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"The journal is included in the list of necessary scientific literature on speciality "Finance and Credit"

The journal is accredited
by Eurasian business council

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"Fininformservice NIKA":
Certificate PI №77-1026 issued by the
Ministry of the Russian Federation for press,
broadcasting and mass communications from
4.11.1999.
Published since January 1995

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THE MODERN MONEY THEORY: DISCUSSIONS ARE CONTINUING...

(round table materials)

The paper discusses the current trends in the development of the theory of money. The positions of various economic, political and philosophical schools to the essence of money are considered, as well as different points of view on the functions, forms and types of money are summarized. The attitude of participants of the round table to the monetary circulation is outlined.

Keywords: money, forms and types of money, money circulation, laws of money circulation.

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THE TREND FOR THE DEVELOPMENT OF THE LARGEST BANKS IN THE PARADIGM OF ECOSYSTEM

(on the concept of "ecosystems")

The article discusses the main trends in the choice of credit organizations directions and strategies for their development. The focus is on the polarization of the banking sector and the identification of those giant banks that in the past three years have begun to describe their development strategy "in the ecosystem paradigm". The author's opinion on the correctness of the use of this term is given.

Keywords: banking sector, development trends, major banks, ecosystem.

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RISKS OF COMMERCIAL BANKS INTRODUCING NEW FINANCIAL TECHNOLOGIES AND ENSURING CAPITAL ADEQUACY

The author has proposed a new approach to determining the capital adequacy of a bank that is actively introducing new financial technologies. The article is built in accordance with the logic of the nomination and evidence of two working hypotheses, namely: 1) the use of new financial technologies helps to increase the number of risks that must be taken into account when determining the bank's capital adequacy; 2) the introduction of new financial technologies is associated with a decrease in the digital trust of clients and the cyber stability of a commercial bank, which defines new requirements for capital adequacy.

Keywords: sufficiency of the bank's equity; new financial technologies; digital rights; digital technology; risk of declining digital trust; digital trust; stress testing cyber resistance.

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TECHNOLOGIES FOR ROBOTIC BUSINESS PROCESSES IN THE BANKING SECTOR

Both in Russia and in other countries, the presence of ATMs, consultant robots, chat bots is already becoming commonplace in the financial services industry. The robotic intrusion into the daily activities of credit institutions makes many observers worry about how this can affect the banking industry as a whole. The authors consider the use of robotic technology in the banking sector - almost the most vulnerable to the occurrence of risks. Examples and advantages of robotic banking business processes are given. The dynamics of the introduction of robots in Russian banks is being traced. The problem of the coexistence of man and robot is analyzed on the example of the application of robotization technology in credit organizations.

Keywords: robotics, innovations, technologies, efficiency, optimization, banking sector.

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ASSESSMENT OF INNOVATIVE TECHNOLOGIES IMPLEMENTATION IN THE FIELD OF PAYMENT INFRASTRUCTURE

The article presents an approach to the development of indicators that reflect the level of implementation of innovative technologies in the field of payment infrastructure. This approach is based on analytical materials of international and domestic organizations that classify innovations in the categories of processes and products and use key attributes by types of innovations at various stages in the scheme of money transfer. The development of indicators should be part of a monitoring system that will allow, among other things, to assess the role of leading companies in the national payment system, which are operators of payment systems or payment infrastructure of systemic and social importance. The author proposes to integrate international and domestic experience in evaluating innovation in the payment environment, where the central bank plays a key role in the development of detailed methods.

Keywords: payment infrastructure, payment innovations, indicators of innovative activity, analysis of innovation implementation, significant infrastructures.

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PECULIARITIES OF THE INFLUENCE OF THE MONETARY-CREDIT REGULATORY INSTRUMENTS OF THE CENTRAL BANK OF NORWAY ON THE INTEREST RATES OF COMMERCIAL DEPOSIT BANKS

The article discusses the role of applying the key rate and the reserve rate of the Norwegian Bank (Norges Bank) in changing rates on deposits of commercial banks. A study conducted on the materials of Thomson Reuters using electronic sources of Norges Bank and Statistics Norway and mathematical and correlation methods showed a direct relationship between the analyzed indicators, as well as the pronounced, statistically significant and increasing influence of the key rate and the reservation rate of the central bank of Norway on rates at deposit operations of Norwegian credit organizations.

Keywords: Central Bank of Norway, key rate, reserve rate, interest rate on deposits.
