

Problems of management of innovative leasing services
Zaynalov D.¹, Latipova Sh.², Ortikov D.³ (Republic of Uzbekistan)
Проблемы управления инновационными лизинговыми услугами
Зайналов Дж. Р.¹, Латипова Ш. М.², Ортиков Д. С.³ (Республика Узбекистан)

¹Зайналов Джахонгир Расуллович / Zaynalov Djahongir - доктор экономических наук, профессор;

²Латипова Шахноза Махмудовна / Latipova Shahnoza - ассистент;

³Ортиков Дилмурод Собирович / Ortikov Dilmurod - студент,
кафедра финансовых и страховых услуг,
факультет банковско-финансовых услуг,

Самаркандский институт экономики и сервиса, г. Самарканд, Республика Узбекистан

Abstract: *this article is devoted to questions of development the infrastructure of leasing innovative services market, formations of the effective market innovative environment which is a place of interaction of the leasing subjects.*

Аннотация: *данная статья посвящена вопросам развития инфраструктуры рынка лизинговых инновационных услуг, формирования эффективной рыночной инновационной среды, являющейся местом взаимодействия субъектов лизинговых отношений.*

Keywords: *leasing services, innovative leasing, lessor, lessee.*

Ключевые слова: *лизинговые услуги, инновационный лизинг, лизингодатель, лизингополучатель.*

The market of innovative leasing products, based on international experience, developing national adaptation of the Republic of Uzbekistan. With it, form favorable prospects for integration of transition economies into the global economic system in a constructive, business and partnership basis.

Management of innovative leasing services (products) can create unlimited opportunities for professional growth and application of its business opportunities for mature specialists-entrepreneurs in the field of innovation management leasing, development of modern information technology.

Formation and practical implementation of the foundations of the national economy in the field of innovative leasing services should be realized through the mechanisms and elements of the state policy in the field of innovative services in the broadest sense of the word.

Due to the limited financial resources and claim market economy need to provide for the implementation of special innovative leasing services and procedures relating to management development worker: spine lessor and lessee. However, in the policy of development of innovative leasing services should be reflected in their activities in various forms of innovative leasing services.

Thus, the leasing market of innovative products is the system of economic management relations arising between the lessee and supplier of innovative leasing objects leased assets of the sellers about purchase and sale of innovative leasing products. All of this requires an analysis of how the factors contributing to the development of management of leasing company (lessor) and the activity of lessee in the application of new ways of services, where a priority is an innovative leasing.

It should be noted that in the economic literature, the term «innovative leasing» is different with a few basic ways to attract the financial resources that could provide innovative activity [1] software [4, p. 21-28] and the participation of leasing companies in the transaction [2, p. 17-27].

Objects in the market are leasing products, including innovation. Innovative leasing service is type of activity, which resulted in the lessor acquires and transmits the temporary possession and use of the lessee innovative equipment, machinery, equipment and others. for use in the business; for the provision of the service and the extraction of its economic benefits lessee pays lease payments to the lessor. Leasing is an innovative product- concretised presentation of innovative leasing services as an object of sale and purchase in the leasing market of innovative products, which has defined a set of new consumer properties (type of acquired property) and characteristics (the lease term, the size of down payment, etc..) And takes into account the diversity of the needs of businesses in terms of acquisition of innovative projects.

Management activities of the lessor is an activity aimed at full satisfaction of the needs of businesses in the acquisition of innovative fixed assets, as well as to maintain and increase the market share of the lessor with an acceptable level of profitability and quality of innovative leasing portfolio; the management activities of the lessor includes the following steps; market analysis, strategic development of innovative solutions, to develop a set of innovative services and practical placing on the market of leasing, as well as follow-up, analysis and evaluation of the performance of the lessee and the lessor.

The best in the leasing market of innovative products is a set of innovative leasing services. The value of such a service is formed, above all, innovative marketing strategy traffic leasing product, which has a modular look, ie.:

5PROD + 1S.qual (1).

Where: 5PROD - means elements that form the leasing innovative products, in particular:

- 1) leasing innovative product;
- 2) the price of the leasing innovative product;
- 3) distribution of the leasing innovative product;
- 4) promoting of the leasing innovative products;
- 5) personnel leasing company.

where: 1S.qual. - A quality of leasing services.

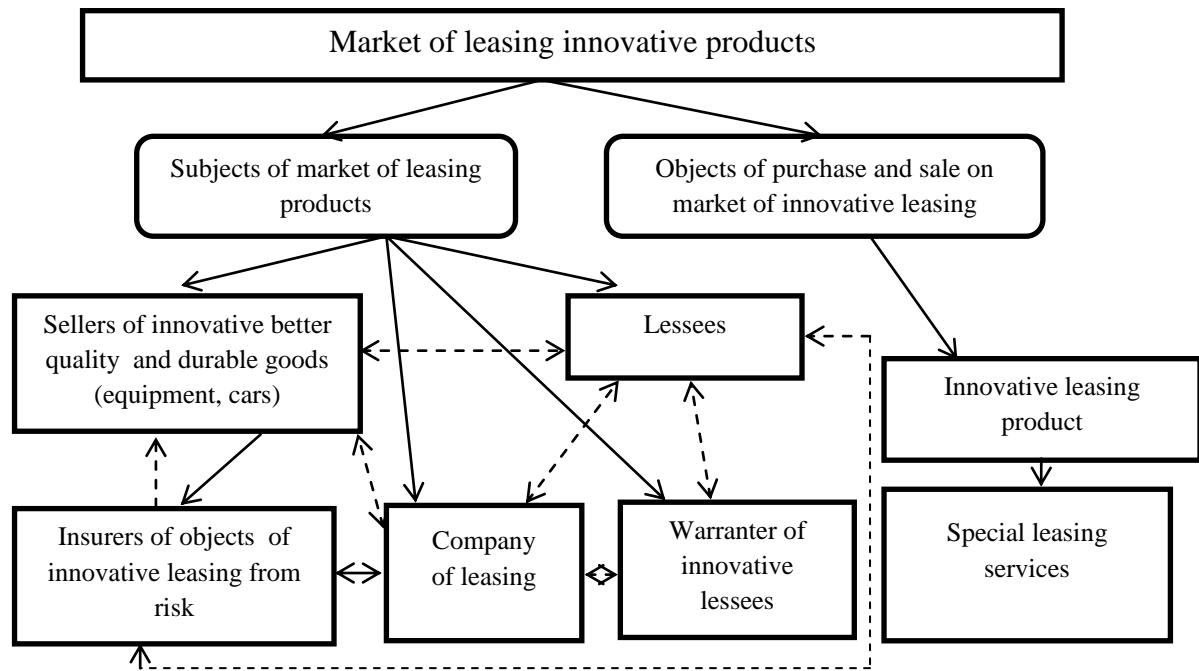


Fig. 1. Infrastructure of market of leasing innovative products¹

This model must adhere to the ratio model development and movement of the object of leasing. The market prices of the leasing product (MLP) must be greater than the market price of the leasing of innovative product (MLIP), ie,

$$MLP > MLIP \quad (2).$$

It should be noted, that the market for the leasing of an innovative product for lessees should do a little bit cheaper. For product innovation should differ cheapness in relation to the usual object of leasing of non-innovative product.

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As can be seen from Figure 2, an innovative environment and attractiveness of the lessor is a set of factors and actors influencing the development and implementation in the leasing market of innovative products. And, most importantly, for lessees Leasing serves innovative activity, mobilize the means of production and mechanism to optimize the taxation of the company [3, p. 181].

The market environment of the lessor is a set of factors and actors influencing the development and implementation in the leasing market of innovative products.

Market innovation environment is a system of interacting entities of microinnovative environment and macroinnovative environment. Microenvironment lessor may consist of subjects of leasing market of innovative products, which are directly related to the innovation of the lessor to the needs of businesses in innovative leasing products and the achievement of their strategic goals of the lessor. Macroinnovative environment of lessor may be the subjects of the internal microenvironment macroinnovative environment that carry internal

¹ Notice in the figure by solid lines indicate structural connections, bar-dotted lines contractual relationship between the actors of the leasing product innovation.

business processes of the lessor (structural divisions, branches, staff); external microinnovative environment forming the business environment of the lessor (potential and current lessees, vendors and insurers objects innovative leasing, creditors and competitors of the lessor), as well as factors.

Macro innovative environment of lessor may form actors and factors that are common innovative character which subjects of microinnovative medium can not influence. The main subjects of macroinnovative environment in the market of innovative leasing products are state institutions (state bodies involved in lawmaking and regulation of the market of innovative leasing services) and society.

The subjects of the innovative environment of the lessor to actively cooperate in the management of professionals in the leasing market of innovative products.

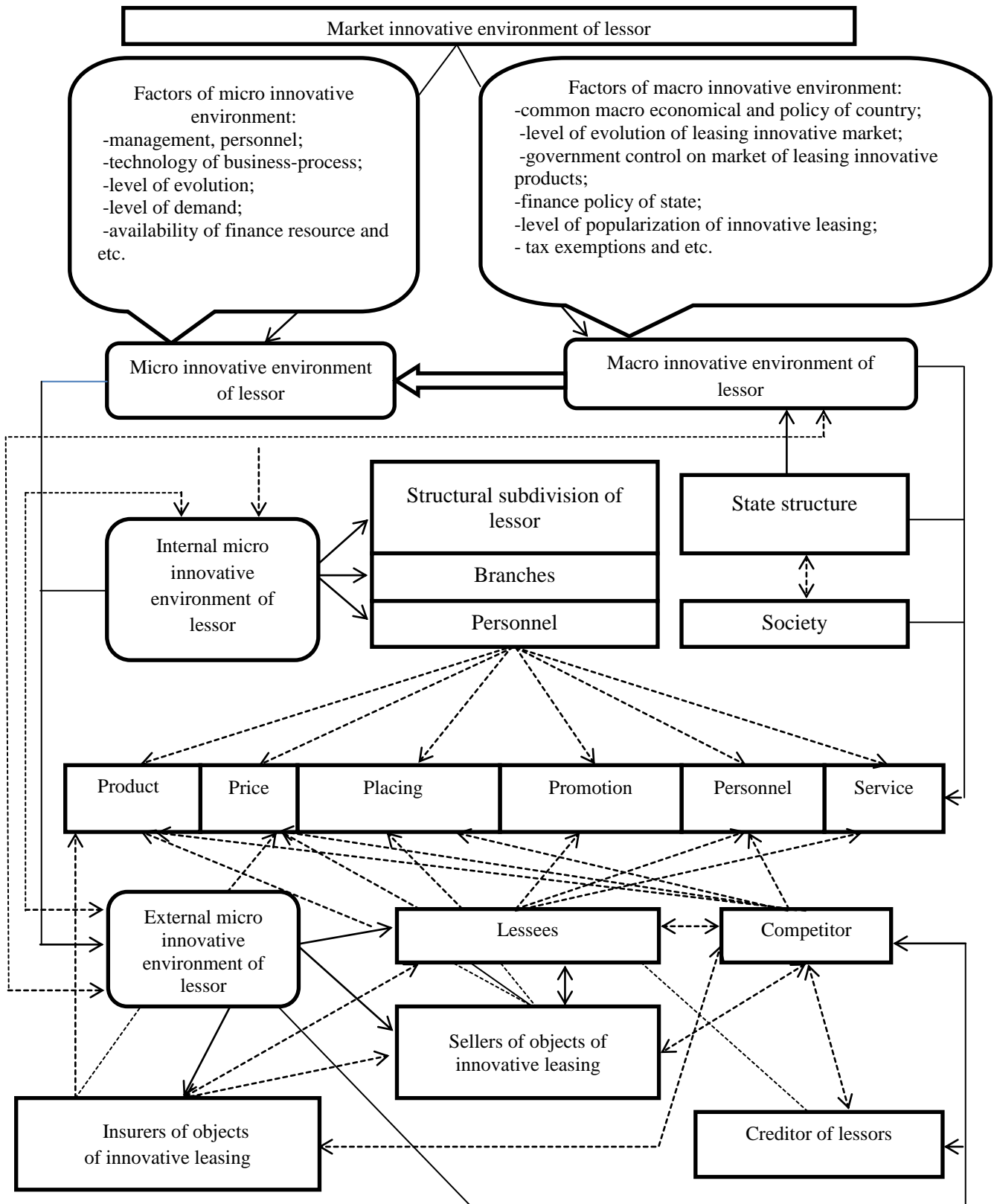


Fig. 2. Interaction of innovative component activity of the lessor's innovation environment and their impact on the management of the target focus area of innovation

Thus, subjects of micro innovative internal environment (new structural units, vials, etc.). Interact with all stakeholders microinnovative external environment:

- with lessees - on occasion meet the demand for innovative services of leasing and subsequent service;
- with sellers innovative leasing objects - on the acquisition of property for leasing provision of innovative services;
- with insurers - about the security of objects of innovative leasing of property and other types of risks;
- with creditors - about the financing of innovative leasing activity;
- with competitors - about the struggle for the distribution channels and customers.

Subjects of microinnovative internal environment also interact with the subjects macroinnovative environment:

- with government agencies - on the registration of companies, taxation, regulation, innovative leasing activities, etc .;
- with separate individuals and society - on the formation of positive public opinion about the innovative leasing within the various new activities.

Apart from the fact that the subjects of foreign microinnovative environment interact with subjects of internal macro innovative environment protection and the lessor, they actively cooperate in the management of resources in the leasing market of innovative products:

- lessees and sellers of innovative leasing objects - about the choice, maintenance and warranty service items innovative leasing;
- lessees insurers and innovative items of leasing- about insurance objects innovative leasing and insurance claims;
- lessees competitors lessor - about the competition in the sale of leasing of innovative products
- sellers and insurers and innovative leasing objects - objects for repairs innovative leasing, with whom the insured event occurred;
- sellers of objects innovative leasing and lessor competitors - about increasing loyalty merchants in relation to competitors and turning sellers in the distribution channel leasing innovative products to competitors;
- creditors of lessors and competitors - on the leasing finance innovation activities of competitors;
- insurers of objects innovative leasing and competitors - on the inclusion of insurance services in leasing innovative products of competitors.

Besides, that subjects of macroinnovative environment interact with all stakeholders of micro innovative lessor environment, they interact.

Development and implementation of complex measures on the market of innovative leasing products involved in the internal subjects of microinnovative environment lessor (structural units of the lessor, its affiliates and certain employees) who carried out its innovative product, pricing, staffing and service innovation policy and innovation policy distribution and promotion of innovative leasing products.

The state has a fundamental impact on the entire process of managing the leasing market for innovative products. It defines rules for the functioning of the market and monitor their execution. The Company will also affect the process of managing market innovative leasing products, forming and expressing their views in the media.

In addition to the subjects and factors of macroinnovative environment, a significant impact on all elements of a leasing deal on the market of innovative leasing products provide consumers innovative leasing services as well as the entire process of managing a leasing deal is aimed at meeting the needs of the lessees. Innovative leasing product can be tailored to the requirements of existing and potential lessees. They can generate the level of demand, which largely depends on the price of innovative leasing products, there is a demand from a single power source makes this distribution channel innovative leasing products, that is, the consumer also affects the distribution of innovative leasing products. The degree of influence on the consumer depends on effective means of promoting innovative leasing products. Lessee as a consumer can influence the selection and evaluation of personnel of the lessor: at customer-division of the lessor (the sales department, customer service department and others, may hire people with an active lifestyle that can effectively and properly work with clients: evaluation of personnel may be subject to a loyalty lessees. And, finally, the immediate the impact of the consumer may have in the formation and implementation of service policy on the market of innovative leasing products aimed at improving the quality of customer service and lessees.

Due to the fact that the market of innovative leasing products is a market where the function a lot of sellers and innovative leasing products are similar in their properties (price, term, advance et al.), Competitors also have a significant impact on innovation of the lessor, in particular, on the development of and implementing innovative elements of the lease.

If competitors producing innovative or improved leasing products, the lessor is revising its innovative leasing strategy by improving the product. By reducing the competitive prices for innovative leasing products lessor must also reduce the price (according to the principle of model 2) that its products do not lose competitiveness, using pricing based on competitors. In forming distribution channels lessors are also competing with each other for cooperation with vendors objects of innovative leasing. In addition, competitors act on the staff of the lessor by the «poaching» of others, or the dismissal of their employees.

Other foreign entities innovative lessor microenvironment affects the development and practical implementation of certain elements of the innovation complex, highly innovative leasing products. Thus, insurers of innovative leasing items affect an innovative leasing product (service insurance may be included in the leasing product) and price (the premium may be included in the lease payments). Sellers objects of innovative leasing and lessor establish joint quality products and specialized innovative leasing products, as well as by changing their commodity prices affect the price of innovative leasing products (in order to reduce prices). Companies also have an impact on the distribution of innovative leasing products, as they themselves may be the distribution channels. Lenders innovative lessors have a significant impact on the prices of innovative leasing products on the grounds that the conditions of urgency, serviceability and recoverability given in the use of funds, which are the main resource of leasing activity.

Consequently, the innovative environment of the lessor is a combination of factors and relationships that affect the placing on the market of innovative leasing products. The subject - the lessor is actively engaged in the process of realization (sale) of the elements of innovation lease with the lessee, ie innovative leasing products on the market of innovative leasing products .Implementation of a set of elements and innovation of leasing products can be conducted by subjects of internal microinnovative environment lessor. Subjects of external microinnovative environment lessor in varying degrees can affect the design and implementation of certain elements of the innovation lessor. Significant impact on all elements of the innovative leasing market innovative leasing products provide consumers of innovative leasing products, as the whole process of management of innovative leasing may be directed to the needs of innovative products to the lessee.

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