

ANALYSIS AND DEVELOPMENT PROSPECTS OF ELECTRONIC AND MOBILE PAYMENTS IN RUSSIA

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Abstract: The article analyses electronic systems development, its impact on the development of the economy and a number of sectors of life. It enumerates and analyses basic forms of ecash circulation. The article demonstrates the need for development of this sphere of economy as well as financial systems.

Development of information technologies results in changes in all sectors of life. Influence of new technologies and instruments in such spheres like education, health protection, agriculture and industry has impact on the comfort level of each one. Information technologies affected the financial sphere as well. Brisk growth of mobile and electronic technologies is observed in numerous market spheres, particularly in the field of payment service.

Moving from customary cash payments and bank transfers to innovative payments reflects the history of technology development. In whole, development of payment systems is related to existence of different forms of money, each of them having certain properties, such as homogeneity, divisibility, portability, storage. Their importance varies according to the modification of exchange methods and evolution of payment systems. Analyzing the process of money development as an economic phenomenon it is possible to draw a conclusion that their evolution came in the direction from real money to money with its real value diminishing gradually. Increasing importance of money as a mean of circulation and payment is related to appearance of payment systems operating the money as if it is likely some information in the banking systems. This money is created in response to economic agents' needs for material production and the following goods or so called commodity and material valuables exchange.

Appearance of ecash is related to appearance of smart cards technology – a plastic card with a computer chip, which contained information about quantity of money on a bank account. If we talk about ecash, now it is mainly prepaid cards or electronic wallets, driving cash out in trade turnover. Programs in the field of ecash function in many countries: Brazil, China, Germany, France, Australia, etc. The most successful examples of ecash usage are observed in the spheres of public transport, telephone service, car parking, etc.

It is a very common thing in Russia to pay goods cash, but it does not prevent the active growth and development of e-payments due to the increasing electronic commerce. The most populous part of internet audience of Europe is concentrated in Russia, the number of noncash payments growth is observed; according to some data it makes around 30 %.

Examining the Russian market, it is possible to say that a technological platform for development and usage of e-payments is ready. Here are approximate market figures based on analysis data:

- 90 mln of mobile users
- 60 mln of active bank cards
- 40 mln of Internet users

Around 140 million people live in Russia, 100 million of them are economically active, and the market is close to saturation. No wonder new players permanently cultivate the market. Among the key players, it is necessary to consider WebMoney, Yandex.Money, RBK Money, Money.Mail.Ru, Wallet One, Rapida and Moneybookers. The leaders of electronic mobile payments services are QIWI, Liqpay (Ukraine), Visa Virtual and MasterCard Virtual.

For e-payments development, the following conditions have to be fulfilled:

1. Understanding your client: effective segmentation and definition of “your target customer”; marketing and communication strategy
2. Penetration of mobile communication: development of mobile infrastructure in rural regions

3. Product promotion and product training: programs for users' trainings as well as active promotion of goods are vital
4. Control of central banks in the field of e-payments: questions of control, supervision, law enforcement
5. Socio-economic factors: urbanization, number of youth among citizens

One significant problem is the absence of regulation rules for e-payment operations. On the whole, growth of e-payments market is observed in Russia in a few segments at once. In the future borders between different payment services will be worn away, while service providers will integrate between each other. It is hardly likely that ecash will replace the real money, but it is possible that emoney will very soon be one of the forms of money (coins, banknotes, noncash money and electronic money).

References

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ПРОЕКТИРОВАНИЕ СИСТЕМЫ ПОДДЕРЖКИ ПРИНЯТИЯ РЕШЕНИЯ О КРЕДИТОСПОСОБНОСТИ ПОТЕНЦИАЛЬНОГО ЗАЕМЩИКА

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DESIGNING DECISION SUPPORT SYSTEMS ON THE CREDITWORTHINESS OF POTENTIAL BORROWERS

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The problem of the creditworthiness of potential borrowers of banks. Analyzes the methods of evaluation. Proposed production rules for the selection of potential borrowers. System is designed to support the decision to support the selection of potential borrowers.

Введение. Актуальным является вопрос финансового благополучия банка или любой другой кредитной организации. Банки, представленные на рынке кредитного ритейла, для оценки надежности заемщика – физического лица применяют, как правило, собственные методики, разработанные в соответствии с выбранной стратегией риск-менеджмента. Но, несмотря на особенности работы конкретной кредитной организации, основные принципы и приемы андеррайтинга – процедуры оценки кредитоспособности заемщика, обычно стандартны [1,2]. Один из основополагающих способов оценки качества заемщика – изучение его финансового положения. Целью научной работы является разработка системы поддержки принятия решения о кредитоспособности потенциального заемщика. Задачами научного исследования являются анализ существующих показателей кредитоспособности заемщика, формально вычисляемых на основании объективных данных и пригодных для интерпретации персоналом средней квалификации, а также исследование методов оценки, выбор математического аппарата для оценки кредитоспособности потенциального заемщика банка. Апробация предполагает проектирование программного продукта на основе предложенного алгоритма.