

FINANCE

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Irina N. Timonicheva,
Vladimir V. Yanovskiy,
Anatoly S. Berezhnoy

THE LEVEL OF CONFIDENCE IN THE SAFETY OF FINANCIAL TECHNOLOGIES - A BARRIER OR A POINT OF GROWTH

¹Main Directorate of the Central Bank of the Russian Federation for the Central Federal District, st. Balchug, 2, Moscow, 115035, Russia

²Branch for the Belgorod Region of the Main Directorate of the Central Bank of the Russian Federation for the Central Federal District, Slavy Avenue, 74, Belgorod, 308000, Russia

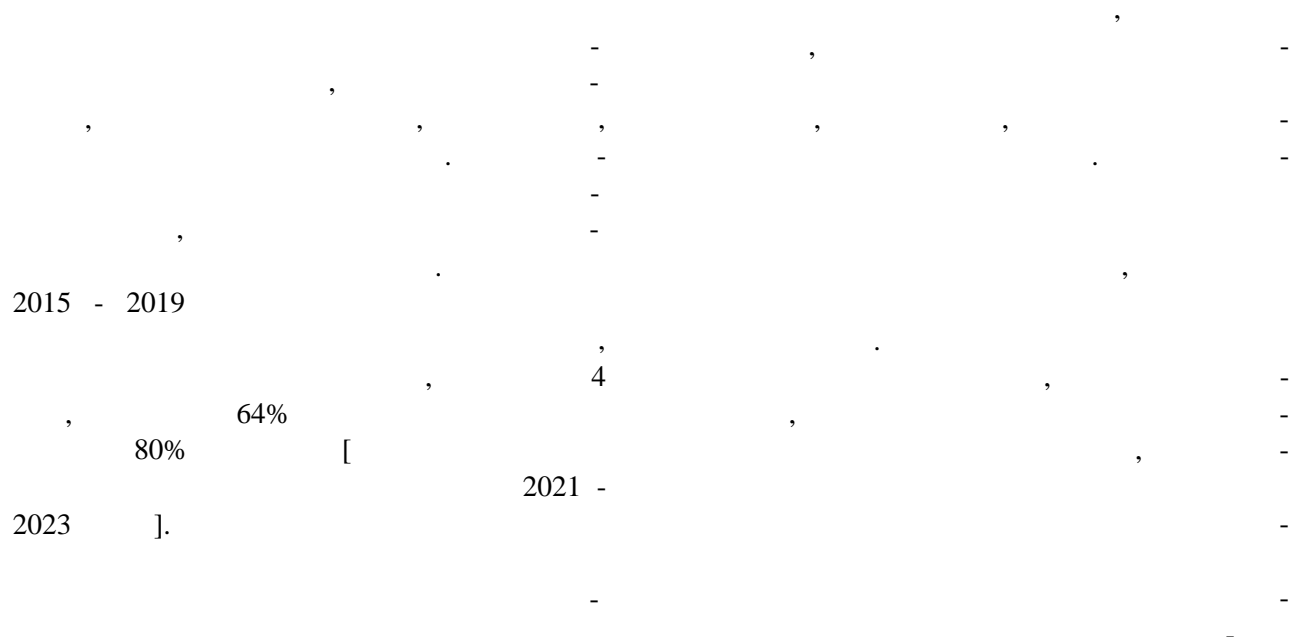
³Branch for the Belgorod Region of the Main Directorate of the Central Bank of the Russian Federation for the Central Federal District, Slavy Avenue, 74, Belgorod, 308000, Russia

Abstract

The article substantiates the importance of the existing level of trust in the security of financial technologies, which can act as both a barrier and a point of growth for their use. Some results of an all-Russian survey of citizens and businesses conducted by the Bank of Russia in 2021 to assess the level of confidence in the security of financial technologies and services are considered. The main areas of work of the Bank of Russia aimed at overcoming existing barriers and creating a high level of confidence in the security of financial technologies are outlined. Conclusions are made about the importance of coordinating efforts at the regional level aimed at increasing the cyber literacy of the population. It should be noted that the point of view of the authors of this article may not coincide with the official position of the Central Bank of the Russian Federation.

Key words: financial technology, trust, cybersecurity, Bank of Russia, digital literacy

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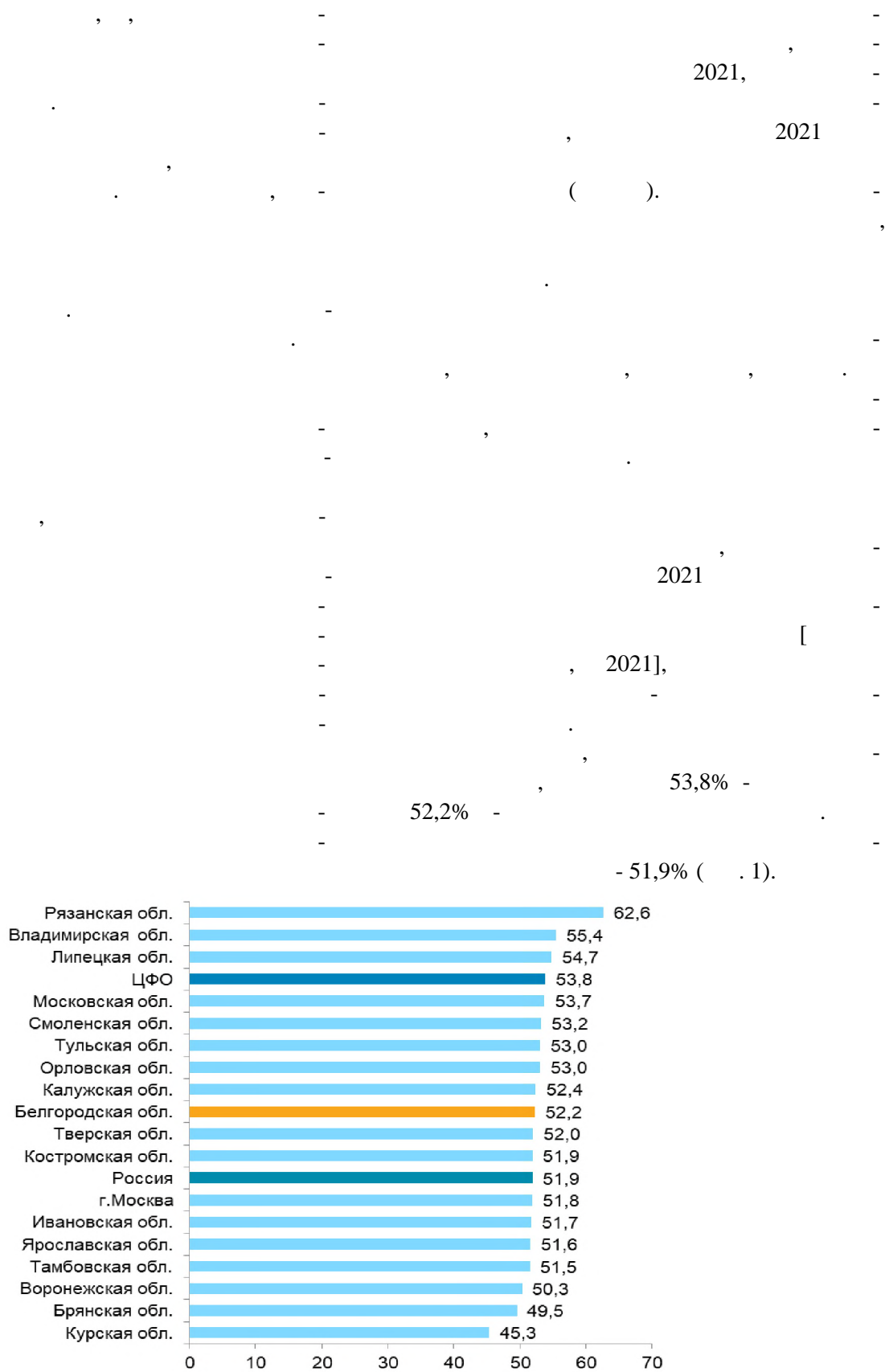


Fig. 1. The level of trust of individuals, in percent

18

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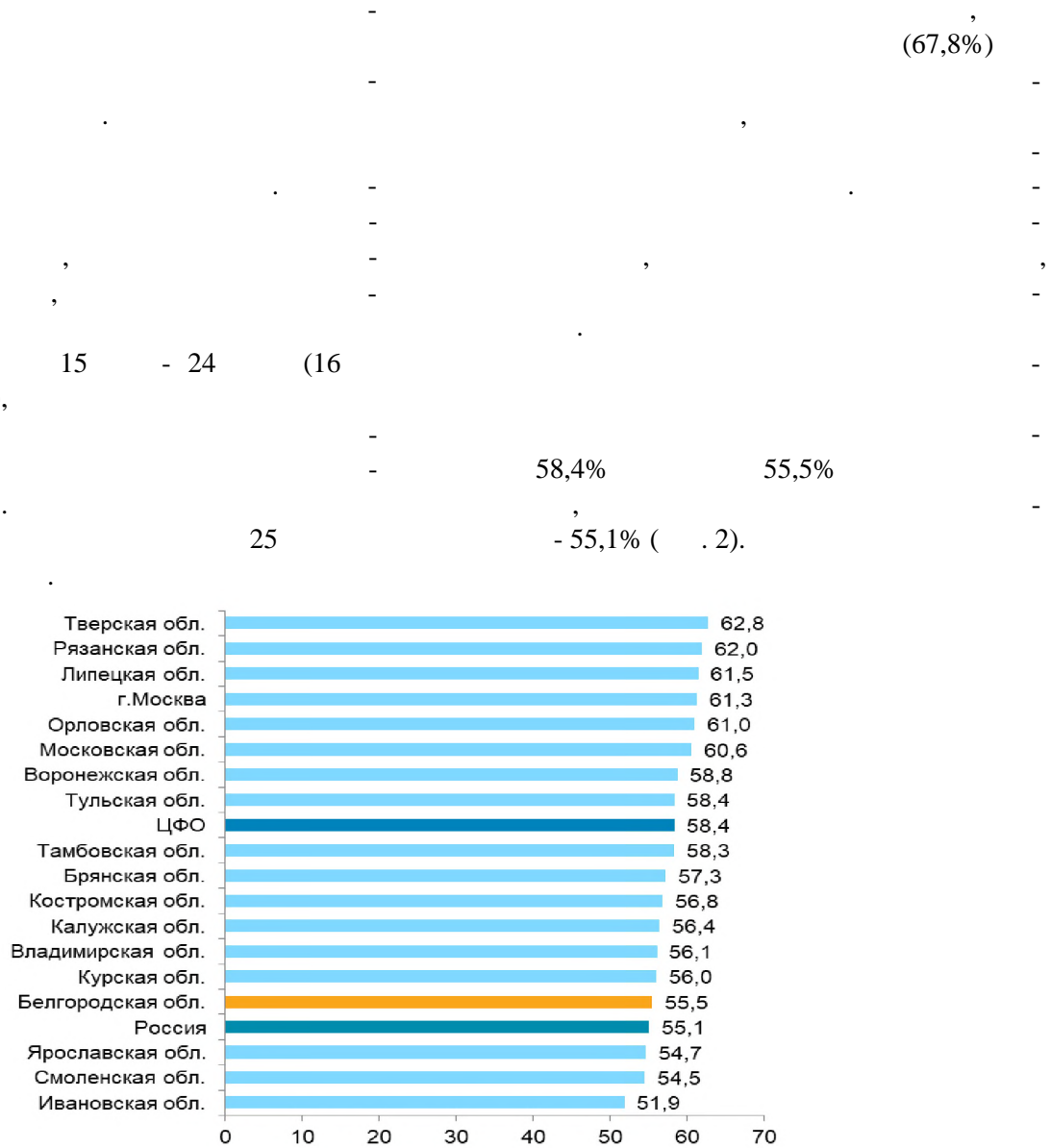


Fig. 2. The level of trust of legal entities, in percent

22,9%
23,1%.

II 2021 (),

Table

Financial transactions without customer consent (TWC),

	237,0
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2. 2019 ;

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2021 12 . (11 849)

1,5 . (1 449)

359
 IT-
 «Huawei»
 21
 «AppGallery».
 «Apple» 41
 «App Store» [
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Irina N. Timonicheva, Deputy Head of the Main Department of the Central Bank of the Russian Federation for the Central Federal District, (Moscow, Russia)

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Vladimir V. Yanovskiy, Candidate of Economic Sciences, Head of the Division for the Belgorod Region of the Main Directorate of the Central Bank of the Russian Federation for the Central Federal District, Slavy Avenue, 74, Belgorod, 308000, Russia

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, 74, , 308000,

Anatoly S. Berezhnoy, Deputy Head of the Economic Department of the Branch for the Belgorod Region of the Main Directorate of the Central Bank of the Russian Federation for the Central Federal District, 74 Slavy Avenue, Belgorod, 308000, Russia