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TÍTULO: Desarrollo sostenible del ecosistema financiero en una economía verde.

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RESUMEN. El ecosistema juega un papel en la economía digital. Este artículo analiza las características de una economía verde en el marco del concepto de desarrollo sostenible, los antecedentes de este fenómeno y la dirección futura de las inversiones ambientales. También analiza diversas técnicas de estudio de ecosistemas para desarrollar y mejorar la economía digital. El mercado responde a los ecosistemas cambiantes, creando nuevas herramientas y formando nuevos lazos económicos a nivel nacional e internacional. La revisión del ecosistema digital se ha convertido en un nuevo formato para la interacción de los usuarios de servicios financieros con organizaciones crediticias, forma en que la humanidad puede resolver los problemas globales de los tiempos modernos, como el control del cambio climático, el desarrollo económico, el envejecimiento de la población.

PALABRAS CLAVES: economía verde, economía digital, el índice de ecoeficiencia, tecnología digital, ecosistema.

TITLE: Sustainable development of the financial ecosystem in a green economy.

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ABSTRACT: The ecosystem plays a role in the digital economy. This article analyzes the characteristics of a green economy within the framework of the concept of sustainable development, the background of this phenomenon and the future direction of environmental investments. It also analyzes various techniques for studying ecosystems to develop and improve the digital economy. The market responds to changing ecosystems, creating new tools and forming new economic bonds at a national and international level. The review of the digital ecosystem has become a new format for the interaction of users of financial services with credit organizations, a way in which humanity can solve the global problems of modern times, such as the control of climate change, economic development, the aging of the population.

KEY WORDS: green economy, digital economy, the index of eco-efficiency, digital technology, ecosystem.

INTRODUCTION

Experts from around the world have created a new concept of development of our planet – the concept of sustainable development. It represents the "concept of socio-economic transformation to meet human needs and global goals of human civilization... includes three interrelated components: economic development, focused on achieving a certain level of social benefits, progress in the implementation of social obligations and the responsible handling of the environment".

The focus on sustainable development is today a worldwide trend for all States, the basis of which is considered a "green economy" designed to "revive" the economy of most countries in reducing the considerable negative consequences. Green investments today needs to grow significantly to economic development do not entail the destruction of the environment.

DEVELOPMENT.

There are many interpretations of the concept "green" economy, most broad concept given by experts of the United Nations environmental protection (UNEP) is considering a "green" economy as economic activities, "which increases the welfare of people and ensures social justice, while significantly reduces environmental risks and the impoverishment of nature". This interpretation of the concept is highly consistent with the concept of sustainable development (Espallier & Guariglia, 2015).

As understanding of the countries green economy and ways of its formation, there is no single template, it can be quite different due to the specifics of the natural conditions, the quality of human capital. It is important international partnership of representatives from different countries, the desire to improve the world and save the future (Bao et al, 2012).

Today is compiled a huge number of different ratings that reflect the real picture of the world community. One of these statistical indicators to improve the environmental situation in the world is the rating of the environmental performance of countries in the world 2016 (table 1), prepared jointly by Yale and Columbia universities.

The index of environmental efficiency is a complex comparative indicator of the success of the environmental policy of countries around the world on a 100-point scale, as the targets are indicators that are enshrined in international treaties, recommendations by international organizations or experts.

The ranking evaluates 180 countries on two blocks of indicators: environmental health and vitality of ecosystems. The three leaders include Finland, Iceland and Sweden. Russia has significantly improved its position compared to 2014 and took the 32nd place (improvement to the 41st position). The United States was in 26th place, China – on 60. The least environmental efficiency, according to experts, has Somalia (Klaas & Daryakin, 2016).

Table 1. The index of environmental efficiency, 2016.

| № | Country | Score | Changeover 10 years % |
|----|---------------|-------|-----------------------|
| 1 | Finland | 90.68 | 3.19 |
| 2 | Iceland | 90.51 | 6.91 |
| 3 | Sweden | 90.43 | 5.58 |
| 4 | Denmark | 89.21 | 4.98 |
| 5 | Slovenia | 88.98 | 12.15 |
| 6 | Spain | 88.91 | 10.01 |
| 10 | France | 88.20 | 8.70 |
| 12 | Great Britain | 87.38 | 7.02 |
| 25 | Canada | 85.06 | 5.17 |
| 26 | USA | 84.72 | 10.93 |
| 30 | Germany | 84.26 | 8.43 |
| 32 | Russia | 83.52 | 24.34 |
| 39 | Japan | 80.59 | 5.72 |
| 60 | China | 74.88 | 26.96 |

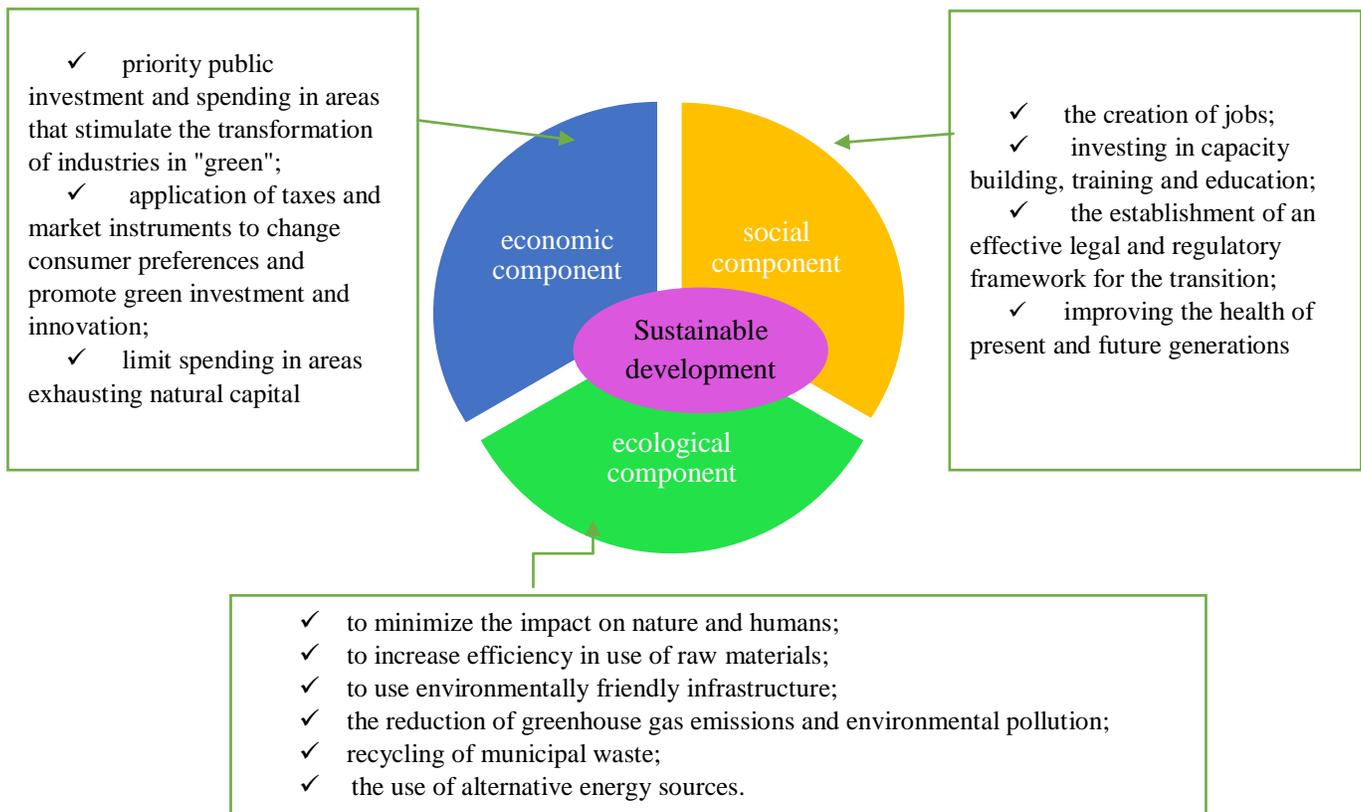
According to another rating Agency BNEF, in 2015 the total investment in renewable energy in the world reached a record 329 billion. USA compared to 2008, when investments amounted to slightly more than \$ 100 billion USA.

Russia plays a key role in maintaining the global functions of the biosphere, as well as its vast territories occupied by different natural ecosystems a significant portion of Earth's biodiversity. The extent of natural resource, intellectual and economic potential of the Russian Federation determines Russia's important role in addressing global and regional environmental problems. To exit our country to a new level of development requires a set of measures that together significantly improve the situation in figure 1.

To activate in our country, the green economy needs a certain concept that will be enshrined in law and be monitored by the relevant authorities. Today, that concept is actively discussed in the Russian Government; for example, according to the Minister of Natural Resources and Ecology of Russia, Sergey Donskoy, the idea of creating the Bank's investment in "green" technology can be implemented in 2017. He also noted that "Russia's portfolio of investment projects in the field of renewable energy sources by the beginning of 2015 amounted to more than 100 billion rubles, and this is just the starting value.

By the year 2025, we jointly with the Ministry of Energy of the Russian Federation plan to involve in this industry to 3.5 trillion rubles"; however, he noted that the main driver of growth environmental efficiency of the Russian economy is the reduction in specific usage of natural resources per unit of GDP, as well as the development of "green" technologies and the market for environmental services (Daryakin & Ahmadullina, 2016).

Figure 1. Components of the sustainable development concept.



For the transition to a green economy must fully develop all its components. Only the simultaneous improvement of all aspects of human life can positively affect the further development of mankind. States now faces a very important task of creating and applying alternative instruments for the functioning of national economies, which together enliven our planet.

"Green" economy, with all its principles and characteristics, should be an integral part of the consciousness of each person to ensure that the world existed for centuries. This process is just beginning to gain momentum, but its dynamics is very positive. Russia is not aside from the necessary transition to clean development, but due to various inhibiting factors, this transition is not so rapid. First and foremost, requires a clear regulatory framework, promotion of large companies and businesses for investments in "green" capital, the introduction of new "green" technologies, the involvement of banks to "green" investing.

In the developed countries, there have established special financial institutions, foundations, development banks etc., whose activities are aimed at maintaining stability in the country, protection of the environment, and energy savings. A balance should be struck between the environmental effectiveness and economic effect, which in practice is difficult to implement. This balance should be based on "clean" technologies, reduction of emissions into the air, organic agriculture, waste disposal, efficient energy and water consumption, and environmentally friendly transport that will be the direction of innovative transformations of Russia, and will help to improve the development indicators of the country and its regions, and will lead the economy to a new level.

Results and Discussion.

Currently, the problem of creating a single space that combines a digital environment and the banking mechanism is an umbrella for many leading companies and discussed by economists. Moreover, this current issue is all the more peculiar entity; the concept of "common space" is seen as a "digital ecosystem". We can understand this as a result of more productive models of

cooperation and competition, as establishing partnerships with suppliers of complementary or competing products and services to create a better customer experience (Daryakin & Andriashina, 2015).

The development of social networks enables customers to find the nearest competitor banks in their requested area. Another benefit of the social networks in banking system is providing the profile of the workers and presenting their information and duty to direct connection. Moreover, banks can present their products and programs in the official website of bank and the costumers can exchange their experience by the forums and social networks. The interest in social networks is also due to the fact that with the right strategy of promotion, they formed a core of loyal customers and users of its products that actively recommend them to their friends.

Improving the quality of the investment landscape in developing countries is the one of the main rules in developing. Digital technology has become the new idea for the development of small and middle business with low requirement of investments, which young and ambitious middle class entrepreneurs, which has been growing rapidly in the emerging markets (Ciciretti et al, 2014).

The implementation of the idea of financial inclusion is considered in the developed markets for reducing non-economic barriers financial transactions for less affluent customers. Ideally, customers should have access to roughly the same volume of financial services with a comparable level of costs relative to the volume of transactions.

The creation of a digital ecosystem in a commercial Bank requires a special orientation of the Bank and involves a comparison of the overall development strategy of the Bank and implementation strategy IT technologies in infrastructure of the Bank. Some banks maintain a rather conservative position and stick with classic models of development and interaction with customers. Rapid changes can be too drastic, but that such corporations could have a beneficial impact on their development (Daryakin & Khafizova, 2016).

Digital technologies find the increasing distribution in the world. This is due not least by reducing the cost of collection, processing and storage, as well as the fact that social and economic activity of companies, governments, entrepreneurs and ordinary people are increasingly moving into the space of the global network (Daryakin & Khafizova, 2016).

Table 2. The dynamics of the penetration of the digital economy in the G20 countries as % of GDP

| Country | 2010 | 2016 |
|--------------------|------|------|
| Great Britain | 8,3 | 12,4 |
| South Korea | 7,3 | 8,0 |
| China | 5,5 | 6,9 |
| The European Union | 3,8 | 5,7 |
| India | 4,1 | 5,6 |
| Japan | 4,7 | 5,6 |
| USA | 4,7 | 5,4 |
| Mexico | 2,5 | 4,2 |
| Saudi Arabia | 2,2 | 3,8 |
| Australia | 3,3 | 3,7 |
| Canada | 3,0 | 3,6 |
| Argentina | 2,0 | 3,3 |
| Russia | 1,9 | 2,8 |
| South Africa | 1,9 | 2,5 |
| Brazil | 2,2 | 2,4 |

The main platform for Internet access, and at the same time, a harbinger of the Internet of things is smartphones, from 20 to 50 billion of them by 2020 will be connected to the Internet. Data play an increasingly important role in application of innovations, the creation of global value chains (Global Value Chains), education, design and delivery of public services, communication. However, the opportunities are for further development of digital technology, forcing governments, companies and individuals to adapt to the new reality. In these circumstances, you will need to revise the law

in relation to innovation, competition, confidentiality, trade and investment, consumer protection, human capital.

In addition, the propagation velocity changes associated with the use of new technologies is uneven. So, if, in 2014, in Iceland, Norway, Denmark, Luxembourg, about 95% of adults had access to the Internet, this figure was only 50% in Turkey and Mexico, and 20% in India and Indonesia. These differences, among other things, associated with the level of education, age, income level of the inhabitants of these countries.

The Internet plays an increasingly important role in almost all spheres of human life, and therefore, it is important to maintain at the political level, the inclusion of all countries, organizations, and citizens in this global process. At the same time, the use of digital technologies does not in itself imply an unconditional win. So, in the sphere of production there are new business models, allowing, for example, beating the traditional players through cooperation and Association. This new situation raises questions of trust, information protection, roles of the consumer, efficiency of the tax systems of professional competence (García & Sogorb- Mira, 2014).

The weak response to these challenges may lead to more property stratification of society, the inefficiency of the economy, social tension and, in general, to neutralize the advantages that can give the use of digital technologies (Samet & Jarbouï, 2017). To avoid this, adequate policy measures, the opening of a common and equal access to technology. The only way mankind can solve the global problems of modern times such as the control of climate change, economic development, aging of the population (Kim, 2014).

In summary, Green economy and an integral element of the sustainable development concept have significant potential. In its framework, a possible solution of the urgent problems of a global nature, moreover, offers very specific solutions and mechanisms to achieve their goals. To achieve the goals, it is necessary to use the methods proposed by us.

CONCLUSIONS.

The last decades show that the business is ready to respond to the needs of society in various fields, whether it be social responsibility or environmental protection. The market also reacts, creating new instruments, forming new economic ties.

Supported at the national and international levels, the initiatives of the business will continue its growth in importance to humanity fields, among which a special place is the digital economy.

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