

DOI: 10.23683/1997-2377-2019-108-5-94-97

UDC: 336.7

Impact of the availability of financial services on the economic development of the region

I. Sugarova, T. Kulumbekova

The article examines the problems and solutions to the availability of financial services in remote mountainous areas of the Republic of North Ossetia-Alania from the standpoint of knowledge of their systemic basis. It is pointed out that in increasing the availability of financial services, the main emphasis should be placed on increasing the speed and quality of access to them, regardless of the place of residence. In particular, it is indicated that the increase in confidence in financial institutions, their services is primarily associated with the creation of appropriate infrastructure, the development of payment systems, the expansion of the functionality of payment agents. It is proved that the opening of small points of banking services will allow, on the one hand, to reduce the cost of providing financial services, and on the other — will be an incentive for credit institutions to expand their activities in sparsely populated areas.

Keywords: *financial accessibility, financial services, recreational resources, balneological resources, tourist and recreational complex*

References

1. Галазова С.С. Региональная экономика в системе национальной макроэкономики // Вестник РГГУ. Серия: Экономика. Управление. Право. 2015. № 3(146).
2. Кулумбекова Т.Е., Хетагуров М.И. Банковские продукты: сущность и перспективы развития // Экономика и предпринимательство. 2016. № 12-3(77).
3. Овчинников В.Н. Уроки и проблемы реализации стратегии развития Юга России // Экономический вестник Ростовского государственного университета. 2003. Т. 1. № 1.
4. Сугарова И.В. Некоторые тенденции регионального инновационного развития // Проблемы функционирования и развития экономики регионов Северного Кавказа и ЮФО: вызовы и решения. Сборник материалов Международной научно-практиче
5. URL: <http://cbr.ru/>