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Phone: 8-916-646-09-30**

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Project manager and author of the idea: Volodina V.N.

Larisa A. Luzhnova, *Candidate of Economic Sciences, Associate Professor of the Department of Finance and Military Banking Management, Alexander Nevsky Military University of the Ministry of Defense of the Russian Federation*

E-mail: lar.lu@mail.ru

SPIN-code: 1850-2507

INCENTIVES AND TOOLS FOR LONG-TERM SAVINGS AND INVESTMENTS OF THE POPULATION

Abstract

In the context of realization of geopolitical risks the transformation of savings into investments is a crucial task of the government that ensures the high pace of long-term economic development. The article covers incentive measures, types and conditions of the programs and tools for long-term resource mobilization promoted by financial organizations.

Keywords: *long-term savings scheme, individual investment account, non-governmental pension fund, tax deduction, deposit insurance, financial market*

O.A. Morozova, *Candidate of Technical Science, Associate Professor, Department of Fintech, Financial university under the Government of the Russian Federation, Moscow*

E-mail: oamorozova@fa.ru

SPIN-code: 8161-8181

THE PROBLEM OF DOMINATION OF DIGITAL PLATFORMS

Abstract

In this article, the author considers problematic aspects of the functioning of leading digital platforms such as stifling competition and innovation, market regulation, as well as little-studied long-term effects. A conclusion was made about the enormous potential of digital platforms and their impact on the socio-economic development of society, as well as the need for additional research into multidirectional long-term and delayed effects in order to mitigate possible risks.

Keywords: *digital platform, economies of scale, network effects, competition, antitrust legislation*

Medvedeva Marina Borisovna, Candidate of Economic Sciences, Professor, Professor of the Department of World Economy and World Finance, Financial University under the Government of the Russian Federation

E-mail: MBMedvedeva@fa.ru

ORCID ID: 0000-0001-7028-9602

SPIN-code: 7990-5298

Smykov Alexandr Evgenevich, graduate student-researcher, Financial University under the Government of the Russian Federation

SPIN-code: 9810-0607

E-mail: ssmykoff@yandex.ru

Venture investment development trends: experience of the USA and China

Abstract

The presented article reveals the dynamics of the global venture investment market and shows their role in the innovative development of national economies of countries such as the USA and China, which are the largest venture markets. The main tools for supporting venture entrepreneurship are revealed, and the regulatory role of the state in this area is emphasized.

Keywords: *innovation, venture capital, venture financing, venture industry support institutions*

Valeriya N. Volodina, Editor-in-Chief of the magazine "Banking Services", General Director of "Fininformservice NIKA" LLC

E-mail: nikainform@mail.ru

SPIN-code: 4164-7823

«Digital Carats» and NFT Tokenized Diamonds

Abstract

The article reveals both the essence of a new digital instrument of the Russian and international financial market – the «diamond token». It is noted that the new tool allows not only to bypass anti-Russian sanctions of a major Russian company as ALROSA, but also to successfully trade a unique commodity as «digital carats». It is concluded that this instrument will be further

developed and will become investment attractive for mining companies, private and institutional investors in the global and domestic financial markets. This article is a continuation of the author's research on DFA. In previous publications, the following types of tokens were considered and analyzed: «green», «grain», «tourist», «deposit», BRICS Token.

Keywords: *diamond» tokens, diamond exchange, «digital carats», investment diamond cost calculator, ALROSA, «diamond token» of the space Guild, «diamond Love token», «Love token»*

Panova G.S., *Doctor of Economics, Professor of the Department of International Finance,*

Moscow State Institute of International Relations

E-mail: gpanova@mail.ru

SPIN-code: 6300-1439

ORCID ID: 0000-0003-3734-5507

Poklad A.O., *International Economic Relations, Moscow State Institute of International Relations*

E-mail: ann.poklad@yandex.ru

Leasing innovations as a catalyst for Russia's economic growth

Abstract

The article explores the role of leasing as an effective tool for improving the investment climate in Russia's regions. It analyzes the advantages and challenges associated with the use of leasing in the context of economic instability. Particular attention is given to the opportunities leasing offers for infrastructure modernization and the development of small and medium-sized enterprises. Key factors influencing the successful implementation of leasing mechanisms in various regions are highlighted, along with the role of government support in promoting the growth of this market.

Keywords: *leasing, investment climate, regional economy, financial lease, government support, infrastructure, small and medium-sized enterprises, innovations, lessor, lessee*