

**Название публикации:**

Features of the population's savings transformation into investments at the present stage

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**Сведения об издании:**

Advances in Intelligent Systems and Computing

Volume 622, 2018, Pages 510-518

**Аннотация:**

In conditions of limited access to external borrowed sources, the savings of the population that can be transformed into investments become one of the main internal reserves for stimulating economic growth and modernizing the Russian economy. The article presents an analysis of current trends in investment behavior of the Russian population, its motivations and reasons restraining the most complete involvement of a part of household income that is not used for current consumption into economic turnover. The authors outlined the problems of attracting investments in the country's economy through the redistribution of effective consumer demand from the consumer market to the sphere of turnover of the company's cash resources. It is noted that one of the significant factors in the transformation of the population's savings into investment is the lack of a "saving" culture of the population. High-income differentiation and a low saving rate and their target character, and the predominance of "short" investor sentiment. The hypothesis advanced by the authors of the article about the existence of regularities in the savings behavior of the population in an unstable economic situation made it possible to draw conclusions about the preferred forms of savings on the part of the population, and also on the quality of which institutions need to be developed to stimulate the investment activity of the population.

**Ключевые слова:**

Investment activity, Investment potential of the government, Investment resource, Investment savings, Savings, Savings motives, Transformation of savings of the population, Economic analysis, Economic and social effects, Economics, Population statistics, Current consumption, Economic situation, Investment saving, Investor sentiments, Savings, Savings motives, Stimulating economic growth, Transformation of savings of the population, Investments