
SUMMARY

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ON THE SOCIAL NATURE OF MODERN STATE

The article examines the primary functions of the state in the past and present as well as its increasing involvement and importance for modern society. The role of the state as a regulator of economic development is revealed. The views of contemporary authors on the specific features of the welfare state and the prospects for the evolution of capitalist society are discussed.

Keywords: class state, economic nature of the state, classical and modern functions, features of the welfare state.

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DIGITAL ECOSYSTEM AS A NEW BUSINESS CONFIGURATION IN THE XXI CENTURY

Digital network interactions give rise to a new business configuration — an ecosystem that is different from both the in-company and inter-company relationships of the previous type. A conceptual model of business ecosystem is being examined, with its advantages, limitations and risks, and its applicability in the Russian economy.

Keywords: ecosystem, company, management, flexible forms of organization, organizational behavior, network structures, platform competition.

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THE EVOLUTION OF COMMERCIAL BANKS IN DIGITAL ECONOMY

The article discusses the apparent processes of changing the character of banking in the era of digital technologies spreading into all institutional structures of society.

The essence of new types of banking products based on expanding the use of various forms of artificial intelligence by businesses is revealed. The special features of payments in ordinary banknotes and cryptocurrency are analyzed, along with the prospects for their spread in the near future. The reasons are given for the inevitability of significant changes in the mechanism of financial mediation. The author comes to the conclusion that the nature of labor costs in the infrastructure of the credit system is temporal and there is a tendency of it turning into a product of virtual environment.

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

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A MATHEMATICAL MODEL OF ESTIMATION OF SUSTAINABILITY AND DYNAMICS OF INNOVATIVE ACTIVITY

The article is devoted to the issues of modeling the processes of self-development in the implementation of innovative projects based on social and economic connectedness and feedback. In order to develop strategies for inclusive development and minimize risks when launching innovative projects, a mathematical model has been developed in the form of a system of two differential inhomogeneous first-order equations describing the dynamics of innovative development. The model makes it possible to identify sustainability criteria for the launch of innovative activities depending on the intensity of social and economic feedback, and also shows that the magnitude of positive or negative feedback (or the lack of it) has no direct influence on the quantitative characteristic of sustainability of such development.

Keywords: mathematical model, innovative activity, inclusive development, sustainability criteria, direct and inverse relations, social and economic ties, initial conditions, development dynamics, social relations, heterogeneous differential equations, Runge-Kutta method, velocity diagram.

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URBANIZATION AND THE PROBLEMS OF TERRITORIAL DEVELOPMENT

The article deals with the problem of the state regulation of the emerging urbanization areas with megacities playing the key role in the optimization of regional economies' territorial organization.

The appropriate territorial planning and strategic management of integrally functioning urban agglomerations and rural territories, ultimately, should ensure consistent urbanization and effective territorial organization of the republic's economy and provide an advantageous geopolitical position and security for the country.

Keywords: state administration of new urbanization areas; the decisive role of megacities in optimizing the territorial organization of the economy; the role of territorial planning and forecasting in the organization of urban agglomerations and rural areas; the strong geopolitical position and security of the country.

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TOWARDS THE MODERNIZATION OF EDUCATIONAL COMPONENTS OF REGIONAL ENTREPRENEURIAL ECOSYSTEMS

A methodological approach to determining the parameters and structure of a regional business ecosystem has been developed. The need for the development of an entrepreneurial education system is shown. A model for the im-

plementation of entrepreneurial education is proposed, in which the key role is played by the universities of the region.

Keywords: entrepreneurship, regional entrepreneurial ecosystem, domains, human capital, entrepreneurial education.

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PARALEGAL OPERATIONS WITH CASH MONEY: REGULATION VECTOR

In 2016–2018, the steady growth trend in the volume of purchase of foreign currency cash by individuals in exchange offices acquired the signs of paralegal turnover (or formally legal transactions aimed at achieving illegal goals).

The situation demanded both the response from the Central Bank of the Russian Federation and a special analysis by experts, with their conclusions and recommendations considerably diverging.

The Bank of Russia adheres to a “tough” scenario, seeking to tighten control over these transactions, while experts, fearing some “excesses,” point to the possibility of the exchange operations becoming clandestine.

Meanwhile, it is beneficial for large banks to oust the “exchangers” from the market and concentrate foreign exchange transactions with individuals in their own hands. All sellers of currency with caution perceive the possible burden of their duty to check (clarify) the source of the ruble funds of those citizens who buy cash in large volumes.

Key words: currency exchange, paralegal turnover, exchange office, cash currency.