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ON THE QUESTION OF GENESIS ELECTRONIC FORM OF MONEY

The article examines the economic, technological and financial aspects of the globalization of the world economy as one of the main prerequisites for the emergence of electronic money. On the one hand, the development of a new, information-technological stage of economic relations has led not only to the formation of the global financial architecture and the global financial market, but also led to the emergence of new forms and channels of money circulation. On the other hand, the exhaustion of classical financial resources of economic growth has determined the need to create new ones with a higher degree of accessibility and promotion. The relevance of the topic is due to the need to clarify approaches to the analysis and definition of a new form of money, which have become widespread in the modern financial sector, both at the level of decentralized digital currencies and with the introduction of digital currencies by central banks.

Keywords: *electronic money, globalization, information technology, financial markets, financial economy, monetary theories, monetary policy.*

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CONCEPT OF AN INTEGRATED STRATEGY FOR INTENSIVE DEVELOPMENT OF THE NATIONAL ECONOMY

The article is devoted to the analysis of the problem of eliminating long-term macroeconomic uncertainty of the behavior of the external environment, and the related feature of optimizing the strategy of innovative development of the Russian economy in a market model of management. The priority of short-term, situational goals in our country did not allow us to put into practice a comprehensive strategy for long-term innovative development, as well as to optimize it on the basis of basic innovative technologies. It is concluded that in addition to innovations in products and technologies for the production of economic goods, innovations in the management system of economic processes at the federal, regional and local levels are necessary, in our opinion, innovations in the system of state management of intensive economic development are crucial here, namely, the transition to a new management model, with more a high degree of centralization of the system of state management of the economy,

Keywords: *strategy of long-term innovative development, long-term cyclical forecasting, macroeconomic uncertainty, centralization of the system of state management of the economy*

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A LOOK AT THE NATURE OF DIGITAL CURRENCIES OF CENTRAL BANKS AND THEIR IMPACT ON MONETARY POLICY

The work examines the positive and negative consequences of the introduction of central currencies of central banks (hereinafter CBCB) for monetary policy (hereinafter monetary policy) and financial stability. Foreign experience in the creation and implementation of central banknotes in monetary circulation is presented. The potential positive impact of the central bank on increasing the efficiency of the monetary policy transmission mechanism has been identified, and possible risks have been noted when replicating the central bank in the payment space. A new monetary policy instrument is proposed, and recommendations are formulated aimed at eliminating the risks associated with the redistribution of funds in favor of the Central Bank and changes in the structural balance of liquidity of the banking sector.

Keywords: *central bank digital currency, digital ruble, monetary policy, transmission mechanism, financial stability, operational mechanism, inflation targeting*

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CLOUD COMPUTING FROM ASPECT OF BANKING SYSTEM STABILITY

With the digital transformation of the banking sector, one of the urgent issues is the need to use cloud technologies. The purpose of this article is to study the theoretical and methodological foundations of cloud computing technologies and their development prospects in order to ensure the banking system stability. In this regard, approaches to disclosing the content and classification of cloud computing technologies were identified. An analysis of the international and Russian experience of using cloud technologies in the banking sector was carried out. As a result of identifying both the positive and negative impact of cloud technologies on the banking system stability in the context of three groups of indicators (the scale of banks' activities, risks and their coverage, the profitability of banks), recommendations for the development of cloud technologies at the level of banks and banking regulators are formulated.

Keywords: *cloud computing technologies, cloud computing, digitalization, banking system, bank, banking system stability, cloud services outsourcing*

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GLOBAL TRENDS IN THE GREEN FINANCE MARKET AND TRENDS IN ITS DEVELOPMENT IN MODERN GEOPOLITICAL CONDITIONS

Among the instruments for financing projects in the field of energy and ecology, green bonds play a leading role. The article provides answers to the questions: what are the development trends of the global and Russian market for these instruments, what projects in the field of renewable energy sources are planned for implementation by raising funds based on the emission of "green" instruments, and what problems arise in this case. It is concluded that the Russian green bond market will expand due to corporate issues issued not only by energy companies, but also by representatives of other industries.

Keywords: *green finance, ESG, green bonds, energy, sustainable development, green energy, green certificates*
