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Information and Financial Technologies in a System of Russian Banks’ Digitalization: A Competency-Based Approach

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Abstract

The development of the digital economy in the context of modern financial globalization is becoming an issue of national security and independence of a country. Promotion of the digital economy in the financial sector is a high-priority task for the short-term perspective. Nicholas Negroponte, an American scientist, first used the concept of “digital economy” in 1995. Since then, this concept has started spreading rapidly with the help of the Internet and has enhanced exchange and storage of information, complex calculations, and computer modeling of engineering facilities.

In the new economy, digital platforms are the most open electronic platforms that allow receiving full information about financial institutions and organizations; they are also being developed primarily for the financial sector. The introduction of digital technologies can lead to the reduction of headcount of financial institutions.

Digitalization and online publishing of documents related to various tenders and purchases may contribute to the reduction of risks and corruption.

Keywords

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