In conclusion, I would like to point out that marketing is a universal control mechanism and its proper use allows the bank to achieve effective results. Implementation of marketing in banking activities should not be limited by activation of market-oriented policies and use of the individual elements of the marketing mix; it should influence the changes in the way of thinking of bank employees and the change of the entire banking structure.

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A NEW MECHANISM FOR PROVIDING SOCIAL SERVICES
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Every modern state puts the principle of humanism as a priority. The Russian Federation is a social state whose policy is aimed at creating conditions for a dignified life and free development of people. This is guaranteed by the Constitution of the Russian Federation in Article 7. Any society divided into different groups and communities. Social policy aimed at unification, stabilization and reconciliation of interests and relations between different social groups. Practical implementation of social policy is made up of social security and social services. Social Security - it benefits, grants, benefits, etc., which are paid to citizens. Social services - is to provide various social services and assistance to poorly protected sectors, and anyone who got in a difficult situation (a situation that objectively infringes livelihoods: disability, illness, abandonment, low income, unemployment, loneliness, etc., which people can not overcome on their own).

The social services include such services that are implemented in a certain field of activity, particularly in health care, culture, education and science. Social services provided to all categories of citizens in any area in accordance with the law. In areas such as education, medicine, science made socially important goods. At its core, social services are part of the social benefits that have proper not esclude.

Funding for social services is provided mainly by state and municipal authorities. Expenditure on social services are a critical component of expense budgets of all levels. Social costs are covered both by the general, and due to the target, the special tax revenues to the state budget.

Because of the special nature of social services the private sector is not interested, as a rule, to finance social services, the public sector. Therefore, the growth of social services due to an increase in budget funding, which in turn depends on the revenue base budget.

In a transition economy constraint of the social sphere is the lack of financial resources. It is caused by a sharp reduction in funding at the federal and regional level due to the economic downturn, fiscal policy shortcomings and lack of development of alternative sources of funding.

In the earlier existing legal status of public institutions have no incentive to optimize and improve efficiency, which is caused primarily estimated funding of the actual prevailing costs.

Federal Law of 08.05.2010 N 83-FZ "On Amendments to Certain Legislative Acts of the Russian Federation in connection with the improvement of the legal status of state (municipal) institutions" (hereinafter - the Federal Law N 83-FZ), which came into force on January 1, 2011. The adoption of this law is an important step in budget reform, which aims at improving the efficiency of budget expenditures to meet the needs of citizens in the state (municipal) services, to increase their availability and quality, the implementation of government (municipal) functions and socio-economic development in general.
The target of new law - to introduce common standards of social services throughout Russia. In particular, the law provides for the introduction of certification of public facilities, the register of recipients of social services. The bill clarified the principles of social services, registered a list of social services, their contents and conditions - stationary, semi-stationary and at home. Of particular importance are those rules of law that provide for "the development of market mechanisms in the field of social service providers allow organizations related to non-government sector and private entrepreneurs have equal access to public orders for the provision of social services along with state social services."

The bill defines the conditions of paid and free social services. In particular, social services are provided free of charge to all who are in difficult situations, in stationary conditions, minor children and disabled children. With the introduction of the law of the provider of social services has the right to provide additional social services to citizens (families) if they wish (written statement) in excess of the state job for a fee. There are many myths about the adopted law.

Myth 1: The transfer to the status of autonomous institutions constitutes a waiver of the state from funding the public sector and the forced "expulsion" in the market. In the examples, it was proved that the funding of culture depends on the state budget. In addition, solid fiscal job - a guarantee of funding cuts, because the reduction in subsidies will inevitably lead to an adjustment of the job, i.e., reduction of physical performance attendance of cultural institutions. And this figure is constantly checks the administration of President RF in evaluating the efficiency of executive bodies of subjects of the federation. Set to attract extra-budgetary funds are not installed. All that has earned an autonomous institution through its core business remains in his or her income. No one pushes the institution in the market - on the contrary, creates an incentive to earn in the field of culture as much as possible.

Myth 2: The transfer to the status of autonomous institutions will inevitably lead to a reduction in the number of cultural institutions. In fact, the reorganization of the risks is not reduced, but did not increase. It all depends on political will of the region, development priorities and feasibility. In some municipalities the Tomsk region in the optimization was combined funds the school and public libraries, libraries, and clubs were reorganized into a single entity. The status of the budget of municipal agencies that did not interfere.

Myth 3: The status of autonomous institutions can be transferred only with a large share of extra-budgetary funds. Therefore, low-income, museums and libraries should retain the status of public institutions, but a new type. In fact, the share of budget revenues is not the determining factor in choosing the status of the institution.

In the Tomsk region, the majority of regional cultural institutions are transferred to the autonomous status. As for the budget, and autonomous institutions established a universal mechanism for funding through the budget setting for the provision of services to consumers. From business activity that does not depend.

To create a positive relationship to translation agencies in the autonomous status of a cycle of seminars, lectures, meetings with labor collectives in the fields of culture, received support from the branch of the union. The first were the Tomsk Oblast Philharmonic, and the Tomsk regional Drama Theater, fallen into the autonomous status.

To date, all 16 regional cultural institutions, including museums and libraries have moved to the autonomous status. This example was followed by some municipalities.

Budgetary organizations of Tomsk, received the status of autonomous institutions may receive compensation from the municipality for the implementation of energy saving technologies. Estimated cost does not allow companies to direct savings to the awarding or the introduction of energy saving technologies. The annual budget for the maintenance of social spent about 2.6 billion rubles. In Tomsk, runs 253 municipal health care and education, including 88 kindergartens, 71 schools. Social sphere are the object of constant value estimates from the state and society. For example, access to health care and education of various social groups are in any modern society, evaluated from the standpoint of social justice. International organizations and the constitutions of many countries include access to health care, education, cultural values among the inalienable rights of man.

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CROWDSOURCING AS DRIVING FACTOR OF EFFICIENCY
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Crowdsourcing is a type of participative online activity in which an individual, an institution, a non-profit organization, or company proposes to a group of individuals of varying knowledge, heterogeneity, and number, via a flexible open call, the voluntary undertaking of a task. The undertaking of the task, of variable complexity and modularity, and in which the crowd should participate bringing their work, money, knowledge and/or experience, always entails mutual benefit. The user will receive the satisfaction of a given type of need, be it economic, social recognition, self-esteem, or the development of individual skills, while the crowdsourcer will obtain and utilize to their advantage that what the user has brought to the venture, whose form will depend on the type of activity undertaken.

Crowdsourcing systems are used to accomplish a variety of tasks. Long before modern crowdsourcing systems were developed, there were a number of notable examples of projects that utilized distributed people to help accomplish tasks. This concept of open dialogue and idea cross-fertilization is extremely relevant and important in a social innovation context. Social innovation encompasses the web of relationships that surround a business. These include employees, consumers, and surrounding communities.

The crowdsourcing process could be described in eight steps:
1. Company has problem;
2. Company broadcasts problem;
3. Online "crowd" is asked to give solution;
4. Crowd submits solution;
5. Crowd chooses the best solutions;
6. Company rewards winning solvers;
7. Company owns winning solution;
8. Company gets profit.

The Oxford English Dictionary (OED) may provide one of the earliest examples of crowdsourcing. An open call was made to the community for contributions by volunteers to index all words in the English language and example quotations for each and every one of their usages. In the 70 year project, they received over 6 million submissions.

Today, crowdsourcing has transferred mainly to the web. The web provides a particularly good venue for crowdsourcing since individuals tend to be more open in web-based projects where they are not being physically judged or scrutinized and thus can feel more comfortable sharing. This ultimately allows for well-designed artistic projects because individuals are less conscious, or maybe even less aware of scrutiny towards their work. In an online atmosphere more attention is given to the project rather than communication with other individuals.

One of the example of modern crowdsourcing could be crowdwisdom. Its collects large amounts of information and aggregates it. Researchers use crowdsourcing systems to aid with research projects by crowdsourcing aspects of the research process such as data collection and evaluation. Crowdsourcing systems provide these researchers with the ability to gather large amount of data. Additionally, using crowdsourcing, researchers can collect data from populations and demographics they may not have had access to locally, but that improve the validity and value of their work. One major example is Wikipedia itself. All over the world, hundreds of thousands of users are contributing information on almost 4 million