

## SUMMARY

### URGENT PROBLEMS OF ECONOMY

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#### **Attraction of buyers in retail chains on the basis of marketing technologies. P. 9-23.**

**Abstract.** The aim of the study is to analyze the development of retail trade networks in Russia, the need to create a retail network of consumer cooperation, and develop marketing directions to attract buyers in a retail trading network of consumer cooperative societies.

This goal determined the formulation of the following objectives: to study the concept of trade networks, to consider the tendencies of their development, to consider the dynamics of the main distribution networks in Russia and characterize them, to identify marketing activities to stimulate buyers used trade networks and propose the use of marketing techniques to attract buyers in retail networks of consumer cooperative societies.

Solution of the set tasks was carried out on the basis of general scientific methods of research – induction and deduction, analysis and synthesis, observation, economic and statistical methods, method of dynamic series construction, comparative analysis, index, graphical, structural analysis, and marketing analysis methods. In the process of the study we used systemic and integral approaches. The information basis is the research data of domestic and foreign scientists.

The article presents theoretical substantiation of retail chains, the tendencies of development of retail trade networks in Russia, expansion of foreign retailers on the Russian market, positive and negative factors of influence of retail chains on the Russian market, the analysis of development of large trading networks in Russia, given their characteristics, discussed the need to create a retail network of consumer cooperation, are considered marketing activities used by retail trade networks to encourage buyers, proposed marketing activities to attract buyers in a retail trading network of consumer cooperative societies.

**Keywords:** retail trade, retail chains, marketing measures, consumer cooperation.

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#### **The modern view on focused and innovative character of HR development as a holistic HR technology. P. 24-38.**

**Abstract.** The aim of the study is to reveal modern approaches and basis for purposeful and innovative character of the personnel reserve formation as an integral personnel technology. To achieve the set goal we used general scientific and special methods of study.

The article discusses the problem of personnel reserve formation that is in the focus of personnel management, and for organizations, it acts as a management tool in the space of skilled labor. Further the article discusses the features of the personnel reserve system provided to the company. Describing the personnel reserve, attention is drawn to common domestic practice approaches. The article determines the focused character of the creation of a personnel reserve; marks effective innovation-oriented formats of the work with the representatives of a personnel reserve, and summarizes certain difficulties inherent to the studied technology. further tha article differentiates the main methods for the assessment of candidates to personnel reserve; substatiates the position of the aplication of Assessment Center method for assessment of internal reservists of the company and external candidates. as a technology for integral assessment of the personnel reserve candidates among the top managers we use axiologic approach. we focused our attention on the development of the personnel reserve training system; paid attention to the personnel reserve training as one of the leading means to ensure company's personnel security.

Application of the suggested methods would provide for supplying a company with qialified personnel, thus developing personnel reserve.

**Keywords:** the personnel reserve, professional development of managerial personnel, management personnel reserve, management personnel technology reserve, methods for evaluation of candidates to the personnel reserve.

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**Conceptual basis for the organization of effective work at high tech companies (based on the example of the enterprises of space-rocket industry). P. 39-54.**

**Abstract.** The aim of the study was the development of the conceptual foundations of the organization of effective work at high tech companies, taking into account their high-tech and intellectual content, industry-specific enterprises of space-rocket industry and the established practice of the organization of workers' labor. The study was conducted on the basis of effective use of methods of analysis of causality, nature study of socio-economic phenomena, the parametrization of criteria and indicators for assessing the effectiveness of implementation of HR policies, standardization of integrated reporting, benchmarking, management of human and intellectual capital, the organization of labor.

We have studied modern concepts of personnel management and human capital theory based on the task of translation of their provisions into practice of personnel management in the companies of rocket space industry by function "labor organization". It is proved that the organizational prerequisites for the use of the concepts of balanced scorecard, key performance indicators, the International integrated reporting parametrizing the relationship management

activities of human and intellectual capital with indicators of enterprises in high-tech companies in the rocket and space industry.

For practical concepts adaptation we suggested criteria of the balanced scorecard and the parameters of their measurement for the component "personnel"; systematic intangible assets non-financial criteria, key performance indicators and supplemented by the parameters of their measurements in the fields of education assets; expanded measurement parameters types of capital defined by the International integrated reporting framework. We provided the results of studying of foreign experience "related" companies in the development and implementation of personnel policies, oriented on efficiency growth.

**Keywords:** labor organization, effective work, hi-tech company, space-rocket industry, personnel management concept.

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**Conceptual model of information systems modification in the sphere of procurement for state and municipal needs at regional level. P. 55-66.**

**Abstract.** The aim of the study is to develop a conceptual model of information systems modification in the field of procurement for state and municipal needs at the regional level. The goal is achieved by justification of the need for modernization of the put into effect from 1 January 2016 of the unified information system through the establishment of a regional information system in procurement of goods, works, services in the Belgorod Oblast; justification of the composition and functionality of the subsystems of the recommended system; as well as developing integrated information platforms through the integration of regional information system in procurement of goods, works, services in the Belgorod Oblast and an automated system of public finance management, allowing to optimize planning procedures, improve the efficiency of the performance analysis of regional and municipal budgets. The study is based on the application of the systemic approach, which includes methods of abstraction and analysis. the suggested midifications of information systems are based on the combination of positive analysis of state procurement efficient practices and normative analysis of present situation in the legal basis of the procedures under study. The suggested regional modification of the information system at the regional level, provides: improving the efficiency of procurement by reducing the time to perform operations under a single information system; the possibility of centralization of the procurement process in the region and the introduction of preventive forms of automatic control actions of the users of the system; restrictions on the initial maximum price contracts to the existing list of goods, works, services; auditing and monitoring of the procurement process for the preservation of the principle of independence of municipalities; a

single electronic document to participants of the procurement process using electronic signatures and automation of the process of harmonization of primary and summary documents.

**Keywords:** state procurement, contract system, UIS, public finance, procurement planning, selection of a supplier, contract signing.

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**Comparative analysis of sector indicators as a tool of consumer cooperation organizations' marketing. P. 67-80.**

**Аннотация.** The article discusses the significance of comparative economic analysis in activities of diversified economic entities. It is proved that the comparative analysis allows to determine the share of each sector in achieving the final result of the activities of the organization as a whole. Comparative economic analysis of diversified objects, as a marketing tool, will allow us to influence strategic decisions in the formation of the organization as a whole and to adjust the proportion of the volume of activity in the relevant segments of the regional markets. The article presents a study on the share of sectors of activity specific organizations of consumer cooperatives in the generation of revenue, cost, different types of profit. Attention is paid to generalization of the results of the comparative analysis for each of the sectors of activity of the investigated organization: retail trade, public catering, domestic service and implementation of other activities. The purpose of the study: comparative analysis of sectoral indicators of activity of consumer cooperation organizations to make informed marketing decisions for the regulation of the industry share of the regional market, as well as solutions in the field of cost management and profit. Research methods: General scientific methods of dialectics, analysis and synthesis, induction and deduction, abstraction, comparison, analogy, graphic, and other. The results of the study: methodological approach to determining the contribution of each sector diversified cooperative farms to the achievement of the overall performance of the organization. It is concluded that comparative economic analysis will help to identify problematic sectors in the formation of each specific outcome of activity: revenue, cost, gross profit, profit before taxation, net profit, net profit. It is proved that through this kind of analysis of consumer cooperation organizations can determine the direction of adjustment of formation of financial results and scope of activity in the industry aspect and also to identify the savings reserves of profits and the cost of the organization.

**Keyword:** organizations of consumer cooperation, comparative economic analysis, industry performance indicators, performance results, marketing tools.

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**System-object modeling of economic systems adaptation and evolution processes. P. 81-92.**

**Abstract.** The paper discusses the results of a systematic approach to solving the problem of modeling the processes of adaptation and evolution of economic systems. As a means of such modeling we used system-object approach "Unit-Function-Object" (UFO-approach). As a result of the research we developed a system-object simulation of processes of adaptation and evolution of systems through the creation of a conceptual model of the relationship of system-wide basic principles and laws, based on the concept of system-object approach. The obtained using this conceptual model a systematic understanding of adaptation and evolution allows us to formulate a methodology for simulation modeling systems based on these processes, including the interactive process of decomposition of the system on the basis of its context model. In the course of further work in this direction it is planned to create teaching and tool means (based on software simulation package of our own design «UFOModeler»), which could be applied to solve problems of adaptation and forecasting the evolution of large economic systems.

**Keywords:** system-object approach "Unit-Function-Object", adaptation and evolution of economic systems, simulation modeling, general systemic principles and regularities interconnections model, system decomposition based on the context model.

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**Budgeting as a management technology in the system of cost planning for health services organizations. P. 93-101.**

**Abstract.** The article is devoted to the peculiarities of budgeting in the system of cost management for health services organizations; substantiates the necessity of full implementation of management accounting in order to create information and analytical base for management and financial analysis as a basis for effective planning, activities of medical organization. The article discusses budgeting in the system of management of medical organization. The technology of budgeting includes all tools of financial planning, including types and formats of budgets, the system of targets and standards, as well as the organization of the process of budgets indicators consolidation of all management levels and functional purpose. A peculiar feature of the budgeting (preparation of the planned estimates) in medical institutions and their divisions is that each article of commercial costs estimates the and general expenses estimates, as a rule, represents a separate, independent estimate (a calculation of wages; travel expenses; the cost of office expenses; expenses on advertising, etc.), which is an annex to the main. As in medical organization budgeting as a management technology, which is related not only to the time period

specific budget: its development begins before the start of the budget period, and the procedure of control of budget execution is terminated after the end of the budget period, then, in effect, a certain budget cycle is formed, which includes phases that reflect the sequence of stages of budgeting in a healthcare organization.

**Keywords:** technology and organization of budgeting, planning for health costs, management accounting, financial budget, budget cycle, budget execution control.

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**Technology of franchising as the basis for small business promotion. P. 102-110.**

**Abstract.** Small business should certainly systematically and consistently develop to increase the stability of the economic system of Russia. However, the development of small entrepreneurship in both Russia, in general, and in the regions, is impeded by certain difficulties. The main problem is the lack of an enabling environment for small businesses in the existing legislation. Another problem is due to a low level of entrepreneurs' knowledge in the field of economy and law. The given circumstances often lead newly created small enterprises to bankruptcy.

One of the ways to solve the problem of consistently positive development of small enterprises can be considered franchising, actively used in the West.

The popularity of franchising is increasing in Russia too, which can be considered a positive thing for the development of small entrepreneurship. The main advantage of the operation business participants interaction system is the fact that the entrepreneur does not have to start a business from scratch. He/she works with the brand, familiar to the buyer and the already formed image. Currently, a significant number of organizations with significant profit, develop their business through sales of franchises, which is an aspect that contributes to the implementation of their strategies of diversification and market penetration. This, in turn, has a positive impact on the activities of the franchisor and franchisee.

When substantiating theoretical provisions and developing practical recommendations we used scientific instruments, in particular, such methods of research as observation, grouping, comparison, analysis and synthesis, systemic approach, methods of economic analysis etc.

In the article the authors show the role of franchising in the development of small businesses and highlight the advantages and disadvantages of franchising, as well as the sequence of operations on the formation of the company of franchiser. The authors propose an algorithm of using the franchise system for small businesses, providing for greater brand awareness of enterprises in Russia and abroad.

**Keywords:** franchisee, franchiser, franchising, franchising system, small business.

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**Employable population of the Belgorod oblast: socio-demographic aspect. P. 111-122.**

**Abstract.** The aim of the research is to study quantitative and qualitative characteristics of the working-age population of the Belgorod Oblast necessary for the analysis of labor resources at labor market of the region and forecasting of socio-economic indicators of the region development. The study is based on the application of systemic approach, which includes the methods of abstraction, analysis, observation, and data collection. For the processing of empiric information we used special economic methods of analysis of absolute, relative and medium values, and time series. The article considers the quantitative and qualitative characteristics of the working-age population of the Belgorod Oblast, the continued imbalances in the age and sex composition of the population, the demographic situation of the region between 1990 and 2015, the indicators of effectiveness of labor resources, the health of the working population as one of the qualitative characteristics of the working-age population of the Belgorod Oblast. The study established a set of trends in the working age population and factors causing them, including: decrease in the number of persons of working age in the background population of the region due to the excess of the number released of able-bodied age over the number entered into working age and the associated increase in dependency and an increase in the average age of the working population; a positive change in health status of the working-age population characterized by a decrease in the number of cases of morbidity, number of people with disabilities and ratio of primary disability at a sufficiently high initial values; a steady decrease in mortality of the working age population and the associated increase in life expectancy; the downward trend in the disparity in numbers of sectors younger and older than the working age to the point of equilibrium in 2027.

**Keywords:** employable population, demographic situation, labor resources efficiency, health status of the population.

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**Study of economic conjuncture in the macroregion (Central federal territory of the Russian Federation as a case study). C. 123-135.**

**Abstract.** The article presents the results of studying the dynamics of socio-economic indicators of the Russian economy development as a whole and the Central Federal Territory of the Russian Federation in particular. The aim of the study was the determination of the Central Federal Territory economy development trends on the basis of the scale of economy assessment, the analysis of indicators of volume of goods and services production, revenues of the consolidated budget and the number of employed in the economy 2005-2014. The relevance of the research produced is due to the growing interest in the Central Federal Territory regions, their investment attractiveness.

The solution of socio-economic development problems is a key priority, the solution of which requires coordinated policy and decision-making at the Federal level and at the level of subjects of the Russian Federation. Therefore, the aim of the study is to evaluate the dynamics of socio-economic indicators of the Central Federal Territory economy development on the basis of the macro-region scale of economy assessment, the analysis of indicators of volume of goods and services production, revenues of the consolidated budget and the number of the employed in the economy.

In the framework of the study we used the following methods: analysis and synthesis, dialectical methods, economic and statistical methods, and method of expert assessment.

The analysis showed that the Central Federal Territory is today one of the leading regions in the studied indicators of socio-economic development. The growth of economic activity over the 2005-2014 evidenced by such indicators as the growth of budget revenues and development of human capital. The largest share in terms of volume of produced goods and services and employment in the economy over the reporting period, Moscow is a metropolis which has a significant impact on the development of the Central Federal Territory and Russia in whole. The revenues of the consolidated budget of Moscow make up more than half of the budget of the CFT, which also indicates a sufficient level of security in the region with financial resources.

**Keywords:** economic environment, social and economic development, the scale of economy, volume of production of goods and services, income of the consolidated budget, Central Federal Territory of the Russian Federation, number of the occupied in the economy.

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**Assessment of individual factors impact on the results of the Belgorod Oblast public catering market functioning. P. 136-145.**

**Abstract.** The article gives a brief description of catering market of the Belgorod Oblast, presents the results of a study of its turnover dynamics of in current and comparable prices; studies the seasonality and variability of the development of the public catering turnover in the region for 2014, as well as its structure in the context of large and medium-sized organizations, small enterprises and individual entrepreneurs, and reveals the dependence of the public catering turnover on the per capita income of the region's population. The paper estimates the impact of individual factors on the development of the public catering turnover in the context of municipal areas based on multiplicative models, including due to the influence of changes in the size of public catering enterprises, population served and availability of seats and catering turnover per seat; determines the dependence of the turnover per capita in the context of municipalities, under the influence of various factors, and reflects the pricing policy of enterprises operating in the catering sector in the Belgorod Oblast.

To characterize the Belgorod Oblast public catering market and assess the factors, determining the dynamics of the said sector functioning we used the methods of economic and statistical analysis, in particular, time series analysis. index method, graphic and table methods, and structural and variance analysis.

The study highlighted the factors that negatively influenced the scope of activity of the catering enterprises of the region and identifies positive factors of the Belgorod Oblast catering market development in the upcoming years.

**Keywords:** public catering, Belgorod Oblast, public catering turnover, factors, public catering market.

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**Development of customs and logistic infrastructure as a factor of customs regulation tools quality improvement: regional aspect. P. 146-160.**

**Abstract.** The article gives a brief description of catering market of the Belgorod Oblast, presents the results of a study of its turnover dynamics of in current and comparable prices; studies the seasonality and variability of the development of the public catering turnover in the region for 2014, as well as its structure in the context of large and medium-sized organizations, small enterprises and individual entrepreneurs, and reveals the dependence of the public catering turnover on the per capita income of the region's population. The paper estimates the impact of individual factors on the development of the public catering turnover in the context of municipal areas based on multiplicative models, including due to the influence of changes in the size of public catering enterprises, population served and availability of seats and catering turnover per seat; determines the dependence of the turnover per capita in the context of municipalities, under

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**Keywords:** public catering, Belgorod Oblast, public catering turnover, factors, public catering market.

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**Application of economic and statistical methods for assessment of retail trade turnover development and factors of its formation. P. 161-170.**

**Abstract.** The aim of the research is the assessment of the status and trends of retail trade development, including a retrospective analysis of the retail trade turnover role in providing the level and quality of life, identifying common and seasonal trends in the development of retail trade turnover in order to determine the prospects for the development of retailers in regions and implementation within foresight forecast calculations that take into account the impact of various factors on the turnover of retail trade, using econometric models.

The study used economic and statistical methods of the relative average values, econometric methods for analyzing time series, including the methods of identification and assessment of parameters of additive and multiplicative models, methods of constructing panel data models with fixed and random effects. The analysis allowed to make a periodization of retail trade turnover in the Russian Federation, to build its a multiplicative model encompassing a positive linear trend and seasonal component.

The article established not uniform and sufficiently stable character of the distribution of the Central Federal Territory regions by retail trade turnover per capita. We built a model of panel data with fixed effects indicating that the CFT regions have unique characteristics that reflect their features in the assessment of retail trade turnover per capita.

**Keywords:** retail trade, retail trade turnover, population's income, regression model.

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**Evaluation of investment appeal based on fixed assets reproduction validity analysis during their creation. P. 171-180.**

**Abstract.** In the process of research of enterprise's investment attractiveness, in our opinion, the important point is to assess the economic feasibility of the enterprise's existing fixed assets reproduction and the efficiency of their use. The methodology of this assessment should be presented as a set of indicators, covering the stages of the fixed assets life cycle: the stage of formation, stage of operation and the stage of disposal. In this context, the aim of the study is to develop a technique of evaluation of enterprise's investment attractiveness on the basis of the analysis of fixed assets reproduction validity at the stage of their creation, which is based on a retrospective evaluation from the standpoint of determining the economic viability of the solutions adopted at the stage of preliminary study. In the process of the study we used general scientific methods, such as systemic, integral, analysis and synthesis, abstract and logic methods. In the result of the study in the framework of the indicated algorithm we have proposed technique, taking into account such performance criteria as the payback period of capital investments in fixed assets; the financial effect of reproduction of fixed capital and net present income from the reproduction of fixed assets. The use of this technique would expand the scope of content process of investment attractiveness research, and identify problems in planning fixed assets of the enterprise that, ultimately, is intended to prevent potential problems in the future.

**Keywords:** fixed assets, fixed assets reproduction, payback period, financial effect, net present val.

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**Organizational model for stress testing to evaluate bank's financial stability. P. 181-189.**

**Abstract.** The aim of the study is to develop organizational models for stress testing to evaluate bank's financial stability. Methodological framework of this research is made by general scientific methods of research. The use of scientific research methods was carried out by applying, under a logical approach methods of induction, deduction, synthesis.

The article reveals the concept of "stress testing", identifies the advantages and disadvantages of stress testing as a method of assessing commercial bank financial stability; describes the principles of conducting stress testing in credit institutions.

The article suggests organizational model for stress-testing for assessing commercial bank financial stability and the characteristic of its stages. The proposed organizational model contains four stages: the preparatory stage (the result of which is the choice of scenario stress-testing); the operational phase (which is compiling a report on the conducted stress-testing); analytical stage (resulting in the development of specific directions of improvement of financial stability of the bank); the final stage (the result of which is the development and approval of the plan of actions to improve the bank's financial stability).

In the process of the study we identified macroeconomic indicators that affect the financial stability of the bank and internal indicators characterizing its financial stability.

The use of the proposed organizational models for stress testing in practice would not only increase the effectiveness of the assessment of commercial banks financial stability, but also improve the efficiency of development credit organizations' financial stability improvement directions.

**Keywords:** organizational model, stress testing, financial stability, stress scenario, banking risks.

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**Analysis of consumer cooperation system organizations' services sphere perspective directions development. P. 190-198.**

**Abstract.** As the result of any service is customer satisfaction with quality of services (or in other words, its usefulness for a customer), any service has materialized result. The problem here lies only in the possibility of its measurement. Causes of poor quality of services rendered by the organizations of consumer cooperation system, relate to the circumstances of production and technical nature. For enterprise system among these reasons, one should highlight lack of modern equipment for the provision of services, outdated technology, lack of investment in services, etc., not allowing to develop services more rapidly and improve their quality.

The aim of the study is the theoretical justification for the possible perspective directions of development of services sphere of cooperative organizations and evaluate possibilities of their practical implementation in the development of the whole system.

In the process of analysis and generalization of the information we used different methods: general scientific (dialectics, analysis, synthesis, systemic and integral methods; special economic methods (comparisons).

This article discusses in detail the prerequisites for the development of consumer cooperation system organizations' services with their detailing on the exterior, including political, economic, demographic, scientific-technical, geographic, climatic and internal, which are due primarily to the specificity of the system. Schematically, the article provides a model of management of rendering services to the population by the organizations of consumer cooperation with a further description of the elements constituting the control object, that is, the process of providing services, and the subject of management; as well as the main characteristic of cooperative organizations principles of quality assurance services, and the ways to implement them.

**Keywords:** service sphere, internal prerequisites of development, external prerequisites of development, forms of services provision, services quality.

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**Evaluation of online mortgage applications with machine learning algorithms. P. 199-209.**

**Abstract.** The article describes the process of automatic classification of online mortgage applications in real time with the help of Machine Learning algorithms. Algorithms applied: Logistic regression, Neural Networks, Decision trees, Random forest, Support Vector Machines, k-Nearest Neighbors, Naive Bayes, Bayesian decision trees, Gaussian Process. The problem of unbalanced classes in dataset was solved by special sampling methods: under-sampling, over-sampling, and equal-sampling. R programming language code was given for sampling procedures. It has been established that sampling balances the error rates of classification, increasing it for major classes and reducing it for minor classes. Different classification methods combined with different sampling methods behave unpredictably and exhibit varying efficiency. This problem was solved by the method of aggregation of several models in the majority voting. Classification algorithms like Naive Bayes, Logistic regression and Neural Network responded to sampling very positively and significantly balanced the error rates for classes. Other classifiers such as SVM and Decision trees were only slightly sensitive to sampling for data balancing. Naive Bayes classifier in combination with under-sampling or over-sampling showed the best performance, outperforming the aggregate model. The aggregate model showed good performance in combination with over-sampling.

**Keywords:** mortgage, loan classification, classification algorithms, unbalanced data, sampling.

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**Analysis and synthesis of the sociological survey results of confectionery products consumers in the Belgorod Oblast. P. 210-217.**

**Abstract.** The goal of scientific research consists in studying and analyzing the confectionery industry, identifying problems with a view to finding their solutions. The confectionery industry is one of the most dynamically developing branches of economy of the Russian Federation. According to the forecasts made by scientists, the confectionery industry will be further developing, and the volume of confectionery products output in Russia by 2020 will be more than 3,175t. Domestic producers have sufficient capacity to meet demand in the products of the confectionery industry. However, we have identified a problem of irrational distribution of production capacity, the solution of which would allow to increase the volume of production within regions and satisfy consumer demand. To conduct the study we used such method of analysis, as a sociological survey.

For solving the tasks we have conducted a sociological survey of residents of the city of Belgorod with the purpose of the study, analysis and synthesis of the relationship of consumers to the confectionery industry. The research methodology is made in the form of a survey; the results of the sociological survey of the local population confirm the trend that the majority of the population is sympathetic to local producers of confectionery. Respondents have their individual preferences, to show patriotism in the choice of products from local producers, thus contributing to further development of the industry, modernization of production, expansion of assortment, increase of competitiveness, modelling of cost management to reduce product costs.

**Keywords:** sociological survey, confectionery industry, consumer preferences, confectionery manufacturers, production volumes.

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**Social advertising in the formation of personality value orientations. P. 218-225.**

**Abstract.** The article discusses the potential influence of social advertising on the formation of value orientations of personality in the active phase of socialization. The aim of the study is to identify characteristic features of social advertising, which gives it certain advantages over other agents of socialization, evaluation of the feasibility of using PSA as a tool of socialization and the definition of the principles of the use of this tool.

In the study, we used methods of comparison, observation, extrapolation, analogies, and analysis.

A comparison of the impact of social advertising with the mechanisms of the effects of commercial advertising, which offers ready-made models of behavior in the sphere of consumption and public opinion survey data allow to assert that social advertising is able to influence the hierarchy of values of young people. It proves that social advertising should have a clearly defined target audience. It is revealed that the presence of the element of humor is an important factor in the effectiveness of social advertising aimed at young people and that social advertising has a number of advantages compared to messages coming from other agents of

socialization. Proven effective social advertising should include the formal characteristics of advertising product (images, verbal text) that would serve the interests of the target audience, and the choice of the communication channel broadcast of that must be due to its clear focus on a specific target audience.

**Keywords:** commercial advertising, social advertising, interiorization, personality formation, values.

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**Methodological approaches to the assessment of state support in the market of high-tech products.** (The reported study was supported by RFBR, research project No. 15-36-20573) **P. 226-234.**

**Abstract.** Objective: to analyze and evaluate methodological approaches to the development and stimulation of demand for high-tech products, as well as the development of methods of assessing the impact of public policy in this area.

Methods: We studied the existing demand management concepts in the high-tech market. In particular, the concept of Supply Side Innovation Policy, SSI and Demand Driven Innovation Policy DDI with allocation of direct and indirect methods of regulation of demand for innovation; the basic strategy for creating demand for high-tech products; developed institutional mechanism to stimulate demand for high-tech products with the inclusion of forms of interaction between its subjects as legal, financial and economic, organizational and technological. Differentiated methodology was developed to assess the current status of state support of innovation activity of companies. It includes a systematic set of analytic procedures which make it possible to clearly interpret the quality and effectiveness of the applied forms of support based on their weight, as well as market factors.

Results: The values of performance of state subject are unified and interpreted with the use of GMAT approach taking into account the importance of all forms of state companies carrying out their innovative activities. We have calculated designed integrated indicators of efficiency and quality of the current state of government support, taking into account the importance of applicable forms.

Conclusions: On the basis of the calculation of integral indicators of the current status of state support we formed solutions for improving the forms and methods used by the support, which lets you adjust the effectiveness of the impact of forms and methods of state action in symbiosis with innovative business and science.

**Keywords:** market innovation, government support, demand generation strategies, stimulation of demand, demand management concept, institutional mechanism, an integral component of state assessment, innovative business, science.

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**Formation of cognition theoretical platform of territorial aspect of economic development. P. 235-249.**

**Abstract.** The present study was aimed at formation of theoretical basis of knowledge of the territorial aspect of economic development and systematization of economic theories on the key determinants of the development process. The study implemented a set of methods that provides epistemology of the phenomenon being studied: analysis of the nature of and causal relationships of economic phenomena, logic synthesis, identification of key determinants, critical analysis of existing theoretical perspectives, analytical groupings. The methodological basis of the study are dialectical and system approaches.

We provided the results of study of basic economic theories, revealing the territorial dimension of economic development (economic growth, institutional, spatial, growth points) and grouped them according to the criterion of the key determinants that catalyze the process of development: economic growth, institutional structure of the economy, spatial location of economic actors, the location of the centers of economic development.

We conducted a content analysis of institutions, economic theories on the subject of the justification of the acceptability of their provisions to the knowledge of the specifics of the local economic development and the differentiation of the conditions of this process, formed at the level of the local community. The authors assert that the choice of economic theory to the study is strictly according to the aspect of knowledge of the territorial inequalities of economic development associated with the rate of economic dynamics, functioning social and economic institutions, geographical location of the territory, the formation in the structure of the local economy particularly dynamic industries and businesses, a innovative effects in the whole economic structure.

**Keywords:** economic development, economic theory, economy of territories, local economy, economic institutions, economic growth centers.

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**Approaches to creation of the university potential complex assessment technique. P. 250-259.**

**Abstract.** The article is devoted to need of assessment of strong and weak sides of higher education organization participating in integration processes, which are an integral part of modern education market. During studying of actual tendencies among the educational organizations of higher education we have revealed the need of an assessment of their resource opportunities for creation of the integration structures promoting improvement of regional economy; and the objective was to provide a single acceptable technique of this assessment for the organizations of an appropriate level. As a result of the conducted research the regulating documents describing methods of a quality evaluation of educational activities at the national level and also procedures of



the analysis of opportunities and prospects of university from a line item of such concept as "potential" by reduction of private techniques and the description of use of a special method of submission of information on the educational organization as a rating have been studied. For creation of an author's technique of a complex assessment of the university capacity the choice of the components determining content of the organization's capacity the on which the assessment shall be carried out has been performed, the set of the indicators entering each of components has been established, the example of calculation of indicators of growth (decrease) of indicators and possible integrated coefficient reflecting a general condition of opportunities and weaknesses of university is given.

**Keywords:** integration, educational organization, potential, comprehensive evaluation, ranking, university opportunities.

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**Methodical approaches to consumer cooperation companies' transaction costs assessment. P. 260-267.**

**Abstract.** The aim of research is the study of theoretical and methodological approaches to the compilation of quantifiable transaction costs with the characteristic of the possibility of their use in consumer cooperation enterprises. The study is based on the methodological principles of the neoinstitutional theory covering methodological individualism, the assumption of limited rationality of economic agents and the possibility of opportunistic behavior. The theoretical base of the study is a transactional approach as an element of neointstitutionsalism concept. The study considers the quantitative estimation methods of transaction costs associated with the feature of a provider for his ability to execute the contract in full and in a timely manner, the availability of information about competitors that produce and sell similar products, errors in the process of signing contracts, causing losses due to delay in delivery, delivery of defective products, the return of defective raw materials and downtimes for this reason, delayed payment for delivered products. It is established that the transaction costs of consumer cooperation enterprises are developed both of costs on production and transportation of products, including those purchased in the households, taking into account changes in the competitive prices.

**Keywords:** transaction costs, consumer cooperation, cooperative production, production activity.

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**Marketing of a territory in the system of state and municipal governance. P. 268-275.**

**Abstract.** The purpose of this study was to determine the role of territory marketing in the system of municipal and state governance, determination of dependence of socio-economic

development level of administrative-territorial units on the choice of strategy of the marketing policy. To achieve the study objective we used dialectical, systemic and integrated approaches to the study of economic phenomena and processes, as well as 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 prerequisites for the use of marketing in the system of state and municipal governance. We have also revealed the close relationship of the marketing area with other subsystems of the system of state and municipal governance, due to the possibility of redistributing functional content marketing areas, without creating a separate structural unit. In addition, the study of the basic strategies of the marketing policy of the territory, led to the conclusion that the most effectively they can be used in the complex. The practical importance of the executed research consists in establishing the importance of the marketing areas in the state and municipal management 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, state and municipal governance.

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**Development prospects of healthcare single-channel financing system in the russian federation on the basis on the mandatory health insurance principles. P. 276-283.**

**Abstract.** The aim of the study is to develop proposals aimed at leveling the imperfections and negative effects of single-channel financing system of health care based on the analysis of identified risks associated with the transition to single-channel financing system of health care.

To achieve this goal, the author investigated the mechanism of financing of budgetary institutions; executed the analysis of normative legal documents regulating the activities of healthcare institutions; analyzed the financing of the sector; identified several negative consequences of single-channel financing system.

The object of this research work is the financing mechanism of health care institutions.

During the execution of the research we used the following methods: analysis of normative legal documents; general scientific methods: induction, deduction, generalization and analogy; econometric and statistical methods.

The analysis of the mandatory health insurance system shows that currently set forth the conditions for the transition to a risk model of mandatory health insurance is not feasible, so the transition to the new model is not appropriate.

In the result of the analysis of the mandatory health insurance system it was established that currently one of the most appropriate directions of obligatory medical insurance system perfection remains its simplification and combination of budgetary sources of health care financing. The activities of insurance medical organizations in the mandatory medical insurance system become not necessary, and would obviously be their exit from the system of compulsory medical insurance.

**Keywords:** healthcare, healthcare financing, healthcare financing mechanism, mandatory healthcare insurance, mandatory health insurance, single-channel financing system.

*Sevostianova O.G.*

Sibirsky University of Consumer Cooperatives(Novosibirsk), Postgraduate Student Integrated estimation of trading company competitiveness.

**Integrated estimation of trading company competitiveness. P. 284-292.**

**Abstract.** A research objective is carrying out of the analysis of competitiveness of trading enterprises and sphere of services. The given purpose has predetermined the following problems: to study the indicators making competitiveness of the enterprise, to give the characteristic of each component defining competitive advantages, to develop integrated model of an estimation, to define development strategy for the perspective period, directed on strengthening of competitive positions of the enterprise in the market.

The article considers the methods of competitiveness multifactorial index analysis construction model. The components making a trading enterprise competitiveness are defined according to the put forward functional purposes. The received model defines connection between key factors of success and internal components of competitiveness. Six mainframes are singled out (financial and material enterprise possibilities; efficiency of conducting trading activity, efficiency of work the personnel and management of enterprise's material base; competitiveness of the goods and a trading brand as a whole), consisting of 23 statistic indicators, on which the economic analysis of activity of the managing subject is carried out.

It is established, that maintenance of steady position in the market is possible at the expense of accumulation of a problem of competitiveness development in all directions of activity on the basis of innovative development. The most perspective for development of competitive functioning strategy and development are methods of strategic management on the basis of resource approaches to the formation of intermediate term and long-term prospects.

**Keywords:** competitiveness of trade enterprise, an integrated indicator of competitiveness, internal factors of competitiveness, key factors of success, key indicators of efficiency.