

There are several factors behind the success, government plans and support combined with outward-looking economic development strategy was one major reason. Take an example of the IT sector. The Korean government thought that IT would lead the country's economic development and created the Ministry of Information and Communications in 1994. Even in the 1997 Asian financial crisis the government established the Act on Special Measures on Venture Business (amended in 2006), which is to encourage small and medium businesses to part take in the innovation, particularly IT, market. With the special committee for implementation and evaluation body setting, the Korean government made its utmost efforts to secure investment capital by cooperating with the IBRD, founding the Korea Venture Fund, etc. Then more specific goals and plans were prepared with the IT 839 Project in 2004 and U-IT 839 Project in 2006. Through this process Korea's IT developed successfully and IT strategy is still being made or renewed in case of need.

Belarus, in fact, has well-established institutions and government programs for innovation. Fortunately, the government already knows the value of technological innovation. The country's S&T policy development is between the third stages from the second. This can be interpreted that Belarus has potentials to become one of the leading high-tech countries considering industry-based economy, well-trained scientists, institutions, government plans, etc. However, *Innovation Performance Review of Belarus(2011)* pointed out a serious of problems and those can be summarized to weaknesses in implementation and provision of fund to eligible innovators.

Korea may not have the most idealistic innovation policy or experience. However its experience can be noteworthy to developing nations such as Belarus because the country achieved one step of innovation while still necessitates more improvement. While Belarus can learn from Korea, it can cooperate to reach further development. This will help create opportunities to enhance relations between the two countries. Desirably, Korea and Belarus are already actively collaborating in the S&T sector. We will probably be able to deepen this cooperation into policy planning and establishing joint-ventures level.

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INNOVATIVE MODEL FOR BUILDING AND OPERATING A UNIVERSITY BANKING SYSTEM

ИННОВАЦИОННАЯ МОДЕЛЬ РАЗРАБОТКИ И ПРИМЕНЕНИЯ УНИВЕРСИТЕТСКОЙ БАНКОВСКОЙ СИСТЕМЫ

Для банковских специальностей университетов предлагается создание, тестирование и распространение учебного программного обеспечения.

печения, имитирующего работу банка. Система будет включать три основных модуля: «Банковские продукты и клиенты», «Игровое моделирование и управленческие решения», «Виртуальная торговля и работа на международных финансовых рынках». В процессе реализации проекта предполагается тесное сотрудничество университетов и банков Болгарии, Беларуси, России, ряда стран Европейского союза.

Studying at university is to provide students with knowledge which would be useful at all levels in the banking institutions. In the Russian Federation, unfortunately training in the field of banking is too theoretical, with an insufficient level of practical teaching knowledge, which leads to harder adaptability of graduates in the field.

In creating this project, we met with the Director of Allianz Bank — Bulgaria and he said is very important for the industry is for the employees of the bank to have worked in every department to be aware that the bank is a living organism, which is important for all departments to function in symbiosis. We come to the conclusion that when the directors of a bank hires employee to work in the lower levels, cash operations, working with individuals and companies they need this person to have basic knowledge and worked with banking software, and do not know how to operates the interbank market or to refinance bank.

The aim of our project is to create, test, and disseminate, educational software similar to that of the bank and working to build and equip 'halls' in universities in which to simulate the real environment which the bank employee would face. We offer training for students of the university virtual bank to be organized in three learning centers that will allow users to employ the Inter-university respective bank modules, namely:

I Education Center “Bank products and customers”

Module 1: Credits

Module 2: Savings and deposits

Module 3: Private and Corporate Banking

Module 4: Credit and Debit Cards

Module 5: Cash payment

Module 6: Leasing and Asset Management

Module 7: Insurance and Pensions

Module 8: Project Financing - projects and EU funds

The purpose of participation in the first education center «Bank products and customers» is that students learn to competently use basic types of banking products to the commercial bank. This suggests that they operate with the software bank products to offer professional competence to their clients; to seek new clients; to advertise new banking products, which will improve liquidity, profitability and capital adequacy of the university virtual bank. In other words the educational center will be teaching students to be «good operative bank employees».

II Educational Center «Simulation Games and management solutions»

Module 1: Position Manager (General Manager) of the Bank

Module 2: Position Chief Accountant

Module 3: Credit Inspector

Module 4: Accountant

Module 5: Supervisors and Web-banking

The second educational center «Simulation Games and managerial decisions» students to acquire knowledge, skills and experience in a banking environment that will allow them to manage the activities of the officials to simulate situations and positive bank management decisions. This requires students to put in a real banking environment that will enable them to defend a position, to communicate feel like the responsibility of the official bank structures. That will allow students to graduate as a «responsible and prepared bank managers».

Education Center III «Virtual trade and presence in international financial markets»

Module 1: National and international markets

Module 2: National exchange and OTC markets

Module 3: FOREX

Module 4: Trading currency pairs

Module 5: Trade in gold and precious metals

Module 6: Trade in energy

The purpose of the third educational center «Virtual trade and presence in international financial markets» is to acquaint students with the technical and financial aspects of the presence of national and international financial markets, using appropriate electronic trading platforms. This will allow them to reasonably assert a position periodically provide relevant and profitable proposals for participation of the digital bank in these markets. Thus we expect students to acquire knowledge, skills and experience «good bank traders and entrepreneurs».

In each university we will equip one room, and in it will not just desks with computers on which to use the system, but real divisions. The exact settings of the working conditions in different real bank departments will be duplicated. The aim is to give them a real sense of working in a bank. During testing of the system, students from different countries will make reciprocal visits to ensure cross-cultural stability of the system design. This will launch programs and volume of students between universities in the partnership, and especially to improve employment opportunities for newly graduated students.

Sustainability of the project is guaranteed by partnerships between universities and real banking institution. At a later stage, the training of bank employees will be conducted in rooms equipped for this university and this will ensure a long-term partnership between education and business.

The project objectives are:

- to promote the reform and modernisation of higher education in the Partner Countries;
- to increase the capacity of higher education institutions in the Partner Countries and the EU, in particular their capacity to cooperate internationally and to continually modernise;

- to enhance mutual understanding between the peoples and cultures of the EU and the Partner Countries. The main task of the project is to create the largest functioning virtual banking system.

Specific tasks:

- create virtual banks in all partner universities;
- inclusion of real players in the banking market in education — banks and other financial institutions;
- synchronize education in the countries of Eastern Europe to the EU;
- conduct joint training and mobility of students.

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РОЛЬ ТЕХНОЛОГИЧЕСКОГО АУДИТА В УПРАВЛЕНИИ ИННОВАЦИОННО-ТЕХНОЛОГИЧЕСКИМ РАЗВИТИЕМ ПРОМЫШЛЕННОГО ПРЕДПРИЯТИЯ

В Республике Беларусь активизация инновационной активности реализуется по различным направлениям. Однако ее уровень как по отношению к экономике в целом, так и по отношению к отдельно взятым промышленным предприятиям все еще остается достаточно низким. Одной из основных причин подобной ситуации является отсутствие научно-обоснованных методов, позволяющих дать оценку реальных возможностей инновационно-технологического развития предприятий. Действенным решением данной проблемы является практическая реализация технологического аудита на промышленных предприятиях.

В настоящее время ряд авторов рассматривает возможность использования технологического аудита в следующих аспектах:

- выявление и оценка технологий как объекта коммерциализуемости при осуществлении их трансфера;
- определение перспектив и возможностей инновационно-технологического развития предприятия.

Особый интерес представляет второй аспект. Однако практическое использование технологического аудита в настоящее время достаточно затруднительно, так как остаются нерешенными вопросы определения его сущности, объектов и схемы его практической реализации. Проведенное исследование было направлено на решение данных вопросов.

В результате нами было сформулировано следующее определение технологического аудита — это комплексное обследование предприятия, предполагающее проведение оценки технико-технологического уровня производства, кадрового потенциала, факторов внешней технологической среды на основе сопоставления с выявленными эталонами или стандартами и имеющее основной целью выработку рекомендаций по определению направлений инновационно-технологического развития предприятия.

В соответствии с приведенным определением, а также исходя из анализа ряда работ нами выделены объекты технологического аудита