

## Scientific and Information Journal

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## **STATE AND LAW. LEGAL SCIENCE**

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### **THEORY AND HISTORY OF STATE AND LAW; HISTORY OF DOCTRINES ABOUT LAW AND STATE**

#### **MECHANISMS OF PARTICIPATION OF CIVIL SOCIETY IN THE PROTECTION OF PUBLIC ORDER AT THE LOCAL LEVEL**

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Discusses relevant issues of legal regulation of the activities of the militias for the protection of public order. The analysis of Federal, regional and local legislation, establishes the legal status, activities and responsibilities of the national combatant. Regional and municipal experience consolidate the activities of voluntary national teams is considered on the example of the Republic of Mari El and the urban district "City of Yoshkar-Ola". Identifies proposals to improve existing legislation on the participation of citizens in public order protection.

*Key words:* civil society, public order, national guard, municipal legal act, local government, local population.

### **FINANCIAL LAW; TAX LAW; FISCAL LAW**

#### **RECYCLING COLLECTING IN THE RUSSIAN FEDERATION: FEATURES AND PROBLEMS OF LEGAL REGULATION**

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This article explores the essence and the main characteristic features of the recycling collecting of which is paid on the territory of the Russian Federation. Signs, functions, the purpose of collection and order of payment of recycling collecting are revealed. Addressed issues such: a priority for the state of the fiscal and regulating function over the purpose of collection of collecting - ensuring ecological safety; development and implementation of the recycling program in Russia.

*Keywords:* recycling collecting, the fiscal and regulating functions, vehicle, ecological safety.

**INTERNATIONAL LAW. EUROPEAN LAW****CATEGORIES OF CHILDREN'S RIGHTS IN THE INTERPRETATION  
OF THE INTER-AMERICAN COURT ON HUMAN RIGHTS**

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In the framework of the inter-American system for the protection of human rights adopted a series of acts, indirectly aimed at protecting the rights of children. However, although these documents and has had an impact on the consideration of the rights of the child in the inter-American system of human rights protection, but do not fully reflect the provisions of the UN Convention on the rights of the child 1989 This fact was the reason that the Institute for the protection of children's rights in the inter-American system of human rights protection develops mainly due to the jurisprudence of the inter-American court of human rights (ISHR) since 1999 In the article the analysis of the inter-American court of human rights (ISHR) in the sphere of protection of children's rights.

*Key words:* children's rights, protection, inter-American court of human rights.

**DILIGENT INTERNATIONAL ENVIRONMENTAL COOPERATION:  
A LEGAL OBLIGATION OF STATES**

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The article analyzes the principles of international cooperation and good faith compliance in international environmental law on the decisions of the International court of justice and the doctrine of international law.

*Key words:* international environmental law, international cooperation, good faith implementation of international obligations, the international court of justice.

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**ECONOMY. ECONOMIC SCIENCE**

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**ECONOMIC THEORY****INSTITUTIONAL TRAPS OF REPRODUCTION OF FINANCIAL RESOURCES**

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The extraordinary persistence of some ineffective norms of behavior of economic agents in the economy is able to disrupt the reproduction of financial resources in the whole country. The modern economic theory uses the concept of “institutional trap” in relation to this effect. The article discusses various views on the nature of the phenomenon, and also gives its interpretation on the base of the author’s concept of self-development of financial resources. This allows to make the basis for further analysis of the economic interests, leading to the formation of institutional traps, and then to develop the most effective mechanisms to overcome them.

*Key words:* Economic interests, financial resources, reproduction, efficiency, institutions, institutional traps.

**THE ECONOMIC ROLE OF THE INSTITUTE OF MONEY  
IN THE MODERN WORLD**

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The article is devoted to the analysis of the active role of the Institute of money in the reproduction process of the national economy. It is noted that the emerging institutional trap, demonstrating the negative efficiency of the Institute of money, showing its institutional dysfunction, can be seen in the economies with insufficient level of development of institutions of market regulation.

*Key words:* Institute of money, the reproductive role, trust money, competitive money issue.

**INSTITUTIONAL CONDITIONS  
OF ENTREPRENEURSHIP DEVELOPMENT**

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One of the fundamental factors of successful development of the modern economy is transparent and clearly structured system of norms and rules under which an entrepreneurial activity is undertaken. It

is necessitated to develop such formal and informal institutional environment which is ensured prevalence in the country's economy the productive strategy of an entrepreneurship development.

*Key words:* Institutes, entrepreneurial activity, entrepreneurship, institutional environment, formal and informal institutions, right of ownership, rule-of-law.

#### **METHODICAL THEORETICAL APPROACHES TO THE STUDY OF INNOVATION DEVELOPMENT OF ECONOMY**

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Article includes the main content of the key theoretical approaches to understanding the essence of innovation. Reviewed the main stages of development of the theory of innovation

*Key words:* innovation, innovation economy, knowledge economy, postindustrial economy, information society, innovative approaches, competition.

#### **THE FORMATION OF EXPORT-ORIENTED ENERGY TECHNOLOGY CLUSTER IN THE SOUTH OF RUSSIA: ECONOMIC BACKGROUND, TECHNOLOGICAL DEVELOPMENT DIRECTIONS\***

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The article analyzes the prospects of the formation of export-oriented energy technology cluster in the southern Federal district. Considers the potential of the Rostov region as the localization of the complex coal conversion. The main task of the development of the energy technology cluster with the position of export-oriented import substitution. Identified key production and export direction of this project.

*Key words:* energy technology cluster, the export of hydrocarbons, deep processing of coal, export-oriented import substitution, innovative production, energy efficiency.

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\* The article was prepared within the scientific research of the state task of the Ministry of education and science of the Russian Federation. Project No. 1525 "Fuel and energy complex of the Russian Federation: challenges, opportunities and tools for development".

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## **ECONOMICS AND MANAGEMENT OF NATIONAL ECONOMY**

### **ECONOMIC AND LEGAL ASPECTS OF DEVELOPMENT OF SCIENCE AND EDUCATION OF RUSSIA AT THE PRESENT STAGE**

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This article discusses the main stages of development of Russian legislation in the sphere of science and education. Special attention is paid to the study of relationship science and economic growth of Russia. Reviewed significant changes in legislation in recent years, such as the establishment of network of national research universities and organization technopark “SKOLKOVO”.

*Key words:* nanoindustry, NIU, 217-FZ, it-technologies.

### **PROSPECTS OF CLUSTER INITIATIVES IN RUSSIAN SCIENCE**

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This article describes prospects of the idea of creating science clusters and expanding the practice of creating small innovative enterprises in Russia, which feasibility and effectiveness is confirmed by research of both Russian and foreign scientists. This idea was put forward repeatedly in various information sources and has been featured in main innovation event of 2013, the All-Russian conference “State. Science. Business: Mechanisms of interaction in innovation”. In this context, also consider the formation of scientific innovation clusters, or rather their “core”, which is an innovative leader, who the rest of the cluster. It’s proposed to use a symbiont of “entrepreneurial university” and “cluster initiative” as such a leader, also basic pros and cons of the proposal was considered.

*Key words:* techno park, state & science, an innovative SME, ISME (SMIE), perspectives of innovations, science cluster, entrepreneurial university.

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**MODERN INFORMATION EDUCATIONAL TECHNOLOGIES: THEORY AND PRACTICE**

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Analyzes the methodological and didactic principles of online pedagogy, the possibility of using information and communication technologies and innovative didactic conceptual models of cognitive processes with the aim of improving the quality of education in General and quality of teaching in the University in particular.

*Key words:* E-education, information and communication environment, computer equipment, information and educational environment, training, content and teaching methods, strategic principles of education.

**PRIORITY DIRECTIONS OF DEVELOPMENT  
OF AGRICULTURAL EDUCATION**

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The article analyzes the system of agricultural education of the Russian Federation, including the preparation of highly qualified personnel, the availability of economic entities. The absence of the relationship between the training system and the needs of agricultural production. Directions of improving the system of training and retraining for agriculture.

*Key words:* RF, agricultural education, qualified personnel, system of training agriculture.



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**THE TENDENCIES OF INDUSTRIAL POLICY REALIZATION  
IN RUSSIAN ECONOMY**

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In article development of the Russian industry in a postsoviet-era down to the beginning of crisis 2008-2009 is analyzed. Are shown measures of industrial policy during this period and their influence on dynamics of industrial production, that the industrial policy officially was not declared. The industrial policy in relation to the food industry of Russia is analysed.

*Key words:* the industrial policy, industrial production, tools of industrial policy, food industry

**MECHANISMS OF STATE SUPPORT OF BUSINESS  
IN LOGISTICHNESKOY INTEGRATION**

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Increasing the stability of the socio-economic development of countries and regions requires the use of appropriate methods and approaches in the formation mechanisms of logistics integration. The article describes the mechanism of state support participants of logistics integration. An effective instrument of this mechanism can be program-target method of solving strategic tasks for individual regions and sectors of economic activity. Development Programme and projects with high multiplikativnoy efficiency can be realized on the basis of multilateral partnership, the participants of which are participants in the logistics integration.

*Key words:* logistics integration, the participants, multilateral partnership, state support, business, program-target method.

**THE FORMATION OF THE SYSTEM OF PLANNING AND FORECASTING  
IN A CHANGING MARKET ENVIRONMENT**

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Considers the problem of construction of process of planning and forecasting in the metallurgical industry. Today a key success factor in large industrial enterprises is the competent organization of

the processes of planning and forecasting in the conditions of constantly changing market conditions and risks.

*Key words:* planning, forecasting, strategy, risk, production enterprises, the state planning Commission, metallurgy.

#### **ESTIMATION OF THE RISK DEGREE IN OPTIMISATION OF MANAGERIAL DECISIONS AT THE ENTERPRISE**

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The solution of a problem for making into account and estimation of risk influence on the basis of economic mathematical modeling is offered in the article. The basic concept of the risk, the level and the degree of the risk, the measures of adequacy of the economic mathematical model used, really functioning the economic system of an enterprise are suggested in the article, The methodology of the system modeling of economic risk estimation with using of the instruments of multi-layer neural network is given in the article.

*Key words:* risk, risk level, estimation risk, economic mathematical modeling, optimum, management.

#### **THE ESSENCE OF OPEN INNOVATION AS A MODERN MODEL OF INNOVATION MANAGEMENT**

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The evolution of the theory of open innovation occurs from the middle of the last century. Undoubtedly, with the development of society and the economy in general, will occur qualitative changes in this theory. Currently the topic of open innovation, is receiving increasing attention among russian theorists and practitioners of innovation management. In its turn there is the need and relevance of research issues and perspectives of the concept of open innovation in local conditions.

*Key words:* innovations, open innovations, life cycle of innovations.

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**THE URGENCY OF THE PROBLEM OF IMPLEMENTING A CENTRALIZED SERVICE  
COMMUNICATIONS AND IT INFRASTRUCTURE IN THE ARMED FORCES  
OF THE RUSSIAN FEDERATION**

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The article shows the importance of the task before the Russian Ministry of Defence maintain existing transmission line and cable communication structures, facilities and equipment of the secondary networks and field components in the state the ability to provide information exchange and information support in peacetime and in the foreseeable conditions of military (combat) operations .

*Key words:* outsourcing; centralized service.

**INCREASE OF THE EFFECTIVENESS FIXED ASSETS  
(EVIDENCE FROM “SAMARA BEARING PLANT” OJSD)**

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Fixed assets are an important element of the resource potential organizations, the efficiency of which depends largely on the results of its financial and economic activities. This article discusses the fixed assets of “Samara Bearing plant” OJSD, their composition, structure and dynamics. Proposals for the increase of the effectiveness fixed assets of the organization were developed.

*Key words:* fixed assets, fixed assets, renewal of fixed assets, depreciation of fixed assets, efficiency.

**THE MARKETING STRATEGIES OF EXIM BANK  
OF BANGLADESH AND ITS EFFECTIVE FACTORS**

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This study first discusses the marketing strategies of EXIM bank of Bangladesh and then studies the economic effect of these strategies using the Spearman correlation coefficient. The results indicate that the marketing strategies are affected by some major economic parameters. The primary hypothesis of this research is that: marketing strategies of EXIM bank of Bangladesh is affected by the economic conditions of this country. This hypothesis consists of 5 secondary hypothesis: 1 - the price strategies of EXIM bank of Bangladesh is affected by the economy of the country; 2 - the place strategies of EXIM bank of Bangladesh is affected by the economy of the country; 3 - the promotion strategies of EXIM bank of Bangladesh is affected by the economy of the country; 4 - the people strategies of EXIM bank of Bangladesh is affected by the economy of the country; 5- the marketing training

strategies of EXIM bank of Bangladesh is affected by the economy of the country. The results of this research verifies the effect of some economy parameters on the marketing strategies of this bank.

*Key words:* EXIM bank of Bangladesh, marketing strategies, bank marketing, economic.

**Methodology.** The type of study is operational from the perspective of its aim and practical from the perspective of its implementation. Since the goal of this research is to investigate the effect of economic factors of this country on the marketing strategies of this bank, the methodology is based on correlation. The dependent variable of this study is the marketing strategies of EXIM bank of Bangladesh and the independent variable is the economic conditions of Bangladesh which is a interval variable. In order to test the hypothesis, the Spearman correlation coefficient test is used.

**Introduction.** EXIM bank of Bangladesh was founded in 1999 with the purpose of helping the social-economic development of this country. The founder of this bank, was Shahjahan Kabir, who founded this bank with taking into account his banking ideas. It should also be stated that EXIM bank is a specialized bank whose purpose is financial provision for the

exports and supporting the exporters. Vision of this bank including: Export Import bank of Bangladesh limited believes in together with its customers, in it's march on the road to growth and progress with service [EXIM bank of Bangladesh]. The Bank's mission gives emphasis to: Provide quality financial services especially in, Continue a contemporary technology based professional banking environment, Maintain corporate & business ethics and transparency at all levels, Sound Capital, Ensure sustainable growth and establish full value to the honorable stakeholders, Fulfill its social commitments and, Above all, to add positive contribution to the national economy. [EXIM bank of Bangladesh] Competing in the financial bank market and financial customer provision is the priority of this bank. We were not able to find the related research; however, several research has been conducted in the context of the EXIM bank and the bank marketing strategies, some that are as follows (Table 1).

*Table 1*

**Overview of studies**

Direct Sales Strategy Applied by Commercial Banks in Kenya	Lewis Kinya Kathuni & Nebat Galo	As evidence by the results of the study, direct sales strategy contributes immensely towards attainment of competitive advantage in the various commercial banks in Kenya. Product knowledge is the greatest factor that affects the productivity of the direct sales people & this strategy enhances bank growth, promotes customer awareness and it is a vital tool for competitive advantage
Marketing Strategies and Bank Performance in Nigeria: Post-Consolidation Analysis	By Oke & Micheal Ojo	In this research was studied influence of marketing strategies in performance of banks
Influence of promotional strategies on banks performance	Fredrick O. A. & Patrick B.O., e.l.	While formulating marketing strategy, a bank should focus attention on consumer sovereignty, attitude receptiveness and personal skills of bank staff, revitalizing the marketing department and participation of marketing personal in key bank decisions
The role of EXIM Bank of export development, monetary research and policies forum, commerce and services	Baghizadeh and Partoy Shafagh	They have performed a study regarding the examination of EXIM Bank role in export development. They showed that EXIM Banks are the results of development and that the countries, which have not achieved their goals in this regard, support the industries and services they are good at. The main purpose of EXIM Bank establishment is to achieve stability and improve employment that takes place in a compound manner in Iran
Service marketing in banking sector and recent perceptions marketing thoughts of services	Gonal once	Article reviewed bank services marketing & states in order to achieve e-commerce, especial attention to bank services marketing is essential & quality & quality of bank services must grow by internal marketing, network marketing, information based on marketing & marketing communications

**The Marketing Strategies of EXIM bank of Bangladesh.** According to this report, the marketing strategies of this bank include: 1- the operational strategy and 2- the marketing training strategy. The operational strategy: 7p is used to respond to the needs and expectations of the customers; price, place, product, promotion, process, people and physical evidence; 1-1-Pricing types (The strategies applied in banks): head to head earnings, pricing value, pricing by the market rate, relational pricing, penetration, pricing (using low prices in a sensitive market to overcome the competition). The effective factors on the price: the bank image, the third party influence (consumers, shareholders, etc.), geography, price difference, discount, a score for a certain type of customers, product differences, location and difference. In summation, determining the price of services, competition and the market trend is important for this bank and pricing is determined by demands, the competition prices and the expense structure. 1-2-Place: being close to the customers and utilizing innovation and technology are important to choose a place for the bank. Moreover, this bank selects a place for its special customers. The branches play a significant role in the distribution of services including the electronic service distribution, distribution by phone, POS, ATM and electronic banking. The corresponding strategies of this bank include market fragmentation regarding the geographical position; since this bank believes that the people living in a geographical area have similar consuming habits and behaviors. More detailed segmentation is applied for the local markets. 1-3-Product: the services of this bank consist of two categories: 1) main products: the type of products derived from the business, e.g. bank drafts and 2) the byproducts: the products presented in addition to the main products as secondary profit, e.g. free software as a byproduct in addition to money cards as main products. 1-4-Promotion: the promotion strategies of the bank pursue two objectives: forecasting and customer persuasion. The components of this strategy consist of direct sale, advertisement, sales development and publicity. 1-5-People include the bank customers, internal marketing and human resource management. This bank annually gathers and rewards its customers and interacts with the elite individuals. The risk and profit of providing these services are considered important for this EXIM bank. Being Islamic affects profit ratio determination and promoting the position of the bank. Advertising include: 1-Set advertising 2-Establish copy platform 3-Develop media plan 4-Set the advertising expenditure level 5-Measure advertising effectiveness. In contrast to the rest of EXIM banks

in the world, this bank also provides non-export services, e.g. deposit, partnership, etc. this is reasonable due to the business objectives of the bank and since it is semipublic. Regarding the intense competition and changes in the marketing environment, this bank believes that the survival strategy has become more important than ever before. It also claims to possess the advantages of strategic planning, a transparent perspective and the weaknesses like competing with private and international banks, the discouragement of the average and low level employees. This bank also states its preference towards supporting the businesses consistent with the environment and defends the industries having a positive effect on the ecosystem and natural efficient energies. Moreover, there are loans particularly for the active customers supporting the environment. In order to adapt to the enacted instructions of the bank system, EXIM bank has allocated a part of its budget to “Green Banking” in 2012: a climate change risk coverage fund of EXIM bank continuously invests in economic activities pursuing the goal of storm, drought and flood control in potential regions with a specific profit rate and without any additional expenses for insurance. The district climate change risk coverage fund is recommended by the central bank and pursues the goal of helping people in emergent situations. In order to accept the social responsibilities, the bank management committee allocated a budget for covering climate risks in 2012. It should be stated that green marketing is a type of economic activity, which emphasizes on the necessity of validation and health of the products and their adaptation to the environment. The bank has started Islamic banking in 2010. The concept and significance of the competition, as well as customer financial support are very important for EXIM bank. (Annual Report of EXIM Bank of Bangladesh 2002-2012) The table below compares the marketing strategies of this bank to other EXIM banks of the world, which are not business oriented (Table 2).

In addition to the points above, we should note that: 1-The emphasis on the competition environment which was mentioned as a goal of this bank earlier, shows that this bank is competing with the commercial banks of the country in attracting resources; while due to the specialization of EXIM banks, there is mostly no competition for them in the country, it is important to compete internationally and with other EXIM banks in the world. 2-Without export justification, the green marketing risk coverage is also another reason of the effect of being semipublic on implementing this strategy.

**Hypothesis.** Marketing strategies of EXIM bank of Bangladesh is affected by the economy of this country.

Table 2

Comparison the marketing strategies of EXIM bank of Bangladesh with other EXIM banks

Strategy	Details
The price strategy regarding the market trend, the competition and the expense structure	Since EXIM banks in world are public and their budget is provided by the government to support the exports, the expense structure is less important is pricing strategies and also provide their customers with the facilities which commercial banks are not able to provide. EXIM bank of the United States have gone bankrupt three times so far but continued its work with the financial support of the government (also EXIM bank of Turkey) [Rasoulia, 2012, p.56]
Place strategies: electronic banking, market geographical fragmentation	Investigating the branch distributions of EXIM banks of Malaysia, United States, etc. shows that they mostly have inhomogeneous distributions and establish branches and agencies in the place, which has the potential to provide more services to the exporters [EXIM bank of Malaysia and U.S.]
The product strategy: providing non-export services and byproducts	EXIM bank is a specialized bank, which only provides services related to supporting exports and non-export product provision is in conflict with its purposes. Despite the fact that we could not find a similar case in EXIM banks of other countries, it does not seem that Providing byproducts contradicts the purpose of the EXIM bank
Green marketing strategy	This strategy mostly includes social marketing which is a major part of the activities of this bank. This strategy contradicts the EXIM bank purposes without an export justification
Islamic Banking	This strategy has been also implemented by EXIM bank of some other Islamic countries, e.g. Malaysia EXIM bank
Promotion strategy: direct sale, advertisement, sales development	This strategy is implemented in both business and EXIM banks
Human resource management and internal marketing	This strategy is also common in EXIM banks and other types of banks
Survival strategy	Considering the government support and basing its purposes on exports and etc., EXIM banks have no reason to implement this strategy [Rasoulia, 2012]

This hypothesis consists of 5 secondary hypothesis: 1-The price strategies of EXIM bank of Bangladesh is affected by the economy of the country. 2-The place strategies of EXIM bank of Bangladesh is affected by the economy of the country. 3-The promotion strategies of EXIM bank of Bangladesh is affected by the economy of the country. 4-The people strategies of EXIM bank of Bangladesh is affected by the economy of the country. 5-The marketing training strategies of EXIM bank of Bangladesh is affected by the economy of the country.

**The Economy Status.** According the global bank statistics in 2010, this country is ranked 59<sup>th</sup> regarding GDP. The annual revenue of Bangladesh in 2005 was 1700\$ based on the purchasing power equality; however the agriculture performance has been significantly high in the latter half of the 20<sup>th</sup> century (1950-2000) and its economy growth rate is currently 4%. Although it was expected that the end of the international textile tariffs system of the multi-fiber agreement, would damage Bangladesh more than any other country and decreasing the market contribution of Bangladesh particularly with china would eliminate almost half of the textile industry occupations. The reaction speed was a great test of the economic endurance of Bangladesh and results have so far been better than the predictions. Despite the low revenue, the global bank

overall shows that 29% of the country is below the poverty state of one dollar per day. Considering the weakness of government and the private section, the third section, i.e. the non-public, non-profit or citizenship section has become important. Bangladesh has one the most active non-public organizations in world, which is the most developed organization in Asia. The economic factor is one of the factors effective on the bank performance. The economic factors effective on the EXIM banks performance is as follows [Rasoulia, 2012, p.56]: 1-GDP; 2-GGDP; 3-Money and liquidity; 4-Political risks; 5-Commercial risks; 6-Revenue and expenses of the government. Since EXIM bank of Bangladesh is business orientated, this study does not consider the government related variables and thus the variables below are chosen as defendant variables of this research (The Risk factor is ignored due to overlapping with other economic variables and inaccessibility of the researcher to its annual rank): 1-GDP; 2-GGDP; 3-Inflation; 4-External debts. The global bank has provided the statistics related to the parameters above for the time interval of 2002-2012 as the table below (Table 3).

In order to investigate the relationship between the marketing strategies of EXIM bank of Bangladesh and the economic parameters above, the annual report of this bank for the time interval of 2002-2012 has

Table 3

Economic data of Bangladesh (2002-2012)

	External debts, billion \$	Inflation, %	GGDP, %	GDP, \$
2002	16.6329	3.33	4.42	47.5711 billion
2003	18.3855	5.67	5.26	510.9137 billion
2004	19.6592	7.59	6.27	56.560.744.012
2005	18.4488	7.05	5.96	60.277.560.976
2006	20.1058	6.77	6.63	61.901.116.736
2007	21.3726	9.11	6.43	68.415.421.373
2008	22.9524	8.9	6.19	79.554.350.678
2009	24.6188	5.42	5.74	89.359.767.442
2010	25.7517	8.13	6.07	100.357.022.444
2011	27.3263	10.7	6.71	111.879.121.731
2012	26.1304	6.22	6.23	116.355.057.337

been used here. As it was mentioned before, the marketing strategies of this bank include operational strategies (7p) and the marketing training strategies. The table below presents variables of the annual report used for each of the marketing strategies of this bank (Table 4).

This study does not discuss the process and physical evidence strategies due to lack of information in the annual bank reports (Table 5).

Using the Spearman coefficient correlation test, the relationship of the economic variables with the parameters above is examined and the value of sig is obtained as follows (Table 6).

Table 4

The variables of the annual report used for each of the marketing strategies

Strategy of place	Number of branch
Strategy of price	Net profit after provision and tax
Strategy of promotion	Advertisement
Strategy of people	Number of employees & Cash payment to employees
Strategy of marketing training	Training & Internship

Table 5

Statistics of bank's performance (Annual report of bank 2002-2012)

	Number of branch	Net profit after provision and tax	Advertisement	Number of employees	Cash payment to employees	Training and internship
2002	-	-	11.138.022	500	97.634.697	578.716
2003	19	254.79	13.299.014	627	136.188.514	1.130.589
2004	24	381.80	-	768	-	-
2005	28	555.34	7.136.773	934	234.872.416	-
2006	30	650.29	6.406.247	1020	334.911.998	-
2007	35	930.84	9.207.354	1104	520.672.817	-
2008	42	1096.63	15.126.958	1312	652.008.625	2.057.678
2009	52	1694.1	26.728.410	1440	549.388.722	3.523.861
2010	59	3476.01	3.030.20	1686	-	734.50
2011	62	2009.37	169.50	1724	1.374.497.819	3.863.459
2012	72	2.157.63	1.240.00	1909	1.483.502.736	5.665.502

Table 6

The results of Spearman coefficient correlation

	Training and internship	Cash payment to employee	Number of employees	Advertisement	Net profit after provision and tax	Number of branch
	Correlation Coefficient	Correlation Coefficient	Correlation Coefficient	Correlation Coefficient	Correlation Coefficient	Correlation Coefficient
GDP	0.607	0.967	0.991	-0.515	0.709	0.986
GGDP	0.679	.217	.456	-.786	.511	0.456
Inflation	0.214	0.450	0.400	-0.467	.564	0.297
External debts	0.607	0.967	.967	-0.515	.685	0.976

The correlation coefficient is always fluctuated between -1 and +1; the closer value to one indicated more correlation. The negativity of this correlation indicates the negative relationship of the variables. Thus it can be concluded from the table that: 1- The number of branches is related to the GDP and external debts. 2- The number of employees and their income is related to the external debts; also number of employees is related to the GDP. 3- The pure profit after bank taxes is correlated with the GDP and external debate. 4- GGDP is correlated with the advertisement of this bank (negativity).

**Conclusions.** The results validate each of the four secondary hypothesis of the second main hypothesis. Thus we can say that the economy of Bangladesh affects the marketing strategies of EXIM bank of this country; however not all economy variables are effective. The external debts and GDP and after that GGDP have the most effect among the chosen economy factors. Inflation has the least effect on the marketing strategies of this bank and only affects the prices, which is obvious regarding the business objectives of this bank. If the economy of the country is improved, EXIM bank can also be able to pay its employees more properly and in general, we can say that EXIM bank of Bangladesh is selected marketing strategies regarding to economic variables in this country; so this bank is similar to the commercial banks, more than specialized banks.

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### PROSPECTS OF DEVELOPMENT OF ECONOMY OF THE REPUBLIC OF DAGESTAN IN THE COORDINATES OF THE TOURIST AND RECREATIONAL AREAS

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This paper evaluated the tourism potential of the Republic of Dagestan, identified the prospects and priorities of development of tourist and recreational complex in the region and suggested measures to increase the tourist attractiveness of the region's effective use of the territory, developed an organizational model of tourist and recreational development of the region's economy, providing for the establishment of zones specialize in certain types of tourism, including development and implementation of effective marketing policies to create a new image and brand territory.

*Key words:* regional economic development, tourism and recreation complex, tourist specialization.