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PUBLIC LAW (STATE LAW) SCIENCES

The obligation is a key instrument for implementing the taxation mechanism

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The purpose of this article is to study the essence of the tax obligation as a key tool for implementing the taxation mechanism, as well as to try to find the necessary legal tools to ensure a systematic adjustment of the parameters of the tax system.

It is established that the improvement of the design of a tax obligation must be carried out on the basis of the development of legal categories and structural elements of tax law of obligations. In order to avoid the formation of contradictory judicial practice, the Tax Code of the Russian Federation should be supplemented with provisions on the change of persons in an obligation, on specific measures of tax liability for violation of tax obligations, as well as on the conditions and procedure for applying tax reconstruction as a way to specify the elements of the legal composition of the tax based on the real economic content of transactions made by the taxpayer.

Keywords: *tax liability, taxation mechanism, tax, taxpayer, tax system, tax reconstruction, responsibility, science.*

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Parallel import: modern law enforcement

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The Russian economy, under the influence of sanctions applied to it by foreign countries, has faced new challenges, overcoming which has become the main task in order to prevent shortages of goods and price increases. The institution of parallel import allows to overcome the obstacles that have arisen in many ways. At the same time, allowing the use of parallel import, the state does not allow total import of counterfeit products, as well as does not refuse to protect foreign manufacturers of their exclusive rights. This is precisely what the judicial practice that arises in disputes regarding parallel import testifies to.

Keywords: *parallel import, counterfeit products, import of goods, trademark.*

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Social and legal foundations of sharia: a bibliometric analysis of published research over 15 years

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Islamic financial institutions (IFIs) are experiencing rapid growth, embracing both traditional and strictly Sharia-compliant models. However, effective governance mechanisms are urgently needed to ensure the stability and sustainable development of this sector. The key role here is played by good corporate governance (GCG), a system that ensures transparency, accountability and efficiency of organizations. In the context of IFI, GCG is complemented and integrated with the principles of Sharia law, forming the concept of Sharia Governance (SHU). SHU is not just a set of rules and procedures, but a comprehensive system that includes ethical norms, religious principles, and best management practices. This study, conducted on the basis of a bibliometric analysis of 681 articles from the Dimensions database over the past 15 years, aims to study the evolution and current problems of SHU in the Islamic financial sector. The analysis, using VosViewer and NVivo, revealed key themes and trends in research in this area. The results showed that despite the growing interest in SCG, research is still at an early stage of development. This is confirmed by the relatively small number of publications compared to the volume of research in traditional corporate governance.

One of the main challenges is to determine the optimal SCG model. Existing models range from simply adding Shariah aspects to existing GCG systems to developing completely new Shariah-oriented approaches. The diversity of models is due to the differences in legal systems and cultural traditions of different countries with a developed Islamic financial sector. The structure of governance bodies is

also a subject of active discussion. Research examines the optimal balance between representatives of Shariah scholars, professional managers and independent directors on the boards of directors and supervisory boards of IFIs. A critical issue is to ensure the independence and objectivity of Shariah experts, prevent conflicts of interest and ensure their competence in the financial sector. The impact of SCG on the effectiveness of IFIs is another important area of research. There is no clear answer to the question of how exactly S&P impacts the financial performance, profitability, and sustainability of IFIs. Some studies show a positive correlation between S&P efficiency and financial results, while others point to the need for further research to establish cause-and-effect relationships. The complexity of the analysis is due to the many factors that influence the financial performance of IFIs, including macroeconomic conditions, the competitive environment, and the specifics of investment strategies. In addition, studies have identified the need to develop transparent mechanisms for assessing and monitoring compliance with Sharia principles in IFIs.

Keywords: *Sharia governance, Bibliometric analysis, Islamic financial institutions.*

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Legal aspects of ICT application in taxation of independent entities

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In this scientific article, the author examines the features of the legal aspects of ICT application in taxation of individual entrepreneurs in modern practice. To do this, the author provides a brief description of the current state of the influence of digital transformation on taxation of individual entrepreneurs, gives specific examples. Then the author directly analyzes the legal aspects, dwells on the problems and prospects for eliminating the identified shortcomings. In conclusion of the study, the author notes that in the future, taxation of individual entrepreneurs will continue its transformation under the influence of modern technologies, which means that the improvement of legal regulation in this area of tax legal relations in general will continue. The object of the study is the features of the legal aspects of ICT application in taxation of individual entrepreneurs in modern practice. The purpose of the study is a comprehensive, consistent analysis of the features of the legal aspects of ICT application in taxation of individual entrepreneurs in modern practice. Research methods: formal-legal, comparative, comparative analysis, dialectical, statistical, mathematical, generalization, specification, systematization, deduction, and other methods of theoretical and practical levels of scientific knowledge. The scientific novelty of the study lies in the preparation of a comprehensive study, the formation of the author's conclusions regarding the specifics of the legal aspects of the use of ICT in taxation of individual entrepreneurs in modern practice. This scientific article, therefore, will be useful to theorists, practitioners, students and faculty of humanitarian and other areas of training of universities, as well as a wider range of readers interested in the issues of legal aspects of the use of ICT in taxation of individual entrepreneurs in modern practice in general.

Keywords: *digital transformation, information technology, taxation, tax system, taxpayers, individual entrepreneurs, tax legal relations.*

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REGIONAL AND SECTORAL ECONOMY

The role of artificial intelligence in the quality management system of sustainable development of companies

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The need to integrate artificial intelligence (AI) into the quality management processes of modern business is explained by the growing demands for sustainable development against the backdrop of an increasingly complex market environment. The current potential of AI can significantly improve the efficiency of decision-making, ensure process transparency, minimize errors and optimize resource management. However, despite the capabilities of this technology, there are still questions related to its most effective integration and assessment of the real impact on the sustainability of companies. Object of the study: quality management system of sustainable development of companies. Object of the study: to substantiate the potential of artificial intelligence in quality management of sustainable development of companies, as well as to determine its impact on improving management efficiency. Research methods: analysis and synthesis, formalization, induction and deduction, system and logical approaches, modeling, abstraction. Scientific novelty of the study: consists in substantiating the conceptual role of AI as a promising tool for managing the quality of sustainable development of companies, developing a methodological approach to its integration and identifying the potential for using AI in the context of improving the efficiency of management processes.

Keywords: *economic development, organization management, substantiating the conceptual role of AI, AI in management, improving the efficiency of management processes.*

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Effectiveness of multi-factor authentication in financial transactions: a comparative analysis of methods and vulnerabilities

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This paper investigates the effectiveness of multi-factor authentication (MFA) within the financial sector, focusing on its role in transaction security and customer data protection. Special attention is given to analyzing two methods: one-time passwords (OTP) and biometric authentication. MFA represents a comprehensive identity verification system involving multiple factors: information known to the user (password), physical tokens (smartphone), and unique biometric characteristics (fingerprints). MFA implementation provides additional protection for financial operations, mitigating risks of unauthorized access, fraud. Findings indicate that biometric authentication achieves a 90% fraud reduction, significantly surpassing OTP efficiency. However, complexity in application and technical constraints make OTP preferable for low-risk operations. The study explores primary reasons for incomplete fraud elimination, including user errors, lack of security awareness, and insider threats. The research emphasizes the importance of educational programs aimed at enhancing user awareness and skills in countering phishing and social engineering. Training events for clients on safe MFA practices are recommended. Adopting a comprehensive approach that combines biometric technologies for high-risk transactions, OTP for low-risk operations, and extensive user education will enhance the security and trust of digital financial services.

Keywords: *multi-factor authentication; financial transactions; biometrics; OTP; phishing; social engineering.*

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MANAGEMENT

Mechanisms of leasing financing in the agricultural sector

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The agricultural sector is the most important part of the economy of any country and its development is closely related to the effective use of financial instruments. Leasing financing is a popular mechanism, most often used when updating fixed assets in the context of limited budget resources. However, despite the capabilities of this instrument, leasing in the agricultural sector faces a number of specific industry problems associated with the high cost of capital, insufficient legal and financial literacy of market participants, low availability of financial services in some regions, and an increased level of project risks when updating fixed assets. In this regard, the development of practical recommendations for improving leasing mechanisms for agricultural enterprises is relevant. Object of the study: instruments of leasing financing for agricultural enterprises. Objective of the study: assessment of the role of leasing financing in the development of the agricultural sector, identification of factors influencing its use, formulation of recommendations for improving this mechanism in the conditions of the modern economy. Research methods: general scientific methods, as well as methods of a system approach and statistical analysis. Scientific novelty of the research: the research is a systematization of approaches in the field of leasing financing of the agricultural sector of the economy. The work identifies current trends and problems in its application, considers a practical example of the functioning of RSHB Leasing LLC in the agroleasing market, and proposes approaches to improving leasing mechanisms in agriculture.

Keywords: *economic development, agricultural development, leasing financing, functioning of RSHB Leasing LLC, agricultural sector, agroleasing market, improving leasing in agriculture.*

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Innovative approaches to business process management in commercial organizations of technical sports: from theory to practice

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The article discusses modern innovative approaches to business process management in the field of commercial organizations of technical sports. The relevance of the topic is due to the need to adapt traditional management methods to rapidly changing market conditions and high consumer demands in this area. The authors analyze existing theoretical models and practical cases, demonstrating how the introduction of digital technologies, automation of processes and the use of flexible management techniques increase the effectiveness of organizations. Special attention is paid to customer interaction, optimization of operational processes and creation of strategies that promote sustainable development. The results of the study confirm that the systematic introduction of innovations in business process management helps to strengthen the competitive positions of commercial organizations in technical sports.

Keywords: *business processes, management methods, management effectiveness, optimization strategies, factor analysis, management technologies, efficiency improvement.*

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