

## SUMMARY

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### REGIONAL AND SECTORAL ECONOMICS

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#### **About the Program for the Development of the Consumer Cooperation of the Russian Federation. P. 3.**

The purpose of this article is to present the authors' vision of the place and role of consumer cooperation in the socio-economic development of the country and regions, to characterize the current state based on the implementation of the Concept of its development in 2017-2021, to express judgments about the new Program for the development the consumer cooperation system for 2023-2027 which has been for the first time elaborated with the use of the project forecasting method.

**Keywords:** concept, program, cooperative property, projects.

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#### **Economic Stability of Small and Medium Business in the Mobile Economy. P. 12.**

The article examines approaches to the essence of the economic stability of small businesses emerging as a result of the mobile economy and inevitably affecting the entrepreneurial activity of the region. The main condition for ensuring the sustained development of small and medium-sized businesses is state support, including financial support and consulting services. Based on the marketing analysis carried out, the authors discuss the impact of state support on the resilience of small and medium-sized businesses.

**Keywords:** economic stability, entrepreneurship, small and medium-sized businesses, mobile economy, government support.

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#### **Investment Attractiveness of the Regions in Conditions of Modern Challenges. P. 24.**

This paper analyzes the investment attractiveness at the regional level as a factor in the integration of business structures and scientific and technological centers. In order to assess and systematize the criteria for investment attractiveness of potential partners for business entities, government agencies, research centers, educational complexes, the authors develop a classification of indicators of innovative sustainable growth. Using the quantification method and the fundamental approaches of the comparative method, the authors provide the results of mutually beneficial interregional cooperation between neighboring regions of Russia and Kazakhstan. It is concluded that the development of the institutional environment, integrated industrial complexes, engineering and scientific and technological centers, marketing networks becomes the foundation for a high-tech level of activity of all elements of regional ecosystems.

**Keywords:** investment attractiveness, region, digital economy, technological development, ecosystem, industrial park.

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**The Role of State Regulation in the Development of the Tourist Services Market. P. 37.**

The article discusses the current problems and prospects for the development of the tourism industry of the Russian Federation, measures of state support for the development of domestic tourism. Special attention is paid to the role of tourist clusters in the development of the tourist services market. The authors define the concept of a tourist cluster, provide examples of tourist clusters successfully functioning in the Russian Federation and on the world market, examine the advantages of cluster policy in tourism. The formation of a tourism cluster is considered as a comprehensive measure of state support for the development of regional tourism, providing a sustainable and long-term result. The authors characterize the tourist and recreational potential of the Novosibirsk region; indicate the tourist clusters developing in the region. The relevance and significance of studying this issue is due to the fact that only with proper state support it is possible to solve the current problems of the development of domestic tourism.

**Keywords:** tourism, tourist product, tourist cluster, domestic tourism, tourist infrastructure, state support for tourism development.

## FINANCE

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**Features of Financial Stability of Public Catering Enterprises. P. 47.**

This article analyzes the current state and development trends of public catering enterprises. In an environment of intense competition, the financial stability of public catering enterprises is considered the basis of its life and development, as well as one of the most important indicators of its financial condition, and it is associated with the degree of its dependence on credit institutions and investor groups. The article reveals the economic meaning of financial stability and identifies the indicators that influence financial stability. The morphological method is used to initially identify the search area, which necessarily includes the desired option, and then narrow this area to find a solution. Specific indicators are proposed that allow analyzing the financial stability of public catering organizations based on generally accepted methods, but taking into account additional parameters.

**Keywords:** public catering, eating out, financial stability, problems, solutions.

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**Policy for Improving Financial Inclusion: Modern Features. P. 57.**

The article examines issues related to the expansion of full access to financial services for the population and small businesses in Russia in the context of economic and geopolitical uncertainty. The need to ensure financial inclusion for these categories of economic entities is substantiated in the articles, reports, reviews by both individual scientists and teams, and large, influential organizations (the Bank of Russia, for example), including international ones (the World Bank, GPMI, OECD, CFI). In the Russian Federation, this awareness has moved into a phase of active action since 2015, when the Central Bank of the Russian Federation used for the first time a methodology for assessing financial inclusion (a set of indicators of financial inclusion of the "Group-20") and began conducting research throughout the country, publishing their results on a regular basis. At the same time, the Strategy for Increasing Financial Inclusion in the Russian Federation for the period 2018–2020 was developed and adopted, during the implementation of which many useful practical and legislative steps were taken in order to stimulate the population and small businesses as participants in the financial market. After 2020, having achieved some success in increasing

the accessibility of basic financial services and having overtaken all BRICS member countries in terms of financial inclusion level, Russia, represented by the Financial Market Regulator, has set new tasks in this area, due to changes in the conditions of economic growth and the digitalization of society. The purpose of the study is to identify the real picture of financial inclusion, taking into account new challenges and existing contradictions in this area, and to provide ways to overcome existing problems.

**Keywords:** financial service, financial inclusion, financial services accessibility, indicators of financial inclusion, financial literacy, financial market phenomena.

## MANAGEMENT

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### **Corporate Social Responsibility and the Interests of Stakeholders. P. 79.**

The purpose of the article is to identify the features of the impact of corporate social responsibility of the organization on the interests of stakeholders. The scientific novelty lies in the systematization and comparative analysis of the results of foreign and domestic theoretical research and practice that determine the impact of corporate social responsibility on the interests of consumers, staff and investors. The author uses the methods of analysis of relevant sources on the research topic, synthesis of the information, comparative analysis, abstract-logical and structural-functional methods. The study identifies the existing relationship between corporate social responsibility, the ESG agenda and decision-making by consumers about purchasing products of a particular brand, by personnel – about employment in socially responsible organizations, by investors – about investing in sustainable development. The results of the study lead to the conclusion that organizations, acting in the interests of their consumers, employees, investors, other stakeholders and society as a whole, as well as disclosing information about «good behavior» in relation to society and the environment, develop their experience, leadership and trust, strengthen their connection with consumers and investors, ensure the loyalty of employees.

**Keywords:** sustainable development, corporate social responsibility, ESG-agenda, ESG-factors, stakeholders.