**ANNOTATIONS OF ARTICLES.**

**ACTUAL PROBLEMS OF ECONOMICS AND MANAGEMENT**

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**ECONOMIC SCIENCE**

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ROLE AND PLACE OF INTELLECTUAL RESOURCES   
IN AN ENTERPRISE RESOURCE MANAGEMENT

The place of intellectual resources in an enterprise resource structure is analyzed. The focus is made on the importance of managing intellectual resources as part of management of an enterprise resources.

*Keywords*: resource management, resource-based view, intellectual resources, assessment, innovations, economics of knowledge

I.K. Burmistrova, I.M. Kublin

MAINSTREAMING SIMULATION OF INNOVATION DEVELOPMENT   
AT THE PRESENT STAGE OF OPERATION OF ECONOMY

The paper considers the processes related with diffusion of innovations within the system the technological support and production of goods, works and services, and business organization as a result of the innovative activity at industrial enterprises. The emphasis is made on the main directions of marketing in innovations sector, and market innovation which particularly affect the marketing strategy of organizations engaged in innovative development programs. This article was prepared as part of the state task of the Russian Ministry of Education (Project № 409-2014).

*Keywords***:** innovation development, marketing tools, decision-making, strategy, management of industrial enterprise

E.V. Gasheva

ACCOUNTING CONSIDERATIONS OF EXPORTS VIA INTERMEDIARY ORGANIZATIONS

The article describes the features of mediation agreements used in foreign trade activities, showing their impact on accounting, the main problems arising with accounting in export transactions made through intermediaries, and the proposed solutions to the given problems.

*Keywords*: export operations, intermediary contracts, commission agreement, contract of an assignment, agency contract

А.V. Gugelev, A.A. Semchenko

PROBLEMS OF QUALITY MANAGEMENT IN EDUCATION SECTOR

This article analyzes the problems of modern quality management in higher education. The authors consider theoretical and practical aspects of the issue, basic directions of educational policy in modern Russia, and analyzed the details of the concept “quality of education”.

*Keywords*: quality management, higher education, competitiveness

F.A. Kazakova O.A. Sadyafarova

MODERN TRENDS IN THE DEVELOPMENT   
OF BANKING PRODUCTS AND SERVICES IN RUSSIA

The paper deals with a complex analysis of the concept “banking service”, including the characteristics of the development trends in the banking system and services in the present-day economy.

*Keywords:* banking service, Internet service, outsourcing, service of mixed type, implementation of banking products and services

A.V. Kopytova

CURRENT PROBLEMS IN THE SYSTEM OF LABOR ACTIVITY STIMULATION

The article discusses miscellaneous approaches to the development of employees stimulation and remuneration system. The author presents a review and a critical analysis of these approaches, and proves the need for research of the problems referring the development of systems for employees labor activity stimulation.

*Keywords*: compensation, compensation system, stimulation, stimulation system, developing of stimulation system

T.N. Malakhova

CURRENT STATUS AND FUTURE OF ENVIRONMENTAL   
INNOVATIONS IN RUSSIA

The paper provides a definition of the term «environmental Innovation» which is used internationally and reveals the essence of the notion. Analysis of the status of innovations in domestic economy, reveals the problems and trends in the sector. The paper presents the characteristics of the role of a state in the development of innovative potential in domestic business. The emphasis is made on the need for a series of transformations in the field of ecological policy and its involvement in the social and economic policy of the state, which is an indispensable condition in achieving positive ecological and economic effect for the domestic economy.

*Keywords*: innovation, environmental friendliness, «the green economy», the energy efficiency

A.N. Plotnikov, A.V. Polyakov, D.A. Plotnikov

INNOVATIVE ACTIVITY OF SMALL BUSINESSES

One of the short term strategic objectives in the development of Russian economy is to ensure transparency in the process of its mutually beneficial integration into the system of international economy. Opening of economic borders and liberalization of the overseas trade will have a negative impact on the dynamics of the national business sector, if the government fails to undertake measures to provide the needed financial and technical support to small businesses in their adaptation to the new economic conditions.

*Keywords*: Innovation, small business, small business investment, investment in innovation

A.P. Plotnikov, N.N. Pavlov

AN INNOVATIVE MECHANISM FOR DIVERSIFICATION OF INDUSTRIAL ENTERPRISES

The paper is devoted to the issues related with formation and development of the mechanisms needed to diversify industrial enterprises and used as innovative mechanisms for their development. The role of diversification in manufacturing under modern conditions is determined, the various approaches to the concept are analyzed, and the characteristics is given to the dual nature of diversification. The mechanism and the component parts of diversification of an industrial enterprise are specified using the analysis of existing definitions. The mechanism of diversification is considered in terms of an innovative mechanism in the development of an industrial enterprise.

*Keywords*: industrial enterprise diversification, the mechanism of diversification, innovation mechanism of development of the enterprise

O.A. Ryzhova, E.E. Nastich

PROSPECTS FOR FURTHER DEVELOPMENT OF CREDIT CARDS   
ON THE BANKING MARKET IN RUSSIA

The paper presents a research into the market of credit cards, and analysis of the key issues of the credit card market. The study of credit cards on the banking market in Russia is made in terms of the prospects for their further development.

*Keywords:* credit card, bank card, bank transfer, bank market, grace period, revolving limit, Cash Back, card for travel, the national payment system

K.R. Khakimova

CURRENT APPROACHES TO THE MANAGEMENT OF AN INNOVATIVE AND INVESTMENT ACTIVITY OF AN ENTERPRISE

The article deals with an increasing role of innovation activity of an enterprise as one of competitiveness factors in its performance. Innovative activity requires investments, and the problem of innovative and investment activity is considered in terms of the limited resources in the performance of an enterprise. The focus is made on the factors having an impact on the management decisions in this area. The existing approaches in an enterprise innovation and investment activity management are considered, and solutions to elimination of the shortcomings are offered.

*Keywords*:competitiveness of the enterprise, innovation activity, investment activity, innovation-investment activity, innovation lifecycle

V.A. Hamidulina

ACCOUNTING OF LABOUR RELATIONS UNDER A SIMPLE PARTNERSHIP

Тhis article considers peculiarities of accounting of labor relations as a contribution to simple partnership organizations. The author highlights the issues relating reimbursement of expenses utilized for the salaries of employees engaged in joint ventures.

*Keywords*: joint venture, simple partnership, contribution, labor relations, costs of labor

N.S. Sharafutdinova, S.V. Kuzmin

THE TRENDS IN THE POPULARIZATION OF REMOTE BANKING SERVICE IN RUSSIA

The paper deals with analysis of remote banking services in Russia, including mobile and Internet applications, which allow for control of banking operations conducted in the various sectors of economy.

*Keywords*: competitiveness, banking, remote banking service, efficiency

S.N. Yashin, E.N. Kulygina

THE ASPECTS OF STATE REGULATION OF INNOVATIVE PROCESSES AT MANUFACTURING ENTERPRISES IN NIZHNIY NOVGOROD REGION

The article analyzes the situation with the national innovation systems in Russia and Nizhniy Novgorod region in terms of interaction of the elements of these systems with the industry.

*Keywords:* innovation activity, innovation potential indicators of innovation activity, innovation process, public policy

**PSYCHOLOGICAL SCIENCE**

S.С. Letyagina, I.R. Gainutdinova

CREDIBILITY AS A FACTOR AFFECTING HARMONIZATION OF INTERRELATIONS OF AN INDIVIDUAL

The paper presents the results of empirical research into gender-sensitive relations of trust with the components of self-esteem and communicative attitude. The authors conclude that trust (or mistrust) in the groups of young people are an integral component of an individual and one of the factors which determine the social and psychological distance in interpersonal relations. The content of emotional relationship to oneself and others in the samples referring women are to be found in real life relationships of an individual and his social context .

*Keywords*: confidence, confidential relations, self-attitude, communicative setting, the subject of activity, gender

Е.M. Semyonova, V.O. Ivanova

PROFESSIONAL DEFORMATION OF SOCIONOMY SPECIALISTS

AT VARIOUS PROFESSIONALIZATION STAGES

The article presents the results of research into manifestation of certain individual determinants relating professional deformation with representatives of socionomic professions. The research highlights the differences referring professional deformation with the respondents having different work experience. It is found that that the tendency to deformation of an individual starts after 10 years of his activity in the professional labor. The given recommendations are aimed at preventing professional deformations, including understanding the need for changes in the professional activity, development of mental flexibility and creative potential of an individual.

*Keywords*: рrofessional deformation, socionomic professions, professionalization, burnout syndrome

**SOCIOLOGICAL SCIENCE**

A.Yu. Slepukhin, E.V. Alekseeva

A COMPARATIVE ANALYSIS OF RUSSIAN HIGHER EDUCATION SYSTEM AT THE PRESENT STAGE

The paper presents a comparative analysis of the changes in the social policy of Russia, Poland and Portugal after the economic crisis in 2008, and their influence on the results of reforms of higher education systems in these countries. The analysis is based on the annual statistics published by the Organization for Economic Cooperation and Development. Special attention is paid to the issues related with employment of university graduates and higher education funding.

*Keywords*: social policy, the higher education, economic crisis, employment, unemployment, financing

L.S. Jacovlev, V.V. Matveeva, O.M. Dmitrieva

DEVELOPING GENDER STEREOTYPES WITHIN THE CONSUMER CULTURE (IN THE CONTEXT OF POST-INDUSTRIAL PARADIGM EVOLUTION )

The paper discusses methodological problems relating the values of consumer culture in terms of gender socialization. The analysis refers gender stereotypes created through advertising and formed in the perceptions of young people. The authors revealed a trend towards the weakening of the system of rigid gender roles in the culture of mobile phones consumption.

*Keywords*: socialization, gender differences, consumer culture