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Financial and digital technologies for the population

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THE CRISIS IN THE STOCK MARKET AND NEW APPROACHES TO THE PLACEMENT OF SAVINGS

Abstract

The article examines the specifics of investing savings in the modern stock market, taking into account foreign approaches to risk management, reflects the peculiarities of forming a capital preservation strategy in the context of global trends, and identifies the risks of losing savings in the market.

Keywords: investment of savings, diversification, the market of bonds denominated in foreign currency.

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Analysis of the main idea and principles of Islamic banking

Abstract

Due The paper analyzes different views on the definition of the Islamic model of banking. The authors conclude that the theoretical postulates of Islamic finance are focused on the mechanism for achieving financial results through the religious principle. The study highlights several basic differences between Islamic banks and Western ones.

Keywords: Islamic banking, Russian banking system, Islamic finance, loan interest

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METHOD FOR ASSESSING THE IMPACT OF FRAUD OPERATIONS IN THE SPHERE OF REMOTE BANKING ON THE STABILITY OF THE BANKING SECTOR

Abstract

The authors conducted a study of the impact of technological development of remote service on the stability of the banking sector and analyzed the mechanism for its assessment. On the basis of statistical data, a forecast was made for changes in the volume of unauthorized transactions in the credit and financial sector. In accordance with the proposed concept, a model was built to assess the impact of fraudulent operations in the field of remote services on the stability of the banking system of the Russian Federation.

Keywords: *banking sector, digital technologies, financial stability, information security, unauthorized transactions, cyber fraud*

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DIGITAL TRANSFORMATION OF THE ECONOMY AS A FACTOR IN THEGROWTH OF THE QUALITY OF LIFE OF THE POPULATION

Abstract

At the present stage, the process of digital transformation has significantly intensified, which has affected all spheres of socio-economic activity. The article discusses the features of the digital economy. The assessment of the processes of digital transformation in certain sectors of the economy and their demand by the population of Russia is given.

Keywords: *Digitalization, digital economy, digital transformation, quality of life of the population, income of the population, banks*

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Pension funds in the international capital markets: test of strength in global turbulence

Abstract

In the article on an example of the pension fund industry, as the largest among institutional investors, the effect of dynamics and structural dynamic of their assets on the international capital markets and global financial development are investigated. Overconcentration of country, market and interest rate risks in this area is defined. A relationship between the global financial development indicators and the condition of US pension funds (more than half of the world's pension assets) is proved. The future opportunities for the international capital markets in a functioning institutional architecture are assessed.

Keywords: *institutional investors, pension funds, financial development, country risk, market risk, interest rate risk, the international capital markets, Granger causality test*

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The bank deposits of individuals in Uzbekistan

Abstract

The article on the specifics of banks in Uzbekistan presents the dynamics of the volume and structure of bank deposits, including deposits of individuals. Changes in the currency structure of bank deposits, structure by types of depositors and terms of raising funds were considered. It is determined that the potential inherent in a bank deposit as a savings instrument is not fully realized, since most of the bank deposits of individuals are placed in demand accounts, including bank cards.

Keywords: *banking system, deposit, currency, demand deposit, bank card, savings, Uzbekistan*

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Financial products for individual investors created on the basis of financial engineering

Abstract

The article discusses the process of creating financial products based on financial engineering as an alternative to bank deposits and direct investments in stocks and bonds. The structure and mechanism of such products are revealed, their advantages and risks of circulation are shown, as well as the conditions that prevent the widespread release of new financial products in the financial market of Russia are outlined.

Keywords: *financial product, financial engineering, financial market, deposit, structured product*

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Features of Russia's cooperation with the Bank for International Settlements in the context of sanctions

Abstract

The article deals with the issues of interaction between the Bank of Russia and key committees under the Bank for International Settlements. History of the accession of the Bank of Russia to the work of key committees and areas of activity. Particular attention in the article is paid to further interaction with the Bank for International Settlements and its key committees.

Keywords: *Bank of Russia, Bank for International Settlements, banking regulation, sanctions, Basel agreements*