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THE METAVERSE AS THE BASIS OF THE DIGITAL ECONOMY: OPPORTUNITIES AND CHALLENGES

The prerequisites and features of the formation of a new type of society that perceives information, communication and innovation as a single structure in the context of the driving force of social progress are examined in the article. The originality of the presented paper is due to the approach to the study of this process: the article identifies specific features of the information type of society with the peculiarity of their manifestation in the financial system under the transformational crisis are identified in the article. It is noted that the existentials of the emerging trusted information and communication space are WEB 3.0, and the metaverse is WEB 4.0 as complementary innovations that represent a set of unique opportunities allowing to coordinate the interests of the State, business and man in the new realities of the symbiosis of the physical world and virtual space. The unique usefulness of the national metaverse is shown, the format of which, with a built-in mechanism for the circulation of digital currency, provides a continuous territorial and functional coverage, allows solving the problem of information asymmetry, corruption and bureaucracy, effectively having a positive impact on reducing the scale of the shadow economy.

Keywords: *information society, new generation WEB technologies, trusted digital space, national metaverse, information asymmetry, financial market, monetary policy, standard of living*

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Prospects for increasing the role of the Turkish lira in the global monetary system

The article is devoted to the study of the positions of the Turkish lira in the modern world monetary system, the possibilities of the national currency of the Republic of Turkey to become an element of an expanded basket of reserve currencies in the near future are considered. The factors influencing the dynamics of the lira exchange rate are analyzed, as well as the policy of the country's central bank to regulate the national currency, a forecast is given regarding the rate of inflation of the lira under the influence of geopolitical factors.

Keywords: *world monetary system, regionalization of the world monetary system, currency polycentrism, national currencies, Turkish lira.*

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Banking interest rate policy regulation in the context of financial stability and economic development

The challenges of recent years, which led to the instability of the Russian financial market, require a deeper understanding of regulatory practice and the search for new effective tools for banking regulation. This article is devoted to the analysis of modern regulation of the banking interest rate policy. It is looking for a balance of interests of various credit relations participants. The article proposes measures to reform the regulation of the interest rate policy of banks in three areas: development and expansion of monetary policy instruments; regulation of the interest rate policy within the framework of state programs for the development of the relevant sectors of the economy; increasing the transparency of risk-based pricing of bank loans.

Keywords: *interest rates, interest rate policy, regulation, monetary policy, credit market.*

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CONCEPTUAL ANALYSIS OF REASONABLE FINANCIAL BEHAVIOR OF THE POPULATION IN THE CONDITIONS OF THE IMPLEMENTATION OF ADAPTIVE MONETARY POLICY

This article is aimed at a more accurate scientific understanding of the content of the financial behavior of the population. The purpose of the study is to expand the evidence base for the development of a set of central bank measures and monetary policy measures aimed at improving the financial well-being of the population in combination with achieving financial stability. The properties, principles, factors and patterns of financial behavior of the population are formulated, which, in the author's opinion, are necessary for the central bank to achieve the goals of a unified state monetary policy.

Keywords: *financial behavior, behavioral finance, adaptive learning monetary policy, financial welfare.*

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Analysis of crowdfunding models' development in China

The article explores innovative mechanism of financial technologies called "crowdfunding". The authors propose a refined classification of crowdfunding models as new business models of the financial market in relation to China, identify the main trends in the genesis of transformation, provide practical examples of implementation, problems and prospects for the development of the Chinese crowdfunding market.

Keywords: *regulation, China, crowdinvesting, crowdlending, financing, models, projects, investment platforms, technologies, fintech, digitalization, financial market.*
