

делены основные элементы финансового потенциала и методы их оценки. Сформулирована модель оценки финансового потенциала экономической системы, выявлены возможные подходы и особенности оценки финансового потенциала интегрированных экономических систем.

FINANCIAL CAPACITY OF ECONOMIC SYSTEM: STRUCTURE AND ASSESSMENT METHODOLOGY

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In a free market and acute international competition, majority of complex economic systems link their development with the need to form a strategy of economic development. Achieving target values of operating development of individual companies and integrated economic systems as a whole will require financial support for their operating and investing activities as well as formation of an effective financial strategy as part of the overall development strategy. The article is devoted to approaches to definition and assessment of enterprise financial capacity as one of the basic elements of financial strategy. Based on the results of the study, the author's definition of economic system financial capacity is set forth, and the main elements of financial capacity as well as methods of their assessment are distinguished. A model of assessment of economic system financial capacity is represented, possible approaches to and peculiarities of assessment of integrated economic systems financial capacity are identified.

ИСПОЛЬЗОВАНИЕ ИНТЕРНЕТ-ТЕХНОЛОГИЙ В БАНКОВСКОМ ДЕЛЕ

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В статье приводится краткий обзор эволюции развития электронных банковских услуг, основанных на развитии средств коммуникации и банковских компьютерных технологий. Проведен анализ особенностей экономической и социальной среды функционирования банковского бизнеса и внедрения новых информационных технологий и автоматизации банковских операций. Дана характеристика сферы электронных банковских услуг и новых тенденций, ставших результатом виртуализации банковского дела. Деятельность коммерческих банков направлена на получение прибыли и, очевидно, что показатели их экономической эффективности во многом зависят от ассортимента и качества предоставляемых услуг, а также от осуществляемых мер по снижению издержек, что предполагает использование процессного подхода к расширению бизнеса. Традиционные способы доставки услуг клиентам не позволяют добиться высокого качества услуг и обслуживания в реальном масштабе времени. Именно решению этого противоречия – неэффективности взаимодействия со своими клиентами, расширения рынка сбыта своих услуг и снижения их себестоимости с помощью внедрения новых банковских технологий, в частности интернет-технологий, – посвящена данная статья.

INTERNET TECHNOLOGIES IN THE BANKING INDUSTRY

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The article provides a brief overview of the evolution of e-banking services, based on the development of communication and banking computer technology. The analysis of the features of the economic and social environment of the banking business, related to changes in lifestyle, the introduction of new information technologies and automation of banking operations. The characteristics of the scope of electronic services and bankovskih novykh trends resulting from virtualization bankovskogo case. Commercial banks to earn profits, and obviously that indicators of economic efficiency is largely dependent on the type and quality of services, as well as on the measures undertaken to reduce out-derzhhek that involves the use of a process approach to business expansion in this direction and require banks to ensure timely and convenient system of the customer service in any of its branches and divisions, create self-service clients from home, office, multimedia, self-service terminal, as well as effective monitoring of service delivery. However, traditional methods of delivering services to clients fail to achieve high quality services, mainly because of the inability of customer service at remote locations and separate leniyah in real time, a lack of support for various communication channels and peripheral devices and high operating costs because of the lack of an integrated system of the solution, covering all the required functionality. That is the decision of the anti-rechiya – failure of interaction with their customers, expanding the market for its services and reduce their costs through the introduction of new banking technologies, including Internet technologies – the subject of this article.