

SUMMARY

Tatiana Chubarova (e-mail: t_chubarova@mail.ru)

Grand Ph.D. in Economics, Leading Researcher,
Institute of Economics (RAS) (Moscow, Russian Federation)

Yelena Shestakova (e-mail: eeshestakowa@gmail.com)

Ph.D. in Economics, Leading Researcher,
Institute of Economics (RAS) (Moscow, Russian Federation)

HEALTHCARE FINANCING IN CORE COUNTRIES OF BRICS: DEVELOPING A MIXED SYSTEM

The article examines healthcare financing in the core countries of BRICS in the current multi-faceted crisis, touching upon two aspects, namely the total volume of financing and the organizational framework in which it is carried out. It is shown that in the countries under consideration, despite the differences in the socio-economic situation, the government attaches great importance to the development of healthcare systems, and with a combination of public and private financing, the general trend is to strengthen state participation. This should help to overcome fragmentation of healthcare, considering the need to ensure universal access of the population to medical care. At the same time, the combinations of financing mechanisms used differ by country; the prevailing trend is the widespread use of social health insurance while in the private financing sector the share of "out of pocket" payments is decreasing. The active reforms of healthcare systems in the core countries of BRICS are at various stages of implementation and many of the tasks set are still far from being completed.

Keywords: health care financing, BRICS core countries, public health expenditures, private health expenditures, social health insurance.

Alexander Tyurikov (e-mail: agtyuri.kov@fa.ru)

Grand Ph.D. in Sociology, Professor, Chief Researcher,
Department of Sociology, Institute of Humanitarian Technologies and Social Engineering of the Faculty of Social Sciences and Mass Communications,
Financial University under the Government of the Russian Federation (Moscow, Russian Federation)

Diana Kunizheva (e-mail: dakunizheva@fa.ru)

Ph.D. in Sociology, Lecturer of the Department of Sociology, Junior Researcher,

Institute of Humanitarian Technologies and Social Engineering of the Faculty of Social Sciences and Mass Communications, Financial University under the Government of the Russian Federation

(Moscow, Russian Federation)

ASSESSMENT OF FINANCIALLY LITERATE BEHAVIOR: FROM INCREASING FINANCIAL LITERACY TO FORMING FINANCIAL CULTURE

The article discusses scientific approaches to the study of financial behavior, Russian experience in studying financially literate behavior, and provides definitions of basic concepts. The relevance of studying and forming the financial culture of the population is substantiated. Weaknesses in the studies of financially literate behavior are presented. The authors have developed a methodology for the sociological measurement of financially literate behavior based on the results of expert semi-structured interviews. The high significance of the socio-cultural criterion in assessing financially literate behavior is shown. The work explores the possibilities of developing methodological approaches to measuring the level of financial culture of the adult population, interpreting the formation of financial culture through the categories of "high level", "medium level", "low level", and identifies the rank and weight of each of the indicators used to calculate the index of the development of financial culture.

Keywords: financial literacy, financial culture, financially literate behavior, subjectivity, expert surveys, strategy, financial knowledge, skills, attitudes.

Igor Balyuk (e-mail: iabalyuk@fa.ru)

Grand Ph.D. in Economics,

Financial University under the Government of the Russian Federation

(Moscow, Russian Federation)

MODERN GLOBAL FINANCIAL MARKET: FEATURES AND MAIN DEVELOPMENT TRENDS

The article reveals the features of the modern global financial market (GFM)'s functioning. Special attention is paid to the analysis of the GFM's digitalization, which covers all its segments and radically transforms the nature of the activities. The article concludes that the modern GFM does not fully ensure the effective redistribution of financial resources between various counterparties, which negatively affects the development of the global economy, and financialization of the world economy continues, which further weakens the connection between operations in the financial market and the real sector of the world economy.

Keywords: global financial market, financialization of world economy, sustainable financing, digitalization, regulation of global financial market.

Andrey Volinsky (e-mail: volinskii_ai@inecon.ru)

Research Fellow, Institute of Economics (RAS)

(Moscow, Russian Federation)

Maria Kruglova (e-mail: mashakruglova999@gmail.com)

Ph.D. in History, Associate Professor, Senior Research Fellow,

Institute of Economics (RAS)

(Moscow, Russian Federation)

CHINESE INVESTMENTS IN RUSSIA IN THE CONTEXT OF CHINA'S FOREIGN ECONOMIC STRATEGY

The article analyzes the problem of Chinese investments in the Russian economy. Despite the intensive development of Russian-Chinese trade and economic relations, which is especially characteristic of the last two years, the development of investment cooperation between the countries lags significantly behind other areas of interaction.

The problem of the low level of investment by Chinese companies in the Russian economy is considered in the context of the PRC's foreign economic strategy; it is shown that the Russian economy mainly attracts Chinese investors seeking natural resources. However, there is a reason to assume a change in the existing paradigm in the perception of the Russian economy.

Keywords: Russian-Chinese trade and economic cooperation, investments, foreign direct investment, turn to the East.

Daria Dinets (e-mail: dinets_da@pfur.ru)

Grand Ph.D. in Economics, Associate Professor,

Head of the Department of Finance and Credit,

Peoples' Friendship University of Russia named after Patrice Lumumba (Moscow, Russian Federation)

CONTRADICTIONS IN THE DEVELOPMENT OF TRANSPORT AND LOGISTICS INFRASTRUCTURE OF MONGOLIA

The article is devoted to the assessment of the current state of development of transport and logistics infrastructure of Mongolia. The analysis is descriptive and aimed at identifying ambiguous trends in the development of transport and logistics infrastructure of Mongolia. In addition, as a result of the work carried out, based on the assessment of official data, expert opinions on the development

of the economy of Mongolia, as well as personal observations of the author, practical conclusions are made about the discrepancy between the directions of development of international investment cooperation in the studied area and the need for developing transport and logistics infrastructure in Mongolia and for improving the institutional environment. The findings are methodological and applied in nature.

Keywords: economy of Mongolia, transport of Mongolia, international trade of Mongolia, "Third Neighbor" policy.

Ksenia Darmina (e-mail: shilinaks@yandex.ru)

Postgraduate Student,

Faculty of Economics, Lomonosov Moscow State University

(Moscow, Russian Federation)

TECHNOLOGICAL TRENDS IN THE DIGITAL DEVELOPMENT OF THE INDUSTRIAL SECTOR IN GERMANY

The article examines the directions of digitalization in the German industrial sector. The article is aimed at determining the level of digitalization of the country's industries and regions. The primary methods used include abstract-logical analysis, employed in the study of industries and the economic structure; comparative analysis in the examination of technologies and regions where digitalization is taking place. System analysis is applied to the study of technologies and of the impact of digitalization on the overall development of the German economy.

Industries that have actively implemented digitalization measures are examined, and those lagging behind in digitalization are identified. The article presents key practices and measures for digitalization that contribute to improving the economic situation in Germany. Regions are also considered based on the degree of digitalization. An analysis of GDP dynamics and the impact of digitalization on economic growth in the country is conducted.

As a result, the main trends in digitalization that have led to structural changes in the German economy are shown. It is determined that the country's economy is stable and weakly growing against the backdrop of instability in global market and rising global inflation.

Keywords: German economy, digitalization, national economy, state regulation, BRD.

Natalia Korzh (e-mail: natalya.korzh@mail.ru)

Ph.D. in Sociology, Associate Professor,

Department of Sociology, Economic Theory and International Processes,
Institute of Economics and Management, PSU (Penza, Russian Federation)

Alyona Vasilenko (e-mail: vasilenko.alena-58@yandex.ru) student, Institute of
Economics and Management, PSU (Penza, Russian Federation)

STRENGTHENING ECONOMIC TIES BETWEEN BELARUS AND RUSSIA: PROSPECTS AND CHALLENGES

The article examines the prospects and obstacles to strengthening economic ties between the Republic of Belarus and the Russian Federation. Today, the deepening of cooperation between them plays a strategic role for both countries in the current geopolitical situation, especially in the context of the prevailing global challenges. The objective of the research is to examine the potential for strengthening economic ties between Belarus and Russia in order to determine development prospects and reveal potential hindrances to this process. The scientific importance of the study lies in the expanding of knowledge about international economic transactions; and their impact on regional economy. The practical importance of this work lies in the fact that it provides an assessment of the current state of relations between Belarus and Russia. The methodology of this work includes analytical coverage of economic data such as the volume of exports, imports, as well as the study of political and trade relations; data from the official web resource of the Federal Customs Service of Russia and the National Statistical Committee of the Republic of Belarus ("Belstat") have been used. The information about the most exported and imported commodities has been collected from the Ru-Stat website. The main results and conclusions emphasize the importance of deepening economic relations between Belarus and Russia, as well as identify potential obstacles to this process. The article can contribute to a deeper understanding of the dynamics of economic cooperation within the Belarusian and Russian territories. In general, the conceptual approach to deepening economic relations provides understanding of the cooperation dynamics.

Keywords: The Union state of Russia and Belarus, geopolitics, development of economic ties, trade, integration of cooperation, development prospects, obstacles to cooperation.