
SUMMARY

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DIGITAL BANKING IN THE AGE OF VIRTUAL BUSINESS

The article discusses the main trends of the transition period in the development of the banking sector, the functioning of which is undergoing significant changes in the emerging ecosystem of the digital economy. The necessity of making significant adjustments to the theory of banking is substantiated, the promising directions of moving credit institutions to the virtual space are highlighted, a description is given of new banking products emerging as part of a decentralized management system. The most important aspects of creating a model of a digital bank and the key elements of its business strategy are revealed.

Keywords: digital economy, electronic banking, cryptocurrency, lending, digital assets, blockchain, artificial intelligence, banks, loans, virtual assistants.

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ON THE DEVELOPMENT OF A NONEQUILIBRIUM MICROTHEORY

An approach to the development of a microtheory suggesting nonequilibrium states of the system is proposed. The economy is treated as a fundamentally unstable complex non-ergodic system.

Keywords: macroeconomics, measure, methodology, microeconomics, principle, value, economic theory.

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ECONOMIC CALENDAR INDICATORS

In the article, a time analysis of some macroeconomic indicators is represented, such as GDP, industrial production, construction, retail commodity circulation, freight turnover, agriculture, investment in fixed assets.

The best / worst quarters (months) by the dynamics of some macroeconomic indicators have been identified, and an interpretation of the results presented. The “reverse base effect” is revealed, which means that a higher base for comparison with the corresponding period of the last year is not the reason for lower indicators, as one might expect, but, on the contrary, is the basis for the accelerated growth.

For Russian economy, the following conclusion is substantiated: in order to achieve sustainable, long-term and high economic growth, it is necessary to develop rapidly, increasing the growth base.

Keywords: economic calendar indicators, the specifics of the dynamics of macroeconomic indicators, the “reverse base effect”.

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MODERNIZATION OF THE POVERTY MONITORING SYSTEM IN THE RUSSIAN FEDERATION IN THE CONTEXT OF THE EVOLUTION OF THE CONCEPT OF POVERTY

The paper analyses the evolutionary stages of the scientific concept of poverty and the main theoretical and methodological approaches to the definition of poverty in the practice of national statistical agencies and international organizations. An assessment of the current state of the Rosstat poverty monitoring system is given, conclusions are drawn about the most promising areas of its development.

Keywords: poverty, absolute poverty, relative poverty, multidimensional poverty, Russia, Rosstat, poverty monitoring.

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THE COMPANY AS THE ALTER EGO OF THE SHAREHOLDER

The author considers the features of the company as a legal fiction, in which the economic interests of its participants are vested. A commercial organization is a product of legal technology, the interests of the company are derived from the interests of its shareholders. The author considers a commercial organization as a set of contractual relations of its subjects (participants, management, members of the board, creditors). In the face of multidirectional interests of the parties, it is required to establish a balance taking into account the company's long-term development.

Keywords: balance of economic interests, legal fiction, managerial discretion, charter, model of conscientious behavior, the totality of contractual relations.

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FREE TRADE ZONE EAEU-SINGAPORE IS A NEW PREFERENTIAL PARTNERSHIP FOR RUSSIA

The article discusses the preferential agreement on the EAEU-Singapore free trade zone, concluded in October 2019. The creation of such economic partnerships is a manifestation of the new EAEU strategy for inclusion in the global economy. The potential benefits to Russia and other EAEU states in terms of solving the problems of their structural and technological modernization, attracting investments, gaining best practices in managing and organizing businesses, and winning new markets in Southeast Asia are noted.

Keywords: free trade zone agreement, EAEU, Singapore, trans-regionalization, preferential partnership, investment cooperation, ASEAN.