SUMMARY

REGIONAL AND SECTORAL ECONOMICS

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Diversification Strategies in the Development of Consumer Cooperation. P. 3.

The purpose of the article is to practically confirm the hypothesis of the effectiveness of diversification strategies involving the development of sectoral and intra-sectoral activities aimed at improving the performance of consumer cooperatives in the context of the transformation of its economy due to the increased impact of external factors and the need to further strengthen food and economic security. The objective of the study is to demonstrate the possibility of applying diversification strategies in the practical activities of cooperative organizations, allowing them to increase the volume of diversified activities and their competitiveness. The research methods are the methods of dialectical cognition of the relationship between economic and social phenomena and processes in the rural economy. The article shows the advantages of the strategy, the possibilities of sectoral diversification, which consist in adding new industries - fishing and savings and loan activities, socialization of membership; examples of intra-industry diversification aimed at more efficient use of the potential of industries, the possibilities of using new technologies, as well as the directions of unrelated diversification, which allows to implement the principle of the International Cooperative Alliance “Concern for Community”. The application of diversification strategies is becoming one of the determining factors for the further progressive development of the consumer cooperation economy, contributing to strengthening its advantages and competitive positions.

Keywords: diversification, innovation, consumer cooperation, efficiency, competitiveness.

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Analysis of Dominant Marketing Environment Factors in Retail Trade Organizations of Consumer Cooperation. P. 11.

The article examines the influence of the marketing environment on the dominant areas of strategic development of consumer cooperation retail enterprises. It analyzes how the economic, social, technological and legal dominants form the marketing business environment of the organization of consumer cooperation. The challenges and threats that may arise in a changing consumer market, including credit, currency and operational risks, are discussed. Special attention is paid to the dominants of the strategic financial development of the organization, which is important for the adaptation of cooperatives to the dynamic external and internal conditions. The article provides recommendations for improving the marketing environment of retail businesses of the Novosibirsk Regional Union of Consumer Cooperatives, which include an integrated approach and implementation of strategies aimed at minimizing financial losses. A key aspect of the marketing environment is solving the problems of effective product promotion for strategic financial development. The authors propose a program for promoting international social networks Rutube and VKontakte for increasing sales in the retail enterprises of the Novosibirsk Regional Union of Consumer Cooperatives. The implementation of the marketing activities proposed by the authors will significantly increase the operational profitability of the retail enterprises of the Novosibirsk Regional Union of Consumer Cooperatives.

Keywords: marketing environment, retail businesses, consumer cooperation, risks, challenges, threats, dominant areas of strategic financial development, Novosibirsk Regional Union of Consumer Cooperatives.

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Swiss Cooperatives: Stability and Contribution to the Country's Economic Development. P. 29.

Switzerland is one of the countries in the world where cooperatives have achieved outstanding success and become an important part of business processes. The existence of cooperatives since the 13th century has defined them not only as the basis of the Swiss economy, but also the basis of political life. The purpose of this study is to study the contribution of cooperative organizations to the economic and social sphere of Switzerland. The author used structural-analytical, graphical and tabular methods, which allowed revealing the current state of the Swiss cooperative movement. The paper presents the distribution of cooperatives by economic regions of the country, their classification by turnover; a brief description of the largest organizations in various fields of activity, features of cooperative legislation. The contribution to the economic and social development of the five largest cooperatives included in the World Cooperative Monitors 2019-2023 is determined. The novelty of the research lies in the study of amendments to the cooperative legislation and the activities of the specially created competence center for cooperatives in Switzerland, Idee Cooperative, and its Monitors, which pay special attention to the importance, diversity and future potential of cooperatives in society and the economy.

Keywords: Swiss cooperatives, World Cooperative Monitor, cooperative legislation, Cooperative Competence Center Idee Cooperative.

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Specifics of Grain Product Subcomplex Structure in the Novosibirsk Region. P. 46.

The article examines the structural features of the grain product subcomplex of the Novosibirsk Region, which plays a key role in ensuring food security and export potential of the region. The study aims to analyze the main structural characteristics of the subcomplex based on official statistics and information from open sources. To achieve this goal, the following tasks were addressed: to investigate key trends in the research of regional grain-product subcomplex structures in Russia and abroad; to identify the structural specifics of Novosibirsk region grain-product subcomplex based on its classification criteria; to reveal prospects for improving the sector efficiency. Research methods included analysis, synthesis, comparison, data processing and visualization. The study focuses on the dynamics of cultivated areas and gross grain harvests from 2020 to 2024. The results reveal that the subcomplex structure is dynamic: in 2024, the share of agricultural enterprises increased by 4.7%, while farms reduced their share by 5.3%. Grain production peaked in 2021 (33.8 million centners) but declined to 22.8 million centners in 2023 due to climatic factors. The study revealed a reduction in wheat cultivation areas (by 17% for agricultural enterprises and 14% for farms) alongside an expansion of areas under buckwheat and pulse crops. Agricultural enterprises consistently demonstrate 3–5 centners per hectare higher yields compared to farms, because of their higher level of technical equipment. The findings can be applied to the development of regional agricultural programs aimed at digitalization, vertical integration, and support for farms. The study demonstrates the need for a comprehensive approach to optimizing the grain product subcomplex, including digital transformation, enhanced inter-sectoral collaboration, and targeted support at regional level for subcomplex enterprises, particularly family farms, to improve the sector's sustainability and competitiveness.

Keywords: grain product subcomplex, grain, grain cultures, cultivated areas, enterprise structure, gross grain harvest, Novosibirsk region.

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Digitalization of the Agro-Industrial Complex: Barriers, Opportunities and Prospects for the Regions. P. 66.

The article presents a comparative analysis of the foreign and Russian experience of digitalization of the agro-industrial complex (AIC) with an emphasis on regional peculiarities and investment strategies. The

purpose of the study is to identify key trends, mechanisms and barriers to the digital transformation of the agro-industrial complex, as well as to assess their impact on the investment attractiveness of the regions. The paper uses methods of system analysis, comparative research, as well as analysis of statistical data and practical cases. The results show that digitalization of the agro-industrial complex helps to reduce transaction costs, increase transparency and create new markets, but its effectiveness depends on infrastructural and personnel conditions. Special attention is paid to the Novosibirsk region, where digital solutions in agriculture demonstrate high returns, but require overcoming logistical and technological constraints. The practical significance of the research lies in the development of recommendations for government authorities and businesses on optimizing investment flows and introducing digital technologies into agriculture.
Keywords: digitalization, agro-industrial complex, investment attractiveness, regional economy, Novosibirsk region, sustainable development, innovation.

MANAGEMENT

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The Concept of Honest Marketing in the Management System of Modern Enterprises. P. 83.

The article examines the urgency of forming a new marketing paradigm that meets the growing demand from society and the emerging new, more socially oriented economic system in Russia. At the same time, the author relies on a number of postulates, including the systemic interrelation of the economic system, management and marketing; the derivative nature of the marketing concept from these two elements; the presence of a certain theoretical "groundwork" to substantiate this paradigm.
Keywords: paradigm, honest marketing, economic system, management, consistency.

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Commercial Bank Risk Management: Definitions, Practical Assessment and Avoidance Strategy. P. 92.

The study analyzes the risk management system of a commercial bank, using PJSC Sberbank as a case study, to assess the current state of this systemically important bank, identify key risks, and develop strategies to mitigate them. By examining critical performance indicators - such as prudential ratios, loan portfolio dynamics, and capital adequacy - the paper systematizes the primary threats affecting the bank’s profitability. A practical evaluation of financial metrics and risk classification allows identifying priority areas for optimizing the bank’s risk management framework. The proposed measures are empirically adapted to enhance operational efficiency and stabilize the financial position of Russia’s systemically significant commercial bank.
Keywords: risk, commercial bank, liquidity, risk management, loan portfolio, prudential ratios, Sberbank.

FINANCE

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The Impact of Artificial Intelligence on the Transformation of the Financial Market: Opportunities, Risks, and Regulatory Challenges. P. 106.

The article examines strategies for the development of the Russian financial market, taking into account the introduction of artificial intelligence technologies, and studies possible modifications of financial agents. The purpose of the study is to determine how large-scale implementation of AI will affect

the financial market and its modern transformations. The objects of the study are the positive and negative consequences of the introduction of AI in the activities of financial organizations.
Keywords: financial market, artificial intelligence, financial risks, transformations, business models.