

- приоритетное развитие обязательных видов страхования;
- недостаточное развитие сегмента страхования жизни, а именно благодаря этому сегменту можно было бы инвестировать в экономику страны;

- низкая конкуренция между государственными и частными страховыми организациями.

На сегодняшний день в Республике Беларусь роль страхования, как значимой сферы рыночной экономики, как возможности для большей экономической безопасности и как источника необходимых инвестиционных ресурсов для экономики страны, снижена. Для устранения вышеперечисленных проблем необходимо осуществить следующие мероприятия:

- развивать и продвигать преимущественно добровольные виды страхования;
- предоставить равные права и полномочия государственным и частным страховым организациям для увеличения конкуренции и для роста рынка страхования;
- привлечь иностранный капитал в страховой сектор путем либерализации страхового законодательства;
- принять активное участие белорусским страховщикам на международных страховых рынках для получения опыта, повышения конкурентоспособности и внедрения новых технологий и продуктов.

На сегодняшний день доступны различные виды страхования и формы, такие как страхование своего имущества, здоровья, финансовых рисков и гражданской ответственности, появляются различные страховые фонды и услуги, а страховые компании занимаются страховой деятельностью, защищают общественные интересы и играют важную роль в движении денег в стране.

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THE ESSENCE OF INNOVATION AND ITS IMPACT ON ECONOMIC GROWTH

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"One thing must be understood: without science, without innovation, we will never achieve our goals."¹ The modern economic dictionary defines the concept of "innovative potential" as the scientific and technical potential of the country in the form of research, design and engineering, technological organizations, experimental production facilities, test sites, educational institutions, personnel and technical means of these organizations.

In modern conditions, an active scientific and technical policy, state innovation strategy, as well as the ability of the state and society to ensure the development and realization of the human potential of citizens significantly affect the rate of scientific, technical and socio-economic progress. The innovation strategy is ultimately focused on individuals and society, and in general - on improving the level and quality of life. In the conditions of the formation of a post-industrial society, the dependence of the economic efficiency of production on the size and quality of human

¹ Mirziyoyev Sh.M. - a meeting on priority tasks in the field of science and innovation development, 03.12.2020

capital sharply increases. A feature of the model of a modern society with a developed stable economy is the quality of life. This leads to the need to form a fundamentally new strategy of state social policy aimed at reproducing human capital and developing the human potential of the nation. The level of socio-economic development of a country depends primarily on the quality of human potential.

Achieving sustainable economic growth, increasing the level and quality of life of the population, reducing the socio-economic and technological lag behind developed countries are possible only within the framework of the implementation of an innovative scenario for the development of the domestic economy. During the formation of a market economy, the state policy in the field of creating favorable conditions for stimulating innovation takes on an absolutely new meaning, since it identifies and forms internal sources and factors of prospective dynamic development.

When developing and implementing innovation policy, the main issue is the problem of choosing the ratio of direct and indirect methods of regulation. Direct methods are distinguished by a high degree of concentration of resources and imply a differentiated approach in determining the objects of influence and, therefore, the limited scope of application and balanced adoption of investment government decisions. The main method of direct government regulation is the program-targeted method of influencing innovative activity. The essence of indirect regulation is to create a general favorable innovation and investment climate, a system of incentives for enterprises that expand scientific and technical activities, in measures to stimulate the renewal of technology, the development of new technologies. The objectives of indirect support for innovation processes are tax, depreciation, and financial and credit policies.

Analysis of the carriers of innovative potential allows you to build in a new way the ratio of centralized and decentralized methods of innovation, organization and stimulation of innovation processes. There are three main models of an innovative economic system:

1) a model focused on leadership in science in the global innovation process, on the implementation of large-scale targeted projects covering all stages of the research and production cycle, as a rule, with a significant concentration of scientific and innovative potential in the defense sector;

2) a model focused on expanding the innovation process in the country, spreading innovations by creating a favorable innovation environment and rationalizing the structure of the entire economy;

3) a model aimed at mastering the world experience of innovation, ensuring the economy's susceptibility to the achievements of world scientific and technological progress, creating an innovative infrastructure.

The implementation of a particular model depends on which path the transformation process will take – according to the inertial or investment scenario. If we take a variant of the inertial scenario as a basis, then the transformation is faced with the solution of a huge list of the most acute socio-economic problems. These include the problem of a decrease in the quality of fixed capital, obsolescence of fixed assets, low wages in the production sector of the economy, which hinders the growth of production efficiency and the spread of innovations, a general technological backwardness of the Russian economy, which does not allow ensuring the proper competitiveness of products and services. Due to the action of these tendencies, the probability of realization of the development scenario is rather high, the main characteristics of which are determined by the parameters of inertial trends.

The potential for innovative transformation acts as the realization of opportunities in the construction of an effective economic system. An innovative economic system is an integral set of interacting socio-economic institutions and organizations that select an innovative model and implement it. The system of social reproduction is changing: its structures, proportions and forms of accumulation, the structure of expenses and consumption of society are changing. The rapidity of the development of the innovation process leads to the fact that the criteria and assessments of the economic and non-economic efficiency of social production are changing.

To assess the state of the potential for innovative transformation of the economic system, a number of indicators can be used that reflect three main groups of factors that affect the implementation of the potential for innovative transformation. The first group - indicators

characterizing the achieved potential for innovative transformation of the economic system. The second group – indicators reflecting the trends and intensity of the innovative transformation of the economic system. The third group - indicators reflecting the degree of interaction of various structural elements of the economic system in solving the problems of innovative transformation.

This system of indicators focuses on understanding the inextricable connection and interdependence of the potential for innovative transformation of the economic system and its general socio-economic organism and denotes the role of the potential for innovative transformation as a key link in the development of the economic system.

The main elements of the innovative development potential are:

- generation of scientific and technical knowledge;
- the scope of innovation;
- intelligent manufacturing; - support and dissemination of innovations.

When assessing the potential for innovative transformation of the economic system, one should take into account:

- the state of innovativeness of the economic system;
- the state of the socio-economic environment in which the innovation potential of the economic system functions, in terms of the impact of this environment on the innovation process.

Understanding the potential of innovative transformation as a possible change in scientific, technical, sociocultural, financial, economic, political, natural resource and other factors focuses on a holistic, multifaceted consideration of the problem of forming an economic system in a broad socio-economic context. This approach a priori assumes the multivariance of the transformation process, helps to timely identify the directions of development.

Based on the analysis of problems and contradictions in the course of innovative processes of transformation of the economic system, the following basic prerequisites for building an innovative economic system have been identified:

- there is no alternative to the innovative process of transforming the economic system to ensure its competitiveness and sustainable development in the long term;
- strengthening the role of the subjects of the economic system in the management of technological development;
- the establishment of a productive dialogue between the subjects of the economic system, science and business on the innovative process of transformation of the economic system in order to achieve an agreed program of action for the innovative transformation of the economic system;
- Creation of a clear legislative framework in terms of regulation of innovation and protection of intellectual property.

Of course, in order to ensure sustainable economic growth for the country, state policy must be supported by a whole range of measures to stimulate investment in science and innovation. As the world experience shows, in a knowledge-based economy, there is simply no alternative to the innovative way of development. Creation, implementation and wide distribution of new products, services, technological processes are becoming key factors in the growth of production volumes, employment, investments, and foreign trade turnover. It is here that the most significant reserves for improving product quality, saving labor and material costs, increasing labor productivity, improving the organization of production and increasing its efficiency are hidden. All this, ultimately, predetermines the competitiveness of enterprises and their products in the domestic and world markets, and the improvement of the socio-economic situation in the country. The current priorities of innovation activity are due to the insufficient competitiveness of domestic goods for a wide access to world markets. Enterprises, focusing on the maximum satisfaction of domestic demand, are more inclined to introduce products that replace imported ones. That is why the main goal of innovation is the expansion of the range and the improvement of product quality.

Unfortunately, government programs for the development of knowledge-intensive and innovative sectors of the economy cannot be called effective. In order to move from a raw material economy to an innovative one, Uzbekistan needs to actively develop and modernize knowledge-intensive industries. With a well-designed strategy and with sufficient investment, Uzbekistan can make a huge leap forward in the development of an innovative economy. The first step towards achieving this goal should be taken by the state: to optimize the tax base for knowledge-intensive

enterprises, to allocate state subsidies for the development of new products and technologies, to create the necessary conditions for the implementation of innovative activities (modern laboratories, technology parks). The state should actively help and assist the private sector in the development of new products and technologies. With the right state policy, our country will be able to take its rightful place among the world's leading innovatively developed countries and be a competitive country.

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МЕТОДИКА ОЦЕНКИ УРОВНЯ ЦИФРОВИЗАЦИИ БАНКОВ

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Сложившаяся в мире сложная эпидемиологическая обстановка способствует ускорению цифровизации банковских операций. Так, 60 % банков по всему миру в период эпидемии значительно сократили рабочее время в офисах, а в отдельных случаях полностью закрыли отделения, перейдя на онлайн-формат взаимодействия с клиентами. Открытие счета онлайн, без посещения офиса банка, стало доступным в 34 % банках по всему миру, а дистанционный процесс верификации личности владельца счета предлагают уже 23 % мировых участников банковского сектора.

Белорусские банки уже сегодня обладают прекрасной возможностью быстро перевести клиентов на современные каналы дистанционного обслуживания. Доля клиентов, регулярно пользующихся дистанционным банковским обслуживанием, в Республике Беларусь стремительно растет. Кроме того, цифровая трансформация дает толчок к развитию портфеля продуктов и снижению кредитных рисков.

Для более конкретного понимания, как белорусские банки реагируют на цифровую эволюцию в Республике Беларусь, необходимо ввести понятие уровня цифровизации, оценивающий результаты цифровой трансформации коммерческих банков, и разработать методику оценки уровня цифрового развития или цифровой зрелости банков.

Оценка цифровой зрелости – первый этап цифровой трансформации любой компании. Это основа для выявления зон роста и ключ к определению целей трансформации, подходящих именно вашей компании. Объективная оценка текущей ситуации помогает понять, где ты находишься, сравнить опыт своей организации и других компаний с точки зрения метрик эффективности, сопоставить текущую ситуацию с целевой, чтобы понять в каком направлении и как нужно меняться [1].

С целью определения показателя уровня цифровизации необходимо проанализировать функциональные возможности данного банка, уделяя особое внимание повседневным опера-