

SUMMARY

REGIONAL AND SECTORAL ECONOMICS

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Cooperative Nature of Groupe Credit Agricole. P. 3.

The purpose of the study is to examine the activities of Groupe Credit Agricole, the leading financier of the French economy, the 10th largest bank in the world by total assets, the leader in community banking in Europe, and the main European asset manager. This banking group, based on regional cooperative and mutual banks, has been leading in the ranking of the World Cooperative Monitor in the "Financial Services" section for ten years. According to the research objectives, the authors consider the universal business model of a cooperative bank, the features of the cooperative membership, effective management, and commitment to cooperative values. The research methods of collecting, processing, generalizing the data obtained, comparative and retrospective analysis are used. The study discusses Groupe Credit Agricole's contribution to economic development, as well as highlights its cooperative identity, which is seen as one of the advantages of the cooperative business model.

Keywords: Cooperative Bank, World Cooperative Monitor, Groupe Credit Agricole, commitment to cooperative values.

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Regional Peculiarities of Public Interest in Sustainable Development Issues. P. 18.

The article examines the regional peculiarities of the distribution of the interest of the population of the Siberian Federal District in various aspects of sustainable development. The authors analyze the search queries of users in the Yandex search engine on the topic of sustainable development using semantic analysis and identify the most popular query formulations. The clustering of the subjects of the Siberian Federal District is carried out on the basis of increased and decreased interest in the problems of sustainable development. The leaders and outsiders among the regions are identified.

Keywords: sustainable development, regional peculiarities, population demands, cluster analysis.

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Methods of Forming the Production Potential of an Industrial Enterprise under Digital Conditions. P. 25.

Modern trends of digitalization of the economy significantly affect the activities of industrial enterprises and require new approaches to the formation of their production potential. The purpose of the study is to develop methods of forming the production potential of an industrial enterprise in the conditions of digital transformation. The paper analyzes the existing methodological approaches to assessing and managing the production potential of an enterprise. The author identifies the key features of the digital economy affecting the processes of formation of production potential. Based on the study of theoretical models and practical experience of leading industrial companies, the author presents a comprehensive methodology for the formation of production potential, including three main stages: strategic analysis, assessment of the current state and development program. The proposed methods provide for the use of modern digital technologies such as Big Data, IoT, AR/VR to improve the efficiency of production processes, optimize equipment utilization, predictive maintenance and other aspects. The practical significance of the study lies in the possibility of applying the developed methodology by industrial

enterprises of various industries to improve competitiveness and adaptation to the conditions of the digital economy.

Keywords: production potential, industrial enterprise, digital technologies, methods of formation, digital transformation, competitiveness, sustainable development.

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Analysis of the Influence of Factors on the Volume of Atelier Services. P. 37.

The article presents the results of a study of the relationship between the level of per capita income of the population and the volume of repair and tailoring of sewing, fur and leather goods, hats and textile haberdashery, repairs. The author analyzes the dependence of the volume of atelier services on the availability of large and medium-sized weaving production in the region. The lack of accurate economic indicators of atelier services at the federal, regional and local levels, which could allow making more accurate conclusions about this segment of services, is highlighted. The forecast of the development of the atelier services market is provided.

Keywords: household services to the population, atelier services, services, repair and tailoring.

FINANCE

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Insurance: Absolute Indicators of Financial Stability. P. 50.

The article is devoted to the analysis of absolute indicators of financial stability of insurance sector organizations. General and special methods of financial stability analysis are applied. The authors identify the specific risks of insurance companies; provide the formula for calculating the financial stability coefficient of the insurance fund. The correlation analysis shows a possible direct, close to linear relationship of the time period with 8 out of 18 parameters of the insurance market: insurance payments, income, payout ratio, authorized capital, accounts payable, other income from insurance activities, business expenses and the coefficient of financial stability of the insurance fund. It is established that the closest directly proportional relationship, close to functional, exists between the coefficient of financial stability of the insurance fund and the amount of accounts payable. The authors develop a three-level mathematical model of the insurance market and provide recommendations aimed at improving the efficiency of activities and stabilizing the insurance market.

Keywords: insurance, sustainability, finance, risks, model, absolute indicators.

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Insurance: Relative Indicators of Financial Stability. P. 61.

The article is devoted to the assessment of the state and development of the financial stability of the Russian insurance market. The conducted review of scientific research shows the lack of an integrated approach to predicting the financial stability of the organization-insurers. The authors discuss the specific approaches to measuring the financial stability of an organization in the insurance market; consider the essence of the scientific concept "Financial stability of the insured person". The parameters determining the financial stability of the insurer are identified. A two-level mathematical model of the insurance market of the Russian Federation is developed depending on the coefficient of financial stability of the insurance fund.

The analysis of the algorithm shows that the financial stability coefficient of the insurance fund most fully characterizes the activity of the insurance market, and the debt burden is the least. Based on the mathematical model, the authors provide recommendations aimed at improving the efficiency of activities and stabilizing the insurance market.

Keywords: insurance, sustainability, finance, model, relative indicators, coefficient of financial stability of the insurance fund.