**ANNOTATIONS OF ARTICLES.**

**ACTUAL PROBLEMS OF ECONOMICS AND MANAGEMENT**

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**ECONOMIC SCIENCE**

O.S. Boikova

THE ISSUES OF IMPACT OF INNOVATIVE ACTIVITIES AND THEIR INSTITUTIONAL ARRANGEMENT ON ECONOMIC SECURITY OF A COUNTRY

The paper examines innovative activities a factor of economic security of a state under conditions of unstable geopolitics. The meaning of institutional arrangements used in the development of innovative activities is determined.

*Keywords*: innovations, innovative activity, economic security, development, rating

O.Yu. Gordashnikova, M.Sh. Ryzvanov

TRENDS IN PROMOTING SMALL BUSINESS LOANS

The paper analyses the current situation relating the business environment in the country, and provides a classification of factors which hinders development of small businesses in Russia. The authors emphasize the need to increase the resources of credit organizations, as well as improve the attractiveness of bank loans. The basic trends in the development of small business crediting in the country are determined.

*Keywords*: small business, scoring, business environment, credit, credit and investment potential

N.A. Zamatyrina

EFFICIENCY ESTIMATES FOR ECONOMIC GROWTH POTENTIAL OF A REGION

The paper analyses approaches to estimating the potential for economic development of a region. The focus is made on the factors which influence the economic growth of a region.

*Keywords*: region, economic potential, management, efficiency, use, socio-economic development

N.N. Iver, E.A. Semenova, A.P. Shindryaeva

AN INSIGHT INTO FORMATION OF COMPETITIVE STRATEGIES
FOR INDUSTRIAL ENTERPRISES

Formation of competitive strategies and behavior characteristics of industrial enterprises on the market are the key issues of the given study. Particular attention is paid to marketing, which significantly affects economic relations formed in the competitive environment.

*Keywords:* marketing, competitive strategy, the enterprise market

O.V. Krasnova

THE INFLUENCE OF BUSINESS GROUPS ON INTEGRATION
AND INNOVATION PROCESSES IN THE ECONOMY OF A STATE

The paper describes the forms of business groups in various countries, and presents the principles of their activities, advantages and disadvantages. The work provides a generalized view relating the influence of business groups on the economy of foreign states.

*Keywords:* business group, Kwai gituan, keiretsu, zaibatsu, chaebol, strategic alliances, finance and business groups, holdings, associations of enterprises

V.V. Mironova

ORGANIZATIONAL AND MANAGERIAL INNOVATIONS IN THE PROGRAMS OF INNOVATIVE MANAGEMENT OF DOMESTIC INDUSTRIAL COMPANIES

The analysis of data refers the peculiarities of innovative activities of domestic industrial enterprises and their counterparts in industrialized countries, and shows that different types of innovations, including organizational and resource-efficient, present an important resource for increasing efficiency of innovative activities in the field of innovative technologies.

*Keywords*: innovation management, organizational and managerial innovations, industrial companies, [internal resources](http://www.multitran.ru/c/m.exe?t=307279_1_2&s1=%E2%ED%F3%F2%F0%E5%ED%ED%E8%E9%20%F0%E5%E7%E5%F0%E2)

T.V. Naumova, A.P. Barinova

MINIMIZING CREDIT RISKS IN THE CONTEXT OF ECONOMIC SECURITY ASSURANCE

The article deals with the problems of credit risks, formation of these risks and ways of minimizing their negative impact on the national economy. Most effective methods for minimizing credit risks are identified.

*Keywords*: credit risk, credit bureau, institutions of banking credit, information infrastructure

E.A. Oskina

RESEARCH METHODS FOR STRATEGIC PLANNING
AND MANAGEMENT OF ECONOMIC SECURITY OF STATES

The paper considers the issues of strategic planning and management of economic security of a state. The focus is made on the total set of methods needed for improving economic security.

*Keywords*: economic safety, research methods, strategic planning, management

A.P. Plotnikov, А.V. Sukhorukov

THE ISSUES OF METHODOLOGY FOR STRATEGIC MANAGEMENT OF INNOVATIVE DEVELOPMENT OF INDUSTRIAL ENTERPRISES

The authors consider the issues concerning the essence and structure of a modern paradigm and mechanism for strategic management of innovative development of industrial enterprises.

*Keywords*: strategic management, innovative development, industrial enterprise, methodology, paradigm for strategic management of innovative development, mechanism of strategic management of innovation development

E.V. Polyakova, V.V. Parfenova

THE CONCEPT AND CONSEQUENCES OF FINANCIAL GLOBALIZATION

The paper examines the positive and negative consequences of financial globalization, particularly the impact of processes of financial globalization on the countries with different levels in economic development.

*Keywords*: financial globalization, foreign investment, developing countries (developing economies)

I.N. Pchelintseva, T.M. Yakhina

THE CONCEPTS DESCRIBING FINANCIAL STABILITY, AND A STUDY
OF FACTORS AND TYPES OF ANALYSIS METHODOLOGY

The paper deals with analysis of definitions referring financial stability, and considers the approaches to financial statements of enterprises. The described relationships and interactions allow for determination of strengths and weaknesses of enterprises.

*Keywords*: financial stability, solvency, external and internal factors of financial stability, long-term / short-term liabilities

D.D. Shimansky

IMPROVEMENT OF BANKING PRODUCTS

The paper examines the reasons for creating new banking products, and provides examples of the new products developed on the basis of West- European patterns. The author presents the criteria for the development of new banking products and services.

*Keywords*: Product, service, hypothesis, Citigroup, Citibank

**PSYCHOLOGICAL SCIENCE**

N.S. Arinushkina

PECULIARITIES OF EMOTIONAL BURNOUT OF WORKERS

AT PRE-SCOOL EDUCATION ESTABLISHMENTS

The article raises the problem of emotional burnout of educators at pre-school educational establishments. The conducted research refers a study of personal and socio-psychological characteristics of emotional burnout of teachers and educators.

*Keywords:* Emotional burnout, emotional exhaustion, reduction of professional achievements

T.A. Molodichenko

THE ISSUES OF PSYCHOLOGICAL AND PEDAGOGICAL PROFESSIONALISATION OF A RELIGIOUS PERSON

The purpose of the article is an interdisciplinary analysis of correlation of psychological and pedagogical training and religious qualities of an individual, the basis of which is religious commitment. The article considers the features of religiousness and its impact on the effectiveness of psycho-pedagogical professionalization in the field of family education. Religious identity is considered in terms of the author's concept of socio and acmeological approaches to the development of educational environment as one of the types of noosphere-centered acme-personality. The author provides a classification of mechanisms to the development of a noospheric personality, and presents examples to formation of a religious person as a type of an acme personality.

*Keywords*: psychological-pedagogical professionalization, religious person, mechanisms of becoming noosphere-centered religious personality of a specialist (in the field of pedagogy and psychology)

**SOCIOLOGICAL SCIENCE**

К.M. Kerimi

SOCIAL CHANGES OF HUMAN CAPITAL IN MODERN TOURISM PRACTICES

The article presents a number of classical approaches to the components of human capital. The given attributes are examined on the example of specialists working in the tourism business in Russia. The emphasis is made on the changes in the human capital, which are reflected on the issues of modern tourist practices.

*Keywords:* human capital, specialist, sphere of tourism

A.Е. Kolobova

SERVICES FOR THE SENIOR PEOPLE IN MODERN SOCIETY
(in the case of tourism services)

The author analyses the various services provided for the senior customers, and compares the service economies in Russia and foreign countries. The given approach helps to identify the basic problems and perspectives for developing services for the senior customers in modern society. The article considers the cases of tourism services provided for the senior people.

*Keywords*: service, senior person, society, silver economy, senior customer, service economy, tourism services