation, law enforcement. At the same time, international customs cooperation ensures the development of international trade in accordance with international legal norms and recommendations, and the requirements of domestic legislation of states. International economic integration in various forms initially began to develop thanks to trade relations both between individual cities and states, as evidenced by European experience. Customs cooperation acted both as the provision of certain preferences in case of development of trade between cities and the strengthening of interstate relations, and as a customs union, the creation of which is the most important stage in the development of an integration association.

Keywords: international economic integration, customs providing, international customs cooperation, customs union, rationalism, rational economic behavior, resource potential, economic integration in Europe, international trade.

FOREIGN DIRECT INVESTMENT AND ECONOMIC INFLUENCE IN THAI NGUYEN PROVINCE

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Foreign direct investment (FDI) made a positive contribution to the local economic development of Thai Nguyen province due to its contribution to economic growth, economic restructuring, state budget revenues and export turnover. However, the contribution of FDI is small compared to the scale, profit and volume of production. Based on the results of the study, the article proposes a number of recommendations to further strengthen the role of FDI in economic development in Thai Nguyen province.

Keywords: economic development, investment, foreign direct investment, FDI.

THE INTERACTION OF THE ECONOMIC DEVELOPMENT OF RUSSIA AND CHINA FROM THEIR FIELD OF EDUCATION

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The article identifies the key problems that currently exist in the field of interaction between economic development and the education sector in Russia and China. And also the foreign experience of introducing the useful experience of foreign higher education is analyzed. Based on the identification of the features of the interaction of economic development and the education sector in Russia and China, we propose an algorithm for this interaction.

Keywords: economic development, education, algorithm, economic policy, educational policy

THE SILK ROAD AND THE COUNTRIES OF CENTRAL ASIA

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The article presents an analysis of the interaction of China and the countries of Central Asia, analyzes key aspects of cooperation and its dynamics in the economic and investment spheres, as well as in the field of culture.

Keywords: Silk Road, Central Asian countries, China, Belt and Road.