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## FACTORS INFLUENCE THE NATIONAL PAYMENT SYSTEM DEVELOPMENT

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Stable, developed, free form risks payment system is a guarantee of any country's economy existence and functioning. There is no unique and universal way of development in the international finance theory and banking industry for all countries in the World. National payment system development depended mostly on historical models of communicative technologies and national banking policy that were not always adequate and efficient judgement in times past. These directions and development stages were not important in the period of the modern informative technologies and financial industry policy previously. For the countries it is necessary to examine National payment system stage of development according to their priorities and specificities of business. None of clichés manage to substitute this survey taking into account particularity of the country. The most important problem is revealing specific factors, causes and tendencies influence the process of National payment system development and start-up.

National payment system was being explored by the classics such as Colin Campbell Author, Rosemary G. Campbell, Edwin G. Dolan [1, p.16] and their contemporaries [2] like vulnerable mechanism which transfer money funds.

Factors influence the National payment system development, also manage to identify the direction and priorities of the institutional structure organization and focus government on strengthening the system weaknesses. Factor sources which form the functional mechanism and development the national payment system are described in the study [3]. Some factors influence the national payment system and are shown in the study [4]. On the tenth of March 2010 the President of the Russian Federation, conference members of the parliament formed and investigated the factors influenced the quality, development and efficiency the National payment system like element of effective economic activity.

The purpose of research is to study and identify factors influence the National payment system development and foundation.

It is essential to identify influencing factors of the NPS in order to understand the process of its development. The main factors and objects impact the development of the national payment system are illustrated on the tables 1 and 2.

Table 1

Internal factors	
Factors	Factor particular qualities
<b>Economic factors</b>	<ol style="list-style-type: none"> <li>1. Degree and directions of the economic growth;</li> <li>2. Population paying capacity;</li> <li>3. Social and economic arrangement;</li> <li>4. Business infrastructure;</li> <li>5. The level of business activity.</li> </ol>
<b>Social factors</b>	<ol style="list-style-type: none"> <li>1. Natural population increase;</li> <li>2. Age differentiation;</li> <li>3. Social-cultural values;</li> <li>4. Education and science;</li> <li>5. Material benefits distribution among the population.</li> </ol>
<b>Political factors</b>	<ol style="list-style-type: none"> <li>1. Political stability;</li> <li>2. Effective fiscal policy;</li> <li>3. Corruption rate in the government.</li> </ol>
<b>Legislative-law factors</b>	<ol style="list-style-type: none"> <li>1. Law justice and supremacy;</li> <li>2. Law safety of doing business on the micro-level;</li> <li>3. Objectiveness and impartiality of judiciary;</li> <li>4. Maintenance in the World law principals.</li> </ol>
<b>Financial factors</b>	<ol style="list-style-type: none"> <li>1. Rate of financial costs in the state circulation system;</li> <li>2. Doing business simplicity;</li> <li>3. Stability rate of the internal financial transactions;</li> <li>4. Central Bank participation in the cash flow management;</li> <li>5. Liquidity rate of national currency.</li> </ol>

Table 2

External factors	
Factors	Factor particular qualities
<b>Economic factors</b>	<ol style="list-style-type: none"> <li>1. The volume of national debt;</li> <li>2. The existence of the foreign economic barriers (embargo, sanctions, quotes, duties);</li> <li>3. Inflation rate and other world currency changes;</li> <li>4. Economic stability in the nearest countries.</li> </ol>
<b>Political factors</b>	<ol style="list-style-type: none"> <li>1. Political stability of the partner country</li> <li>2. Existence of the international agreement about cooperation in different spheres of economy.</li> </ol>
<b>Financial factors</b>	<ol style="list-style-type: none"> <li>1. Swiftness of the actualization in trance-border financial operations;</li> <li>2. Volume of attracted FDIs.</li> </ol>

In the structure of the national low-cost payment system development the main role relates to internal and external factors. This is general factors because they take clear explanation of the positive impact the levels (micro and macro levels of the state economy) and NPS upgrade. According to the factors there is such classification as: economic factors, demographic factors, financial factors, state policy factors, geographical factors, legislative factors.

Economic factors identify the possibility to create the supportive initiatives suited for NPS development:

1. Degree and directions of the economic growth;
2. Population paying capacity;
3. Social and economic arrangement;
4. Business infrastructure;

5. Innovative changes;
6. GDP and GNP rates;
7. Market size of illegal business;
8. The development degree of different sphere of economy;
9. Business activity rate;
10. The volume of national debt;
11. Inflation rate and impact of the other currency changes;
12. Economic stability in the nearest countries.

Social factors are one of the most important of the NPS development from the side of society development, human capital migration, social communication. These factors include:

1. Natural population increase;
2. Age differentiation;
3. Social-cultural values;
4. Education and science;
5. Material benefits distribution among the population.

Political factors support the process of NPS development and setting up because they make conditions for its stable and quality work. There are several political factors:

1. Political stability;
2. Effective fiscal policy;
3. Corruption rate in the government;
4. The existence of international agreements about cooperation in different spheres of economy;
5. Political stability in the nearest countries.

Legislative-law factors help to build the rules and terms of progressive NPS development inside the government. The most common factors described below:

1. Law justice and supremacy;
2. Law safety of doing business on the micro-level;
3. Objectiveness and impartiality of judiciary;
4. Maintenance in the World law principals.

Being developed trade, industrial and other sectors financial factors play the key role to define the state needs in payment services and their potential in the sphere of finance. The key financial factors are:

1. Rate of financial costs in the state circulation system;
2. Pros and cons of payment services;
3. Doing business simplicity;
4. Stability rate of the internal financial transactions;
5. Central Bank interest rate level;
6. Central Bank participation in the cash flow management;
7. Liquidity rate of national currency;
8. The existence of stable, computerized, stock market;
9. Political stability in the nearest country;
10. The volume of the FDIs.

According to the development strategy there are certain factors of direction for NPS development (banking sector, extent of the supply in the banking services: remote banking services, usage of e-money during the social consumption). Taking into account the main role of client as the last consumer of the payment services let's emphasize several tasks that must be solved during the process of launching and development NPS.

1. Rise in gadget usage to access the bank account for the purpose of financial transfer making. The priority aims to decrease the volume of the cash turnover.

2. Bank services availability:

2.1 Development and implementation of the innovations (cross-functional payment card, new kinds of internet-banking, mobile payments, NFC technologies).

### 3. Loyalty to the payment services:

#### 3.1 Client protection, intensive way of information protection for the internet payment.

The purpose is safe transactions, protection for the NPS clients without consumer rights discrimination and creation the barrier for development of the NPS.

#### 3.2 Protection development of the consumer payment services [5, p.166].

Electronic payments have positive effect for NPS grows and development because of high-end information protection, suitability and speed of payment effecting. Many businesses gain from using the electronic payments:

##### 1. advantages for consumers:

1.1 help with purchases in decision making;

1.2 safe and fast accesses to your personal bank account;

##### 2. advantages for business:

2.1 growth in selling, bust in operational costs and acceleration in goods turnover;

2.2 decrease in the total of cash is a result in providing risk and cost reduction during its safekeeping and processing;

##### 3. state advantages:

3.1 GDP growth;

3.2 bust in black economy [6, p.360].

Updating payment instruments and services, thanks to consumer cost reduction of the trade and financial operations, raise the possibility of NPS services consumption. This method stimulates demand and supply for the new instruments and services. To succeed in NPS development it is necessary to identify total costs, risks, advantages and balance them among supplier and consumer of the payment services.

Such motives as positive institutional environment and economic conditions of doing business are triggers for additional financing the national economy in the long-term period because of oversea investor attraction. Nascency of the economic entity stimulates NPS development [7].

Important factors of the state policy includes law and political decisions, market actions, financial institutions activity and policy in educational, trade, consumer and macroeconomic protection.

Filling the date in the different spheres of industry the government provides self-developed economic environment according to integration in the world technological sphere of development and innovation launching. It is aimed to bring under cultivation in the new innovation markets and find the solution of economic development and defensive capacity of the state [8]. Rise in money turnover in the industry leads to NPS development. Trade subsidization means effective distribution network for producers (wide NPS geographical coverage, high NPS capacity, low NPS unit costs), effective satisfaction of community needs (goods availability, price availability, high quality of goods and services). With an eye to create commodity distribution system the government should produce modern sales areas, consolidate the economic sector, remote sales channels and develop the industrial structure of the NPS.

Government support is the fundamental factor of NPS development because of the institutional cooperation. State policy factor which cooperates economic and financial factors and determine total NPS development. It is important for planning to understand these factors influence NPS development. Total number of institutional factors influence NPS development direction thanks to payment services demand, supply and market cooperation during its providing. Range of payment services reflects the favor of different related parties which also reflects overall society interest.

Economic development, internationalization and globalization lead to support trade, payment services flows and retail payment needs. It is obliged to create complex, modern payment system according to short- and long-term challenges of the state. Payment Councils is the element of regulation and infrastructure development because it is connective mechanism be-

tween regulation element, payment industry and end-consumer. The last one stimulates innovation and provides changes in the sphere of payment.

Making a decision concerning NPS development and launching Payment Council (factor influence the NPS development) mean developing the useful platform which unites related parties. It has been proved by developed banking spheres in EU, GB and Poland that it is easy to adopt this method to the internal then external level of the state. Related party participation is specific method in the management theory which is provided by the Council so members of the Payment Council are payment services supplier but the banks. Being the regulatory element, end customer must be adopted from the first stage into the management system on equality with services supplier and regulating authority. It is important to attract customers at the Council by means of associations (corporate and private sector) to avoid their extra number. The main fundamentals of Payment Council are openness, transparency and generality. The same fundamentals belong to competition authority because it prevents competition abuse regulation and exclusive agreement making between service suppliers.

Payment Council allows to stimulate NPS reforming as well as structural changing on the institutional level of the state on condition that it has official authority, related parties involving group of experts which act according to strategic concept [9, p.17-19].

It is essential to recognize all the factors influence NPS development and investigate the possibility of compromise decision making in order to succeed in its update. Effect of the factor's influence is stimulus for related parties to increase the effectiveness and stability of payment instruments, infrastructure and service markets. There are development factors stimulate planned process of development and planned accordance of updating goals for key elements of National payment system (fig. 1).

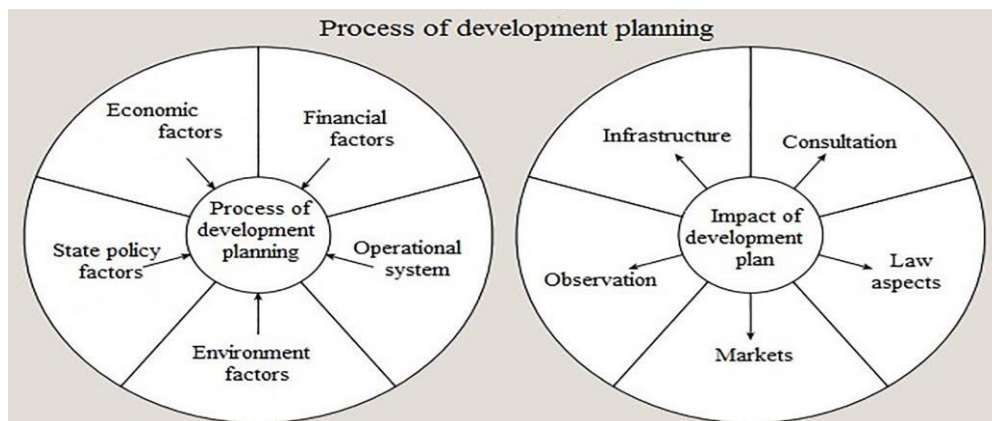


Fig. 1. Impact of NPS development factors the process of development planning. Impact of NPS development plan the different economic spheres [4, p.15].

There is range of factors influence the National payment system according to the detailed analysis in the article. To reach maximum economic effectiveness, it is essential for NPS development to affect the factor leverages in a complex, balanced and system way.

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## ОЦЕНКА УРОВНЯ ЭКОНОМИЧЕСКОЙ БЕЗОПАСНОСТИ МУНИЦИПАЛЬНОГО ОБРАЗОВАНИЯ ГОРОДСКОЙ ОКРУГ ГОРОД УФА

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Одним из наиболее важных показателей развития территории является уровень ее экономической безопасности, под которым понимается «устойчивое и стабильное состояние экономики, стремящееся к прогрессирующему росту и развитию, способное обеспечивать достойные условия жизни населения и развития личности, поддерживать социально-экономическую государственную и общественную стабильность, противостоять внутренним и внешним угрозам, в том числе военно-политическим, отстаивать национально-государственные интересы» [10, с. 1168]. Следует отметить, что сущность экономической безопасности региона, как и всей страны, в первую очередь заключается в возможности и, что также не маловажно, готовности экономики данного региона повышать качество жизни населения, противостоять воздействию как внутренних, так и внешних угроз в условиях ограниченности ресурсов и использовании различных природных факторов, обеспечивать общественно-политическую и социально-экономическую стабильность в регионе. Таким образом, обеспечение высокого уровня экономической безопасности является одним из важнейших национальных приоритетов, гарантирующих стране и входящим в ее состав регионам (муниципальным образованиям) независимость, стабильность и процветание.

Экономическая безопасность исследуется не только на уровне страны в целом, но и на уровне отдельных регионов, муниципальных образований, а также предприятий и даже личности. В частности, достаточно известны работы в области региональной экономической безопасности таких видных исследователей как А. И. Прилепский, Г. В. Гутман, Ю. Н. Лапыгин. Также известны работы таких выдающихся ученых как А. И. Татаркин, А. А. Куклина, Д. С. Львов и других, применявших, в частности, метод экспертной оцен-