



Slovak international scientific journal

№40, 2020

Slovak international scientific journal

VOL.3

The journal has a certificate of registration at the International Centre in Paris – ISSN 5782-5319.

The frequency of publication – 12 times per year.

Reception of articles in the journal – on the daily basis.

The output of journal is monthly scheduled.

Languages: all articles are published in the language of writing by the author.

The format of the journal is A4, coated paper, matte laminated cover.

Articles published in the journal have the status of international publication.

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1000 copies

Slovak international scientific journal

Partizanska, 1248/2

Bratislava, Slovakia 811 03

email: info@sis-journal.com

site: <http://sis-journal.com>

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Анотація

Суб'єкти господарювання в процесі своєї діяльності здійснюють розрахунки у готівковій та безготівковій формах. Однак сучасні умови ведення бізнесу впливають на появу нових платіжних інструментів та форм розрахунків.

У статті проведено критичний аналіз наукових думок та нормативно-правове регулювання щодо обліку грошових коштів. З'ясовано, що в наукових публікаціях є терміни, які використовуються як однакові поняття грошових коштів: фінансові активи, грошові активи, гроші тощо. Підтверджено помилковість ідентифікації фінансових активів з грошима, об'єктивність віднесення грошових коштів до грошових активів при формуванні статей балансу та визначення їх найбільш ліквідними. Було уточнено, що нормативно-правовий підхід до змісту грошових коштів визначає не їх економічну сутність, а характеризує їх складові. Такий підхід впливає на критичну оцінку науковцями стандартів бухгалтерського обліку та виклад власного бачення сутності даного об'єкта обліку та викликає проблеми в бухгалтерському обліку.

Найбільш суперечливим питанням з точки зору регулювання, практичного використання та обліку є електронні гроші. Досліджено низку рекомендацій щодо сутності електронних грошей та їх обліку. Висловлено думку про те, що електронні гроші – це грошова одиниця, яка зберігається на електронному платіжному інструменті, що передбачає її миттєву передачу готівкою або здійснення комісійного переказу відповідно до законодавчо встановлених норм. Оцінивши облікову сутність досліджуваних понять на основі нормативно-правових документів та наукових позицій, виникає думка про те, що при визначенні поняття «гроші» необхідно визначити їх сутність, зміст та форми прояву. В результаті дослідження висловлено власне бачення сутності грошей як поняття в бухгалтерському обліку: гроші – це грошові знаки, що належать особі (фізичній чи юридичній) та використовуються для розрахунків у межах власності на них.

Abstract

Business entities in the course of their activities carry out settlements in cash and non-cash forms. However, current business conditions affect the emergence of new payment instruments and forms of settlement.

The article deals with the critical analysis of scientific opinions and normative and legal regulation concerning the accounting of monetary funds. It has been found out that in scientific publications there are terms used as identical notions of monetary funds: financial assets, monetary assets, money, etc. Confirmation of the mistakenness of the financial assets identification with money, the objectivity of the attribution of cash to monetary assets in the formation of balance sheet items and the determination of their most liquid. It was clarified that the normative-legal approach to the content of monetary resources determines not their economic essence, but characterizes their components. Such an approach affects the critical assessment of the standards of accounting by the scientists and the presentation of their own vision of the essence of the given object of accounting and causes problems in accounting.

The most controversial from the point of view of regulation, practical use and accounting is electronic money. A number of recommendations on electronic money and cryptographic accounting are investigated. The idea that electronic money is a monetary unit, which is stored on an electronic payment instrument, which provides for its instant transfer to cash or the commission of a transfer in accordance with the legally established norms.

Having evaluated the accounting essence of these concepts on the basis of normative legal documents and scientific reasons, the idea that in determining the concept of "money" it is necessary to link their essence, content and forms of manifestation. As a result of the study, the actual vision of the essence of money as a concept in accounting: the money is the money signs owned by a person (physical or legal) and uses for settlements within the ownership of them.

Ключові слова: грошові кошти, фінансові активи, електронні гроші, платіжні інструменти, бухгалтерський облік.

Keywords: monetary assets, financial assets, electronic money, payment instruments, accounting.

Introduction. Economic activity of any entity is impossible without settlement operations, which are accompanied by both cash and non-cash forms. It is understandable that these calculations are carried out with the help of funds, and it would seem that their accounting should not raise questions of a methodical nature. However, the current stage of settlement operations affects the emergence of new payment instruments, the rationale for a new approach to the essence of cash in general and their accounting.

Research analysis and problem statement. Today, in the economic literature and scientific publications many theoretical issues concerning the essence, functions, forms of money and payment instruments and methodical aspects of their accounting are covered. Significant developments in this topic are the work of domestic and foreign scientists and researchers: Vyhovskiy O.I., Visochan O.S., Melnychenko O.V., Pantyleeva N.M., Petruk O.M., Chaum D., Rivest R.L., Sherman A.T., Padoa-Schioppa T., Reynders R. et al. However, the question of the content of the categorical apparatus and the systematization of the accumulated experience, identification of the object and methods of accounting for funds are currently relevant.

The purpose of the publication is to reveal the essence of money as a concept of accounting in order to justify the unity of the theoretical basis of categorical apparatus.

In the course of the research, a number of methods of scientific research were used: review, comparison and generalization - for the disclosure of the content of the studied categories; tabular and graphical - for visual presentation of research results; integrated and systematic approaches - for the study of cash accounting; systematization, hypotheses and assumptions - to form their own thoughts and make suggestions.

Research results. In today's conditions, when economic processes of globalization and integration, which predetermine changes in the monetary and banking systems of a number of countries, fundamentally change the essence and function of modern money. In the classical sense, money is a universally accepted means of payment. The availability of cash from the entity ensures the stability and efficiency of its economy.

In scientific publications there are terms used as identical notions of money: financial assets, monetary assets, money, etc. Therefore, first of all, we will evaluate the accounting essence of these concepts on the basis of legal documents and scientific considerations.

By definition, which is presented in international accounting standards, a financial asset is any asset that is: cash; equity instrument of another entity; contractual right (to receive cash or another financial asset from another entity or to exchange financial instruments with another entity under conditions that are potentially favorable; a contract that will be settled or may be exercised by its own equity instruments of the entity which is a non-derivative instrument for which an entity is or may be required to obtain a variable amount of equity

instruments or derivative instruments not settled which shall be made or can be made otherwise than exchanging a fixed amount of cash or another financial asset for a fixed number of own equity instruments [1].

More narrowly, but almost identically, the wording is presented in the national accounting standards (N (S) A): that the financial asset is cash and cash equivalents; a contract that grants the right to receive cash or another financial asset from another enterprise; a contract that gives the right to exchange financial instruments with another enterprise on potentially favorable terms; equity instrument of another enterprise [2].

However, O. Vyhovskiy's opinion that it is wrong to identify financial assets with money as a universal means of payment, or to consider money as a kind or subspecies of a financial asset [3, p. 53]. We agree with the statements of the scholar that financial assets belong to the category of intangible assets that mediate the legal relationship between the creditor and the debtor and are legal requirements of the creditor to the debtor for the implementation of a certain execution (usually in cash) in the future [3, p. 56]. Instead, cashless funds, which are the rights of the depositor to the bank for the return of a certain amount of money, are classified as financial assets [3, p. 57].

With regard to the definition of monetary assets, then N (S) A 21 "Impact of changes in exchange rates" is defined: monetary items are those balance sheet items that summarize information about cash, as well as those assets that will be received or paid in a fixed (or determined) amount of cash or cash equivalents [4]. Standards are used to record information on transactions in foreign currencies and to display indicators of items of financial statements of entities outside Ukraine in the monetary unit of Ukraine. At the same time, monetary amounts will be considered as monetary, the repayment of which should take place by payment or receipt of foreign currency funds. Examples of monetary items may be: cash and cash equivalents (cash at the cash desk and on the current account) in foreign currency; securities and other financial investments denominated in foreign currency; so-called commodity debt; arrears on received and issued loans, including accrued interest; arrears on lease payments. Taking into account the above, we have the opportunity to assert that cash is a component of monetary assets of balance sheet items.

According to V.V. Scorobagatova, in the formation of the category of "monetary assets" it is appropriate to understand the philosophical foundations in terms of categories, terms and concepts, with which we agree. The author notes that the term - a word that outlines the concept and fixes it. In turn, the concept generalizes and divides the terms, reflects the essential features for a deeper knowledge of the subject, phenomenon, process, etc. The set of concepts, united on certain grounds, form categories that allow an understanding of reality in the environment. According to the author, the terms "cash" and "cashless funds" in

aggregate form a more general term "money". If the terms such as electronic money, demand deposits and money on the road are added to them, then the concept of "money" will be formed. If these concepts include the notion of "financial investment" (equivalents of cash and other short-term financial investments) and "cash flows", then the category of "cash assets" will be formed. According to the author, the notion of "financial resources", which is used in the field of economics is analogous to the concept of "monetary assets", which is used in accounting [5, p. 196]. Thus, the author [5, p. 197] justified that cash is the notion of accounting, which reflects the most liquid assets of the enterprise and includes cash in the cash desk; funds on accounts in banks (current account and part of funds in other accounts, for example, accounts are opened for checking checks); electronic money emitted in an openly-circulated system; demand deposits and money on the road.

The same opinion has L.V. Ivchenko, which defined: cash is the notion of accounting, which reflects the most liquid assets of the enterprise and may be in the form of cash, funds in accounts in the bank, deposits on demand. According to the author, this definition includes: the essence of funds, directions of their use and the end result [6, p. 799]. Such an approach can be considered justified, since at the legislative level a similar interpretation is given. However, the conditional interpretation does not characterize the essence of money, but only their composition.

Thus, in the national accounting system it is determined that cash funds (or funds) are considered as funds on accounts in banking institutions, cash in the company cash register and deposits of business entities [7]. In addition, they include money in transit, money records held by enterprises, cash equivalents and electronic money [8].

By definition, international accounting practices, cash consists of cash in cash and deposits on demand. At the same time, the entity shall disclose in the accounts the amount of cash balances and their equivalents, which are significant for the enterprise's business activities [9].

Taking into account the foregoing, it can be argued that the domestic and international accounting system presents an identical interpretation of the concept under study. Also, it is undeniable that the normative documents only transfer the components of cash. Therefore, scientists, critically assessing the norms of accounting standards, represent their own vision of the essence of this object of accounting.

O.V.Melnichenko, analyzing the legislation on the circulation of money, notes that cash (money) exists in the form of cash (banknotes and coins bearing the nominal value indicated thereon) and in non-cash form (records on accounts in banks: funds on accounts in and deposits on demand) [10, p. 108]. This definition does not fully cover all components of cash.

M.Deriy determines that money is the main segments for making cash and cashless payments between state budget institutions and enterprises; receipts and receipts from one side (debtors or creditors) and expenses - from another (debtors or creditors), which ensures efficient, coordinated functioning of the monetary system, provides movement and exchange of money and their documentary confirmation [11, p. 61]. The author successfully characterizes the essence of money through the relationship of the concept of "cash" (cash, bank accounts, deposits with the request) with their value in the economic process (income, expenses, financial results) of the entity (enterprises, organizations, institutions, banks).

Consequently, the ambiguous representation of the essence of the described concepts and categories, their identification, composition causes the problem issues in the accounting of such an object as cash.

In order to reveal the essence of cash as an object of accounting, we consider it necessary to substantiate the composition of funds, the content of their calculations and to disclose their value.

A detailed description of the components of monetary funds, as defined in the legislative documents, is presented in Table 1.

Table 1

Composition of monetary funds		
Components	Characteristic	Normative Source
Cash notes	the national currency of Ukraine (banknotes and coins, including exchange, circulating, commemorative coins, which are means of payment)	Regulations on the conduct of cash transactions in the national currency in Ukraine [12]
Cash equivalents	the short-term, highly liquid investments that are freely convertible into known cash flows and which have a slight risk of changes in value.	National Accounting Standard (1) "General Requirements for Financial Statements" [7] International Accounting Standard 7 "Statement of Cash Flows" [9]
Funds on accounts in banking institutions	cash in bank accounts that can be used for current operations	Instruction on the application of the Accounting Accounts Plan [8]
Deposit	cash in cash or in non-cash form, in the currency of Ukraine or in foreign currency, which are placed by clients in their registered accounts with the bank on a contractual basis for a specified term of deposit or without such a term and are payable to the depositor in accordance with the legislation of Ukraine and the terms of the contract	Law of Ukraine "On Banks and Banking" [13]
Cash on the way	cash sums made to the cash desk of banks, savings banks or post offices for their further transfer to settlement or other company accounts	Instruction on the application of the Accounting Accounts Plan [8]
Electronic money	units of value stored on an electronic device are accepted as a means of payment by other persons than the person who issues them and is the monetary obligation of this person, executed in cash or in a non-cash form.	The Law of Ukraine "On payment systems and transfer of funds in Ukraine" [14]

When analyzing the definition of the concept, the most controversial from the standpoint of regulatory regulation, practical use and accounting is electronic money.

We agree with the opinion of those authors who believe that the issue of emission, use and regulation of electronic money, a phenomenon that forms a new sector of monetary circulation, changes the philosophy of monetary relations and threatens to a certain extent the traditional monetary system [15, p. 25].

The idea of electronic cash, or electronic money, was put forward in the mid-80's of the 20th century. American David Chaum. Of great importance for the development of electronic money was the development of the same system of "blind digital (electronic) signature" by the same Chaum, which made it possible to implement in practice anonymity of money transactions and protection against fraud [16, p. 201]. Awareness of the phenomenon of electronic money in Europe at an official level occurred in 1994 [17].

Directive 2000/46 / EC of the European Parliament and of the Council "On the Establishment and Execution of, and Prudential Surveillance of, Electronic Money Institutions by Electronic Issuing Undertakings", electronic money is defined as the monetary value that is presented in the demand of the issuer, which:

- 1) stored on an electronic device;
- 2) issued for the receipt of funds for an amount not less than the cost in monetary terms;
- 3) are accepted as means of payment for obligations other than the issuer's obligations [18].

Confirming the normative definition of the essence of electronic money, G.M. Volyanik and V.P. Moroz define them as electronic money issuers and store them on the electronic device of the holder. In systems that calculate electronic money, bank accounts are used only in the process of input and withdrawal of money from the system: the transfer of money to the issuer's account during the issuance of electronic money and the write-off of money from the issuer's account in the case of the presentation of electronic money to repay [19, with. 49].

According to O.V. Melnichenko, electronic money is inherently credit - the obligations of the bank that issued them, pay off with their user (owner) traditional forms of money [10, p. 113].

By systematizing and critically analyzing the interpretation of the concept of "electronic money", scientists define the following common characteristics:

- units of cost stored on an electronic device;
- a kind or new form of credit money;
- means of payment;
- monetary obligation of the issuer [15, p. 26].

We believe that electronic money is a monetary unit that is stored on an electronic payment instrument, which provides for its instant transfer to cash or the execution of a transfer by the user within the limits of legally established norms.

According to O.S. Vysochan, the concept of "electronic money," in its broader sense, takes into account both the funds on the basis of plastic cards and virtual money in global networks that are not tied to banking payment systems [20, p. 172]. The author of the electronic money divides into two types: on the basis of smart cards and on the basis of networks. The author's position is controversial, since the issuance of electronic money and repayment of obligations on them can be exercised only by issuers (banks) or commercial agents (on the basis of concluded contracts). Also, in the presented definition, there is another new term "virtual currency", which includes cryptography and its most common currency (bitcoin, lightcoin, pyrcoin, neimcoin, etc.).

For the first time, the legal definition of Bitcoin's virtual online currency has been provided by the German Ministry of Finance as a "unit of financial accounting" and one of the types of private money that can be used for "multilateral clearing operations." The US Treasury Department in 2013 recognized bitcoin as

a decentralized virtual currency that meets the "money form" criterion ... [15, p. 27]. In Ukraine, the legal status of cryptography is not defined, therefore among scientists there is a growing interest in the question "what is it" and how the transactions with it are regulated.

Consequently, cryptography is a complex economic concept that has the characteristics of electronic money.

Similarity is manifested in the fact that crying as electronic money is a non-personified payment instrument (that is, it does not require identification of the owner) and is rotated outside the banking system electronically. If e-money issuers have to interact closely with banks to ensure the free exchange of electronic money on traditional ones and vice versa, then crypto-currency is not "bank money"; it is not taken into account in the calculation of monetary aggregates and can not be used for banking services (reception of deposits and issuance loans) [21, p. 50].

However, scientists rightly distinguish between electronic money and virtual currency (Table 2), since the issue and circulation of electronic money are clearly stipulated at the legislative level, and transactions with cryptography are difficult to track and remove.

Table 2

Differences in electronic money and virtual currency

Characteristic feature	Electronic money	Virtual currency
Money Format	Digital	Digital
Turnover unit	Traditional currency (Euro, US dollars, Pounds sterling, etc.) with legal status of the offer	Currency developed (Linden Dollars, Bitcoins, etc.) without the legal status of the offer
Adoption	by the Institutions, other than the issuer	Only within a specific virtual community
Legal status	Have	Do not have
Issuer	A legally established institution that is the issuer of electronic money	A private company or private individual acting within their own decisions and judgments
Money supply	Fixed	Not fixed (depends on issuer's decision)
Possibility of redemption	Guaranteed (at nominal value)	Not guaranteed
Regulation and supervision	Executed	Not implemented
Types of risks	Operational	Legal, credit, liquidity, operational

Resource: [15, c. 26]

After analyzing the normative documents and existing proposals of researchers regarding the essence of funds, it has been established that today no consensus has been reached. Scientific publications offer a number of recommendations for the display of electronic money and cryptovolume in the accounts, it is proposed to reflect them in receivables, other funds, financial investments, intangible assets or to open a new account.

Therefore, we are invited, in defining the concept of "money" to link their essence, content and form of manifestation. Essence outlines the decisive content, the content characterizes the components (types) and the relationship between them, the form of manifestation - means the way of communication between the components and the form of calculation (Fig. 1).

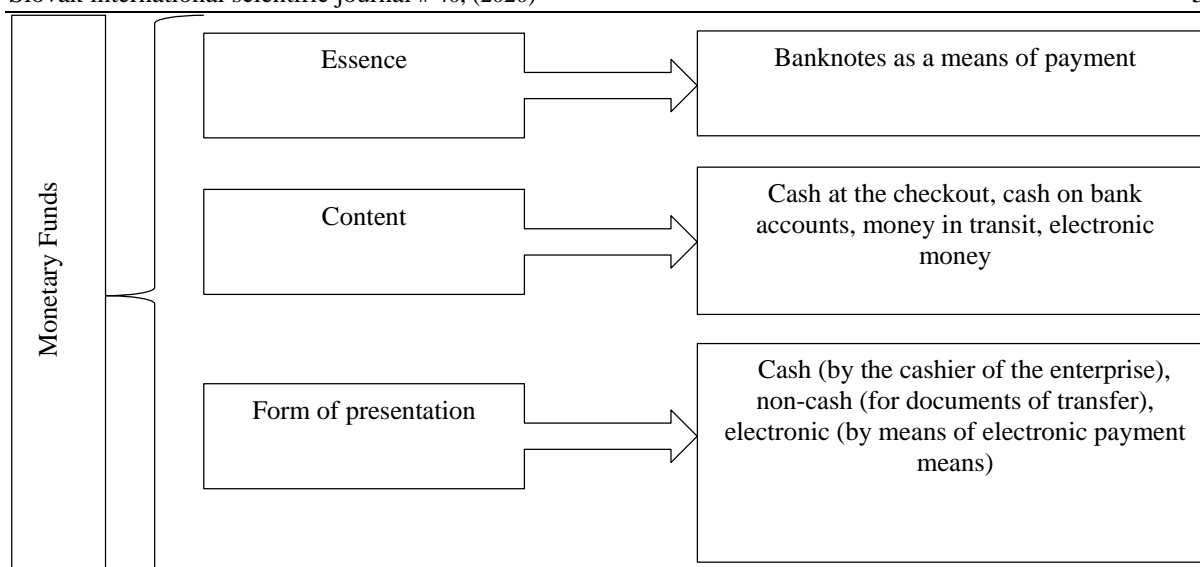


Fig. 1. The concept of monetary funds for accounting purposes

Source: author's development

Thus, money is a banknote owned by a person (physical or legal) and uses for settlement within the ownership of them.

Conclusions. Economic activity of business entities is impossible without conducting settlements with counterparties. Reducing the risks of market participants is important to ensure the stability of their financial system and protection of interests. Accordingly, the rationale for the essence of cash is one of the objectives of the accounting system for enterprises.

As a result of the study, there is support for precursors in identifying cash as a concept of accounting. The analysis of normative-legal provision of emission, movement and accounting of monetary funds has been proved by discussion of the selection of objects of accounting. Scientists critically evaluate the position of legislative documents on the definition of the accounting nature of cash.

We consider it appropriate to use the term "cash" in accounting practice, while not using other categories, terms or components. Taking into account the scientific thoughts and norms of the current legislation in the field of accounting regulation and cash flow, in order to unify the theoretical basis of categorical apparatus, we express our own opinion about the essence of the notion of money, based on their established content and forms of manifestation.

The prospect of future research is the justification of accounting for cash as an accounting object, taking into account the normative basis.

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EMPLOYMENT TYPICAL MODELS OF FINANCIAL BEHAVIOR OF POPULATION IN THE CONDITIONS OF MACROECONOMIC INSTABILITY

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Abstract

In this article, the author attempted to propose a model typology that allows ranking households according to their propensities for making financial decisions and consumer preferences. Such a typology can be used in predicting the financial behavior of the population in the worsening macroeconomic conditions. Based on the analysis