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ANALYSIS OF THE GENESIS OF THE CONCEPTUAL PURPOSES OF DEVELOPMENT OF THE BANKING SECTOR

The logical analysis of the conceptual purposes of development of the banking sector of Russia in basic elements of strategic documents was carried out, their interrelation and continuity was shown. The key purposes and the directions of development of the financial market were established. Effectively organized processes of transformation of savings and temporarily available funds in investment while ensuring system stability should be the conceptual basis for the development of commercial banks. Assessment of achievement of macroeconomic indicators of activity of the banking sector was made, the level and dynamics of which indicate a change in the priorities of mega-regulator of the financial market. The conclusion about the priority of a condition of financial stability in the system of the conceptual purposes of development of the financial market was made.

Keywords: Banking sector, commercial banks, concept, capitalization, financial stability.

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SOME CHARACTERISTICS OF THE BEHAVIOR OF RUSSIAN BANKS IN THE CAPITAL MARKET

The article explains the behavior of the largest Russian banks and their impact on retail investors, taking into account the impact of psycho-emotional factors. The shares of PJSC SBERBANK was selected as the object of analysis, because these stocks are the most liquid securities of one of the highly capitalized Russian issuers. The Sberbank, like others large Russian banks, has licenses of the professional securities market participant to carry out various types of professional activities, at the same time being an issuer, an investor and a financial intermediary. Taking this circumstance into account, the analysis and interpretation of the results obtained were carried out on the basis of the concept of behavioral finance.

Keywords: Stock market, behavioral finance, Elliot wave theory, stocks, retail investors.

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PRACTICAL APPLICATION OF COGNITIVE TOOLS IN BANKING ACTIVITIES

The article discusses the use of cognitive tools for solving complex optimization problems in

banks. Describes a model for predicting the optimal amount of cash to be loaded into ATMs based on machine learning methods, which are used to analyze a large amount of information and identify implicit, hidden relationships between data. The initial data of the problem are the analytical data of one of the largest banks in Russia over the past year. The construction of a cluster data structure based on one of the clustering methods is described. The method of constructing decision trees is given.

Keywords: *ATMs, banking, technologies, cognitive technologies, machine learning, decision trees, cluster analysis, client.*

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INFORMATION TECHNOLOGY AND COMPETITIVENESS OF BANKS

The purpose of this work is to analyze the impact of information technology on the Russian transnational banking business. Since today no major product or project can be implemented without banking services, banks are key development institutions. However, information technologies have also been actively introduced into the financial sector, creating such an industry as Fintech, whose members actively seize their share in traditional banking, raising the capitalization of their companies to billions of dollars in a couple of years. Therefore, the bank, being a traditional and old structure, has to compete not only with its own kind, but also with new participants in the financial market.

Keywords: *banks, information technology, digital technology, competitiveness.*

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MAIN RISKS AND RISK MANAGEMENT OF BANKING OUTSOURCING

The growing demand for banking products and services based on modern IT technologies in the “mass” segment, as well as increased competition in this market, created the need for technical and technological re-equipment of credit institutions, which would require significant capital investments. Therefore, the development in the modern Russian conditions of IT outsourcing is economically justified. However, interaction with outsourcing companies creates additional and rather dangerous risks for credit institutions, the list of which is published in the documents of the Basel Committee on Banking Supervision. The proposed article analyzes each of the risks indicated in this list, and also based on a study of domestic banking outsourcing experience, positions are formulated that create risks that are not included in the Basel list but require special attention from the top management of Russian credit organizations.

Keywords: *IT-technologies, outsourcing, operational risk, bank outsourcing risks, risk positions.*