



# Science magazine Savings Business Abroad



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**Financial and digital technologies for the population**

Science magazine Savings Business Abroad

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### **On the Issue of the Safety of Savings in Cryptocurrency**

#### **Abstract**

The article discusses the issues of the safety of savings denominated in cryptocurrency, which is especially important in the context of the gradual tightening of approaches to the turnover of cryptocurrencies in the world. The authors analyze the conceptual apparatus of the digital currency, the evolution of approaches to its analysis by regulators. The foreign experience of the functioning of crypto assets is given, the risks of their circulation are shown.

**Keywords:** *cryptocurrencies, digital currencies, savings, safety of savings, foreign experience, regulation, risks*

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### **Digital Twin of the Customer as a Promising Technological Trend in the Banking Sector**

#### **Abstract**

It is well known that the maximum benefits from the introduction of innovations are received by enterprises that are ahead of competitors in the transition to the use of new technologies, products, business models. Banks are no exception in this regard. That is why the digital twin of the customer (DToC) technology, which, according to Gartner analysts, will enter the phase of mass use in the next five to ten years, should be considered by financial institutions as one of the promising digital trends. The author briefly considers the concept of a digital twin of a customer and the possibility of its application in the banking sector.

**Keywords:** *digital twin, digital twin of the customer, customer experience, The Hype Cycle for Emerging Technologies*

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### **Renewable Energy Sources Risk Insurance in Vietnam in the Context of the Energy Transition**

#### **Abstract**

The risks of construction and operation of renewable energy facilities are considered in the context of the national energy development strategy in Vietnam and the perspectives for innovative activities of Vietnamese insurance companies to create green insurance products. The factors affecting the development of Vietnam's insurance market are also identified in the article.

**Keywords:** *Insurance, risks, renewable energy sources, green energy*

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### **Public Funds in Global Finance**

#### **Abstract**

The article examines the Public Funds weight (Sovereign Wealth Funds, Public Pension Funds, Public Pension Reserve Funds) in global finance. It highlights their specifics, presents a structural and comparative analysis of their assets in dynamics. All the potential of existing databases was used to address the problem of lack of information on funds at the macro level. It is proven that a significant impact of Public Funds on traditional and alternative sectors while to speak prematurely. Forward-looking it depends on the situation in the global economy (capital calls) and on the liberalization of US pension legislation (the financial core of the Groupe).

**Keywords:** *sovereign wealth funds, public pension funds, public pension reserve funds, autonomous pension funds*

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### **Digital financial instruments as a means of saving and payment**

#### **Abstract**

The article deals with the introduction of new and regulation of existing digital innovations related to the possible use of digital financial assets as a legal means of payment, which will allow Russian residents to carry out settlement and investment activities during sanctions pressure from the G7 countries, as well as expand opportunities for saving their financial resources in a broader range of instruments.

**Keywords:** *digital financial instruments; cryptocurrencies; blockchain; payments*

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### **Convergence as a partnership option for the international payment systems**

#### **Abstract**

The article describes the following stage for the business of the international payment systems

(IPS): after the entry into force of the Law on the National payment system and until the decision to suspend activities in Russia is made. The analysis of Russian and international experience allows us to highlight the signs of financial and technological convergence that is characteristic of IPS at this stage. The author touches upon the issues of competition in the market of retail payment services in the new conditions, since their availability for the end consumer should remain a priority of state regulation.

**Keywords:** *National payment system, international payment system, convergence, retail payment services, sanctions, payment services market, competition, innovations*

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### **Transformational Resilience of Western Union**

#### **Abstract**

The article discusses the factors helped Western Union successfully operate and develop its business for 170 years. The company's ability to respond to current customer needs, absorb technological innovations and restructure its activities in time, focusing on the most promising areas of development, is analyzed. Based on the dynamics of price indicators for Western Union and its competitors, a conclusion is made about the reasons for the changes in their trends. A general overview of the market for cross-border transfers of individuals is given, the company's share in this market is highlighted.

**Keywords:** *cross-border money transfers, money transfer operator, C2C transfers, digital payment technologies, remittances*

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### **Round table "New Time for financial Services consumers"**

#### **Abstract**

The review examines the opinions of leading experts in the field of the environment for consumers of financial services. The factors and main vectors of its modification are noted, as well as the most relevant points of growth of the global financial economy and technology.

**Keywords:** *availability of financial services, world currencies, financial technologies, banks, platforms, ecosystem, sanctions, south-eastern economy*