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MECHANISMS OF BRICS FINANCIAL COOPERATION IN CONTEMPORARY ENVIRONMENT

Based on the analysis of the state of BRICS financial cooperation, the author reveals the partnership mechanisms that contribute to strengthening the role of the interstate association in the system of the world economy and international financial relations. The article analyzes the problems and prospects of financial support for multilateral cooperation of the BRICS member countries within the framework of solving strategic tasks, assesses the factors influencing joint activities aimed at ensuring their sustainable economic development. The turbulence of the world economy generates problems of world economic relations, tension, conflicts. In turn, the BRICS interaction mechanism contributes to overcoming many problems and ensuring sustainable economic cooperation of the member countries aimed at improving the standard of living of the population of the partner countries. The purposeful desire to expand and strengthen multilateral financial cooperation has acquired clear guidelines in the contemporary global economic environment.

Keywords: BRICS, financial cooperation, New Development Bank, inclusive economic growth

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APPLICATION OF BUSINESS INTELLIGENCE TECHNOLOGY TO MODERNIZE THE RISK MANAGEMENT SYSTEM OF A CREDIT ORGANIZATION

This article studies the main trends in the integration of Business Intelligence systems into the activities of the leading credit institutions of Russia. The mechanism of these models functioning was analyzed, as a result, the main advantages of implementing BI systems were formulated. The article proposes the most promising areas for using this technology as part of improving the risk management system, consistent with the overall strategy for digitalization of the banking sector of the Russian Federation. Based on the proposed concepts, a risk management model based on the Business Intelligence system was built.

Keywords: banking sector, digital technologies, data analysis, business process, Business Intelligence, risk management

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MODERN TRENDS IN THE DIGITALIZATION OF THE BANKING SECTOR OF THE RUSSIAN ECONOMY

The digital transformation of Russian banks, along with other industries, contributes to the introduction of modern methods and tools for integrating digital technologies into operational processes. This study is devoted to the

analysis of Russian credit institutions that have introduced and are actively using modern digital technologies in their activities.

In the article, the authors identify the main trends in the digitalization of the banking system in our country, which are represented by the active introduction and use of mobile banking services, remote work format, the creation and formation or ecosystems development.

Keywords: *banking sector, information technologies, mobile banking, digital economy, digitalization, ecosystems*

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ANALYSIS OF THE FINANCIAL BEHAVIOR OF HOUSEHOLDS IN CRISIS CONDITIONS

The article analyzes the financial behavior of households in the Russian Federation in conditions of economic instability, gives its definition, and considers the factors of influence. The brief structural analysis of the household budget is given. The authors analyzed the finance of households in modern conditions and measures to smooth out negative trends in the financial and economic sphere. The analytical basis of the analysis was the statistical data on the household's expenditures in the Russian Federation on certain goods and services.

Keywords: *financial behavior, household finances, consumer behavior, savings, investment behavior, saving behavior, income structure*

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ANIMALIZED BANK METAL ACCOUNTS AND INVESTMENT COINS AS INSTRUMENTS TO PRESERVE THE VALUE OF THE POPULATION'S INVESTMENTS.

The article considers the attractiveness of depersonalized metal accounts linked to the value of gold and palladium. The characteristics of such accounts as special objects of savings and investment are presented, the dynamics of their growth is shown, and the demand for these types of bank deposits is substantiated. A proposal was made to include unallocated metal accounts in the deposit insurance system. The role of monetary policy and the circulation of investment coins from precious metals, in particular from gold, is shown on the macro- and micro level. The beginning of the issue of «golden chervonets» in January 2023, timed to coincide with the 100th anniversary of its issue, was marked.

Keywords: *depersonalized metal accounts, bank deposits, gold, investment attractiveness, savings of the population, digital «gold», gold tokens, palladium, investment coins, «golden chervonets»*

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INSURANCE MARKET OF RUSSIA: RETROSPECTIVE ANALYSIS OF INDICATORS AND CURRENT STATE

The article presents the dynamics of indicators of the insurance market of the Russian Federation and its key characteristics, such as the scale, penetration and regional structure of the market, insurance density, indicators of payments and expenses. The authors, using up-to-date statistics, conduct their comparison with foreign markets in developed and developing countries, according to the results of which the problematic points of the Russian insurance market are identified.

Keywords: *insurance market, insurance premiums, insurance density, insurance penetration, commission, insurance culture of the population, payout ratio, expense ratio, customer value*
