

SUMMARY

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THE VAT RISE AND THE INCREASE IN THE RETIREMENT AGE ARE NOT THE MEASURES TO START WITH, WHEN SETTING ABOUT THE SOLUTION OF LONG-RUN PROBLEMS

The author concentrates on major shifts in economic policy and maintains that the VAT rise and an increase in the retirement age in the near future may negatively affect the economic growth and the living standards of the population. He suggests a number of measures being taken sequentially with the view of creating more favorable conditions to solve such key problems as the acceleration of the economic growth and ensuring social security for senior citizens.

Specific macroeconomic indicators are given, sticking to which, with active economic policy in the next 1-2 decades, will result in sustainable economic recovery.

Key words: retirement age, healthy life expectancy, VAT, structural reforms, ownership forms ratio change, investment credit, deficit financing of the state budget.

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THE AGENT-ORIENTED APPROACH TO THE SIMULATION OF THE PROCESSES OF TRACKING THE MONEY LAUNDERING AND THE FINANCING OF TERRORISM

The article provides an overview of some approaches to studying the problem of money laundering and the financing of terrorist organizations. The criterion for selecting the models for their further critical analysis is their belonging to a certain class of mathematical modeling tools (namely, agent-oriented, imitative, geoinformation models).

Key words: financing of terrorist organizations, modeling, agent-oriented models, visualization.

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TO GO FORWARD MEANS TO REVIVE THE MARKET ECONOMY

There are two main ways to improve the efficiency of the economy. They are: the improvement of the economic policy (that is, the performance of the entity supervising the economy) and the improvement of the economic system

itself (as a subject of public administration). As it seems, scientific papers on economics (both Russian and foreign) reveal a one-sided fascination with the search for a good set of methods of public administration of the economy. The author attempts to show that a more promising research trend is fundamental to the improvement of the present-day economic system and its modernization.

Key words: capitalism, free competition, monopoly capitalism, state monopoly capitalism, monopoly, state.

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MODERN TRENDS IN THE EVOLUTION OF THE GLOBAL MONETARY AND FINANCIAL SYSTEM

With due regard for the lessons of the current global financial and economic crisis, the author attempts to outline the conceptual approaches to the reformation of the global monetary system, which determine the principles of its functioning and intergovernmental regulation.

The basic tenets of the Jamaican monetary system reform regarding the introduction of multicurrency standard and supranational currency; the determination of gold's future in the global monetary system; the choice of the exchange rate regime; the reorganization of the activities of the International Monetary Fund as an intergovernmental money regulation institution, are being systematized and analyzed.

Key words: global monetary system; multicurrency standard; supranational global money; gold; exchange rate regime; International Monetary Fund; world monetary and financial crisis; regional currencies.

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THE WAYS OF ENSURING NATIONAL INTERESTS OF THE REPUBLIC OF UZBEKISTAN IN THE PROCESS OF INTERACTION WITH INTERNATIONAL FINANCIAL INSTITUTIONS

The authors analyze a set of measures aimed at the formation of the institutional basis for the integration of the economy of Uzbekistan into the global capital market, with regard to the five priorities for the development of the republic in the nearest future.

New market mechanisms of currency, tax, budgetary, monetary and credit regulation are considered, as well as those stimulating the growth of the export potential, with a view of improving investment climate and business environment in the republic.

The authors validate the need for enhanced cooperation with Russian and international financial institutions, with leading foreign companies and banks, and show the way to increase the efficiency of the foreign investments attracted.

Key words: liberalization of national economy, national interests, economic security, integration, investment climate, business environment, foreign investments, monetary policy, international financial institutions.

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THE ASSESSMENT OF RISKS OF MODERN INFORMATION SYSTEMS USED IN THE ECONOMIC ANALYSIS OF ORGANIZATIONS' ACTIVITIES

The article describes a method of self-assessment of IT systems as an effective instrument of internal control in the managing of business processes within organizations. The main results of the author's research confirm the hypothesis that the application of the self-assessment methodology of IT systems used in organizations to ensure financial and operational reporting of their activities is in direct correlation with the improving quality of the systems' economic analysis and the reliability of its results and conclusions.

Key words: modern information technologies, information systems, economic analysis, risks assessment, self-assessment.

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ON THE ASSESSMENT OF THE COMPANY READINESS FOR DIGITAL TRANSFORMATION

The paper presents the results of the analysis of the companies that are successful in digital transformation of their activities. It provides the methodological recommendations on the analysis of the current state of the company and identifies the organizational and administrative changes required. The basis for the proposed approach is a model for the assessment of digital maturity of a company from the point of view of intensity of its investments in IT and its ability to manage the changes. The results of the analysis of the digital maturity level and of the approaches to risk management allow to model the targeted state of the company and the way to reach it.

Key words: business transformation, business process, enterprise architecture, maturity level, business architecture, change management, IT management, risk, purpose, goal-setting.

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THE ASSESSMENT OF THE ECONOMIC EFFICIENCY OF BANKS' LEASING ACTIVITY

The article examines the effectiveness of leasing operations and assesses the effectiveness of leasing activities which are especially important for domestic banks.

Key words: leasing, leasing operations, leasing payments, leasing deal, leasing as an alternative source of financing.

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ASSESSING THE ECONOMIC PERFORMANCE INDICATORS OF THE RUSSIAN FAR EAST AS A TERRITORY OF PRIORITY DEVELOPMENT

The article gives a review of the world practice in the assessment of economic performance for special territories. The authors examine the current state of the Russian Far East as a priority development area and suggest a new approach to the evaluation of economic performance of the territories prioritized as the would-be zones of the expedited socio-economic growth.

Key words: special economic zone (SEZ), territories of priority development (TPD), Russian Far East, evaluation method.

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THE CALCULATION OF CREDIT LOSSES IN COMMERCIAL BANKS

To determine the composition of credit losses, the author has classified them by type. The analysis of general approaches to evaluating the size of losses has shown that different methods are used for various activities. Some of them offer models for predicting probabilistic values, others are focused on the evaluation of actually incurred losses. The study shows that the effective solution to the problem of managerial accounting for credit losses involves the building of complex models of loss management in the banks.

Key words: Bank, credit, credit losses, risk management, calculation of losses.