

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

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**To the problem of determining prospects for digitalization of organization management. P. 9-18.**

**Abstract.** Building a digital economy requires adequate development of digital management by its main structure-forming link organizations. The purpose of this work was to argue the prospects for digitalization of organization management, determined by its subject boundaries, functional content, place in the digital transformation system, differences from traditional management, advantages and key factors influencing managerial decision-making. The research methodology was formed on the basis of a general management theory, in accordance with the concept of digitalization of management, the provisions of the current legal regulations in the field of digitalization of the economy. When performing the work, the methods of studying the legal framework and literary sources on the problem under study, trend analysis of business development in the digital environment, comparative and content analysis of the recommendations of business coaches in the field of digital management decisions, comparative analysis in terms of establishing the differences between digital management and traditional management, deterministic analysis in terms of identifying key factors of positive and negative impact on managerial decision-making in the context of digitalization. The subject boundaries, functional content and logical sequence of the processes of digital transformation of organization management are specified, the differences between digital management and traditional management are established. The advantages of digitalization of organization management in the subject areas of their formation are identified and substantiated. The composition of the key factors influencing the adoption of managerial decisions in the context of digitalization has been formed, and their decomposition has been carried out according to the nature of the impact on the target management process.

**Keywords:** organization management, digital management, digitalization of management, management decisions.

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**Conceptualization contours of enterprise's economic security management. P. 19-32.**

**Abstract.** The study of the essence and consideration of the definitions of economic security suggest the presence of a certain specificity of the economic security of an enterprise from the standpoint of considering it as an object of management: firstly, the need to clarify the understanding of the enterprise as an object of management, and, secondly, as an object that, tending to achieve a certain level of economic security requires the choice of a methodological basis and special tools for managing such security. The purpose of the study is to develop the foundations for conceptualizing the management of the economic security of an enterprise. In the

process of work, a complex of general scientific and special research methods was used, in particular, the method of theoretical generalization and comparison, system analysis, the method of scientific analogy and abstraction, the method of morphological analysis. The paradigm of managing the economic security of an enterprise is based on a specific conceptual apparatus, in connection with which such categories and concepts as "survival", "vulnerability - security", "sustainability", "development" are studied. The individual components of the methodological testing ground for managing the economic security of an enterprise, which combines concepts, theories, approaches, principles, methods and tools, are detailed. An overview of the essential characteristics of the most important concepts of the methodological range of managing the economic security of an enterprise is given, grouping them into two groups (mutually complementary and alternative), while the measure of importance is the acceptability of using a particular concept in relation to the goals of managing the economic security of an enterprise. In view of the partial manageability of the economic security of an enterprise, the theory of conflict-controlled processes should be implanted into the theory of its management. In the methodological area of managing the economic security of an enterprise, the central place is occupied by the system of research methods, in connection with which the general scientific methods of managing the economic security of an enterprise are grouped according to: coordination of interests, countering threats, resource provision. Specific structural-analytical methods recommended for use in managing the economic security of an enterprise are given. The principles on which the management of the economic security of an enterprise is based are detailed. As a basis for measuring economic security, it is recommended to use the concept of measuring the achievements of enterprises.

**Keywords:** enterprise's economic security, management concepts, contours of conceptualization, principles, methods, models.

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**Turbulence as a key factor in the transition to a new integral practice. P. 33-43**

The study was carried out within the framework of the grant of the President of the Russian Federation for state support of leading scientific schools of the Russian Federation

No. NSh-2600.2020.6

**Abstract.** The turbulence of industrial development is one of the little-lit scientific problems in the world and Russian theory and practice of research. At the same time, the study of the phenomenon of turbulence makes it possible to understand the causes, consequences and patterns of the transition of industrial production, technologies and economic systems as a whole from a chaotic state to a stable one and vice versa. In the conditions of increasing turbulence of the external and internal environment, there is an urgent need to develop new tools, mechanisms, strategic management initiatives, taking into account the growing uncertainty and risk level. The purpose of the article is to analyze the main definitions and approaches to the concept of industrial development turbulence. Achieving this goal involves solving the following tasks: to study different points of view on the content, causes, consequences and factors of turbulence; identify the conditions for the emergence of chaos; consider the reasons for the formation of a new integral way; analyze trends in the development of economic systems through indicators characterizing the trajectories of the main macroeconomic parameters; develop management decisions aimed at identifying turbulence and chaos. The proposed recommendations can serve as a basis for developing methods for analyzing, evaluating, monitoring the existing conditions for doing business, aimed at identifying turbulence and chaos, the neutralization and anticipation of which

will allow developing adequate measures - business strategies and management models, in case they occur.

**Keywords:** turbulence, world economic structure, technological order, integral order, sustainable development.

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**Modeling innovations commercialization process management at industrial enterprises. P. 44-53.**

**Abstract.** Decision-making by a modern management system for the production and sales activities of industrial enterprises is based mainly on market information, and their correctness is verified by the market in the process of selling goods and services. This fully applies to innovation activities. Assessing the possible effect of innovation is an important component not only of the management process itself, but also a necessary function or competency that should be considered in more detail and developed technologically. However, in modern theory and practice of innovative activity of an industrial enterprise there is no single - reliable and universal - methodology for assessing the effectiveness of innovation. As a result, data describing the processes of innovation creation may be distorted and not stimulate the activity in question. It seems relevant to deeply explore and specify both the costs of innovation and especially the commercialization of its products, as well as the results, including not always perceptible components. The transformation of an intellectual product into a commodity is a little-studied process, despite numerous works by authors, both domestic and foreign. In addition, it is proposed to make wider use of the modeling apparatus, in particular the Cobb-Douglas function, to predict the likely effectiveness of innovation at different levels, in our case, we are talking about an industrial enterprise with its specific conditions and parameters of innovation.

**Keywords:** innovation, commercialization of the results of innovation activity, linear production function, indicators of innovation activity.

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**Modern ways for assessing the internal control system in industrial enterprise management . P. 54-62.**

**Abstract.** Economic conditions that have developed in Russia require the management of economic life to constantly and systematically influence the activities of the structural divisions of an industrial enterprise. One of the components of the management sphere is effectively organized internal control. Internal control is a system of actions organized by the management of the enterprise, the goal of which is to achieve the set goal. Moreover, this is not only audit work, but constant comprehensive control of management. Like any system, internal control is formed by a set of elements. In the article, the internal control system is presented by five interacting elements. Each element is characterized by a set of factors. The list of factors for each element forms an idea

of the action of the element in the system: its status, operating efficiency, adjustment. The purpose of the study is to form a base of factors for assessing the elements of an enterprise's internal control system using checklists. Checklists contain a list of factors characterizing a certain element. The total influence of factors determines the level of functioning of each element in the system. Further, the use of the proposed formulas allows one to attribute one or another element to the appropriate level of functioning (high, satisfactory, low). Taken together, the determined levels of functioning (action) of the elements provide a qualitative assessment of the enterprise's internal control system.

**Keywords:** internal control, information, control environment, control procedures, monitoring, risk, networks, controls, management.

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**Operating efficiency of power engineering enterprises. P. 63-73.**

**Abstract.** The purpose of this study is to substantiate organizational and managerial measures and production and technological solutions to improve the operational efficiency of an energy company operating in the Yamalo-Nenets Autonomous Okrug (Yamalo-Nenets Autonomous Okrug). The peculiarity of the YANAO energy is the presence of a large number of enterprises outside settlements that provide energy and heat to oil production facilities. Theoretical, empirical, logical-intuitive and complex-combined groups of methods were used to conduct the study. Scientific works of both Russian and foreign scientists, state programs for the effective development of the energy industry, open data of the Ministry of Energy of the Russian Federation, as well as reports and statistics of the energy company were used as sources of information. In the course of the study, the external conditions of the company's operation and the electricity market were studied, which made it possible to evaluate the operating strategy of the GTPP. The authors carried out an analysis of the internal environment, identified factors that have a negative impact on the company's efficiency. Based on this, recommendations have been developed to improve operational efficiency, including improving the management system, reducing production costs, finding additional financial resources and analyzing the management system. Production and technological solutions are also offered, such as asset management, organizational and managerial measures, productivity improvement and staff training. The obtained results and recommendations can be used by the specialists of the energy company to improve its operational efficiency.

**Keywords:** operational efficiency, energy companies, gas turbine power plant.

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**Practical aspects of accounting policies formation in the conditions of updating the regulatory framework for fixed assets accounting. P. 74-83.**

**Abstract.** Over the past years, approaches to organizing and maintaining accounting records in business entities have undergone significant changes. The strictness of legislative and regulatory regulation of the accounting process at the state level has been replaced by a rational individual one. To solve a number of problems facing accounting, economic entities are given the right to independently develop and approve accounting policies, observing generally accepted accounting rules. The formation and approval of an accounting policy for any economic entity is important, since the specified regulatory and administrative document provides the opportunity to independently select the optimal methods and methods of maintaining accounting and tax records. Thus, the need to adjust the norms established by the current Russian legislation to the specifics of the activities of a particular organization is urgent. The study of theoretical principles was carried out through the use of such methods as observation, collection, generalization, systematization, the method of expert assessments, etc. The relevance of the topic is observed in a considerable number of publications devoted to innovations being introduced into the current procedure for accounting for fixed assets, mandatory for use by economic entities from January 1, 2022, and the introduction of appropriate changes to the accounting policies of organizations.

**Keywords:** organization, FSBU 6/2020, fixed assets, accounting, accounting policy, methodological aspect.

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**Directions for improving the economic sustainability and competitiveness of enterprises operating in the poultry meat and processed products market. P. 84-95.**

**Abstract.** The article is devoted to the study of trends in the development of the poultry meat and processed products market in the Russian Federation, the identification of external and internal risk factors that should be taken into account when economic entities enter this market, the identification of opportunities for the development of enterprises operating in this area of the economy. The article proves that when an economic entity enters the poultry market and its processed products, it is advisable to conduct consumer marketing based on the assessment of a specific consumer to meet his needs in this type of product, carefully work out the directions of its economic activity with trade organizations that sell this product, develop a business plan and implement a strategy to increase the competitiveness of poultry meat production and products. The purpose of the study is to study the trends in the development of the poultry meat market and its processed products and to search for directions for the development of enterprises engaged in this sector, engaged in the processing of poultry meat and selling processed products, based on the expansion of competitive opportunities of companies, revision of their development strategies. Research methods: analysis, analogy, generalization, induction method, deduction method, observation method, other methods of cognition. Results: when an economic entity enters the poultry market and its processed products, it is necessary to conduct consumer marketing according to the assessment of a specific consumer to meet his needs in this type of product, carefully work out the directions of its economic activity with trade organizations that sell this product, develop a business plan and implement a strategy to increase the competitiveness of poultry meat and products. It is concluded that when assessing the possibility of implementing a business plan related to the expansion of the activities of poultry enterprises in new territorial markets, it is necessary to study the needs of consumers and the possibilities of trading enterprises to promote poultry meat and its processed products.

**Keywords:** poultry products, poultry meat and processed products market, new technologies, logistics solutions, business plan, consumer marketing, assessment of external and internal risk factors, product sales, integration of poultry meat company activities, competitiveness.

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**Development of the holistic paradigm in the methodology of the program-targeted approach to the socio-economic sustainable development of regions: analysis of the state of research issues. P. 96-105.**

**Abstract.** A key factor in the socio-economic development of the regions is the provision of state support to society. A holistic approach to the study of the functioning of social structures, based on the principles of forming a unified system of socio-economic development, shows the existence of problems in society, but also determines the factors and causes that led to this situation. The solution of these problems and the formation of conditions for the socio-economic sustainable development of the region is possible only if an optimal combination of the applied management tools and methods is achieved, and when developing and implementing the development directions of the region, the main guideline for the activities of the authorities becomes the solution of social problems of the population and the use of existing potential, including with socially-oriented non-profit organizations (SO NPO), to solve them. The purpose of this study is to identify national goals and targets for the development of the Russian Federation, initiating the development of new projects to support socially oriented non-profit organizations. To achieve this goal, general scientific methods of theoretical research, logical conclusions, collection, processing and systematization of information by graphical representation of the results were used. According to the results of the study, a holistic approach in the socio-economic development of regions is considered, in particular: the purpose of a holistic approach in economic research; social infrastructure as the core of the socio-economic system and a catalyst for sustainable development of the region; the author's presentation of the socio-economic system of the region from the perspective of a holistic approach; the relationship of the main directions, indicators and types of socio-economic development region, as well as, systematization of factors of sustainable development of the region by elements of the socio-economic system.

**Keywords:** holism, socio-economic development, socio-economic system, socially-oriented non-profit organizations, state support of the population, factors of sustainable development.

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**To the question of the criteria for selecting the objects of investment in the innovative potential of the region. P. 106-114.**

**Abstract.** The aim of the work was to study the criteria and factors underlying the choice of objects of investment in the innovative potential of the region in order to select the most priority in terms of increasing the efficiency and growth of the region's economy. Based on the analysis of approaches to determining the essence of innovation potential, the leading role of human capital in its structure is substantiated. Human capital is organically included in the structural composition of the potential and closes the functioning of its other components. The research methodology was based on the principle of causation, the implementation of which makes it possible to prove the essential relationship and interdependence of problems. The paper uses the methods of information retrieval, generalization of the essential aspects of the object under study, meaningful analysis of

the problem under study, reasoned evidence of the conclusions and conclusions drawn. The determination of human capital in the structure of the region's innovative potential is argued. The objectivity of the existence of problems of choosing objects of investment in human capital as a structural element of the region's innovative potential, caused both by the complexity of the object itself, and by ignoring in practice the factors that determine the effectiveness of the use of human capital, is substantiated. The internal and external orientation of the action of factors on the object of investment is emphasized. Based on the results of studying the influence of the identified factors on the efficiency of the functioning of human capital, it is logically justified that they should be taken into account when developing the innovation policy of the region in close connection with the personnel and employment policy, investment policy, areas of technological modernization and other regional programs that affect the results of the functioning of human capital.

**Keywords:** innovative potential of the region, objects of investment in innovative potential, factors for choosing investment objects, human capital.

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**Methodological platform formation for clustering economic systems: principles and methods. P. 115-128.**

**Abstract.** This article is a continuation of the cycle of the author's scientific publications, reflecting the results of the development of the methodological aspect of the clustering of economic systems. The purpose of this publication was a systematic presentation of the principles and methods for implementing the cluster approach in the study of economic systems, developed and tested by applied economic science, with a group generalization of the principles for the stages of clustering and methods for the tasks and results of use. The methodological basis for the work was the cluster approach to the study of economic systems, within which the principles of the evolution of scientific knowledge, the deductive relationship of methodological components, and the specification of the subject areas of their applied use are implemented. The study was carried out on the basis of general scientific methods (content analysis, generalization, graphical and tabular visualization, systematization, classification, reasoning of a causal relationship), adapted to solve the problem of forming a comprehensive representation of the principles and methods of clustering economic systems. The article presents the results of studying the positions of various authors regarding the principles of implementing the cluster approach to the study of economic systems. A presented system of principles is distributed according to the stages of formation and functioning of economic clusters, and their meaningful characteristics are given. The deductive relationship of general scientific, "profile" and "subject" methods of implementing the cluster approach in studies of the sustainability of the development of economic systems is substantiated. The composition of the methods is formed and their characteristics are given, taking into account the tasks and results, advantages and disadvantages, the technique of application in studies of the sustainability of the development of economic systems.

**Keywords:** economic system, cluster approach to the study of economic systems, sustainable development of economic systems, principles and methods of clustering.

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**Technological development of industrial regions of the Russian Federation: analysis and evaluation. P. 129-141.**

**Abstract.** This article is devoted to the analysis and assessment of technological development of industrial regions of the Russian Federation. The purpose of the study is to develop

a methodology for assessing the level of technological development of industrial regions of the Russian Federation. The study used various methods, such as comparative and logical analyses, index evaluation method, as well as general scientific research methods, including scientific measurement, observation and synthesis. The author's methodology for studying the technological development of industrial regions is presented and includes four stages: a) determining the object of research. The object is the industrial regions (IR) of the Russian Federation, for which the developed methodology for assessing technological development was tested. In this study, the criterion for classifying regions as industrial is the share of manufacturing industries in GRP of more than 30% during 2017-2020; b) selection of indicators for assessing the technological development of industrial regions. A system of indicators was formed that characterize the main components of the technological development of industrial regions of the Russian Federation; c) in order to analyze the speed and intensity of changes, an analysis of the dynamics of technological development was carried out using selected statistical indicators; d) an index method was applied, which allows you to compare different industrial regions based on a set of selected indicators (integral assessment). In conclusion, a matrix was presented for comparing the results of the author's assessment with the results of the Rating of Russian regions for scientific and technological development.

**Keywords:** technological development, industrial regions, assessment methodology, analysis.

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**Hierarchical structure of assessing the potential of industrial development, an adequate strategy of import substitution . P. 142-149.**

**Abstract.** New models of development of economic systems dictate the need to develop improved methodological tools. Since today Russian industry is in a state of transition to a new model (the “country development” model), the issue of modernizing the methodological support of the system for assessing industrial potential in the context of global economic transformations becomes urgent. In this regard, the goal of the study was determined – to build a hierarchical structure of a methodology for assessing the potential of industrial development. The research methods were: content analysis of scientific works devoted to the study of methodological solutions for assessing the potential of industrial development, formalization method, systematic approach. As a result of the study, a hierarchical structure for assessing the potential of industrial development was pro-posed, adequate to modern economic realities, covering nano-, micro, meso- and macro levels of management, accumulating broad aspects of the functioning of industrial systems, including blocks of import substitution and technological sovereignty, suitable for automation. In order to digitalize monitoring of industrial development potential and ensure end-to-end network interaction (at all levels of management), it is necessary to create an Intranet space for big data management. As a result, the proposed methodological solution corresponds to the planned national project “Data Economy” and can be applied by government authorities as part of planning and diagnostics of industrial development in Russia.

**Keywords:** industrial development potential, potential assessment, Russian economy, new economic model, import substitution, technological sovereignty.

## **Marketing, Commerce and Logistics**

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**Development and implementation of a promotion strategy in the digital environment.  
P. 150-160.**

**Abstract.** In the course of the study, the main stages were identified and systematized development and implementation of a product promotion strategy in the digital environment. The research in the theoretical and methodological aspects is based on the works of scientists in the field of marketing activities, development and implementation of promotion strategies. The study used general scientific and economic-statistical methods of data processing, including grouping, comparison, index method, analysis of scientific publications on the development and implementation of promotion strategies, on the use of digital marketing tools in product promotion, generalization of the conceptual apparatus, systematization of existing promotion methods, analysis of the research object. This article discusses TGA Solution Group's experience working with client Matrasliron, a regional mattress manufacturer. The article analyzes statistics on the use of various tools for promoting goods on the Internet. Successful strategies implemented by the TGA Solution Group agency are described, such as launching goods on marketplaces, SMM promotion, website development, SEO and advertising campaigns in Google Ads and Yandex.Direct, etc. The results of the analysis of Matrasliron's activities in the field of Internet promotion show, how these tools helped Matrasliron achieve greater visibility, increase sales and attract new customers online.

**Keywords:** promotion strategy, stages of strategy development and implementation, digital environment.

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**Content elements and concepts of transformation of systemic development of career marketing as a type of management activity and strategy of promotion in the labor market.  
P. 161-172.**

**Abstract.** The article deals with issues related to the systematic development of career marketing as a type of management activity and the strategy of promotion in the labor market. In this regard, career marketing is considered as an element of career management as a continuous process that includes the preparation, implementation and monitoring of career development plans. Increasing the importance of career marketing in the job search as a marketing campaign allows us to consider career marketing as a promotion strategy in the labor market. The work used the method of theoretical and methodological analysis of the literature on this issue, the methods of content analysis and statistical analysis. The article is based on scientific ideas, concepts and provisions developed in domestic works on marketing theory. As a result of the analysis of various theoretical and practical materials, attention is drawn to the instrumental component of a career, one of which is marketing. It is shown that the use of a fairly wide range of career management technologies is of particular importance in the practice of business entities, among which the authors name: career logistics, career coaching, career stimulation, career counseling, career benchmarking, career marketing. The main functions in the context of which the essential content of career marketing as a socio-economic phenomenon is revealed. The importance of career competencies for staff development is noted. It has been proven that during the period of job search

and employment it is important to use such communication technologies as: self-marketing, ego-marketing, self-branding.

**Keywords:** career logistics, career coaching, career promotion, career marketing, career benchmarking, self-marketing, self-branding.

## **Cooperation and Entrepreneurship**

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**Research into the efficiency of retail trade and public catering of consumer cooperation. P. 173-192.**

**Abstract.** The most important condition for the sustainable development of consumer cooperation is to increase the efficiency of retail trade and public catering of consumer cooperation. The article analyzes the efficiency of retail trade and public catering of consumer cooperation for 2015–2022. The main trends in the development of retail trade and public catering of consumer cooperation are shown. During the research process, systematic and integrated approaches were used, as well as methods: induction and deduction, analysis and synthesis, observation method, economic and statistical methods - comparisons, relative and average values, index. The study was carried out on statistical materials from Russia and consumer cooperation. An analytical review of the development of retail trade turnover and public catering turnover in Russia was carried out. The multidirectional dynamics of the turnover of retail trade and public catering in Russia and the turnover of retail trade and public catering of consumer cooperation are shown. The factors and causes of the current situation have been identified. The dynamics of quantitative and qualitative indicators of the activities of retail trade and public catering of consumer cooperation are analyzed, indicators of the efficiency of resource use are studied (turnover per one operating retail trade enterprise, per one operating public catering enterprise, turnover of goods, labor productivity, the ratio of the growth rate of labor productivity and average wage boards, etc.). Separate directions for increasing the efficiency of retail trade and public catering of consumer cooperation are proposed.

**Keywords:** retail trade, public catering, consumer cooperation organizations, efficiency, retail trade turnover, public catering turnover.

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**Consumer cooperation as a factor of sustainable development of the regional agricultural complex. P. 193-202.**

**Abstract.** For the stable and sustainable development of the agro-industrial complex, the state of consumer cooperation is of great importance. The purpose of the article is to determine ways to improve infrastructural support for the potential of consumer cooperation organizations participating in the implementation of food security programs in the Russian Federation and its territorial entities. The information base consisted of publications and statistical data from various sources. Methods of general economic, logical analysis and synthesis were used. This article provides an analysis of the dynamics of changes in production volumes in the agricultural and food industries of the Lipetsk region. It is noted that favorable conditions have been created for exporters of agricultural products, which has led to the export of agricultural products, raw materials, food and nutritional products to 81 countries. It is proposed to pay attention to the receipt of additional income by the rural population from the sale of surplus agricultural products by supply, marketing and processing cooperatives. The reasons for the decrease in the number and number of shareholders of consumer cooperation organizations, supply and marketing and processing cooperatives are considered. The result of the work was the proposed directions for strengthening the economic potential of the subjects of the consumer corporation, including the introduction of a cluster system, a forsharing mechanism, the use of lean manufacturing technologies, and more.

**Keywords:** agro-industrial complex, problems of balanced sustainability of agricultural sectors, food security, supporting the growth of economic potential of consumer cooperation.

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**Development of agricultural cooperation in Russia as a factor of food security. P. 203-216.**

**Abstract.** Ensuring the food security of the country requires the mobilization of agricultural producers in the interests of maximizing the production of food resources. Households play an important role in the production of food resources. However, in the last decade, their role has been significantly reduced as a result of the active development of industrial food production in large agricultural enterprises. A significant drawback of household farms is their low marketability, which complicates logistics and is accompanied by an increase in costs, and the lack of the possibility of competition in the market with large food producers. The purpose of this article is to study the trends in the development of agricultural cooperation in Russia in the interests of ensuring food security. The article defines the importance of households as an element of ensuring the country's food security. The reasons for the reduction in the contribution of households to the formation of the country's food resources are revealed. It is concluded that it is necessary to increase the marketability of households through their economic integration. The importance of agricultural cooperatives as a factor in ensuring the increase in the production of food products by households is characterized. The directions of state support for the development of agricultural cooperatives in Russia are considered. Trends in the development of agricultural cooperation in Russia are revealed based on an assessment of the dynamics of the number of cooperatives and their composition. The reasons for the dynamics are identified and conclusions are drawn about the causes of these changes.

**Keywords:** food security, ensuring food security, households, agricultural cooperation, agricultural consumer cooperatives, agricultural production cooperatives.

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**Current trends in the development of credit cooperations in Russia. P. 217-224.**

**Abstract.** The purpose of this study is to study current trends in the development of credit cooperation. The article solves the following problems: to study the quantitative dynamics of credit cooperatives; study the indicators characterizing operations to attract funds from shareholders by credit cooperatives of the Russian Federation; analyze indicators characterizing operations for issuing loans to shareholders by credit cooperatives of the Russian Federation; identify the main directions of development of credit cooperation in Russia. The methodological basis of the study was theoretical methods of data analysis and processing. The analysis of the main trends in the development of credit cooperation was carried out using statistical research methods. The study made it possible to identify the following main trends in the development of credit cooperation in Russia: a clear trend towards a reduction in the number of operating credit cooperatives, consolidation of their activities; a slight decrease in the volume of activity (both in attracting funds from shareholders and issuing loans) of credit cooperatives in 2022, associated with the outflow of shareholders at the beginning of 2022. Despite the existing difficulties, the study made it possible to identify the main current directions for the development of credit cooperation in Russia: the development of the line of loans issued, the development of the market for the activities of credit cooperatives, the digital transformation of the activities of credit cooperatives.

**Keywords:** credit cooperation, credit cooperative, shareholder, raised funds, loans.