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МАТЕРИАЛЫ XVII ВСЕРОССИЙСКОЙ НАУЧНО-ПРАКТИЧЕСКОЙ КОНФЕРЕНЦИИ С МЕЖДУНАРОДНЫМ УЧАСТИЕМ НА АНГЛИЙСКОМ ЯЗЫКЕ

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METHODS OF MUNICIPAL PROPERTY MANAGEMENT

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Abstract. The article is devoted to the study of the methods of municipal property management, the identification of the main problems in this area and the nomination of key measures to improve the above mentioned area and to eliminate the identified problems of municipal property management.
Keywords: municipal property, municipal budget, use of property, property of the municipality.

МЕТОДЫ УПРАВЛЕНИЯ МУНИЦИПАЛЬНОЙ СОБСТВЕННОСТЬЮ

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Аннотация. Статья посвящена изучению методов управления муниципальной собственностью, выявлению главных проблем в данной сфере и выдвижению ключевых мер по совершенствованию вышеупомянутой области и устранению выявленных проблем управления муниципальной собственностью.
Ключевые слова: муниципальная собственность, муниципальный бюджет, пользование имуществом, имущество муниципального образования.

The relevance of this topic is due to the fact that socio-economic changes in Russia have raised the issue of the need for more effective management of municipal property, which is an important part of the economy of local government and directly affects the well-being of residents of this territory.

According to Article 215 of the Civil Code of the Russian Federation, the right of municipal ownership – the property owned by urban and rural settlements, as well as other municipalities, is municipal property [1].

In accordance with Article 8 of the Constitution of the Russian Federation, municipal property is recognized and protected in the Russian Federation along with other forms of ownership. Article 132 of the Constitution of Russia establishes the right of local self-government bodies to independently manage municipal property [2].

The purpose of exercising the right of municipal ownership is to satisfy the interests of the owner, i.e. the municipality and the local government body acting on its behalf. The latter is primarily an economic authority, since at least half of the issues related to the subjects of local government are its responsibility to carry out or organize economic activities, and another part of the issues is related to the regulation of economic activities on the territory of the municipality [3].

Methods of management of state and municipal property are ways of influencing property objects to achieve their goals. The following methods are used in property management:

– organizational and legal methods – administrative influence of subjects of state/municipal property management on property relations in the form of administrative instructions, establishing rules governing the transfer of ownership rights, developing an order and standard procedures for managing state/municipal property;

– organizational and economic methods – the impact of subjects of state/municipal property management on the economic interests of participants in property relations through the transformation of ownership forms, regulation of the activities of enterprises using state/municipal property.

The main criteria for choosing a particular method of municipal property management are the socio-economic importance of objects for solving local issues and the economic efficiency of various methods from the point of view of the owner [4].

Let's consider these aspects using the example of the city of Rostov. In the first half of 2023, the minimum property of the city of Rostov agreed on 142 transactions for the provision of lease and gratuitous use of state property in Rostov. The Ministry of Property of Rostov has prepared 13 orders of Rostov Government on the transfer of state property of Rostov Region to federal and municipal property institutions for the free use of their functions in the territory of Rostov Region.

As of 01.07.2023, there are 249 contracts on land plots owned by the state of the city of Rostov, including 237 land lease agreements and 12 contracts for the gratuitous use of land plots. During the first half of 2023, the Rostov City Government concluded 20 land lease agreements and 5 contracts for the gratuitous use of land plots owned by the city of Rostov [5].

It's no secret that at the moment there are many problems that arise in the management of municipal property. Namely, problems such as the underdevelopment of socio-economic infrastructure, the financial dependence of municipalities on the subjects of the Russian Federation, the lack of favorable conditions for attracting investments in the economic sector, the lack of competitive products and services. Let's consider the main current problems.

In the legal field, attention is focused on the lack of a specific definition of municipal property, coupled with the terminological uncertainty of the concept of municipal property. This entails difficulties in uniform understanding and application of relevant concepts in decision-making in municipal practice. As a result, uncertainty in the objects of municipal property hinders the functioning of local self-government bodies, in particular in the sphere of the distribution of powers for its management. As a result, the issues of relativity of objects belonging to the property of a municipality and included in municipal property are often resolved in court, which places an extra burden on the judiciary [6].

There is a problem of economic dependence of municipalities on the subjects of Russia. The dependence of local revenues on the subjects of the Russian Federation in terms of financial support is increasing. Evaluation of the effectiveness of municipal unitary enterprises is carried out exclusively with the help of financial and economic indicators, and social and budgetary efficiency are not taken into account.

The quality of municipal property management is poor (high-quality management of municipal property reaches the level of productivity of municipal property management). The latter is real if all measures for the management of municipal property are linked both in terms of time and resources, and also if, in addition, the vital needs and interests of the local community are taken into account when solving tasks, and setting tasks in this area of activity will be based on benefits for the development of the municipality and its territory.

Clarifying the composition of municipal property and specifying the concept of municipal property will facilitate and contribute to improving the work of both local government and the state as a whole. The ways to solve this problem are to conduct a comprehensive analysis of the activities of such enterprises, based on the application of the entire set of indicators in conditions of proper prioritization by these enterprises. It is quite possible to solve this by developing a program to improve the productivity of municipal property management, which is necessary for each municipality [7].

Summing up the above, it is worth noting that increasing the efficiency of municipal property management requires not only an integrated approach, but also the coordinated implementation of program activities in various areas within the framework of one common department project. For effective management of municipal property, it is necessary to apply an integrated approach, which includes a combination of various methods adapted to the specific conditions and needs of local government. In addition, it is important to monitor the implementation of these methods and constantly improve management strategies, taking into account the changing economic situation and social needs.

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THE PROBLEM OF INFORMAL EMPLOYMENT IN RUSSIA

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Abstract. The article substantiates the relevance of considering informal employment in the current conditions of the development of the domestic economy. The interpretation of the concept of “informal employment” is presented, its classification is highlighted. The analysis of the development of informal employment in Russia for the period 2019-2021 is carried out. Based on the analysis, a number of negative trends inherent in informal employment were identified, and a set of measures aimed at eliminating them was presented.

Keywords: informal employment, labor market, unemployment, economically active population, salary.

ПРОБЛЕМА НЕФОРМАЛЬНОЙ ЗАНЯТОСТИ В РОССИИ

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Аннотация. В статье обоснована актуальность рассмотрения выбранной темы в современных условиях развития отечественной экономики, представлена трактовка понятия «неформальная занятость», выделена его классификация. Авторами проведен анализ развития неформальной занятости в России в период 2019-2021 гг. На основании анализа был выделен ряд негативных тенденций, присущих неформальной занятости, а также представлен комплекс мероприятий, направленных на их устранение.

Ключевые слова: неформальная занятость, рынок труда, безработица, экономически активное население, оплата труда.

The relevance of studying the processes of informal employment in Russia today is due to a number of reasons, among which the indicative nature of this phenomenon occupies a central place. Thus, the ratio of the formal and informal sectors of the economy may indicate the differentiation of industries by labor productivity, as well as characterize the quality of the institutional environment as a whole.

In addition to this, such close attention to the informal sector is due to low wages and the high risk of unemployment. The population employed in the informal sector has low and/or unstable wages, is subject to increased risks of unemployment and poverty. Thus, informal workers often do not receive social guarantees or receive them in an incomplete volume, which increases their vulnerability during periods of temporary disability, as well as during economic shocks and after the end of employment. In addition, that part of the informal sector that is associated with economic activity without legal registration does not provide tax revenues and reduces the stability of the system of state insurance against health risks, temporary disability, and old age.

The transition to a market economy, which has become an orientation for the development of modern Russia, has contributed to the massive development of the shadow economy, one of the manifestations of which is informal employment. The prerequisites for the development of this phenomenon can be attributed to employers' desire to save their resources and bypass the tax regime, as well as the low level of financial literacy and legal culture of the majority of the population. "The measures previously proposed at the state level to regulate the scale of informal employment did not bring the desired results during the periods of their testing and further implementation, and now they may not be in demand by citizens at all" [1].

According to the definition provided by the Federal Tax Service of Russia, informal employment refers to the illegal employment of citizens, i.e. labor relations without the issuance of an employment order, without the execution of a written contract, without entry in the employment record book, without official payment of wages and related taxes and other contributions to non-budgetary funds. Figure 1 presents a classification of informal employment.

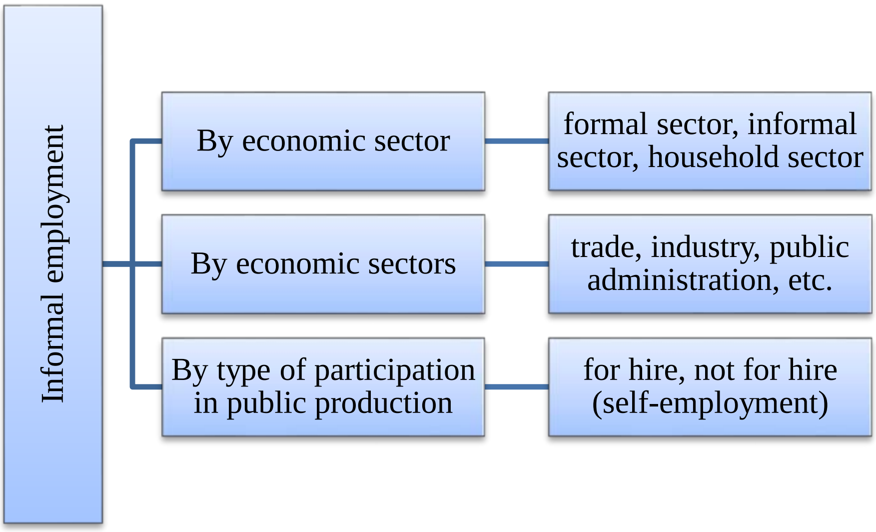

Figure 1. Classification of informal employment

According to Figure 1, informal employment can be classified based on characteristics such as the sector of the economy, industry, and type of participation in public production. It should be noted that the phenomenon of informal employment and semi-formal employment relationships are inherent in representatives of small and medium-sized businesses, as the practice of such employment has proven to be the most effective and accessible mechanism for survival [2].

Let us consider the dynamics of the number of employed in the informal sector in Russia, presented in Figure 2 (compiled by the author based on [3]).

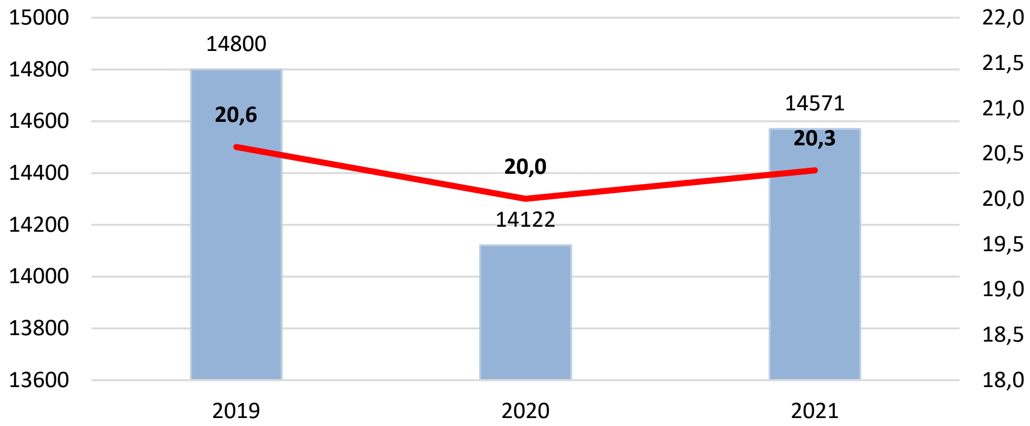

Figure 2. Dynamics of the number of employed in the informal sector in Russia in 2019-2021

In Figure 2, it can be seen that in 2020 the number of people employed in the informal sector was 14,122 thousand, which is 678 thousand or 4.6 % less than in 2019. In 2021, the number of informally employed people increased by 449 thousand or 3.2 %, reaching 14,571 thousand.

The employment rate in the informal sector in 2021 was 20.3 %, compared to 20 % in 2020 and 20.6 % in 2019. The overall employment rate in the population in 2021 was 59.4 % (58.4 % in 2020 and 59.4 % in 2019), and the unemployment rate was 4.8 % (5.8 % in 2020 and 4.6 % in 2019) [3].

It should be noted that many factors have influenced the dynamics of informal employment in Russia. First of all, the events of 2014, related to the introduction of sanctions by foreign countries, which are being renewed and intensified to this day. In the last decade, various digital platforms based on a qualitatively new format of interaction between workers and service consumers have become widespread in Russia. However, such convergence of labor supply and demand occurred in the absence of a regulatory framework governing the rights and obligations of the parties, which also contributed to the growth of informal unemployment.

In 2017, the concept of self-employment was introduced into the Russian regulatory framework for the first time as part of the legalization of informal employment, and in 2019 a favorable tax regime for professional income tax was established.

Finally, the COVID-19 pandemic period in 2020-2021 had a significant impact on the ratio of informal and formal employment – a series of restrictions were introduced, up to the suspension of the activities of enterprises and almost a complete ban on the work of entire industries, which fundamentally restructured the labor market.

Let’s consider the structure of those employed in the informal sector by type of employment, as presented in Table 1.

Table 1 – The structure of people employed in the informal sector of Russia by type of employment in 2019-2021 [3]

	2019	2020	2021	Fraction, % 2019	2020	2021
The number of people employed in the informal sector, thousand people.						
Total	14800	14122	14571	100,0	100,0	100,0
Employed only in the informal sector	13836	13207	13698	93,5	93,5	94,0
Employed in both the formal and informal sector	964	915	873	6,5	6,5	6,0
of them:						
with the main job in the informal sector	20	21	15	2,1	2,3	1,7
with additional work in the informal sector	944	894	858	97,9	97,7	98,3

As can be seen from Table 1, the largest number of people employed in the informal sector in Russia falls on those employed only in the informal sector – 94 % according to 2021 data (93.5 % in previous periods). According to the results of 2021, the share of those employed in both the formal and informal sectors accounted for 6 % (6.5 % in previous periods), of which: 98.3 % – with additional work in the informal sector and 1.7 % – with the main job in the informal sector (97.7 % and 2.3 % in 2010, 97.9 % and 2.1 % in 2019, respectively).

According to Rosstat data, the largest share of informally employed population is accounted for by citizens with secondary vocational education – 47.1 % in 2021 (47.3 % in 2020; 46.5 % in 2019), followed by citizens with secondary general education at 25.2 % (25.3 % in 2020; 26.8 % in 2019), citizens with higher education at 19.1 % (19.6 % in 2020; 18.5 % in 2019), and citizens with primary general education at 8 % (7.1 % in 2020; 7.5 % in 2019). The smallest share is accounted for by citizens who do not have primary general education – 0.6 % in 2021 (0.7 % in previous periods) [3].

It should be noted that in 2022, specifically in the second quarter, there has been a sharp decline in informal employment in Russia. According to the analytical service of the audit and consulting network FinExpertiza, the number of people employed in the informal sector in Russia in the second quarter of 2022 decreased by 1.5 million people compared to the same period last year, totalling 13.4 million people. On average, in April-June 2022, 18.7 % of all workers were employed in this segment, which is almost one in five. Informal employment in the same period in 2021 was 20.9 %. The data by region are presented in Table 2.

Table 2 – Informal employment in Russia in the territorial context in the second quarter of 2022

	The second quarter of 2022		The second quarter of 2022		Share change, pp.
	Number, thousand people	Fraction, %	Number, thousand people	Fraction, %	
Russian Federation	13435	18,7	14933	20,9	-2,2
Central Federal District	2308	11,2	3003	14,6	-3,4
NWFD	885	12,3	990	13,7	-1,4
Southern Federal District	2039	25,9	2420	31,3	-5,4
NCFD	1812	42,6	1834	45,5	-2,9
PFD	2924	20,7	3040	21,6	-0,9
UrFO	918	15,4	917	15,2	0,2
SFO	1699	21,2	1820	23,0	-1,8
DFO	850	21,5	908	22,8	-1,3

According to Table 2, the highest level of informal employment in the second quarter of 2022 was observed in the North Caucasus Federal District – 42.6 %, while the lowest was in the Central Federal District – 11.2 %. Compared to the second quarter of 2021, informal employment decreased the most in the Southern Federal District – by 5.4 percentage points, and the least in the North-western Federal District – by 0.9 percentage points. In contrast, informal employment increased by 0.2 percentage points in the Ural Federal District.

Informal employment is particularly widespread in poor regions with tense labour markets, low incomes, and high unemployment. This type of employment is less common in the largest cities and industrially developed regions, where large and medium-sized enterprises make up the backbone of the economy.

According to a study by FinExpertiza, the highest level of informal employment is observed in Ingushetia (56.6 % of all workers), Dagestan (48.6 %), Chechnya (45.4 %), Kabardino-Balkaria (45.3 %), Karachay-Cherkessia (42.5 %), Altai Republic (38.8 %), North Ossetia (36.1 %), Khakassia (34.7 %), Stavropol Krai (34.2 %), and the Crimea (32.7 %). The lowest level of informal employment is found in the Chukotka Autonomous Okrug (1 %), Moscow (3 %), St. Petersburg (6.7 %), Nenets Autonomous Okrug (7 %), Khanty-Mansi Autonomous Okrug (7.4 %), Moscow Oblast (9 %), Komi Republic (9.5 %), Murmansk Oblast (9.6 %), Yamalo-Nenets Autonomous Okrug (10.2 %), and Pskov Oblast (11.2 %) [4].

It should be noted that the reduction in informal employment this year is accompanied by an increase in employment and a decrease in unemployment. Thus, the employment rate increased from 59.6 % in January 2022 to 60.4 % in August 2022 [2], while unemployment decreased from 4.32 % in January 2022 to 3.91 % in July 2022 [5], indicating positive developments in the Russian labour market.

In the future, the macroeconomic situation in the country will continue to affect the development of the labour market in Russia as one of the main factors reflecting the trends in informal employment. Therefore, regulating informal employment will remain a key challenge for the Russian government. Policies aimed at improving the investment climate, reducing corruption, and increasing the effectiveness of state institutions could contribute to the reduction of informal employment in the long run. Additionally, measures to promote small and medium-sized businesses, improve access to credit, and provide training and education opportunities for workers could help to create more formal job opportunities and reduce the demand for informal labour.

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CORPORATE SOCIAL RESPONSIBILITY AND ESG STRATEGY

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Abstract. The article considers the integration of corporate social responsibility and ESG strategy in running business, the main principles that determine the sustainable development of the company. ESG trend on both the world and the Russian markets and its development in the long term are analyzed.

Keywords: ESG strategy, sustainable development, corporate social responsibility, ESG factors, opportunities.

КОРПОРАТИВНАЯ СОЦИАЛЬНАЯ ОТВЕТСТВЕННОСТЬ И ESG СТРАТЕГИЯ

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Аннотация. В статье рассматривается внедрение корпоративной социальной ответственности и ESG стратегии в ведении бизнеса, а также основные принципы, которые определяют устойчивое развитие компании. Проводится анализ тренда ESG как на мировом, так и на российском рынке и его развитие в долгосрочной перспективе.

Ключевые слова: ESG стратегия, устойчивое развитие, корпоративная социальная ответственность, ESG факторы, возможности.

In the modern world, society is increasingly focused on the implementation of environmental, as well as socially-oriented policies in organizations. As a result, many company management strategies and tools have been developed, which allows us to implement more and more diverse programs for the societal benefit. These innovations were reflected in the field of investment, which in turn served as an impetus for the ESG strategy development.

“Corporate social responsibility (CSR) is the business practice of joining environmental and social policies with a business’ economic goals and operations. It is based on the idea that businesses can reduce their adverse social and environmental impact on the world” [1].

ESG strategy is an abbreviation meaning “ecology, society, management”. It consists of three components: E-environment (responsible attitude to the environment), S-social (corporate social responsibility) and G-governance (corporate governance).

These three aspects are often integrated into the investments of the companies having higher ethical standards or best practice guidelines that create more sustainable investments [2]. An ESG strategy is a strategy that integrates environmental, social, and governance issues into the portfolio management process. Furthermore, it’s a holistic way of doing business that considers the company’s impact on the environment, society, and its governance structures. That is, the strategy under consideration is not a set of strict rules for doing business, but rather a set of principles that determine its sustainable development.

To implement the ESG strategy successfully, you need to know and understand its purpose. ESG ensures that companies do not neglect important issues such as sustainability and ethics in their business activities. In turn, this often leads to a better end product for consumers and other stakeholders. In addition, there is a correlation between long-term investment strategies and positive environmental and social management outcomes [3]. The profitability of sustainable businesses increases over time, and they support a stronger and more viable economy.

Any business can use the ESG principles, since the basic principles of the ESG transition are the same. However, the work in this area will be different for each organization, as it depends on the specifics of its activities and ambitions. There are key steps in the company's transition to an ESG strategy.

1. Getting started, setting priorities – identifying sustainable development goals that are relevant to your business profile.
2. Planning, identifying risks and opportunities – analyzing the company's problem areas, identifying their causes and the likelihood of risks from the ESG transition and new opportunities.
3. Generation, evaluation, prioritization and strategy options – considering all possible options for the company's development, taking into account ESG principles, and evaluating the successful experience of other companies.
4. Implementation of the strategy – development of a plan that sets out in detail the responsibilities of each company division for achieving results, taking care of creating core competencies and training personnel, creating an organizational structure that will oversee the implementation of the ESG strategy.
5. External and internal monitoring – regular monitoring of both the company's internal results and external processes [4].

When a company implements an ESG strategy and invests in its employees and the communities in which it operates, this is called corporate social responsibility (CSR). It means that the company cares about a positive public reputation, because a good reputation builds consumer trust, which makes them more likely to buy from socially responsible companies.

Sustainable companies focus on businesses that are not limited to making money, but are more interested in improving customer services or meeting social needs. This approach is implemented under the influence of ESG factors in a particular field.

Environmental sphere – responsible attitude to the environment, through the positive impact of the company on the climate (reducing the emission of harmful substances into the atmosphere), reducing the use of natural resources (minimizing water pollution), switching to eco-friendly production (avoiding the use of chemically harmful packaging for products, using "green" technologies).

Social sphere – high social responsibility, which manifests itself in relation to the company's concern for its personnel (occupational safety and health, career opportunities, working conditions), as well as providing various social benefits (additional health insurance, financial assistance programs) and assigning responsibility to the organization in the production of products.

Economic sphere – high quality of corporate governance. In this area, special attention is paid, firstly, to the company's management in terms of the efficiency of the board of directors, as well as the executive bodies activities, and secondly, to the company's behavior: absence of corruption, fair competition in the market, corporate ethics and transparency in the tax sphere.

By implementing an ESG strategy, companies are able to measure their environmental and social performance and to analyze how the strategy affects their performance. They also need to integrate what they do into their portfolio management processes to take responsibility for their social impact.

What advantages appear when implementing an ESG strategy in a company? Implementing the appropriate strategy results in:

– cost reduction due to more efficient use of materials and the use of waste processing in production;

– the company has competitive advantages, for example, by minimizing risks associated with personnel;

– long-term sustainable business development and the impact of ESG ratings, which ensure the growth of shareholder value;

– increased investment attractiveness;

– improved marketing positioning;

– customer loyalty and the company's reputation as a conscientious and responsible manufacturer of goods and services.

In today's global arena, the development of an environmental, social and governance strategy (ESG) is seen as an important benchmark for responsible organizations. An example of a foreign company using an ESG strategy is Gucci. The company is constantly striving to strengthen its culture by demonstrating its values through innovative paths to social and environmental sustainability. Through creativity and collaboration, Gucci reduces its impact on the environment and helps protect nature by upholding human rights and upholding inclusivity and respect so that everyone in the global Gucci community can freely express their authentic, diverse selves. In its strategy, the company promotes gender parity, provides its employees with a sustainable and caring work environment. Moreover, it uses 100 % renewable energy, and develops new and environmentally friendly solutions in the field of supply, raw materials and processes using revolutionary innovations [5].

To achieve its goals, Gucci has implemented a worldwide program of environmental and social sustainability, covering every part of the supply chain. In their program, they have developed innovative programs, switched to renewable energy sources and introduced energy-saving methods, reduced waste, improved the lives of people working for the company, and focused on supporting underserved communities around the world. So, Gucci is guided by issues that fundamentally affect and create the collective future of the company. They strive to generate positive changes for people and nature throughout the business.

If we consider Russian companies, the ESG strategy is not as widespread as it is abroad. However, now more and more domestic companies acknowledge the implementation of the ESG strategy as a key aspect in their policy.

Thus, one can observe how a third of the largest Russian banks, which should contribute to the transition of our economy to ESG-principles, has implemented an ESG-assessment of companies when issuing loans, according to which the rate and other conditions will directly depend on whether the company adheres to ESG principles.

PJSC Sberbank can be cited as an example of such a bank. Its activities are based on 7 principles of ESG and sustainable development: the bank is guided by the priority of creating long-term economic value for all stakeholders; ensures respect for human rights, inclusivity, diversity, fair and equal treatment of all; takes care of the environment; develops responsible financing practices and effectively manages ESG-risk management; is responsible for the impact that it has; complies with all applicable legal norms and fulfills its obligations; follows ethical business approaches and implements best corporate governance practices; improves information openness and transparency [6].

To meet environment requirements, in 2020 Sberbank started installing windows partially made from recycled plastic cards in some bank branches. And in 2021, Sber ATMs began accepting expired plastic cards for recycling. Cards are made from a complex type of plastic that must be disposed of separately. The Bank strives to participate in the international dissemination of ESGs and contribute to the achievement of the UN Sustainable Development Goals. In February 2021, Sber joined the UN Global Compact, the largest voluntary initiative of major corporations to inform about the best business practices in the field of sustainable development.

Why is the ESG strategy important in the company's work? Since all companies now exist in a globalized world, their ethics are put first. If organizations are not ethical, there are consequences for shareholders, stakeholders, and the community as a whole. Business leaders can't afford to ignore ESG issues because it will hurt them in the long run. It is important that businesses take into account all aspects of their business activities, including environmental, social and managerial issues, as these factors affect the long-term profitability of the company.

Thus, we can say that due to ESG strategies, companies create an attractive reputation for themselves in a competitive market and act for the benefit of society and the surrounding world as well. In one way or another, sustainable development and ESG will inevitably affect everyone, including those involved in the sustainable development process. Currently, ESG strategy is not just a trend for attracting investment and customers, it is becoming an integral part of running a successful modern business that benefits society and nature.

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IMPLEMENTATION OF DIGITALIZATION TOOLS IN MONETARY POLICY OF THE RUSSIAN FEDERATION

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Abstract. This study examines the introduction of digitalization tools into the monetary policy of the Russian Federation in order to improve the mechanisms of financial transactions and services. The consequences of the digital transformation of the financial market on the implementation of monetary policy and the introduction of the digital ruble are investigated. The key changes and challenges associated with the development of financial technologies and their impact on economic transformation are discussed.

Keywords: monetary policy, digitalization, financial technologies, economic transformation.

ВНЕДРЕНИЕ ИНСТРУМЕНТОВ ЦИФРОВИЗАЦИИ В ДЕНЕЖНО-КРЕДИТНУЮ ПОЛИТИКУ РФ

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Аннотация. В данном исследовании рассматривается внедрение инструментов цифровизации в денежно-кредитную политику Российской Федерации с целью улучшения механизмов финансовых операций и услуг. Исследуется влияние цифровой трансформации финансового рынка на осуществление денежно-кредитной политики и внедрение цифрового рубля. Обсуждаются ключевые изменения и вызовы, связанные с развитием финансовых технологий, и их воздействие на экономическую трансформацию.

Ключевые слова: денежно-кредитная политика, цифровизация, финансовые технологии, экономическая трансформация.

Monetary policy is an integral part of a state's economic strategy which is normally aimed at enhancing the well-being of its citizens. This form of governmental approach interacts with other elements of economic policy, such as fiscal policy, macroeconomic policy, structural reforms, and foreign economic engagement [1].

Currently, resulting from significant changes in 2022, the implementation of monetary policy is gradually adjusting to new circumstances, while continuing to provide a comprehensive range of services to both citizens and businesses. Despite the lack of foreign participation, liquidity in the financial market continues to be limited. Nevertheless, the effectiveness of the transmission of price signals in the financial market has gradually recovered, although at a level below that of the previous period.

As the process of economic transformation progresses, the financial market will change, which will affect the implementation of the policy. In particular, given the restrictions imposed, we can expect a decrease in the attractiveness of investments in foreign securities and an increase in the share of Russian assets in the savings of the population. In addition, in recent years, there has been a tendency to increase securities in the savings of the population. The development of these trends will lead to the fact that the role of the Russian capital market in financing structural transformation will increase, and the efficiency of transmission of key rate decisions to the economy through channels related to the financial market may increase. An additional important factor that increases the speed of payments and settlements, increases the availability of financing, and therefore increases the efficiency of the transmission mechanism, will be the ongoing digitalization of the financial market [2].

The digitalization of the financial market refers to the process of implementing digital technologies in order to enhance and streamline financial transactions, services, and processes. This is not surprising, as the Decree of the President of the Russian Federation, dated 9 May 2017, No. 203, approved a program document entitled "On the Strategy for Developing the Information Society in the Russian Federation 2017–2030", which aims to establish an ecosystem for the digital economy in Russia, where digital data would become a crucial factor in all aspects of socio-economic activity [3].

Implementation takes place through a variety of changes, including:

– Electronic payments and transfers: The implementation of various electronic payment and transfer systems, which enable quick and convenient financial transactions.

– Mobile banking refers to the development of applications that enable customers to conduct financial transactions such as money transfers, payment of bills, account management, and investments using mobile devices.

– E-commerce, which is the use of digital technologies to conduct trading activities, including the buying and selling of securities, goods, and services over the internet.

– Fintech innovation refers to the development of new technologies and startups that provide innovative financial services. These services include crowdfunding platforms, online lending platforms, and electronic financial assistants, among others.

In the medium term, the monetary policy of the Russian Federation envisions the following changes: establishing an official ruble exchange rate, establishing a system of rapid payments, and managing its digital currency through the active use of new financial instruments, such as crypto assets. The central bank is concerned that the proliferation of cryptocurrencies could lead to a reduction in cash and deposits in bank accounts [4]. Cryptocurrencies allow for anonymous and irreversible transactions without the need for intermediaries, which can create risks when it comes to monitoring the source of funds. As non-cash transactions become more common, we can expect to see an increase in the use of alternative financial institutions.

In 2021, institutional investors started to actively deal with cryptocurrencies. Since January 1st, 2021, Federal Law No. 259-FZ of July 31st, 2020 – the Law on Digital Financial Assets and Digital Currencies, and Amendments to Various Legislative Acts of the Russian Federation – has been in effect in Russia [5].

The adoption of this legislation as the basis for the legal framework in the area of relations with digital assets and digital currencies means that, in Russia, cryptocurrency is not recognized as money but rather as an electronic data system. Nevertheless, the legislation strictly prohibits its use as a means of payment for goods, services and works.

In this context, the Central Bank of Russia continues to develop the digital ruble, a new third form of Russian currency in addition to the cash and non-cash forms currently in use. According to its characteristics, the digital ruble will be similar both to physical cash and to funds held in bank accounts. Like cash, digital rubles will be obligations of the Central Bank. However, these will be issued in a digital format, which is typical of non-cash bank funds [6].

The introduction of a digital ruble would bring several benefits, including increased accessibility of financial services in remote and underserved areas. Users would be able to access their digital wallet through any financial institution or even with a limited connection to the Internet. This would also facilitate the development of a new payment infrastructure, which would optimize the cost of transactions and reduce transaction costs, thus supporting the competitiveness of the Russian economy.

It is important to note that the introduction of a third form of Russian currency would not fundamentally alter the principles of banking or the way in which payments are processed under the purchase and sale agreement.

However, it would be premature to draw any definitive conclusions regarding the implementation of a ruble expansion, as the outcome will depend on current economic conditions in the country. It is important to note that money, in whatever form, serves the function of facilitating the exchange of goods and services. It seems unlikely that the digital ruble will entirely replace all current payment methods, it could potentially become another option for payment. The introduction of a digital ruble holds the potential to enhance the innovative and competitive nature of Russian financial market.

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QUALIFICATION OF ENTERPRISES

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Abstract. This article is devoted to the problem of qualification of enterprises and its impact on the efficiency and competitiveness of business. The article discusses the main aspects of qualification of enterprises, such as the selection and training of personnel, the introduction of modern management methods and technologies, as well as assessment and control of the quality of products or services provided. Particular attention is paid to the importance of continuous development of qualifications for the successful operation of enterprises in the modern market.
Keywords: economics, enterprise, classification, competition, tools.

КВАЛИФИКАЦИЯ ПРЕДПРИЯТИЙ

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Аннотация. Данная статья посвящена проблеме квалификации предприятий и ее влиянию на эффективность и конкурентоспособность бизнеса. В статье рассматриваются основные аспекты квалификации предприятий, такие как подбор и обучение персонала, внедрение современных методов и технологий управления, а также оценка и контроль качества предоставляемой продукции или услуг. Особое внимание уделено важности постоянного развития квалификации для успешной работы предприятий на современном рынке.
Ключевые слова: экономика, предприятие, классификация, конкуренция, инструменты.

This article raises the topic of classification of enterprises and its importance for understanding and organizing business processes. The main part of the article discusses various approaches and methods of classification, including industry, organizational and industrial classification. The basic principles of each approach are described and examples of the classification of enterprises in various sectors of the economy are provided. The conclusions of the article emphasize the importance of classification for the analysis and planning of enterprises, as well as the need to use a systematic approach in determining classification criteria.

Economic activity can be carried out by various entities – individuals, legal entities and the state, but the main productive functions in the economy are attributed to enterprises. The company independently carries out its activities, disposes of the products produced and the profit received, remaining after taxes and other payments.

An enterprise is usually considered as a unity of property, rights and obligations, as well as relations with other enterprises and individuals. In order to distinguish an enterprise from other forms of organization of activity, it is necessary to consider it in the future as an independent economic entity for the production of products, performance of works and provision of services in order to meet public needs and profit.

Any enterprise can be considered as a production system [1].

Enterprises can be classified according to different criteria. In this article we will consider the main types of classification of enterprises.

Enterprises can be divided into public, private and mixed. State-owned enterprises are completely owned by the state. The main goal of state-owned enterprises is to meet the unlimited needs of society, but with limited resources.

Private-owned are owned by individuals or companies. The main goal of private enterprises is to make a profit.

Mixed enterprises have mixed ownership, that is, they belong to both the state and private entities.

Enterprises can be classified by the sectors of the economy in which they operate. For example, enterprises can relate to industries of production, services, trade, etc. Enterprises can be small, medium and large. Small businesses have a small number of employees and a low turnover. Medium-sized enterprises have average indicators for the number of employees and turnover, and large enterprises have large values of these indicators.

Here, enterprises can be classified into industrial and non-industrial. Industrial enterprises are engaged in the production of goods. Industrial enterprises are one of the main cornerstones of the development of any country. They play an important role in the economy, contributing to the growth of production, creating jobs and improving the quality of life of the population [2].

In the modern world, large enterprises play a crucial role in the economic development of countries and the formation of the world market. Industrial enterprises produce a wide range of goods and services, from the production of technological equipment to the food industry, automotive and electronics. They carry out technically complex and mass production processes using advanced technologies and innovations.

One of the main advantages of industrial enterprises is their ability to mass produce goods. This allows you to reduce the cost of production and make goods available to a wide range of consumers. In addition, industrial enterprises contribute to economic development by creating jobs and an influx of investment.

Industrial enterprises are also the basis for technological progress. They not only produce goods, but also develop and implement new technologies, increasing the efficiency of production and the competitiveness of the country in the world market. Most engineering developments are carried out at industrial enterprises. In addition, industrial enterprises face competition in the global market. They need to constantly develop, introduce new technologies and improve product quality in order to remain competitive. This requires significant investments and a constant innovative approach.

In general, industrial enterprises are the driving force behind the development of the economy and society. They create jobs, contribute to technological progress and improve the standard of living of the population. However, they also face a number of problems that require constant attention and work to solve them [3].

Non-industrial enterprises provide various services, thus constituting an important element of the economy. These organizations do not produce goods on an industrial scale, but instead provide services or non-industrial goods. They play an important role in the economy because they provide a wide range of services necessary for the functioning of society. One of the main distinguishing features of non-industrial enterprises is the nature of the services they provide. These can be areas such as education, healthcare, trade, finance, transport, information technology, etc. Non-industrial enterprises are mainly focused on meeting the various needs of the population. One example of a non-industrial enterprise is educational institutions - schools, colleges, universities, etc. They offer training and development services to the younger generation, providing them with the knowledge and skills for a successful career and personal development. Another example is medical institutions, including hospitals, polyclinics, dental clinics, etc. They provide medical services to prevent and treat diseases and maintain the health of the population. In addition, there are non-industrial enterprises that provide services in the field of finance and transport. Banks provide services for storing and managing funds, issuing loans and making payments. Cargo and passenger transportation companies provide transportation of goods and people around the world. Non-industrial enterprises significantly influence the economic development of the country. They create jobs, pay taxes, and stimulate the consumption of goods and services. In addition, they contribute to the development of education, healthcare, infrastructure and tourism, which in turn has a positive impact on the well-being of the population [4].

In conclusion, non-industrial enterprises play an important role in the economy, providing various services and providing non-productive goods. They contribute to the development of society, improving the quality of life and ensuring the satisfaction of the daily needs of the population.

Enterprises can be classified as local, regional, national and international, depending on where they are located and how widely they cover the territory of their activities. These are just some of the types of classification of enterprises. Various factors and criteria can be used to determine the attitude of enterprises to different groups or categories. The classification of enterprises is an important tool for analyzing and comparing various economic entities and helps in understanding their characteristics and features.

The enterprise is created to produce the material goods necessary for society, to provide a variety of services to the population. The immediate incentive for the organization of production, the foundation of the enterprise is the prospect of making a profit and using it to meet the corresponding needs.

Enterprise classification is an important tool for understanding and organizing business processes. Industry, organizational and production classifications allow analyzing and comparing enterprises, highlighting their common and different characteristics. The correct classification helps organizations and economists to build models, predict and plan the activities of enterprises and develop measures to improve efficiency and competitiveness. When determining classification criteria, it is necessary to use a systematic approach and take into account the specific characteristics of each industry and organization.

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INFLATION AND ITS CONSEQUENCES

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Abstract. The causes of inflation and its types are explained, the consequences of inflation for the economy and the population are described, as well as ways to combat it. In conclusion, it is concluded that effective inflation management can contribute to economic growth and stability.
Keywords: inflation, incentives, finance, economics, price.

ИНФЛЯЦИЯ И ЕЕ ПОСЛЕДСТВИЯ

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Аннотация. В данной статье рассматривается феномен инфляции – процесс постепенного увеличения цен на товары и услуги в экономике. Объясняются причины возникновения инфляции и ее виды, описаны последствия инфляции для экономики и населения, а также способы борьбы с ней. В заключение делается вывод о том, что эффективное управление инфляцией может способствовать экономическому росту и стабильности.
Ключевые слова: инфляция, стимулирование, финансы, экономика, цена.

This article is a study of the phenomenon of inflation – the process of a gradual increase in the prices of goods and services in the economy.

In a market economy, the prices of goods and services tend to change. Some prices rise at the speed of light; others fall. Inflation occurs when there is a broad increase in the prices of goods and services, and not just for individual goods; this means that today you can buy for $ 1 less than yesterday. In other words, inflation reduces the value of the currency over time.

Inflation is a steady increase in the overall level of prices for goods and services. At the same time, some goods may become noticeably more expensive, others may become cheaper, and still others may not change in price at all. Basically, the prices of goods and services depend on supply and demand in the market, and some prices are regulated by the state. For example, if farmers have a good harvest of vegetables, the prices of tomatoes and potatoes will fall. If the state raised excise taxes on alcohol at the same time, alcohol prices will go up sharply. At the same time, the overall price level may increase only slightly [1].

Inflation is a widespread phenomenon in modern economies that has a significant impact on everyone's life. In this article we will consider the causes of inflation, the main types and consequences, as well as possible ways to combat it.

When calculating the average price increase, prices for products that we spend more on, for example, gasoline, are given more weight than prices for the grocery picture, for which we spend less, for example, bread or milk.

Each family has different spending habits: some have a car and a mortgage, others travel exclusively by public transport or rent a house. The average consumer habits of all households together determine how much weight different products and services have when measuring inflation [2].

To measure inflation, all goods and services consumed by households are taken into account, including:

– everyday items (for example, food, electricity and gasoline);
– durable goods (for example, clothing, household appliances);
– services (such as hairdressing, insurance and rental housing).

Consumer surveys often show that people “feel” that inflation is higher than the actual price indices indicate. So, how is people's perception of inflation formed?

A number of academic studies have revealed the following indicators:

– Price increases attract our attention more than stable or declining prices – price increases also remain in our memory longer than declines. We tend to pay less attention to stable or declining prices, although these prices are also taken into account when calculating the average inflation rate.

– We often notice frequent purchases – in recent years, the prices of some goods and services that we often buy have risen above average. Examples of this are gasoline, bread, and electricity. We often pay too much attention to price changes for these goods when we think about inflation. This may mean that in the end we are deluding ourselves by overestimating the actual level of inflation.

– We notice less infrequent purchases and direct write-offs – a significant part of the budget in a traditional family is spent on goods and services that we buy less often. Examples may be buying a car or washing machine. There are also products that we often pay for by automatic bank transfers, such as monthly in-app subscriptions and phone bills. We tend to pay less attention to these costs and changes in their prices when we think about inflation.

– “Personal” inflation – The Harmonized Consumer Price Index (HICP) is based on the average basket of goods and services. This average basket is representative of all households. However, households that experience above-average inflation may be more acutely aware of this than those that benefit from below-average inflation.

Inflation can be caused by various factors, but the main ones are an increase in demand and an increase in the money supply in the economy. An increase in demand for goods and services leads to a shortage of them, which in turn leads to an increase in prices for various goods or services. An increase in the money supply can also contribute to inflation, since more money in circulation means more money that can be spent.

There are different types of inflation:

1. Expected inflation is the price level that consumers and producers expect for the future. If expectations of high inflation motivate consumers and firms to raise prices and wages, this may lead to an increase in the overall price level.

2. Hyperinflation is an extremely high level of inflation, in which prices rise sharply and regularly. Hyperinflation can occur due to various factors, including an economic crisis, political upheaval, or mismanagement of the economy.

3. Money can also lose its purchasing power due to sudden and unpredictable events. It is worth noting that not all purchasing power losses can be considered as inflation – such losses may occur due to other factors, such as deflation or currency exchange rate changes.

4. Cryptocurrency inflation is an increase in the total amount of cryptocurrency in circulation. Some cryptocurrencies have a built-in emission mechanism to control the total number of coins, but the inflation rate may vary depending on the cryptocurrency.

5. Hidden inflation is an increase in prices for goods and services, which is not so noticeable and at first glance is not significant. This can happen if manufacturers reduce the size of packaging to reduce costs, or when they offer goods and services with poor quality in order to reduce the cost of producing this product or service.

The overall level of inflation can be measured using indicators such as consumer price indices, producer indices or asset price indices. Each of these indicators shows different aspects of inflation and can be used to analyze and forecast the economic situation.

Thus, inflation has a variety of consequences for the economy and society. One of the main negative consequences is a decrease in the purchasing power of money. The increase in prices leads to the fact that people can buy fewer goods and services with the same money. This affects the quality of life of the population, especially for those who earn below average [3].

There are several ways to combat inflation:

One of the main ways is the monetary policy. The central bank can raise the key rate, increase reserve requirements and sell government bonds on the open market. This reduces the availability of credit and reduces the money supply in circulation, which can restrain inflation. There is also a much-in-demand method – the official policy. The government can reduce the budget deficit by cutting spending or raising taxes. This can reduce the amount of money that enters the economy and reduce inflation.

Another way is central price regulation. The government can set prices for goods and services during a period of high inflation. However, this can cause a shortage of goods and services, as well as create a black market [3].

One of the most significant jumps in inflation in Russia occurred in 1992-1994, during the country's transition to a market economy. At that time, state regulation of prices was abolished and subsidies for food and other goods were significantly reduced. As a result, inflation in the country has increased significantly. In 1993, inflation was about 840 %, and in 1994 – about 2240 %. This period was associated with acute economic instability and difficulties in adapting to new economic conditions.

Another sharp jump in inflation in Russia occurred in the late 1990s, during the period called the "financial crisis of 1998". At that time, Russia faced huge financial problems, such as the collapse of the ruble, default on government bonds, rising unemployment and bankruptcy of enterprises. As a result, inflation for 1998 peaked at 84 %, while the July figure was 10.2 %. This has led to a significant decrease in the purchasing power of the population, deterioration of living conditions and the level of poverty [2].

It is important to note that these methods cannot always successfully cope with inflation, and sometimes a combination of several of these measures may be required. In addition, uncontrolled or too tough fight against inflation can have negative consequences for the economy.

Inflation is a complex phenomenon that has a serious impact on the economy and on people's lives. However, proper inflation management can contribute to economic growth and stability in all spheres of life. It is important to monitor the economic situation, analyze and, if necessary, take appropriate measures to prevent high inflation. Effective inflation management requires coordination of monetary and fiscal policy measures, as well as broad public awareness of the importance of combating inflation.

Inflation is an increase in the overall level of prices for goods and services in the economy. We usually consider inflation as a negative phenomenon that reduces the purchasing power of money. However, there are also positive aspects of inflation that should be taken into account.

A little bit of inflation can stimulate consumption and investment in the economy. When people expect prices to rise in the future, they tend to shop and consume goods and services now before their value increases. Thus, inflation can encourage consumption and investment, which in turn contributes to economic growth.

Inflation can help reduce the real cost of debt. If you have debt, inflation allows you to repay less than the real value of the debt. For example, if you took out a loan for a certain amount at low inflation, in a few years, when inflation increases, the loan amount in real prices will be less. This can help reduce the financial burden of the population and promote economic growth.

Inflation can help stimulate exports. If a country has a relatively high inflation rate, imported goods become relatively more expensive compared to export goods. This makes export goods more competitive on the international market and contributes to export growth, which has a positive effect on foreign trade and the country's economy.

Although inflation is often perceived as a negative phenomenon, it should be noted that a little inflation can have positive sides for the economy. Stimulating consumption, reducing debt and stimulating exports are all examples of how a small inflation can affect the economy in a favorable way. It is important to find a balance between inflation and its negative consequences in order to ensure sustainable economic growth and well-being [3].

Inflation is a serious economic problem that requires proper policies and measures to control it. This can be difficult and requires concerted efforts on the part of the government, the central bank and entrepreneurs. This is the only way to create a stable and prosperous economy that will contribute to improving the quality of life of all citizens.

In conclusion, we can say that inflation is a complex and multifaceted phenomenon that has a significant impact on the economy and the life of society as a whole. It can worsen the purchasing power of citizens, reduce investment and increase uncertainty in the economy. However, inflation also has its positive aspects, for example, it can stimulate economic growth and increase employment.

In order to effectively combat inflation, governments and central banks must take appropriate measures, such as controlling the level of money supply and monetary policy instruments. It is important to find a balance between a sufficient level of inflation, which contributes to economic growth, and avoiding hyperinflation, which can lead to serious economic crises [4].

Inflation also requires awareness and adaptation from individual citizens. People should plan their finances more carefully to minimize losses from price increases. Investors should also take into account the inflation rate when making investment decisions.

As a result, inflation is an integral part of the modern economy, and its understanding and management are important tasks for governments, central banks and citizens. Only with the right and effective approach it is possible to achieve stable and sustainable economic development.

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THE ROLE OF LANGUAGE IN INTERNATIONAL COMMUNICATION AND CULTURAL PROMOTION (SCANDINAVIAN LANGUAGES)

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Abstract. This article examines the role of language in the promotion of culture and international communication. The main focus is on the Scandinavian languages (especially Swedish, as it is the most common), interaction between citizens and the influence of English on the region. In the process of implementation scientific methods were used: descriptive, statistical, comparative and systematic. As a result, the role of language in international communication in the Scandinavian region and the influence of English have been determined.

Keywords: Scandinavian languages, Germanic languages, Communication, Promotion of culture.

РОЛЬ ЯЗЫКА В МЕЖДУНАРОДНОЙ КОММУНИКАЦИИ И ПОПУЛЯРИЗАЦИИ КУЛЬТУРЫ НА ПРИМЕРЕ СКАНДИНАВСКОГО РЕГИОНА

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Аннотация. В статье рассматривается роль языка в популяризации культуры и налаживании международных коммуникаций. Основное внимание уделяется скандинавскому региону, языкам народов в него входящих (особенно шведскому как самому распространенному), их взаимодействию и влиянию английского языка на регион. В процессе выполнения работы были использованы научные методы: описательный, статистический, сравнительный и систематический. В результате была определена роль шведского языка в международных коммуникациях в североевропейском регионе, а также установлено влияние английского языка на Скандинавский полуостров.

Ключевые слова: скандинавские языки, германские языки, коммуникация, продвижение культуры.

The emergence of oral speech was a major factor in the development of ancient man on the way to modern human representation. Throughout history, languages evolve: some die, some are born, and some represent innovation and culture. Philosophers and linguists around the world have different opinions about language. The American linguist Edward Sapir said: “Culture can be defined as what a society does and thinks, and language is how it thinks”. The Dutch philosopher Erasmus of Rotterdam defined the role of language as "the best mediator for establishing friendship and agreement". Thus, language all over the world is presented as a conductor and reflection of peoples' culture, and at the same time, as a way of communication. The peculiarities of language can show the specificity of the cultural code, which cannot be accurately transferred to the speakers of other languages, which is clearly demonstrated by the example of untranslatable words.

Throughout history, languages have influenced other languages in one way or another, and this became particularly evident in the early stages of globalisation with the great geographical discoveries and the emergence of new technologies. Along with innovation, the means of transmitting information developed and became almost instantaneous, making it much easier to have cultural (and therefore linguistic) influence. Active European colonisation destroyed with it many local languages through military, economic and cultural pressures.

The Scandinavian (North European) region is a unique entity whose peoples have close and deep historical, cultural, political and economic ties. Particular influence should be given to languages, as their relatedness facilitates communication between different peoples. For a long time, the region was very isolated, not allowing influences from other countries into its territory, but nowadays the countries of the region are experiencing some difficulties with cultural protectionism. Indigenous populations are declining, the number of migrants is growing and English is becoming increasingly popular not only for travelers from the region outwards but also inwards. The issue of maintaining a national language is becoming increasingly acute in the modern world, especially for small nations, as an unpopular language simply cannot compete with the world's languages. The question of how likely this fate is for Scandinavian languages seems very relevant.

Most of the modern languages of the North European region (Danish, Icelandic, Norwegian, Faroese and Swedish) belong to the Scandinavian or North Germanic group of the Germanic branch of the Indo-European family (Figure 1). If we take some aggregate measures, these languages are closely related. Speakers of these languages are able to understand each other to some extent even when communicating in their native languages. The exception is the Icelandic language, whose speakers have been keeping foreign words out of their language for centuries, which caused further separation from other languages that accept words from outside [1].

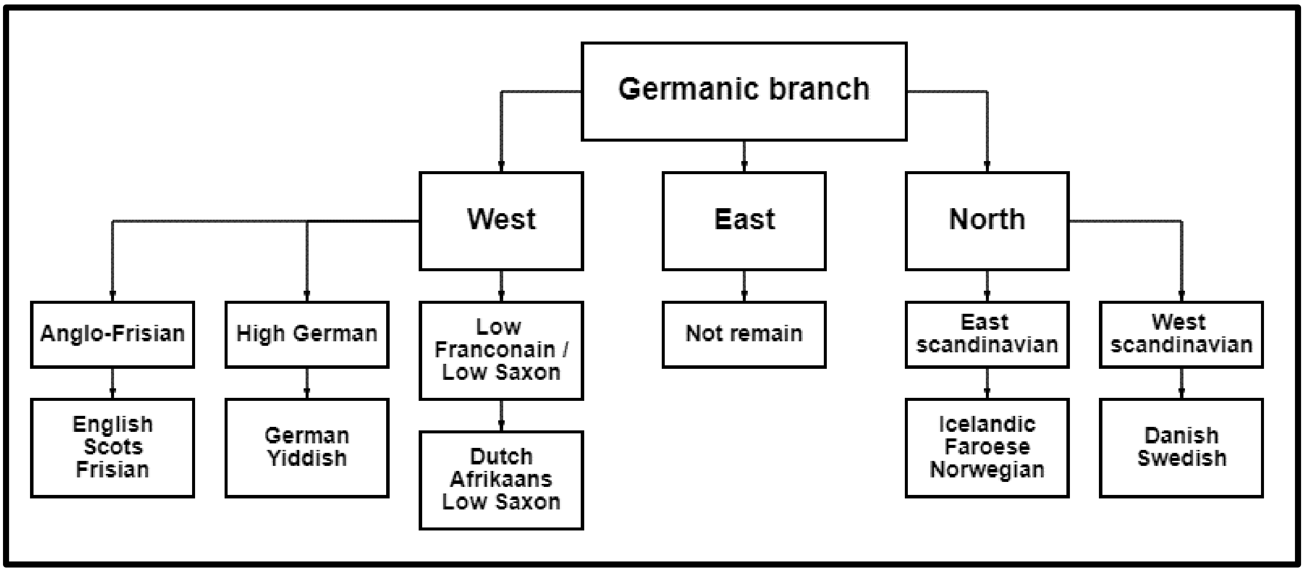

Figure 1. Modern German languages

The population of the Nordic region actively migrates from one country to another. Most people move from Sweden, Iceland and Greenland to Norway and Denmark for purely economic reasons. However, when looking at the migrants' affiliation to a country (Figure 2), there are some trends that can possibly be linked to languages. Finland is the only country in the region where the majority of the population speaks Finno-Ugric rather than Germanic languages. Nevertheless, Swedish is the second official language of Finland, spoken by about 5 % of the population, and Finno-Ugric speakers learn their neighbor's language at school. The main inflow of migrants to Finland is among Swedes, and Swedes, in turn, despite the long common border with Norway, preferentially head to Denmark, which, in addition to the economic component, can be explained by closer linguistic ties [2].

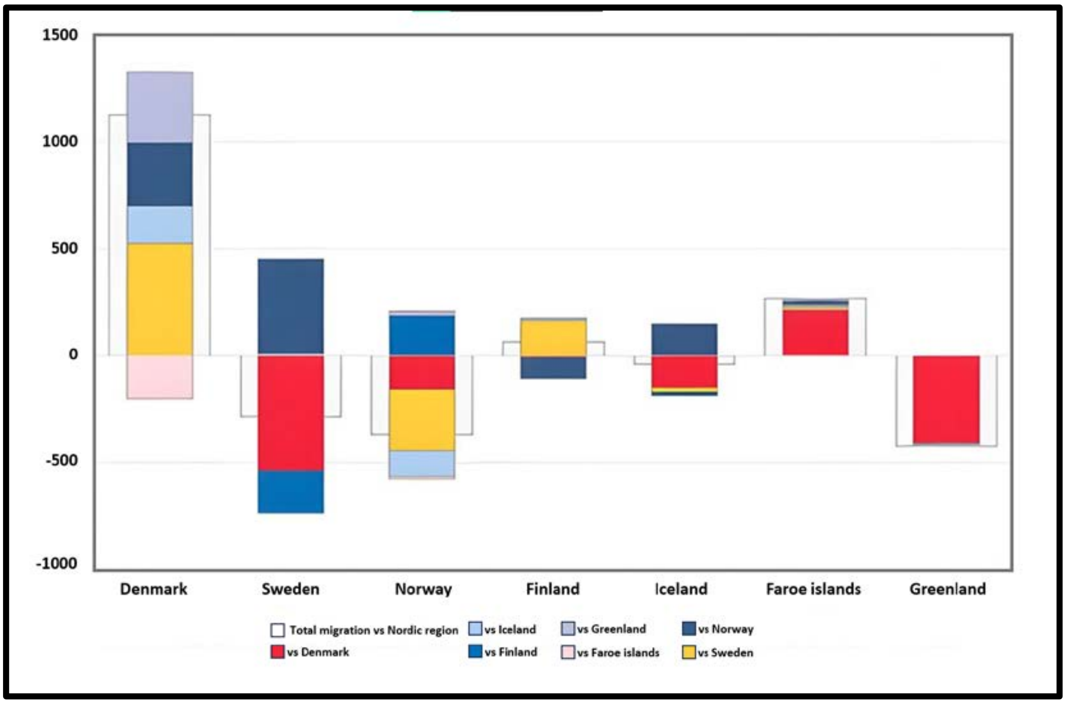

Figure 2. Inter-Nordic net migration (2019) [2]

However, globalisation at the present stage has had a huge impact on the region. Economic development and prosperity have led countries into a demographic transition: the indigenous population is ageing, the age of first birth is increasing and fertility rates are declining. Population growth is fuelled by migrants. However, while Northern Europe used to be characterised by migration from European regions, in recent decades the country has seen an increasing number of migrants from Africa and the Middle East. The excessive number of migrants is explained by the political concept of Folkhemmet (Home for the Nations), i.e. the creation of a state where everyone can come and live happily. The openness of migrant policy is most clearly manifested in Sweden, where by 2022, according to statistics, about 26.9 per cent of citizens of non-Swedish origin will be registered (for comparison, in 2012, migrants accounted for 20 per cent of the total population). The most popular languages after Swedish were Arabic, Bosnian, Dari, Dari, Spanish, Polish, Serbian, Somali, Tigrinya, Turkish and Farsi. This diversity of cultures, migrants' desire for isolation and reluctance to assimilate have led to the emergence of many predominantly migrant populations creating new dialects of Swedish that refer back to the native. The proportion of the population that speaks Swedish is decreasing because immigrants and their descendants may not speak Swedish as a mother tongue or may not have it as their main language of communication. According to various sources, Swedish is currently spoken by about 90 per cent of the population [3].

The populations of the Nordic countries regularly rank among the top countries with the highest prevalence of English language proficiency. 85-95 % of Swedes, Danes and Norwegians are able to understand, write and speak English at a high level or perfectly. The Swedish education system has created conditions in which children start learning English in third grade for 160 hours per year, i.e. a minimum of 1440 over the entire schooling period. According to the CEFR, English requires 1000-1200 hours of study up to the C2 level. In comparison, in Spain, school children learn English for only 95 hours per year [4].

English has a huge influence on the Scandinavian region culturally as well. Scandinavian film production has abandoned the duplication of foreign content in preferring of subtitling. Modern Scandinavian directors release their most popular films in English. Many Swedish musicians start their careers initially using English to reach the world market, as the domestic regional market is quite small. On Sweden's most popular recruitment portals, just over 20 per cent of all vacancies are in English. Thus, the Northern European countries have created all conditions for living in them without knowledge of national languages, knowing only English [5].

It is also worth saying that, despite the proximity of Scandinavian languages, it is English that is gradually becoming the language of international communication for these countries. This is due to the peculiarities of pronunciation in Scandinavian languages. The written language is relatively understandable to all speakers of Scandinavian languages, but the pronunciation is very different, which is especially true for Danish. For this reason, Scandinavians from different countries prefer to speak to each other in English rather than in their native languages to avoid misunderstandings.

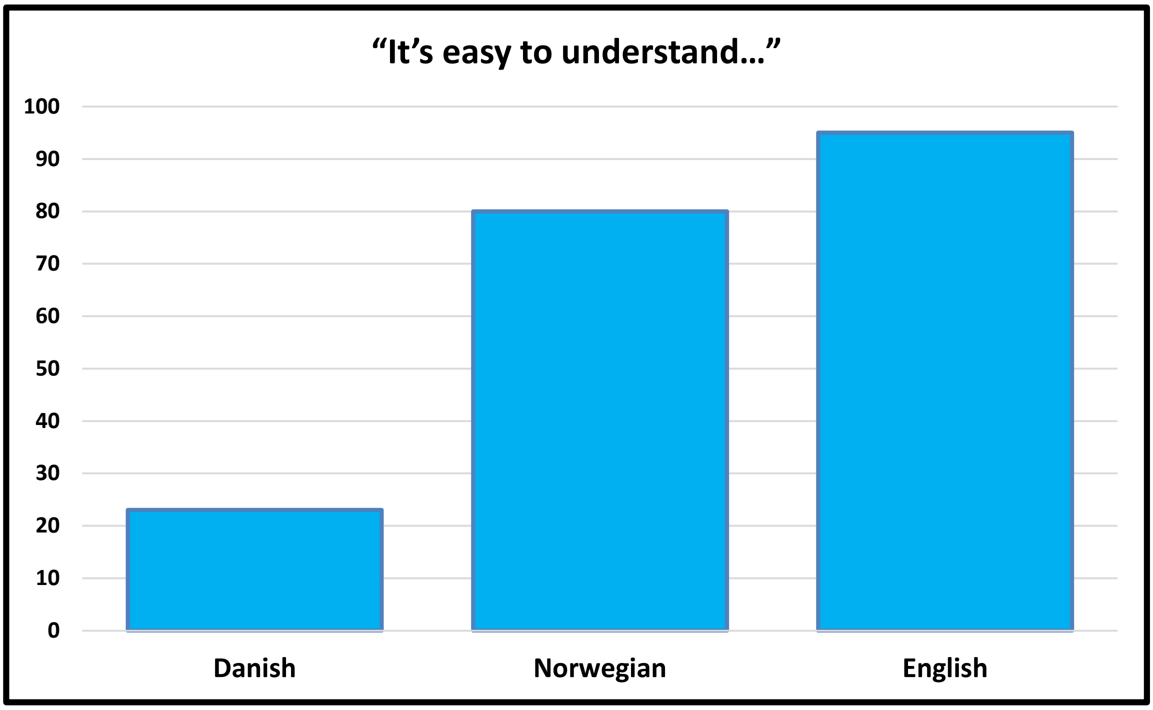

Figure 3. Results of a survey of 2,000 young Swedes about understanding other languages [5]

However, are the national Scandinavian languages really doing so badly? Not really, not really. To begin with, it is worth saying that English, like the Scandinavian languages, belongs to the Germanic branch, which makes them related. Indeed, many words in English and Scandinavian share common roots, and are generally similar. Many words familiar in English are of Scandinavian origin, due to the Viking conquests of the British Isles in the 10th and 11th centuries. Many things of the environment of those times are of Scandinavian origin (tools, weapons, and even economic and legal terms). The most famous representatives of such words are the days of the week, which are literally named in honour of Scandinavian gods: Tuesday – Tisdag (in honour of Tyr), Wednesday – Onsdag (in honour of Odin), Thursday – Torsdag (in honour of Thor), Friday – Fredag (in honour of Freya) [6].

Despite the fact that many musical artists sing in English, they do not shy away from their origins. For example, the Swedish band Sabaton released a special version of an album dedicated to Swedish history in their native language. Scandinavian directors continue to make films in their native languages, albeit on a smaller scale, and Hollywood actors of Scandinavian origin are happy to star in them, which increases the popularity of the final product with the masses. Scandinavian culture also often becomes the basis for foreign-made films and games (mainly Scandinavian mythology), and books by Northern European writers get their Hollywood adaptations. The genre of books, films and TV series that has become entrenched in people's minds as "Scandinavian noir or detective" deserves special attention. All this contributes to the popularisation of Nordic languages in the world.

There are many reasons that attract foreigners to learn Scandinavian languages. One of the most important factors in the popularisation of Scandinavian languages is mythology, folklore and historical stereotypes (Vikings) reflected in many objects of material culture. Ancient Scandinavian language, represented by runes, also attracts new people with its mystery.

Cultural, linguistic, historical and political proximity has also helped to turn several localised markets in the Nordic countries into one larger market. Thus, local companies produce films and TV series with a multi-lingual component. Clear examples are the TV series The Bridge, whose characters speak Danish and Swedish, and the film Margaret the First, which added Norwegian and Icelandic.

The Swedish company IKEA, which has spread almost all over the world, deserves special attention. The company promotes Swedish culture as much as possible in the design of its furniture, imbued with Scandinavian minimalism, and in the sale of national cuisine products (meatballs with lingonberry sauce, cinnamon buns). IKEA is also one of the popularisers of the Swedish language in the world, as all their products have the original Swedish name, which is highly unusual and amusing for the foreign consumer. Briefcases with the name Fjällräven Kånken also allow you to feel the minimalistic Swedish style.

Stylistic minimalism is also manifested in language. This is evidenced by special words that have no analogues in other languages: lagom in Sweden and hygge in Denmark. These words include a whole set of features of the national mentality: a life without excesses, but in plenty; cosiness and comfort; happiness shared with others. Scandinavian writers also often refer to these words in the titles of their books on finding oneself and happiness. In this way, culture with ideology is also promoted through the features of language.

Thus, the following conclusions can be drawn:

– Language and culture are closely intertwined. Language is a reflection and, at the same time, a means of promoting culture, social and innovative thought of nations.

– Scandinavian languages indeed face a number of problems that threaten their existence. Among the main ones: low popularity of languages abroad, a small number of Scandinavian-speaking opinion leaders, a small internal market, a decrease in the number of language speakers, an increase in the number of non-Scandinavian-speaking migrants, and a strong influence of the English language.

– However, it cannot be said that Scandinavian languages are likely to disappear in the near future. Cultural and linguistic unity has allowed Scandinavians to unite not only economically but also politically, creating a range of organizations aimed at strengthening cooperation in all areas, from military to tourism, thereby increasing the internal market. Scandinavian culture is popular all over the world, which allows for the promotion of the language. Moreover, many words in the English language have Scandinavian origins, which is undoubtedly a factor in cultural advancement. Scandinavians cherish their own languages, not particularly welcoming the introduction of external words, which is why many modern innovative products have their own names (especially in Iceland). Popular Scandinavian cultural figures and companies use their native languages in their products, despite the fact that the majority still prefer to use English. All these factors contribute to the life and further development of Scandinavian languages.

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THE IMPACT OF THIRD-PARTY PAYMENT ON COMMERCIAL BANKS

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Abstract. With the development of digital technologies and the rapid growth of e-commerce, third-party payment has been widely used in practice. Third-party payments have made it easy to make transactions and payments. Meanwhile, third-party payment causes the diversion of the number of customers and sources of funds of commercial banks. Therefore, it is of practical significance for commercial banks to balance the co-existence with third-party payment. This paper discusses the practices of Industrial and Commercial Bank of China (ICBC) in the context of digitization in order to reduce the negative impact caused by third-party payments and provide a practice reference for other commercial banks.

Keywords: third-party payment, commercial bank, diversion, Alipay, Industrial and Commercial Bank of China.

ВЛИЯНИЕ СТОРОННИХ ПЛАТЕЖЕЙ НА КОММЕРЧЕСКИЕ БАНКИ

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Аннотация. Развитие цифровых технологий и рост электронной коммерции привели к широкому использованию сторонних платежей. Сторонние платежи позволили упростить совершение транзакций и процесс оплаты. В то же время сторонние платежи уводят клиентов у коммерческих банков, что ведет к потере их источников финансирования. Поэтому коммерческим банкам важно уметь балансировать сторонними платежами. В данной работе представлен опыт работы промышленного и коммерческого банка Китая (ICBC) по снижению негативного влияния сторонних платежей в условиях цифровизации.

Ключевые слова: сторонние платежи, коммерческий банк, диверсия, Alipay, ICBC.

With the development of digital technology, China's third-party payment sector is growing rapidly. The scope of application of third-party payment has become increasingly broad. There is no unified definition of third-party payment in current academic field. In the practice of China, the emergence of third-party payment is inextricably linked with the development process of e-commerce. In this context, third-party payment refers to a transaction realized through an intermediary non-banking organization with a certain credibility and guarantee. Within the third-party payment framework, after the buyer purchases the goods, the buyer uses the account provided by the third-party platform to make payment (to the third party), and the third party notifies the seller that the payment has reached the account, and asks for the delivery of the goods; the buyer receives and confirms the goods, then the third party then transfers the payment to the seller's account. If the buyer needs to return the goods, the third sender payment provider refunds the buyer after the seller receives the goods. Figure 1 shows the e-commerce third-party payment process.

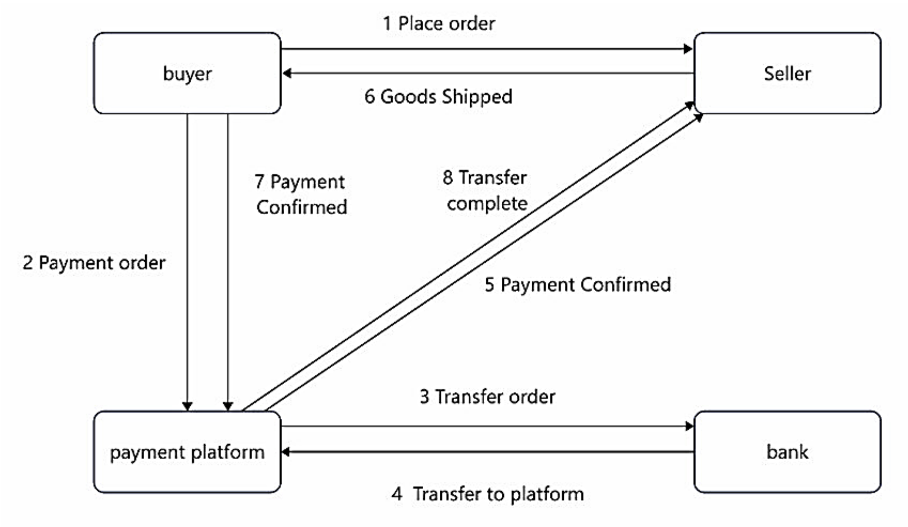

Figure 1. The process of third-party payment [1]

Third-party payment industry has a massive market potential, which is in a state of rapid development. In China, third-party payment realized by the combination of traditional payment service and financial technology services. Third-party payment includes Internet payment, mobile payment and bank card acquiring. Internet payment and mobile payment are online payments, which are applied to website and mobile terminal respectively. Bank card acquiring, on the other hand, is mainly a payment method for offline consumption scenarios. Among them, mobile payment is the most popular online payment method at the current stage. Figure 2 shows the volume of third-party mobile payment transactions in China.

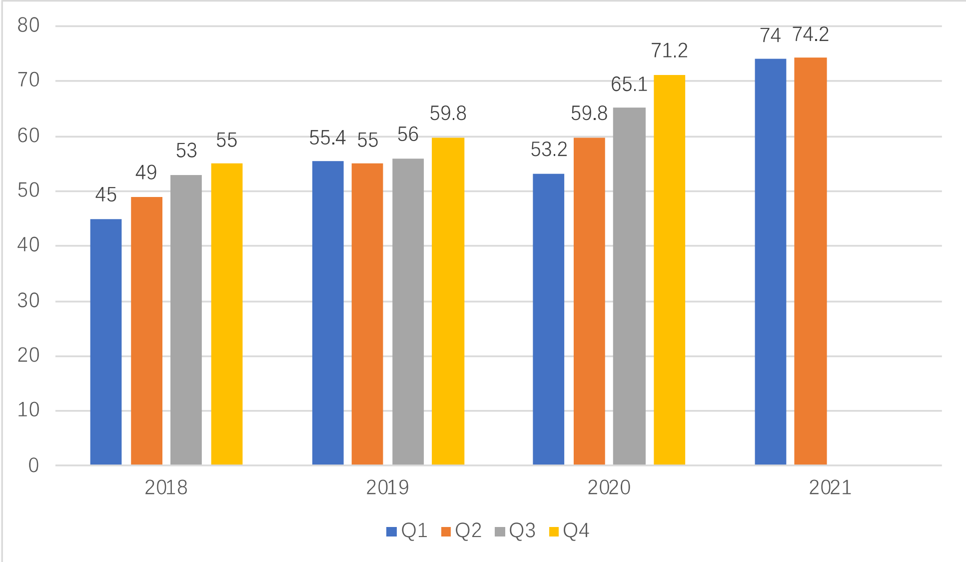

Figure 2. Volume of third-party mobile payment transactions in China [2]

According to the data, China's third-party mobile payment transaction scale grew significantly during 2018-2021, from 45 trillion yuan in 2018 to 74 trillion yuan in 2021.

In current practice, the third-party payment operations are based on agreements with a number of commercial banks, and users using third-party payments can carry out operations for the transmission of funds between different bank cards without the need for separate interfaces with different banks. Third-party payment has acted as a hub between commercial banks, that not only reduces the customers' spending time, but also reduces the cost of the bank.

China's large commercial banks have been occupying a monopoly position among banks due to their high recognition and large scale, while small and medium-sized commercial banks have been in a weak position due to their small scale and weak competitiveness. The rise of third-party payment has brought opportunities for small and medium-sized banks, which can carry out online banking to improve the efficiency of providing banking service, which reduces the gap between small and medium-sized banks and large commercial banks, and enhances the competitiveness of small and medium-sized banks [3].

As a new type of payment method, third-party payment has attracted a large number of users by the advantages of convenience and ease of payment, which has caused diversion of old and potential customers of traditional commercial banks. Alipay（third-party payment platform) and Taobao (e-commerce platform) both established by the Alibaba group, the group created ecosystem to realize the conversion of customers within different platforms, which also enhance the loyalty of customers.

Payment and settlement business, as the most core part of the bank's intermediary business, is one of the important channels for banks' profitability. Through third-party payment, users can complete transactions in almost any place connected to the Internet, Third-party payment by virtue of platform to establish a large user group to reduce the unit cost of business, to achieve economies of scale, to provide lower cost for transfers, settlements and other operations, which have negative impact on the payment and settlement business of banks [4].

Deposit and loan activities are the fundamental business of commercial banks. The emergence of third-party payment platforms has diverted the deposit and loan business of commercial banks. Third-party payment accounts not only provide payment service but also function of reserve, which competes with the deposit business of commercial banks. Micro enterprises and individual customers can get loan from the third-party payment institutions, which is diverted from the bank's loan business.

Facing the impact and challenges brought by the third-party payment, ICBC has actively adapted and carried out innovations in the following aspects：

(1) Increase cooperation with third-party payment platforms. While commercial banks and third-party payment enterprises are competing, their cooperation has become increasingly close. ICBC was the first bank that made a cooperative agreement with Alipay to jointly develop the online payment, ICBC and Alipay's online banking payment business cooperation was launched and jointly provided online payment services for users in 2005 [5]. In 2019, ICBC signed a comprehensive strategic cooperation agreement with Alibaba to develop digital finance, including cooperation in electronic payment and cross-border financial cooperation. Through cooperation in the field of science and technology, the bank has enhanced its position in digital technology to accelerate the innovation [6].

(2) ICBC cooperates with e-commerce platforms. Commercial banks can obtain the transaction information of e-commerce customers through cooperation with third-party payment platforms, which improves the efficiency of approval and lending process. ICBC and Alibaba have cooperated to develop a platform, which provides distinctive loan services for households and micro-enterprises engaged in business activities on the third-party e-commerce platform. This simplifies all steps of the loan from application to approval and repayment, effectively reducing the operating costs of micro and small enterprise loans, while enhancing the convenience and flexibility of financing [7].

Commercial banks occupy an important position in China's financial system and have a good customer base. Although the competition between third-party payment and commercial banks is increasing, there is also a win-win relationship. That is why commercial banks and third-party payment institutions should cooperate to improve business efficiency. This paper takes Industrial and Commercial Bank of China (ICBC) as an example and studies the impact of third-party payment on the commercial bank's business. ICBC as a “universal bank”, provides wide range of banking service and products to the public, enterprises and government. ICBC has consistently adhered to digital development and is at the leading position in the industry. ICBC has been committed to building a fully distributed open banking ecosystem since 2015, realizing the transformation from a single core banking system to a de-core open ecosystem. While ICBC continues to carry out its own financial technology innovation, it has created a digital transformation approach that is more in line with the actual practice and potential development of the banking industry, and has been promoted and extended to the industry, which is conducive to driving the overall digital transformation of the banking industry.

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УДК 009

OPTIMIZATION OF MARKETING CAMPAIGNS THROUGH CHATBOT DATA ANALYTICS

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Annotation. Taking into account the rapidly changing world and the technologies in it, the issue of integrating chatbots into a company's marketing strategy, as well as its optimization, is becoming increasingly popular. The authors of the article reviewed the main services for introducing chatbots into companies' business processes, the most common tools for using automated services and metrics for assessing the impact of chatbots on the positive opinion of users and the effectiveness of their work.

Keywords: marketing campaign, business processes, chatbot, Google Analytics, lead generation, CTR.

ОПТИМИЗАЦИЯ МАРКЕТИНГОВЫХ КАМПАНИЙ ЧЕРЕЗ АНАЛИТИКУ ДАННЫХ ЧАТ-БОТОВ

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Аннотация. В условиях быстро меняющегося мира и развивающихся технологий все более актуальным становится вопрос об интеграции чат-ботов в маркетинговую стратегию компании, а также ее оптимизации. Авторами статьи рассмотрены основные сервисы внедрения чат-ботов в бизнес-процессы компаний, самые распространенные инструменты использования автоматизированных сервисов, а также метрики оценки влияния чат-ботов на положительное мнение пользователей, эффективности их работы.

Ключевые слова: маркетинговая кампания, бизнес-процессы, чат-бот, Google Analytics, лидогенерация, CTR.

Currently, there is a rapid development of innovative progress, which covers almost all areas of human activity. Thus, the growth of “social” users and “digital” communications contributed to the development of new behavior patterns. It is thanks to the development of innovative technologies that people have learned to solve and control several parallel tasks, and also receive a quick answer to questions that arise. In turn, the growth in demand for services that are capable of filtering large amounts of data online is increasing every year. This has led to the rapid development of chatbots, which are able to provide relevant information in real time depending on user requests.

A chatbot is a virtual assistant, a program that is capable of communicating in real time with one or more users. Such programs are widely used on social networks, instant messengers WhatsApp, Telegram, VKontakte, as well as on company websites.

Chatbots are already one of the main business tools for communicating with users in companies. The use of chatbots is growing for several reasons [1]:

– Popularity of instant messengers: bots have become part of the daily life of a huge number of people who use them for various purposes. Starting from finding the necessary information to communicating.

– Communication efficiency: interviews conducted by the authors of the article, in which 34 companies of different sizes took part, confirm the vision that businesses find an opportunity to improve communications with consumers by introducing chatbots into their business environment. Thanks to chatbots, personalized service and approach to each user are provided.

– Competitive advantage: the use of modern tools in creating chatbots helps companies stand out from competitors, as a result of which they are remembered by users, improve interaction with them and increase sales conversion.

– Technological capabilities: the rapid development of chatbots helps companies use their various configurations, which allow them to more effectively manage advertising campaigns, analyze their results and optimize processes [2, 3].

By implementing chatbots into their business processes, companies can achieve two main goals:

1. Performance goals: positive perception of the brand, increasing brand awareness, increasing conversion and purchase desire, increasing the user’s emotional connection with the brand, increasing brand awareness.

2. Brand performance goals: increasing the number of applications, average bill, sales and reducing costs for advertising campaigns [2, 3].

Next, it is necessary to highlight the 2024 trends in chatbots in order to form a holistic picture of this industry trend [4].

– According to CNBC, in 2024, 75-90 % of all queries will be processed by bots.

– According to ServiceBell, the largest industries that will benefit the most from chatbots are: real estate, travel, education, healthcare.

– Chatbots, according to Invespcro, can save up to 50 % in customer support costs.

– In 2024, messenger marketing trends include: digitization, analytics, improving interaction with users, gamification, brand performance.

Directly approaching the key performance indicators of chatbots, it is worth mentioning the three main areas of bot analytics: engagement, conversions, retention. There are two options for tracking chatbot performance: manually and automatically.

If you want to measure metrics manually, you will need to set up a number of custom events in Google Analytics. If you want to automate this process and reduce the likelihood of human error when processing requests, then many platforms offer advanced chatbots with built-in analytics and reporting tools. The advantages of using such platforms include: tracking user interaction with a chatbot, obtaining detailed statistics on conversations and specific indicators of achieving selected goals [4].

Before highlighting metrics for measuring chatbot performance, it is worth understanding why it is important to measure their performance and what results it gives for business [5].

1. Performance assessment. By analyzing data such as the number of messages, the level of engagement the ability of users to communicate, the conversion rate, you can draw conclusions about how effectively the bot works. This information will help highlight areas of change and a number of improvements for future user experience work.

2. Measure the return on costs and investments. Continuously tracking the cost of chatbot development or subscription fees can give a company insight into the ROI. You can also additionally calculate how much financial and time costs you save by using automatic maintenance instead of hiring staff and training them.

3. Obtain key points about customer satisfaction. Using chatbots and methods for analyzing their effectiveness, you can obtain additional information on the mood of customers, their pain points, and the level of problems. Such information can provide businesses with new information to improve the quality of customer service in the Internet environment.

4. Make decisions that are based on data. Using automated algorithms for analyzing chatbot performance indicators, you can build a client's life path, provide additional information for marketing projects and changes in the sales process.

Next, we will consider the main key performance indicators for marketing after the implementation of chatbots [5, 6].

1. Conversion rate is one of the most important indicators in measuring the effectiveness of chatbots. This metric shows the percentage of users who complete the desired action. For example, they made a purchase, clicked on signing up for a trial lesson, or subscribed to the newsletter. So, if half of n users take the target action, then the conversion rate will be 50 %.

With the development of artificial intelligence, more opportunities for generating leads have appeared. For example, there is a fairly easy example of increasing the number of email addresses left by a user. Before the user's message in the dialogue chat, add a mandatory mini-survey, in which you can include an option to agree to send various useful materials, which will make lead generation even more effective.

2. The next important indicator is response time. Returning to the research results, it is worth noting that many companies that have already implemented a chatbot claim that user loyalty and their involvement in the dialogue increases if feedback and dialogue occur quickly and without delay. An indicator such as response time measures the speed of responses to user questions or requests themselves. Therefore, fast chatbot response time is essential to ensure a seamless user experience.

3. Speed of interaction. This is the next KPI that needs to be measured and its effectiveness assessed. It is calculated by dividing the total number of interactions with the chatbot by the total number of users.

4. CTR or clicks on messages. Despite the rapid development of chatbots with artificial intelligence, many companies still use bots in their communications, consisting of interconnected nodes representing a set of messages, conditions and actions. Some platforms allow you to see click-through rates for individual messages, which makes it possible to determine the number of people who took a certain number of actions or met a certain condition. CTR is a good indicator in assessing at what stage the user stopped interacting with the chatbot for further adjustments to their work.

5. Daily message volume. The next important indicator is the assessment of the volume of incoming conversations over the past day or week. Determining the largest peak of messages allows the company to better manage its resources to improve the efficiency of the bot during the peak of user requests. The authors of the article recommend using the chat statistics panel to track the critical time of interaction between people and the bot. It is recommended to select a certain period of time when the client most needs support, and from there configure its work so that there are no technical malfunctions.

6. User retention. This indicator refers to the repeated use of the chatbot. The authors of the article pay special attention to the desire to reuse the chatbot. If a company's bot implementation is optimized for user retention, then bots can generate approximately 15-20 % of repeat users. Nowadays, many bot apps offer to recognize new users and provide them with a personalized message to prevent them from repeating. Retention rate is very important to improve the quality of customer service. You can use conversational bots to communicate with customers, or use bots to automatically send notifications, reminders, or other product information. Such bots can be linked with customer data and their purchase history to make the offer even more personalized.

7. Bounce rate and number of pages visited. An indicator such as monitoring user behavior on a website page is best done using the integration of a chatbot and Google Analytics. Internet tools allow you to divide the flow of website visitors into two segments:

– used a chatbot while visiting the site;
– did not use the dialogue with the chatbot when visiting the site.

It is worth noting that if bots are only running on certain sub-pages of a site, then this can provide additional evaluation to decide whether it is having a positive or negative impact on site user retention. In addition, it is worth saying that the active interaction of users with the bot increases the average amount of time they spend on the site, which has a positive effect on the SEO promotion of the site within the search engine.

To increase customer retention on the site, the authors of the article recommend setting a delay time for responding to a user’s message. This will not only increase the time spent on the site, but also make the conversation more natural. This will increase your time spent on the site without affecting the amount of communication between conversation participants.

8. The usefulness of the chatbot for clients. As we found out earlier, you can also analyze the effectiveness of a chatbot by the frequency of responses or user involvement. But there is an even simpler tool for assessing the usefulness of a chatbot

– this is a direct question at the end of the dialogue. You need to ask the user directly whether he liked the quality of the answers or a particular block of dialogue. For a relevant assessment, it will take some time to collect a block of reactions, but at the same time you will get the most accurate assessment of the chatbot's effectiveness.

At the end, the authors of the article in Figure show survey data on whether respondents are ready to use chatbots as consultants when choosing a particular product or service [5].

Figure. Statistic of chatbots

As we can see from the figure, the majority of respondents are already using a chatbot to make purchases, 22 % are also interested in using chatbots, and 71% have not used chatbots before, but are ready to try if necessary.

According to statistics, about 77 % of customers prefer those companies that request and also collect consumer reviews. Therefore, a simple survey in the form of a chatbot is the most optimal way to obtain valuable information from users.

To summarize the above, we can conclude that chatbots are the most important link in a company's marketing strategy. The use of chatbots helps not only attract customers, influence the level of satisfaction of brand communications with consumers, but also carry out many iterations to improve business processes in the company.

The authors of the article provided a number of evaluation metrics that directly affect the satisfaction of communications between the brand and the user to ensure that the chatbot is the most effective. It's also important to remember that in addition to the basic performance metrics, you need to directly ask customers about their experience interacting with the chatbot, which will provide a complete picture of understanding the correctness of the customer interaction work.

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EMOTIONAL INTELLIGENCE OF STUDENTS WITH DIFFERENT LEVELS OF ANXIETY

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Abstract. This paper presents the results of an empirical study of the characteristics of the emotional intelligence of students with different levels of anxiety. During the study, significant differences were found in terms of emotional intelligence: “managing the emotions of others”, “intuitive channel of empathy”, “emotional awareness”, “managing your emotions”, “self-motivation”, “emotional channel of empathy”.

Keywords: emotional intelligence, personal anxiety, situational anxiety, students, empathy.

ЭМОЦИОНАЛЬНЫЙ ИНТЕЛЛЕКТ СТУДЕНТОВ С РАЗНЫМ УРОВНЕМ ТРЕВОЖНОСТИ

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Аннотация. В данной статье представлены результаты эмпирического изучения особенностей эмоционального интеллекта студентов с разными уровнями тревожности. В ходе исследования обнаружены значимые различия по показателям эмоционального интеллекта: «управление эмоциями других», «интуитивный канал эмпатии», «эмоциональная осведомленность», «управление своими эмоциями», «самомотивация», «эмоциональный канал эмпатии».

Ключевые слова: эмоциональный интеллект, личностная тревожность, ситуативная тревожность, студенты, эмпатия.

The problem of studying the emotional intelligence of students with different levels of anxiety is relevant, since the process of studying at a higher educational institution can be fraught with difficulties in the form of intellectual and emotional loads of students. It is noted that the problems of increasing anxiety and low level of emotional intelligence among students are currently relevant. A prolonged stay in an anxious state can lead students to a decrease in motivation in learning and communication problems, as a result, the personality tends to experience nervous exhaustion.

The emotional well-being of students is one of the objects of increased attention of psychologists, teachers, and parents. It is largely provided by the developed emotional intelligence of students, which is understood as a personality trait that promotes effective interaction with society. At the moment, it is recognized that high emotional intelligence allows you to realize the abilities of a person in the communicative and educational and professional processes, in addition, it contributes to the successful socio-psychological adaptation of students. The practical importance of emotional intelligence determines the conduct of scientific research in order to assess its current level and improve it. There are many studies that aim to explore the links between indicators of emotional intelligence and anxiety levels, which prove the existence of significant correlations. However, there is a small number of studies that study differences in emotional intelligence at different levels of anxiety. This fact confirms the relevance of our work.

The phenomenon of anxiety is considered by scientists from numerous positions and theories. G. G. Arakelov and B. I. Kochubey describe it as a certain state of an individual in a limited period of time, as well as as a stable property of any personality. Anxiety, being a personality trait, has a connection with genetically determined properties of the human brain, characterized by a persistent feeling of emotional arousal and anxiety [1].

In the works of I. V. Imedadze, an adequate level of anxiety is described, which is necessary for the functioning of the personality, adaptation to the environment and an inadequate level, which is high or underestimated. It is an inadequate level of anxiety that can cause an uncomfortable state of personality in society [2].

As a property of personality, according to A. N. Nekhoroshkova, anxiety can be caused by natural human characteristics, social, personal factors. The causes of anxiety can be called internal factors no less than external ones [3].

While studying at a higher educational institution, many students face maladaptive anxiety. Often, highly anxious students can be characterized as insecure, having unstable self-esteem. In addition, constant worries about the unknown and the future lead to a lack of initiative in the educational process and social life. According to I. D. Korytko, such students try to avoid excessive attention from others, rarely violate discipline, and clearly follow the instructions and requirements of teachers [4].

Yu. S. Perevozchikova believes that the level of personal anxiety is one of the most important factors of successful study at a higher educational institution. During their studies, students often face difficulties and new tasks, and the optimal level of anxiety is important for resolving these situations, contributing to an effective educational process [5].

Both high and low levels of anxiety reduce the productivity, organization and quality of students' results, and can negatively affect communication with others. At the same time, O. V. Kuznetsova, V. M. Astapov argue that a certain level of anxiety is a mandatory feature of an active personality. It is noted that anxiety is an adaptive mechanism capable of encouraging a person to behave defensively in order to overcome danger, but this is not effective for everyone. Students with maladaptive anxiety levels should understand and recognize the factors that provoke this condition, and be able to cope with it [6].

Emotional intelligence is interpreted by G. K. Akhmetova as the ability to effectively understand the emotional sphere of a person, to understand the emotional background of relationships, to use one's own emotions in order to solve problems related to motivation and relationships [7]. According to E. V. Vorobyova and I. P. Shulgina, emotional intelligence and empathy depend on the formative influence of the environment, while they can be successfully trained [8].

I. N. Andreeva also speaks about the importance of social prerequisites in family relationships, where adequate self-esteem is formed, self-regulation and the ability to analyze emotional information develop [9]. The results of V. G. Ragozinskaya's research describe that people who had a traumatic experience in relationships with their parents have a significantly reduced ability to emotional regulation, while the level of alexithymia is higher [10].

L. N. Vakhrusheva notes that at these age stages, there are features in emotional intelligence that consist in the relatively low development of its components. Development is heterochronous, going through stages of decline and growth of indicators (the ability to regulate the emotions of other people at 16-17 years old and 22-23 years old is higher than at 18-21 years old) [11].

Many scientists have been studying these phenomena. Research on emotional intelligence is reflected in the works of J. Meyer, J. Guilford, D. Goleman, N. Hall, I. N. Andreeva, D. V. Lyusin, etc. Anxiety was studied by R. S. Nemov, I. V. Imedadze, A. V. Miklyaeva and others.

However, this topic has not been fully studied and covered in modern works, this indicates a gap in the study of the characteristics of the emotional intelligence of students with different levels of anxiety and the relationship between these phenomena. Our research will contribute to a broader understanding of the factors influencing the level of emotional intelligence in students.

To study the topic in more depth, we conducted a study aimed at studying the peculiarities of emotional intelligence in students with different levels of anxiety.

Our hypothesis was that there are differences in the indicators of emotional intelligence of students with different levels of anxiety, namely: students with low levels of personal anxiety have a more pronounced ability to control the emotions of others than with high; and students with low levels of situational anxiety have better developed control of their emotions than moderate and high.

In a study organized on the basis of higher educational institutions: BelSU National Research University, BSTU named after Shukhov, Plekhanov Russian University of Economics, etc., 48 students of 1-5 courses took part.

In the empirical part of the study, we determined the level of anxiety of students, studied the emotional intelligence of students, its features in students with different levels of anxiety.

We identified 3 groups of subjects with different levels of situational anxiety: low, moderate and high. Calculations have shown that the majority of subjects are characterized by a high level of situational anxiety, then a moderate level is highlighted in terms of prevalence, the lowest percentage of subjects is characterized by a low level of situational anxiety. We also identified 3 groups of students with different levels of personal anxiety: low, moderate and high. The calculations also showed that the majority of subjects are characterized by a high level of personal anxiety, then a moderate level is located in terms of prevalence, the smallest percentage of subjects are characterized by a low level of personal anxiety.

The study of emotional intelligence in students showed the following: students have the most pronounced scales of “Emotional awareness” and “Empathy”, “Penetrating ability” and “Attitudes”, the least developed scales are “Managing your emotions", “Intuitive channel of empathy”.

The average scores of emotional intelligence indicators for students with different levels of situational anxiety indicate that the scales of emotional intelligence “Rational channel of empathy” and “Penetrating ability” are most developed in students with low levels of situational anxiety. The “intuitive channel of empathy”, “Attitudes” and “Identification” are most pronounced in students with a moderate level of situational anxiety.

Correlation analysis using the nonparametric H-Kruskall-Wallis criterion revealed statistically significant differences at a reliable significance level of $p \leq 0.05$ in the following indicators of emotional intelligence: “Managing the emotions of others” (Nemp=7,875; Mx1=30.3, Mx2=29.8, Mx3=25.9), “Intuitive channel of empathy” (Nemp=6,539; Mx1=3.3, Mx2=2.1, Mx3=3.4). Statistically significant differences were also found at a high level of significance $p \leq 0.01$ in terms of emotional intelligence: “Emotional awareness” (Nemp=10.212, Mx1=33.6, Mx2=31.5, Mx3 =28), “Managing your emotions” (Nemp=23.186, Mx1=29.3, Mx2=24.7 Mx3 =17.6), “Self-motivation” (Nemp=12.746, Mx1=30.6, Mx2=28.1, Mx3=22.7), “Emotional channel of empathy” (Nemp=9.229, Mx1=3.3, Mx2 =3.2, Mx3=4.5). This result tells us that students with a low level of personal anxiety have more pronounced emotional awareness, self-motivation, and the ability to manage their emotions and the emotions of others. Also, the results of the analysis show that statistically significant differences were found at a reliable level of significance $p \leq 0.05$ in the following indicators of emotional intelligence: “Managing your emotions” (Nemp=7,879; Mx1=25.5, Mx2=22, Mx3=19), “Emotional channel of empathy” (Nemp=6,442; Mx1=2.7, Mx2=4.17, Mx3=4.13). This result indicates that students with a low level of situational anxiety are better at managing their own emotions. This means that they are emotionally outgoing, have emotional flexibility.

Thus, our hypothesis has been partially confirmed. The study allows us to identify the maladaptive level of anxiety as a factor affecting the characteristics of students' emotional intelligence.

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SIMPLE PRE-PROCESSING AND ANALYSIS OF ORIGINAL DATA IN ML

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Abstract. The paper reveals the problems of data preprocessing in machine learning (ML). The main tasks encountered at the preprocessing stage are described. The ambiguity of the results of preliminary processing of “raw” source data, the advantages and disadvantages of using various methods of data preparation are considered.
Keywords: machine learning, preprocessing of source data, outliers, data normalization, categorical data.

ПРОСТАЯ ПРЕДВАРИТЕЛЬНАЯ ОБРАБОТКА И АНАЛИЗ ИСХОДНЫХ ДАННЫХ В МАШИННОМ ОБУЧЕНИИ

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Аннотация. В работе раскрыты проблемы предварительной обработки данных в машинном обучении (ML). Описываются основные задачи, встречающиеся на этапе предобработки. Рассматривается неоднозначность результатов предварительной обработки «сырых» исходных данных, достоинства и недостатки использования различных методов подготовки данных.
Ключевые слова: машинное обучение, предварительная обработка исходных данных, выбросы, нормализация данных, категориальные данные.

One of the main and most important stages of both machine learning and neural network training is the preprocessing of the initial datasets, which allows to improve the quality of the data obtained. Preprocessing brings the data to a structure and format that is easy to understand and required for further construction and analysis of the machine learning model. The outcome of the entire data analysis process depends on how well this stage is performed.

Similarly, the preliminary preparation of a set of initial data is performed when building a neural network of any type. By default, it is assumed that the data array provided for machine learning/neural network model training is already processed and structured. However, in reality, the situation is completely different, and of the total amount of time allocated for the entire project (including the development and use of a neural network or machine learning), the vast majority of time is spent on the data preprocessing stage, which makes this stage the most time-consuming part of the project being developed. Despite the fact that the learning process of the network is the most important part, the learning outcome will directly depend on the form in which the initial information was provided. Therefore, preprocessing of the source data can improve the quality of both the data itself and the data search [1].

The most common problem when raw data sets are received is missing values in the sample. In this case, the first and easiest thing to do is to remove rows with missing values from the data set, which is often used when only a small proportion of the strings have missing values. The advantage of this approach is its simplicity and that changing the missing values does not spoil the data. The method works well if the sample size is large enough. If the gaps in the data are concentrated within one specific feature of the dataset, it is possible to delete this feature from the dataset.

The values in the source data set can be divided according to certain criteria. The data type can be quantitative, in other words numerical, or categorical – qualitative, i.e. they take a finite set of values, but more than two. Categorical data is divided into nominal, they cannot be ordered (example: red / green), and ordinal, they can be sorted (very tasty / tasty / tasteless). Numeric data is divided into discrete and continuous. Certain data can be related to both types at the same time.

When filling in missing values of any feature, interpolation and other data forecasting methods are widely used. A simple way to fill in missing quantitative data is to fill in the missing information with the average value of all missing observations of variables for a given attribute. It is possible to replace the gaps with the median, in this case the result will not depend on the presence of outliers in the sample. If the data belongs to the categorical type of variables, the replacement with the most common value is used.

The advantage of using this approach is both simplicity and accounting for statistics on indicators in the resulting effective dataset. The disadvantages include difficulties that arise in practice: within large amounts of data (from thousands to millions of data points), classify the attribute (quantitative / categorical) to which the data belongs.

A more complex approach to filling in the missing data in the initial sample is to use machine learning methods for this purpose. This is possible if based on the assumption that data rows similar to each other in one feature will be close in other features (multidimensional approach). This can be used if some indicators of these signs are missing and need to be restored.

Linear regression (for quantitative data) or logistic regression (for categorical data) are often used for these purposes. The gaps are filled in with data predicted by regression.

Classification methods are also used, such as "k Nearest Neighbor" – the "k nearest neighbors" algorithm and clustering, for example, "k-means" – the "k means" algorithm [2]. The "k nearest neighbors" algorithm (refers to learning algorithms with a teacher, i.e. classes are pre-defined) assigns the missing data to the values of the class whose filled data prevails in the immediate environment. In the "k averages" algorithm (an algorithm for teaching without a teacher, classes will be formed during the learning process), the missing data is assigned the values of the cluster to the center of which the row with the missing attribute values belongs. Other classical machine learning methods can be used to recover missing characteristics.

Comparing the proposed methods, we can draw an intermediate conclusion that the methods of filling in gaps need to be selected depending on the type of source data. More complex multidimensional methods are difficult, take longer, but also give better results.

When working with quantitative data, the problem of outliers that affect statistical indicators, analysis results and worsen the quality of the future machine learning model becomes relevant [3]. The values of the characteristics that are outliers are very different from the total mass of data. In most cases, outliers are removed from the overall dataset.

Outliers can appear randomly, examples are a data entry error, an experimental error. And they can be obtained naturally, for example, a one–time large purchase of goods. If natural outliers are found in the data, it is necessary to analyze them in order to conclude how much they will affect the result and only after that make a decision to exclude them from the sample.

Outliers or anomalies are very different data units that negatively affect the scaling of the entire data volume. The smaller the data sample size, the greater the impact of the outlier on the entire dataset. Mathematical statistics methods are used to detect outliers, and clustering methods can be used.

The most commonly used statistical methods for measuring the spread of values in a dataset include z-score or z-statistics (z-score) and interquartile range (IQR). In z-statistics, data is converted to a z-scale – a scale of units of standard deviation, regardless of what scale the variables were before the conversion. The data after conversion shows a deviation from the average value/ mathematical expectation. Data deviating by more than 2-3 standard deviations can be considered outliers.

The interquartile range of the dataset determines the difference between the value of the third Q3 and the first Q1 quantile, the area between the seventy–fifth and twenty-fifth percentiles (IQR = Q3 - Q1 = 75-25 = 50 % of the data). Data points located outside the interquartile range are considered discarded.

Standard deviation methods are used for the normal distribution to determine the percentage of observations that deviate by certain distances from the mean. However, this does not work for asymmetric distributions, and IQR is a great alternative.

Cluster analysis allows you to divide a dataset into subsets. Using clustering methods, you can group similar data into separate cluster groups. The data that does not fall into any of the groups/clusters can be regarded as noise and deleted. To check the detection of outliers using the distance to the nearest cluster, you can use the "k means" algorithm described above.

To check objects that do not belong to any cluster, the data density clustering method (DBSCAN) can be used. The DBSCAN algorithm defines sets of tightly grouped data into separate groups. A circle is formed around each data point. If no other data points are included in this circle, then this point is considered an outlier.

The advantage of using the presented clustering methods for detecting outliers compared to statistical methods is that there is no need for prior knowledge of the data; they allow processing complex datasets containing a large number of sample features – datasets of high dimension. The disadvantage is the dependence of the efficiency of the emission search on the choice of the method used, on the nature of the source data and the task assigned to the developer.

The next classically used stage of data preparation is normalization. Normalization allows you to bring all the many different features to the same scale, for example, [-1, +1] or [0, +1]. Normalization eliminates the difference in units of measurement, removes differences in the difference in ranges from the smallest to the largest, allows you to compare different data samples, analyze them, get rid of distortions during further model construction, helps machine learning algorithms work better.

To normalize the data, popular algorithms are used, such as the minimum-maximum algorithm (min-max normalization), z-transformation (z-score normalization), normalization with an average value (mean normalization). The min-max algorithm reduces the data to a range from 0 to 1. The desired normalized value is obtained by dividing the difference between the initial non-normalized value and the minimum value of the attribute by the difference between the maximum and minimum values of the attribute.

Normalization using the average value is similar to the min-max normalization described above, only when calculating, the numerator contains the difference between the non-normalized value and the average, and the denominator also calculates the value of the range between the maximum and minimum values.

If the data set can be characterized as obeying a normal distribution or approximated to it, you can use data standardization – the z-transformation method (standard estimation). With this approach, the standardized value of the feature is obtained by subtracting the average from the initial value and dividing the result by the standard deviation. Standardized data does not have a limiting range.

The normalization methods described above relate to linear transformations, in addition to linear ones, nonlinear ones are also used. Their task is to transform the data in such a way that the structure of the data distribution changes, for example, to bring the data to a distribution similar to normal, to bring a nonlinear model to a linear one. An example of such a transformation can be a logarithmic transformation of data, although it can only be used for positive values of a feature.

As with the description of other stages of data preparation, there are no strict rules on which way to scale data is better to use. The choice of the best solution can be determined by a comparative analysis of the results of normalization of the same data using different methods.

Machine learning models do not work well with categorical string data. Hence, the problem arises of translating textual features into numeric ones.

Popular ways to convert categorical features into numerical ones are the label encoder and one-hot encoder methods. The label encoder method forms unambiguous correspondences between each text variable and a numeric attribute related only to this text attribute. Encoding is often performed by values of the numeric axis in ascending order, for example, 0, 1, 2, 3 ... The disadvantages of this type of conversion include the creation of redundant dependencies in the dataset and assigning unnecessary weights to the resulting numeric data, because 5 is better than 2. The fast encoding method (one-hot encoder) is spared from these disadvantages.

The fast encoding method is based on the creation of binary signs showing that the data belongs to a unique value. The data of the categorical attribute, which are originally elements of one column, become column names from the rows. And in each such column corresponding to one data value, 1 is put down if there is a given categorical feature in this row. The disadvantages of this data encoding method include an inefficient way of storing data – a sharply increasing number of columns in the "dataset".

Preprocessing of the initial data required for training machine learning models and neural networks is the most labor-intensive stage in the implementation of machine learning methods, both classical and deep learning [5]. Preprocessing of data improves the quality of "raw" source data, using such features as filling in zero and missing feature values, cleaning from anomalies, noise, emissions, data normalization, etc. It is from the results of preprocessing that the possibility of retraining models and the correctness of the operation of the obtained models will depend.

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CHALLENGES AND OPPORTUNITIES IN TODAY'S RUSSIAN JOB MARKET

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Abstract. The article examines the main issues faced by Russia's labor market, viewed from both employees' and employers' perspectives. It also presents the key trends in personnel management and potential solutions to these challenges. To gain a more comprehensive understanding of the current state of affairs in the labor market, the author cites two sociological studies that approach the market from different angles. The author concludes that despite its volatility, the Russian labor market offers ample opportunities for career growth.

Keywords: labor market, HR-trends, shortage of employees, employment, personal company's brand, work schedule.

ВЫЗОВЫ И ПЕРСПЕКТИВЫ РАЗВИТИЯ СОВРЕМЕННОГО РОССИЙСКОГО РЫНКА ТРУДА

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Аннотация. В статье описаны основные проблемы рынка труда в России, которые стоят как перед работниками, так и перед работодателями. Также в работе представлены основные тенденции в сфере управления персоналом и возможные пути решения вышеупомянутых проблем. Для более полного понимания ситуации на рынке труда автор приводит два социологических исследования, которые рассматривают рынок с разных точек зрения. Автор приходит к выводу, что, несмотря на изменчивость, российский рынок труда предлагает широкие возможности для карьерного роста.

Ключевые слова: рынок труда, тренды в управлении персоналом, дефицит кадров, трудоустройство, личный бренд компании, режим работы сотрудников.

Understanding the dominant trends of the labor market by students and recent graduates is vital for their navigation in the employment process. Awareness of economic developments and growth in a highly volatile environment can help them be more adequately prepared for the future career. Fluctuations in the labor market can impact job availability and the necessary skills. Therefore, it is of utmost importance to stay up-to-date on current trends. The study is aimed at gaining a more comprehensive view of the current state of affairs in the labor market, exploring its prospects and analyzing it from two opposing perspectives – those of employers and employees.

Our research has shown that the main issue in the Russian labor market proved to be the shortage of workers in recent years. We have analyzed the variety of reasons of this problem the problem, which are presented below.

First, it is a demographic pit, lack of people of the most productive age group – from 22 up to 30 years. According to the survey conducted by Russian Statistics Center, since 2010, the number of young employed people has decreased by 5.96 million – from a peak of that time of 17 million [1]. The Covid-19 pandemic, relocation and mobilization of individuals after the recent geopolitical events have had a devastating impact on the labor market. Due to the feeling of uncertainty and instability, some people have chosen to remain in their current positions and avoid seeking new employment opportunities. This current state is unusual because of its origins; that is why the forecasts for the future are uncertain. It appears that people have opted for a more cautious approach, preferring to “wait and see” rather that get extra responsibilities [2].

While some people tend to stand still, others prefer to change their living conditions and move. Relocation is a type of labor migration that can lead to a shortage of employees. According to the data from the Russian Statistics, in 2022, approximately 100,000 IT specialists left Russia. These are representatives of professions that offer plenty of opportunities for working remotely, and they are the ones who are likely to leave the country [3].

However, not only global events such as Covid-19 and a demographic pit affect the market. There are some other problems which are not making the situation any better. For instance, according to the survey by Ria News, only 53% of Russian graduates work in the field they studied at university. This can be attributed to several factors. Firstly, employers value practical experience more that theoretical knowledge, and for the majority of the positions, this experience is obligatory. Secondly, finding a job is not just complicated – the salary for recent graduates is often extremely low, thus making it harder to climb the career ladder. Furthermore, according to the Higher School of Economics research, about 65 % of students have a part-time job which is rarely related to their main area of study. The reasons for this employment may be the financial need or disappointment in their profession choice as well [4]. In our opinion, it is a challenge for teenagers aged around 18 to choose the direction of their career path.

Moreover, there is a huge demand for professionals in the technical sphere as it is often overlooked by students, which leads to the shortage of skilled workers in such areas as construction and engineering. As a result, a large number of vacancies is paired with a low applicant activity.

In order to attract and retain employees, companies are improving working conditions, providing a benevolent attitude and competitive wage. It is the way how the current human resources trends set the standard for companies of various industries worldwide. We have singled out the following main HR trends:

1. Taking care of mental and physical well-being of the staff.

The increased level of stress affects employees' efficiency in different ways: managers who don't help to remove obstacles or share resources with colleagues can make them feel unmotivated and overwhelmed. Poor mental health can result in a lack of impulse control, unhealthy thoughts, and poor decision-making. Poor decision-making may lead to missed meetings, showing up late and dropping commitments. Nowadays companies are giving a high priority to this issue. We are convinced that the mental and physical well-being of employees has a direct connection to the quality of the products and services they deliver. When a person approaches his jobs with a good mental health, that employee is adaptable, flexible, and stress resilient, possesses the ability to withstand emerging challenges. They feel that their contributions are meaningful, and thrive in their personal and professional life. This aspect is consequently one of the most essential as it affects the financial and economic performance of the company, as well as its position in the market.

2. HR-brand of the company.

Personal company's brand crucially influences people's interest while they are applying for a job. It is vital to understand that a company's brand is created both externally (outside the company) and internally (inside the company). The internal one helps to unite employees and creates a comfortable environment in the company. It has been proven that mental stability of workers has a positive effect on the final product. The company's external image is created by Marketing and PR departments with the help of various resources such as mass and social media. It attracts qualified prospective professionals, who in turn enhance the company's competitive position in the market.

3. Implementation of a Flexible Work Schedule.

Many employees find it difficult to maintain motivation when working within the traditional 9 to 5 schedule. As a result, employers increasingly adopt a much more flexible style of handling and supervising their workforce and implement an adaptable work schedule with the focus on the quality of goods and services rather than the amount of time wasted in an office. This enables employees to work at their preferred pace in a way that reflects their personal needs. By utilizing this approach, staff create a more work-conducive atmosphere, demonstrate peak performance and increase revenue. In addition, employees with flexible schedules ordinarily enjoy improved health outcomes. Their health indicators can increase, reducing the risk of heart attacks and strokes to a minimum level [5].

Workers may choose to combine office attendance and remote working formats based on the current tasks and requirements. In addition, the implementation of a flexible work schedule can help attract and keep highly experienced staff, improve the comfort of the working environment for employees, and therefore increase their feeling of satisfaction with the job. The motto "we do not work for 8 hours, we work with our minds" is now attached special importance to.

4. Reward system.

In order to retain skilled employees, particularly in the sphere of construction and industry, companies are offering increased salaries and bonuses to skilled welders, machinists and other spheres which are in short supply.

To analyze the situation properly, it is crucial to discuss it not only from the employer's perspective, but also from the eyes of an average applicant, a direct participant of the process. In March 2023, the "Anketologist" public opinion conducted a study that provides a clear picture of the market situation from the perspective of an ordinary individual. The institute surveyed just under two thousand employed Russians aged 18 and over to find out which areas of activity are likely to be in great demand in the next two decades.

Several options could be selected in the poll. The results showed that over half of the respondents' votes (51 %) were taken by the IT sphere. The next popular choices were "Biotechnology" and "Robotics and mechanical engineering" (40 % and 34 %, respectively). Surprisingly, "healthcare" turned out to be almost at the very bottom of the list. Only 23 % of the respondents decided that this profession would be in high demand and enjoy popularity among young people. We believe this may be due to the long and difficult process of getting an education and the low salaries of hospital workers. This field does not attract young professionals, although health workers are among the most important members of society without whom it will not be able to function.

"Space" and "Aviation" scored about the same number of votes (28 % and 25 %, respectively). Yet they are not at the top of the list. The reason for this we see in the young generation being highly pragmatic with their career choice [6], thus opting for well-paid jobs in the IT sector. Young people are actively trying to become part of this sphere, being influenced by mass media, which broadcast that information technology is an environment where one can easily earn a lot of money for living. Now the competition, especially among inexperienced specialists, is too high. This is one of the few spheres which is experiencing a labor surplus. We believe that the government should pay more attention to other technical areas and expand them [7].

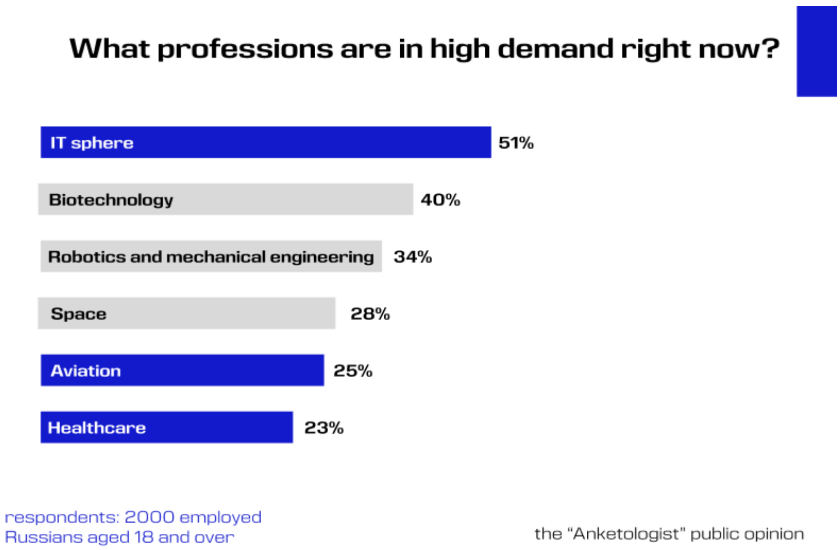

Figure 1. The "Anketologist" opinion poll

Selecting a company is a significant decision, and it is vital to take into account various factors such as the company's assets and values, its position in the market, and its attitude towards the staff. Each individual has different preferences, but there are some common trends that can be noted. "SperPodbor", a company that provides services for resume selection and automation, conducted a research to determine what aspects Russians will prioritize while seeking an employment in 2023. The survey involved more than 5,000 participants aged 18 and over from all regions of Russia. According to the received data, the overwhelming majority of the respondents opted for job offers with a higher salary (71 %). We believe this aspect is one of the driving factors in getting a job. People value the significance of their work and demand an appropriate and competitive reward.

For practically half of the respondents (49 %), the stability of a company is crucial. Following various global events that Russians have experienced over the past four years, it became extremely important. During the pandemic times and military mobilization, a huge amount of people lost their jobs or were laid off. Furthermore, for 43 % of the participants, having a good working team is significant. We share this sentiment because colleagues are those whom a person spends a major part of their adult life with. It is essential to work in the environment where you are valued and supported. Moreover, it is worth drawing attention to the fact that a flexible work schedule was chosen only by 34 % of the respondents. Additionally, only 19 % preferred the career ladder opportunities. Personally, we would place this point at the top of the list because self-development and self-growth can contribute not only to a company's prosperity but also to the employee's personal income and feeling of job satisfaction [8].

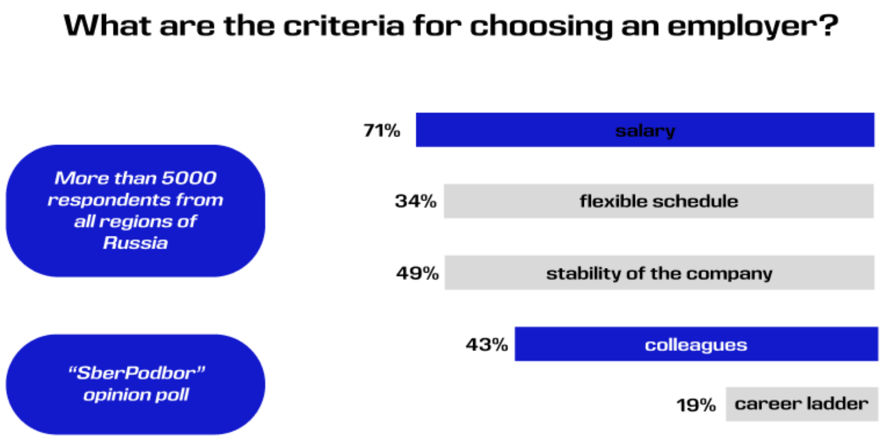

Figure 2. "SperPodbor" opinion poll results

Taking everything into account, the labor market in Russia is not in a stable position at the moment, the main problems being a low level of applicant activity in the technical sphere and meeting the growing expectations of staff on the part of employees. However, both employers and employees are rapidly adjusting to the new circumstances with the help of various methods. We believe that Russia will withstand all obstacles and build a prosperous labor market and economy.

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SOCIO-CULTURAL PERSPECTIVES ON LIFE IN KONSTRAKTA'S "TRIPTIH"

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Abstract. The paper analyzes the three-song musical piece "Triptih" by the Serbian singer Konstrakta. The authors highlights the social and political subtexts in the "Triptih" songs, as well as their connection with the culture and life in Serbia. A brief description of Konstrakta's musical style and alternative music in general is also given.

Keywords: Konstrakta, Serbia, alternative music, indie pop, art pop, triptych.

СОЦИАЛЬНО-КУЛЬТУРНЫЕ ВЗГЛЯДЫ НА ЖИЗНЬ В «ТРИПТИХЕ» КОНСТРАКТЫ

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Аннотация. В статье проведен анализ трехпесенного музыкального произведения «Триптих» сербской певицы Констракты. Авторами выделены социальные и политические подтексты, присутствующие в песнях «Триптиха», их связь с культурой и жизнью в Сербии. Также приведена краткая характеристика музыкального стиля Констракты и альтернативной музыки в целом.

Ключевые слова: Констракта, Сербия, альтернативная музыка, инди-поп, арт-поп, триптих.

The burgeoning diversity of music has become increasingly evident in recent years. Alongside the enduring popularity of established genres such as pop, rap, and rock, musical styles once relegated to niche audiences or narrower scopes are emerging onto the scene. This includes a myriad of subgenres within alternative music, encompassing grunge, Britpop, indie pop/rock/folk, industrial, punk rock, folk rock, neo-psychedelic music, etc. Often, compositions within these genres fuse elements from broader musical domains (Table 1). These innovative musical trends serve as wellsprings of inspiration for both burgeoning musicians and seasoned artists alike, fostering the creation of more diverse and intellectually stimulating musical compositions.

Table 1 – Illustrative examples of genre fusion in alternative music (compiled by the author) [1, 2, 3]

Artist	**Genres**	**Music description**
«Дайте танк (!)» (“Dayte tank (!)”)	Garage rock, alternative rock, punk rock	The band affectionately labels their musical style as “garage rock for introverted dancers who miss the Russian language”. Additionally, they coin the term “timid punk”, suggesting a harmonious fusion of rebelliousness and intimacy within their lyrical compositions. Through their music, “Dayte Tank” persists in exerting a notable influence on the landscape of the Russian music scene, captivating audiences with their compelling performances and thought-provoking messages. Song examples: “Пляж” (“Beach”), “Мы” (“We”), “Шанс” (“Chance”), etc.
«Молчат дома» (“Molchat Doma”)	Post-punk, new wave music, synth-pop	In their musical compositions, the band adeptly channels the somber aesthetic and emotional undercurrents emblematic of the “perestroika” era, seamlessly blending them with the electrifying stage theatrics reminiscent of the vibrant rock clubs once flourishing in Leningrad and Sverdlovsk. Notably, this band from Belarus first garnered recognition across Europe and the United States, where recollections of the Soviet ideological landscape of the 1980s are not as poignant. Song examples: “Судно” (“Bedpan”), “Люди надоели” (“Fed up with people”), “Танцевать” (“Dance”), etc.
“Go_A”	Folk rock, folktronica	The group excels in the contemporary reinterpretation of age-old Ukrainian folklore, meticulously preserving narratives steeped in oral tradition and handed down through countless generations. Within their musical compositions, the artists seamlessly integrate authentic vocal stylings, traditional folk instruments, and elements of electronic music or rock. Song examples: “Веснянка” (“Vesnyanka”), “Жальменіна” (“Zhal'menina”), “Сонце” (“Sontse”), etc.

One of the representatives of alternative music is the Serbian singer *Ana Đuric,* known professionally as *Konstrakta*. Drawing from her architectural background, the artist derives her pseudonym from her academic pursuits, influenced by the study of societal constructs within art history. Konstrakta boldly proclaims a worldview where everything, including herself and her musical creations, is perceived as a construct [5].

Konstrakta's musical repertoire traverses a diverse spectrum of alternative genres, notably encompassing indie pop, art pop, and avant-pop. Indie pop, emblematic of independent music scenes, frequently aligns with artists and labels championing self-promotion or collaboration with independent producers. Distinctive for its laid-back ambiance, varied melodies, and occasionally more experimental lyrical content compared to mainstream pop, indie pop embodies a sense of artistic freedom. Meanwhile, art pop synthesizes elements of visual art and experimental music within a pop framework, characterized by intricate compositions, intellectually stimulating lyrics, and innovative sonic landscapes. This genre, often straddling the line between experimentation and accessibility, consistently maintains a unique aesthetic sensibility. Avant-pop, a pioneering trend within the pop music domain, challenges conventional norms and expectations, daring to explore unconventional sonic realms. Manifesting through unorthodox sounds and textures, avant-pop embraces electronic elements, industrial influences, and unconventional approaches to melody, harmony, and rhythm, thereby reshaping the boundaries of the genre.

Her journey as a performer started in the early 2000s with the little-known electronic band “MistakeMistake”. However, it was her tenure as the lead vocalist of the esteemed Belgrade group “Zemlja gruva!” that propelled her to a more widespread acclaim. Since 2007, in collaboration with Konstrakta, the band has released numerous albums and approximately a dozen tracks, marking a significant chapter in her musical path [3, 5].

The singer's solo career began with the release of her debut single “Žvake” (“Bubble Gum”) in June 2019. In this composition, she presents her personal perspective on navigating life's adversities and discovering moments of solace amidst turmoil, even in seemingly trivial acts such as blowing bubble gum. Subsequently, in March 2020, Konstrakta presented the provocative track “Neam šamana” (“I'm not a shaman”), daringly shedding light on the phenomenon of spiritual and consumerist exploitation. Referencing public figures like singer Emina Jahović, who sought the aid of a shaman post-divorce, and actress-businesswoman Gwyneth Paltrow, often embroiled in controversies regarding pseudoscience and wellness practices, the song delves into the complexities of contemporary spirituality and its commodification [5, 6].

In 2022, the singer's artistic journey reached new heights with her announcement of participation in the Pesma za Evroviziju '22 contest, the Serbian national selection for the Eurovision Song Contest. The song that Konstrakta was going to perform on stage was originally included in a 12-minute video project called *“Triptih” (“Triptych”).* This innovative release, presented on February 28, 2022, intricately weaves together three cohesive and interlinked visual narratives, each corresponding to a distinct musical composition: “Nobl”, “In Corpore Sano” and “Mekano”. The release of “Triptih” not only elevated Konstrakta's profile across the European continent but also garnered acclaim for its original and literary approach for production. The standout performance of “In Corpore Sano”, in particular, further solidified Konstrakta's prominence, securing a notable presence on global music charts for several consecutive weeks and earning Serbia an impressive fifth place at Eurovision 2022 [4].

In the opening scene of "Triptih", viewers are greeted with a room reminiscent of a familiar Slavic household, evoking nostalgia particularly among Serbs. The setting features typical elements such as tulle curtains, a grand mirror adorned with wooden trim, a piano nestled in the corner, and an Orthodox icon positioned above it. Dominating the space is a meticulously arranged dining table, where a woman (Konstrakta herself) and a man (Kosta Đuraković) are seated. Adornments on the table include a candlestick, a vase brimming with flowers, a jug, a platter of chicken wings, along with glasses and a wine bottle bearing the inscription: "Sad smo kao NOBL" ("Now we are NOBLE"). During the video, these interludes between musical performances afford glimpses into the dining experience shared by these two individuals.

The inscription on the label of the wine bottle serves as a reference to the first "Triptih" song, titled *"Nobl" ("Noble")*. This composition stands as a lyrical ode to embracing life as it is, irrespective of any perceived deficiency in refinement or nobility, juxtaposed against a nostalgic longing for a bygone era of perceived prosperity and virtue.

"Nobl" starts with an observational portrayal of the protagonist's domestic environment, emphasizing the intrinsic significance of quotidian activities such as her daughter's engagement with a Petrof-branded wooden piano. This narrative stance accentuates the cognitive value attributed to mundane actions, suggestive of a cognitive tendency towards an idealized existence. This inclination towards an aestheticized lifestyle is further discernible in subsequent verses, wherein the protagonist engages in mental excursions to Italy whilst perusing a map of the Adriatic Sea on her wall. References to prominent Italian cultural figures, such as director Paolo Sorrentino and his acclaimed television series "The Young Pope", alongside linguistic tokens such as "come stai" ("how are you"), "tutti frutti", and "colpo grosso" ("big shot" / "big score"), serve to underscore this aesthetic admiration.

Throughout the song, Konstrakta recurrently evokes imagery imbued with notions of nobility linked to other countries. In the subsequent verse, the protagonist immerses herself in contemplations of Parisian aesthetics as depicted in a domestic painting, contrasting it with the rustic allure of her fortune-teller grandmother Desanka's village. Herein lies a lamentation for the temporal investment of "12 years of learning the French language", only to end up in "a bathroom with by a bottle of wine" and to repeat the line "Vieillir, vieillir, c'est ça l'avenir" ("Aging, aging, that is the future").

The theme of inevitable aging in "Nobl" intertwines seamlessly with the thematic exploration of "nobility". Konstrakta delves into the narrative by mentioning Sharon Stone "locked herself in the bathroom, looked at herself in the mirror and cried", confronted by the literal reflection of her advancing years. This episode serves as a poignant parallel to the protagonist's own journey towards reconciling with the inevitability of aging. Despite tears shed before the mirror, Konstrakta steels herself with the mantra of acceptance, reminding herself that she is merely in her forties. A symbolic convergence occurs when the discovery of a bottle of wine in her closet prompts the rendition of the well-known song “Felicita” (“Happiness”). By the third verse, Konstrakta reflects upon society's collective failure to embrace aging as an intrinsic facet of life's trajectory. Initially perceived as a melancholic observation, this sentiment ultimately underscores the imperative of relinquishing apprehension and embracing the present without dwelling on past adversities. The mention of the fact that “Sharon Stone does not use Botox” not only alludes to the actress' personal narrative but also encapsulates Konstrakta's guiding principle within the song – the acceptance of one's age.

In the final verse, the intertwining themes of “nobility” and “aging” converge with memorable imagery. Konstrakta vividly describes her balcony scenery, which overlooks the iconic Genex Tower along with a nearby small church. The Genex Tower serves as a bittersweet symbol, evoking nostalgia for the bygone era of Yugoslavia, a sentiment shared by many denizens of the Balkan region. Despite its grandeur, the tower also instills a sense of trepidation in the protagonist, who expresses a preference for the humble solace of the nearby church, redolent of her Serbian heritage. This comparison highlights the complexities of aging and nostalgia, wherein the allure of grandiosity is tempered by a yearning for the familiarity and comfort of one's roots. (Figure 1).

Figure 1. Photograph of the Genex Tower and the Church of Saint Demetrius in New Belgrade [7]

Interestingly, the thought of death at the end of the song somewhat surprises the “noble” heroine. The line “Zar ja da umrem? (Koji užas)” (“Shall I die? (How horrible)”) mocks the “noble” upper class, convinced of their exemption from mortality. They are startled by the realization that they, too, are subject to the same fate as ordinary mortals. At the same time, the reaction “Užas” (“Horrible”) to “A možda baš ja neću?” (“Or maybe I won’t?”) suggests that even immortality isn't a desirable option, undermining the notion of it being an ideal state to pursue.

In summary, “Nobl” offers a reflective musical journey, delving into the themes of aging, refinement, and a yearning for an elusive past or ideal. It advocates for embracing contentment and happiness amidst these desires and constraints, urging listeners to find fulfillment in the present moment.

The exploration of aging, or rather, physical appearance and health, persists in the second song of “Triptih”, titled *“In Corpore Sano” (“In A Healthy Body”).* Drawing inspiration from the renowned Latin adage “mens sana in corpore sano” (“a healthy mind in a healthy body”), the song's thematic essence is perceptibly anchored in holistic well-being. Nonetheless, the lyrical narrative subtly subverts conventional expectations by assigning diminished significance to the physical aspect of health, thereby challenging preconceived notions.

The song begins with the singer's rhetorical question about the secret of Meghan Markle’s healthy hair. Without delay, Konstrakta proffers a response, suggesting that the secret may lie “in deep hydration”. Subsequently, the singer interjects with a somewhat disconcerting observation that “our skin and hair show it all”. Konstrakta then lists problems that are in line with these ocular or dermal irregularities, specifically, “an enlarged spleen” and “liver troubles”. Examining the verses from a medical standpoint, it is worth mentioning that dark circles around the eyes are not actually indicative of liver problems, nor do spots around the lips signal an enlarged spleen. Through these lines, Konstrakta subtly references prevalent anxieties regarding serious illnesses, often attributed to hypochondria. This phenomenon is worsened by the proliferation of unverified health information readily accessible on the Internet [4, 7].

Leading into the chorus, the next line is sung: *“A umetnica mora biti zdrava”*. Translating to *“an artist must be healthy”*, this line serves as the focal point of the song and delves into various pertinent themes. Firstly, it underscores the significance of an artist's well-being in relation to their creative output. Essentially, it suggests that an artist's physical and mental health significantly influence their ability to produce meaningful art. Thus, any compromise in their health may jeopardize their artistic endeavors, leading to the artist’s downfall on the art scene. Secondly, it indirectly blames the Serbian healthcare system for not providing decent health insurance for their artists. It becomes evident after the second verse, when Konstrakta says: “Bože zdravlja – nemam knjižicu” (“God, give me health, because I do not have health insurance”). Considering that access to public health insurance hinges largely on individuals' employment status, it should be noted that a decreasing number of workers in Serbia possess employment contracts that ensure comprehensive healthcare coverage. Unemployed individuals, self-employed workers, those in precarious employment situations, individuals engaged in informal work, or those with unique occupational statuses (such as independent artists) either lack health insurance entirely or encounter barriers in meeting the requirements for public health coverage. “I do not have health insurance” is not just a sentence; it is a reflection of the harsh reality that many women and men live in Serbia. Konstrakta also explores this in the third verse of the song, wondering how the government “will follow” and “care for her”, as the artist is magically “invincible” in its eyes [4, 8].

The second verse of the song praises the body's autonomous nervous system, highlighting its gift of keeping our hearts beating without needing our conscious effort.

It then paints a picture of a carefree day, reminiscent of summer, where someone leisurely walks with their loyal pet by their side. This scene acts as a reminder to take care of our mental health and not to focus only on its physical component, since our bodies often protect themselves naturally. The theme of overfocusing on one's physical health was shown clearly in Konstrakta's live performance at Eurovision 2022. During the performance, she repeatedly washed her hands and dried them with a towel, highlighting people's concern over physical health during the COVID-19 pandemic while neglecting their mental well-being (Figure 2).

Figure 2. Konstrakta's performance on the Eurovision Song Contest 2022 [3, 9]

Towards the song's culmination lies its most intense segment. After repeating the phrase "in corpore sano" six times, Konstrakta emphatically states that "the body is healthy" and poses a question: "Now what shall we do?" Despite all the health precautions and actions taken by Konstrakta in both the music video and the performance, there is a sense of futility. While someone may be physically fine, their mental well-being remains unsettled. This is blatantly pointed out in the final lines of the song, each of which is pronounced with greater intensity (Table 2) [4].

Table 2 – Final Lines of Konstrakta's "In Corpore Sano"

Original lyrics	**English translation**
"Mens infirma in corpore sano Animus tristis in corpore sano Mens desperata in corpore sano Mens conterrita in corpore sano I šta ćemo sad?"	"A sick mind in a healthy body, A sad soul in a healthy body, A desperate mind in a healthy body, A frightened mind in a healthy body – Now what shall we do?"

In wrapping up the song, Konstrakta contrasts the final lines with the first line of the song ("mens enfermos in corpore sano" – "hell in a healthy body", spelled backwards) and sums up the second part of "Triptih". It is obviously essential to look after one's physical health, but going too far can leave a person with a "sad soul" and a "frightened mind". Finding balance is crucial; while focusing on physical health, people should not overlook their mental well-being.

The third and final song of "Triptih", titled *"Mekano" ("Soft"),* appears to offer a more accessible narrative for the average listener. Its thematic exploration of routine and material welfare holds broader appeal, extending beyond Serbia and its citizens.

The opening verse outlines Konstrakta and her partner's daily routine, starting with waking up around "seven-thirty" and heading to work. The lyrics suggest they are well aware of the routine nature of their lives, especially how it is all tied to making money. Konstrakta emphasizes this routine by monotonously repeating phrases like "we spend" and "we work", as well as mentioning "five days" and "two days" (referring to the working week) several times. In addition, she references the development of children, noting their involvement in educational pursuits such as attending school and participating in sports, as well as learning languages. Through these observations, Konstrakta underscores the cyclical nature of life and the swift passage of time. The verse concludes with a depiction of seasonal recreational activities, including summer trips to the sea and winter excursions to the mountains. Once more, the singer employs repetitive phrasing such as "we swim" and "we ski" to accentuate the cyclicality imbued within the stanza.

The chorus introduces a shift in tone and a sense of disillusionment. It states that there are "no shadows under the moonlight" and "no traces left". This can be interpreted as a metaphor for the fleeting and insubstantial nature of their experiences and material pursuits. The repetition of the phrase *"nek je prokleto mekano" ("may the soft be damned")* heightens this feeling of disappointment and resentment towards the superficiality of their lifestyle. Here, "mekano" is not merely literal softness; it represents a sense of comfort – a comfort that people become accustomed to, trapping them in complacency and preventing them from striving for better life or achieving greater things.

After the chorus, there is an abrupt change of intensity in the vocals. Konstrakta's voice adopts a tone reminiscent of a revolutionary leader or military commander, imbuing the lyrics with a sense of urgency and fervor. She underscores the significance of taking care of oneself intellectually, emotionally, energetically, physically, and mentally. Konstrakta also expresses the importance of respect, as well as respecting each other's individuality. The lyrics further delve into contemplation of contemporary societal issues, including the pervasive influence of neoliberalism and the following amazement by human stupidity.

The verse concludes with a particularly ambiguous line: "Pa posle idemo da jedemo" ("And then we go eat"). On the one hand, the mention of sharing a meal underscores how even mundane activities with friends or loved ones can yield profound joy and satisfaction, akin to the sentiment conveyed in the earlier track "Žvake". On the other hand, it evokes a sense of resignation or defeat. Despite the discourse on the importance of individuality, self-care, and personal growth, the routine act of eating symbolizes a regression to familiarity, potentially overshadowing one's uniqueness. It is somewhat ironic that the subsequent lines aptly align with both interpretations. Konstrakta describes various body parts being relaxed, symbolizing a holistic sense of tranquility, while the repeated phrase “we are relaxed and we relax” indicates a state of serenity and contentment. This intricately crafted segment of the song showcases a remarkable duality, serving as a prelude to the ensuing chorus, where for one final time, Konstrakta wishes “the soft” to be “damned”, encapsulating either a state of calm resignation or a reluctant acceptance of the prevailing routine.

Collectively, the song appears to offer a critique of the relentless pursuit of material wealth and comfort, juxtaposed against the yearning for more profound connections and meaningful encounters. Similar to “Nobl”, it suggests that a lifestyle fixated on materialistic desires may ultimately lead to a sense of hollowness and a loss of authentic human connection. The repetition of “Nek je prokleto mekano” also adds weight to the dissatisfaction and regret about their lifestyle choices.

Thus, “Triptih” embarks on a reflective journey, exploring themes of ageing, refinement, and the longing for an idealized past. It advocates for embracing contentment amidst these desires, urging listeners to find fulfillment in the present moment. Moreover, it underscores the importance of maintaining a balance between physical and mental well-being, cautioning against the pitfalls of excessive focus on physical health at the expense of one’s inner peace. Through a poignant critique, the project highlights the emptiness of a life consumed by material pursuits, emphasizing the value of deeper connections and meaningful experiences over superficial comforts. This project continues to be one of the main symbols of Serbian alternative music, while “konstraktism” continues to evolve as a separate trend. This evolution is attributed to the emergence of new artists not only within Serbia but also across the global landscape.

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FEATURES OF FINNO-UGRIAN CUISINE ON THE EXAMPLE OF FINLAND AND HUNGARY

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Abstract. Finland and Hungary are two nations with an ancient history, traditions and customs that at first glance have nothing in common. Having common ancestors, but having taken completely different paths of development and being geographically isolated from each other, modern Finns and Hungarians have certain common features. First of all, it is worth paying attention to certain commonalities in the national cuisines of the countries under study, as national cuisines are the result of cultural and historical development of all countries.
Keywords: Finno-Ugric nations, Hungarian cuisine, Finnish cuisine, Finland, Hungary.

ОСОБЕННОСТИ ФИННО-УГОРСКОЙ КУХНИ НА ПРИМЕРЕ ФИНЛЯНДИИ И ВЕНГРИИ

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Аннотация. Финляндия и Венгрия – две страны с древней историей, со своими традициями и обычаями, которые кажутся совершенно разными на первый взгляд. Несмотря на общих предков, они прошли абсолютно разные пути развития и находятся в географической изоляции друг от друга. Однако современные финны и венгры имеют определенные общие черты. В первую очередь, стоит обратить внимание на сходство в национальных кухнях этих стран, поскольку именно национальные кухни являются результатом культурного и исторического развития всех стран.
Ключевые слова: финно-угорские народы, венгерская кухня, финская кухня, Финляндия, Венгрия.

The ancestors of the Finno-Ugric peoples came from Transcaucasia and gradually settled in Europe. Finno-Ugric peoples inhabit central, northern and eastern

Europe, as well as western Siberia. Preliminary remark: in order not to confuse modern Finno-Ugric peoples with their ancestors, we will use some conventionality, for designation of ancestors of modern Finns, we will use the name Fenians (such name was used by ancient historians), and Protovengrians we will designate as Magyars. Despite the mutual illegibility of the Hungarian and Finnish languages, both of them originate from the Proto-Uralic group, as well as the differences of the peoples themselves, both of them are descendants of the tribes living in the Ural Mountains. Differences in migration patterns and history led to geographical isolation between the language groups, which in turn led to independent evolution not only of language but also of culture [1].

It is well known that one of the main calling cards of any nation is its national cuisine, which reflects its history and culture. Although the two peoples discussed in this paper have more differences than similarities, their national cuisines are of particular interest because, despite the geographical isolation of the two peoples, they share common features [2].

Finnish cookery has been shaped by the country's geographical location and history. Almost all ingredients for local dishes are produced on the territory of Finland, and rare borrowed recipes belong to Swedish and Russian cuisine. Popular products in Suomi country are barley flour, rutabaga, pearl groats, herring, milk, butter, lard, and cream. In one form or another, each of them is included in almost all recipes. The reason for this selectivity has been the orientation of agriculture over the last 200 years towards the production of a narrow range of products. Specialisation has led to the emergence of original food processing techniques that result in the best culinary effect.

Finnish cuisine has been shaped by the harsh climate and Swedish traditions, as the people of Finland were under Swedish oppression for a long time. Although there is no such variety of edible plants as in France, Finnish cuisine is characterised by its diversity [3].

Many Baltic nations that came under the influence of the Swedes borrowed their culinary traditions, the Finns were no exception. "Cold table" was not originally a traditional part of Finnish cuisine, but is now an integral part of it. "Cold table" contains mainly snacks and sandwiches, bread products, salted fish and lard. What is remarkable Finns in everyday life practically do not prepare soups, it is a dish for the festive table. From this trait was born a misconception of Finns as a people greedy, or even not knowing how to make soup: not often travellers in the Middle Ages got to the holiday [4].

The daily Finnish cuisine, like many other national cuisines of the Baltic peoples, which developed under strong Scandinavian (Swedish) and German (Hanseatic) influence, was always characterised by the so-called cold table (“sandwich” or “smorgosburdet”). Hot food, especially soups, was rarely prepared, and always on major holidays and only for a small circle of the family (but not for invited guests).

In Finnish cuisine, hearty and simple, the main place is given to fish: Baltic pickled herring, smoked whitefish, salmon, trout, burbot, fried or baked pike. Special place is given to game dishes: snow partridge in sour cream sauce or smoked reindeer meat flavoured with horseradish and white cheese, reindeer tongue with lingonberry sauce.

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As Finland is considered a country of berries, very many national dishes are supplemented with berries: lingonberries, cranberries, cloudberries and strawberries. Cloudberries are a particularly rare treat and are found on the menus of the best restaurants, usually as a garnish to pudding or ice cream. The high art of cooking in Finland lies not in the complex preparation, but in the ability to preserve the flavour of fresh ingredients. One of the most popular homemade snacks is the famous fish and bacon pie baked in rye bread. It's called kalakukko.

The traditional Finnish soup is kalaikeitto. It is a trout soup with a milky and creamy flavour. Actually, this soup used to be a holiday dish, but now you can try it in any fish shop. The ingredients for this dish are used a little, the cooking process itself is not complicated. If you like the soup in Lappeenranta or Imatra, you can easily make it at home.

A dish cooked in pots (Karelian stew) – karjalanpaisti. made of a mixture of several kinds of meat (beef, pork, mutton), requires pre-order. Sometimes venison or moose meat is added to it. Another dainty dish that you should definitely try is Karelian pies “Kalitki”. The rye dough baskets are filled with mashed potatoes or rice.

Summer is the time for grilling. People in Finland spend their holidays and weekends at their summer cottages. Almost every evening, the gardens smell of grilled meat. Finns grill everything: chicken, sausages, cutlets, pork chops, vegetables. They cook on a grate or on skewers. In shops in summer you can buy any semi-finished products from all kinds of meat. For dessert in summer, wild berries or delicious Finnish strawberries are served everywhere.

The famous crayfish season starts at the end of July: every crayfish eaten, boiled in dill water, is washed down with a shot of ice-cold vodka, according to Finnish tradition. In autumn, the markets sell a lot of wild mushrooms, mostly from Lapland. And chefs make generous use of this wealth. Chanterelles are the most delicious, but different types of mushrooms are often included in meat dishes. In Finnish cities there is a huge variety of baked goods. Cakes, biscuits, buns – all these are available in cafes and pastry shops. Bread is very good and varied, from dark rye bread to snowy white bread baked from potatoes. All Finns love crusty bread made from rye flour [5].

The history of the Hungarian people and their ancestors spans about 3 millennia. During this period, the life of this people underwent many changes, travelling from the foothills of the Urals and steppes, through the Khazar Kaganate, the mountainous Caucasus, along the northern shores of the Black Sea and further across Europe to the bend of the Danube. Being nomadic tribes, the basis of their diet was soups, which were prepared from stored supplies. Among the supplies were such products as dried fish, dried meat, nettles, mint, verbena, juniper and other herbs, as well as various mushrooms and roots. Foods such as onions and garlic the Magyars knew back in their historical homeland. Thus, stew and subsequent dishes such as goulash, paprikash, pörkölt, tokani are dishes that were cooked by the ancestors of the Hungarians since ancient times. The Magyars also founded the first salt market when they founded the town of Szeged [6].

Special attention should be paid to paprika. Paprika is a sweet pepper that makes Hungarian cuisine one of the spiciest in Europe. It is difficult to imagine modern Hungarian cuisine without paprika, but it is not possible to trace the exact time of its introduction into Hungarian cuisine. It was first introduced to Hungary in the 17th century. Based on the historical situation of the 17th century, it can be assumed that paprika was brought to Hungary by the Turks. Paprika started to be used in village cuisine after the expulsion of the Turks and only became widespread in popular cuisine by the end of the 19th century [7].

Western cuisine began to penetrate Hungary as early as the second half of the 15th century, thanks to the rulers. King Mátyás Korvin, who married the daughter of a Neapolitan king, opened the way for new chefs, production techniques and products to enter the country. Cabbage stews flavoured with sour cream came to Hungary from the people of Transylvania and Romania. Sweet dishes and pastries came to Hungary from the Italian settlers, and desserts and pastries from the Austrians during the Austro-Hungarian Empire. Hungarian cuisine, little known at the moment, gained worldwide popularity at the World's Fair in Paris in 1878. The famous Austrian strudel, aka retesz in Hungarian cuisine, is considered an Austrian invention, but Károly Gundel (1883-1956) (Hungarian restaurateur, chef and author of books who is called the father of Hungarian cuisine) wrote that if the "invention" of such a dish is to be recognised as an Austrian invention, it should be made clear that it was made with Hungarian flour, which has a high gluten content. Famous dishes that have been reinterpreted and have become part of the Hungarian national cuisine are, for example, the classic cake (desserts, pancakes and cakes came to Hungary from French cuisine) according to the recipe of Count Esterházy and chocolate-covered pancakes from Gundel.

Rivers such as the Danube, the Tisza and, of course, Lake Balaton are home to fish that are virtually unmentioned or unknown in the cuisine of Western Europe. This abundance of products has certainly influenced the formation of the diversity of Hungarian cuisine.

On the one hand, it has much in common with some European cuisines, on the other hand, modern Hungarian cuisine has quite striking features. Hungarian cuisine is a mixture of ancient Uralic traditions with Western European, Balkan, Austrian and German, as well as Turkish and ancient Roman traditions.

In addition to onions and paprika, Hungarian recipes often use cereals, meat and vegetables, and rarely fish. Hungarians like hearty and nutritious meals, so their soups are fatty, rich and thick. Soups often contain speck and pork fat. Meat for soup and the second should be moderately fatty, but not lean. The best suited neck, loin, shoulder of pork. Most recipes use pork, the most popular meat among Hungarians.

Tourists who first enter a Hungarian restaurant traditionally, out of habit, order first, second and compote (aka dessert). As a result, you get a thick soup, the second with a chowder in a pot or a deep plate and folk pancakes thickly covered with sauce. It turns out that you are served three thick soups with different flavours. That's right, all the national Hungarian dishes are indeed very reminiscent of soups. Armed with this knowledge, choose your meals to order in Hungarian restaurants more carefully.

The most traditional Hungarian dishes are pörkölt, paprikash, goulash, Wiener schnitzel and lecho.

Pörkölt is meat or fish fried with onions, flavoured with paprika and stewed until it melts in your mouth. It is made from beef, veal, chicken, pork, lamb, game, fish, mushrooms and vegetables, there is even crab pörkölt. Paprikash is the same pierkelt, only with the addition of sour cream. Another peculiarity of paprikash is that only veal, chicken and fish are used in recipes, but there is no beef, lamb, duck paprikash.

Wiener Schnitzel is a thin veal chop fried in breadcrumbs in pork fat. This dish is hundreds of years old. And lecho in the variety of recipes resembles our Olivier salad, each hostess has her own secrets of preparing this dish. Common to all lecho recipes is the mandatory presence of sweet peppers, tomatoes and onions (and where without it?). Lecho can be a side dish, a snack or an independent second course. In order to make it a full-fledged second dish, meat products are added to the recipe, such as homemade smoked pork sausage or smoked pork, eggs and eaten with white bread.

Of the fish dishes, perhaps the most popular is Halasle fish soup. The traditional soup recipe includes different types of fish, tomatoes and, of course, onions and paprika. It is more of a first course than a second course, however it is as thick as all traditional Hungarian recipes.

Hungarians love thin layered pancakes with sweet fillings. One of the recipes for Hungarian pancakes are Gundelev-style pancakes, named after pastry chef Károly Gundel. In addition to pancakes, the national Hungarian cuisine has many recipes for cakes and pastries. The famous Esterházy comes from here. There is even its own national strudel, only it is called retes in Hungarian.

From the previous analysis we can conclude that Finnish cuisine is based on fish dishes, but does not exclude meat dishes. This is due to the geography of settlement of Finns. Hungarian cuisine, in turn, is based on an abundance of meat dishes, in particular, a special role is given to dishes from pig meat. Hungary is landlocked, so it may seem that fish dishes are alien to Hungarian cuisine. However, a dish such as soup (in Hungarian cuisine – halasle soup) is popular in both nations. Fish in Hungarian cuisine is predominantly freshwater due to the presence of Lake Balaton in the country. Today, thanks to the introduction of modern technologies and market development, fish farms are developing in Hungary, which specialise in supplying fish, including exotic fish, not only to the national but also to the European market. The soup in Hungarian and Finnish cuisine differs only in the type of fish, but not in the method of preparation, which is approximately the same [8].

The second dish is stuffed cabbage (Kaalikäaryleet in Finnish; Töltött Kaposta in Hungarian). Stuffed cabbage is a dish that is widespread in Eastern Europe, but in Finland it also has its own interpretation. The basis of the dish is the same: a mixture of minced meat (pork, mutton, beef) and cabbage leaves, but the seasonings and additions to the dish differ.

Chickpea was one of the most cultivated crops among the Finns and their Fen ancestors, and its cultivated area was larger than other crops such as wheat and oats. Barley for Finns is equal to pasta for Italians. The reason for this selectivity is both historical and geographical. Barley has been known to the Finns since ancient times. When cultivating the land for sowing barley, labour-intensive ploughing is not required. Barley requires only a light harrowing. In addition, barley grains have the ability to post-harvest ripening, which allows you to collect it without waiting for full ripeness. This can be very useful in the unstable climate of northern lands.

In Hungary, despite the abundance of foodstuffs, pearl groats are also a popular side dish and are often used in the preparation of soups.

When mentioning Hungary, or more precisely Hungarian national cuisine, many people, willingly or not, immediately think of Hungarian gulyas (aka Magyar goulash, Hungarian goulash, goulash soup, etc.). It is a fragrant dish with rich flavour, which most Hungarian families cook at least once a week (this tradition was not interrupted for a long time even in times of wars and strife, and the years of János Kádár's rule in the Hungarian People's Republic are even called goulash communism). The essence of goulash is beef stew, and grazing of cattle and small horned cattle was the main occupation of Magyars even before they came to Transylvania and Pannonia and found a new homeland on the Danube. Therefore, the origins of Hungarian, i.e. Danube-Carpathian, goulash can be safely attributed to the turn of the IX-X centuries. The rich history of such a dish belongs precisely to the peoples of Eastern Europe, having migrated from the Hungarian national cuisine to neighbouring countries with some changes in the recipe [9].

In such circumstances, it seems surprising that in Finnish cuisine, which is geographically isolated from Hungarian cuisine and specialises in fish, includes a dish such as Karjalanpaisti, also known as “Karelian stew”, which is similar to Hungarian goulash. This dish is common in eastern Finland and is an important part of Finnish national cuisine.

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THE ROLE OF PSYCHOLOGICAL SERVICES IN THE PREVENTION OF ADOLESCENT DEVIANT BEHAVIOR

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Abstract. Based on the widespread introduction of modern knowledge, advanced foreign experience, information and communication technologies into the sphere of world psychology, special attention is paid to socio-psychological measures to prevent deviant behavior manifested in adolescents. This article is devoted to the problem of socio-psychological service for preventive and correctional work to prevent adolescent deviance. The results of an empirical study are described.

Keywords: deviant behavior, adolescence, parenting difficulties, social and psychological service, psychocorrection.

РОЛЬ ПСИХОЛОГИЧЕСКОЙ СЛУЖБЫ В ПРОФИЛАКТИКЕ ДЕВИАНТНОГО ПОВЕДЕНИЯ ПОДРОСТКОВ

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Аннотация. На основе широкого внедрения современных знаний, передового зарубежного опыта, информационно-коммуникационных технологий в сферу мировой психологии особое внимание уделяется социально-психологическим мерам профилактики девиантного поведения, проявляющегося у подростков. Данная статья посвящена проблеме социально-психологической службы для проведения профилактической и коррекционной работы по предупреждению подростковой девиантности. Описаны результаты эмпирического исследования.

Ключевые слова: девиантное поведение, подростковый возраст, трудности воспитания, социально-психологическая служба, психокоррекция.

The identification of socio-psychological causes of deviant behavior is of great scientific importance at the international level, the modernization of the system of psychological knowledge, its integration in accordance with the requirements of the social environment, the introduction of new programs of psychological services to eliminate deviant behavior require the development of advanced innovative mechanisms that serve to increase the activity of young people in society, as well as to enhance and ensure their professional improvement.

Many Russian psychologists have conducted specific scientific research on the study of deviant behavior. In particular, N. V. Basaeva, E. V. Zmanovskaya,

A. I. Ostrovsky, Ts. P. Korolenko, T. A. Donskiks, V. D. Mendelevich, A. E. Lichko, V. V. Kovalev, I. Y. Borisov, V. N. Rudenko, A. S. Skorokhodova, T. G. Wiesel, L. V. Senkevich, V. A. Yanysheva, A. K. Zheleznova noted that internal conflicts and inability to cope with various life situations, uncomfortable family living conditions and poor upbringing, life failures, conflicts in relationships, health problems, mental crisis or loss of meaning in life lead to deviant behavior in adolescents.

V. T. Kondrashenko studied the psychological mechanisms of criminal behavior, the personality of the criminal, and the socio-psychological aspects of parenting difficulties [1].

M. Z. Shogenov's research shows that most teenagers come from low-income families with deviant behavior. That is, uncomfortable living conditions and improper upbringing in the family, problems in the assimilation of educational materials by adolescents and other life failures, conflicts in relationships with others lead to a mental crisis or loss of the meaning of life [2].

The work of researcher S. Enikolopov also describes adolescents with deviant behavior: "Adolescents with deviant behavior tend to accept norms of behavior, norms of relationships and intra-group relationships that are referential to them, that is, significant. The social imagination of a teenager in this process is characterized by the ability to rely on his own life experience, evaluate personal and universal abilities. Social thinking is very poorly developed in a teenager with deviant behavior" [3].

In contrast to the above, foreign scientists have developed a number of theories: K. Gluck, J. Cortes, T. Gibbens "anthropological constitutional theory"; M. Schlap, E. Smith, I. Lange, G. Krantz – the theory of studying deviant behavior "The influence of endocrine glands on human behavior"; A. Bass, D. Zilman, J. Dollard – "Theory of mental development and mental illness" and Barthold's theory of emotional problems [4].

In Uzbekistan, the problem of deviance as an antisocial behavior has been studied by psychologists such as E. G. Goziev, V. M. Karimova, Sh. R. Barotov, A. M. Jabborov, B. M. Umarov, Z. T. Nishonova, G. K. Tulaganova, N. G. Kamilova, I. M. Khakimova, I. S. Kodirov, D. Abduzhabborova, U. K. Tolipov, M. H. Akhmedova. They studied the issues of prevention of the negative consequences of deviant behavior of adolescents, psychological, pedagogical and legal issues of their re-education [3, 4]. Philosophers E. Yusupov, H. Shaikhova, K. Nazarov, N. Komilov, M. Kholmatova, M. Imomnazarov studied the issues of spiritual and moral education in personality formation; sociologist M. Bekmurodov studied the problem of personal morality formation and issues of public thought in the prevention of deviance; jurists O.Okilov, A. Kulakhmetov, M. Usmonaliev, R. A. Turdiev. We investigated the issues of juvenile delinquency.

In our study, to study the role of socio-psychological services in eliminating deviant behavior in adolescents, the methodology of "Research of personality conflict situations" developed by K. N. Tomas, the Bass-Darki questionnaire "Diagnosis of aggressive state". The empirical study involved teenagers from secondary schools № 1 and № 6 in the city of Ferghana, a total of 200 respondents. The results of the study are analyzed below.

Table 1 – The overall averages of Thomas's "Personality Questionnaire" (according to the Kolmogorov-Smirnov z-criterion)

Indicators	Competitiveness	Cooperation	Conciliationism	Avoiding contradictions	Adaptability
N	200	200	200	200	200
M	2,90	5,70	10,10	6,95	6,25
Stand. off.	0,85	1,34	1,29	0,99	1,37
Positive	0,25	0,16	0,18	0,18	0,14
Negative	-0,19	-0,18	-0,21	-0,17	-0,15
Kolmogorov-Smirnov	1,13	0,84	0,98	0,80	0,70

The results of the study on the identification of psychological factors causing deviant behavior of adolescent and ways to eliminate them show that the overall average score of the student personality survey, that is, the questionnaire for determining conflict situations, on the first scale was 2.90, which means the average number according to the standard norm.

Table 2 – General average indicators of the aggression status questionnaire (according to the Kolmogorov-Smirnov z-criterion)

Indicators	**Physical aggression**	**Verbal aggression**	**Direct aggression**	**Negativism**	**Voltage**	**Skepticism**	**Disappoint ment**	**Culpability**
N	200	200	200	200	200	200	200	200
M	3,50	6	3,50	1,55	3,50	3,05	2,75	2,80
Stand. Off	1,19	1,55	1,10	0,94	1,46	1,39	1,20	1,28
Positive	0,16	0,20	0,22	0,17	0,13	0,16	0,18	0,18
Negative	-,016	-0,16	-0,16	-0,23	-0,14	-0,13	-0,16	-0,16
Kolmogorov-Smirnov	0,72	0,89	1	1,04	0,65	0,73	0,81	0,82

The results show that the level of physical aggression is 3.50 on the first scale. This result means that almost all respondents differ in that they pay special attention to physical violence. Physical aggression rates are below average for all students. It can be seen that according to this scale, deviations related to physical behavior in respondents are formed to the least extent. The results on the second scale (verbal aggression) indicate a low level of verbal aggression of schoolchildren in resolving conflict situations. Verbal aggression among schoolchildren is low. The results on the scale of indirect aggression were 3.50 according to the standard norm. This result showed that the risk of indirect aggression among students is below average. It was found that schoolchildren are less likely to get into direct conflict situations with others due to indirect aggression. On the fourth scale, negativism, the students showed a score of 1.55 with a value. The indicator of the standard norm of this scale was also at the lowest level among students. That is, students take into account their opinions when interacting with others. The next scale is determined by the fact that the voltage is 3.50 and any discomfort is positively perceived. The skepticism scale (3.05) indicates a low level in adolescent schoolchildren when receiving various information. The fact that students' scores on the disappointment scale were 2.75 points indicates that respondents are smoother at establishing interpersonal relationships. The last scale for determining Culpability shows a low level.

To clarify our research on the elimination of deviant behavior and its psychological characteristics, the units that organized a factor analysis between teenagers' questionnaires to determine to what extent deviant behavior and behavioral deviations affect adolescents. The results of the subjects for factor analysis are combined into 6 components.

Table 3 – Features of adolescents with deviant behavior

Factors	Specific to adolescents with deviant behavior
A tense teenager	Competitive, aggressive, prone to resentment, dressed up
Adaptive	Cooperative, adaptable, prone to physical aggression
Flexible	Tense, prone to resentment, independent, cooperative, conciliator
Aggressor	Avoids conflicts, low sense of guilt, aggressor
The skeptic	Responsible, ready to cooperate, physical aggression, high degree of suspicion
Verbally aggressive teenager	Prone to rivalry, avoids conflict, high degree of verbal aggression, prone to doubt

We believe that the role of socio-psychological services in eliminating deviant behavior in adolescents should be carried out in the following areas:

a) creating an environment that changes behavior and implements the effective influence of social factors, which can be directed at the whole society, family, social group or individual;

b) providing information that covers the cognitive aspects of the adolescent psyche, in particular the impact on cognitive processes - increasing their ability to make constructive decisions through the dissemination of lectures, interviews, special literature, videos and television films;

c) the organization of socio-psychological services aimed at the formation of socially significant skills in this area, especially in preschool institutions, with the help of practicing psychologists in community centers, in various group exercises aimed at the formation of life skills (resilience);

d) increasing the role of psychological services based on programs that form alternative activities characteristic of deviant behavior, through the involvement of adolescents in creative activities, the formation of needs, permanent interests, and various types of activities.

According to the results of the study, the following conclusions were made:

1. Scientific and theoretical analysis of socio-psychological factors of the study of the role of socio-psychological services in eliminating deviant behavior in adolescents and the psychological study of its implementation in practice serves to enrich the theoretical and practical aspects of the study.

2. The study of prevention from the psychological aspect of deviant behavior on the example of adolescent schoolchildren, the study of their deviation and behavioral deviations on the principle of stimulus-response, identifying the causes leading to deviant behavior and determining the factors of deviant behavior in adolescents. Strengthening the psychological analysis of the individual psychological characteristics of deviant behavioral activity and the degree of psychological aspects of relationships to prevent this situation were investigated in this work.

3. The specific formative program of the socio-psychological service for the elimination of deviant behavior consists in establishing positive and trusting relationships between students, forming the ability of adolescents to manage emotional states and interactions, improving constructive decision-making, and forming positive motivation for improvement. Behavioral culture involves adolescent students in socially significant activities and creates conditions for them to achieve success.

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PROBLEMS OF NEUROMARKETING DEVELOPMENT AND WAYS TO SOLVE THEM

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Abstract. The paper studied the problems that arise during the implementation of methods and tools of neuromarketing in the work of companies, as well as proposed options for solving these problems. In addition, emphasis was placed on the basic human senses and how they influence consumer choice.

Keywords: neuromarketing, problems of neuromarketing research, tools and methods of neuromarketing research, consumer, the five senses, demand.

ПРОБЛЕМЫ РАЗВИТИЯ НЕЙРОМАРКЕТИНГА И ПУТИ ИХ РЕШЕНИЯ

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Аннотация. В работе изучены проблемы, которые возникают в ходе внедрения методов и инструментов нейромаркетинга в работу компаний, а также предложены варианты решения данных проблем. Помимо этого, сделан акцент на основных органах чувств человека и их влиянии на выбор потребителя.

Ключевые слова: нейромаркетинг, проблемы нейромаркетинговых исследований, инструменты и методы нейромаркетинговых исследований, потребитель, пять органов чувств, спрос.

There are many techniques for attracting new customers and retaining old ones. Recently, the most popular have become those that in one way or another affect one or more of the five human senses. This increases the consumer’s interest in the product being sold, fixes his positive emotions from the purchase made and sometimes increases the desire to buy that product again.

After all, when buying goods, the consumer takes into account their usefulness, taking into account the goods he has already tested, and also pays attention to their appearance, quality and other characteristics that he knows about on the basis of experience.

Thus, according to research, all five senses also have their own nuances and recommendations on how to emphasize them to consumers. [1].

As for *taste*, it is quite difficult to please everyone, as this indicator is very individual for all consumers. Taste is not only one of the most pleasurable of the five senses, but it is also a surprisingly complex sense that science is trying to understand and manipulate.

The situation is similar with the *sense of smell*. In addition, when you smell something with your nose, your brain "registers" these sensations as coming from your nose, while odours sensed with your tongue activate other parts of your brain. Since most of taste is about smell, which is distributed to the olfactory receptors in your brain, accordingly, you won't experience taste fully if you don't smell. To top it all off, after the pandemic in 2019 that has hit every country on our planet, these receptors have been deformed in the majority of the population. That is why the approach to them is as individual as to flavours. But the situation with the other receptors is much better.

For example, in *visual symbols* there is a so-called "psychology of colors", based on which the consumer, seeing the color of the product or its packaging, a certain association is formed. Although until that moment he may not have even tried it. For example, yellow color is associated not only with warmth, but also with happiness, causes long-term positive emotions, looks great in contrast with dark colors. With this color you need to work carefully, so in the wrong choice of shade can cause a sense of anxiety and associated with cheapness.

Branded sounds can also evoke certain emotions and brand associations. Sounds are the very first thing a human being encounters when he or she comes into the world. And the last thing he hears when he leaves the world. And between the first and the second, a lifetime passes. And all of it is built on noises, tones, rattling, rumbling, music, etc. That's why even the biggest companies and corporations have been using branded sounds for years. For example, everyone is familiar with the Coca-Cola commercials that air on TV before New Year's Eve. As soon as we say this phrase, in the head there are associations with this product and the song: "The holiday comes to us", as well as images of red cars, Christmas trees with lights and Santa Claus. This advertisement is very colorful, soulful and well-remembered. People who see these ads have a desire to buy the product, to taste it, and some even sink into happy memories.

It is equally important to choose the right sound volume. After all, even this will affect the perception of the information we receive through a particular sound. Each person chooses the volume level independently, as this indicator is individual.

When selling products, it is necessary to take into account what it will be in terms of human *touch*, to the touch. After all, buyers will take it in their hands, and if touching the package will cause them an unpleasant sensation, they are unlikely to buy the product. For example, if the product is packaged in bubble wrap, the buyer immediately has a desire to burst it, using it as an anti-stress, thus getting pleasure already at the stage of unpacking [2].

Even the way we feel physically affects our actions and decisions as much as other factors such as logical arguments or feelings. For example, if you are sitting in a comfortable chair while discussing a purchase, you are more likely to be relaxed, get what you want and realize your cherished purchase.

By analyzing the influence of the senses on consumer's perception of products, ways have been developed to increase demand for a product. In order for the techniques to be effective and work for consumers, neuromarketing research exists to explore these issues in more detail. Different fields define and explain neuromarketing in different ways, with neuroscientists defining neuromarketing as a branch of science and marketers defining it as a specific type of marketing research [3].

Both of these definitions are correct, but in this study we will stick to the wording of Vitaly Minyailo, co-founder and CEO of neurotrack.tech, an IT company that applies neuromarketing research: neuromarketing is a type of marketing research in which, neuroscience tools are used to understand consumer goals, desires and behavior [4].

Despite the many varieties of modern techniques, they all work in the same direction, namely, using physical activity to study the cognitive, sensorimotor and emotional reactions of consumers to specific marketing stimuli and determine whether these stimuli cause changes in body signaling.

First, let's talk about the general problems of neuromarketing development. It should be noted that it is the results of neuromarketing research that are applied in modern studies of consumer behavior in order to further meet their needs.

However, there are a number of problems that become a barrier not only in the field of neuromarketing research, but also in the development of neuromarketing in general [5].

1. Problems of ethics and morality. The current development of these techniques is very limited, but it remains to the point where their subsequent evolution could lead to processes of subconscious manipulation or even mental control that would force individuals to act against their will. This is a concern that has traditionally always existed in the discipline and has been raised repeatedly by various authors.

2. Legal concerns. Derived from ethical problems, the study of correlates of brain activity requires addressing the issue of ensuring the confidentiality of the information obtained in the legal field. It is important to realise that the information obtained from analysing the subjects' performance must be kept strictly confidential. And its dissemination may be prosecuted. This is why this problem arises.

3. Lack of scientific literature on neuromarketing. This leads to the fact that among consumers spreads, as a rule, unreliable, unverified, irrelevant information, which is a catalyst for general distrust and even rejection of neuromarketing. It would seem to be an easy problem to solve. It is necessary to simply publish all the information received. But behind this lies more than one month of work on the results that have been obtained in the course of research. All the works are subject to a lot of work to make the material understandable and reliable.

4. High cost of research. Based on the fact that neuromarketing research requires modern equipment, this leads to an increase in cost compared to traditional marketing methods, which not all companies can afford. Even if a company purchases expensive equipment, it cannot avoid wear and tear or breakdown. This will entail additional expenditures for which the company may not have the funds.

5. Subjectivity of research results. Many researchers are of the opinion that during experiments and tests there are a large number of wires, sensors, etc. on the human body, which can affect the reaction of the subject. These and other myths appear

in the public because of ignorance of the details of the study. Information about the procedure is not disclosed or publicised. This leads to mistrust and subjective assessment of what is happening.

6. Closed access to information about neuromarketing research. This can be explained by the desire to preserve the uniqueness of research, especially if it costs quite a lot, but it generates a lot of hypotheses, conjectures, fictions and, as a consequence, distrust of theorists and practitioners to the results of this kind of research.

7. The lack of uniform standards for the discipline forces each consultant to apply their own methodologies for their experiments, following their own quality criteria – both in data collection and in the application of technology - so the analysis of the results differs from consultant to consultant [6].

A separate group of experts should be created to solve the problems related to the development of neuromarketing in enterprises. Since the amount of work to be done requires a special individual approach.

As part of the work, the following solutions were proposed:

1. Development of a single document, which will describe all theoretical and methodological guidelines for the development of neuromarketing. And then the problems related to ethics and rights will be exhausted. All market participants will be able to rely on this set of documents. And also, all users can, having studied the document, be sure in the purity of experiments and the legality of their conduct.

2. Before each research intervention in the human body or in the personal space of a human subject, a document on the consent of the subject should be filled in, so that in the future there will be no disputes and litigation on these aspects. On the same principle: so that consumers of a product or service can be confident in the research and experiments that manufacturers conduct.

3. Another important factor is the possibility of open access to information. Since at this stage of neuromarketing development most companies do not disclose the progress of their research and details of the analysis, and all this is done to prevent competitors from using the same methods and ways of analysis, the public is distrustful of the results. In order to avoid this, companies should publish their reports on official websites in open information sources, which will help to strengthen the reputation of companies and strengthen their position in the market [7].

The problem that has arisen with the high cost of research cannot be optimized in any way at this stage of neuromarketing development. It is impossible to predict what equipment will be needed and what the costs of the research may be. In addition, modern equipment requires both initial investments and additional ones.

However, we should not forget that neuromarketing significantly improves the quality of marketing research. So, if in other types of research participants can say not what they really think, and in this case erroneous conclusions can be made, then when using neuromarketing, the results obtained during the research will be much more reliable and objective, which will allow marketers to make more correct management decisions in the field of marketing policy of the organization.

Summarizing the research conducted, the following conclusion should be made. Undoubtedly, the problems that are encountered in the implementation of methods and tools of neuromarketing in the work of companies, complicate this process. But by working through these problems and considering each one individually, the organization will be able to overcome all the difficulties and find all kinds of solutions. After all, without this work, the company will not be able to build its potential, increase sales and realize its plans.

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DIGITAL TRANSFORMATION OF COMMERCIAL BANKS: THE CASE OF BANK OF CHINA

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Abstract. In the context of digitalization, most commercial banks in China are actively promoting the implementation of financial technologies in banking practices. This paper discusses methods of Bank of China using financial technologies to improve its business efficiency. In the future, an important direction for the development of commercial banks is to accelerate digital transformation. Bank of China's digital transformation practices have implications for other commercial banks.

Keywords: fintech, commercial banks, digital transformation, technology investment, Bank of China.

ЦИФРОВАЯ ТРАНСФОРМАЦИЯ КОММЕРЧЕСКИХ БАНКОВ: ОПЫТ БАНКА КИТАЯ

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Аннотация. В условиях цифровизации большинство китайских коммерческих банков активно используют финансовые технологии в своей деятельности. В данной статье рассматриваются способы применения финансовых технологий банками Китая с целью повышения эффективности их работы. Важным направлением развития коммерческих банков является цифровая трансформация. Опыт цифровой трансформации китайского банка может быть полезен для других финансовых учреждений.

Ключевые слова: финтех, коммерческие банки, цифровая трансформация, инвестиции в технологии, Банк Китая.

The rapid development of technology has become one of the main features of the contemporary digital economy. Technology has been facilitating the development of all industries, including the banking sector. The massive impact of the pandemic in 2020 has had a significant shock on the finance and economy. It also led to an accelerated digital transformation of commercial banks, as people became more reliant on remote and online transactions during the pandemic. As a result of the evolution of digital technologies, banks have been provided with abundant financial technologies to improve their services, reduce costs and strengthen their competitiveness.

Digital transformation of various industries has become essential and banks are also improving their service quality and user experience by applying financial technologies. In the context of digitalization, most commercial banks in China are actively promoting the implementation of financial technologies in banking practices. The word “fintech” is a combination of the words “financial” and “technology”. From the prospective of banking business, Fintech describes the use of technology to deliver banking services and products to consumers [1].

In recent years, commercial banks in China have continued to increase their investment in development of technology, and the integration of banking business and financial technology has become the foundation of the digital transformation of the banking industry. There are six state-owned large commercial banks in China: Industrial and Commercial Bank of China, Agricultural Bank of China, Bank of China, China Construction Bank, Bank of Communications and Postal Savings Bank of China. The six large state-owned commercial banks account for about half of the market share of China's commercial banking industry and play an important role in the overall economic and financial stability. Figure shows the technology investment of six large state-owned commercial banks in China for 2021-2023.

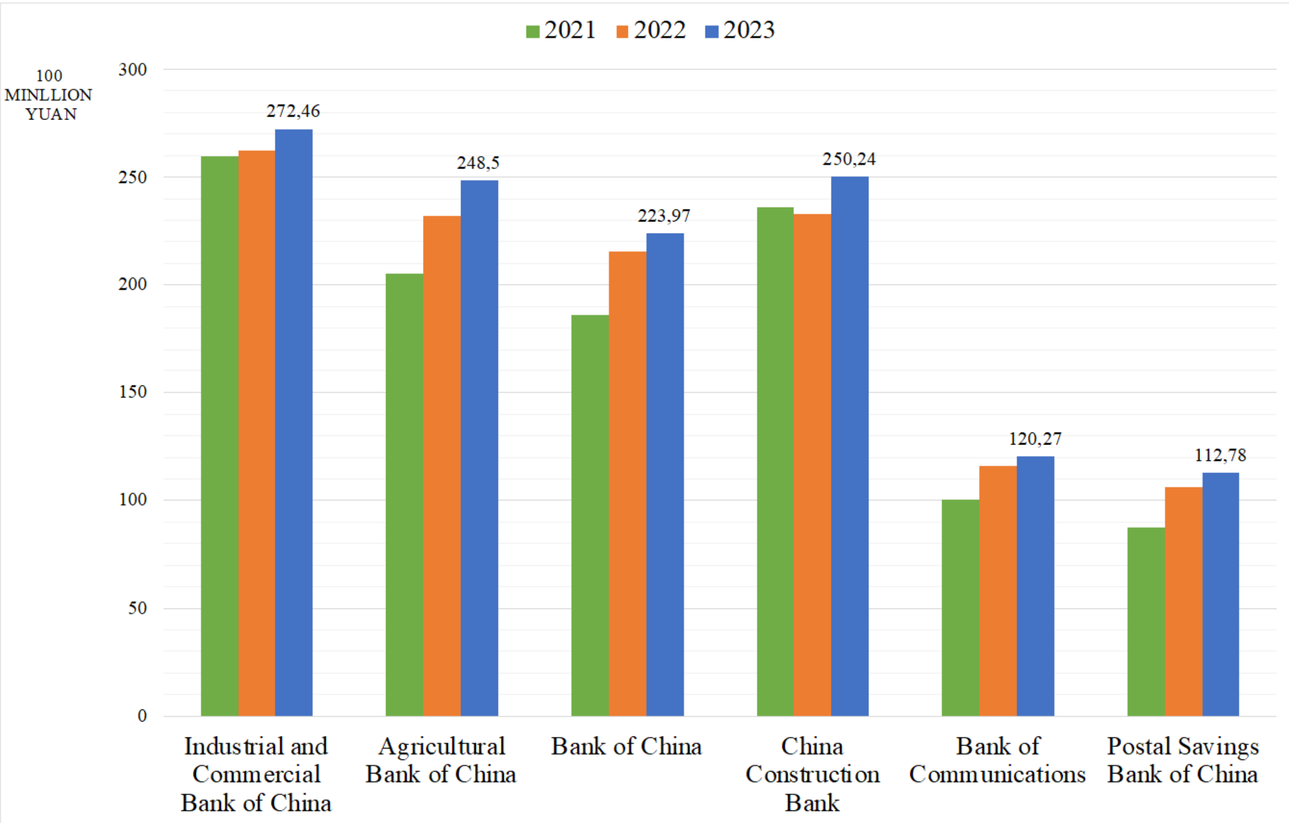

Figure. Technology investment of six large state-owned commercial banks in China for 2021-2023 *(Data source: collected by authors from annual reports of commercial banks)*

Data from the annual reports show that the total amount of fintech investment by six large state-owned commercial banks reached to 122.82 billion yuan in 2023, with a year-on-year increase of 5.38 %. China's six largest state-owned banks all invested more than 10 billion yuan in fintech in 2023. Industrial and Commercial Bank of China, Agricultural Bank of China and Bank of China all invested more than 20 billion yuan, while Bank of Communications and Postal Savings Bank invested more than 10 billion yuan. Meanwhile, the six largest state-owned commercial banks all reported positive year-on-year growth in fintech investment in 2023. The highest year-on-year growth rates were recorded by China Construction Bank (7.45 %), Agricultural Bank of China (7.06 %) and Postal Reserve Bank (5.88 %). Bank of China, Industrial and Commercial Bank of China and Bank of Communications also reported year-on-year growth in fintech investment above 3 %, at 3.97 %, 3.9 % and 3.4 % respectively. It can be seen that China's commercial banks' fintech investment is growing at a significant rate and continuing to promote digital transformation.

In China, commercial banks have set up fintech subsidiaries to promote the development of fintech. Commercial banks are cooperating with technology companies for fintech innovation and digital service expansion to adapt to market changes and meet customer needs. China's six largest state-owned banks, with the exception of the Postal Savings Bank, have all set up fintech subsidiaries. BOC Fintech established by Bank of China in 2019, which is a strategic layout for Bank of China to promote digital transformation and establish a financial ecosystem. BOC Fintech has strong financial technology research and development strength, and its portfolio of products covers the full range of the five main fields: credit management, risk management, regulatory compliance, internal control and data services. In particular, through the in-depth application of new technologies, such as big data, artificial intelligence, cloud computing and blockchain, BOC Fintech has successively launched a number of products, such as intelligent risk control, intelligent anti-money laundering. In addition, as a subsidiary of state-owned commercial bank, BOC Fintech is also actively exploring non-financial scenarios, advancing the digital transformation of government and state-owned companies [2].

Bank of China has launched fintech products in corporate and personal finance to improve the efficiency of financial service provision. In the field of corporate finance, Bank of China has built a collaborative management platform to enhance the service quality of its global corporate clients, continuously optimized its online banking to achieve rapid growth in customer scale, and maintained a leading position in the coverage of online banking for overseas enterprises. By the end of 2023, Bank of China corporate online banking covered 56 countries and regions beyond China, supporting 14 main languages. In the field of personal finance, a new version of overseas mobile banking was launched to enhance the digitalization of wealth management, the number of monthly active customers of mobile banking reached 87.76 million. Overseas personal mobile banking covered 30 countries and regions around the world, providing services in 12 different languages [3]. In addition, Bank of China actively participates in the promotion of digital currency by the central bank (People's Bank of China), advances the application scenarios of digital currency operations in transportation, shopping and social insurance, bringing customers convenient and efficient payment experience [4].

As mentioned above, Bank of China provides a range of solutions in promoting fintech development and digital transformation. The flexibility, efficiency and agility of banking services as a result of digital transformation are becoming more and more significant. By the end of March 2024, Bank of China had provided about RMB 1.7 trillion yuan of credit support to 75 000 technology enterprises, and the cumulative supply of comprehensive financial services exceeded 630 billion yuan [5].

In the future, an important direction for the development of commercial banks is to accelerate digital transformation. Bank of China's digital transformation practices have implications for other commercial banks. Digital transformation enables banks to optimize business processes, reduce operating costs, and improve efficiency. Through digital transformation, commercial banks can collect and analyze a large amount of data to gain a profound insight into customers' needs and the market indeed, thereby making more refined decisions to optimize customers’ experience. In addition, digital transformation enables banks to expand the scope of their business, such as developing new financial services, entering emerging markets, etc.

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UNDERSTANDING NONVERBAL CUES IN FACE-TO-FACE AND DIGITAL COMMUNICATION

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Abstract. This paper explores the nuances of nonverbal communication (NVC) in both face-to-face and digital contexts. It identifies various types of NVC, their functions, and diverse cues and mediums used to serve these functions, particularly focusing on the expression of emotions. It also presents survey results from SPbSUT students, examining their proficiency in discerning emotional states through both face-to-face and digital interactions.

Keywords: nonverbal communication, face-to-face communication, digital environment, emotional state, communication skills.

СРЕДСТВА НЕВЕРБАЛЬНОЙ КОММУНИКАЦИИ В КОНТЕКСТЕ ЛИЧНОГО И ЦИФРОВОГО ОБЩЕНИЯ

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Аннотация. В данной статье рассматриваются средства невербальной коммуникации (НВК) в контексте личного общения, а также в цифровой среде. Определены основные типы НВК, их функции, а также разнообразные приемы и средства, используемые для выполнения этих функций, при этом особое внимание уделяется выражению эмоций. Представлены результаты опроса студентов СПбГУТ, которые показывают их уровень владения навыками распознавания эмоциональных состояний как в личном, так и в цифровом общении.

Ключевые слова: невербальная коммуникация, личное общение, цифровая среда, эмоциональное состояние, навыки коммуникации.

Nonverbal communication (NVC) is a vital aspect of human interaction, and its study is more relevant than ever in our increasingly digital world. As we shift towards online social interactions, understanding nonverbal cues in digital communication becomes pivotal. This paper is devoted to understanding the nuances of NVC in face-to-face and digital interactions. The tasks of the research include identifying the different types of NVC, examining their functions in both contexts, and comparing the cues and mediums used.

NVC is a complex and integral part of how we interact with one another. It has been studied and defined by various researchers over time. Though the term “nonverbal communication” itself was first introduced by psychiatrist Jurgen Ruesch and author Weldon Kees in their 1956 book “Nonverbal Communication: Notes on the Visual Perception of Human Relations” [1], Charles Darwin is often recognized as one of the pioneers in studying nonverbal behavior [2]. According to the American Psychological Association, nonverbal communication is the exchange of information without the use of words. Body language, tone of voice, gestures, facial expressions, and other physical signals that transmit attitude, mood, approbation, and other information are examples of nonverbal cues; some of these indications may be difficult to interpret if one is unfamiliar with the culture or subculture in issue [3].

Since then, numerous studies and investigations have focused on the various aspects of NVC. Nine different types of NVC have been identified by researchers, and each is important in our interactions [4]. These include facial expressions, gestures, body language, proxemics (personal space), haptics (touch), appearance, and artefacts (objects and images). In human interactions, NVC performs a number of tasks, such as expressing emotions, influencing others, controlling the course of the discussion, and creating impressions [4]. These functions are carried out differently in face-to-face and digital interactions, adapting to the context and medium of communication. The techniques to express particular nonverbal communication functions in a digital setting and face-to-face contact are compared in Table 1 [4, 5].

Table 1 – Functions of NVC and cues in face-to-face and digital interactions

Functions of NVC	Face-to-face interactions	Digital interactions
conveying meaning	facial expressions body language vocal cues	emojis emoticons punctuation text formatting
influencing others	eye contact confident body language touch	the timing of responses use of certain emojis or emoticons the choice of profile pictures or avatars
regulating conversational flow	vocal cues eye contact	the timing of responses the use of certain punctuation marks
expressing emotions	facial expressions body language vocal cues play	emojis emoticons GIFs memes stickers
forming impressions	physical appearance body language other nonverbal cues	profile pictures avatars the choice of emojis or emoticons

Tools for virtual emotional expression were thoroughly examined for future study, including explanations and illustrations of every kind (Table 2).

Table 2 – Tools for expressing emotions in the virtual environment

Name	Definition	Examples
emoticons	made using standard 8-bit ASCII characters (255 different characters)	:(:p
emojis	actual graphical images	
GIFs (Graphics Interchange Format)	short, looping animations	
Memes	use images, illustrations, or animated graphics that often feature recognizable characters, celebrities, or relatable situations	  1)meme “Surprised Shaquille O’Neal”; 2)meme (featuring Mr. Incredible)
stickers	any graphic illustrations that communicate sentences or phrases; used in a number of instant messaging clients.	   1)VK sticker “Squirrel Bella”; 2)Telegram sticker, by Marukhin; 3)VK sticker “Persik the Cat”

In order to evaluate the degree to which young people can discern various emotions during both digital and face-to-face communication, a study was designed. The hypothesis was that first-year students at the Bonch-Bruevich Saint Petersburg State University of Telecommunications (SPbSUT) would demonstrate a greater ability to understand emotions conveyed via digital communication tools than those expressed in face-to-face interactions. It is based on the observation that the current generation of students interacts more frequently with digital media, including social networking platforms, instant messaging applications, and email, and therefore would have developed a more nuanced comprehension of the emotional cues presented in these media.

To test this hypothesis, a study was carried out involving 74 first-year students from SPbSUT [6]. The design of the experiment was such that it would test the students’ ability to correctly identify emotions as expressed in different contexts. In the first part of the experiment, the students were shown photographs of real people exhibiting various emotional states (joy, surprise, anger, fear), and were asked to interpret the emotion being displayed. The consistency of these expressions remains uniform across cultures, with similar facial cues being observed globally. After completing this task, the students were presented with a second task to evaluate their understanding of emotions in a digital context. They were shown emojis, stickers, and memes commonly used in popular messaging apps and social networks to convey emotional states and messages (Table 2). This two-step process allowed for a direct comparison between the students' ability to understand emotions in face-to-face interactions and their ability to understand the same emotions when conveyed digitally. Through this comparison, it would be possible to evaluate whether the students' proficiency in interpreting emotions is indeed higher in a digital context, as the hypothesis suggests.

The experiment results show that the students were highly accurate in identifying emotions based on facial expressions (Table 3).

Table 3 – Emotion detection accuracy based on facial expression

State	Accurately determined	Inaccurately determined	Unable to determine
Joy	97,3 %	2,7 %	0 %
Surprise	94,6 %	4 %	1,4 %
Anger	94,6 %	5,4 %	0 %
Fear	88 %	12 %	0 %

The emotion that was most accurately determined was joy, with a 97.3 % accuracy rate. This suggests that joy is an emotion that is easily recognizable and understood by the students. This aligns with research indicating that happiness or joy is one of the six basic emotions universally experienced in all human cultures [7]. The emotions of surprise and anger were also accurately determined with a high accuracy rate of 94.6 %. This suggests that these emotions are also easily recognizable by the students. This is consistent with the theory that surprise and anger are among the basic emotions that are biologically determined and universally recognizable. Fear was the emotion that students had the most difficulty identifying accurately, with an accuracy rate of 88 %. This could be due to the complexity of the emotion itself, or the subtlety of its facial expression.

The results from the digital interaction experiment show that the students were highly proficient in identifying emotions conveyed through various forms of visual communication commonly used in digital platforms (Table 4).

Table 4 – Emotion detection accuracy in digital interaction

Forms of visual communication	Accurately Determined	Inaccurately Determined	Unable to Determine
VK sticker "Squirrel Bella"	96 %	4 %	0 %
Meme (featuring Mr. Incredible)	96 %	4 %	0 %
Telegram sticker, by Marukhin	100 %	0 %	0 %

Forms of visual communication	Accurately Determined	Inaccurately Determined	Unable to Determine
Meme “Surprised Shaquille O’Neal”	93 %	7 %	0 %
VK sticker “Persik the Cat”	97 %	3 %	0 %
Emoji	96 %	4 %	0 %

The highest accuracy was achieved with the telegram sticker by Marukhin, where students accurately determined the emotion 100 % of the time. The VK sticker “Squirrel Bella”, meme featuring Mr. Incredible, emoji, and VK sticker “Persik the Cat” all had a high accuracy rate of 96-97 %. This suggests that these forms of visual communication were very effective in conveying the intended emotion to the students.

The meme “Surprised Shaquille O’Neal” demonstrated the lowest accuracy rate at 93 %. By their very nature, memes are subject to a wide array of interpretations. The interpretation of Shaquille O’Neal’s facial expression, taken from an interview on the YouTube series Hot Ones, can vary significantly from one person to another. Furthermore, people who lack familiarity with O’Neal’s personality may decode the meme in a different light. Memes are known for their dynamic nature and can be adapted for various uses. This particular meme has been applied in a wide variety of situations, leading to a diverse range of interpretations. Thus, this meme often conveys feelings of shock, surprise, disbelief, or even amusement. The wide-eyed expression of O’Neal could be perceived as a reaction to an unexpected or astonishing event, making it a versatile meme for conveying various degrees of surprise or incredulity.

In all cases, there were no instances where students were unable to determine the emotion, indicating that these forms of visual communication are universally understandable to the students.

When comparing these results with the previous experiment on emotion detection based on facial expressions, it appears that the students are equally proficient, if not more so, in recognizing emotions in digital communication. The accuracy rates for digital communication (ranging from 93 % to 100 %) are comparable to, and in some cases higher than, the accuracy rates for recognizing emotions based on facial expressions (ranging from 88 % to 97.3 %). This supports the initial hypothesis that the students at SPbSUT are more proficient in using digital communication tools compared to face-to-face communication. It suggests that their frequent use of social media, messaging apps, and email has indeed led to a deeper understanding and experience in using these tools to convey and interpret emotions.

Understanding emotions in both face-to-face communication and digital forms is important for students as it enhances their ability to interpret and respond to the emotions of others, build positive relationships, resolve conflicts, and develop emotional intelligence. By being attuned to emotions in different communication contexts, students can navigate social interactions more effectively and foster meaningful connections.

NVC is not getting lost in a digital world; it has simply adapted and is evolving with it. The rise of hybrid and remote collaboration has complicated the effect of nonverbal communication, prompting a need to re-examine the way we communicate nonverbally.

Thus, in both face-to-face and digital interactions, nonverbal communication serves critical functions in human interactions. By understanding the nuances of nonverbal communication in both these contexts, individuals can enhance their communication skills, adapt to different communication environments, and build stronger relationships.

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THE CASE OF "FANAGORIA". THE INCLUSION OF ROYALTIES IN THE CUSTOMS VALUE OF GOODS

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Abstract. This study examines the debate around the inclusion of royalties in the customs value structure of imported commodities, centered upon a major wine producer called Fanagoria. The agro-industrial company's, the customs authority's, and the courts' stances are examined. The parties' strategies are established. The significance of this case on later court proceedings over the inclusion of royalties in the customs value is concluded.

Keywords: customs value, additional charges, royalties, imported goods, customs law.

ДЕЛО «ФАНАГОРИЯ». ВКЛЮЧЕНИЕ ЛИЦЕНЗИОННЫХ ПЛАТЕЖЕЙ В ТАМОЖЕННУЮ СТОИМОСТЬ ТОВАРОВ

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Аннотация. В работе рассматривается дело крупного производителя вина «Фанагория», предметом спора которого стало включение лицензионных платежей (роялти) в таможенную стоимость продукции. Рассматриваются позиции агропромышленной компании, таможенных органов и судов. Определены стратегии сторон. Сделан вывод о важности этого дела для последующих судебных разбирательств по поводу включения роялти в таможенную стоимость.

Ключевые слова: таможенная стоимость, дополнительные начисления, роялти, ввезенные товары, таможенное право.

When calculating the customs value (CV) of items for importation, royalties are a major factor. The value of imported commodities is called CV. It offers the foundation for calculating duties and taxes. A royalty is the amount that a licensee pays a licensor to exploit their intellectual property rights. Included are patents, trademarks, copyrights, and trade secrets. When royalties must be paid in order for imported products to be imported, their value is included in CV. It makes sense because royalties are extra expenses incurred by the importer in connection with the imported goods.

It is essential that royalties be included in the CV. It guarantees that taxes and customs charges are applied to the entire import value of the products. Duties and taxes might not be paid in full if royalties are not mentioned in the CV. As a result, the importer may face fines and penalties. Therefore, importers must accurately disclose and include any royalties paid in the CV of commodities in order to comply with customs standards and avoid any potential difficulties [1].

The issue of including royalties is considered in the Phanagoria case (№A32-5147/2022). OJSC “Agro-Industrial Company “Fanagoria" (OJSC “AIC “Fanagoria") is one of the largest Russian wine producers based in the Krasnodar Territory. With its more than 4,000 hectares of vineyards, the enterprise possesses one of Russia's largest raw material bases. Nearly all federal and provincial retail networks carry Fanagoria wines. This producer distributes its wines outside of Russia. Wines are shipped to Belarus, Kazakhstan, and China.

The Eurasian Economic Union's Customs Code (EAEU CC) is in effect inside the Union. Pursuant to this document, the CV is formed as the price actually paid or payable. Additional charges from the closed list are summed up, and allowed deductions are deducted. It stems from namely Articles 39, 40 of the EAEU CC.

Under Article 40 of the EAEU CC, license and other fees may be included in the price. When two prerequisites are met at the same time, it occurs. The first requirement is the connection between payments and imported goods. The second is that in order to sell these commodities and import them into the Union's territory, payments are necessary. These clauses are fixed in subparagraph 7 of paragraph 1.

Fanagoria Ltd, located in Cyprus, is the copyright holder of the trademark “FANAGORIA". Fanagoria Ltd and OJSC “AIC “Fanagoria” concluded a license agreement dated 30.03.2016 on the granting of exclusive rights to use trademarks, according to which OJSC “AIC “Fanagoria” paid royalties to the copyright holder of the trademark.

In the period from 8th June 2016 to 31st March 2022, OJSC "AIC “Fanagoria” declared products containing the trademark “FANAGORIA”. Corks, glasses on a stem made of transparent glass, glass made of lead crystal, a folding corkscrew (sommelier's knife), a vacuum pump, an electric corkscrew and other goods were declared [2].

The Board of the Eurasian Economic Commission's Decision No. 283 from December 20, 2012, states that one must start from the premise that a transaction is interpreted as a collection of distinct transactions in order to calculate the CV of goods under license based on the value of a transaction involving imported goods. These transactions are conducted in compliance with a variety of contracts and agreements, including license agreements, international carriage agreements, and contracts for the international carriage of goods under license, which govern the sale of goods for export into customs territory [3].

Krasnodar Customs concluded that OJSC “AIC “Fanagoria” intended to distribute products with a trademark that is the subject of a license agreement. A trademark gives additional value to products due to the individualization of goods and increased recognition among consumers.

Krasnodar Customs recalculated the CV and considered it necessary to include royalties in the amount of 8,187,457.01 euros and value added tax (VAT), which was paid by OJSC “AIC “Fanagoria” as part of his duties as a tax agent, in the amount of 113,537,403 rubles, in the CV of goods.

OJSC "AIC "Fanagoria" disagrees with the findings of the examination conducted by Krasnodar Customs. Customs, further documentation, and information research are all included in the examination. It was discovered that the candidate had left out of the value of intellectual property objects from their resume. It consequently resulted in higher customs charges. According to OJSC "AIC "Fanagoria," the sale of imported items is not contingent upon the royalties being paid as stipulated in the license agreement. Therefore, OJSC "AIC "Fanagoria" is not required by this fact to mention the value of intellectual property objects in the CV.

The chronicle of the proceedings in the Fanagoria case is given in Table.

Table – Instances of case №A32-5147/2022 Fanagoria

Name of the instance (date)	The examining court	Decision
First instance (March 9th, 2023)	The Arbitration Court of the Krasnodar Region	*In favor of the customs authority.* The ruling stated that the value of the intellectual property object as an essential component of the goods creates a higher commercial value of the goods for the buyer in situations where the intellectual property object for which royalties are paid is imported on imported goods. As a result, it is covered by the amount paid or owed for the product's import (the transaction value) [4].
Appeal instance (June 21st, 2023)	15th Arbitration Court of Appeal	*In favor of OJSC “AIC “Fanagoria”.* The image of the trademark on the cork is not dominant in comparison with its image on the label of a wine bottle, it is hidden from the consumer's attention until the wine is sold and the bottle is uncorked, and the Phanagoria logo on the bottle label has all the signs of a strong trademark element, and only confirms the information brought to the consumer of the logo used on the bottle label [5].
Cassation instance (October 25th, 2023)	Arbitration Court of the North Caucasus District	
Cassation instance (April 1st, 2024)	The Supreme Court of the RF	The matter has been moved to the Judicial Board of the RF Supreme Court for consideration during a court session.
The next meeting will be held on May 15, 2024	The Supreme Court of the RF	-

In the first instance, the Arbitration Court of the Krasnodar Territory rejected the claim of OJSC “AIC “Fanagoria”. The court relied on the norm enshrined in Article 40 of the EAEU CC, according to which payments are included if they are related to imported goods and are a condition for their sale. Thus, in the case, the court recognized the FANAGORIA trademark as an integral part of the finished product.

Additionally, the World Customs Organization's (WCO) advice, data, and recommendations may be taken into account by courts. They are applicable when the acts governing customs regulations do not contain rules addressing specific matters pertaining to the examination of licensing goods for customs purposes. They are also employed when acts are not quite certain or complete. The recommendations have been put into practice in accordance with paragraph 2 of Article 18 of the Agreement on the Application of Article VII of the General Agreement on Tariffs and Trade 1994 (GATT 1994). It is inferred from paragraph 7 of subparagraph 3 of the Supreme Court of the RF №49 Resolution dated November 26, 2019. This law governs issues that come up after EAEU CC went into effect.

The issue of extra charges was looked into by the WCO Technical Committee on Customs Assessment (Technical Committee). It investigated whether taxes that the declarant was required to withhold while performing his duties as a tax agent could be added to the sum that was actually paid or owed for imported goods.

The Krasnodar District Arbitration Court cited the Recommended Opinions 4.16 and 4.18 of the Technological Committee. According to them, any additional fees added to the price in the form of royalties must include the entire amount of royalties that have accumulated in the copyright holder's favor. That is, consideration is given to the taxes that the tax agent in the jurisdiction where the licensed products are being imported will need to withhold.

However, when formulating Recommended Opinions 4.16 and 4.18, the Technical Committee disregarded to take some taxes into account. These are the taxes for which tax agents are required by the laws of the state into which the licensed goods are imported to calculate, withhold, and pay the relevant taxes.

Consequently, the provisions of these recommended opinions apply, among other things, to VAT withheld by the tax agent [4].

However, the 15th Arbitration Court of Appeal and the Arbitration Court of the North Caucasus District supported OJSC “AIC “Fanagoria”, noting that the marking on the cork does not affect the amount of royalties paid. And there are no provisions in the contracts that the sale of goods is possible only upon payment of royalties. In addition, the cork is hidden in the bottle before opening. If we consider other products, then these are souvenirs aimed at marketing.

Krasnodar Customs filed a complaint with the Supreme Court of the Russian Federation. The Customs authority claims that the marking refers to imported goods. Sales without labeling would not have taken place. And if the royalties had not been paid, then OJSC “AIC “Fanagoria” would have had neither traffic jams nor souvenirs. Hence, royalties should be included in the price of the product.

Additionally, Krasnodar Customs believes that the declarant's VAT amounts, which he calculated, withheld, and paid as part of his duties as a tax agent, were paid in connection with the presentation and transfer of intellectual property rights rather than the import of products. This situation is exempt from the requirements of subparagraph 3 of paragraph 2 of Article 40 of the EAEU CC. This paragraph state that the amounts of taxes are not included in the CV [2].

To sum up, the court of first instance and the customs authority adopted a formal approach, without taking into account all the circumstances of the case. The courts that sided with OJSC “AIC “Fanagoria” made decisions based on the economic meaning of the transaction. The decision remains with the Supreme Court. If the case is resolved not in favor of OJSC “AIC “Fanagoria”, then we can expect further development of the practice of including royalties in a negative way for the importer. Companies that use trademarks for their recognition will have a special impact.

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TYPES OF LONELINESS BY KORCHAGINA

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Abstract. Loneliness is a multidimensional phenomenon inherent in all social systems of society, the theoretical study of which goes back to ancient times. It would not be an exaggeration to say that the variety of ideas and opinions on this subject indicates that the study of this phenomenon is comprehensive on the basis of foreign and Russian psychology. This article is devoted to the study of this phenomenon in S. G. Korchagina's views.

Keywords: loneliness, phenomenon, solitude, dissocial loneliness, diffuse loneliness.

ТИПЫ ОДИНОЧЕСТВА ПО КОРЧАГИНОЙ

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Аннотация. Одиночество – это многомерное явление, присущее всем социальным системам общества, теоретическое изучение которого уходит корнями в глубокую древность. Не будет преувеличением сказать, что разнообразие идей и мнений на этот счет свидетельствует о том, что исследование этого феномена на основе зарубежной и российской психологии носит всесторонний характер. Данная статья посвящена изучению этого феномена во взглядах С. Г. Корчагиной.

Ключевые слова: одиночество, феномен, уединение, диссоциальное одиночество, диффузное одиночество.

The feeling of loneliness is a meaningfully vivid phenomenon, felt in all in different forms and manifestations, and figuratively perceived by the human psyche – which, in turn, manifests the complexity of the scientific understanding of this problem [1]. Various systems of civilization have created historically formed socio-psychological manifestations of the feeling of loneliness and their ways of being felt, representing the complexity of this research topic and of giving a unified definition to the term "loneliness". We found it necessary to dwell on the types of expression of loneliness that S. G. Korchagina recommended [2]. She recognized the following types of expression of loneliness in the human psyche:

The first type of loneliness is associated with the influence of isolation in the psychological structure of an individual, and its extreme form is alienation, that is, it represents alienation from other people, other norms, different values, a certain group or the whole world. In this, the process of identification occurs at the limit of the “I”; a person realizes his state and understands what his circle of causality is. This type of loneliness is called alienating loneliness. In it, alienation establishes domination over humanity and even existence. Hypocritical alienation is caused by the fact that the interlocutors do not piss each other, do not want to communicate. The process of alienation occurs independently of the person himself. If it lasts for a long time emotional distancing, a break in relationships with close people, ends with the denial of one’s own “I”. All phenomena that arise outside the inner world of a person do not concern him: he loses relations with all people surrounded by him, becomes a closed person, does not want to communicate, is not interested in the problem of others, for whom only he himself remains available. As a result of not bringing anyone close to him, a person subconsciously discovers objects of alienation for himself. As a result, a single person denies psychological closeness to the objects of alienation while maintaining distance. If this type of loneliness exists in a person, the feeling of personal “I” becomes incomprehensible to him, a person even begins to deny himself. For this reason, it is imperative that a person in this state does not move away from his loved ones.

The second type is associated with the priority movement of identification mechanisms. As a result, a person gradually loses his “I”, which has become alien, incomprehensible and frightening. While the domination of one tradition does not imply the complete closeness of another, the scope of the isolation mechanisms is very narrow, determined in the individual by the blurred, ambiguous boundaries of his “I”. This type of solitary state is caused by subjective loss of one’s “I”, entanglement in society, indifference in communication, alienation of oneself, and represents a type of diffuse loneliness (Latin diffusio – spreading).

Diffuse or ingrained loneliness-other human beings manifest themselves in unconscious copying from young groups. This condition lives on the basis of a sense of self-satisfaction, in which a person repeats the behavior of individuals who seem more fortunate and more prestigious to him. In such a way of life, a person’s personal qualities, individuality, originality disappear. As a result, a person begins to live not with his own life, but with a different human life, which he considers better in relation to himself. It is known that human perfection is improved in spiritual, physical and psychic directions. It is these directions that serve as the basis for self-expression and progress in a person’s life. And in diffuse loneliness, the abandonment of perfection occurs. By imitating others and giving up personal opportunities, a person loses his “I”. This loss is the final stage. The concept of personal progress is not characteristic of a diffuse lonely person, because he is losing his “I”. The manifestation of diffuse loneliness is flashy, so it is dark for a person to realize his self and what he wants from life.

Diffuse loneliness occurs as a result of high levels of identity of the subject with the ideas of other individuals, other social groups, other people. At this point, let's analyze the term “identification”. The term “identification” was first used by Sigmund Freud in explaining the phenomenon of pathological depression. It is responsible for the occurrence of borderline psychic States and disorders. As long as a person identifies with others, he gives up his personal characteristics, aspirations, interests. It is not only limited to imitation, but is characterized by access to the depths of the inner world of that object. Such a person lives not by his personal life, but by the life of the object of identification.

The next type of loneliness is dissociated loneliness (Latin dissociation – separation), which is the most complex condition, both as an exacerbation and in terms of origin and manifestation. Its genesis is determined by the processes of clear identification and alienation, as well as their sharp change even towards the same people. At first, a person perceives his way of life in relation to another person, and he himself follows it and acquires unlimited confidence "as in himself". This reflects the real attitude of a person towards himself: some aspects of the personality are perceived by another person, while others are categorically rejected. Once the intersection of these rejected adjectives is reflected in the identified object, the latter is immediately completely rejected, meaning that a sharp and unspoken alienation occurs. In this type, the feeling of loneliness becomes strong, tense, realized and, of course, painful. It does not show a normative state.

In dissociated or component-separated solitude, a high degree of mimicry and complete alienation alternate with each other. This type of loneliness occurs in people whose emotions are brightly expressed and tend to perform unthinkable behaviors. Before imitating others, such a person creates a false image of that person. Personally, he divides his inner world into "good" and "bad", while in others the terrible sides are denied if their beauty attracts. Negated negative characteristics lead to the fact that others in themselves are accused of this. There is no personal improvement in this. This type of loneliness is especially distinguished from its forms described above. First, it depends on the maximum level of expression of identity and isolation, that is, often one object. Secondly, the transformation of these traditions occurs in a drastic way. Of course, it has the property of leaving the human psyche very quickly.

It is also worth noting that the dissocialized type of loneliness is characteristic of people with an expressive psyche. Their feelings are vivid, sometimes violent, and their self-control is significantly reduced. In the chapter of a friend or love-love, it is possible to guess how difficult it is to communicate with such people. One step from love to hate, the proverb directly expresses their personality. It is interesting that in comparison with other types of categories, complete alienation occurs in the subjects of loneliness in this category. It is even natural that we hear only the reproaches from a person suffering from such loneliness. As if such identifying objects are forced to live by the given rules, their personality is generally ignored, formed only against their desires that can be shared under certain circumstances, and is evident when they ignore their thoughts. In fact, before getting to know the chosen object, a person who is experiencing dissociated loneliness tries to create his imaginary image.

Clinical loneliness as another type of loneliness should, in fact, be considered within the framework of psychopathology. Such feelings of loneliness can be observed in people in a state of neurosis who are experiencing depression. Loved ones of a person experiencing clinical loneliness do not turn to anyone for psychological help. A person experiencing such loneliness, on the other hand, is unable to seek any help even because he is in a state almost disconnected from life in person. Often he cannot even serve himself, poorly understands or does not understand at all what is happening around him. According to our observations, such people will have a medical diagnosis of depression. In this case, the primary position is "Is it depression or loneliness?", which would need to be medically answered. If a psychologist wants to provide any assistance in this process, the treatment should be carried out in collaboration with a psychotherapist and psychiatrist. One of the clinical types of loneliness received the name asthenic loneliness. The psychological mechanism of asthenic loneliness is a sharp limitation of the influence of the mechanisms of identification and isolation. It is caused by a lack of psychological support, i.e. their deepening, in alienating, diffuse, and dissocialized types of loneliness. Or often asthenic loneliness can also be caused as an innate mental pathology.

So, loneliness as a mental phenomenon has the following types: alienating loneliness, diffuse loneliness, dissocialized loneliness and solitude [3]. Their differentiation connects to the mechanisms of identification and isolation with their different human relationships.

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THE PROBLEM OF LANGUAGE AND THINKING IN VIEWS OF ABU NASR FARABI

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Abstract. Abu Nasr Farabi is a famous philosopher, the founder of Arabic rationalist and political philosophy, the spiritual mentor of many thinkers. He occupies a special place in the history of socio-philosophical and political thought. This article presents a theoretical analysis of the historical views of Abu Nasr Farabi.
Keywords: cognition, pantheism, epistemology, perception, language, thinking.

ПРОБЛЕМА ЯЗЫКА И МЫШЛЕНИЯ ВО ВЗГЛЯДАХ АБУ НАСРА ФАРАБИ

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Аннотация. Абу Наср Фараби – известный философ, основатель арабоязычной рационалистической и политической философии, духовный наставник многих мыслителей. Он занимает особое место в истории социально-философской и политической мысли. В данной статье представлен теоретический анализ исторических воззрений Абу Насра Фараби.
Ключевые слова: познание, пантеизм, эпистемология, восприятие, язык, мышление.

The issue of language and thinking is expressed in the philosophical views of Abu Nasr Farabi. In the works of the scientist “Philosophical questions and answers to them”, “Entry into logic”, “Ihso al-ulum”, “City of beneficent people”, “From the aphorisms of great people” valuable thoughts about language and the influence of this aspect on the thought process are analyzed. Reasoning on these issues, he, relying on the natural science knowledge achieved at that time, skillfully uses knowledge in the field of philosophy, logic, psychology, philology, physiology

It should be especially noted that Farabi, who is profoundly proficient in the national language, had great respect for the language, which is considered the heritage of the people. There is no doubt that in addition to his native (Turkic) language, he knew languages such as Arabic, Persian, and Greek. In his writings, Abu Nasr Farabi not only studied the language, but also developed knowledge about the language, put forward scientific and theoretical ideas on issues such as the unity of thinking and language, their importance in understanding the world.

Language and thinking, according to Farabi, are inherent only in man. He explains that man is primarily an animal. Feeling is inherent in both man and animal, but man has a mind. That is why Farabi said that although he divides “an animal into a reasonable and an unreasonable animal, in this relationship a person is considered a reasonable animal” [1]. However, this is not enough for a person to achieve perfection and become a person, he also needs language and expression, Farabi noted. Continuing his reasoning on this issue, the scientist wrote: “in the nature of every person, language has the property of interacting with another person, while such communication in itself obviously occurs through language, which is an important means of human communication”. We find a similar opinion in Farabi’s work “From the Aphorisms of Statesmen”. In order to live, people must communicate with each other [2].

Farabi noted that language is not only the communicative side of communication, but also analyzes it as one of the branches of science. In this regard, the treatise of the scientist “Ihso al-ulum”, devoted to the classification of human knowledge, is noteworthy. This treatise begins with a description of the knowledge of the language (ilm al-lisoy). Farabi points out that the science of language consists of seven sections: 1) the science of individual and simple words and sentences; 2) the science of complex and compound words and sentences; 3) the science of the rules of thinking; 4) the science of the laws and rules of language (these include simple and compound words, sentences, grammar); 5) rules of correct writing; 6) rules of correct reading, etc [3].

Professor M.M.Khairullaev noted that Farabi emphasized the national character of the language, pointing out that in any language there are the above rules, that the language has common characteristics and, in fact, national languages differ from each other. In addition, in his views on science, Farabi also presented wonderful thoughts about the word and its meaning, the etymology of words, and ways to create terms. For example, Abu Nasr Farabi explained the meaning of the word “philosophy” as follows: the interpretation of philosophy comes from the Greek word meaning, in fact, philosophy, while in Greek it consists of two words: Philo-reward, and Sophia-wisdom. The word “philosopher” comes from this meaning, and the word ”possessor of wisdom” is a philosopher whose purpose in life is to be devoted to wisdom. Analyzing the words “education and upbringing”, Farabi said that the word “education” means the unification of theoretical qualities between peoples, whereas the word “upbringing” means the unification of innate qualities and practical professional qualities between these peoples [4].

Therefore, according to Farabi, in the interpretation of each phrase, words can catch a certain meaning. By this, the scientist points to the correct expression of meaning, thought in a word. Consequently, in his views on the science of language, Farabi considered the word and its meaning in the same sense. From these views it is clear that the word is meaningless, the meaning cannot be material without the word. Because a meaningless word, while a thought, an ineffable language cannot be a means of communication between people. After all, language, as a word, expresses the result of a person’s thought, summarizing his achievements in practical activities in the process of cognition of the world, allows you to exchange ideas between people, as well as understand each other. Since the word generically “informs” about the quality and properties of things and phenomena in the outside world. In other words, it implements a concept reflecting the phenomena of the objective universe. It is in this meaning of the word and concept that the unity of thought and language is manifested. That is why thinkers, when thinking about language, do not ignore the question of thinking. This is a natural phenomenon, since a person cannot do without contemplating practical activities on the sidelines. It is thanks to this kind of thinking that he is freed from direct connection with a phenomenon in the world around him, sees in practical activity work not with a specific object and the phenomena themselves, but with their images perceived through thinking. Such a rare ability is mostly unique to humans. Farabi, who carefully observed human mental processes, puts forward a lot of arguments about this feature of thinking. According to Farabi, man is the highest product of nature, in which, in addition to sensory abilities (vision, hearing, perception, smell), there are also "thinking", "imaginary" abilities that distinguish a person from another being. Farabi wrote about this in chapter 6 of his work "From the aphorisms of Great People": "the soul has the ability to nourish, feel, fantasize, speak and think". In his works, the scientist explained each of these forces individually. For example, if in his Treatise on the existence of bodies and reflections he wrote that "with the help of the power of speech (language), a person acquires knowledge and craft, then, in the work "The Power of Thinking" – focusing on thinking, he wrote: "The power of thinking is what preserves the images of perceived things even after the way they disappear from view, what distinguishes them from each other, the power that notices their right and wrong ideas" [5].

"None of these forces can exist apart from being, Farabi wrote in the treatise "The Meanings of Wisdom". The power of thinking, that is, thinking, according to Farabi, is the most remarkable quality of a person, and it is with his help that we perceive, imagine, understand about him, draw conclusions that distinguish one from the other. From this it can be seen that Farabi was objectively aware that if existing things and phenomena do not affect the human senses, then not a single image of them can arise in the human brain, and the philosopher followed this in his works. The thinker writes that the image of things is expressed in intuition and reason (thinking).

Reflecting on Farabi's thinking, I considered his connection with language. Farabi's treatises on logic are characterized by the fact that forms of thinking are inevitably expressed in language by concepts, judgments and conclusions. In particular, in the preface to the treatise on logic, Farabi wrote that the thought process is expressed in speech, that is, in words. Thanks to the word, language, a person forms general ideas, concepts and abstractions about objects and phenomena.

Farabi's view on the relationship between thinking and language are vividly expressed in his remarkable thought about the relationship between grammar and logic. The philosopher wrote that the relation of logic to thinking is similar to the relation of grammar to language. Because grammar corrects human speech, the science of logic is governed by reason. The relation of grammar to language and linguistic expressions is similar to the relation of logic to forms of thinking: concepts, abstractions. Just as grammar is always a measure of language, when error can occur in linguistic expressions and if error can occur in mental concepts, logic is always a measure of reason. It should be noted that the unity of logic with grammar does not make them the same, but rather suggests that they are mutually different from each other. Therefore, although there is something in common between thinking and language, logic and grammar, they still differ from each other, because, according to Farabi, grammar sets out the rules of linguistic expressions specific only to this language, whereas logic describes the rules for linguistic expressions common to all languages.

In conclusion, we would like to note that Farabi considered thinking and logic to be common to all peoples, regardless of what language they speak, what nationalities and races. Each language has its own grammar, so it is also private. These views of Farabi was extremely important and largely correspond to the views of ancient Greek philosophers, especially Aristotle. Thinking is not only for the thinking person himself, but in order for people to understand a particular opinion of a person, it must be enclosed in a linguistic shell, that is, the linguistic material must be expressed in words. Forms of thought require that thoughts be instruments of expression. Such means are the word, grammatical forms, which are considered an important unit of the language. Without grammatical forms, it is impossible to express the content of a thought with the subject of thought and the connection between thoughts. And without such connections, there would be no thinking consisting of perception of the objective world. In his writings, Farabi improved and enriched the teaching of thinking and language.

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SMALL INDIGENOUS PEOPLES OF THE NORTH AS A FACTOR UNITING RUSSIA AND EUROPE (ON THE EXAMPLE OF THE SAAMI PEOPLE)

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Abstract. This article explores the role of the northern indigenous Saami people in the development of cultural, economic and historical co-operation between Russia and Europe. Despite their relatively small numbers, this community has a profound influence on the social, economic and ecological fabric of the Arctic region, allowing them to play an important role in co-operation between Russia and the countries of northern Europe.

Keywords: Small Indigenous Peoples, Saami, culture, Sami Parliament, Reindeer husbandry.

КОРЕННЫЕ МАЛОЧИСЛЕННЫЕ НАРОДЫ СЕВЕРА КАК ФАКТОР, ОБЪЕДИНЯЮЩИЙ РОССИЮ И ЕВРОПУ (НА ПРИМЕРЕ СААМОВ)

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Аннотация. В статье исследуется роль северного коренного малочисленного народа Саамов в культурном, экономическом и историческом сотрудничестве между Россией и Европой. Несмотря на относительно небольшую численность, эта община оказывает глубокое влияние на социальную, экономическую и экологическую структуру Арктического региона, что позволяет ей играть важную роль в сотрудничестве между Россией и странами северной Европы.

Ключевые слова: коренные малочисленные народы, саамы, культура, саамский парламент, оленеводство.

The issue of national policy and the protection of the rights of the small people has always appeared on the agenda at critical moments in the history of the state. It happened in the 1920-s after the Soviet Union formation, it got onto the surface again in the 1990-s after the USSR collapse and it attracts attention now in the period of relations between Russia and the West cooling.

On the one hand, it's a humanitarian issue – human, political, economic and cultural rights – and on the other, it's an issue of sustainable development of the countries, the basis of which is primarily the preservation of the ecological balance of the regions inhabited by indigenous peoples. It concerns not only Russia as the most variously populated country in the world (127 ethnicities), but other countries, too.

There are many small indigenous peoples in the world who live in the territories where various economic and infrastructure projects are being carried out at the moment. At times of tense relations between countries it is necessary to look for levers of people-to-people diplomacy that can help to improve relations between countries. Such levers can be indigenous small-numbered northern peoples living in Russia, Europe and North America. Today, the territory of the Nordic peoples is vast, stretching from Canada to Norway [1].

Indigenous peoples traditionally settled regionally, disregarding interstate borders, which are largely perceived as an artificial barrier to intra-ethnic contacts. Thus, the Chukchi (Eskimo) and Saami peoples have found themselves on the territory of several states. The Saami are the most widespread people on the territory of northern Europe. This people live on the territory of four countries: Russia, Finland, Sweden and Norway. That is why we have chosen this people as an example of the perspective of restoring relations between countries within a common geographical region [2].

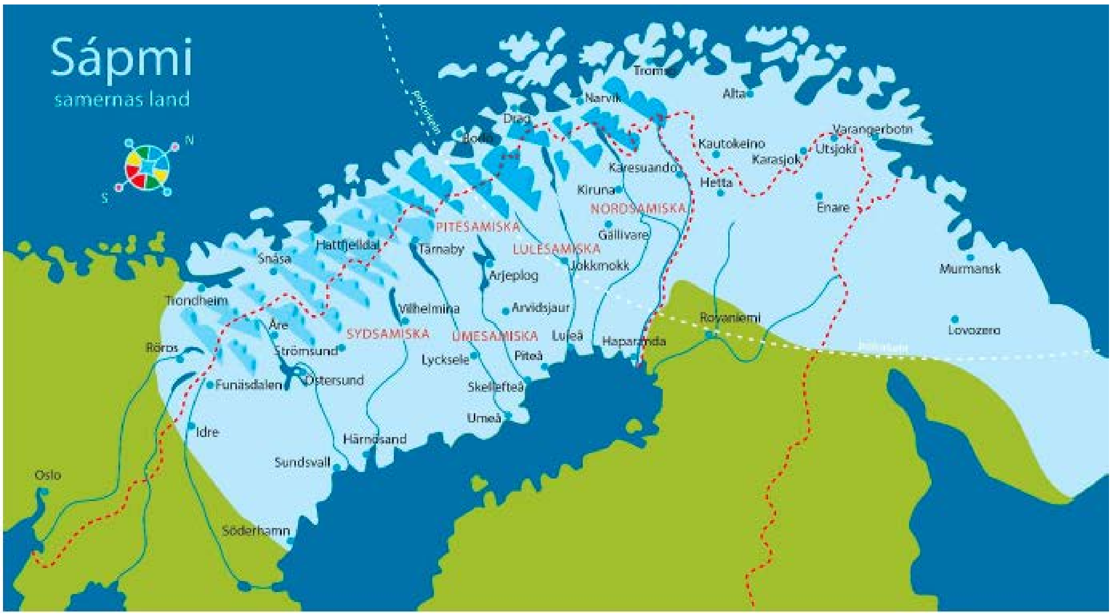

Figure 1. The traditional territory of the Saami people
on the territory of four countries [3]

It is not possible to determine the exact size of the Saami population. This is influenced by such factors as: a traumatic historical past associated with repression, which makes the Saami people distrustful of official bodies and too widely dispersed across the territories of the four countries. According to preliminary estimates the population of the Saami is around 80,000 people, spread over four countries with at least 20,000 in Sweden, 50,000 in Norway, 8,000 in Finland and 1550 in Russia (according to a census in 2021) [4].

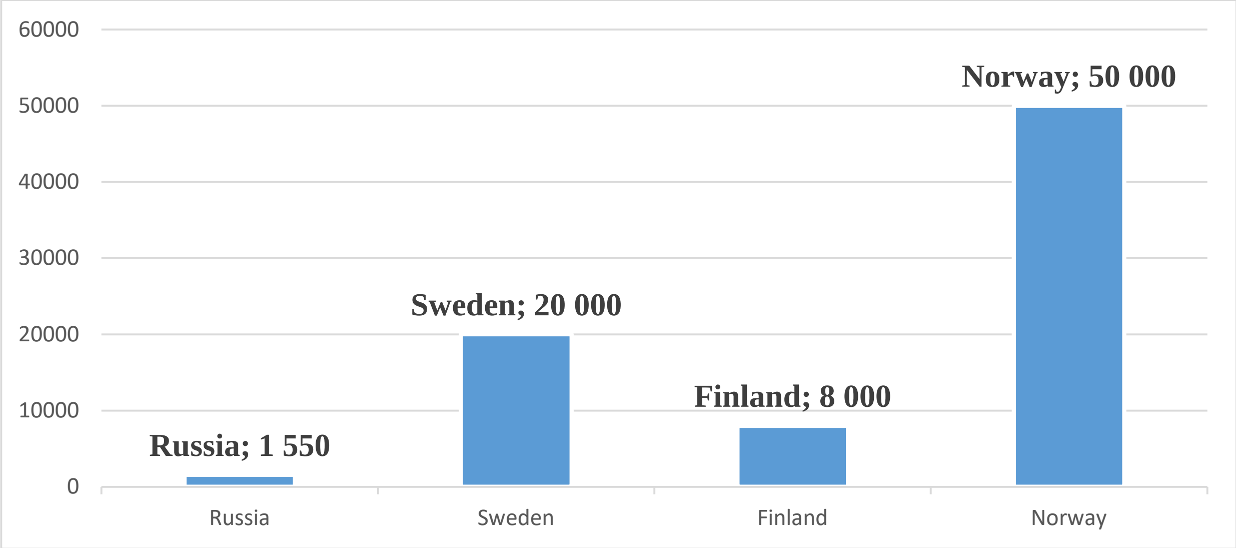

Figure 2. Population size of the Sami people (in persons) [5]

The Saami organizational structure is a complex system consisting of various political institutions designed to meet the needs of the indigenous population. The political structure of the Saami identifies several departmental structures:

- Saami Council
- Saami Parliament
- Saami Parliamentary Council
- International representation at the UN

The main political organization at the moment is the Saami Parliament. There are three Saami parliaments, one in Sweden, one in Norway, and one in Finland, which represent the Saami people in their respective countries. The main function of the Sami Parliament is to represent the interests of the Saami population in Finland and Norway and to promote fair communication between the Saami population and the general population of these countries. The Saami Parliament is the elected representative body of Saami cultural self-government and has been in operation since 1973 in Finland, since 1986 in Norway and since 1993 in Sweden. It plays an important role in protecting the rights and interests of the Saami population and in the development of Sami culture and language [6].

The Saami Council was founded in 1956. The main purpose of the Saami Council is to promote the rights and interests of the Sami people in the four countries where they live. The Council is a voluntary organization with representatives from Finland, Sweden, Norway, and Russia. The main purpose of the Saami Council is to promote Saami rights and interests in the countries where the Saami live. The main objective of the Saami Council is to strengthen the sense of kinship among the Saami people, to achieve recognition of the Saami as the nation, and to ensure the cultural, political, economic and social rights of the Saami in the legislation of the four States and in agreements between the States and organizations representing the Saami [7].

The Saami Parliamentary Council (SPC) was founded on 2 March 2000. The Saami Parliamentary Council (SPC) is a co-operation body of the Saami parliaments of Finland, Norway and Sweden. Russian Saami organizations are permanent participants in the SPC, as there is no elected body for the Saami in Russia [8].

The Saami, an indigenous people living in four countries, share the same culture and traditions. Reindeer herding, hunting and fishing are the main occupations of the Saami people. Sámi reindeer herding in northern Fennoscandia is globally one of the most recent forms of animal domestication with its origins in the 8th–9th centuries A.D. As in the case of population size, it is not possible to provide complete statistics on Sámi reindeer husbandry. The most accurate source of reindeer husbandry statistics for the Saami people is the Saami Parliament of Sweden.

Reindeer husbandry is a Saami industry, which in Sweden is assigned to the Saami according to a constitution based on ancient claims. All reindeer nutrition is based on free natural grazing, as reindeer are migratory animals. The Saami village is an economic and administrative association with its own board of management, which, for the common good of its members, must manage reindeer husbandry in a defined geographical area. Reindeer grazing rights prevail in about 50 per cent of Sweden. This does not mean that all land is suitable or possible for use as reindeer pasture. There are a total of 33 mountain Saami villages, 10 forest Saami villages and 8 Saami concession villages where reindeer husbandry is practised with special permission, making a total of 51 Saami villages.

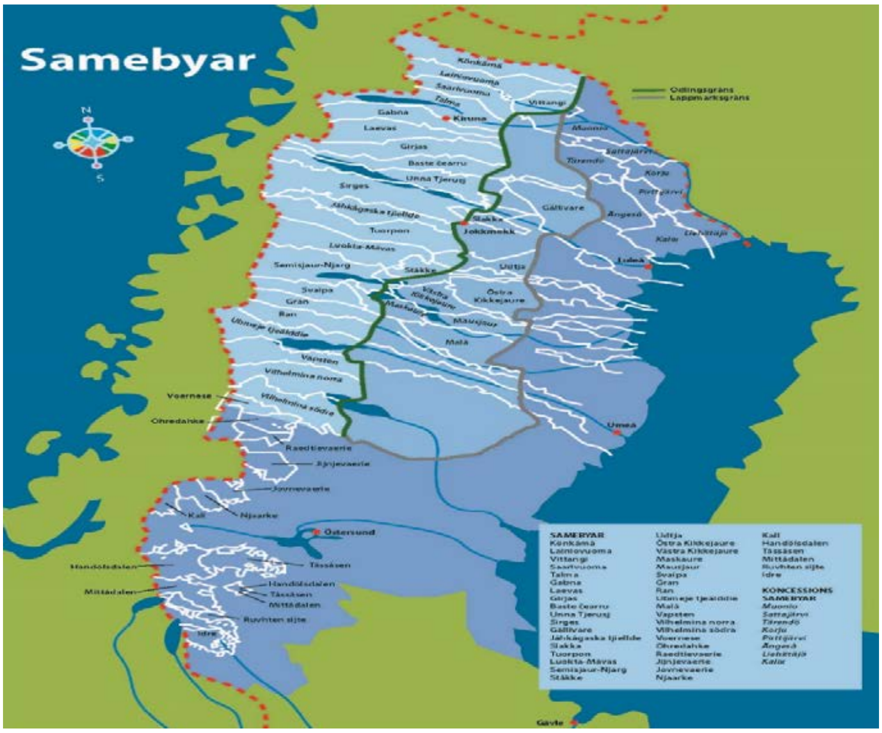

Figure 3. Map of Sami villages in Sweden [9]

The number of reindeer in Sweden ranges from 225,000 to 280,000 in the winter herd. The reindeer herd numbers have been on a downward trend over the last ten years. Possible reasons could be the availability of pastures, predator populations and consequently an increase in the number of attacks. Due to attacks by predatory animals on reindeer grazing grounds, the Swedish government has decided to award damage prevention grants totaling SEK 5,270,000 [10].

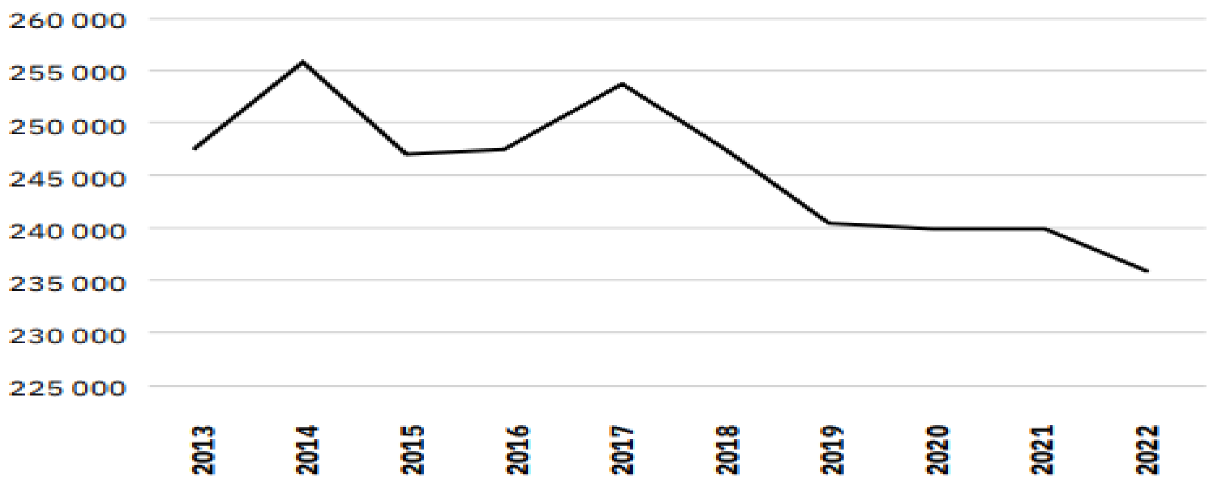

Figure 4. Development of the reindeer herd in Sweden (2013-2022) [10]

The European Union supports the Saami people and promotes cross-border co-operation through them. The Intereeg programme for 2021-2027 was created for this purpose. The Interreg Aurora Programme is integrated with Sápmi and the indigenous Saami people. In the Sápmi subregion there are special and cross-border funds for the development of Saami culture, business, research and Saami languages. Interreg Aurora has received applications for project funding twice during 2023 [11].

Table – Budget and grants awarded Strategic Plan 2023 [10]

Type of support	Budget (SEK thousand)	Granted support (SEK thousand)	Number of applications	Number of granted applications	Refusal
Investment support					
Increases competiveness – reindeer husbandry	8000	655	15	8	2
Diversification to other than reindeer husbandry	3000	0	4	0	2
Start-up aid	11250	0	10	0	1
Strengthened competitiveness and animal welfare	5000	0	0		
Environment and climate	3000	0	0		
Livelihood and visitation	5000	0	0		
Strengthening competitiveness	7000	0	0		

and improving animal welfare					
Food and hospitality	7000	0	0		

The project's mission is to raise mutual awareness and build capacity between the EU and the Sami people. The work is considered important at the local level, as many EU decisions affect Sami society. The activities of the initiative aim to give the Saami people the knowledge and confidence to engage constructively with the EU. The project is establishing an EU-Sampi think-tank (ESJ) that will investigate how relations between the two parties can be strengthened to promote partnership and collaboration. The ESJ consists of six Sámi experts from Sweden, Finland and Norway. They represent the Sámi business community, decision-making bodies, academia and civil society.

Until 2022 Russia was a member of the Saami Union and took an active part in the activities of the organization in particular maintaining cultural educational and research cooperation. Since 10 April 2022, the Saami Union has suspended cooperation with the Russian side until the next meeting of the Saami Union.

President of the Saami Union, expressed support for the Saami people in connection with the difficult world situation. He hoped that the Sami people would soon unite again and work for the common benefit.

The grounds for such hope are the following:

1. The Saami people in the 4 counties have more in common between themselves than differences.

2. The fact that the Saami inhabit predominantly the Arctic and sub-Arctic regions adds to its significance for this region exploration, development and preservation, since only good will and collaboration can contribute to it.

Thus, thanks to the unity of the Sami people, who have been divided by history into 4 big countries, there is an opportunity to restore the lost ties between Russia and the EU by organizing cross-border cooperation.

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SECURITY OF THE BUDGET SYSTEM OF THE RUSSIAN FEDERATION

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Abstract. The article considers aspects of the implementation of the budget security of the Russian Federation, analyzes the indicators of the state budget system, which make it possible to study the statistics of the state budget of the Russian Federation, monitor the budget and identify threats to the functioning of the budget system of the Russian Federation.

Keywords: budget, budget security, income, expenses, budget deficit.

БЕЗОПАСНОСТЬ БЮДЖЕТНОЙ СИСТЕМЫ РОССИЙСКОЙ ФЕДЕРАЦИИ

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Аннотация. В статье рассматриваются аспекты реализации бюджетной безопасности Российской Федерации, анализируются показатели государственной бюджетной системы, которые позволяют изучать статистику государственного бюджета Российской Федерации, осуществлять мониторинг исполнения бюджета и выявлять угрозы функционированию бюджетной системы Российской Федерации.

Ключевые слова: бюджет, бюджетная безопасность, доходы, расходы, дефицит бюджета.

National economic security is the state of the economy of the Russian Federation, characterized by stability and sustainability, including the financial and budgetary sphere, as well as the ability to independently determine the ways and forms of socio-economic development, to be constantly ready for the introduction and implementation of various tools and mechanisms to protect its national interests. Maintaining the required level of economic security requires the provision of specific measures, which consist in protection from external and internal socio-economic, military-economic, political and other threats and dangers.

The security of the state budget is one of the components of the national economic security of the state. Budget security is a system of measures aimed at ensuring the safety, efficiency and targeted use of budget funds, preventing corruption, minimizing financial risks and guaranteeing the fulfillment of social obligations to citizens.

The state budget is the main financial plan of the state for the current year, which is approved by the legislative authorities and has the force of law. Due to the fact that the state budget is updated every year, the issue of ensuring budget security is relevant at the present time and is determined by the following factors: 1) The President of the Russian Federation often touches on this topic in his speeches; 2) socio-political events that took place in the world in 2022 and 2023. They encourage a review of not only ways to replenish the state budget, but also ways to protect against potential threats and dangers in the budgetary sphere; 3) studying the dynamics of budget funds allows us to draw conclusions on the basis of which it becomes possible to make the most favorable decisions for the development of the state.

Since the budget is an integral part of the financial system of the state, it is important to understand that the stability of budgets is a component of the financial security of the Russian Federation, which in turn is impossible without proper planning, taking into account possible risks, threats, and the variability of the situation on foreign and domestic markets, which is especially important at the present time. Budgetary security reflects the ability of the state to perform its functions, such as financing defense, public administration and national security of the state, redistribution of national income, regulation and stimulation of the economy, ensuring financial policy, etc. That is why important attention is paid to balancing budget revenues and expenditures, reducing budget deficits.

Budget deficits can be one of the threats to budget security. The level of the state budget deficit is calculated by the ratio of the absolute value of the deficit to the budget volume in terms of expenditures, while the financial situation is considered normal if the deficit does not exceed 4-5 %. Also, the size of the federal budget deficit should not exceed the total amount of budget investments and public debt servicing costs. Using regulatory documents, namely Federal Law № 540-FL of 11/27/2023 [1] and Federal Law № 466-FL of 12/05/2022 [2], it is possible to study the main characteristics of the federal budget for 2023 and 2024.

Table 1 presents data on the total volume of federal budget expenditures and the federal budget deficit.

Table 1 – Federal budget indicators for 2023 and 2024

Year	Federal budget deficit, thousands rubles.	The total amount of federal budget expenditures, thousands rubles.	The level of the federal budget deficit, %
2023	2 925 278 187,5	29 055 564 299,5	10
2024	1 595 391 781,2	36 660 675 369,3	4,4

Based on these data, it can be concluded that the projected level of budget deficit in 2024 is 4.4 %, which is almost 2.5 times less than in 2023, while this level is included in the conditional "norm" of the financial situation of the state, which may indicate a more stable economy.

However, this is not the only factor affecting the security of the country's budget. Financial and economic factors can also include: 1) the volume of the budget and the degree of its balance; 2) the scale of budget financing; 3) the availability of budget reserves; 4) the number of tax benefits affecting the formation of budget revenues; 5) the provision of deferrals on payments to state and local budgets.

Based on the analysis of existing indicators that characterize the security of the budget of the Russian Federation, as well as in order to identify potential threats to budget security, the following absolute and relative indicators can be distinguished:

1. The amount of public debt (internal and external).

Public debt – obligations arising from state (municipal) borrowings, guarantees for obligations of third parties, other obligations in accordance with the types of debt obligations established by this Code, assumed by the Russian Federation or a municipal entity [3]. The public debt is equal to the budget deficit for previous years, taking into account the deduction of the budget surplus. Public debt is divided into internal and external, depending on the sign of foreign currency obligations, which is a distinctive feature of the Russian practice of public debt. The definition of internal and external public debt is also enshrined in the Budget Code of the Russian Federation.

2. The amount of tax debt owed to the budget of the Russian Federation.

Tax debt is one of the socio-economic factors that can significantly destabilize the economy in the event of accumulation of a large amount of debt. This may remain a serious problem that limits the amount of financial resources of the State. This problem primarily lies in the fact that, first of all, the channels of cash flow to the revenue side of not only the state budget, but also budgets of all levels of the country are blocked. The lack of funds, in turn, affects various spheres of government activity, so this is one of the serious internal threats to the country's economic security [4].

3. Budget efficiency coefficient. This indicator characterizes the contribution of government revenues to the creation of GDP. A comparative analysis of the indicator with average per capita income allows us to assess the standard of living of the population.

$$d = \frac{Д}{GDP} * 100\ \%$$

Where Д is the federal budget revenues.

4. The budget balance coefficient. This coefficient makes it possible to judge the balance of budgets at different levels.

$$К_{д/р} = \frac{Д}{Р} * 100\ \%$$

5. Federal budget revenues per capita. This indicator reflects the average per capita level of government income.

$$Д_{д.н.} = \frac{Д}{S}$$

Where S is the population.

These indicators affect the budgetary security of the state. Let's consider the dynamics of these absolute and relative indicators over the past 3 years, in order to analyze and identify the main threats to the budgetary security of the Russian Federation.

Table 2 shows the absolute and relative indicators of the state budget for 2021-2023 [5].

Table 2 – indicators of budget security of the Russian Federation for 2021-2023

Indicators	**2021**	**2022/% to 2021**	**2023/% to 2022**
GDP, billion rubles.	135773,8	155350,4/+14,4	171041,0/+10,1
Federal budget revenues, billions rubles	25286,4	27824,4/+10	29123,2/+4,6
Federal budget expenditures, billions rubles.	24762,1	31119,0/+25,7	32640,0/+4,9
Population size	147.182.123	146.980.061/-0,02	146.447.424/-0,04
State internal debt, billions rubles.	16486,4	18780,9/+13,9	20812,8/+10,8
State external debt, millions US dollars	59702,0	57416,8/-3,8	53322,9/-7,1
Tax debt to the budget of the Russian Federation, billions rubles.	1955,2	2530,4/+27,5	2100,0/-17
d,% (3)	18,6	17,9/-0,7	17,0/-0,9
$К_{д/р}$ (4)	1,02	0,89/-13	0,89
$Д_{д.н.}$ (5)	171.800	189.304/+10,2	198.863/+5

The analysis of the data presented in Table 2 makes it possible to identify various trends related to the State budget. Trends can be both positive and negative, which directly affects the security of the state budget for the better and for the worse. For example, federal budget revenues increased by 10 percent in 2022 and by 4.6 percent in 2023, and the state external debt decreased by 3.8 percent in 2022 and by 7.1 percent in 2023. However, the dynamics of the indicators is not only positive. Thus, federal budget expenditures increased significantly in 2022 by 25.7 percent, which is due to the political situation faced by our country (the beginning of a special military operation, a huge number of sanctions imposed on the Russian Federation), in 2023 expenditures increased by 4.6 percent [6]. At the same time, the national domestic debt increased by 13.9 and 10.8 percent in 2022 and 2023, respectively. In addition to absolute indicators, the analysis of relative indicators also makes it possible to assess the budgetary security of the Russian Federation. As we can see, the budget efficiency coefficient is falling compared to 2021, despite an increase in revenues, and the budget balance indicator is also decreasing, which indicates immediate threats to budget security.

To analyze the impact of public debt on the financial security of the state, it is necessary to find the ratio of public debt to GDP. Back in 2010, World Bank experts came to the conclusion that public debt can be called problematic when its volume exceeds 77 % of GDP. Having calculated this indicator, it can be seen that the ratio of public debt to GDP in Russia from 2021 to 2023 fluctuates around 15.6 %, which is significantly less than 77 %. So, we can conclude that even an increase in domestic debt by 10 % in 2023 does not create a crisis situation in the economy of the Russian Federation.

Another element of budget security, namely one of the ways to solve the fight against budget deficits, is the so-called “budget impulse”. The budget impulse differs from the monetary policy of the state in that in the case of monetary inflation, the rate is strongly "killed" and money is distributed to everyone left and right (businesses, loans, mortgages, and so on), but the budget impulse is when money is printed to the budget. We don't get the money directly, but we get it through mortgages, social programs, and government projects. As far as we know, when expenses exceed revenues, there is a budget deficit. Additional funds are needed to cover this deficit. These funds are called the budget impulse. The so-called subsidies from the state budget to regional or from regional to urban ones. The magnitude of the budget impulse can be calculated by subtracting its own revenues from the region's expenses, if the difference is positive (deficit) – the impulse is positive, if the surplus – the impulse is negative.

In classical economic theory, budget impulse is understood as financing lower-level budgets from higher-level budgets, but now this term can sometimes mean covering the budget deficit of the highest state level by using different sources of financing (from loans to emissions and devaluation). In any case, the general rule applies: “The higher the budget deficit, the stronger the budget impulse is needed”.

The main advantage of budget momentum is pretty obvious. It lies in the fact that it allows the region to spend more money than it earns. All these additional funds somehow flow into the economy of the region and stimulate its development. Without budget momentum, regions earning little would be even more backward than with it.

However, there are significant drawbacks. Thanks to its use, many regions frankly live beyond their means, that is, they spend much more than they earn. Firstly, this leads to an increase in prices for goods and services, as cash injections increase effective demand. And it turns out that prices in such regions are higher than their fundamentally reasonable level. That is, thereby provoking inflation. Secondly, often the budget momentum cannot be endless. The higher-level budget may also experience a deficit at some point, and then it will be forced to reduce impulses to the lower ones. At the same time, prices there will remain higher, and money will become less. This situation may continue for several years (for example, during a period of economic stagnation), and during such periods it will be very difficult for regions accustomed to living with budget momentum, without it or with its decrease.

In modern conditions, in order to increase the effectiveness of the implementation of the state debt policy, it is necessary to improve the system of public debt management, with the emphasis on proper accounting and monitoring of its condition. This will be facilitated by the introduction of advanced technologies that will allow to monitor the state of the debt burden in real time, to react in time to changing conditions on the financial market and to use the most favourable sources and forms of borrowing, as well as by the introduction of various modern technologies for tracking or forecasting possible budget deficits for the coming years.

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ECONOMIC AND FINANCIAL TRANSFORMATIONS OF THE GOVERNMENT OF THE SOUTH OF RUSSIA IN APRIL-NOVEMBER 1920

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Abstract. The paper examines the economic and financial transformations carried out by the Government of the South of Russia in the Crimea in April-November 1920.
Keywords: The Government of the South of Russia, P. N. Wrangel, economics, Crimea, the Civil War in Russia.

ЭКОНОМИЧЕСКИЕ И ФИНАНСОВЫЕ ПРЕОБРАЗОВАНИЯ ПРАВИТЕЛЬСТВА ЮГА РОССИИ В АПРЕЛЕ-НОЯБРЕ 1920 г.

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Аннотация. В работе рассматриваются экономические и финансовые преобразования, проводимые Правительством Юга России в Крыму в апреле-ноябре 1920 г.
Ключевые слова: Правительство Юга России, П. Н. Врангель, экономика, Крым, Гражданская война в России.

The defeat of the White Movement in southern Russia and the evacuation of the Russian Army of P. N. Wrangel from the Crimea in November 1920 were of great importance both for the countries of Europe and for the “young” Soviet state. The economic state of the peninsula during the period in question played an important, if not key, role in these processes. The financial transformations carried out by the Government of the South of Russia (hereinafter referred to as PYR) also had a great impact on the development of the “White Crimea”. It was based on the economic state of Crimea that the PYR and the main political figures determined the vector of further development of the state formed on this peninsula.

It should be noted that in 1919 in the Tauride province there was a rich harvest of grain. In the collection of articles “Entente and Wrangel” presented statistics according to which the gross harvest of wheat and rye was 80 million poods, and barley and oats - 60 million poods. Taking into account the food of the local population, fodder for livestock and sowing the excess of grain was estimated at 50 million poods [1]. This circumstance allowed to produce reserves, but even in spite of this Crimea was not able to feed several hundred thousand refugees who appeared on the peninsula after the Novorossiysk catastrophe. Many of them were civil servants and were in constant need of appropriate payments. It is important to emphasize that in these difficult economic conditions the main item of expenditure remained the maintenance of the needs of the front and the Russian Army of P. N. Wrangel.

Immediately after the evacuation of the Russian Army from the Crimea in November 1920, the commander-in-chief in Constantinople gave an interview to the press in which he indicated the number of the army at 320000 people, of which no more than 45000 were on the front line. M. S. Margulies, a participant of the Yassky meeting, Minister of Trade, Industry, Supply and Health of the North-Western Government of N. N. Yudenich, the main candidate for the post of Minister of Finance of the regional South-Western Government, in his third book "The Year of Intervention" estimated the cost of maintenance of one soldier in 10000 rubles per day, which at that time was equal to one English pound. Thus, according to Margulies' calculations, the maintenance of the Russian army cost the PYR 1000000 pounds per month [2].

All these conditions required from the PYR decisive financial reforms. Most researchers agree that there were three possibilities for the Wranglei government to raise finances. The first was to raise taxes, the second was to sell the available raw materials to other countries, and the third was to issue unsupported currency. Looking ahead, it should be said that the PYR took advantage of all the opportunities.

In March, M. V. Bernatsky, former Minister of Finance of the Provisional Government, and also former head of the Finance Department at the Special Council of the All-Union Yugoslav Republic of Yugoslavia, was appointed Minister of Finance. Participants of the White Movement and colleagues of Bernatsky ambiguously assess his activities. The journalist G. N. Rakovsky writes about Bernatsky: "The Minister of Finance appointed an elastic "official", Professor Bernatsky, since the times of Denikin, specialized in catastrophic depreciation of the ruble and on rubbing points regarding the brilliant financial prospects as a result of his wise financial policy" [3].

G. V. Nemirovich-Danchenko, head of the press department of the Civil Department of the PYR, evaluates the activities of the Ministry of Finance as follows: "The cost of living took a fantastic character, far leaving behind Soviet prices. Officers and bureaucracy starved, looking for a way out of material need in all sorts of abuses in the service starting from bribes and ending with the plundering of state property" [4].

M. V. Bernatsky himself summarizes his goals as follows: "The three tasks facing the Department of Finance required a speedy resolution. The first task was to unite all the sums of money and various property abroad and belonging to Russia in the same hands – the Government of Southern Russia. The second – in the reorganization and reduction of our foreign representation, in particular, representation on financial and economic issues, and, finally, the third task was to take measures aimed at the settlement of our monetary circulation" [5].

Turning to historiographical and archival documentary materials one can see the reflection of the information presented in the narrative sources. If we talk about taxation, then, largely under the pressure of M. V. Bernatsky, indirect taxes were brought to the forefront. The following were taxed: tobacco, sugar, wine, coffee, tea, many soft drinks, etc. In relation to the rates of 1917, the tax rates in Crimea in 1920 were raised 300-4000 times. Customs duties were also raised 100-1000 times. There is no accurate information on the funds received by the tax levies. Customs duties for the entire period of existence of the PYR brought 550 million rubles, taking into account inflation, this amount cannot be called large [6].

Since the economic potential of the Crimea did not allow to cover all the expenses of the government of P. N. Vragel alone. N. Vragel's economic potential of the Crimea did not allow to cover all the expenses of the government of P. N. Vragel by tax collections alone, the Ministry of Finance had to start an active issue of unsupported currency. From the magazine “Russian Economy” published in Sevastopol in September-October 1920 we can learn that the government of Denikin in 1919 was issued 3 billion marks. This information can hardly be called accurate, as the data on the issue of 1920 given in the magazine are not correct. Apparently, the sum of 3 billion marks is close to the real one. According to the reference of the Ufinotdel Department of Feodosiya on the activity of the expedition for the production of money signs, this expedition for all the time of its existence in 1920, prepared from February to October 176.869.295.000 signs. It is noteworthy that out of this amount 138,334,910,000 bills were 10 thousand bills, and in the unrealized orders of November 1920 there were requests for the production of 25 thousand denomination bills. Thus the issue of 1920 exceeds the issue of 1919 by about 58.5 times. Such an issue could not but cause inflation and, subsequently, lead to a catastrophic collapse of the ruble [7].

Inflation was primarily expressed in the budget deficit and seriously affected the zemstvo self-government. Chairman of the Zemstvo Board V.A. Obolensky describes the situation as follows: “The needs of the central and foreign institutions were met first of all, and local institutions withered, receiving absolutely negligible credits. Particularly hard had to zemstvo and city governments. Periodically in Simferopol gathered congresses of chairmen of administrations and city heads, in which we determined our needs, and then sent to Sevastopol delegates to beg for money” [8].

“The Estimates and Cost Estimates of the Tavricheskiy Gubernskiy Zemstvo for 1920” describes most of the internal financial costs of the Crimean Zemstvo. In addition to the data for the beginning of 1920, the statistics of previous years are presented. On the basis of these data, it is possible to identify the dynamics of the funds allocated by the government for the development of the Tauride province, as well as to trace the process of ruble inflation. Thus, “The budget of the provincial Zemstvo for 1920 was calculated in the amount of 240,061,417 rubles. 92 kop. against 25,843,054 rubles. 18 k. according to the estimate of 1919. “The increase in the estimate is in direct connection with the existing market prices, as for the estimate in essence, it is made with a significant reduction against previous years” [9].

In the report note to Mr. Wrangel from April 17, 1920, Evpatoria City Municipality informs the commander-in-chief about the budget deficit: “In the current year in the expenditure estimates of the city we have to observe colossal jumps in each item of the estimates in the sense of increasing expenditures from month to month. This phenomenon, the reasons for which are rooted in the general devastation caused by the still ongoing civil war, and the flooding of the market with paper money, the value of which is steadily falling as the printing press works, to a great extent makes it difficult to establish the city's expenditure estimates not only for the year, but at least for 2-3 months in advance”. A characteristic illustration in this sense are the fluctuations in the main expenditure “article of the city” – “for the salaries of employees”. If in January-June 1919 it was equal to 181.823 rubles, then in January-February – 1.078.825 rubles and according to forecasts in March it should have more than doubled [10]. The budget deficit was characteristic of the zemstvo as a whole, not only for the Evpatoria City Council, and the fact of the emergence of such an extraordinary document as a “report note to the commander-in-chief” speaks about the critical situation in this city council.

Banks played a significant role in the financial life of the Crimea; there were at least 80 bank branches in the cities of the peninsula. The banks were public, private or cooperative. The population was rightly criticized by the speculative activities of some of them, which kept in their warehouses scarce goods up to the price level they desired. The authorities' fight against such activities was apparently not always vigorous enough. In September in the Crimea opened the "Financial and Economic Meeting", which, at the invitation of A. V. Krivoshein, a number of prominent representatives of the Russian financial, commercial and industrial world, living abroad. Some prominent figures refused to come (for example, Konovalov, Tretyakov, Count Kokovtsev). The meeting was intended to evaluate the government's financial and economic policies and, if possible, to support them in a public statement. The members of the meeting were divided into three working groups: financial, commercial and industrial, and transportation (their chairmen: P. L. Bark, F. A. Ivanov, and V. I. Gurko). On October 5, the meeting ended its work by outlining "a number of practical measures in different areas of financial and industrial affairs. It also made a general resolution, in which it was stated that the general economic situation in the South of Russia was satisfactory and that “the productive forces of the region and payment forces of the population are currently used rather insufficiently and cover the current expenses of the administration with surplus”, and the extra “funds are needed only to cover extraordinary military expenses and especially to supply the army”. The meeting also approved the state-established monopoly on the export of bread and recognized the temporary need to maintain it [11].

Various forms of cooperation, referred to as “partnerships”, played an important role in the economic life of Crimea in 1920. Based on the laws of the Russian Empire, there were four forms of partnerships on the peninsula, namely, general partnership, cooperative partnership, joint-stock partnership and partnership on faith.

The material on the types and specifics of cooperation in the Crimea in 1920 is thoroughly presented in the Report to General Wrangel on the fight against false cooperatives of May 23, 1920.

This note presents more than twenty names of various partnerships, which, in the opinion of the authors, operate outside the law. Of much greater scientific interest is the criticism of the existing legislation and each type of cooperation, as well as the initiatives outlined in the note: “All these forms of cooperative associations are very unsuitable for medium and small capitalists. Especially for those of them who would like to take a direct part in the management of the partnership and in general in entrepreneurial activity, bearing the risk of not all the property, but only a certain amount, known to the creditors and having the opportunity at any given moment to withdraw from the partnership, in general, very inelastic, inconvenient and burdensome in consequence of unlimited and joint liability of the partners, the difficulty of withdrawal from the partnership and the connectedness of the fate of the partnership with the personality of each of the partners” [12].

The partnership on faith gave the opportunity to join the partnership as a depositor and to bear only limited liability, but the depositors played too secondary and searching role.

The stock partnership – was a very complex form, involving high costs and available to large enterprises. In addition, in it the capital played the primary role, and the personal element was relegated to the background, from which the average small or medium-sized entrepreneur was deprived of the opportunity to participate in the ongoing activities of the joint-stock partnership.

The main and very notable initiative in this note is the petition for the creation of limited liability partnerships as a form “quite corresponding to the above-mentioned requests of medium and small capitalist circles” [13].

An important, if not the key element of the Crimean economy in 1920 was foreign trade. At the moment, the only source containing comprehensive statistical information on the import and export of goods in the Crimea during this period is the collection of articles "Entente and Wrangel". In this collection, the compilers themselves emphasize the possible inaccuracy of this information due to the "emergency" and chaos in the field of imports and exports in Crimea in 1920. Nevertheless, describing trade on the peninsula, it is referred to by many scholars and researchers, in particular Zarubin A. G. Zarubin, Ishin A. Ishin. G., Ishin A. V. Ross N.G. and others.

According to the collection, the main export commodity was grain, mainly barley, export of which amounted to about 3 million poods. The second most important export commodity was salt, the export of which amounted to about 830 thousand poods. Next on the list: linseed – 120 thousand poods, tobacco - 120 thousand poods and wool – 63 thousand poods respectively.

A big problem in the field of foreign trade of PYR was uncontrolled sale of grain as a phenomenon that appeared in the end of 1919 and beginning of 1920. The previously unpublished materials of the Crimean customs are sufficiently indicative. On March 9, 1920, even before the events in Northern Tavria, a telegram was sent from Novorossiysk by A. I. Denikin to all port customs in Crimea, the content of which was as follows: “Pay attention to the unrestrained export of bread from the Crimean ports. Subject all guilty to field trial and death penalty” [14]. The measure of punishment and the fact that the commander-in-chief himself pointed out to the local authorities on this problem, allow to make sure that the export of grain, indeed, took place with minimal control from the state and was becoming increasingly large.

The YUR in the person of the commander-in-chief of the All-Union Yugoslavia

– P. N. Wrangel, in its turn, succeeded in this direction. In the telegram of Feodosiya port customs on April 16, 1920 the 5th point of the order of the commander-in-chief from April 3, 1920 is explained: “...I order the export of bread belonging to government agencies, private intendant, food management within the Crimea, to produce unimpeded without any orders and permits; export of bread belonging to city and zemstvo municipalities and private individuals to produce with the permission of the food management” [15]. It should be noted that these instructions were issued by P. N. Wrangel even before his arrival in Sevastopol – that is, they were among his first orders. Thus, in April 1920. P. N. Wrangel established the rules for the sale of grain, according to which the state, represented by ministries and ministers, could freely export grain abroad. “Private intendant”, was obliged to obtain authorizations from the food administration.

Almost one third (864 thousand poods) of the grain was sold in July 1920, which is usually associated with the success of the Russian army of P. N. Wrangel in Northern Tavria. However, these sales were made not by the state, but by private individuals. According to V. S. Nalbandov, the head of the Department of Trade and Industry, in 1920 the grain trade "acquired a purely hiznichnik character, some kind of speed game. Barley came to Constantinople in scattered small batches. Its sellers were in the hands of organized speculators. Prices were falling every day ... At low prices for barley we all increased the number of permits for export, we could not help but increase " [16]. Thus, the uncontrolled export of grain from Crimea led to its shortage in the port cities of the peninsula and to a decrease in its value in places of sale, primarily in Turkey.

The PYR was obliged to react to the situation and in the conditions of insufficient supply of the Russian Army by the Entente, to look for ways to extract various benefits. In all foreign trade operations conducted in Crimea in 1920, the main task of both private exporters and the state was to obtain foreign currency, because in view of the previously mentioned inflation, foreign currency was highly quoted on the peninsula.

At the end of June the PYR thought over the introduction of a monopoly on the sale of grain. As P. N. Wrangel wrote: “A normal contract was worked out, according to which anyone who was obliged to deliver to one of the ports not less than 200 000 poods of grain products, received from the government an advance payment corresponding to the cost of 80 % of the grain, conditioned for delivery. The counterparty was obliged to deliver all the grain, which was exported by the government abroad and sold there, and 80 % of the proceeds from the sale of the amount in currency went to the Treasury, and 20 % of the currency paid to the counterparty. But in the presence of these "contracts" between private individuals and the state, the system of obtaining permits for grain export was not canceled. According to V. A. Obolensky, this monopoly "gave rise to a whole sea of abuses. Export certificates were sometimes obtained through large bribes and, since private entrepreneurs worked for the treasury, they were little concerned about the growth of market prices” [17].

The results of this monopoly are clearly presented in the “Memoirs” of P. N. Wrangel himself. According to them, from July 24 to September 16 were concluded contracts with different persons for the supply of 10 million poods of grain, 1.5 million were delivered to the ports and really exported - 1 million poods [18].

The funds received from the sale of 1 million poods of grain could hardly be enough to provide the UPP with the needs of its existence. The second most important raw material for export was the Crimean salt. But due to the difficulties of transportation and high duties in the places of sale (50 % per pood) the Crimean salt was ousted from the markets of the Middle East and its role in exports significantly decreased by September 1920.

Thus, the economic development of Crimea in 1920 was conditioned by a number of economic and political trends and processes. Factors aggravating economic development such as: hostilities, the need to maintain a large number of troops and refugees, insufficient supplies from the Entente, and crime eventually led to inflation, unlimited export of raw materials abroad, corruption of local officials, irregularities in internal logistics, transportation of goods, and speculation. The PYR attempted to address these problems. In the field of finance, indirect taxes were introduced on various goods, and in the field of trade, a state monopoly was introduced on the export of the main export raw material - grain. These measures had a positive effect, but they were not enough. As a result, the PYR, largely under the pressure of Finance Minister M. V. Bernatsky, began issuing unsupported currency, which led to the collapse of the ruble and even greater economic decline of the region.

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MODERN CONSUMER RESEARCH METHODS

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Abstract. The most important area of marketing research is the study of consumers, identification of motives to purchase goods and services, and analysis of their purchasing behavior. The work encompasses modern consumer research methods. As a result of the analysis, two main ways of studying consumer behavior are selected: quantitative and qualitative methods.

Keywords: consumer, consumer behavior, consumer research methods, quantitative method, qualitative method.

СОВРЕМЕННЫЕ МЕТОДИКИ ИССЛЕДОВАНИЯ ПОТРЕБИТЕЛЕЙ

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Аннотация. Важнейшим направлением маркетинговых исследований является изучение покупателей, выявление мотивов приобретения товаров и услуг, анализ их покупательского поведения. В работе рассматриваются современные методики исследования потребителей. В результате анализа выбираются два основных способа изучения поведения потребителей: количественные и качественные методики.

Ключевые слова: потребитель, поведение потребителя, методики исследования потребителей, количественный метод, качественный метод.

Consumer research is an essential aspect of any successful business strategy. Understanding your target audience, their preferences and behavioral models is crucial for making sustainable decisions, developing long-lasting and effective marketing campaigns, and staying ahead in a competitive marketplace.

Consumer research, also known as market research, is a systematic process of gathering and analyzing data about consumers' attitudes, preferences and behavioral acts. It is a vital component of strategic planning for businesses and organizations across various industries. The primary goal of consumer research is to gain insights into consumer needs and desires, enabling businesses to make informed decisions and release products and services that meet those needs effectively [1].

Consumers` purchasing behavior is considered to be a behavioral model demonstrated by consumers and buyers in the process of satisfying their needs and requirements in the market conditions.

Consumers` behavior in marketing is also understood as the process of forming the demand of buyers who choose certain goods and services from the entire mass of the market supply, taking into account their own financial capabilities. In general, the model of consumer behavior is shown in Figure [2].

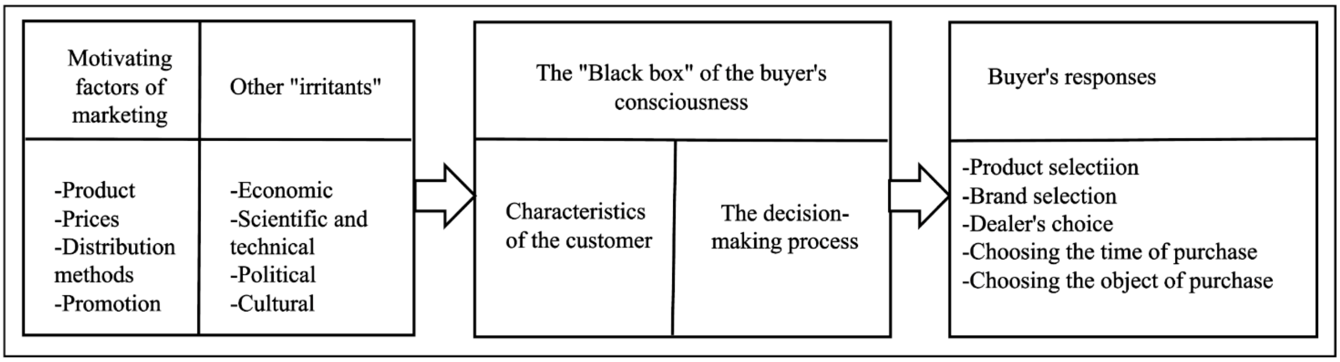

Figure. A detailed model of consumer and consumer behavior

The left rectangle draws two types of motivating factors — marketing motivators and other stimuli. The former include the basic components of the marketing combination (product, price, distribution and sales promotion), and the latter are formed mainly due to events and factors of the buyer's external environment. Together, the motivating factors pass through the so-called "black box" of consumer consciousness and cause certain observable consumer reactions. Thus, consumer and purchasing behavior are formed.

Consumer and purchasing behavior are quite sophisticated according to their following features [3]:

– buyers often do not realize the motives of making a purchase, do not perceive the impact that they have on the decisions they make;

– previously consumers tend to have certain opinion about their needs and desires, but when they embrace the need to make a consumer decision and opt for particular products, they generally behave completely different, by purchasing a product that at first glance has absolutely nothing in common with their satisfaction;

– consumers, on the whole, have a tendency to change their mind at the last moment.

Consumer`s purchasing behavior may be qualified as the object of research in marketing. Rather close attention is paid to the study of models, conditions and causes of a particular behavior of buyers (consumers), since this is the only way companies can identify the most significant factors that determine not only consumer choice, but also the purchase mechanisms themselves. Based on the information gathered during this kind of analysis, marketers improve and modify the basic elements of the marketing mix, increasing its overall effectiveness. That, in turn, makes it possible not only to understand, but also to manage consumer behavior.

Studying audience is apt to resolve a number of issues, from the formation of a marketing campaign and assortment strategy to demand planning and efficient allocation of resources.

Consumer research is obligatory in the following cases:

1. Creating a target audience profile and identifying factors influencing demand for and selection of products.
2. Determining the level of customer satisfaction with products or services.
3. Predicting the reaction of target audiences to new products or services.
4. Working with an assortment strategy to avoid overstocking or shortages.
5. Developing pricing policies to meet customer needs.
6. Promoting products effectively in the market.
7. Determining a company's market share.

High-quality marketing research is able to answer the following questions:

1. Who is the target audience for the product or service?
2. What do potential customers expect from the product/service they purchase?
3. What factors influence their choice of a particular product/service?
4. What is the image that potential customers have of the company/brand, and how does this affect their decision-making process?
5. What qualities of the product/service are most important to potential customers, and what are they willing to compromise on?
6. What ultimately influences the final choice of product/service for potential customers?

To conduct effective consumer research, various methods and techniques are employed. These methods can be broadly categorized into two main approaches [4]:

– Quantitative method – the collection and analysis of statistical data, surveys in various forms, monitoring, and more.
– Qualitative method – focus groups, user interviews, field studies.

Quantitative research focuses on gathering numerical data and statistical analysis. It often involves surveys, questionnaires, and structured interviews with a large sample of participants. This method provides numerical insights into consumer behaviors, preferences, and trends. Data collected through quantitative research can be analyzed to identify patterns, correlations, and statistical significance. This approach is practically useful when a business needs to measure consumer satisfaction, evaluate the effectiveness of marketing campaigns, or conduct large-scale market studies [5]. Typically, quantitative methods do not require time and financial investment.

Collection and analysis of statistics. This helps to answer many questions about the product and the company as a whole, to assess customer behavior by interviewing a huge number of respondents. Then, a study and careful analysis of the data obtained is carried out in order, perhaps, to change something in the product itself, packaging or presentation of the product on the market [6].

Questionnaires. This is one of the most common marketing methods for quantitative consumer research. It differs from the survey in that it is conducted without the participation of an interviewer. For this reason, it is important to make a questionnaire correctly so that the questions are comprehensible to different groups of the population. The survey can be conducted directly at the point of sale or at any other place.

Monitoring. This is a continuous monitoring of the state of the market and consumer behavior for the purpose of general assessment, studying the competitive environment and trends in the desired area. Such research assists in being aware of any fluctuations in time and change your actions depending on them.

Qualitative research, on the other hand, emphasizes understanding the underlying motivations and emotions behind consumer behaviors. It involves methods like focus groups, in-depth interviews, and observational studies. Qualitative research allows researchers to delve deeper into consumers' thoughts, feelings, and experiences. It helps businesses gain a more nuanced understanding of their target audience, enabling them to develop products and marketing strategies that resonate on a deeper level. There is not much audience coverage here, but the data obtained is of great importance. Usually, high-quality methods require time and financial investments.

User interviews. One on one interviews that can be either face to face or conducted remotely by online chat or telephone. These interviews can vary from structured to semi-structured or unstructured and allow you to get first-hand information about a consumer's experience.

Field studies. This method involves direct observation of consumers in their own surroundings. What consumers say is usually different from what they do. Therefore, it is a very helpful consumer research method in order to collect data that is usually difficult to extract from surveys.

Contextual inquiry. It is a mix of the last two methods, interviews in the users' context. The consumers are asked a set of questions in the format of a standard interview and then they're asked a second round of questions while they're being observed.

Diary studies. This longitudinal method, the behavior and interactions of the consumer are observed indirectly while they are accomplishing a task, e.g. using a whole face wash bottle on a daily basis for two months. This kind of data is directly reported by the consumers and could be used to check how loyal they stay to the brand and to see how their behavior and experience changes through time.

Focus groups. A group of six to nine people discuss different topics in a session that might last about two hours. Focus groups are monitored by a moderator who gives feedback to the members through the discussions and collects data for the consumer research.

There is no intelligible answer to the question of which method is more effective. It merely depends on what the purpose of the consumer insights research company is and what data the company wants to collect.

Nevertheless, the Table 1 below, created on the basis of the above data, clearly shows the pros and cons of both methods and can help in choosing between them.

Table – Advantages and obstacles of the qualitative research and the quantitative research

	Qualitative research	Quantitative research
Advantages	- Easy to analyze - Provides insights to relevant trends - Easy to compare with other sources, e.g. competitors	- Helpful for new products or modifications in old ones - Focuses on consumers' needs and expectations - Effective way of testing marketing strategy
Obstacles	- Doesn't explain why things happen - Invalid if the sample size or method is not right	- Data collection and analysis expenses - Data could be from wrong representatives

Having studied these methods, it must be concluded that consumer research plays an essential role in creating and promoting business, knowledge of these methods allows professionals to find out the needs and desires of customers, their dissatisfaction, clarifying how they tend to be influenced during various advertising campaigns and how to build your target in compliance with that. Each method displays its drawbacks and ease of use. In this regard, when choosing methods of consumer research, it is necessary to comprehensively take into account the specifics of the industry in which the company operates. A considerable role in choosing a method is played by the availability of resources, the size of the budget and the time allotted for conducting the study. In the long run, for effective brand management, formation and development, it is necessary to regularly conduct consumer research.

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DIGITAL ECONOMY TRANSFORMATION: CHALLENGES AND OPPORTUNITIES FOR BUSINESS

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Abstract. This article analyzes the transformative impact of artificial intelligence and neural networks on business. It explores both the challenges and opportunities presented by these technologies, including automation, customer experience enhancement, production optimization, and the creation of new business models. The author emphasizes the need for strategic adaptation through technology investments and human capital development.

Keywords: digital economy, neural networks, artificial intelligence, machine learning, human resources.

ТРАНСФОРМАЦИЯ ЦИФРОВОЙ ЭКОНОМИКИ: ВЫЗОВЫ И ВОЗМОЖНОСТИ ДЛЯ БИЗНЕСА

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Аннотация. В статье анализируется преобразующее влияние искусственного интеллекта и нейронных сетей на бизнес. Рассматриваются как вызовы, так и возможности, которые предоставляют эти технологии, включая автоматизацию, улучшение клиентского опыта, оптимизацию производства и создание новых бизнес-моделей. Автор подчеркивает необходимость стратегической адаптации через инвестиции в технологии и развитие человеческого капитала.

Ключевые слова: цифровая экономика, нейросети, искусственный интеллект, машинное обучение, человеческие ресурсы.

The rapid advancement of artificial intelligence (AI) and neural network technologies is driving profound changes in the global economy. Businesses are facing the need to adapt to a new landscape where intelligent systems are automating processes, optimizing production, enhancing customer experience, and creating entirely new business models.

The global AI market is experiencing exponential growth, with a projected increase in value from 454.12 billion USD in 2022 to 2.57 trillion USD by 2032 (Figure 1). This impressive growth trajectory underscores the increasing role of AI in various sectors of the economy and its potential to transform businesses [1].

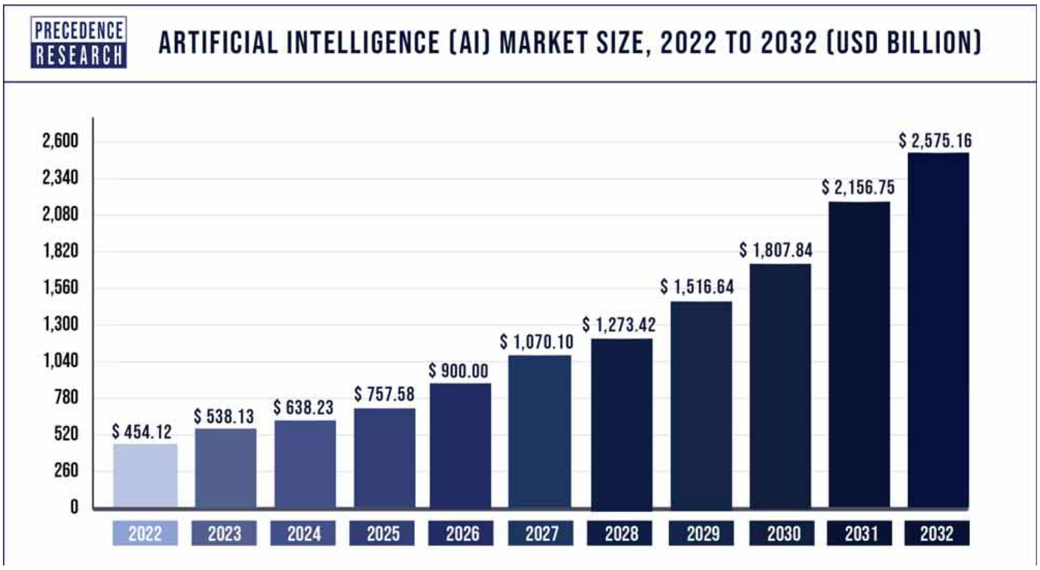

Figure 1. Artificial intelligence (AI) market size, 2022 to 2032

To assess the scale and dynamics of artificial intelligence adoption within the business environment, we will examine the data presented in the following graphs [2].

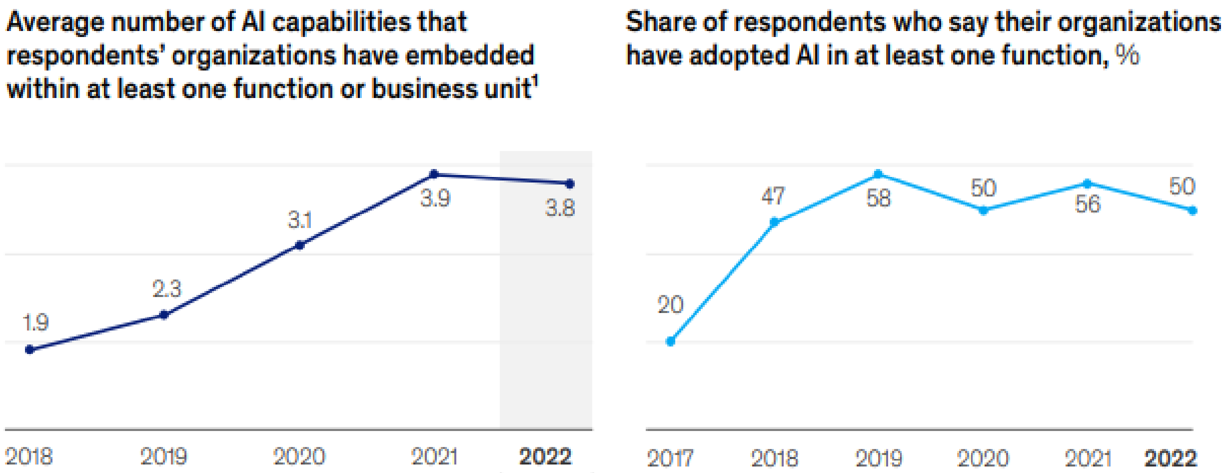

Figure 2. Artificial intelligence (AI) adoption in Organizations.

The first line graph illustrates a steady increase in the average number of AI capabilities implemented within organizations over the past five years. In 2018, this number stood at just 1.9, while by 2022 it had doubled, reaching 3.8. This indicates that companies are increasingly integrating AI into various aspects of their operations.

The second graph demonstrates the growth in the share of organizations that have adopted AI in at least one function. In 2017, only 20 % of companies fell into this category, but by 2022, their share had risen to 50 %. This signifies that the application of AI is becoming increasingly widespread, and companies that do not utilize it risk falling behind their competitors.

Further analysis of the specific functions being implemented in business processes reveals some general trends among respondents: Robotic Process Automation (RPA) is the most sought-after technology, employed by 39 % of organizations. Computer vision holds the second position with 34 %, confirming the growing interest in automating visual tasks. Natural language processing and virtual agents/chatbots are utilized by 33 % of companies, highlighting the pursuit to enhance customer interactions. Deep learning technologies are applied by 30 % of organizations, suggesting a growing interest in more complex AI solutions. Other AI capabilities, such as recommendation systems, digital twins, speech and facial recognition, are also gaining traction, albeit to a lesser extent [2].

A prime example of using AI to improve customer service is the implementation of chatbots available 24 hours a day (Table). They can answer frequently asked questions, process orders, provide information about products and services, and resolve simple issues without human intervention. This allows companies to save resources while ensuring customers receive prompt assistance at any time of day.

AI also enables the personalization of marketing campaigns and analysis of customer feedback. By analyzing user behavior, preferences, and purchase history, AI systems can create customized offers, targeted advertising, and recommendations, thereby increasing the effectiveness of marketing campaigns and customer satisfaction levels.

Moreover, AI opens up new possibilities for developing products and services tailored to individual customer needs. By analyzing big data, companies can identify hidden needs and consumers' preferences, enabling them to create more in-demand and competitive products.

Table – Comparison of Traditional and AI-powered Tools for Enhancing Customer Experience

Process	**Traditional approach**	**AI-powered approach**
Customer service	Human customer service agents	Chatbots, virtual assistants
Marketing	Mass mailings	Personalized offers, targeted advertising
Feedback Analysis	Manual processing	Automated text analysis, sentiment detection
Product development	Surveys, focus groups	Customer behavior data analysis, needs prediction

AI not only optimizes existing processes but also facilitates the creation of entirely new business models. For instance, platforms are emerging for data sharing and collaborative training of AI models, enabling companies to pool resources and expertise to develop more sophisticated solutions.

Furthermore, AI fosters the transition towards data-driven decision making, where decisions are based on data analysis rather than intuition or experience. This empowers companies to make more informed and well-founded decisions, optimize resource utilization, and enhance operational efficiency.

Through data analysis and the application of machine learning, new products and services are emerging that have been previously inconceivable. These include predictive analytics systems, personalized educational platforms, intelligent risk management systems, and much more. Consequently, it can be concluded that artificial intelligence unlocks limitless opportunities for business innovation and growth, enabling the creation of products and services that cater to customer needs and align with the demands of the digital economy.

Despite all the advantages, the implementation of AI and neural networks also presents several challenges that businesses have to address and overcome [3].

The primary concern is the threat of job displacement. Automation of routine tasks using artificial intelligence could lead to job losses in certain industries. It necessitates workforce retraining and adaptation to the evolving demands of the labor market.

The analysis of current work tasks that are potentially automatable through AI reveals intriguing trends. Tasks related to office and administrative support, as well as the legal field, are most susceptible to automation. A high potential for automation is also observed in such areas as architecture, engineering, business and financial services, sales, and education. Conversely, tasks requiring a high degree of manual labor, creativity, or interpersonal interaction, such as construction, building maintenance, cleaning, and gastronomy, have a significantly lower automation potential (Figure 3) [4].

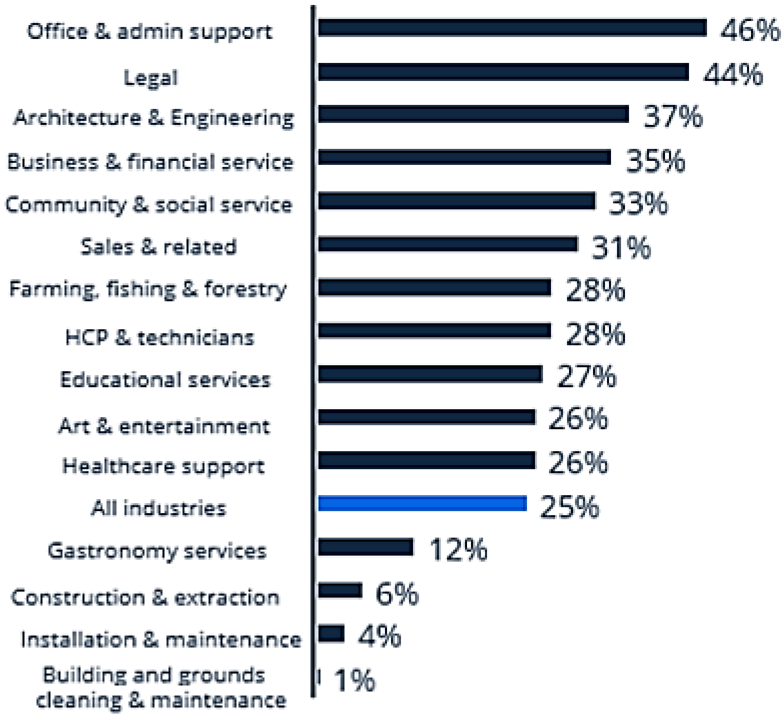

Figure 3. Current work tasks that could be automated by AI

This data suggests that AI primarily replaces routine, repetitive tasks based on information and data processing. On the other hand, professions requiring human creativity, empathy, and complex motor skills are unlikely to be fully automated in the near future.

From a technological perspective, several challenges can be identified:

Building and training effective AI models demands significant resources, including large datasets, high-performance computing power, and skilled professionals.

Implementing AI solutions may necessitate upgrading company IT infrastructure, leading to additional investment and time expenditure.

The use of AI raises new ethical dilemmas regarding data privacy, potential discrimination, and the transparency of decision-making by such systems [5].

Analyzing the organizational aspect, we encounter obstacles such as:

– *Shortage of qualified specialists.*
– *The need to develop a digital culture.*
– *Change management and adaptation of business models.*

Considering the challenges arising in the transforming economy, businesses must actively adapt, utilizing advanced technologies to enhance efficiency and competitiveness. The key to success lies in a comprehensive approach that encompasses investments in technology, human capital development, and building strategic partnerships.

The first step towards digital transformation is developing a clear roadmap for AI implementation, defining priority areas of application, required resources, and expected outcomes. Companies can choose between developing their own neural networks and engaging external providers, but it is crucial to ensure compatibility of new technologies with the existing IT infrastructure. This may entail upgrading equipment, increasing computing power, and expanding data storage capacities. Cybersecurity should not be overlooked either, as the growing use of AI also increases the risks of cyberattacks.

Investing in human capital is just as important as investing in technology. Training employees in data science fundamentals and the use of AI tools will enable them to effectively utilize new technologies in their work. Attracting qualified specialists in data science and machine learning is also a crucial factor for success. Fostering a data-driven mindset within the company will empower employees to make informed decisions based on data analysis.

Partnerships and collaborations play a significant role in successful adaptation to digital transformation. Collaborating with technology startups provides access to cutting-edge technologies and expertise, while partnering with major tech companies offers access to a wide range of AI solutions and infrastructure. Engaging in research projects and innovative ecosystems will help companies stay at the forefront of technological advancements.

Flexibility, willingness to embrace change, and continuous learning are key success factors in the context of digital transformation. Companies that can effectively adapt to the new realities will gain a significant competitive advantage and secure sustainable growth for the future.

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IMPORT OF GOODS INTO THE CUSTOMS TERRITORY OF THE EURASIAN ECONOMIC UNION: PROSPECTS FOR IMPROVEMENT OF THE DEFINITION IN THE CUSTOMS FIELD

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Abstract. This goal of this article is to improve the definition of customs by taking into account the entry of products into the customs territory of the Eurasian Economic Union. The definition is provided, along with the author's own interpretation, an analysis of the benefits and drawbacks of the existing methodology, and suggestions for enhancements.

Keywords: import of goods, customs regulation, advantages and disadvantages, international economic relations, customs legislation.

ВВОЗ ТОВАРОВ НА ТАМОЖЕННУЮ ТЕРРИТОРИЮ ЕВРАЗИЙСКОГО ЭКОНОМИЧЕСКОГО СОЮЗА: ПЕРСПЕКТИВЫ СОВЕРШЕНСТВОВАНИЯ ОПРЕДЕЛЕНИЯ В ТАМОЖЕННОЙ СФЕРЕ

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Аннотация. Целью данной работы является улучшение определения таможенных процедур с учетом ввоза товаров на таможенную территорию Евразийского экономического союза. Статья содержит авторскую интерпретацию, анализ преимуществ и недостатков существующего подхода, а также предложения по его улучшению.

Ключевые слова: ввоз товаров, таможенное регулирование, преимущества и недостатки, внешнеэкономическая деятельность, таможенное законодательство.

The import of cargo on the territory of the goods on the territory of the Eurasian Economic union plays a key role in the international trade and influence the economic development of member countries. For this reason, it is crucial to enhance the definition of import in order to streamline customs processes and guarantee the safety of international trade. This article will address the merits and demerits of the provided definition and offer suggestions for enhancements.

Based on the original definition of “import of goods into the customs territory of the Union” from Treaty on the Customs Code of the Eurasian Economic Union, Chapter 2, I want to provide my personal interpretation of this definition:

1. Performing acts that involve crossing the Union's customs border: This

includes any activity that results in the shipment of goods across the border, whether it is done so physically by a vehicle or by mail.

2. The admission of goods into the Union's customs area by any means: This suggests that goods may enter the customs area by any possible route, including international mail forwarding, pipeline transportation, and electrical lines.

3. Actions taken prior to the items being released by customs officials: This indicates that the importation of goods does not finish when they enter customs territory; rather, it continues until the commodities pass customs control and are granted permission for unrestricted movement or release by customs authorities.

Thus, this definition highlights the significance of the customs control procedure in managing the flow of products over the border and encompasses a broad variety of activities and ways of moving commodities into the Union's customs jurisdiction.

This definition is used in customs regulation of the Union member countries and it has a distinct meaning and regulates the transportation of goods between countries. For example, to import goods to the Union's territory, distributers should obey the customs laws and procedures of the EAEU [1]. This includes application of declaration documents, clearing the border customs control and paying the applicable costs.

Moreover, it is essential to remember that the terminology employed in customs laws is derived from relevant treaties, including the Treaty on the Customs Code, which establishes rules for the transnational movement of goods [2].

The import of goods is a key factor in the international trade and it is a key factor in the establishing relationships between member states of the Eurasian Economic Union. Import in terms of customs field plays a crucial role in the establishing prosperous startegies of improving the definition in the Treaty on the Customs Code.
Firstly, it regulates the international trade. Territory of the union is the zone, where the goods are transported not only within the member countries, but abroad as well. And to regulate that moving special regulations are needed to be implemented, to control the rules and procedures of import [3]. Within the customs territory of the Union, there are simplified borders, that increase economic development and boost trade. However, to control and regulate the international trade, there should be rules and regulations, that will ensure the safety and stability of the domestic market.

Secondly, the import of goods implies accrual and payment of customs fees, that are a part of profit for the Union. Fees also serve as a tool to regulate foreign trade and protect the domestic market from excess competition. Definition of the import of the goods helps to identify what goods are subjected to fees and in what amount. Within the Union, there are standard custom fees, that simplifies the control process.

Thirdly, this definition can establish control of the whole import process. It controls the compliance of the participants of the trade. It includes the clearance process, declaration documents, compliance with prohibitions and restrictions, payment of customs duties, etc. The definition aims to provide regulation of the foreign trade, it analyses the participants of the trade, like importers, exporters, distributors and other parties engaged in the trade. Customs authorities handle the way of the import process, they use various methods including customs inspection, verification of documents and information, use of technical means, etc. [4].

And lastly, it assists fight against smuggling and counterfeiting. Smuggling is the import of goods with violation of customs code, for example, when the goods are imported without fees with forged documents. The definition of the import of goods plays a vital part in those situations, it assists the authorities to control the documents and the transportation between borders of the Union. Whether the goods are counterfeit is one of their main tasks as well. The definition aids in identifying whether the goods are counterfeiting. This allows Customs authorities to conduct inspections and take measures to prevent the distribution of counterfeit goods.

One of the core features of this article is the original definition from the Treaty on the Customs Code of the Eurasian Economic Union. In this context, it has a number of advantages. Let us consider, what merits exactly and how they contribute to the development of customs affairs in the union.

The definition gives precise information on what constitutes the entry of goods into the Union's customs territory. It eliminates confusion and streamlines the customs clearance procedure. Without a definition, it would be difficult to determine what constitutes the import of goods and what steps need to be taken via the customs process [5]. This can cause delays in the clearance of the products and raise the possibility of mistakes. Additionally, by using this definition, customs officials are able to effectively regulate the importation of products and guard against any legal infractions.

The definition covers all possible ways of importing goods, including international mail, pipelines and power lines. This helps deter unlawful activities like smuggling and customs infractions and gives authorities more control over the importation of commodities. It helps, for example, to restrict the entry of goods that could pose a risk to public health and safety, the environment, or fake and counterfeit goods.

The definition includes the stage before the goods are released by customs authorities. This implies that the customs officials are in charge of all activities related to the import of products, making it possible to detect and stop violations of customs laws. This technique enables the prompt identification and prevention of violations of customs laws, such as smuggling, the importation of counterfeit goods, and nonpayment of customs fees. In addition, it supports environmental preservation, human health and safety, and EAEU economic stability.

However, despite the number of advantages, the definition has a number of disadvantages, that should be taken into account sequentially to provide the best strategy of modifying the definition.

Firstly, the definition does not specify, what actions in particular are considered to be “related to the crossing of the customs border of the Union”. For example, it can be unclear whether it is the preliminary registration of declaration documents or the moment, when the goods are already at the customs border.

Secondly, the definition does not contain the whole list of ways of importing goods. For instance, it does not specify the specific cases, like temporary import, re-export or goods free from customs fees. This may lead to misunderstanding what actions in particular are qualified as import.

Thirdly, the definition does not take into account possible irregular or specific cases, that might lead to misunderstanding in the application of this definition in real life. For example, there is not always clear, whether the relocation of goods through customs, that are in need of repair is considered to be import.

Furthermore, the definition does not take into account the specific cases of transportation not directly through the customs at the border. For instance, it might not consider the particulars of customs regulations pertaining to foreign mail or the protocols involved in passing across pipelines or electrical lines. This might lead to issues with how the law is applied in certain places.

Indeed, for better thoroughness, the Customs Code's definition of “import of goods into the customs territory of the Union” has to be adjusted. To increase the efficiency and accuracy of the import of goods on the territory of the EAEU, the following improved definition, that reflects all aspects of such customs procedure, might be suggested:

“Import of goods into the customs territory” refers to the importing of items into the Union's customs area by means of pipeline transit, power lines, international mail, and physical or permitted crossing of the customs border. These measures essentially make commodities available for customs officials to control and process before releasing them or undergoing other customs processes”.

This definition highlights the function of customs officials in managing and processing commodities upon their arrival and makes the process of importing products – including how they are transported into customs territory – clearer.

In conclusion, it can be said, that import of goods on territory of the EAEU is of big importance to the world trade and to partnerships between the member states. Evolution and advancement of the definition of import can optimize the custom’s operations, reduce administrative barriers and enhance the degree of safety of foreign trade. Implementation of suggested ideas will contribute to improving the investment climate, developing trade and economic relations and strengthening the EAEU's position in the global arena.

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METHODOLOGY FOR THE FORMATION OF THE LEGAL CULTURE OF U. S. STUDENTS

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Abstract. The article discusses ways to implement and develop theoretical and practical educational activities in order to form the legal culture among US students. It emphasizes that the set of methods, techniques, and approaches used in teaching and educating students should focus on acquiring knowledge, values, and beliefs that can lead to lawful behavior, realization of rights, and protection of interests of individuals, the state, and society in any context. An attempt has been made to examine and describe some methods and techniques for organizing and providing pedagogical practices that contribute to the formation of a legal culture among students. The analysis of these methods and techniques has allow us to present a model for the development of a student's legal culture with its advantages and disadvantages.

Keywords: Students, legal culture, legal literacy, formation, education, upbringing, teaching, methodology, educational work, educational content.

МЕТОДОЛОГИЯ ФОРМИРОВАНИЯ ПРАВОВОЙ КУЛЬТУРЫ УЧАЩЕЙСЯ МОЛОДЕЖИ США

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Аннотация. В статье рассматриваются способы реализации и построения теоретической и практической образовательной и воспитательной деятельности в рамках формирования правовой культуры учащейся молодежи США. Подчеркивается, что все методы, приемы и подходы, связанные с процессом обучения и воспитания учащихся, должны быть направлены на приобретение ими знаний, ценностных ориентаций и убеждений, которые смогут обеспечить

правомерное поведение, реализацию прав и защиту интересов личности, государства и общества в контексте любых отношений, связанных с жизнедеятельностью. Предпринята попытка изучить и описать некоторые методы, приемы и подходы к организации и обеспечению педагогической практики формирования правовой культуры учащихся, анализ которых позволил представить строение модели формирования правовой культуры учащейся молодежи в преимуществах и недостатках.

Ключевые слова: учащаяся молодежь, правовая культура, правовая грамотность, формирование, образование, воспитание, обучение, методология, педагогическая деятельность, педагогическое содержание.

The formation of students' legal culture requires the use of a set of educational and teaching methods that may differ from those used in other pedagogical activities. This is due to the different contents of the components of the legal culture in educational or teaching contexts, their forms, methods of implementation, and the categories of students they apply to (depending on their social, ethnic, and age statuses). At the same time, pedagogical methods must have certain characteristics. They should activate and support students' need-motivated sphere in acquiring competencies in legal culture. A set of methods used in American practice serves these goals. Their analysis can help us present the structure of a model for the formation of students’ legal culture with its advantages and disadvantages.

For these purposes, it is necessary to formulate a definition of the methodology of forming students' legal culture that is applicable for this study. It is proposed to understand such a methodology as a set of methods, techniques, and approaches related to teaching and educating students that are aimed at acquiring knowledge, value orientations, and beliefs, as well as skills and abilities for their application, ensuring lawful behavior, realization of rights, and protection of interests of individuals, states, and society in various relations related to life activities.

In the pedagogical content, the methodology for the formation of legal culture among students provides ways to organize and structure theoretical and practical learning and educational activities. At the same time, the choice of methods depends on the specific competencies that the student needs to acquire as a bearer of legal knowledge.

In this case, it should be borne in mind that the content of the competencies that make up legal culture is diverse. In the field of education, these include knowledge in the fields of law, history, cultural studies, political science and sociology. Also included are skills in sports, volunteering and environmental activities. These circumstances determine the uniqueness of pedagogical approaches and methods for developing a legal culture in students. Consequently, the issue of finding suitable educational methods to acquire necessary skills is crucial.

Disciplinary forms of education are difficult to implement. It is impossible to cover all the extensive thematic content aimed at the formation of legal culture within one academic discipline. This approach creates a disparity in knowledge that makes it difficult to combine it in order to achieve the goal of comprehensive formation of students' legal culture. At best, it allows laying the basic foundations for legal literacy acquisition.

It is noteworthy, in this regard, that in US schools, the acquisition of the basics of legal literacy by students is presented within the entire cycle of the pedagogical process – from junior to senior grades. Given that the content of these competencies is complex and varied, methods for their educational provision include interactive methods associated with role-playing or business games and imitation of processes, from electoral to criminal ones. These forms of classes are implemented not only as part of the basic civics course, but also as part of other disciplines and at different stages of schooling. For example, elementary school students learn to analyze a criminal case plot in connection with Humpty Dumpty's death in literature class, while high school students qualify a crime committed against the protagonist of "Mice and Men"[1].

In the USA, teaching various academic disciplines with legal modules is not standardized by national standards. This type of teaching is only practiced in career-oriented schools, so-called "magnet schools", where students are prepared for admission to law schools and colleges. In other schools, the formation of the legal culture of students is based on a multidisciplinary approach, which is embodied in teaching social disciplines whose content is standardized in the US general secondary education system.

The National Standard for Civics and Government in the United States of America [2], hereinafter referred to as the "National Standard", in the context of the competencies that students should acquire, provides for the formation of a targeted set of knowledge and qualities inherent in the bearers of legal culture. However, it should be noted that this standard cannot be considered solely aimed at the formation of legal culture among students. Rather, it covers a range of social disciplines, including history, religion, economics, and political science. The study of these disciplines helps to reveal the content of both legal literacy and civic engagement competencies.

In particular, the National Standard emphasizes the importance of civic engagement through learning tasks that allow students to develop a set of competencies, including:

- to take and defend positions on issues of constitutional protection of individual rights;
- to share fundamental values and principles in life that confront conflict;
- identify strengths and weaknesses in laws and established rules;
- be able to evaluate information from different sources to make reasonable decisions about public and political issues;
- explain the difference between political rights and personal rights;
- assess the importance of generally accepted civic responsibility;
- learn the importance of ethical, legal, and moral qualities, as well as personality traits such as self-discipline, self-control, a culture of communication, respect for others' rights, equality before the law, and willingness to legally challenge it in the absence of justice, etc.

Thus, the provisions of the National Standard for Teaching Social Sciences are permeated by complex competencies that primarily serve the main purpose of preparing students for civic engagement, and optionally cover the task of forming their legal culture and literacy.

At the same time, the National Standards define a common state policy for all American states regarding the implementation of civic education and the upbringing of students. However, they do not establish requirements for a single methodology. In this respect, it is significant how American pedagogical methodologists explain the purpose of the national standards: “they can help create a unified approach to knowledge, skills, and aspirations that students should acquire, as well as fix expectations about which results are priorities for teachers” [3]. Therefore, it can be concluded that, in addition to its main purpose – expressed in a single definition of competencies required for formation – the National Standard presupposes freedom of choice in methods for implementing pedagogical processes. In this case, Russian authors note that the US school system "is a kind of laboratory where important trends in civic education and training manifest and are tested" [4].

Let us turn to the content of the National Standard, not from the point of view of its subject-disciplinary content but from the perspective of evaluating methods for forming required competencies. It is worth noting that issues related to their actualization are subjects of constant research among modern American educators. Firstly, civic education and schooling are not separated from goals of introducing students to legal culture. Analyzing the competencies needed to acquire during implementation of social discipline programs makes it difficult to identify those unrelated to formation of such culture among them. Therefore, it is appropriate to consider content of tasks for civic education of students in United States synonymous with tasks of forming legal culture among them.

American scientists agree that the formation of a legal culture among students should be based on flexible forms of pedagogical processes involving education and upbringing through innovative methods of learning and the use of modern technology.

For example, learning based on discoveries is recognized as leading [5]. This method, which provides for the development of critical thinking, contrasts with traditional didactic teaching in which knowledge is transmitted by the teacher in a ready-made form. Learning through discovery involves formulating problematic questions or setting scenarios that are solved through research or project execution by students, with minimal involvement from the teacher. The teacher's role is that of an intermediary, mentor, and expert at the same time. They perform the functions of accompanying, monitoring, correcting, and checking the results of the study. Thus, the teacher's professional activity includes methodological, organizational, and managerial functions.

As of 2020, in 11 out of the 50 states, the education process for civics was based on social work in schools. In more than half of these states, a method of staging social events was used during education and training activities. In 80 % of all states, learning was based on media literacy programs [6].

Building a pedagogical process based on socially useful work should be recognized as a classic and dying element of school policy implementation in the United States. This is not surprising, as only a statistically limited number of states (just over 20 %) have committed to this system throughout the twentieth century. This component of learning has advantages in implementation and forms the essence of pragmatic pedagogy, but it was replaced by constructivist ideas. Apologists for this trend believe that educational activities should involve active, problem-oriented research based on cooperation between students and teachers [7].

The use of the method of staging social processes in the pedagogical process forms a "golden mean" for ensuring the goals of forming legal culture and civic engagement among students. This method is simple and is embodied in active forms of learning, such as conducting classroom games that simulate court proceedings or modeling the work of parliaments, city administrations, or their specialized committees, with a realistic list of issues that require discussion and decision making.

Extracurricular activities can be expressed in field events in public places to verify compliance with the requirements of certain legislative norms or established rules, in initiating appeals to state or municipal authorities with proposals or petitions on topical issues of concern to the local population. Such an active method of teaching, based on approximation to reality, allows solving a set of tasks for the formation of the legal culture of students. The latter acquire not only legal knowledge, but also practical professional law enforcement skills, providing for the analysis of legislation, monitoring satisfaction with its implementation based on a survey (questionnaire) of the population. A high level of motivation of students in initiating socially significant processes is achieved due to personal interest in their realities in their places of residence. It also involves the expectation that the achievement of productive results will be positively evaluated not only by teachers and the school administration, but also by students surrounded by acquaintances, relatives, neighbors, friends.

The educational forms of implementing the components of media literacy within the content of goals for forming a legal culture are not complex. A fairly common educational scenario is when students discuss the legal, ethical, and moral aspects of reality TV shows; they learn to interpret film plots and character roles from a legislative perspective (which prohibitions are being ignored, the contents of which norms are being violated, what legal consequences have occurred or could occur); they analyze media stereotypes in print and electronic media; and they recognize the manipulative nature of mass media stories that distort ideas about morality and law [8]. At the same time, the implementation of these considered components of media literacy as part of supporting the tasks of developing students' legal culture has an interdisciplinary nature, is not confined to social studies, and extends to other academic subjects such as art, literature, and technology.

Summing up, it should be noted that conceptual approaches to the formation of students' legal culture in teaching practice in the United States can be described as a continuous transformation. They are characterized by a search for and experimentation related to the optimal selection of the volume and content of organizational, methodological, and content-themed support for the pedagogical process of shaping students' legal consciousness while maintaining it within the framework of school education and upbringing. These approaches to organizing and implementing pedagogical practices for shaping students' law-abiding culture in schools in both the US and other countries form the conceptual foundation for its implementation during the modern period, with its main advantage being the focus on providing students with practical skills and competencies for becoming future bearers of legal culture. The disadvantages of implementing the conceptual framework include their lack of normative form and methodological scarcity. However, these shortcomings are offset by the phenomenon of precedence (established over time and resistant to radical revision), which is driven by state and public interest in the acquisition of legal culture from an early age.

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PROBLEMS OF SMALL BUSINESS DEVELOPMENT IN RUSSIA

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Abstract. This article examines the role of small enterprises in the state economy, their advantages and disadvantages. The authors analyzed the main indicators of small business activity in Russia in recent years and identified problems in the development of small business.
Keywords: entrepreneurship, small business, state support, market, enterprise.

ПРОБЛЕМЫ РАЗВИТИЯ МАЛОГО ПРЕДПРИНИМАТЕЛЬСТВА В РОССИИ

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Аннотация. В данной статье рассматривается роль малых предприятий в экономике государства, их преимущества и недостатки. Авторами проанализированы основные показатели деятельности малого бизнеса в России за последние годы, выявлены проблемы развития малого предпринимательства.
Ключевые слова: предпринимательство, малый бизнес, государственная поддержка, рынок, предприятие.

Small business is a key sector of the country's economy, which determines the pace of economic growth, as well as the composition and quality of the gross national product. Small businesses can provide the population with goods and services in the healthcare sector focused on a specific demand or need. These businesses have structures that affect business opportunities, obligations, and ownership.

Research methods and organization. The following research methods were used in this article: generalization, analysis and synthesis, content analysis of literature on the research problem.

Small business is an independent or private company owned and managed with fewer employees or less revenue than other businesses in a particular industry. It has a number of advantages, the main ones of which are shown in Figure 1.

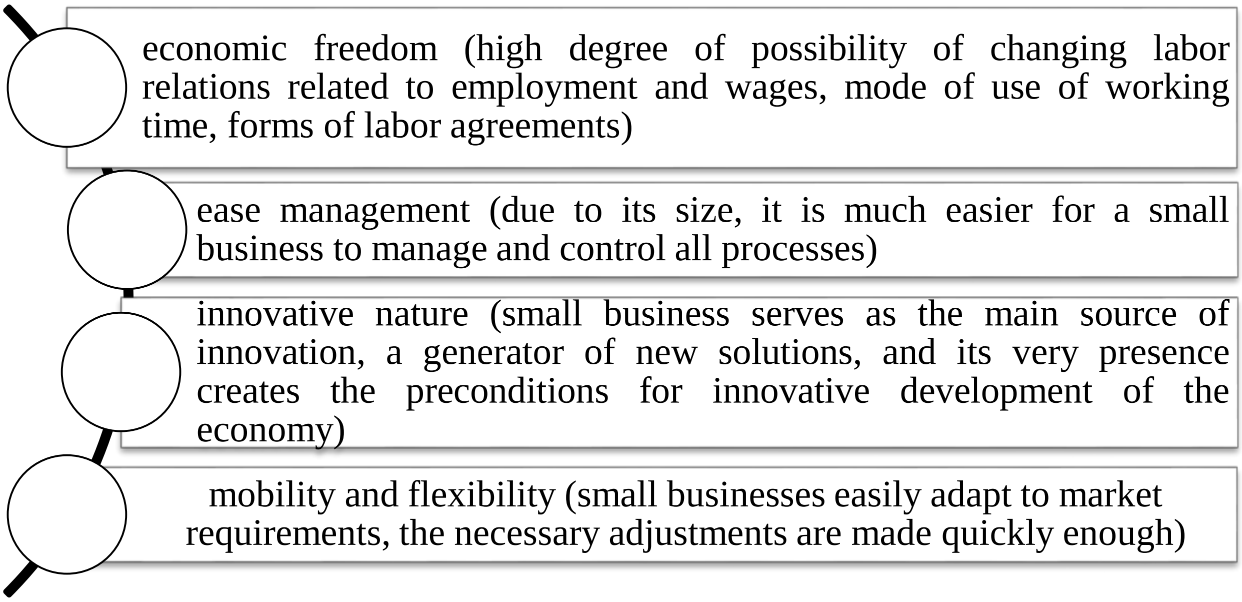

Figure 1. Advantages of Small Businesses (source: compiled by the authors)

Small and medium-sized enterprises (SMEs) play an important role in the national economy, yet they do not adequately contribute to its development and do not receive sufficient financial or in-kind support. Government measures are not always effective and comprehensive. Statistics confirm that more small businesses close down in Russia each year than are created. SMEs account for only about 20 % of our GDP, while in other countries this figure is 70 %. Developed countries recognize that supporting small businesses is strategically important for economic development [1].

The importance of SMEs in the country's economy is reflected in the constant movement of money between organizations and individuals, the production and sale of goods, the provision of services, and the fulfillment of tasks. Therefore, it is in the state's interest to support the development of small businesses.

State support is especially important during a market crisis and should lead to an improvement in the economic situation in the regions and the country as a whole. In the Russian Federation, the influence of state regulation on SMEs is insufficient. State aid occupies a special place in the mechanism of state regulation of enterprise activity. Small and medium-sized businesses are a fairly common and effective form of economic activity. SMEs have many characteristics that large enterprises do not have. In addition, SMEs can quickly respond to market conditions, thereby providing the flexibility needed in a market economy. These characteristics of SMEs are especially important in a period of rapid individualization and diversification of consumer demand, accelerated development of science and technology, diversification of products and services, expansion of market penetration and revolutionary opportunities [2].

The economic growth of the national economy is impossible without the development of small businesses. The importance of its role in the development of the country's economic activity is undeniable. Small businesses contribute to increased employment, income growth, development of innovative processes, and increased economic competitiveness. The results of research by economists testify to a direct relationship between the size of the small business sector, the well-being of the population and the growth of the country's economy.

Small businesses contribute to the expansion of the consumer sector, saturate the market with new goods and services, favor the growth of the country's export potential and the involvement of local raw materials in economic circulation [3].

Currently, small businesses account for just over 21 % of Russia's GDP, which is 2.5 times less than in developed Western countries. The country also lags behind developed countries in the number of small businesses per 100 people in the country. Russian small businesses have grown in recent years, their number ranging from 5.5 to 6 million entities. They are growing in trade and the provision of various services, as well as in such sectors of the economy as manufacturing, construction and agriculture.

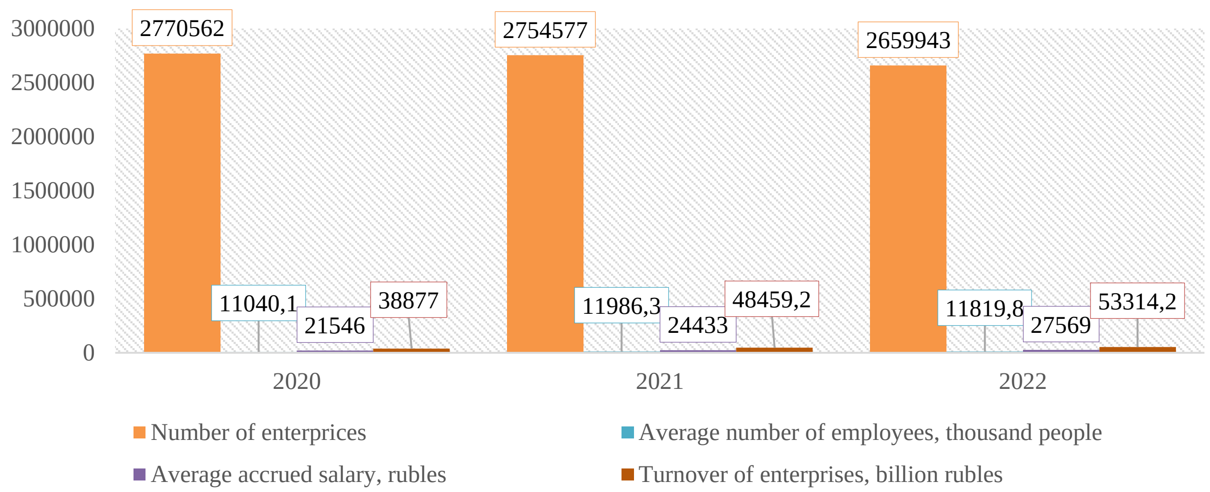

Figure 2. Main performance indicators of small enterprises for 2020–2022

In 2022, 57 % of the total turnover of Russian small businesses was in trade, 11 % in manufacturing and 5.3 % in agriculture. The processing sector is dominated by the primary processing of food and agricultural products (over 1 trillion rubles), followed by the production of metal products.

Despite all of the above, small businesses in Russia face many problems and difficulties that need to be solved in order to reduce entrepreneurial risks. Entrepreneurs face a number of problems, but it is small businesses that are more vulnerable due to a number of factors (Table).

Table – The main problems in the field of small business in Russia (source: compiled by the author)

The main problems in the field of small business in Russia	
Uncertain financial situation	The problem of start-up capital and rising production costs
Weak consumer demand	Unfair competition
High level of taxation	Lack of skilled labor
Excessive government regulation	Economic crisis due to the epidemiological and political situation

For small businesses in Russia, the most important problem is the uncertain financial situation, which most often creates difficulties when starting a small business. High interest rates on loans, the inability and difficulty of obtaining and using loans, as well as the instability of the ruble are problems that have strong impact on small businesses.

Another significant problem is the lack of start-up capital and the rising production costs due to the increasing cost of services, rent, and interest on loans. In order to actively develop a business and make it profitable, a start-up entrepreneur needs a clear business plan and sufficient funding in the early stages, when the business is not yet profitable.

A business plan should be drawn up before starting a business, as this will help to avoid problems and understand how to best use resources, potential, knowledge and opportunities. Not all self-employed people have enough resources to start a business, but they can plan their business well and manage their resources effectively [4].

Moreover, it is much more difficult for a start-up entrepreneur to get a loan to start a business, as they do not have the necessary collateral. For a bank that issues a loan, a small business is a high risk.

Weak consumer demand. In 2022, the purchasing power in terms of volume did not reach the level of 2021. This can be explained by the decrease in real incomes of the population, which, in turn, depend on the rate of price growth and the impact of the unprecedented transformation of logistics chains for companies and the change in the assortment.

After the start of the special military operation in Ukraine, anti-Russian sanctions led to the fact that a number of large foreign companies stopped investing in the Russian market or left it. Foreign companies announced a gradual reduction in the number of their enterprises in Russia, and Russian consumers began to stock up on food and non-food products, which they stored for a long time. Subsequently, the excitement demand was replaced by a decrease in spending on these goods.

Consumer demand remains low due to: Low public attendance in various public places due to the country's political situation. Decreased income due to the economic crisis. Unwillingness to spend money quickly. Undoubtedly, economic instability forces people to lose assets and buy less. Besides, many consumers buy on credit, which reduces their actual cash reserves.

Another problem for small businesses in Russia is the lack of funds to pay taxes, rent, salaries, and contributions to extra-budgetary state funds. Even despite significant progress in tax legislation, many small businesses still struggle to cope with the tax burden. Regular tax increases can reduce the profitability of businesses, which can lead to their closure.

Problem of accounts receivable. Due to this problem, there is accounts receivable, which in turn leads to a situation where a counterparty that has received the expected goods and services cannot fulfil its obligations, that is, it is unable to make payments due to a lack of liquidity.

Problem of shortage of qualified personnel in the labour market. This problem is primarily directly related to the financial difficulties of small businesses and affects the size of the salaries of the company's employees. It is obvious that when choosing a job, the main criterion is salary. Therefore, the choice will be made in favour of organizations with large budgets that offer completely different levels of remuneration than small and medium-sized companies.

Excessive government regulation. The next problem of small business development is excessive government regulation. One of the barriers to small business is the so-called administrative barriers. This is due to the difficulties of opening a new business, constant checks, and long, complicated, and often unjustified procedures for obtaining licenses, permits, and approvals from various authorities. The legislation on small and medium-sized businesses is still not finalized and is a serious obstacle for business.

Impact of the pandemic. Consumers have stopped spending money, many companies have had to quickly adapt to new working conditions, and some have not survived the wave of the pandemic at all.

Government support for small and medium-sized businesses includes measures in the following areas:

1. Development of the leasing industry and modernization of production;
2. Support for innovative small businesses;
3. Creation of regional guarantee funds (equity participation);
4. Creation and development of infrastructure networks for small and medium-sized businesses (business incubators, industrial parks, science and technology parks);
5. Facilitation of enterprise integration.

Education and training of entrepreneurs. An important factor in the development of small business is also the improvement of the level of education and training of entrepreneurs. In recent years, many business education programs and training centres have been opened in Russia, which help entrepreneurs develop their skills and knowledge.

Having examined the problems of small business development in Russia, it can be noted that small businesses in our country face a significant number of difficulties. The main ones are:

- Uncertainty of the financial situation in the country.
- Lack of a clear business plan and sufficient financial resources.
- Weak consumer demand.
- Shortage of qualified personnel.
- High level of taxation.
- Economic crisis.

Small businesses are the engine of economic growth, therefore, the state needs to make changes to overcome the above problems. To this end, the state develops targeted programs of state support. The main goal of the state support system is to support enterprises at all stages of their development, from creation to expansion and export. Many administrative barriers have been removed and the reputation of enterprises has improved. The country's economic indicators are improving and employment is increasing.

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BUSINESS TRENDS FORECAST 2024

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Abstract. In the modern world business has become one of the main areas of the activity that determines economic development and social processes. In the article, the author examines the key business directions for 2024, exploring the trends of previous years. Opportunities for entrepreneurs and companies are considered so that they can adapt to new conditions and use them in their growth and development strategies.
Keywords: forecast, trends, AI, consumer’s behaviour, e-commerce.

ПРОГНОЗ ТЕНДЕНЦИЙ В БИЗНЕСЕ НА 2024 ГОД

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Аннотация. В современном мире бизнес стал одной из главных сфер деятельности, определяющей экономическое развитие и социальные процессы. В статье автор рассматривает ключевые направления в бизнесе на 2024 год, исследуя тенденции предыдущих лет. Рассматриваются возможности для предпринимателей и компаний, чтобы они смогли адаптироваться к новым условиям и использовать их в своих стратегиях роста и развития.
Ключевые слова: прогноз, тренды, ИИ, поведение потребителя, онлайн-торговля.

Every year, experts conduct a research in various areas of business and identify the dynamics of various economic indicators. They highlight that in addition to statistical indicators, it is necessary to consider trends in the consumer’s behavior and companies in rapidly changing conditions. Such forecasts help companies adapt to the new business environment. Based on these forecasts, they can prepare for changes in the market, be competitive and develop new strategies of growth and improvement. Therefore, it is important to stay informed about the latest trends.

Next, we will look at business trends for 2024 that can help and provide further insight into what companies need to be prepared for.

To begin with, trust in advertising among consumers is falling and continues to fall.

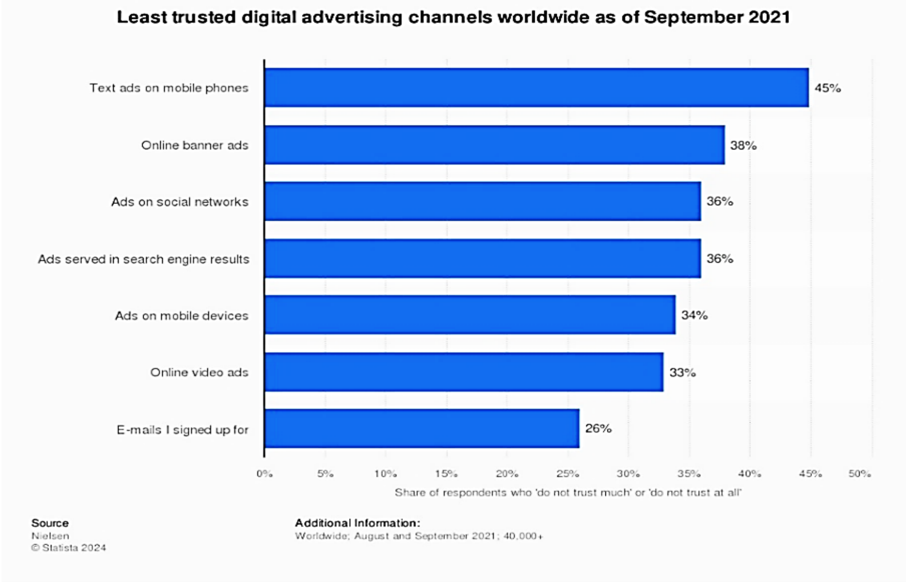

Figure 1. Least trusted digital advertising channels worldwide as of September 2021

In Figure 1 [1], we can see the resources that consumers trust the least. Text advertising on mobile phones occupies the largest share, namely 45 %, then online banner advertisements – 38 %, and the smallest share among these sources is e-mail.

It is possible to identify the reasons why there is a decrease in interest in advertising. Since people daily encounter a huge amount of advertising everywhere: outdoor advertising, digital advertising, targeted advertising, pop up ad, pay per click advertising, covert advertising, such constant interaction with advertising causes fatigue and puts pressure on a person. The next reason for advertising rejection is the growth and spread of false information, due to which people fall into "traps". Moreover, when it comes to online advertising, the main issue is the privacy of users and their personal data, so people are becoming more careful. From time to time, scandals occur with large companies, after which a certain number of people stop trusting the company and it's advertising as well.

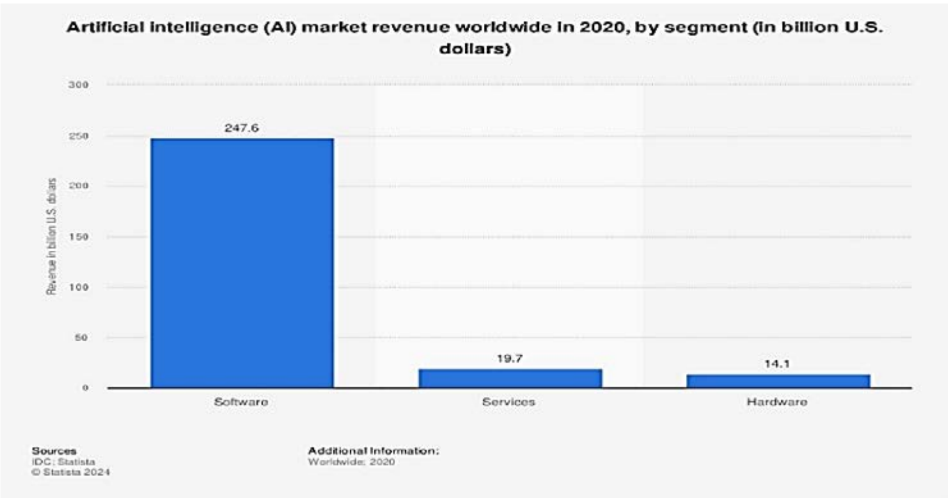

Figure 2. Artificial intelligence (AI) market revenue worldwide in 2020, by segment (in billion US dollars)

Recently, a lot of news and articles began to appear about the use of artificial intelligence in everyday life, a study by Garnet Consulting Group and MCA showed that interest in AI in the business sector has increased by 2 times, and its use for education and obtaining new knowledge has increased by 130 %. In addition, in the modern world, a large number of people are interested in new technologies, and when they have got the opportunity to understand, watch and use this type of innovation for themselves, it has resulted in increase in interest by 178 %. Now it is the best time to start and continue to put AI into practice. Companies should try to automate processes as much as possible, for example, chatbots and applications can replace dealing with customers. The figure above shows AI revenues in 2020, it should be noted that the largest share is occupied by software and amounts to 247.6 billion dollars [1].

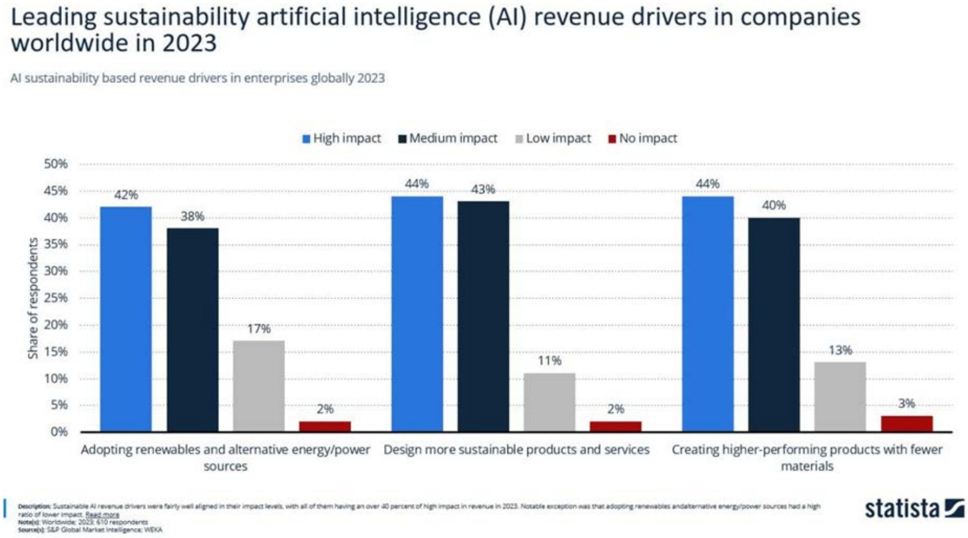

Figure 3. Leading sustainability AI revenue drivers in companies worldwide in 2023

Figure 3 [1] outlines the main leading sources of revenue from AI, it should be highlighted that there are three main industries where AI is actively and successfully used, namely the implementation of renewable energy sources and alternative energy, the development of more sustainable products and services, the creation of more efficient products with less quantity of materials, the shares of high influence in these industries are more than 40 %.

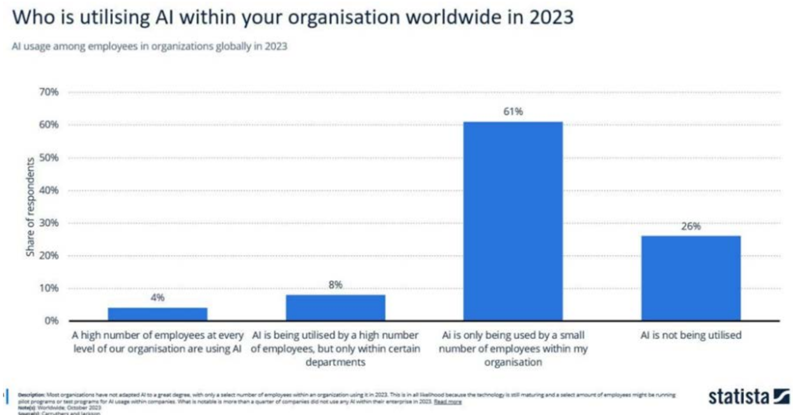

Figure 4. Who is utilizing AI within your organization worldwide in 2023

According to the survey results (Figure 4) [1], AI is used by only a small number of employees within the organization – this option has a large share of other options (61 %). The most unpopular option was that a high number of employees at each level use AI (4 %). From the graphs above, we can understand that the trend towards the active use of AI in companies continues and over time, companies will use AI more and more.

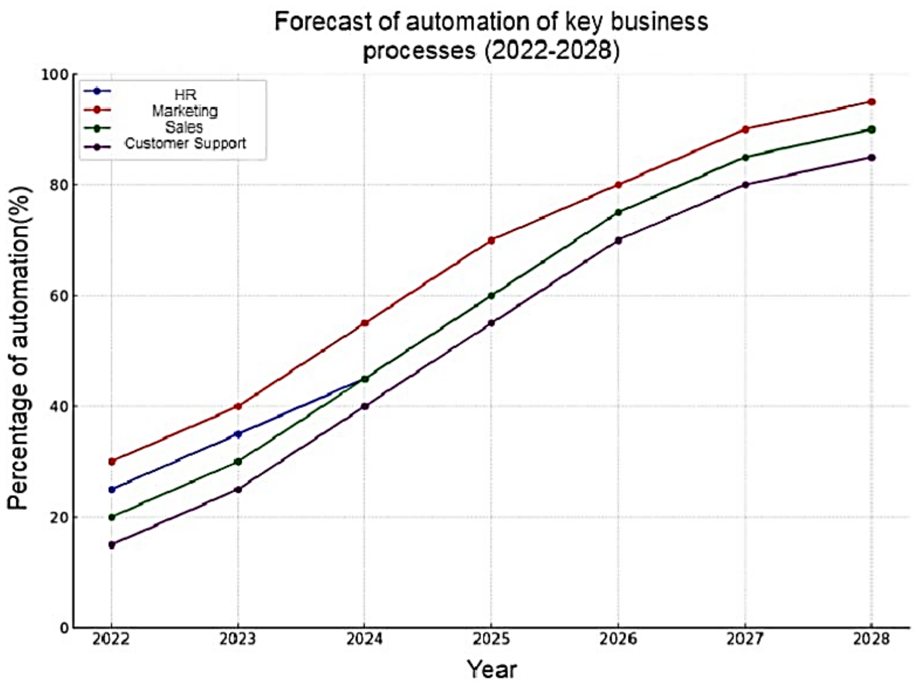

Figure 5. Forecast for automation of key business processes (2022-2028). Based on research data from Garnet Consulting Group

This line graph [2] presents the growth dynamics of business process automation; the fastest growth will occur in marketing, since most advertising or stages of its creation use AI. HR will reach its peak by 2024. Sales and customer support will increase in parallel with each other. Consumers want to receive better, and quick service (data from a customer survey by Garnet Consulting Group and MCA), in response to such requests, companies need to simplify the ordering and payment process; moreover, with the help of AI, the process of collecting customer feedback can be simplified, which will enable organizations to find problems, eliminate them and meet the needs of the target audience.

AI can also assist with demand forecasting, inventory automation, and real-time supply tracking. For example, Maersk, one of the largest container carriers, uses AI to track and optimize maritime transport.

AI is able to screen candidates for positions faster by using their responses and analyzing non-verbal assessments to provide a more objective assessment and speed up the recruitment process. One such service is called HireVue. Now, there are platforms like BambooHR that use AI to provide personalized employee training plans for faster adaptation [2].

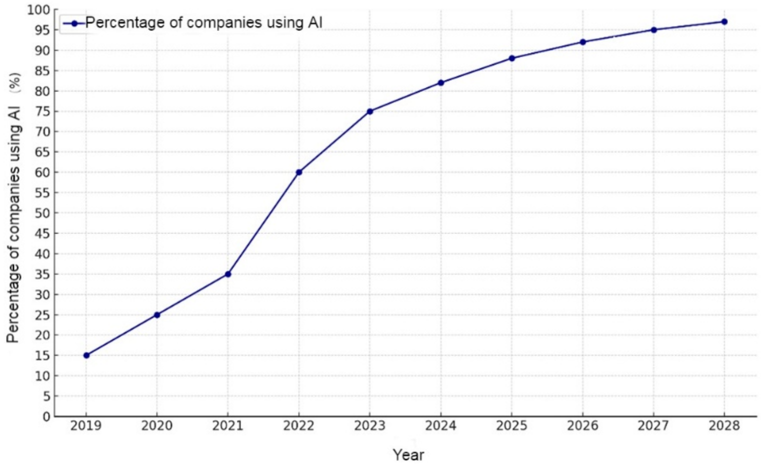

Figure 6. Forecasting the use of AI by companies based on statistics and research (Garnet Consulting Group, McKisney)

In accordance with Figure 6 [2], it can be observed that in the future, companies will actively use AI at different stages and in different departments of the company. By the end of 2024, 83 % of companies will use AI in their activities.

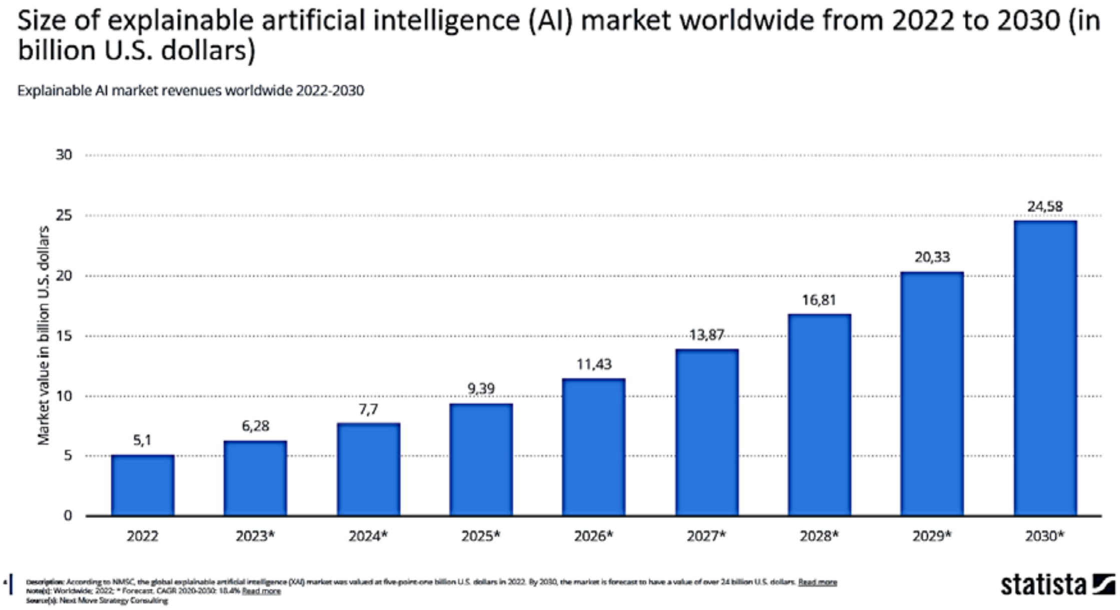

Figure 7. Size of explainable AI market worldwide from 2022 to 2030

According to Figure 7 [1], the size of the AI market is growing and will continue growing in the future.

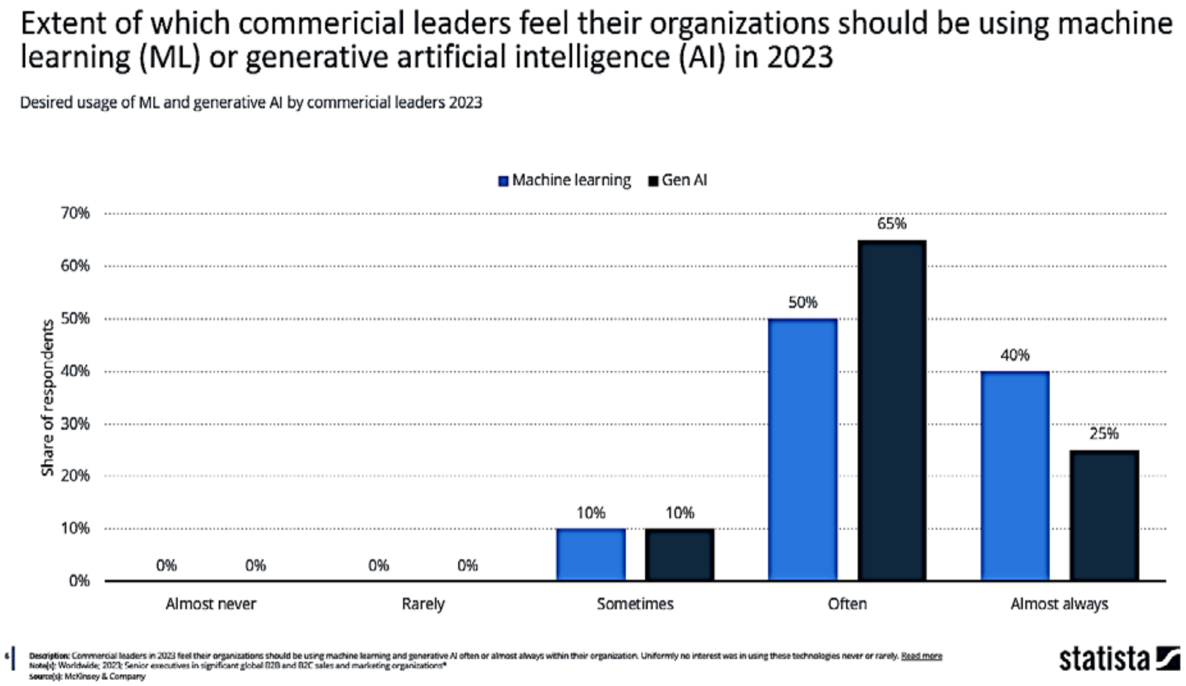

Figure 8. Extent of which commercial leaders feel their organizations should be using machine learning (ML) or Generative AI

In Figure 8 [1], we can see how much business leaders want AI to be presented in their companies' operations. According to the study, at the moment, people are wary of using AI forever. If AI is introduced frequently at different stages of production, then leaders will give preference to AI.

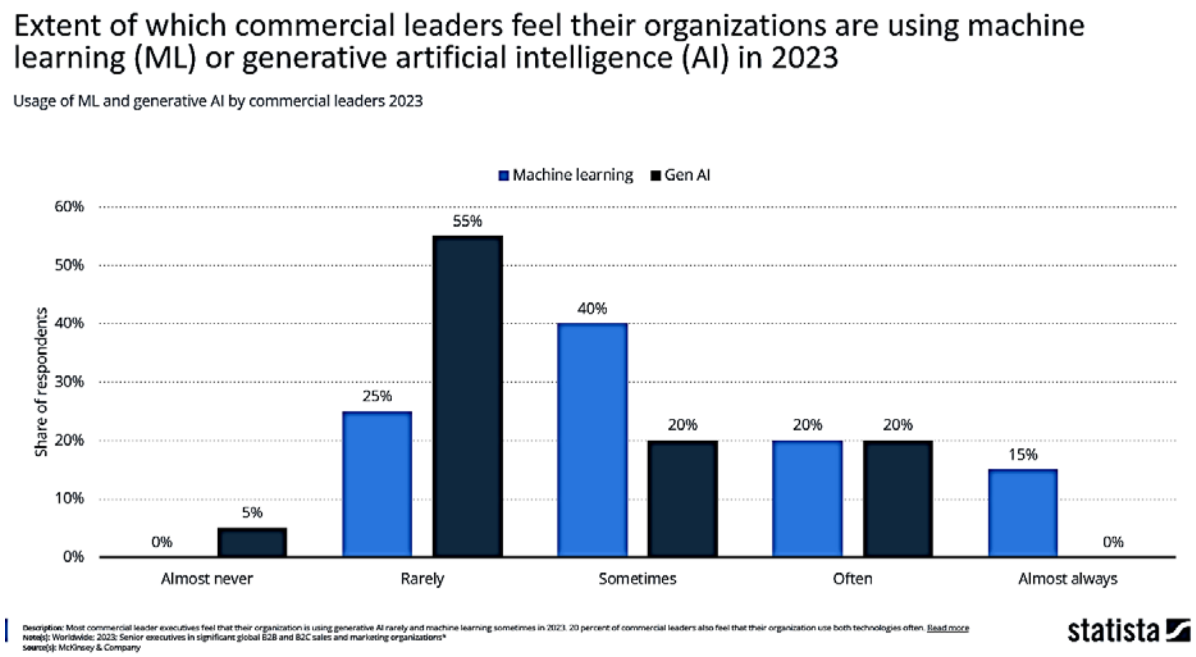

Figure 9. Extent of which commercial leaders feel their organizations are using ML or AI in 2023

This figure [1] shows the actual use of AI in organizations. In fact, leaders rarely used AI, but compared to machine learning, the share of AI use is 30 % more, in addition, according to the results of the respondents, often AI was used to the same extent with machine learning, and the share is 20%.

Moreover, with the help of AI, it is possible to automate the process of detecting cyber-attacks and prevent these incidents in the future. For example, Darktrace uses AI to detect and neutralize threats in real time, using self-learning algorithms to analyze network traffic and identify suspicious activity.

The next trend can be called in-depth personalization of sales or hyper-personalization, which can be used as a way to increase revenue (according to experts by 25 %). According to McKinsey&Company research, 80 % of consumers prefer personalized brands, 77 % of buyers are willing to pay for an individual approach, 68 % of people are willing to refuse a product or service if it is provided to everyone under the same conditions, 71 % of consumers expect personalized service and 76 % are disappointed. if they don't receive it [3].

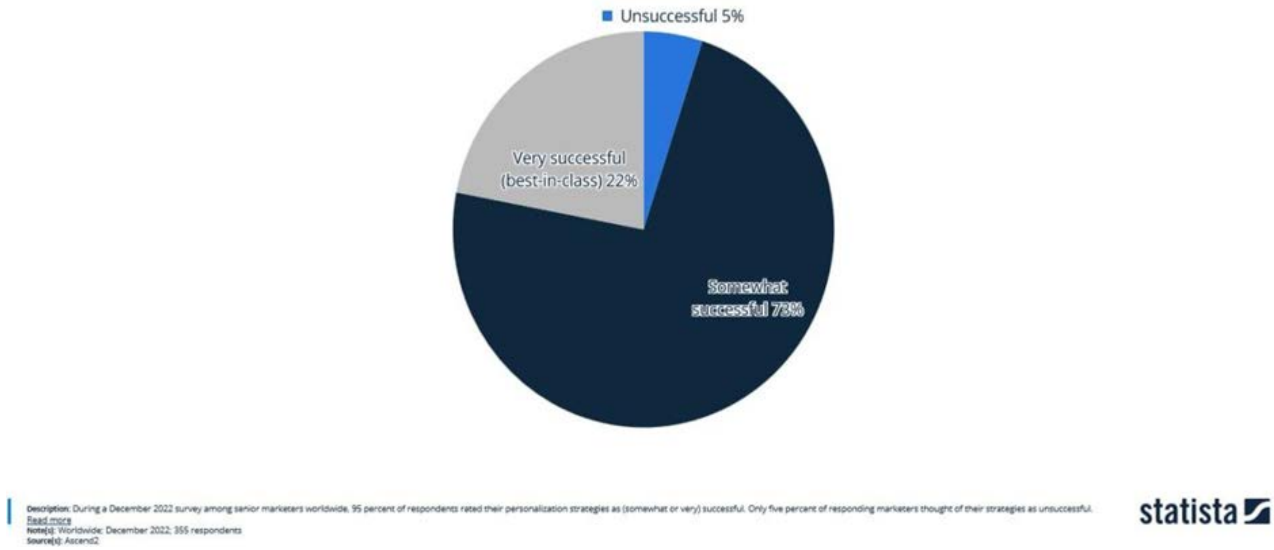

Figure 10. Success of personalization strategies according to marketers worldwide as of December 2022

The use of personalization is used by many organizations, but it may not always be correct or successful. Figure 10 [1] presents data on how successfully personalization mechanisms were applied, the results were quite positive, only 5 % of such strategies were not beneficial.

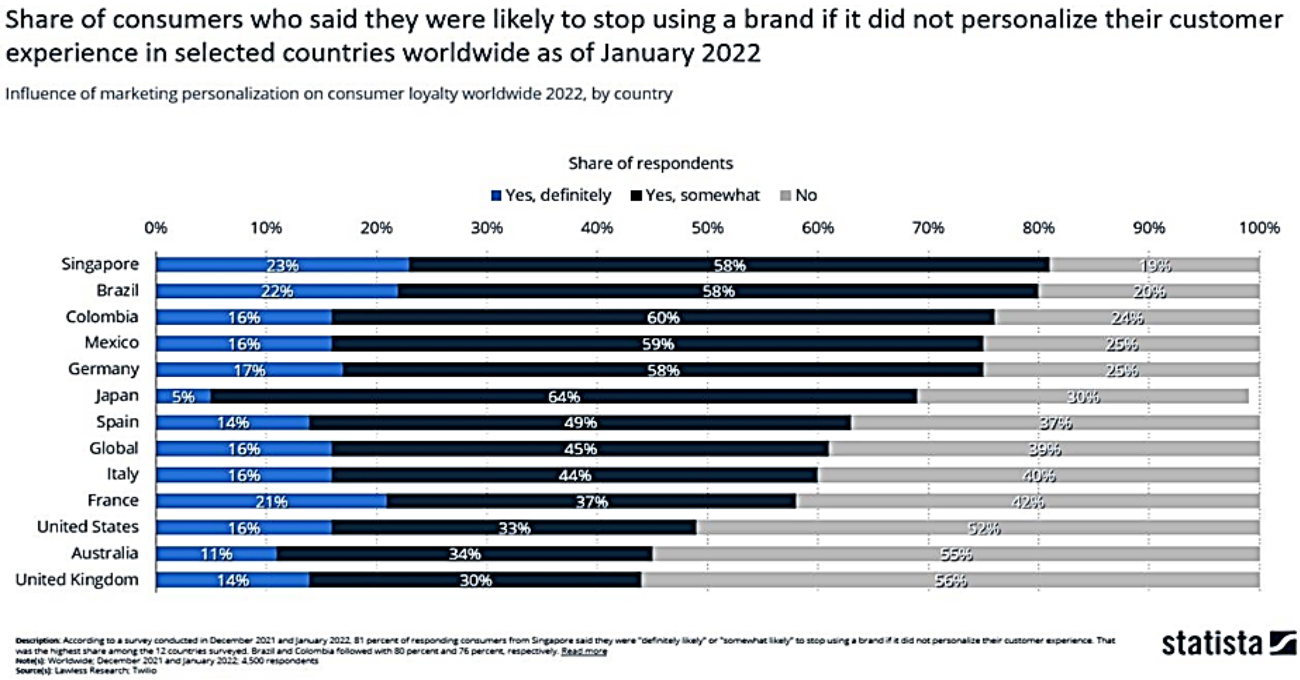

Figure 11. Share of consumers who said they were likely to stop using a brand if it did not personalize their customer experience in selected countries worldwide as of January

In Figure 11 [1], we can see that the majority of consumers agree to stop shopping at those stores that stop using hyper-personalization. If we talk about certain countries, the largest share of respondents who agree to completely abandon purchases in the absence of personalization of goods is in Singapore, Brazil and France (more than 20 %). In addition, there is a large proportion of consumers who are likely to abandon products if there is no personalization. If we take into account the consumers around the world, 16 % are ready to completely abandon products from companies that do not have personalization mechanisms; 45 % are likely to abandon purchases if a company does not use hyper-personalization and 39 % of buyers around the world believe that this is not a reason to refuse goods.

Hyper-personalization also instills in the buyer the belief that the company pays attention to his interests and adapts to his needs. Creating personalized offers at minimal cost will allow companies to attract more and more consumers and AI will simplify this process. For example, online platforms that sell products have created hyper-personalization algorithms that help curate selections based on consumer tastes, which keeps customers coming back again and again.

Another growing trend is the dominance of online trading over offline trading. If we consider the e-commerce market in Russia, then first we should study what goods consumers buy and what means they use to purchase them.

Selection of shopping channels in different categories

%

	Buy online only	Only online from retailers or manufacturers	Only on marketplaces	Buy only offline	Omnichannel
All categories	25	8	13	29	46
Food	9	5	3	42	49
Clothes and shoes	32	2	26	21	47
Non-food products	20	2	14	28	53
Furniture	29	13	11	30	40
DIY	25	7	14	30	45
Household appliances and electronics	38	14	16	22	40
Medicines and optics	29	20	6	32	40

Source: research by Yandex Advertising and Aquarelle Research, fall 2023

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Figure 12. Selection of shopping channels in different categories

In Figure 12 [4], we can see that the majority of people mix their shopping methods (46 %), followed by offline only purchases (29 %), offline purchases, mainly due to purchases of groceries (42 %) and medicines (32 %), followed by shopping online only (25 %), consumers mainly buy clothing and shoes (32 %) and household appliances and electronics (38 %).

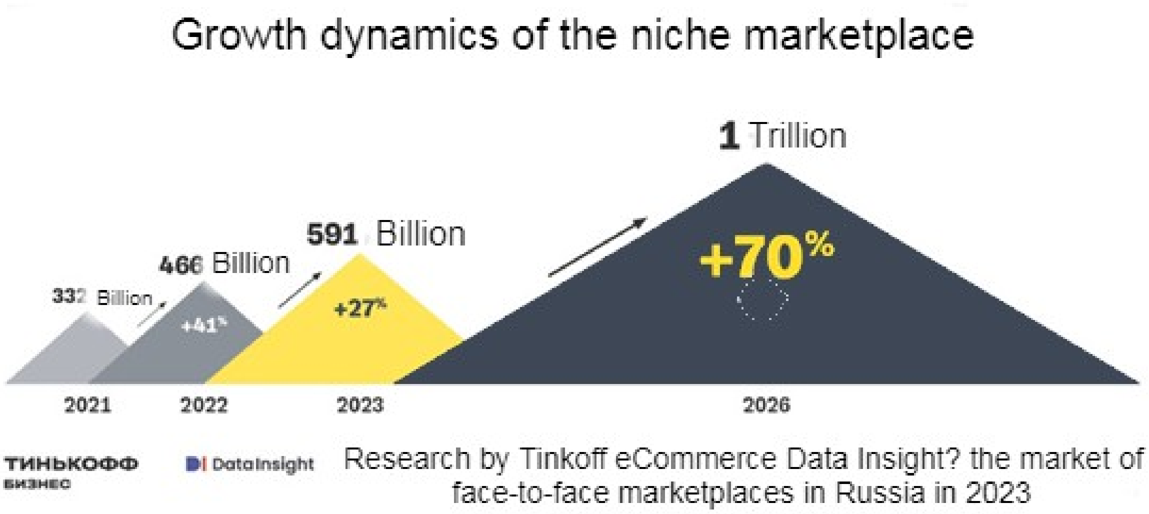

Figure 13. Growth dynamics of the niche marketplace market

Further, paying attention to Figure 13 [4], we can conclude that every year there are more and more marketplaces that offer almost all possible products on their platforms. According to study by Tinkoff eCommerce, there is growth in the niche marketplace market by 2026, which is estimated at one trillion rubles. Such forecasts can help companies understand that it is necessary to cooperate with such marketplaces, and with their help it is possible to increase sales.

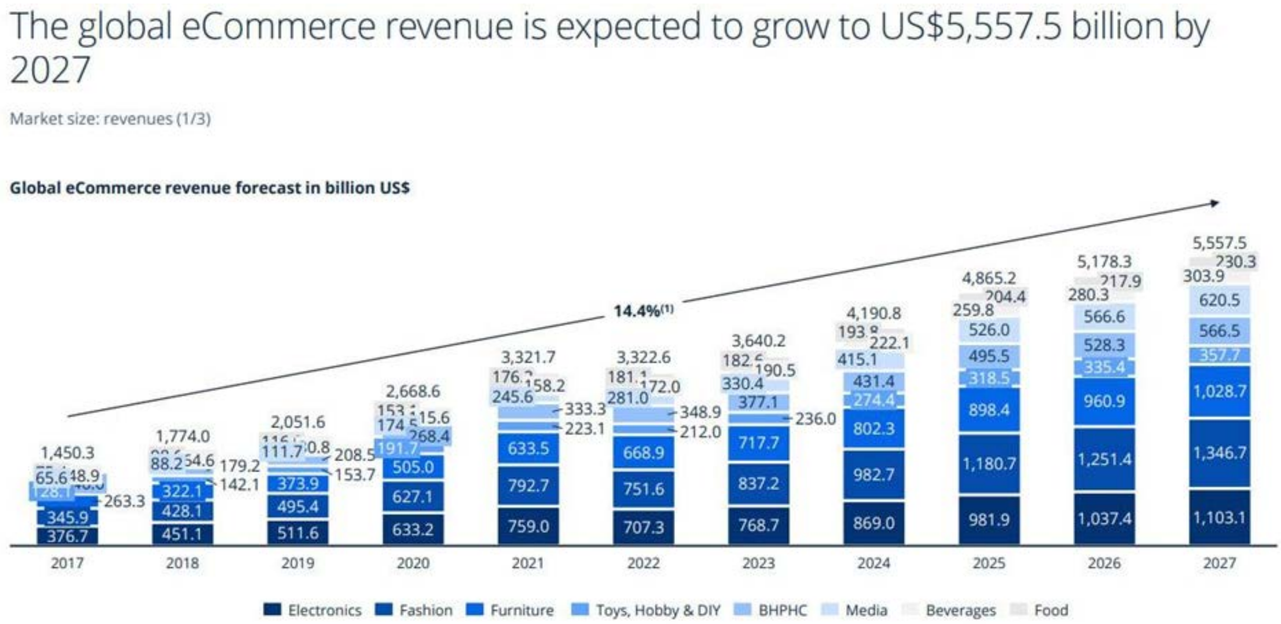

Figure 14. The global eCommerce revenue is expected to grow to US $ 5,557.5 billion by 2027

In Figure 14 above [1], we can see that the online trading market will expand, regardless of the types of goods. Big jumps are expected in the media sector by $84.7 billion, in the furniture industry by $84.6 billion, and in electronics by $100.3 billion.

Moreover, Data Insights Researchers reported that consumers are gradually changing their attitude towards the time of receipt of goods. If previously buyers had a “here and now” mindset, now they come to “a little later” mindset. This trend is observed not only in Russia, but throughout the world. Buyers are ready to wait for delivery of goods, but it is worth noting the average waiting time for an order, which is 2.15 days. Here we are able to distinguish different categories of goods, depending on which the waiting time varies. For example [4]:

- Food – 1.23
- Health – 1.59
- Beauty and care – 2.24
- Electronics – 2.42
- Clothes – 2.57

Another trend in modern business is the rapidly changing requirements to workers. There is now an increasing demand for ongoing skill development as economic conditions change faster and faster. Special training appears, which is based on a practical solution to any situation. The method is similar to the game and is carried out by using such elements as involvement through questions, investigation and action. It helps people consolidate their acquired knowledge and gain experience that they can use in the future. A survey by the Skolkovo School of Management showed that among entrepreneurs there is a demand for training in "change management"; they further noted the development of leadership skills (37 %), operational efficiency (32 %) and digital transformation (32 %). According to LinkedIn, the skills needed for work are changing at an accelerating pace. Since 2015, 25 % have changed, and by 2027, 50 % of skills are planned to change. As for 2024, a third of the skills that were relevant in 2019 will become redundant and the total number of skills required increases by 5.4 % every year [5].

In conclusion, each of the above trends is important to understanding the big picture in business. By analyzing trends, companies can determine the direction in which they should move to attract more and more customers, partners and suppliers. After all, in order to remain a profitable organization, it is always necessary to monitor current trends.

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THE ROLE OF ARTIFICIAL INTELLIGENCE IN THE MODERN WORLD

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Abstract. As artificial intelligence (AI) deepens its roots across every business aspect, enterprises are increasingly relying on it to make critical decisions. From leveraging AI-based innovation, enhancing customer experience, and maximizing profit for enterprises, AI has become a ubiquitous technology. Moreover, contrary to popular beliefs that AI will replace humans across job roles, the coming years may witness a collaborative association between humans and machines, which will sharpen cognitive skills and abilities and boost overall productivity.

Keywords: artificial intelligence (AI), key components, types, capability, functionality, goals, challenges.

РОЛЬ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА В СОВРЕМЕННОМ МИРЕ

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Аннотация. По мере того, как искусственный интеллект (ИИ) внедряется во все аспекты бизнеса, предприятия все больше полагаются на него при принятии важнейших решений. Благодаря использованию инноваций на основе ИИ, улучшению качества обслуживания клиентов и максимизации прибыли предприятий, он стал повсеместной технологией. Более того, вопреки распространенному мнению о том, что ИИ заменит людей на всех должностях, в ближайшие годы может наблюдаться совместная работа между людьми и машинами, которая отточит когнитивные навыки и способности, и повысит общую производительность.

Ключевые слова: искусственный интеллект (ИИ), ключевые компоненты, типы, возможность, функциональность, цели, проблемы.

Artificial intelligence (AI) is the intelligence of a machine or computer that enables it to imitate or mimic human capabilities.

AI uses multiple technologies that equip machines to sense, comprehend, plan, act, and learn with human-like levels of intelligence. Fundamentally, AI systems perceive environments, recognize objects, contribute to decision making, solve complex problems, learn from past experiences, and imitate patterns.

The AI landscape spreads across a constellation of technologies such as machine learning, natural language processing, computer vision, and others. Such cutting-edge technologies allow computer systems to understand human language, learn from examples, and make predictions.

How does it work? Al has not an easiest mechanism. To begin with, an AI system accepts data input in the form of speech, text, image, etc. The system then processes data by applying various rules and algorithms, interpreting, predicting, and acting on the input data. Upon processing, the system provides an outcome, i.e., success or failure, on data input. The result is then assessed through analysis, discovery, and feedback. Lastly, the system uses its assessments to adjust input data, rules and algorithms, and target outcomes. This loop continues until the desired result is achieved [1].

Intelligence has a broader context that reflects a deeper capacity to comprehend the surroundings. However, for it to qualify as AI, all its components must work in conjunction with each other.

– Machine learning is an AI application that automatically learns and improves from previous sets of experiences without the requirement for necessary programming.

– Deep learning is a subset that learns by processing data with the help of artificial neural networks.

– Neural networks are computer systems that are loosely modeled on neural connections in the human brain and enable deep learning.

– Cognitive computing aims to imitate and improve the interaction between humans and machines by understanding human language and the meaning of images.

– Natural language processing (NLP) is a tool that allows computers to comprehend, recognize, interpret, and produce human language and speech.

– Computer vision employs deep learning and pattern identification to interpret image content [2, p. 161].

Artificial Intelligence can be broadly divided into two categories: AI based on capability and AI based on functionality. Let’s understand each type in detail.

First of all, we need to identify the types of AI based on capability:

– Narrow is a goal-oriented AI trained to perform a specific task. The machine intelligence that we witness all around us today is a form of narrow AI. Narrow AI is also referred to as weak AI as it operates within a limited and pre-defined set of parameters, constraints, and contexts.

– General is an AI version that performs any intellectual task with a human-like efficiency. Main task of general AI is to design a system capable of thinking for itself just like humans do. Currently, general AI is still under research, and efforts are being made to develop machines that have enhanced cognitive capabilities.

– Super is the AI version that surpasses human intelligence and can perform any task better than a human. Capabilities of a machine with super AI include thinking, reasoning, solving a puzzle, making judgments, learning, and communicating on its own. Today, super AI is a hypothetical concept but represents the future of AI.

Then, we should understand the types of AI based on functionality:

– Reactive machines are basic AI types that do not store past experiences or memories for future actions. Such systems zero in on current scenarios and react to them based on the best possible action.

– Limited memory machines can store and use past experiences or data for a short period of time. For example, a self-driving car can store the speeds of vehicles in its vicinity, their respective distances, speed limits, and other relevant information for it to navigate through the traffic.

– Theory of mind refers to the type of AI that can understand human emotions and beliefs and socially interact like humans. This AI type has not yet been developed but is in contention for the future.

– Self-aware AI deals with super-intelligent machines with their consciousness, sentiments, emotions, and beliefs. Such systems are expected to be smarter than a human mind and may outperform us in assigned tasks. Self-aware AI is still a distant reality, but efforts are being made in this direction.

AI is primarily achieved by reverse-engineering human capabilities and traits and applying them to machines. Simply put, the foundational goal of AI is to design a technology that enables computer systems to work intelligently yet independently.

– Develop problem-solving ability

AI research is focused on developing efficient problem-solving algorithms that can make logical deductions and simulate human reasoning while solving complex puzzles. The problem-solving ability of AI makes our lives easier as complex tasks can be assigned to reliable AI systems that can aid in simplifying critical jobs.

– Incorporate knowledge representation

The representation reveals real-world information that a computer uses to solve complex real-life problems, such as diagnosing a medical ailment or interacting with humans in natural language. Researchers can use the represented information to expand the AI knowledge base and fine-tune and optimize their AI models to meet the desired goals.

– Facilitate planning

With the help of AI, we can make future predictions and ascertain the consequences of our actions. Planning is relevant across robotics, autonomous systems, cognitive assistants, and cybersecurity.

– Allow continuous learning

Learning is fundamental to AI solutions. Conceptually, learning implies the ability of computer algorithms to improve the knowledge of an AI program through observations and past experiences. Technically, AI programs process a collection of input-output pairs for a defined function and use the results to predict outcomes for new inputs.

– Encourage social Intelligence

Affective computing, also called “emotion AI”, is the branch of AI that recognizes, interprets, and simulates human experiences, feelings, and emotions. With affective computing, computers can read facial expressions, body language, and voice tones to allow AI systems to interact and socialize at the human level. Thus, research efforts are inclined toward amplifying the social intelligence of machines [3, p. 564].

– Promote creativity.

AI promotes creativity and artificial thinking that can help humans accomplish tasks better. AI can churn through vast volumes of data, consider options and alternatives, and develop creative paths or opportunities for us to progress.

– Achieve general intelligence.

AI researchers aim to develop machines with general AI capabilities that combine all the cognitive skills of humans and perform tasks with better proficiency than us. This can boost overall productivity as tasks would be performed with greater efficiency and free humans from risky tasks such as defusing bombs [4].

– Promote synergy between humans and AI.

One of the critical goals of AI is to develop a synergy between AI and humans to enable them to work together and enhance each other’s capabilities rather than depend on just one system.

AI is poised at a juncture where its role in every industry has become almost inevitable, be it healthcare, manufacturing, robotics, autonomous systems, aviation, and plenty others. However, just because AI holds enormous potential, it does not mean that one can ignore the numerous challenges that come along with it [5, c. 252].

One of the main challenges with artificial intelligence is the lack of transparency in its decision-making processes. AI systems can make complex decisions based on vast amounts of data, but it can be difficult to understand how and why they arrive at certain conclusions. This lack of transparency raises concerns about accountability and fairness, especially in sectors such as healthcare and finance.

Another problem is the potential for AI algorithms to perpetuate existing biases and discrimination. Since AI systems are trained on historical data, they can inadvertently learn and replicate the biases present in that data, leading to unfair outcomes. For example, facial recognition algorithms have been found to have higher error rates for people with darker skin tones, highlighting the need for diverse and representative training data [6].

Moreover, there is the challenge of privacy and security in the context of artificial intelligence. AI systems often collect and process large amounts of personal data, which raises concerns about data breaches and unauthorized access. It is crucial to develop robust privacy and security measures to protect individuals’ information and maintain public trust in AI technology [7].

Artificial intelligence (AI) is a wide-ranging tool that enables people to rethink how we integrate information, analyze data, and use the resulting insights to improve decision making and already it is transforming every walk of life. While artificial intelligence offers immense potential and opportunities, it also comes with a set of challenges that need to be addressed. But overall, AI is becoming an integral part of the modern world, offering unprecedented opportunities for progress and transformation. From improving efficiency and accelerating innovation to improving personalization and strengthening security, AI has a profound impact on many aspects of our lives and plays a crucial role in shaping the future.

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