

SUMMARY

URGENT PROBLEMS OF ECONOMY

Teplov V.I.

Belgorod University of Cooperation, Economics and Law, Ph.D. in Economics, Professor, Rector

Tarasova E.E.

Belgorod University of Cooperation, Economics and Law, Ph.D. in Economics, Professor, Chair of Commercial Activity and Advertising, First Vice-Rector for Research

Shein E.A.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Leading Engineer Programmer of Computer Technologies Center

Higher schools marketing activity: study of subjects and development directions. P. 9-22.

Abstract. The aim of the study is substantiation of the necessity of the marketing approach for the promotion of educational services of universities, analysis of the major groups of marketing activities of universities, development of the algorithm of marketing activities of the university, the justification of the main directions of development of marketing activities of universities. The study used general scientific and special methods of economic research. When using scientific methods within a logical approach we consistently applied methods of synthesis, induction and deduction. The use of special methods of economic research was based on a combination of positive and normative analyses, which were performed to develop the algorithm of marketing activities of the university.

The article substantiates the necessity of the marketing approach in the activities of the universities; studies the major groups of subjects of marketing activity of higher schools and their characteristics, the necessity of making a marketing research of educational services market and labor market; identifies objects of marketing in higher education, suggests the algorithm of organization of marketing activity of the university; provides the main directions of marketing communications of the University; and shows the role of Internet technologies in the development of marketing activities of universities.

The suggested algorithm of higher schools' marketing activity organization allows to analyze the information on its activity, identify the need in the necessity of marketing instruments application, develop requirements to organization of marketing activity, assess correspondence to the said requirements, and correct own activities.

Keywords: marketing activity of higher schools; marketing of educational services; marketing communications; subjects of marketing activity.

Ternovsky D.S.

Belgorod University of Cooperation, Economics and Law, Ph.D. in Economics, Professor, Chair of Customs Management, Statistics and Economic Analysis

Prizhigalinskaya T.N.

Belgorod University of Cooperation, Economics and Law, Ph.D. in Economics, Professor, Chair of Customs Management, Statistics and Economic Analysis, Dean of the Correspondence Study Department

Lavrova Yu.S.

Belgorod University of Cooperation, Economics and Law, Post-Graduate Student

Modeling of agricultural consumer cooperatives members' contracting in the conditions of the cooperative sector of economy state support. P. 23-34.

Abstract. The aim of the research is to develop a model of contracting of agricultural consumer cooperatives' members taking into account the implementation programs of state

support of development of their material and technical basis in the methodological boundaries of the transactional theory of incomplete contracts and the theory of groups. In the course of achieving the goal we justified the institutional backgrounds of the study of contracting in consumer societies and agricultural consumer cooperatives, namely the nature of the participation of members of cooperatives in their economic activities, in the framework of the methodology of new institutionalism presented from the standpoint of inclusive and exclusive production of collective goods. We have developed model of contraction in the agricultural consumer cooperatives and proved the mechanism of influence of state support on the options of contracting the members of the cooperative, establishing the positive impact of subsidies for development of material-technical base of cooperatives with the minimum allowed and maximum possible levels of cooperation of agricultural producers; revealed the differences in social outcomes contracting of consumer societies and agricultural consumer cooperatives, namely the allocation of the costs of the cooperative and benefit from its activities as tools to regulate the level of cooperation according to which the social outcomes of contracting in the agricultural consumer cooperatives are subject to the actual level of cooperation, and of consumer societies – the volume of activity providing services to shareholders and not cooperated serviced population.

Keywords: cooperative, agricultural cooperative, consumer cooperative, contracting, state support.

Rozdolskaya I.V.

Belgorod University of Cooperation, Economics and Law, Ph.D. in Economics, Professor, Head of the Chair of Marketing and Management,

Osadchaya S.M.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Chair of Marketing and Management

Social marketing positioning as innovative platform for implementation of changes at the regional level. P. 35-50.

Abstract: The article is devoted to social marketing issues in order to implement changes at the regional level.

It is suggested that the process of social marketing model development be considered structurally.

It was emphasized that questions of social marketing positioning as a tool of business social responsibility are of particular importance in the context of the subject-object relationship of interaction participants' "business-power-society".

The attention is focused on the growing interest in the use of social marketing from the business community, representatives of which begin more consciously relate to social marketing, seeing it as a way to improve the image and reputation of their companies, building a conflict-free relations with the society, the government and the environment.

The paper suggests essential content of social marketing. We consider the instrumentality and technological equipment of social marketing. Among effective tools which identified: socially significant product policy, socio sustained pricing, logistics socially responsible, socially oriented marketing communications, internal social marketing, environmental responsibility, community development, maintaining a harmonious relationship with the authorities.

The article presents the views of managers of distribution companies of the Belgorod Oblast on the implementation of social marketing tools. In order to implement social responsibility mechanism of formation and development of business in the region, the authors draw attention to the need to develop the concept of formation of the institute of social marketing. The importance and relevance of social marketing is enhanced using integrated approach to promote the use of social marketing by business entities in the region.

Keywords: social marketing, socio-marketing model development, social marketing tools, socially significant product policy, socio-sustained pricing, socially responsible logistics, socially oriented marketing communications, internal social marketing, environmental responsibility, community development, maintaining a harmonious relationship with authorities.

Snitko L.T.

Belgorod University of Cooperation Economics and Law, Ph.D. in Economics, Professor, Head of the Chair of Economics

Savenkova I.V.

Belgorod State National Research University, Candidate in Economics, Associate Professor, Chair of Accounting and Audit

Franchising system and its efficiency for competitive commodity markets. P. 51-61.

Abstract. Franchising, as a favorable view of entrepreneurship, enabling to reduce possible risks to zero, use the promoted brand and finished business model with experience accumulated customer base in the near future may become one of the main instruments of development of the consumer market. Franchising is booming, because it combines the personal incentive of ownership with management and technical business skills. In view of the interest and the relevance of the subject, the aim of this study is to examine the features of the franchise system, identifying its strengths and identify issues that hinder its development, as well as to bring evidence of possible effectiveness of franchising organization in a competitive product market. The study used general scientific, qualitative and quantitative methods of economic research. This study has allowed, first, to establish a scheme of relations in the franchising system: for entrepreneurs, franchising offers a quick path to growth, as they get ready to deal for the franchisee franchising enables rapid development, the franchisor grows, allowing entrepreneurs to finance its growth through the sale of franchises; secondly, to identify the benefits of franchising to other types of business activities, starting "from scratch"; third, to identify the problems that hinder the full development of franchising, including basic: imperfect legislation and lack of state support; fourthly, to present the author's model of the classification of all existing types of franchising, the main characteristic of the model which is the object of the franchise: trade, production, service, or mixed; fifthly, to prove that by taking advantage of the business concept and despite the existing problems, the effectiveness of the commercial companies working on the franchise can be quite high.

Keywords: franchising, franchise system relations, the benefits of franchising, franchising issues, franchising classification, franchising efficiency, competitive product market.

Meshechkina R.P.

Belgorod University of Cooperation, Economics and Law, Ph.D. in Economics, Professor, Dean of the Customs Department

Shilenko S.I.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Head of the Chair of Commercial Activity and Advertising

Innovative development of Russia: regional aspect and prospects of international cooperation. P. 62-77.

Abstract. Economic modernization and its innovative development is one of priority directions of the state policy of Russia. Its implementation is reflected in the strategy of innovative development of the Russian Federation for the period up to 2020, the state program "Economic development and innovative economy", providing for the development of regional programs of innovative development. Among the regions participating in the development and implementation of innovative projects is the Belgorod Oblast, where they created the intellectual-innovation system (BIIS), business structures of small and medium enterprise are

involved in the implementation of innovative projects, a technology platforms are formed and operate innovative clusters, the results of which need promotion in the foreign markets, which is possible only through the development of international cooperation in the innovation sphere.

The relevance of the research problem and the need for its theoretical study and practical rationale led to the choice of the topic of this article.

The purpose of this article is to study the process of Russia's innovative development and implementation of regional innovation policy in the Belgorod Oblast, study, analysis, re-work, summarizing the experience of development of tech-parks and determination of areas of possible participation of Russia and its regional entities in the global innovation system.

Keywords: exports, hi-tech products, world market, world innovative system, small and medium business, innovative development, regional economy, tech-parks, business incubators, customs tariff and non-tariff regulation.

Tarasova T.F.

Belgorod University of Cooperation, Economics and Law, Ph.D. in Economics, Professor, Chair of Economics

Korobkin A.Z.

The Belarusian Trade and Economics University for Consumer Cooperatives, Candidate in Economics, Associate Professor, Head of Economic and Law Disciplines Chair, Gomel, Republic of Belarus

Approaches to definition and assessment of cooperative trade efficiency. P. 78-86.

Abstract. The article reveals the essence of trade efficiency as an economic category, defined by the criterion of social efficiency of trade. Consumer cooperation in modern conditions is at the stage of deep transformation in all aspects of their activities. The existence of legislation creates preconditions for increasing its role in solving economic and social problems, improve the servicing of shareholders and the general public. The social orientation of activity of consumer societies is characteristic for the whole period of development of the cooperative movement and due to its nature. As retail trade of a consumer society performs a dual socio-economic activities, in the set of indicators two subgroups are allocated: indicators of efficiency of social activities and indicators of efficiency of economic activities.

In modern conditions it requires, along with identifying and evaluating the effectiveness of specific organizational, economic and other measures designed to expedite the development of market relations and to the study of social aspects of the development and evaluation of social efficiency of retail trade of consumer cooperation.

The paper proposed to use in practice a system of indicators to assess social performance of trade, consisting of several subsystems. Individual indicators show the order of calculation.

It should be noted that since all sectors of the cooperative economy are closely interrelated, and the retail trade system is the final stage of a unified technological process "purchase-processing-sale", the assessment of volumes of activity and efficiency of the consumer society in the unified system of indicators is justified.

Keywords: social efficiency of trade; system of indicators; criterion of efficiency; purchasing demand; commodity turnover.

Troshikhin B.B.

Belgorod University of Cooperation, Economics and Law, Ph.D., Professor, Head of the Chair Of Humanities and Socio-Economic Sciences

Philosophy of economy as a research project. P. 87-99.

Abstract. The article based on interdisciplinary approach, involving the interaction of methodological arsenals philosophy, economic theory, sociology, psychology and other humanitarian and socio-economic disciplines makes an attempt of a conceptual substantiation of

"philosophy of economy" as a research project in the status of a philosophical discipline holistically integrating issues of Economics, society and man. This resulted in a socio-anthropological examination of economy with methodological-epistemological, socio-cultural and value foundations that allowed to update in the subject field of the research project the problem of a new type of rationality, "economic man" and "economic culture."

The article reflects the history of the formation of the interdisciplinary field of philosophy of economy where psychology interact as motives for economic behavior, sociology the concept of social stratification, economic and philosophical anthropology, in which interconnected economic activity with its ethical, axiological and sociocultural reasons as well as economic theory and economic analysis, taking into account the objective laws of the market.

Methodological substantiation of the philosophy of economy, along with basic methods of conceptualizing interdisciplinary phenomena, such as idealization, analysis and synthesis, required to use the comparative method, allowed to establish the conceptual distinction between "philosophy of economy" and "philosophy of management" based on the positive analysis of axiological bases of these scientific disciplines.

Keywords: philosophical anthropology, economic anthropology, economic rationality, economic man, economic culture, anthropological model, ideological and axiological grounds.

Matvejeva O.P.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Head of the Chair of Customs Operations and Customs Control

Alenikov I.A.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Chair of Customs Operations and Customs Control

State control quality improvement in automobile check-points by customs organs on the basis of cutting time for its conduct. P. 100-112.

Abstract. The aim of the research is to study, identify problems of organization and conduct of state control of the customs bodies located at automobile checkpoints across the state border of the Russian Federation, and to develop ways to increase the quality of its conduct. This objective is achieved on the basis of the results of a critical analysis of the organization and carrying out state control by the customs authorities, which acted as the basis for the justification of reducing the time of carrying out the state control in automobile checkpoints as one of the components of quality of carrying out the state control aiming at: minimizing logistics and customs costs for moving goods across the customs border; creation of optimal conditions for conducting international business; change the position of the member States of the Eurasian Economic Union in the world Bank's Doing business indicator "trading across borders". When performing the research we used General scientific and special methods of economic research. When using scientific methods within a logical approach we consistently applied methods of analysis and synthesis, induction and deduction. The conducted research allowed to establish that only a comprehensive implementation of the proposed measures to reduce time of carrying out the state control in automobile checkpoints are able to provide a new quality of its conduct, contributing to the improved performance of the customs authority and a reduction in costs of economic operators when importing goods into the customs territory of the Eurasian Economic Union.

Keywords: customs organs, automobile check-point, state control, state control quality, state control conduct time.

Tsatsulin A.N.

North-Western Institute of Management, Affiliate of the Russian President Academy of National Economy and Public Administration (Saint-Petersburg, Russian Federation), Doctor in Economics, Professor, Professor of the Chair of Financial Management

On the construction of the index analysis model of material current assets in trade. P. 113-128.

Abstract: The continuation of the article discusses the principles and methods of constructing hybrid model multivariate index analysis treatment of tangible assets on the example of retail trade enterprises. Analysis of the time and speed of the current assets held in respect of the current inventory storage for uniform positions of the group range shoe department of the economic entity. Separately were built time model and the turnover rate. And the final stage, the crossing using the index procedure was constructed $v|t$ -model, which comprises five separate signs factors. Behind each of Rounds signs factors is hidden its standard statistical measure, which is traditionally carried out by an economic analysis based on defined goals and objectives, both in enterprises and for special applied research. These indicators serve as indicators of the financial condition of any economic subject, are comparative characteristics in assessing the competitiveness of the subject in the commodity markets and can be used to assess the market value of the business. The resulting model is verified, reliable calculations have been made on it. The model opens up new horizons of financial and economic analysis of enterprise's material assets movement, and allows to put together a comprehensive study the parameters of speed and time of commodity circulation. The latter is complicated, and it is sometimes even impossible, in multivariate econometric models in connection with the phenomenon of multicollinearity signs factors. This circumstance makes it promising for the first time built a similar hybrid model for solving the problems of short-term forecasting, and for the purpose of operational planning of material circulating assets.

Keywords: Simple index, analytical index, index crossing, mixed-index analysis, hybrid model of factor analysis, primary and secondary feature, working capital, current assets.

Solovykh N.N.

University of Finance with the Government of the Russian Federation, Candidate in Economics, Professor, Chair of Economic Theory, Moscow

Aliev V.M.

International Law Institute «MUI», Ph.D. in Law, Professor, Chair of Criminal and Legal Disciplines, Moscow

Property in institutional economy and economic and legal foundations of responsibility for illegal acquisition of organizations' property. P. 129-139.

Abstract. The article is devoted to problems of interpretation of property by institutional economy and economic legal grounds of responsibility for illegal taking objects of property. The article substantiates the provision that in the system of values dominating in the modern world where final criterion of development is the level of the reached consumption of the economic goods, the most effective institutional environment for economic growth is the balanced and harmonious development of all forms of ownership. On the basis of the analysis of the macroeconomic reproduction proportions which were developed in the Russian economy the conclusion that conditions and the mechanism of their formation for the solution of problems of balance of domestic market are not created is drawn. Therefore the state is obliged not only to undertake functions of the direct investor, but also to create favorable conditions for investment activity of businessmen, to guarantee the rights of private ownership, to increase the level of motivation of the subjects who are personally interested in success of business - businessmen. Scales of economic crime, the amplified criminal expansion to economy testify to lack of sufficient security of the businessman as subject of an entrepreneurial activity at all stages of its existence. Threatening stability of the economic relations, this

type of crime turned into one of the main sources of negative impact on processes of social, economic and political development of the country. Consideration of economic and legal aspects of distribution of these crimes allowed the authors to suggest a number of measures for counteraction to their growth.

Key words: property, institutional economy, business, economics of property right, sustainable economic environment, misappropriation of property, economic crimes, mergers and acquisitions, raiding, white-collar crime.

Prushkovsky L.V.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Professor, Chair of Commercial Activity and Advertising

Glazunova O.A.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Chair of Commercial Activity and Advertising

Naplekova Yu.A.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Chair of Commercial Activity and Advertising

The design of the distribution commodity systems. P. 140-147.

Abstract. Creation of innovative high-performance distribution commodity systems that can ensure the availability of necessary goods in the necessary place, in necessary time, in the required amount with minimum cost and at a reasonable price is the main objective of improving the trade on the basis of the concept of logistics. Such systems must have a high ability to adapt to environmental changes. The distribution chain includes production company, wholesale warehouse, retail outlets and the connecting transportation links. The joint actions of these members of supply chain promote their goods and services from production to the end consumer. Changes in the economy in the early 90s of the 20th century resulted in the disintegration processes in the trade. As a result, the organization of national distribution was characterized by a weak coordination of actions of participants of supply chain. Currently, the distribution of goods and services in the whole supply chain, in our opinion, is irrational and random in nature. The article explains the contents of the two main important stages of designing of logistical systems of distribution of products and services, reveals the advantages and disadvantages of logistics systems distribution of products and services depending on the item-level distribution, the basic types of elements of the logistics systems of distribution of products and services.

Keywords: designing, logistic system of goods distribution, stage, divergence, convergence, type, factors.

Kononenko R.V.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Chair of Economics

Marketing of territory: essence and application goals. P. 148-156.

Abstract. The purpose of this study was to investigate the causes and conditions of formation of territorial marketing, as a scientific and practical research directions, identification of stimulating motives for marketing of the territories by administrative and territorial formations. To achieve the study objective we used dialectical, systemic and integrated approaches to the study of economic phenomena and processes, general scientific methods (observation, analysis, synthesis), thus ensuring the validity and reliability of findings. In the framework of the conducted research we have established the reasons of formation of scientific directions of research – marketing of territories. It was also revealed that the main objectives of the use of territorial marketing in practice is to obtain economic benefits for the subjects of the territory, and vision of the conscious and systematic development of the territory. There were

revealed common features of strategy of territories development regardless of the capacities and interests of residents and non-residents of the territories. We have systemized the tools of territorial marketing for estimation of quantitative parameters of the territories. The practical importance of the executed research consists in establishing the purpose and need for territorial marketing, as well as the systematization of instruments for quantitative and qualitative assessment of the territory. The results of the study can serve as a theoretical basis for the development strategy of the territory development.

Keywords: marketing, marketing of territories, territory's branding.

Shipitsyn A.V.

University of Linköping, Candidate in Economics, Associate Professor, Mentor of Masters' program «Statistics and Data Mining». Linköping, Sweden

Zhuravleva N.V.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Chair of Customs Management, Statistics and Economic Analysis

Creation of data set from corporate financial statements: problems and solutions. P. 157-169.

Abstract. The article deals with a process of creating data set from corporate financial statements and describes the following processes: reports downloading, preprocessing, merging into a data frame, data cleansing, multicollinearity elimination, normalization and dimensionality reduction. Objectives of the research are the following: developing methodology of financial statements data set creation and practical application of the methodology for data set preparation. Statistical methods and computer data processing procedures were used. Financial statements of SP500 corporations of 2008–2012 period were loaded and merged into a data set of 1,620 observations and 115 financials. Problem of various reports structures were solved by the method of maximum set of names. A new multicollinearity elimination algorithm with computational complexity $O(n^2)$ was suggested with code in R programming language – the algorithm of breaking collinear pairs. Data set of financial statements with eliminated multicollinearity was created, consisting of 75 or 69 variables depending on breaking method. The variables were not transformed, making possible economic interpretation of further analysis. Normalization of financials was suggested to be done like in vertical analysis of financial statements. It was suggested to divide items of Cash flows statement by the sum of absolute values of Cash flow components, or by the sum of Assets and Revenues. Dimensionality reduction was proposed to be done by Principal Components Analysis (PCA). It allows to reduce the dimensionality up to 5 non – standardized principal components, or up to 46 standardized principal components explaining 95% of variance.

Keywords: data set of financial reports, multicollinearity, method of breaking collinear pairs, normalization of financials.

Malyh M.S.

Belgorod University of Cooperation, Economics and Law, Post-Graduate Student

Gyunter I.N.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor

Formation of mechanism of state regulation of integration processes financing in agrarian sphere. P. 170-179.

Abstract. In the process of modernization and integration of agricultural enterprises of an economic nature, meaning and importance of financial resources, acquiring new characteristics, quantitatively different properties and characteristics. Therefore, the immediate need today is to

develop new theoretical and practical foundations for the regulation and management of financial resources of agricultural companies.

The article focuses on the study of the components of state regulation of development of integration processes in the framework of financing of agro-industrial formations. The article studies the theoretical and practical basis of the system of financial management of agricultural companies. The authors proved the necessity of state regulation and state support of financing of the integration processes of agricultural producers in General, and agro-industrial companies in particular.

The article highlights the main elements of the concept of state financial assistance, among which the most significant are preferential raising of funds, implementation of effective system of assistance for regulation of prices, the implementation of protectionist policies from unfair competition, the guarantee of access to government procurement and preferential loans.

The results of the study revealed the priority directions of state support of integration processes, the necessity of providing them with incentives from the state, and reflects activities to help strengthen the provision of agricultural producers with financial resources.

In the article the mechanism of state regulation of ensuring the financial resources for the productive development of the agro-industrial complex.

Keywords: agro-industrial companies, integration processes, the mechanism of state regulation, financing available, investment resources, credit resources, credit cooperation.

Chernikova E.I.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Chair of Theory and History of Cooperative Movement

Trunov A.A.

Belgorod University of Cooperation, Economics and Law, Candidate in Philosophy, Associate Professor, Chair of Social Work and Psychology

Genesis of the theory and practice of cooperative movement. P. 180-189.

Abstract. The article, drawing on the principles of objectivity and historicism, reconstructed socio-economic views of Pieter Cornelius Plokhoy, Dutch religious and public figure, who in the 50-ies of the XVII century moved to England and developed a unique project of the organization of the cooperative movement based on the values of reformed Christianity. The main purpose of this article is to analyze the socio-economic beliefs of P. Plokhoy in the context of a more adequate understanding of those historical realities, which originated and developed the cooperative movement. The originality and novelty of the proposed P. Plokhoe ideas differed sharply from typical for that time of utopian theories of the ideal society because they were focused on solving specific problems: unemployment, poverty, social disintegration and polarization, a sharp decline in the welfare of the majority of workers. Many of these problems solves the cooperative movement in our days, not only in local but also in global scale. Socio-economic project P. Plokhoe, involving the actual organization of the cooperative movement, has received approval from the leader of the English revolution of Oliver Cromwell, however, due to the death of the last was never implemented. Trying to implement the same project in a colony-settlement in North America, a group of Dutch associates P. Plokhoy also not successful, since the area was captured by the British. It is concluded that the favorable conditions for a socio-economic development of the cooperative movement in the mid-seventeenth century has not yet formed, however, since that time, in fact, originate its origins. In this regard, P. Plokhoy can rightly be considered one of the first theorists and practitioners to have a significant impact on the Genesis and subsequent development of the cooperative movement.

Keywords: Robert Owen, cooperation, cooperative movement, England, revolution, Pieter Cornelius Plokhoy, socio-economic project, co-operative republic.

Semenenko G.A.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Chair of Theory and History of Cooperative Movement

Chuikova V.M.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Chair of Theory and History of Cooperative Movement

Afanasiyeva L.V.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Chair of Theory and History of Cooperative Movement

Argicultural consumer cooperatives as an institution of sustainable development of rural areas. P. 190-205.

Abstract. The aim of the study was to analyze the major issues and evidence of the benefits of development of agricultural consumer cooperation in Russia. The study is based on a systematic approach to the study of regional agricultural consumer cooperation, with the use of monographic, abstract-logical, statistical and economic, graphical, sociological and other research methods. The use of methods of economic and statistical research: graphics, methods, sample surveys, time series allowed to identify the main trends of development of agricultural consumer cooperatives, agricultural consumer and production cooperatives. The directions of analytical evaluation were the following: the number of agricultural cooperatives, the main indicators of development of agricultural consumer cooperatives, statistics on the number of consumer cooperatives in the Central Federal Territory. Using the historical method, the article examines the stages of formation agricultural cooperation system of in our country; presents a modern classification of agricultural cooperatives; studies regulations and government programs that determine the development of agricultural cooperation in Russia.

This paper analyzes the data on the implementation of the regional target program on sustainable development of rural territories through the organization and development of production in private farms of citizens and peasant farms. A sociological study of the project "Family farms of Belogorye" allowed us to determine the recognition, at the state level, of the need for the development of agricultural consumer cooperation as a condition of ensuring the profitability of agricultural production, providing employment in rural areas, increasing purchasing power of the rural population and, consequently, sustainable development of rural areas.

Keywords: agricultural cooperation, rural areas, consumer cooperation organizations, agricultural consumer cooperatives, agricultural production cooperatives, farmers' households, cooperation, intergation.

Molchanova L.A.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor

Shanina A.N.

Belgorod University of Cooperation, Economics and Law, Post-Graduate Student

Koval N.V.

Belgorod University of Cooperation, Economics and Law, Post-Graduate Student

Commercial bank's deposit policy and tools for its implementation. P. 206-213.

Abstract. Currently, the urgency of the problem of the deposit policy revision at the level of each bank and enhance tools to retain existing deposit sources, as well as the increase of their volume is due exclusively to acute shortage in the Russian economy in cheap credit resources. In addition, a review of the problems caused by the need to stabilize the situation in the banking system, to prevent negative trends in the outflow of funds from deposit accounts of individuals and legal entities and overcoming the panic, leading to a drop in the level of liquidity and

solvency of banks, and sometimes to their bankruptcy as a result of withdrawal of significant amounts of cash.

The article defines the features of formation and problems of realization of deposit policy of commercial banks, reflects the place and role of the deposit policy of commercial bank in ensuring the effectiveness of the banking system, and generalizes tools for implementation of the deposit policy of commercial bank. The article suggests a number of actions to improve the formation of deposit policy of banks. In particular, it is determined that the modern deposit policy should be based on reasonable interest rates, to provide for greater use of innovative deposit products – multi-currency-indexed, hybrid, contingent, special funded and structured to focus on high level customer service

Keywords: deposit policy, bank liabilities, deposit policy instruments, banking system, deposit policy problems, deposit policy implementation tools.

Alenikov I.A.

Belgorod University of Cooperation, Economics and Law, Associate Professor, Chair of Customs Operations and Customs Control

Matvejeva O.P.

Belgorod University of Cooperation, Economics and Law, Candidate in Economics, Associate Professor, Head of the Chair of Customs Operations and Customs Control

Improving the quality of the actual customs control based on the use of inspection and examination complexes. P. 214-226.

Abstract. The aim of the research is to study, identify problems of the actual customs control by customs bodies of the Russian Federation, which are located in automobile checkpoints across the state border of the country, and to develop ways to increase the quality of its conduct. This objective is achieved based on the results of the critical analysis of the actual carrying out of customs control by customs authorities, which was the basis for the justification of the modernization and expansion of practice of application of technical means of customs control in the form of non-intrusive inspection systems (NIIS) as one of the components of the quality of the actual carrying out of customs control, aimed at: ensuring observance of the principle of selectivity of customs control and optimization of time, acceleration of customs operations at border crossings; minimizing logistics costs for economic operators and customs resources in the framework of international commercial transactions. When performing the research we used general scientific and special methods of economic research. When using scientific methods within a logical approach we consistently applied methods of analysis and synthesis, induction and deduction. The conducted research allowed to establish that as a result of implementation of the developed measures for modernization and expansion of practice of application of technical means of customs control in the form of IIRs in the road and rail crossings may increase not only the quality of the actual customs control, but also the performance of customs authorities in the studied area.

Keywords: customs authorities, the actual customs control, customs inspection, customs examination, the quality of the actual customs control, inspection and examination complexes.

Kvon G.M.

Kazan National Research Technical University named after A.N. Tupolev, Candidate in Economics, Professor, Chair of the Theory of Economics

Trott. K.S.

Saint Petersburg State University of Economics, Graduate of the Chair of Statistics and Econometrics

Heterogeneity and interdependence' research of innovative indicators of modern Russian donor regions. P. 227-236.

Abstract. This article highlights the problem of innovative development' heterogeneity, as well as the identification of strong links between innovation indicators of modern Russian donor regions. The object of the study is a group of modern Russian donor regions, while an object of research includes the research of heterogeneity and correlations between innovation indicators through regional aspect. The problem of research is related to the inability of a balanced development towards modern Russian donor regions due to the heterogeneity development of socio-economic, investment development and competitiveness. A heterogeneity of Russian innovative development is generally associated with a significant precedence development of donors and chronic backlog of depressed regions. The relevance of the analysis shows indicators that have greater heterogeneity and links between innovation indicators for the group of Russian donor regions. Furthermore, we tried to identify very strong links between studied variables. Data base of 58 variable is responsible for research and development (R&D), costs on the development of human capital in R&D sector, the efficiency and dynamism of R&D, general socio-economic conditions. In this article we identify heterogeneous relations and highly significant links between innovation indicators for the group of Russian donor regions.

Keywords: innovative development, Russian donor regions, heterogeneity, correlation analysis.

Liebram L.A.

Belgorod University of Cooperation, Economics and Law, Assistant, Chair of Theory and History of Cooperative Movement

Analysis of marketing mix in consumer cooperation retail trade. P. 237-256.

Abstract. The aim of the study is to analyze the marketing mix of consumer cooperation retail trade (the Belgorod Oblast as a case study). This goal determined the formulation of the following objectives: to study the theoretical foundations of the marketing mix; to characterize each element of the marketing mix, to identify the features of the marketing complex in retail trade, to perform the application of the marketing complex in retail trade of consumer cooperation; to draw conclusions on the results of the analysis.

The article presents theoretical substantiation of the marketing mix, the components of the marketing mix such as product (goods), price, bringing the product to the consumer (distribution), promotion; reveals the peculiarities of marketing of retail unit that includes many features of the basic classical concepts, the main of which is that the emphasis is not on the goods but on services for its offer and support; analyzes the components of marketing complex in retail trade organizations of consumer cooperation of the Belgorod Oblast in 2010–2015, and identifies trends in the elements of the marketing mix, the peculiarities of the marketing complex in retail trade of consumer cooperation.

The analysis allowed to identify negative trends in the development of individual elements of the marketing mix, to see the causes of the situation. The analysis showed that the use of the marketing mix during the study period, which although was not very effective, but only through its use it allowed many cooperatives to make a profit, and its further use with the possible variation of the elements can lead others to desired results, returning your target segment, primarily shareholders, increase effectiveness and competitiveness of the organization.

Keywords: marketing mix, product, price, bringing product to consumer, product promotion, retail trade, consumer cooperation organizations.

Tarasova K.V.

Belgorod University of Cooperation, Economics and Law, Post-Graduate Student

Development of marketing information system based on customer oriented approach. P. 257-269.

Abstract. The aim of the study is to develop a model of formation of marketing information system based on customer-oriented approach. The study used general scientific and special methods of economic research: synthesis, induction and deduction, methods of positive and normative analysis, which was carried out to develop a model of formation of marketing information system based on customer-oriented approach.

The article substantiates the necessity of using a client-oriented approach in the formation of a marketing information system, its essence has been studied. For its implementation it is suggested the use of customer relationship management – CRM system.

In the course of the study, we provided the characteristic of CRM systems, the mechanisms of information support of the client-oriented approach, defined requirements necessary for the effective functioning of marketing information system based on client-oriented approach, including: functionality; reliability; interactive work; the ability to connect to existing databases; a data store based on the latest achievements in the field of engineering databases; the ability to convert data into other systems; the synchronization control of all interaction channels; constant analysis of the collected information about the history of contacts with clients.

To improve the effectiveness of marketing activities we suggest the model of formation of marketing information system based on client-oriented approach, the use of which would allow to solve issues of interoperability with clients to meet their needs, and increase loyalty.

Keywords: marketing information system, customer oriented approach, CRM system.

Galchenko S.A.

Kursk State University, Candidate in Economics, Associate Professor, Chair of Management and State and Municipal Governance

Kursk Oblast industry – "growth point" of socio-economic development of the region. P. 270-277.

Abstract. The article is devoted to the identification of priority areas of socio-economic development of the Kursk Oblast. It is noted that the industrial production has a significant impact on the socio-economic development of the region. The article presents the results of the monitoring of industrial production in the Kursk Oblast; the dynamics of such important social and economic indicators as the volume of shipped goods of own production, the index of physical volume of investment in fixed assets, the average wage per employee by unrelated to small business organizations; and tendencies of development of the industry in the Kursk Oblast, designated by the need to determine its "growth point" of social and economic development of the region.

The paper defines the role and importance of the support of investment activity in the region; studies the investment activity of the region and the future directions of its development; shows the importance of support for industrial production and investment activity, not only in the administrative center, but also in the municipal districts of the Kursk Oblast.

It is noted that the Kursk Oblast continues a policy of import substitution. Russian Ministry of Industry in the sectoral plans on import substitution project included 21 enterprises of the Kursk Oblast in three technology areas. The paper demonstrates the significance of per capita GRP of the Kursk Oblast and compares this figure with the nearest neighbors.

It is noted that the creation of favorable conditions for attracting investments into the economy of the Kursk area will be a catalyst for industrial growth in the region.

Keywords: industry, region, development, "growth point", investment, socio-economic.

Kalabekov A.M.

Federal Tax Service Department of the Russian Federation in the Kabardino-Balkarian Republic, Head of the Analytical Office, Candidate in Economics

Kalabekova L.I.

Belgorod University of Cooperation, Economics and Law, Nalchik Institute of Cooperation (Affiliate), Candidate in Economics, Associate Professor, Chair of Economics and Management
Modern situation and development trends of real estate in the Kabardino-Balkarian Republic. P. 278-285.

Abstract. This article deals with topical issues that characterize the state and development of the Kabardino-Balkarian Republic real estate market in comparison with the data on Russia and the North Caucasus Federal Territory entities. The article analyzes in interrelation the following indicators: the volume of investments in fixed capital per capita, structure of investments in fixed capital by type of fixed assets, the volume of residential construction per capita, the number of years required to purchase a one-room apartment with the area of 30 square meters of housing on the secondary real estate market in the average monthly wage. The study is summarized as follows: the region's real estate market is different by low levels of investment in fixed assets. Investments in fixed capital by type of fixed assets are disproportionate in nature with a reduced level of investment in buildings (except residential), and the construction, and in machinery, equipment, vehicles, and an increased level of investment in dwellings. The Republic is characterized by increased levels of investment in housing. The article concludes that the authorities should seek to: reduce the cost of land received by developers under construction; to increase the volume of built-up land; to reduce the cost of real estate. The article also notes that a deeper study of the question is hampered by the lack of statistical indicators that affect these problems. This fact prevents the setting of targets to local authorities to achieve the necessary goals.

Keywords: structure of investments in fixed assets, disproportionate character of the structure of fixed assets, the real estate market of Russia, North Caucasian Federal Territory, KBR.

Kuzminova Yu.V.

Belgorod University of Cooperation, Economics and Law, Senior Lecturer, Chair of Information Systems and Technologies

Analysis of marketing communications complex application opportunities in the activities of economic entities. P. 286-295.

Abstract. The article notes the specifics of the use of quantitative methods of research and analysis of the application opportunities of the marketing communications complex in the activities of economic entities. Quantitative research methods help assess the level of fame, to identify the main consumer groups, and analyze sales prospects. In this paper, quantitative research methods are interviews and questionnaires of a fairly large number of respondents in a limited number of issues for which the later should disseminate results to all users. Significant results of quantitative research methods would help to calculate the profitability and production volumes, generate price and product options available to find market segments (niche), as well as reduce the risk of making wrong decisions. quantitative research methods are widely used for the calculation and assessment, in turn: market size and structure of supply and demand; sales of the top players in the market; prospects and development of a single product, directions, product portfolio; effectiveness of marketing campaigns to promote the product / service brand; the effectiveness of promotional activities; consumer reaction to the possible impact of marketing products. In the article the authors examined kinds of situation analysis: STEP-analysis and SWOT-analysis that would identify evaluation factors of influence on the strategy of economic entities. The use of a certain number of methods allows adequately investigate the problem under study, and all its aspects and parameters.

Keywords: marketing communications, marketing communications complex, STEP analysis, SWOT analysis, SWOT rating factors.