

Prerequisites for the development of the digital economy in Russia

Svetlana V. Solovieva, Cand. of Sci. (Econ.)

E-mail: *svsoloveva@mail.ru*

Abstract

The subject/topic of the research is the problem of digitalization of the Russian economy in the context of modern financial and monetary policy. *Goals/objectives* – to identify and formulate preconditions for the development of digitalization. The research was carried out using the methods of financial and system analysis based on statistical data and scientific research. *Results*. The paper analyzes the state of the Russian economy at the present stage and identifies the shortcomings of the liberal policy. The necessity of development of long-term strategy of economic development, modernization of outdated production potential, transition from rigid financial and monetary policy to financial and industrial, in which implementation all economic departments headed by the state should take part is proved. The expediency of creation of own financial market on the basis of Deposit of reserves on accounts of the Russian banks, connection of an issue method of financing and gradual transition in the international settlements to rubles is proved. *Conclusions/Relevance*. On the basis of the analysis of financial and monetary policy and the state of the Russian economy, the prerequisites necessary for the implementation of digitalization in full are formulated. *Application*. The formulated proposals can be used in the preparation of the program for the transition to a technological breakthrough and digital transformation of the Russian economy.

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Keywords: *digitalization, Finance, loans, banking system, it products, state support, investments, working capital, modernization, infrastructure, inflation*

About the author

Svetlana V. Solovieva, Cand. of Sci. (Econ.), Leading Researcher, Market Economy Institute of RAS, Moscow.