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REGIONAL AND SECTORAL ECONOMY

The economic advantages and effects of the digital service of the organization of multimodal freight transportation services “Multilog”

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The article examines a new innovative form of organization of cargo delivery services – registration and organization of cargo transportation in the electronic service “Multilog”, implemented since 2023 by the holding company “Russian Railways”. The service as a platform solution integrates participants in mixed (multimodal) cargo transportation with the participation of rail, road, water transport organizations and various logistics providers. An example of a typical shipment is shown, the design and execution of which are effectively carried out in one electronic system (Multilog); the sources of the economic effect for customers – senders and performers of multimodal transportation services are formulated. Analytical, monographic, expert, graphical methods, and the method of comparing costs and results were used in the preparation of the article. The study confirms the hypothesis of the existence of economic advantages and the emergence of an additional economic effect for participants in the cargo delivery process when placing an order and organizing the performance of multimodal transportation services.

Keywords: *Multilog, electronic services, multimodal transportation, first mile, digital platform.*

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Enterprise diversification in the industrial sector: principles and solutions

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The purpose of the article is to explore the principles and solutions for diversifying enterprises in the industrial sector to increase their sustainability and ensure long-term growth. In the context of globalization and rapidly changing market conditions, enterprises face many challenges, such as fluctuations in demand, technological changes, increased competition and economic instability. The article discusses various approaches to diversification, including horizontal and vertical integration, geographical expansion, innovation and strategic partnership. As a result of the study, it was revealed that diversification allows enterprises to distribute risks, use new opportunities to expand and strengthen market positions. In addition, effective organizational change management, financial planning, marketing strategies and the implementation of corporate social responsibility play a key role in successful diversification. An integrated approach to diversification helps to increase the flexibility of enterprises, their adaptation to changes in the market environment and sustainable development.

Keywords: *diversification, industrial sector, strategic planning, innovation, corporate social responsibility, sustainable development.*

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Reforming the sphere of control and supervisory activity in the Russian Federation

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The purpose of the study is to analyse the reform of the sphere of control and supervisory activities in the Russian Federation. The article reveals the directions and stages of the reform in the sphere of supervision and control, determines the dynamics of the volume of control activities and their structure by areas. The number of control activities in the context of supervision and control departments and levels of authorities is studied. It is concluded that in the course of the reform the administrative burden on business has been sharply reduced and comfortable conditions for the development of entrepreneurial structures have been formed due to the organisation of preventive control and supervisory visits.

Keywords: *reform; control; supervision; control and supervisory activities; system of mandatory requirements; risk-oriented approach.*

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Key factors in the development of the digital innovation ecosystem of the region's economy

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The article reveals the definition of the digital innovation ecosystem of the region's economy, substantiates the importance of its assessment. The main aspects of the economic and mathematical model characterizing the key aspects of digitalization of the innovation ecosystem are revealed, the factors constraining the development of the digital innovation ecosystem are identified.

Keywords: *digitalization, innovation, ecosystem, region, digital transformation, innovative solutions, regional economy, science.*

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Updating the methodological platform for studying the export potential of the manufacturing industry

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In these theses, the author has updated and formalized the categorical apparatus for describing the export potential of the manufacturing industry, formalized the methodological and theoretical platforms for its research. The results of a bibliographic analysis of the directions of the study of export potential are presented, which made it possible to identify “gaps” in the scientific discussion. The current focus of research has been formulated – factor analysis of export potential.

Keywords: *economy, industry, export, manufacturing industry, export potential.*

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Impact of electric vehicles and digital technologies in the electric power industry on electricity demand management

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The subject of the study is the influence of electric vehicles on the consumption of electric energy. The purpose of the study is to determine the impact of electric vehicles and digital technologies in the electric power industry on the management of demand for electric energy. The objectives of the study are to analyze the possibility of using the vehicle-to-grid (V2G) concept as part of virtual power plants, to assess participation in electricity demand management through the mechanism of two-way use of V2G electric vehicles, as well as to determine the potential effect by 2030, taking into account V2G for participants in the wholesale electric energy and capacity market (OREM). The methodological basis of the research consists of methods of analysis and synthesis, methods of study and generalization. The systematic approach is fundamental. The peculiarity of the author's approach is the application of the principle of value analysis of the V2G concept with a description of potential support services (frequency adjustment, voltage, peak smoothing, load balancing, renewable energy storage) that can be provided with infrastructure that supports the integration of vehicles into the network. The authors describe the infrastructure and system architecture in terms of charging stations, communication protocols, security, and the network network. The study predicts that in 2030 there will be a significant increase in demand for electricity, including caused by uncontrolled and concentrated charging of electric vehicles. In addition, due to proper management and control, it becomes possible to use the huge reserves of electric vehicle batteries for use in other secondary applications, especially when electric vehicles are connected to the electric grid. A positive synergistic effect in solving problematic issues of integration and functioning of renewable energy sources (RES) as part of the Russian OREM is possible only with the parallel implementation of the maximum number of priority and promising steps discussed in the article.

Keywords: OREM, renewable energy, energy system, electric grid, generation, vehicle-to-grid, virtual power plant.

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Methods and techniques of analysis in e-commerce

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The article establishes the fundamental differences between two terms: “electronic commerce” and “electronic business”, which have become actively used in the conditions of total digitalization of the economies of all countries of the world. The results of the analysis of the impact of computerization, digitalization and the development of the Internet network allowed us to conclude that these processes significantly influenced both competition in many industries and affected the business strategy of private companies. The definition of «strategy» is presented in the interpretation of domestic and foreign authors. Stages of e-business development are proposed that will allow company management to understand how to improve or change the strategy. It is concluded that with the advent of e-business the market for goods and services has changed significantly; e-business contributes to the globalization of commodity exchanges, as well as purchases and sales on the Internet; e-business is also changing the nature of relationships with suppliers and customers; more and more companies have begun to focus their strategies on developing e-business.

Keywords: *analysis, strategy, e-commerce, e-business, sales, competition, market, digitalization.*

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Problems of analytical substantiation of the transformation of the company's business model

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In a relatively short time, the transformation of business, society and information relations has turned into a force that has changed the direction and speed of development of new management tools for the organization. Innovative processes in the field of business modeling have become one of these new directions. In this study, it is proposed to ensure the proactive nature of managing business model change on a systematic basis. This will not only provide protection against threats arising from the spread of new, more efficient business models, but also ensure that the opportunities for better business functioning are used.

Keywords: *business model, stakeholder theory, change management, integrated reporting, lean manufacturing.*

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Arbitration manager as an obligatory participant in bankruptcy cases: qualification requirements and principles of self-regulation

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The bankruptcy procedure for a company is a lengthy and complex procedure. It can end either in the final death or in the recovery of the business. The figure without whom the bankruptcy procedure cannot take place and on whose actions the outcome of this process depends is the arbitration manager.

Both the personal and professional qualities of the manager are of no small importance.

For Russian business, due to its young age, bankruptcy procedures seem complex and confusing, which is facilitated by changing legislation, including on issues of requirements for an insolvency administrator.

In this regard, it is necessary to analyze existing requirements, identify legislative shortcomings and propose solutions.

Keywords: *Bankruptcy, self-regulatory organization, arbitration manager, insolvency.*

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Insolvency of the construction business with equity participation: problematic aspects

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The economic indicators indicating the demand for housing construction in Russia allow us to speak about the relevance of the analysis of this market, both from the point of view of prospects and from the point of view of existing problems.

In addition to the fact that this sphere is highly competitive, it is also exposed at a high level to external conditions caused by both global and internal processes. One of the possible ways to protect participants in relationships arising within the framework of construction with the involvement of funds under equity participation agreements is the bankruptcy of the developer. This measure is an extreme measure and it should be carried out taking into account the social importance that the housing construction sector has.

Taking into account the fact that the procedure for conducting bankruptcy proceedings and mechanisms for protecting the interests of creditors, in this case, should ensure, first of all, the interests of those participants who are not professional players – individuals who enter into these relations in order to purchase residential premises for their own needs, it is necessary to develop a set of measures to minimize risks for both developers and participating citizens.

Keywords: *bankruptcy of the developer, insolvency, equity participation, escrow accounts.*

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Theoretical aspects of approaches to wages

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Many economists have addressed the question of what wages are for a person and what criteria should be taken into account when forming them. Today this issue lies not only in the economic plane. It can easily be classified as a political, global issue, since the level of wages determines the standard of living of the population in the country.

Today, in the context of the economic crisis, completely new conditions are being created that determine the formation of wages as an incentive to work and an opportunity to ensure an increase in the social security of the population.

Global changes that are taking place throughout the world affect, not least of all, the labor market, creating an excess of labor in one place and a shortage in another.

All these problems make it necessary to analyze existing points of view, approaches and methods to the issue of wages.

Keywords: *wages, competition, labor productivity, natural wages.*

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Analysis of business activity and a system of turnover indicators

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This article discusses the structure of the analysis of business activity of the enterprise. The fundamental areas of analysis and factors affecting the company's activities are presented, as well as performance indicators that are used to assess the business activity of the enterprise. The basis for the analysis was the accounting data, the effectiveness of decisions made by managers and management of the enterprise depends on their quality. The company is being reviewed using data from the Federal Tax Service for the period 2022–2023. The analysis of the company's efficiency was chosen to study the indicators used and assess their interrelationships.

Keywords: *Business activity analysis, turnover indicators, financial activity, economic growth, current assets.*

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Identity: Concept and Theoretical Aspects of Study

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This article is dedicated to the characterization of the main aspects of the concept of “identity” and its study. The article describes the main approaches to considering this concept. The author relied on the works of S. Freud, E. Erikson, G. Mead, M. V. Zakovorotnaya, V. A. Tishkov, O. Yu. Malinova, and others, who have addressed this topic. The article examines the main approaches to the study of the concept of identity.

Keywords: *identity, identification, personality, social group, individual identity, collective identity.*

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Effectiveness internet-platforms using in digital marketing

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The article highlights the main trends in the use of online platforms for digital marketing. The role that digital marketing tools play in optimising the work to improve the competitiveness of dental clinics is studied. The return on investment in digital marketing is analysed. The investigation examines the effectiveness of using online platforms and combining them. It identifies the most effective digital platforms for creating competitive advantage and reaching new target audiences, as well as improving clinics' performance by creating their positive reputation and online visibility. It demonstrates the importance of belonging to a cluster for mastering digital tools in individual clinics.

Keywords: *digital marketing, online platforms, effectiveness, new target audiences, positive reputation, online visibility, clusters, dental services.*

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Study of socio-economic demand in the tourism and entertainment industry of the island of Cyprus

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The article provides an overview of current problems in the Cyprus tourism industry. The relevance of the topic is due to the tasks of increasing the competitiveness of the island in the global tourism market.

The article provides statistical data, results of analytics of search queries, in-depth interviews and population surveys. Key aspects of the development of sustainable and authentic tourism are discussed.

Keywords: *Cyprus, island, territorial development, tourist region, tourism trends, tourist attraction, tourism marketing, cultural heritage.*

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Assets profitability of credit institutions in the context of the banking sector consolidation

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This article analyzes the dynamics of the number of credit institutions, assets of the banking sector, the volume of corporate loans, as well as their growth rates, examines the dynamics of overdue corporate loans, the number of legal entities with debt, including overdue, profit and profitability of assets of credit institutions. Conclusions are drawn about the effectiveness of the stability of the banking system and the effectiveness of the policy of the Bank of Russia to clean up non-viable and unscrupulous banks.

Keywords: *commercial bank, banking system, GDP, profit and return on assets credit institutions, ROA, corporate loans, overdue debt.*

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Assessment and analysis of the budget sustainability of the Vologda Oblast

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The role of regional budgets, their macroeconomic stability and financial stability is direct in matters of regulation and stimulation of economic development and well-being of the population of the region, especially in the current time of crisis for the federal budget, which is trying in every possible way to cover its own deficit. This article assesses the financial sustainability and stability of the budget of the Vologda region in the periods from 2021 to 2023 based on the scoring method for assessing the sustainability of the regional budget. The main aspects considered are gratuitous revenues, tax and non-tax budget revenues, expenditures and reserves, on the basis of which sustainability was analyzed. The calculation of the coefficients necessary for the assessment was carried out based on the given statistical data.

Keywords: *Vologda region, financial stability, stability, regional budget, balance, financial independence, efficiency, budget effectiveness.*

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State regulation of the tariff policy in the system of housing and utilities in the Russian Federation, the Republic of Belarus and the Republic of Kazakhstan

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The article analyzes the feasibility and effectiveness of state regulation of prices and tariffs in the housing and communal services of a number of countries, members of the Eurasian Economic Union (EAEU): the Russian Federation, the Republic of Belarus, the Republic of Kazakhstan. The article substantiates the relevance of the topic, the regulatory framework for the principles of tariff formation, considers the socio-political aspect of the validity of state participation in tariff regulation, provides a non-standard, new approach to analyzing the causes of tariff growth from the standpoint of considering general economic rules and the impact of external economic factors and systemic conditions on the growth of housing and communal services tariffs.

Keywords: *Eurasian Economic Union, housing and communal services, state regulation of tariffs, preferential tariffs, tariff regulation mechanisms, natural monopolies, cost inflation, key rate, compensation for lost income, cost standards for housing and communal services, cross-subsidization.*

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Approaches to assessing environmental and economic effects during the implementation of projects for the construction of green residential buildings

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In this article, the authors propose a coefficient that can act as an indicator when assessing the environmental and economic effects of the implementation of green housing construction projects. Today in Russia there are several certification systems that make it possible to verify the compliance of construction projects with green requirements, but the direction of assessing the effect of implementation is not yet sufficiently developed.

Keywords: *green construction; EERRB; energy efficiency; resource efficiency; cost optimization; green economy; efficiency mark; construction sector.*

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Management model in Nizhny Novgorod universities: assessment of compliance with the requirements of innovative development

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An important condition for the creation of an innovative university is the use of a university management model that meets the challenges and the use of effective personnel management methods. The article reflects the results of interviews with rectors of Nizhny Novgorod state universities. When interpreting the results of the interview, the emphasis was placed on how the models and methods of personnel management used meet the requirements of innovative development. The management models and personnel management methods used at Nizhny Novgorod universities do not yet fully meet the requirements of innovative development and there are opportunities for their adjustment in connection with the emerging challenges to the higher education system. The basis for improvement should be management based on values that are successfully implemented in high-tech innovative companies and leading innovative universities.

Keywords: *university, management, innovation university, digital transformation, innovation development.*

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Accounting as an area of coordination of interests of the state and business

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Whatever the enterprise does, it is inextricably linked with the state and other participants in the market and economy. This connection is characterized through the company's dependence on the state and responsibility to partners. The closest ties are in the legal and economic spheres.

Quite often, conflicts of interest arise between the state and economic entities. In this regard, a certain system is needed that could coordinate the interests of various subjects, namely the state and business, in terms of economic relations. Most often they arise in connection with tax obligations, so accounting is the connecting link between business and the state.

Keywords: *accounting, taxation, relationship, coordination, state, business.*

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The use of digital technologies in the activities of social organizations

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The social sphere is changing dynamically and now has the following trends: digitalization and the use of information technologies, an increase in the role of the private sector, an approach of evidence-based practices in social work, the development of the concept of social responsibility of business, strengthening the protection of human rights and others. This study reveals the first of the trends to the greatest extent through the analysis of indicators characterizing the transition to innovation-oriented economic growth, the strengthening of the role of technology as a factor in the development of the economy and the social sphere; indicators of strategic projects in the field of digital transformation of the social sphere; indicators of the most popular cloud technologies in the social sphere, the use of the most widespread digital technologies in it, special software tools in the business processes of organizations by type of economic activity. An assessment of the costs of purchasing, adapting, refining and renting software for social organizations, electronic sales in the social sphere by type of economic activity and in the context of electronic sales channels is given. The article describes domestic and foreign methodological approaches to assessing the effectiveness of digitalization of the social sphere.

Keywords: *digitalization, digital technologies, digital transformation, social sphere, evaluation of the effectiveness of digitalization of the social sphere.*

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Financing, problems and prospects of development of the sphere of physical culture and sports in the Russian Federation

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Financing of the sphere of physical culture and sports in Russia is mostly carried out similar to the experience of financing the Soviet period. The prevalence of budgetary funds in the overall structure of sports spending shows the importance of developing this area for the state. The analysis of budget spending shows the sufficiency or scarcity of financial resources, allows you to identify possible misuse and/or inefficient use of budget funds. The article analyzes the structure and dynamics of spending on physical education and sports in modern conditions. The planned and actual expenditure indicators aimed at the development of the sphere are estimated. In the conducted research, the authors highlighted the problems of financing the sphere of physical culture and sports, formulated proposals for the introduction of new financing mechanisms.

Keywords: *departmental expenditure structure, chief administrator of budget funds, physical education, sports, subsidizing sports, endowment fund, crowdfunding.*

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Low-code automation and change management. The methodology of effective implementation of ERP automation

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Low-code development is a technology that allows people without advanced computer or coding skills to develop customized applications and digital solutions to meet specific operational needs. The use of low-code has developed significantly in recent years, and some studies have already reported on the use of this technology to digitize workflows in various business scenarios. However, to date, there are no studies evaluating the impact of this technology on supporting digitalization in enterprises. The study shows that the methods of productive application and robot/program development using low-code have the potential to provide varying degrees of digitalization and innovation in specific business processes.

Keywords: *automation, low-code, robot, digitalization, application, integrator, top management.*

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Strategic directions for the development of small agribusiness in the new economic reality

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Features of modern geo-economic conditions determine the relevance of theoretical study and development of practical recommendations for adaptation and determination of the vector of strategic development of small agribusiness. The purpose of the study is a comprehensive study of the theoretical and methodological foundations and substantiation of industry-specific features of the development of a strategy for the functioning of small agribusinesses in the conditions of transformation of the national economy against the backdrop of sanctions restrictions. Approaches to the formation of a seamless, highly integrated agro-food system are considered, making it possible to solve problems of harmonization of interests between its institutions.

Keywords: *food security, agri-food complex, sanctions, strategic development, small agribusiness, small forms of management, import substitution in the agro-industrial complex, multi-structured agricultural sector, forms of management.*

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Simplified proceedings as one of the ways to protect a business in arbitration court

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Business and entrepreneurship are always associated with complex relationships, both with government agencies and with commercial structures. As a result of relationships, controversial situations often arise that require resolution. And they often find such permission in court. Taking into account the jurisdiction of disputes arising from economic relations, such disputes are considered by the arbitration court.

Within the framework of the Arbitration Procedural Code, there are several types of proceedings in which it is possible to restore a violated right or protect the interest of an interested party. One of these types is simplified production.

An analysis of the advantages and disadvantages of this procedure for considering economic disputes allows us to assess the effectiveness of protecting economic interests in the chosen method.

Keywords: *Business protection, economic disputes, arbitration court, arbitration process, simplified proceedings.*

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Features of business protection in arbitration proceedings

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Entrepreneurial activity always involves certain risks. Interaction with numerous legal entities and government officials, which occurs within the framework of business activities, is accompanied by the need to delve deeply into the legislative sphere. Business entities often become participants in legal proceedings.

The complexity of Russian laws, their dynamic changes caused by processes occurring in the global economy, require professional business protection. And such a requirement finds legal and regulatory support.

The institution of representation in arbitration proceedings has undergone significant changes in recent years, but some issues have not been resolved. Such issues include the qualification requirements put forward by law for the figure of the representative.

Keywords: *Entrepreneurship, protection of rights, arbitration process, representative.*

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Commercial banks in the tax system of the Russian Federation

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Tax legislation provides for special responsibilities for banks as a subject of tax legal relations. This specificity is due to the fact that banks are not only taxpayers and tax agents, they act as those organizations that accept and transfer tax payments.

The economic crisis has forced us to take an even more careful look at the issue of tax collection, and banking issues in this context are more relevant than ever.

Unfortunately, the legislative gaps that exist in tax law do not contribute to improving the country's economy. These gaps do not allow banking activities to be carried out effectively enough and to fulfill the responsibilities that are assigned to credit institutions within the framework of tax legal relations.

The financial stability of the state largely depends on banking activities, which necessitates its assessment in the context of interaction with tax authorities.

Keywords: *commercial bank, taxation, tax agent, tax, tax law.*

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The evolution of the backcasting method: semantic cluster analysis and its role in sustainable industrial development

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Strategic planning and forecasting of sustainable development is a complex problem area for any enterprise. Backcasting is a special type of scenario methodology for developing models of the future as a planning tool. The purpose of the work is to conduct a semantic cluster analysis of the study of the concept of “backcasting”. Cluster semantic analysis was carried out using the method of associations. Based on 5583 articles based on a cluster analysis of the relationship between concepts and words, the analysis revealed that after 2014 this concept becomes associated with the concept of the environment, environmental science, resource management, and process management. Thus, one can observe a shift in the concept in application to sustainable development and the formation of a direct connection with environmental and management problems and a renewable economy, that is, there is a move away from the functions of mathematics, physics and econometric data forecasting to the process of managerial influence of this method on forecasting and planning sustainable development. The use of backcasting in the metallurgical industry can be a powerful tool for improving production processes, improving product quality, managing risks and optimizing the use of resources. This allows the company to become more efficient, competitive and ready for market challenges.

Keywords: *backcasting, strategic forecasting, metallurgical complex enterprise, cluster analysis, semantic analysis.*

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Innovative prospects for oil-gas construction

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This publication updates the scientific discussion about the innovative prospects of the oil and gas construction industry. Global trends in the formation of the potential of intellectual property objects and the introduction of innovations have been identified, and a bibliographic analysis has been performed. The results of an expert survey are presented, which made it possible to formulate current and promising trends in the innovative development of oil and gas construction enterprises with a focus on the effects of implementation in relation to the stages of the investment and construction cycle, the direction of technological innovations and specific barriers to technology transfer.

Keywords: *economics, innovation, construction, oil and gas complex.*

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Gastronomic tourism as a basis for preserving the intangible heritage of Russia

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The article is devoted to the study of gastronomic tourism as the basis for preserving the intangible heritage of Russia. In particular, the essence of gastro tourism is revealed; the factors of its attractiveness and demand among modern tourists are analyzed; the main functions that gastronomic tourism performs in modern society are formulated and its features are highlighted; problems have been identified and prospects for the development of this type of tourism in Russia have been substantiated. It has been proven that domestic gastronomic tourism should be embedded in the concept of regional development and include many different factors, because tourism is an industry that accumulates several dozen directions, and therefore everything needs to be implemented in a complex. The gastronomic component should be, if not the key, then one of the top topics in the program for promoting our country abroad, since foreigners are happy to discover Russian cuisine with its unique dishes, which are part of the cultural code, the intangible heritage of our people.

Keywords: *tourism, tourism industry, gastronomy, gastronomic product, gastronomic tourism, potential, factors, functions, problems, development prospects, intangible heritage of the country.*

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Determining targets for the development of the tourism industry in the arctic zone of the Russian Federation

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The article presents the results of an analysis of current scientific works and priority strategic planning documents that determine the development of the tourism industry in the Arctic zone of the Russian Federation. The main strategic objectives and target indicators for the development of tourism in the Arctic zone of the Russian Federation have been identified and systematized. A number of additional target indicators for strategic planning are proposed for use, and conclusions are drawn about the feasibility of their use.

Keywords: *planning; strategic planning; strategic goals; strategic objectives; targets; tourism; Arctic zone of the Russian Federation.*

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The impact of digital transformation of cost management processes on the efficiency of the development of enterprises in the geological industry

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In the modern geological industry, effective cost management plays a key role in the successful implementation of projects and increasing the competitiveness of companies. The study analyzes the use of digital technologies, compares the levels of digitalization of the industry in Russia and Western countries, and examines the impact of sanctions and the geopolitical situation on access to foreign IT solutions. Initiatives to create domestic analogues and issues of striving for technological independence through the introduction of software products and digital transformation of management processes in the field of geology are considered. It is concluded that it is necessary to develop and implement a set of digital solutions for planning and visualization at all levels of activity in order to increase the efficiency of cost management at industry enterprises.

Keywords: *digitalization, exploration, cost management, IT solutions, technologies, efficiency.*

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Methodological apparatus for assessing risks in the field of land and property relations

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This article discusses the methodological apparatus for assessing risks in the field of land and property relations in the Russian Federation. This topic of research work is very relevant, since the sphere of land and property relations is multifaceted and vulnerable to negative consequences. Land and property relations in the field of environmental management are of high importance for ensuring openness and transparency in meeting the significant needs of the population. With the development of land and property relations, risks arise in the socio-economic development of the sphere of environmental management, since many investors and developers are unscrupulous in the field of land and property relations. The purpose of this study is to study the methodological apparatus of land and property relations.

Keywords: *land and property relations, environmental management, investors, risk assessment, developers, methodological apparatus.*

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Analysis of modern approaches to creating urban development strategies

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Strategic planning of urban development is a key tool for sustainable development not only of individual territories, but also of the country as a whole. Well-designed development strategies contribute to creating a comfortable urban environment, improving the quality of life of residents, as well as attracting investment and business development. However, despite ten years of efforts in this direction, the results have not yet shown high efficiency. This article is devoted to the analysis of the current state of the sphere of strategic planning of urban development. The study examines the existing regulatory framework that establishes the principles, objectives and processes of strategy development, and identifies some areas that require attention from the legislation. The main approaches to the development of strategies are highlighted and problem areas and promising directions for the development of strategic planning for urban development are outlined.

Keywords: *strategic planning, urban development, territory design, strategy effectiveness, sustainable development, efficiency.*

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Analysis of price dynamics and variations in the Russian housing market

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The purpose of the study is to study the trajectory of price movements in the Russian housing market, as well as to assess the differentiation of regions in terms of the value of residential real estate. The application of a number of scientific methods of cognition to official statistical data made it possible to form the following conclusions: during the period 2010–2023, there has been an increase in prices both in the primary and secondary housing markets; By the end of 2022, there is a high variation in housing prices both across federal districts and within these regions. The results obtained during the study will be useful to researchers in the field of real estate market, as well as specialists engaged in professional activities in the field of housing construction and sale of residential real estate.

Keywords: *housing market, housing price, cost dynamics, cost variation, regional markets.*

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Study of patterns of development of the regional residential real estate construction market

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The purpose of this study is to analyze and highlight the degree of influence of economic indicators on quantitative indicators of housing commissioning based on statistical data. As a result of the conducted research, it was found that the main factor affecting the total area of residential premises is the average price in the secondary housing market. The results of this study can be used in making decisions related to improving the standard of living of the population of the Russian Federation.

Keywords: *housing market, housing commissioning, patterns, interconnections, differentiation.*

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Assessment of the development of border rural territories in conditions of instability

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The article presents the summary results of assessing the development of rural areas, which are formed in conditions of macroeconomic instability and geopolitical risks. Analytical calculations were carried out on the basis of a statistical database of indicators of the functioning of agro-industrial production in the Kursk and Belgorod regions. Given the current geopolitical situation, these regions belong to the category of border regions, which creates a complex of financial risks and organizational and production features that affect the functioning of the ecosystem of rural areas. In addition to dynamic analysis on a regional scale, the work also performs a comparative assessment, which provides a comparison of key indicators of rural development in these areas. The calculations performed were carried out taking into account the author's methodology, which includes a diagnostic block of socio-economic indicators and a block for assessing the effectiveness of state support measures for rural areas. In addition, this methodology requires an analysis of indicators in terms of the scale and efficiency of production and economic activity, the state and conditions for the development of human capital, as well as an assessment of the spatial potential of the territory. Each area of analysis has its own functionality and makes it possible to build a comprehensive information base that characterizes a retrospective assessment of the development of rural areas. The dynamic and structural comparability of calculations is based on the use of a system of integral indices, each of which reveals certain features of the functioning of the socio-economic space and the use of the production potential of rural areas. The results of the research presented by the author have theoretical and methodological significance for the further development of the applied apparatus for analyzing the transformation of socio-economic and production processes in border rural areas, and can also be used by various types of administrative structures to correct the implemented software tools to expand social infrastructure in rural areas and increase production potential of the agro-industrial complex.

Keywords: *rural areas, Kursk region, Belgorod region, agro-industrial complex, agriculture.*

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ECONOMIC THEORY

The role of private investment in the Vietnamese economy

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In the more than 30 years since the implementation of the renovation policy, private investment in Vietnam has played an important role in the development of the economy. Thus, this study will assess and analyze the state of private investment in Vietnam and its contribution to the economy, such as revenues to the state budget, job creation, improving living standards and ensuring social well-being. In addition, the study will reveal the limitations of private investment, including low labor productivity, weak ties and cooperation between private enterprises, the absence of significant industrial clusters, outdated technological capabilities of enterprises, while investments in technological innovations account for only 0.3% of revenue, as well as the absence of large enterprises.

Keywords: *Private investments, employees, state budget, private enterprises.*

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Assessment of the efficiency of the use of production resources

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The article focuses on the need to increase the efficiency of use of production resources in modern economic conditions. A conclusion was drawn about the extensive nature of the accumulation of fixed assets and a decrease in the efficiency of using labor inputs in 2021–2022. It is proposed to use the total factor productivity indicator to measure the dynamics of internal sources of growth in industries and regions.

Keywords: *economic growth, labor productivity, capital productivity, total factor productivity.*

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Theoretical search for an effective structure of national production: the beginning of the path

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The article considers the theory of the effective structure of the national economy as a multidimensional phenomenon, which includes not only the problem of the proportion of economic spheres, but also the issues of achieving an effective structure using various economic mechanisms and regulatory instruments. Scientific schools put forward various theoretical concepts corresponding to the challenges of their historical time. The article provides a retrospective analysis of the theoretical heritage in economics.

Keywords: *effective structure of the national economy, F. Kane's table, K. Marx's model of reproduction, F. List's educational protectionism, "the great turning point" 1929.*

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Changing trends in the theory of the effective structure of national production in the XX–XXI centuries.

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The article considers the concepts of an effective structure of the national economy, which was formed in the XX–XXI century. The external and internal challenges that influenced the theoretical search are studied. The general equilibrium model, the Keynesian concept, the three-sector model, the institutional theories of post-industrial society, the theory of information society, the theory of the “value chain” are disclosed. Special attention is paid to the estimate of trends in the theory of the structure of the economy in recent decades.

Keywords: *effective structure of the national economy, general equilibrium model, three-sector model, post-industrial society, information society, value chain.*

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FINANCE

Problems and prospects of the implementation of the digital ruble project in Russia

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The article analyzes the available information on the digital ruble: its concept, stages of development, legislative framework, advantages over other forms of currency, disadvantages, and potential risks. The authors contrast the national digital currency with cryptocurrency and highlight the specifics of implementing the electronic ruble in Russia. The article emphasizes that despite the numerous benefits that all economic actors will gain from the introduction of the digital ruble, there may be certain challenges and risks. Government agencies must take into account these potential risks and minimize and eliminate them as they work on pilot projects for the digital ruble. The study examines and compares the experiences of China, Sweden, and Russia in implementing their national digital currency projects, based on various criteria and areas of focus, such as technological infrastructure, regulatory frameworks, and socioeconomic impacts. The article explores the role and significance of the digital ruble in the modern economy of Russia, and identifies priority areas for its development. The authors propose recommendations for advancing the digital ruble initiative, including adapting legislation and regulations to facilitate the implementation process, investing in cybersecurity measures, supporting innovation in financial technology, and creating educational programs on digital currency for both individuals and organizations. This article may be of practical significance for specialists at the Bank of Russia who are involved in the development and implementation of the digital ruble project.

Keywords: *digital ruble, virtual national currency, financial system, financial technologies, blockchain.*

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Systemic risks in the banking sector

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In modern economic conditions, issues of systemic risk in the banking sector are among the priorities. The volatility of the world economy, the unpredictability and scale of changes in world markets, the use of new financial instruments and mechanisms, increase the relevance of the issues under study. Of course, this issue has been studied by scientists – economists, bank managers, and analysts, however, further research into the world practice of systemic risk management is in demand.

The article analyzes the causes of systemic risk, summarizes the events associated with the bankruptcy of Silvergate, SVB and Signature, and provides some observations and conclusions arising from the bankruptcy of the latter.

Keywords: *banking sector, systemic risk, prudential regulation, financial stability, risk management, banking crisis, financial market.*

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The transmission mechanism of the Monetary policy in Russia. Analysis of the transmission percentage channel

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This article examines the degree of influence of the decisions of the Central Bank of the Russian Federation on the national economy through the interest rate channel of the monetary transmission. The theory of the transmission mechanism in its modern understanding by the Bank of Russia is considered. A correlation analysis of the interdependence of macroeconomic variables within the percentage transmission channel is carried out.

Keywords: *Bank of Russia, monetary policy, transmission mechanism, inflation targeting, interest rate channel, key rate, money market rates.*

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Trends of corporate funding by bond issue on the Russian stock exchange market

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In this article we present an analysis of quantitative indicators of the issue activity of Russian corporations in the public bond market in the years 2018-2023. Special attention is paid to bond issues placed on the Moscow Stock Exchange by medium and small companies from the non-financial sector of the economy during the specified period.

Keywords: *securities market, corporate bonds, issue of bonds, corporate funding.*

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The risks associated with the digitalization of the leasing industry

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The article discusses the features of the digital transformation of leasing activities, including taking into account the use of leasing as tools for the implementation of green projects. Based on the generalization of theoretical and methodological approaches, the main directions and problems of digitalization of leasing activities are identified. The risks of leasing digital transformation are classified into risks of digitalization of the economy, risks of digitalization of the leasing industry, risks of digitalization of a leasing company, and their interrelation is revealed.

Keywords: *digital transformation, digitalization, leasing, leasing company, risks of digital transformation.*

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Methodology for analyzing the effectiveness of current asset management in the context of the tasks to be solved

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The analysis of the efficiency of the use of current assets is an important tool for enterprise management, which allows you to control the use of resources that ensure its smooth operation. The article proposes a methodology based on the relationship of analysis with the tasks of managing current assets. It systematizes the techniques and indicators used in the presented areas of analysis.

Keywords: *current assets, turnover, sources of financing, efficiency, management of current assets, own working capital, factor analysis.*

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Analysis of yield determinants in long-term federal loan bonds

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The cost of government debt determines not only how much the government pays for a loan at the time of issuing a new debt, but is also one of the main indicators of the long-term value of money and acts as a benchmark for assessing the cost of loans in the bond market and the credit market. In this article, we investigate the mechanism of formation of federal loan bond yields in the local Russian market. Throughout the history of the Russian market, government bond yields have been influenced by various factors. So, before September 2012 and after 2022, the bond yield curve was influenced by inflows of funds from non-residents, and their departure changed the pricing format in the market. Also, over the many years, the budget rules have changed more than once, which also made changes to the offer of federal loan bonds from the Ministry of Finance. The purpose of this study is to assess to what extent and what factors influence the formation of yields on long-term federal loan bonds under different market operating modes. The volatility of the key rate is used to identify these modes. Unlike short securities, long-term debt instruments include a wider range of risk factors that contribute differently to pricing. This article will analyze a number of determinants that operate after non-residents enter the market. This study was conducted on the basis of historical data on the most liquid bond issues since 2006. As a result, estimates of the influence of various factors over the course of 23 years are presented. The purpose of this study is to try to explain what the yield of long bonds should be under different market conditions.

Keywords: *driver; conjuncture; interest rates; economy; duration; Russia; Government debt; Budget rule; Non-residents; OFZ; bonds; inflation.*

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Analysis of the features of the circular economy for the purposes of venture investment.

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The threats of environmental pollution and resource shortages require the restructuring of current linear economies towards a cyclical model. The type of capital invested is a key factor for a high-quality solution to the presented problem. The purpose of the article is to justify the choice of venture capital as the most suitable instrument for financing projects of a circular economic model.

Keywords: *circular economy, economic model, venture capital, EPC projects, risks, innovation, startups, regulations.*

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Advantages and Disadvantages of Using a Central Bank Digital Currency

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The paper examines the advantages and disadvantages of using a central bank digital currency (hereinafter referred to as the CBCB) in the financial system of the Russian Federation. An analysis was carried out of the potential benefits from the implementation of the digital banking system, such as reducing transaction costs, increasing the security of money transfers, programmability of budget expenditures, increasing the level of tax collection due to a decrease in the share of the informal economy, increasing information transparency and others. At the same time, possible risks and disadvantages of using the Central Bank of the Russian Federation were identified, including increased competition between the Central Bank of the Russian Federation and commercial banks, the regulator's lack of accumulated experience in using an innovative instrument in practice, the need for basic financial knowledge among the population, threats to the private life of citizens and the preservation of commercial company secrets and others. The article suggests ways to minimize the negative consequences of the implementation of the Central Bank for a more complete disclosure of the positive potential, namely, active interaction of the Central Bank of the Russian Federation with second-tier banks, studying international experience in implementing similar projects, conducting educational campaigns for the population, ensuring the protection of personal data, developing infrastructure and legal bases for the use of smart contracts, as well as attracting investment from the private sector.

Keywords: CBDC, central bank digital currency, transaction costs, programmability of budget expenditures, cyber risks, smart contracts, fintech.

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Features of manipulation on the Russian stock market and ways to minimize their likelihood

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The article analyzes the features of manipulation in the Russian stock market. The essence of the concept under study is presented, the main methods of manipulation are highlighted, including insider trading, manipulation of the risk of a specific company, the formation of false news about the issuing enterprise, and the preparation of false reporting. Mechanisms to counter manipulation by the Central Bank of the Russian Federation and other entities are considered. The dynamics of the number of identified cases of manipulation with shares in 2020 – the first quarter of 2024 is analyzed. Examples of disclosed schemes for manipulating the share prices of Pharmsintez and Saratovenergo are given. Ways have been proposed to minimize the likelihood of manipulation in the Russian stock market, including automatic monitoring of pages and groups on social networks and instant messengers, a whistleblower incentive program, and the introduction of a calendar of management transactions based on analogy with foreign experience.

Keywords: *stock market manipulation, insider trading, stock market, securities, information attack, whistleblower incentive program, rule 10b5-1.*

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WORLD ECONOMY

Democratic deficit' in the EU: what are the dissatisfactions EU member states?

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The relevance of the research topic is conditioned by the growing authoritarian tendencies in the European Union, which indicates the presence of democratic deficit in the integration association. A sufficient number of scientific works have been devoted to the problematic of the study, but the super-fast changes in geopolitical conditions dictate the continuous study of the problem of democratic deficit. The object of the study is the member states of the European Union, the subject of the study is disintegration authoritarian processes that undermine the foundations of the democratic structure of the integration association and cause discontent among the EU member states. The theoretical and methodological significance of the research topic is justified by the new directions of the designated problems of democratic deficit and the reasoned analysis of the conceptualisation of the obtained results. The practical significance of the research topic is concluded in the fact that its results can be included in lecture materials related to the scientific disciplines Economics and Political Science.

Keywords: *democracy, European Union, member states, authoritarian tendencies, democratic deficit, erosion of unity, migration crisis, problem of different perception, economic political inequality, traditional values.*

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Cardes decide all: staff shortages and Russia's competitiveness

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The economic development and the competitiveness of the country directly depend on the quality of its human capital. The article considers the importance of human resources for the country's economy, discussing the existing problems and prospects in the Russian Federation. The object of the article is the shortage of qualified specialists, especially in the field of information technology. A study of the relationships between various factors, such as economics, demography, geopolitical events and migration processes, was conducted. The author draws attention to the expansion of the working age population in a relatively short time, offering innovative approaches to solving the shortage of personnel. To eliminate the shortage in the labor force, it is necessary to attract specialists from abroad, providing special support to Russian-speaking specialists wishing to return to Russia. The article emphasizes the importance of innovative solutions, such as simplifying immigration procedures and introduction of active informational campaigns for returning highly qualified and motivated individuals. Such an approach will strengthen the economic growth and potential of Russia, ensuring the country's competitiveness on the world stage.

Keywords: *competitiveness of countries, human capital, labor force, migration, working population, demography, personnel, attraction of foreign specialists, highly qualified specialists.*

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Foreign investment as an element of the foreign economic policy of the Russian Federation in terms of ensuring sustainable development and economic growth

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The article analyzes direct and portfolio investments from the point of view of their impact on economic development. It is noted that due to Western sanctions, the volume of foreign investment in the Russian Federation has decreased. At the same time, there is a process of reorientation of investment policy in terms of the development of regional platforms for investors, such as the Moscow Exchange, the Astana Financial Center and others. Various theories are considered to explain the relationship between portfolio investment and economic growth. It is indicated that foreign direct investment can be not only a source of capital, but also new technologies and intangible assets, and contribute to the development of organizational and management skills.

Keywords: *Sanctions, foreign investment, direct and portfolio investment.*

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Possibilities of using national currencies in international payments in the EAEU space and the development of payment and settlement mechanisms of the EAEU and BRICS member countries

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The article analyzes the current state of payments in national currencies in the EAEU space. It is noted that Western sanctions against the Russian Federation became a catalyst for changing approaches to cross-border payments, stimulated the search and development of new solutions, and influenced the geographical structure of payments. It was noted that the BRICS member countries, which are interested in expanding the use of national currencies both within the group and outside it, have begun active joint work in this direction, and for this purpose they are taking concrete steps, developing, in particular, the BRICS Bridge platform.

Keywords: *EAEU, BRICS, national currencies, cross-border payments, payments, sanctions.*

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Trade and economic relations between Russia and the Czech Republic in the XXI century

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The article analyzes trade and economic relations between Russia and the Czech Republic over the past twenty years. Such a long period allows us to distinguish the stages of Russian-Czech trade relations. The authors consider the dynamics and structure of mutual trade. The scientific novelty of the study lies in the fact that the authors pay attention not only to the absolute, but also to the relative indicators of Russian-Czech trade, such as the share of mutual trade between the two countries in the foreign trade turnover of the Russian Federation. It is the analysis of relative indicators that shows that after 2014 and until 2022 there were no fundamental changes in Russian-Czech trade. Particular attention is paid to investment cooperation between the two countries.

Keywords: *foreign trade of the Russian Federation, trade and economic relations between the Russian Federation and the Czech Republic, direct investments, structure of exports and imports.*

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Educational Migration Public Administration Arrangements in the USA and China: Recommendations for Russia

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The study is based on the hypothesis of the importance of education for reducing socio-economic disparities between regions. Thanks to the system approach in the study of foreign experience of state management of internal educational migration on the example of the USA and China, the proposals for improving the mechanisms of state management of migration in order to reduce social disproportions in the development of Russian subjects are put forward.

Keywords: *migration, state management, educational migration, regional policy, regional development, state management mechanisms, human capital.*

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The role of artificial intelligence in reducing educational inequality

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The aim of this article is to explore the role of artificial intelligence (AI) in reducing educational inequality in China. Education is a key element in achieving sustainable development goals, and ensuring equal access to quality education plays an important role in this process. The article analyzes current AI applications in education, including online platforms and intelligent educational devices, as well as the use of big data for personalized learning and teaching quality assessment. The main research methods include literature review and analysis of specific examples of AI implementation in educational projects. The results of the study show that AI contributes to a more equitable distribution of educational resources, improving the quality of teaching, and reducing the gap between urban and rural schools. Successful examples include projects in remote areas where AI helps provide access to quality education. In China, despite significant achievements in education, there are still substantial differences between urban and rural areas, making the implementation of AI particularly relevant. However, there are issues related to data protection and algorithmic biases. For the successful integration of AI in the educational process, further research and policy support are needed. In conclusion, AI has significant potential to improve educational equality, which requires a comprehensive approach and cooperation between the government, educational institutions, and technology companies.

Keywords: *artificial intelligence, sustainable development, quality education, sustainable development goals.*

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MANAGEMENT

Assessment of the economic sustainability of SMEs in conditions of unstable external environment

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In modern development conditions, there is a need to reform business practices and strategies of enterprises towards more sustainable development. Sustainable development is becoming an integral component of corporate responsibility, driven by both economic, social and environmental challenges. Business resilience in the face of globalization and uncertainty is key to long-term success. Businesses that integrate sustainability principles strive to improve efficiency, reduce risk and increase competitiveness. The economic benefits of this approach include more stable financial results, access to new markets and investments, and attracting qualified personnel. However, at the present stage there is a need to develop unified methodological approaches both to the implementation of the principles of sustainable development and to methods for assessing the level of sustainability.

The choice of indicators for assessing economic sustainability becomes a decisive moment in the formation of a sustainable development strategy. In this connection, the main purpose of the article is to study methods for assessing economic sustainability. The results of the study include the substantiation of the methodology for assessing the economic sustainability of SMEs in the context of introducing the principles of sustainable development. Particular attention is paid to indicators for assessing financial stability.

Keywords: *sustainable development, SMEs, economic sustainability, financial sustainability.*

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Business ecosystem as a functional model of company development: management problems and alternatives

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The article analyzes the advantages and disadvantages of organizing a business ecosystem from the point of view of the impact on the management of competitiveness and innovative development of companies included in the ecosystem, as well as companies whose business is organized according to other, alternative models. The authors set the goal to show that the uncontrolled widespread dissemination of business ecosystems can have consequences in terms of an adverse impact on the competitiveness of individual companies and the management of their development, as well as in terms of consumer freedom of choice. The following problems stand out: the formation of oligopolies, curbing the innovative activity of both partners and non-ecosystem market companies, problems of managing the ecosystem as a whole when achieving a critically high level of its scaling. Approaches to overcoming the noted problems are formulated. The feasibility of developing other, alternative business models is substantiated.

Keywords: *company development management, business models, business ecosystems, business partnerships, digital platforms for business.*

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The effectiveness of motivation theories in increasing employee engagement and job satisfaction

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This article examines the effectiveness of using various theories of motivation to increase employee engagement and ensure an increase in their satisfaction with their work. The impact of key factors identified within each approach on the feelings of members of the work team is analyzed. A comparative table is presented that summarizes the essence of motivation theories and the influence of their key factors. The potential benefits and limitations of each theory from an organizational management perspective are also discussed. The work emphasizes the priority of using different approaches depending on the type of employee – reinforcement theory for low-skilled workers, theory Y and the theory of acquired needs for mid-level office workers, self-determination theory for senior management and key specialists. The purpose of the article is to provide managers with recommendations for developing a theoretical basis for the process of selecting appropriate motivation methods to increase employee engagement and satisfaction, depending on the personal and group characteristics of the latter.

Keywords: *motivation theories, employee engagement, job satisfaction, personnel management, organizational behavior.*

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Theoretical and methodological aspects of managing a leasing company's client offer

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Based on the analysis of the main theoretical, methodological and practice-oriented approaches, the article develops and characterizes the logical sequence of the main problems and terms that reveal the content and features of the customer relationship management system, with which the concept of “customer offer” is indirectly or directly related; a generalized apparatus is given, a diagram of the relationship between the basic concepts of customer relationship management is constructed.

Keywords: *relationship management, client, customer orientation, customer base, client portfolio, client offer.*

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The impact of remote work on employee productivity and organizational culture

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The work outlines the impact of the transition to remote work on employee productivity and the organizational culture of the company. Both positive and negative aspects of the remote work format have been identified. The reasons for the decrease in employee productivity when working outside the office are analyzed, and the preferences of employees regarding the work regime before and after the pandemic are presented. Typical barriers to effective remote work are identified, including communication, motivational, resource and infrastructure limitations. The shift in the type of organizational culture under the influence of the remote work format in companies was studied. The risks and possible solutions for companies in the context of managing the productivity of employees working remotely are systematized. Strategies and software tools are presented that facilitate the effective organization of remote work and maintaining the planned level of staff productivity.

Keywords: *remote work, labor productivity, organizational culture, remote format, software, personnel management.*

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Risks of supply management in foreign trade activities at the current stage of development of the Russian Federation

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The work analyzes the risks of supply management in the foreign trade activities of Russian enterprises at the present stage of development of the Russian Federation. Key problems have been identified, such as restrictions from foreign banks, “lengthening” of the logistics “shoulder” and rising transportation costs. The main risks are systematized, including currency, legal, sanctions, logistics, customs and others. The places where risks and threats arise are identified, including during the execution of a foreign trade contract, transportation and movement of cargo across the border. Measures to reduce risks at the enterprise level are proposed, such as verification of counterparties, insurance, hedging, diversification of suppliers and localization of production. The steps that the government should take to minimize risks are outlined, including expanding support for imports and exports, maintaining a stable macroeconomic environment and providing tax breaks to importers.

Keywords: *supply management, foreign trade activities, risks, sanctions, logistics, transportation, import, export, Russian enterprises, risk reduction measures.*

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Marketing technologies in the management of a hotel enterprise

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In the modern world, the management of the hotel business strongly depends on the application of effective marketing strategies. To stand out from the competition and attract more guests, it is necessary to use modern technologies. Branding in the hotel business is not just a logo and a name, but also a set of measures aimed at creating a unique image of the hotel in the eyes of potential guests, forming loyalty and increasing awareness. Proper branding is the key to success in the hotel business. It helps to stand out from the competition, attract new guests, increase income and create a solid foundation for long-term development.

The article examines the advantages of marketing technologies used in hotel enterprises, the stages of the life cycle of a hotel brand, and methods for determining the value of a brand in monetary terms.

Keywords: *hotel, hotel chains, marketing technologies, hotel management, branding, management.*

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