

## **Economics and Management in Branches and Spheres of Activity**

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**Study of subject area and consulting business development strategies in a digital business environment. P. 9-26.**

**Abstract.** The article discusses consulting entrepreneurship in the digital business environment. The indicated problems determined the goal of the study - the determination of the essential characteristics of consulting entrepreneurship for most contexts of its practical implementation through the study of the subject area and development strategy. The research methodology includes analysis of foreign and domestic scientific literature on the issues of consulting entrepreneurship, content analysis, generalization and systematization of the data. In the article, consulting is presented as an integral element of the enterprise infrastructure. Attention is focused on the fact that the establishment of a modern digital business environment contributes to the development of consulting services in the context of the formation of a new direction in the development of business and intellectual services. For a better perception and understanding of the specificity of consulting as a special form of entrepreneurial activity, its characteristic features are identified. Attention is drawn to the trust management of a business as the highest level of consulting. Considering the specific features of entrepreneurship in the field of consulting services at the stage of digitalization, it is shown that the culture of entrepreneurship is an integral element of its organization. The emphasis is on entrepreneurial leadership as a new research concept, entrepreneurial style of company management, entrepreneurial orientations, in-house entrepreneurial activity. The essential characteristics of innovative, strategic, technological, social, environmental, online entrepreneurship are revealed. The analysis of scientific literature allowed us to determine the content of consulting entrepreneurship. Essential characteristics of consulting business are summarized, the object and subject of consulting business is reflected. The authors systematized the principles of consulting entrepreneurship. The strategy of developing consulting business in a digital business environment is presented.

**Keywords:** consulting, entrepreneurship, entrepreneurial culture, entrepreneurial leadership, entrepreneurial management style, entrepreneurial orientation, intracompany entrepreneurial activity, strategic entrepreneurship, technological entrepreneurship, environmental entrepreneurship, online entrepreneurship, consulting entrepreneurship, consulting entrepreneurship development strategy.

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**Active state policy development to support tourism industry under crisis. P. 27-41.**

**Abstract.** The aim of the study is to formulate an active state policy in the field of supporting the tourism industry in times of crisis and to develop measures of state support for the tourism industry at the federal and regional levels. To solve the stated goal, general scientific and special research methods were used. The article discusses measures of state support for individual tourism industry entities during the Covid-19 pandemic. The content of the measures of the Government of the Russian Federation, developed jointly with Rospotrebnadzor and Rostourism and aimed at supporting the tourism industry: the main and additional measures to ensure the safety of tourists in the context of the Covid-19 pandemic, the new sanitary safety requirements and the stages of preparing museums for operation, the approximate opening dates for regional and international borders. State support measures for individual subjects of the tourism industry during the Covid-19 pandemic are divided into three blocks depending on the field of activity: hotels, tour operators, airlines, as they have some fundamental differences. It was determined that one of the important stages in the systemic development of domestic tourism is the development of fundamentally new automobile and railway routes, as well as charter air transportation. The authors revealed that the developed and recommended activities can become an impetus for the development of domestic tourism.

**Keywords:** tourism, tourism industry, pandemic, travel agent, tour operator, tourist, sightseer.

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**Customs control: quality improvement problems and their solution in the conditions of Russian economy digitalization. P. 42-54.**

**Abstract.** All goods transported across the customs border by foreign trade operators are subject to customs control, which is one of the functions assigned by the state to the customs authorities of the Federal Customs Service. Proper implementation of this function implies the need to ensure high quality customs control. Its results have a significant impact on the amount of federal budget revenues, the volume and structure of foreign trade turnover, the level of transaction costs of business entities engaged in export-import operations, and other, less significant indicators characterizing customs and foreign trade activities. The purpose of the study, the individual results of which are presented in this article, is to assess customs control operations, identify problems that impede the implementation of potential opportunities to improve the quality of customs control conducted by customs authorities, and determine measures aimed at its growth during customs control operations in the process of customs declaration of goods. When conducting the study, a systematic approach was used, based on the application of methods of analysis and synthesis, induction and deduction, comparison, generalization and concretization of certain provisions that form the fundamental basis for customs operations of customs control. The identified problems will be solved by the introduction of artificial intelligence in the activities of customs authorities, the active use of digital platforms in the customs declaration of goods, the development of interdepartmental electronic exchange of information necessary for customs authorities to improve the quality of customs control, the development of partnerships between customs authorities and business entities engaged in foreign trade, as well as other measures aimed at improving the quality of customs control.

**Keywords:** customs control, quality of customs control, electronic declaration, customs processes, digital technologies, subject-oriented approach, electronic declaration centers, customs operations, goods, digitalization, technical means.

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**Business tourism as a factor of sustainable development of the region in an unstable economy. P. 55-64.**

**Abstract.** Currently, tourism industry has a serious impact on the sustainable economic development of the region. The purpose of the study is to assess the prospects for the development of business tourism in the region in an unstable market economy. Business tours include visits to specialized exhibitions and conferences, exchange of experience with foreign colleagues, search for new employees, organization of trainings, training programs, and production excursions. Revenues from business tourism are transferred to the regional budget through tax revenues. If large-scale Congress and exhibition events are organized, they can be accompanied by cultural and entertainment programs, the formation and development of which is engaged in a significant number of organizations of the tourism industry (tour operators and travel agents, travel service providers), able to provide services for the reception and further service of business clients. The availability of tourist resources and other facilities that can meet the spiritual needs of tourists, as well as the level of development of hotels and similar accommodations determine the attractiveness of the region. Thus, the business travel market is growing rapidly every year. The development of business tourism in the region has positive trends. The attractiveness of this type of tourism is to get high profits and quick returns from travelers, since business cooperation can be associated with visiting historical and cultural sites of the city.

**Keywords:** tourism, business tourism, tourist activity, tourist product, tourist resources, region.

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**Aspects of assessing the effectiveness of public regional programs. P. 65-74.**

**Abstract.** The purpose of this study is to build a phased system for assessing the effectiveness of state development programs of the territory, taking into account the main factor-forming and weight indicators, the calculation of which will allow determining the optimal structure of financing projects (subprograms), to eliminate development imbalances. This goal predetermined the following tasks: prioritizing budget financing in state regional programs; Analysis of existing official methods for assessing the effectiveness of State regional programs. Based on official methods for assessing the effectiveness of the execution of state programs, revealing the theoretical basis for their assessment, the directions in the assessment and the main problems are determined. In this regard, tools have been proposed to overcome the subjectivity of evaluation. It is proposed to consider the significance of single performance indicators (subprograms) through the prism of regression analysis by establishing dependencies. The priority of projects (subprograms, program-oriented instruments) is set depending on the necessary degree of their impact on the socio-economic development of the region.

**Keywords:** state program, estimation methodology, single indicators, economic and mathematical models.

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**Management of accounting and control systems and their adaptation to the modern concept of lean production. P. 75-82.**

**Abstract.** In modern economic conditions, each business entity operates based on a systematic approach of interrelated business processes. This approach distinguishes organizational, administrative, production, accounting, and other systems. Certain connections are built between the elements of the system: informational, financial, and material. At the same time, there are hidden losses in each of the selected systems. The main goal of lean manufacturing is to eliminate losses of various types and create new values. The concept of lean production can be used not only in technological systems, but also in accounting and internal control systems. The article considers options for extending the concept of lean production to the accounting system and the interaction of the internal control system and the principles of lean production. The internal control system and the concept of lean production are connected by a common goal, the goal of reducing losses of various types. It is necessary to develop a certain applicability of lean production approaches to the internal control.

**Keywords:** lean manufacturing, internal control, internal control system, business process, losses.

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**Transformative investments – regional development mainstream. P. 83-95.**

**Abstract.** This article is devoted to the study of transformative investments and their role in overcoming pressing social problems. These problems create significant financial problems for any economic system. The article shows the importance of transformative (impact) investments that allow achieving not only financial results, but also social and environmental ones. Despite the existence of charity, its potential is not enough to solve existing problems. In conditions of limited financial resources and budget savings, it can be argued that a relatively new type of this (transformative) investment is becoming mainstream. It shows the direction, principles and, most importantly, the effectiveness of investment. In addition, impact investments imply a certain social and environmental responsibility and provide a positive impact on the economy of many countries and regions. The leading method in the study of the role of transformative investments is the method of comparative and system analysis. These methods allow us to identify approaches to studying the role of transformative investments in the sustainable development of regions at all

levels. The elements of system analysis used in the study allow us to give a General idea of transformative investments, identify the main elements, investment directions, principles and prospects of investment for the development of regions. The paper also shows the need for a correct understanding of many related concepts in the field of transformative investment, which cause confusion in the understanding of this definition. Based on the research on the results of implementing transformative investments and trends in further development, the paper concludes that there is a huge innovative potential of investment in solving global problems, which allows us to adapt to the challenges and problems of economic systems functioning.

**Keywords:** transformative (impact) investments, mainstream, impact investment principles, ESG factors.

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**UNESCO and the UN Sustainable Development Goals. P. 96-106.**

**Abstract.** The UN Sustainable Development Goals are comprehensive, and to achieve them, joint actions are necessary that require integrated policies across all levels (national, regional and local), a comprehensive analysis of key strategies, programs and projects, the use of coordinated institutional mechanisms, as well as integrated modeling by building an interconnected system of goals and objectives. UNESCO is actively involved in achieving most of the UN Sustainable Development Goals, whose activities cover all aspects of sustainable development. The key is UNESCO's contribution to education and the achievement of SDG 4, "Providing a comprehensive and equitable quality education and promoting lifelong learning opportunities for all." The article systematizes the main directions of UNESCO's activities in the interests of sustainable development: in the field of education, the protection of cultural heritage, communication and information, gender equality, and their relationship with the UN Sustainable Development Goals is established. Recognizing the importance of UNESCO's participation in solving many problems in the framework of achieving the UN Sustainable Development Goals, the main contribution is UNESCO's contribution to education. At the same time, UNESCO's activities in the field of education cover all levels: from primary education to postgraduate education, in the framework of the concept of continuing education adopted to implement, based on the postulate that a person's whole life is considered as a process of continuing education. The most successful project in the field of higher education implemented by UNESCO is the UNITWIN / UNESCO Program.

**Keywords:** UNESCO, sustainable development, Sustainable Development Goals, new Agenda for Sustainable Development, education for sustainable development, UNITWIN / UNESCO Program.

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**Customs control of intellectual property objects in the context of public services development. P. 107-124.**

**Abstract.** The purpose of the study is to substantiate the areas of protection of intellectual property rights by the customs authorities of the Russian Federation (RF), to analyze and evaluate their implementation by the Belgorod customs in the selected areas of ensuring the effectiveness of the measures taken by the customs authorities in the system of state customs services. The

purpose of this study was achieved on the basis of the results of the analysis and evaluation of quantitative indicators in the following areas: improving the quality of control of entering information into declarations for goods in an electronic database; development and approval of target and zone risk profiles; improving the quality of customs control during customs declaration of goods; increasing the level of interaction and information exchange between the Office of the Ministry of Internal Affairs of the Russian Federation for the constituent entity of the Russian Federation and customs; increasing the level of interaction and exchange of information between the Office of the Federal Service for Supervision of Consumer Rights Protection and Human Well-Being in the subject of the Russian Federation and customs. The study led to the use of general scientific methods of empirical and theoretical levels that apply both to state customs services and the effectiveness of the activities of Russian customs authorities in protecting intellectual property rights. Evaluation of the effectiveness of the provision of the state customs service “maintaining the customs register of intellectual property” by the Federal Customs Service (FCS of Russia) made it possible to identify its demand from copyright holders in electronic form. It is proposed to consider the directions that ensure the protection of intellectual property rights by the customs authorities of the Russian Federation in the system of state customs services in three aspects of implementation: direct impact on the process of performing customs operations and the application of customs control forms; indirect impact, providing an increase in the quality of protection of the interests of intellectual property owners in the process of certain customs operations and the use of certain forms of customs control; activities of customs authorities in the framework of interaction and exchange of information with other federal executive authorities and representatives of foreign trade.

**Keywords:** state customs services, customs authorities, intellectual property.

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**Role of universities in the formation and implementation of the strategy for the development of the Belgorod region. P. 125-134.**

**Abstract.** The purpose of this article was to study the problems of developing a regional development strategy and the role of regional universities in the development and implementation of this strategy. The region’s development strategy currently defines development directions aimed at increasing the region’s competitiveness in attracting resources, including financial, labor and others. The level of socio-economic development of the region and its status among the subjects of the Russian Federation largely depend on the validity of the strategy and the success of its implementation. Of particular importance to the implemented strategy is the fact that miscalculations in the development of the strategy can lead to financial losses, outflow of capital and migration of residents, both ordinary residents and economic agents. In this regard, the role of the regional education system in ensuring the development and implementation of development strategies is extremely large. Universities provide the region with specialists, which allows them to have reliable information about the level of existing human capital, as well as the directions of its development, taking into account regional specifics. In the interests of the study, the goal was set - the development of theoretical and methodological support for the formation and implementation of a regional development strategy, as well as the development of recommendations to enhance the role of universities in its implementation. To achieve the goal set in the study, special methods were used, including dialectic, systemic and integrated approaches to the study of economic phenomena and processes, general scientific methods (observation, analysis, synthesis, comparison), which made it possible to provide reasoned and reliable

conclusions. As part of the study, the activities of universities in providing scientific support for the implementation of the development strategy of the Belgorod region were studied. Recommendations were made to enhance the role of regional universities in implementing the regional development strategy.

**Keywords:** development strategy, region, university, human capital, competitive advantages.

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**Criteria and indicators of evaluating the efficiency of applying information and communication technologies in the educational activities of higher education organizations. P. 135-144.**

**Abstract.** Processes of modernization and informatization taking place in modern Russian society impose qualitatively new requirements on higher education, including in the direction of the widespread use of information and communication technologies both in the educational process and in the management of the educational activities of higher education organizations in general. The article presents one of the approaches to determining the criteria for the effectiveness of the use of information and communication technologies in the educational activities of higher education organizations. The aim of the study is to substantiate the need to assess the effectiveness of the use of information and communication technologies in the educational activities of higher education organizations, as well as the definition of criteria and performance indicators. In the process of conducting the research, a set of theoretical methods was used that made it possible to generalize and critically rethink the aspects of the effectiveness of the use of information and communication technologies presented in the specialized literature in the educational activities of higher education organizations. In conclusion, the authors of the article come to the conclusion that the criteria for the effectiveness of the use of information and communication technologies in the educational activities of universities can be presented in the areas of work of higher education organizations: educational activities, scientific activities and management activities. To assess each criterion, a system of performance indicators for the use of information and communication technologies by higher education organizations is presented.

**Keywords:** quality of educational services, higher education, information and communication technologies, the effectiveness of the use of information and communication technologies in educational activities, criteria and indicators of the effectiveness of the use of information and communication technologies in the educational activities of universities.

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**Analytical aspects of customs payments customs control in the Russian Federation. P. 145-161.**

**Abstract.** The aim of the study is a theoretical justification of the content of the concept of “customs payments”, which are not only one of the main indicators of the development of foreign trade in goods, but also one of the sources of revenue generation of the federal budget, and an

analytical assessment of the effectiveness of customs control of customs payments by the customs authorities of the Russian Federation (RF). Achieving the goal is predetermined by the fact that the basis of the functioning of the customs authorities of both the Eurasian Economic Union (EAEU) and the Russian Federation in particular, a number of functions are defined by law, one of them is fiscal, the essence of which is the guaranteed receipt of funds in the federal budget in the form levied customs duties. Participation in the formation of the revenues of the federal budget occurs as a result of transfers of customs payments administered by the Federal Customs Service (FCS of Russia), participants in foreign trade when they make export-import operations. Achieving this goal made it possible to evaluate the effectiveness of customs control of customs payments and identify promising areas for improving the administration of customs payments. The study provides a critical analysis of the theoretical aspects of the concept of “customs payments”; The results of analysis and evaluation are presented: customs control of customs and other payments paid by participants in foreign trade; customs income transferred by the Federal Customs Service of Russia to the revenue of the federal budget as a whole, as well as when importing goods and exporting goods, including; studied the structure of customs payments and the state of arrears on their payment; the factors of the changes are identified and the actions of the customs authorities are determined, aimed at completeness and timeliness of payment of customs payments by declarants. The basic methods in the study were: induction and deduction, analysis and synthesis, a comprehensive and systematic approach to research, as well as a graphical, economic and mathematical research method, comparative and dynamic analysis.

**Keywords:** customs control, participants in foreign trade, customs payments, dynamics of customs payments, structure of customs payments.

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**Foreign experience and trends of innovative-investment development of agriculture. P. 162-173.**

This work was supported by the Russian Foundation for Basic Research (project «The influence of investment resources of regional agricultural systems on increasing export potential in the context of innovative structural transformation» No. 20-010-00979 A)

**Abstract.** Purpose: development of theoretical and methodological principles of innovation and investment development of agriculture and practical proposals for the introduction of mechanisms to stimulate investment policy. Methods: a study of foreign and domestic agricultural investment experience was conducted, generalized methods for assessing innovation and investment development, the principles of investing agricultural systems were formulated, and a model of the dynamics of innovative development in accordance with investment investments was built on the basis of correlation and regression analysis methods. Results: The analysis is carried out and the dynamics of the investment development of agriculture for 2005-2018 is assessed, trends in innovation and investment development are identified. The empirical analysis revealed significant imbalances in the investment policy of agriculture. To eliminate them, the advanced mechanisms for stimulating the investment development of agriculture are summarized, systematized by the groups of countries in which they are successfully applied, and the direct and indirect key effects of investment policy are identified. Conclusions: The introduction of a three-level model for the formation of priority areas for investing in the modernization of the agricultural economy is justified, taking into account budgetary provision, financial sustainability of agricultural organizations and the needs of the population using the principles of public-private

partnership. The practical significance of the results of the study is to increase the efficiency of agricultural production by improving the forms and mechanisms of attracting investment resources to the innovative development of the industry.

**Keywords:** innovation and investment development, agriculture, foreign experience, assessment methodology, investment principles, effects, incentive mechanisms, investment policy.

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**Assessment of the influence of world trends and national features on the formation of a public service. P. 174-182.**

**Abstract.** The article discusses the influence of global trends on the formation of public service on the example of Western Europe. The authors indicate the main modern trends of its development. The changes are indicated and their assessment is given. The relevance of the topic of the article, which is due to the fact that in modern Russia the formation of a public service system has become one of the key areas of the state legal policy, is emphasized. Without a well-formed and legislatively fixed base, public service as a system may not take place. Public service is a complex and constantly evolving system, a multifaceted and creative process in which there are no leading or secondary elements, each of which is fully responsible for the quality and effectiveness of its administrative, executive or legislative activities. Reliability, stability and efficiency of power is determined by professionalism, competence of the structures providing it, quality of organization and functioning of public service. Therefore, the article presents the formation of public service in the Russian Federation, evaluates the effectiveness of the influence of decrees of the President of the Russian Federation on improving public service. The article uses the method of system analysis, which allows to reveal the specific status of the civil service institution. The article discusses the reasons for the decline in the prestige of public service and public status of employees. The authors of the article present an analysis of the foreign experience of legislative changes in the structure and functions of state bodies. The article discusses the moral and ethical methods of development of public service in the Russian Federation. The author indicates the main trends in the development of public service in the Russian Federation.

**Keywords:** state, public service, public servant, global trends, national characteristics, assessment, crisis, globalization.

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**Development of methodical aspects of the border region innovative potential evaluation of based on its contact functions accounting. P. 183-194.**

**Abstract.** The article aims to adapt the methodological apparatus for assessing innovative potential in relation to the border regions, which in economic terms act as a communication channel and a corridor of innovation. A theoretical analysis of the problem indicates the absence of a single list of components and an algorithm for assessing the innovative potential of the region. Additional opportunities for the transfer of advanced technologies, knowledge, and experience that the border region has due to its location, as well as additional development factors that appear in the vicinity of urbanized territories, should be taken into account when assessing the innovative

potential of the border subjects of the Russian Federation. A method is proposed for assessing the contact potential of border regions, based on a comparison of the global innovation index (GII) of neighboring states with the Russian indicator and a comparison of the Russian regional innovation index (RII) of neighboring and border regions. The calculations also use the author's proposed scale for assessing the megacity index of the adjacent territory. As a result of its application, regions with progressive, parity, and regressive contact potential were identified. It has been established that border regions with a high level of contact potential do not realize the potential for innovative cooperation to increase their level of innovative development and are in the second half of the list in the RIID ranking. The conclusions proposed in the article can be used to clarify the composition and assess the innovative potential of the border region.

**Keywords:** innovative potential of a region, contact potential of a border region, methodology for assessing contact potential.

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**On the risk of global pandemics in the oil and gas industry. P. 195-204.**

**Abstract.** Oil and gas enterprises are an important, and for some countries, the most important part of the mineral resource complex. In addition to working in the domestic market of production and consumption, their activity extends to the world, which affects the increased likelihood of risk as such, the emergence of new risks that are not specific to the internal region. Among these risks, a large proportion of the risks arising from compelling force, which are often classified as force majeure. Coronavirus infection began to spread in the world in 2020, which is already called a pandemic and its impact on the regional and global economies is enormous. Judging by the crisis (unemployment, reduced supply and demand, instability of currencies), the government and business were not ready for the consequences of the pandemic. The article conducted a study on whether the global pandemic can be considered an economic force majeure risk (force majeure nature) and whether it is possible to plan mechanisms for managing such risks at enterprises in the oil and gas industry. The author also considers and classifies Rosneft's open risks. As a result of the risk analysis, a lack of direct accounting of force majeure events was revealed. In this connection, the ways to reduce the consequences of such risks are suggested.

**Keywords:** mineral and raw materials complex, foreign economic activity, force majeure, pandemic, risk management, risk assessment, insurance, production.

## **Economics and Management in Branches and Spheres of Activity**

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**Sales funnel as an effective tool of internet trade: theoretical and methodological aspects. P. 205-214.**

**Abstract.** The purpose of this study is to develop a methodological toolkit for building a sales funnel in online commerce. In the course of the study, general scientific methods were used

(dialectics, analysis, synthesis, consistency, complexity), as well as economic and statistical methods. The article analyzes the development of Internet commerce in Russia in 2011–2019; presents the chronological aspect of the concept of "sales funnel", highlights the stages of the sales funnel for the formation of loyal customers, for the B2B and B2C sectors for online stores in comparison with the classical model; substantiated the necessity of conducting and identifying the tasks of analyzing the sales funnel in order to develop specific recommendations for attracting customers, and identified typical problems in the organization of commercial and marketing activities. The authors have developed a methodological toolkit for building a sales funnel in relation to online commerce, including the goals and objectives of a sales funnel, principles and stages of its formation, assessment indicators and the advantages of its use in online commerce. The article systematizes the indicators for evaluating the sales funnel for online commerce. As the main quantitative indicators, the indicators for assessing the effectiveness of the sales funnel for online stores are highlighted: total conversion; funnel stage conversion; conversion of closed deals; conversion rate "from effective impressions to conversions"; conversion rate "from conversions to target conversions"; conversion rate "from targeted conversions to calls / requests"; conversion rate "from requests to purchase". The proposed methodological toolkit for building a sales funnel will help improve the efficiency of online commerce.

**Keywords:** sales funnel, Internet commerce, online sales, online stores, sales funnel assessment indicators, methodological tools, conversion.

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**Study of business processes of the Belgorod region industrial enterprises. P. 215-227.**

**Abstract.** The article considers the significance of business processes research in the activities of industrial enterprises in order to improve their performance. The article describes the relationship between the types of business processes and the subjects of their implementation in industrial enterprises of the Belgorod region, defines the main functions of individual subjects of business processes implementation. The article substantiates the importance of implementing strategic management for regulating business processes, describes the main directions that need to be controlled in the process of implementing strategic management. The article also shows the relationship between the main directions that need to be controlled in the process of implementing strategic management, and highlights the business processes of industrial enterprises. The authors highlight the main tasks of the industry of the Belgorod region and justify that in order to implement them, it is necessary to restructure existing business processes, for which all subjects of their implementation must adjust their activities to changes in business processes. Research methods: General scientific methods of dialectics, analysis and synthesis, induction and deduction, abstraction, comparison, complexity, and others. Research results: the study of business processes of industrial enterprises of the Belgorod region in relation to the subjects of their implementation, as well as determining the effectiveness of business processes in the industry of the region. It is concluded that in achieving the effectiveness of industrial enterprises in the Belgorod region, such an organization of business processes is of great importance, when all the company's services and departments clearly know their functionality, interact closely and react promptly to changes in the external environment.

**Key word:** business processes, subjects of implementation of business processes, strategic management, development of business processes of industrial enterprises.

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**Current state and prospects for development of the Russian market of building materials. P. 228-244.**

**Abstract.** The building materials market operates based on the same postulates, principles and laws that operate in any market. At the same time, the building materials market has its own functioning characteristics and specific features, which are determined by the consumer properties of the building materials themselves. Within the framework of this study, one of the segments of the building materials market is of greatest interest - the wall materials market. The most common wall building material in both market segments is brick. The brick market segment can be subdivided into three main market segments: sand-lime brick market segment, ceramic brick market segment and clinker brick market segment. A relatively "young" building material on the brick market is silicate brick, which is attractive to consumers for its low price. However, silicate brick is inferior to ceramic brick in many consumer properties. The market of small-piece wall materials is quite dynamic and is under the strong influence of scientific and technological progress, which contributes to the appearance on the market of new building materials characterized by better consumer characteristics. This leads to the need on the part of the existing manufacturers of small-piece wall materials to constantly monitor the market and search for directions for diversifying their activities. The purpose of this study is to identify the main trends in the development of the market of small-piece wall materials, to determine the relationship between the development of the market for silicate bricks and cellular concrete wall blocks with the dynamics of the volume of commissioning of residential buildings, as well as to specify the prospects for the development of the silicate brick market in Russia. The main research methods used in assessing the state of the building materials market and determining the prospects for its development were general scientific methods of dialectics, analysis and synthesis, comparison, analogies, the method of economic and statistical analysis, the method of marketing analysis, the graphical method.

**Keywords:** building materials market, brick market, small-piece wall materials market, silicate brick market, ceramic brick market, brick production, wall materials production, individual housing construction.

## Cooperation and Entrepreneurship

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**On the issue of schulze-delitzsch's cooperative concept. P. 245-261.**

**Abstract.** Hermann-Franz Schulze-Delitzsch developed and implemented the first savings and loan partnership. This form will later be called the Schultz-Delitzsch's credit cooperative. Schulze-Delitzsch actually acted in towns: he united artisans who needed finances to purchase raw materials and expand production. Loan and savings partnerships demanded substantial share contributions from their members, therefore, they were mainly aimed at quite wealthy citizens. Shareholders received loans for material security, but the dividends on the share contribution were quite high. The liability of each member of the partnership for his/her obligations was limited to a share contribution. The aim of this work was to critically examine the views of H. Schulze-Delitzsch on the problems of the development of cooperation, in particular, credit cooperation, as well as to establish the significance of his ideas on the development of the cooperative movement at the present stage. To achieve this goal, general scientific and special research methods were used. During the study, general scientific methods, methods of induction, deduction and synthesis of the obtained results, analysis were used. As a result of the study, the authors came to the conclusion that the principles of the activity of loan and savings societies laid down by Schulze-Delitzsch are relevant for the system of cooperative banks not only in modern Germany, but also in other countries of the world where cooperative banks operate.

**Keywords:** cooperative concept, self-help, self-responsibility, state aid, social milieus, legal form, craftsmen, financial resources, monthly contributions, general assembly, binding decision, executive board, extended executive board.