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DIGITAL FINANCE IN THE EVOLUTION OF FINANCIAL SCIENCE

The idea of the article comes down to substantiating the thesis that digital finance is the next stage in the evolution of the science of finance and retains the fundamental features and properties of finance as an economic monetary and distribution category. The stages of development of financial science are considered successively from classics, to neoclassics, corporate and market finance and digital finance. The large-scale coverage of relationships with other economic sciences, the universal nature and high socio-economic value of finance and financial science in the development of society and scientific thought at the end of the twentieth century are shown. The thesis is revealed that digital finance is the result of the integration of traditional finance and digital financial technologies (fintech), which have changed the format of providing banking, insurance, investment, exchange, and other financial services, but have retained the essence and functions of finance. The features of digital finance in the formation mechanisms, distribution tools, the subjects using them, the risks they initiate, legal regulation and organizational structure are considered. The advantages of digital finance for modern financial markets are shown.

Keywords: *digital finance, financial science, evolution, theory of finance, financial market, money, fintech, business model*

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FOREIGN TRADE RELATIONS BETWEEN RUSSIA AND VIETNAM – PROSPECTS FOR DEVELOPMENT

This article examines the issues of trade relations between Russia and Vietnam: an analysis of trade between the countries in retrospect is given, an assessment of today's trade relations is given, the problems of trade development in modern conditions are highlighted. The author points out the existing problems in trade relations. In conclusion, the ways of solving these problems for the further development of trade relations are outlined. The article was based on various sources, primarily materials of Russian, Vietnamese scientists and statistical agencies.

Keywords: *foreign trade, Russia, Vietnam, trade turnover, export, import.*

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PROBLEMS OF MONETARY POLICY IMPLEMENTATION IN THE RUSSIAN REGIONS AND DIRECTIONS FOR THEIR SOLUTION

The paper presents the key problems of implementing monetary policy in the regions of the country. An approach to the study of regional problems is presented that allows us to identify weak responses to monetary policy measures. The assessment of key indicators was carried out at the level of constituent entities of the Russian Federation and federal districts of the Russian Federation, which makes it possible to compare the effectiveness of monetary policy at different levels. Proposals have been formulated to smooth out regional heterogeneity, as well as to analyze the sources of these problems.

Keywords: *regional heterogeneity, monetary policy, interest rate channel, lending.*

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NEW FORMS OF INTERACTION BETWEEN BANK AND CLIENT IN THE DIGITAL ENVIRONMENT

In the era of digital technologies, banking innovations are becoming an integral part of the financial landscape, having a significant impact on the customer experience and methods of providing banking services. This article will explore the use of loyalty programs and digital applications, which are becoming unprecedented tools for the everyday interaction of customers with banks. A comparative analysis of mobile applications of Sberbank PJSC, Alfa Bank JSC, Tinkoff Bank JSC is provided by integrating financial products into the basic everyday needs of clients, personal data into new formats of payment services (including digital wallets, instant payments). Particular attention in the article is paid to the issues of personalization of client offers using machine learning technologies, as a result of which behavioral patterns are recognized in transactions of potential clients and their interest in products and services, adapting the received data to the needs of end users, taking into account client segmentation and expanding communication of banks with them

Keywords: *innovation, banking technologies, biometrics, financial landscape, digitalization*

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ANALYSIS OF THE MAIN DETERMINANTS AFFECTING THE PROFITABILITY OF BANKING ACTIVITIES IN ORDER TO MAINTAIN INNOVATIVE ACTIVITY (USING THE EXAMPLE OF GPB JSC)

Today, the banking sector of our country is functioning in the context of the consequences of crisis phenomena. One of the areas of effective development of banks is the introduction of constant innovations in their work. Modern financial technologies are a vector in ensuring innovative activity of the banking sector. In turn, the use of various areas in the activities of banks is primarily reflected in the efficiency and level of profitability of their activities. The purpose of the study is to analyze the factors affecting the profitability of banking activities in the context of their innovative activity. As determinants, the work studied: the bank's capital adequacy, reliability and liquidity indicators, as well as the quality of the loan portfolio. The object of the study is Gazprombank (Joint Stock Company) (Bank GPB (JSC).

The article discloses the concept of "profitability of banks," defines and specifies internal and external factors affecting the efficiency of credit institutions. The authors calculated the indicators of capitalization, reliability and liquidity, applied gap analysis and stress testing methods to calculate the amount of income/losses due to changes in interest rates on the market. The quality of the bank's loan portfolio was investigated.

Keywords: *determinants, capitalization of the bank, quality of the bank's loan portfolio, liquidity, mandatory standards, profitability, rating of banks*
