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# Х А Б А Р Ш Ы С Ы

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**ВЕСТНИК**

НАЦИОНАЛЬНОЙ АКАДЕМИИ НАУК  
РЕСПУБЛИКИ КАЗАХСТАН

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**T. Skorobogatova<sup>1</sup>, D. Burkaltseva<sup>1</sup>, O. Lunyakov<sup>2</sup>,  
Sh. Niyazbekova<sup>3</sup>, O. Guk<sup>1</sup>, E. Korotkevich<sup>3</sup>, M. Goigova<sup>4</sup>**

<sup>1</sup>V. I. Vernadsky Crimean Federal University, Simferopol, Krym;

<sup>2</sup>Financial University under the Government of the Russian Federation, Moscow, Russia;

<sup>3</sup>Moscow Witte University, Moscow, Russia;

<sup>4</sup>Ingush State University, Magas, Ingushetiya.

E-mail: stn57@mail.ru, di\_a@mail.ru, OVLunyakov@fa.ru, shakizada.niyazbekova@gmail.com,  
guk.olya16@gmail.com, elvira\_gatiatull@mail.ru, goigova.m@mail.ru

## **PROBLEMS OF INSTITUTIONS' INTERACTION: VALUE OF A SERVICE AS A SPECIAL FORM OF COMMODITY (LOGISTIC APPROACH)**

**Abstract.** The concept of value is highly versatile. They distinguish economic, social, political, aesthetic, spiritual, and other values. The purpose of the study is to consider the value as a scientific category, to be exact, consider the value of services as a special form of commodities, using a logistics approach, to define the terms and concepts in the dictionary, based on the economic institutions' interaction problems.

**Methods.** The methods of analysis and comparison were used in this research.

**Conclusions.**

1. Differences between services and products determine the difference in the values of these forms of commodities. If the comparison of product types is based on real objects, then the comparison of services is, in some ways, virtual. The prototype of the value of products is more precise than the prototype value of the service.

2. Value is appropriate to consider in the logistical aspect. In one of the hypostases, logistics acts as a service that implements the delivery of a commodity at the appointed time and place, which determines the value of the product to the consumer.

3. The category "value" is associated with the category "price". But the price is an economically reasonable concept, and value combines objective and subjective elements. The price is public, and the value is individual or collective. External factors influence the formation of prices, while internal factors influence values to a greater extent.

Prospects for further research. The article raises the question of the commodity's value to be purchased. It is advisable to consider the value in the context of interaction of institutions in the aspect of already-purchased commodities, which is compared with costs (time costs, one-time and current expenses), and also reflects the influence of objective factors and subjective opinions, for example, the new phenomenon of ICO.

**Key words:** value, service, product, commodity, logistics approach, money, social values.

**Introduction.** There is no doubt that in the problems of economic institutions' interaction, the concept of value is complex since it is highly versatile. They distinguish economic, social, political, aesthetic, spiritual, and other values. In this context, we note that spiritual values have an enduring character. According to W. Thomas and F. Znaniecki, social value is "any fact that has an empirical content and meaning available to members of a certain social group, based on which it is or can become an object of activity" [1, p. 343].

Economic values reflect the need for a given commodity in a certain situation, due to the time interval and location. This situation allows us to consider the value in a new form. In our opinion, one of the ways to distinguish values is to separate values-goods and values-relationships. At the same time, these groups are also different and require clarification, where the values of the relationship can have both business (formal) and friendly (informal) character. In business values-relationships, the professional qualities of partners come to the fore, when in informal relationships human qualities are valued.

**Analysis of publications.** Currently, there are studies in the field of logistics [1]. Commercial logistics were studied [2], organizational aspects of managing virtual supply chains [3]. Studied the value of the consumer as an object of logistics management [4,5], supply chain management [6,7]. There are works on coordination and evaluation of the bush logistics as a new service structure in the context of globalization [8], works on a paradigm approach to the analysis of the logistics' evolution in Russia [9]. At the same time, the value of service as a special form of the commodity has not been studied from the logistics approach.

Various areas of logistics and transformational changes have been studied previously; [2] however, the value of service as a special form of the commodity hasn't been studied from the logistics approach.

**Results.** There was made a comparison of the value of the product and service in the logistics surface. The relationship between value and cost is shown, as well as their difference in the dynamic perspective.

One of the ways to distinguish values is to separate values-commodities and values-relationships. These groupings are also different and require clarification, where the values of the relationship can have both business (formal) and friendly (informal) character. In business values-relationships, the professional qualities of partners come to the fore, when in informal relationships human qualities are valued. Service, in comparison with products, has specific properties that are characterized by many authors. Based on the analysis of several sources and our observations, the main distinctive features of the service are:

1. imperceptibility or incomplete perceptibility (the complexity of service's perception as a process by all the senses), the inability to perceive the service before it is performed;
2. inseparability from the producer or inherence (continuity, simultaneity) of production and consumption, the exceptions are information and financial services;
3. non-preservation as the reason for the inability to store and move (the service subject can move);
4. heterogeneity of quality (impermanence, fragmentary standardization, variability, inconsistency, heterogeneity).

Accordingly, there are differences between the value characteristics of these forms of commodities. On the surface of value, exchange, and consumption values, the question of money cannot be ignored. Modern buyers pay with various types of non-cash or cash payments. In the process of digitalization, new forms of money (cryptocurrency) have appeared, which have an impact on the emergence of new forms of collective investment, such as ICOS. However, in general, money is needed and valuable only in territories where it is the equivalent of a commodity. For example, on a desert island, they have no value. For the coin collector, rare or old money has a particular value.

External factors influence the cost, and internal factors influence the value. External factors reflect changes in prices for material resources and wages of employees, which ultimately determines the cost of commodities. Internal factors reflect the modification of human priorities, although this process is also influenced by the environment. It is important how the individual perceives the surrounding changes and how they affect him. The value of a commodity for a consumer is determined by its characteristics: profession, gender, age, etc.

**The results of the research.** When it comes to the value of a commodity, it is natural that any person who makes a purchase chooses the item that currently represents the greatest value for him. The alternative is the cost of identical commodities, and the selection time is limited by the urgency of using the product. As already known, a commodity acts in the form of a product or service. This article focuses on the economic value of a commodity, such as a service.

It is known that the service is considered both as a process and as a result. In this perspective, we can also discuss its value. The process's value largely overlaps with the value of the relationship and is determined in the short term. The value of the result or the service itself, depending on its content, may persist for a long period. Turning to the service, we point out that it, in comparison with the product, has specific properties that are characterized by many authors, mainly in our work [1, p.16-19]. Based on the analysis of several sources and our observations, the main distinctive features of the service are:

1. imperceptibility or incomplete perceptibility (the complexity of service's perception as a process by all the senses), the inability to perceive the service before it is performed;
2. inseparability from the producer or inherence (continuity, simultaneity) of production and consumption, the exceptions are information and financial services;
3. non-preservation as the reason for the inability to store and move (the service subject can move);

4. heterogeneity of quality (impermanence, fragmentary standardization, variability, inconsistency, heterogeneity).

Accordingly, there are differences between the value characteristics of these forms of commodities. We will point out that in the scarcity, the value of necessities (starting with food) is higher than the value of luxury commodities, although their costs differ sharply. This is evidenced by the facts of wartime when gold products were exchanged for bread.

Considering the value from a logistics perspective, we note that this category meets the rules of logistics, namely, place and time. Indeed, a valuable commodity is the one that is needed for the individual

Differences in the value characteristics of services and products

Value characteristics	commodity	
	product	service
The reality of adding to a previously purchased commodity	Distributed materials can be included in existing inventory (i.e. increment of flows in inventory)*	Sometimes it is possible to use an identical consumed service as a base, for example, to use it in education and medicine
Form	Must match the demanded product**	If an action is performed on an object, then the object can be viewed and compared with the previous condition
Comparison with an analog	Achievable	Not completely because a complete analog of the service does not exist (the above property of the service is considered as the heterogeneity of quality)
The level of customization	Low for everyday goods but high for expensive episodic goods	High in most cases, less often-medium
The formation of a preimage (prototype) of value***	The prototype in most cases has a clear character based on available (consumed) resources***, advertising, and information received from other consumers.	The prototype is often unclear, based on their own experience, advertising, and information received from other consumers.
Evaluation of the commodity's value by the consumer	More objective	More subjective
Delivery of the product at a specific time and place*	Required, according to the logistics rules	It is not possible to ensure delivery for users to the place where the service is produced, or for implementers of the service to the place where it is consumed, or both, when the service is performed on a neutral territory*
Route	It is calculated by the manufacturer (supplier) taking into account several external factors (for instance, the concentration of cars that slow down the traffic). It is aimed to optimize total costs and time spent*	It is chosen by the object and/or subject of services independently on an alternative basis; sometimes it might be irrational (from the point of view of others)
The immediate value of the commodity	Mainly medicinal products	Medical, sometimes transport services
The duration of the commodity's use	It depends on the substance, the frequency of circulation, and for some commodities from the repair	During the consumption of the service, although the effect may persist for a certain period
The condition of an individual during the consumption of a valuable commodity	Most often passive, examples of active consumption: driving a car, playing a musical instrument	Mostly active when the client is involved in the process of producing the service
Composition of consumers' collective value	Employees or family members	Often unfamiliar people (for example, groups of students in the short term, groups of patients at a doctor's session)

Source: \*provisions are based on a logistics approach. \*\*according to the work [3]. \*\*\*definitions and some interpretations are given according to the work published in the journals [4,5]



at a certain moment. There is even a proverb "A spoon is dear when lunchtime is near", and you can give an example from the classic "A horse, a horse! My kingdom for a horse!" (W. Shakespeare, "Richard III"). There is a well-known fact that logistics, in its narrow sense, is flow management. As the group of authors points out, the logistics flow is aimed at meeting the needs of customers and/or providing them with values [2, p.74]. In general, logistics is a multifaceted concept. On one side, it acts as a service aimed at delivering the commodity to a given place at a certain time. This aspect is reflected in the table below.

In the article, we should think about the relationship between the value of the commodity and its cost. Of course, the economic value of the commodity is largely determined by its cost. It is well known that there are exchange and use values and the concept of "value" is closer to use the cost. But the consumer cost shows the presence of properties that can meet the needs of people. The value reflects the needs of one person or a group of people united by some attribute (this attribute determines the value for a particular group). In other words, the value has a social nature; however, it used more often as an individual nature, but can also be considered at the level of collective consumption.

On the surface of value, exchange and consumption values, it is impossible not to raise an issue about money. Modern buyers pay with various types of non-cash or cash payments. For instance, it is more convenient to carry a payment card, from the point of view of logistics, it is at the right time in the right place. Both payment cards and cash have almost no use value (as an exception, you can consider banknotes as fuel, coins as metal). The essence of money is that they represent an economic category that simultaneously [22]:

- mediates financial and economic relations in the society,
- is the universal equivalent of cost (value),
- performs basic monetary functions.

Electronic money is a system that performs credit and paper operations by transmitting electronic signals without the participation of paper carriers. The new type of money has several advantages: increased speed of transfer of payment documents, simplified processing of bank correspondence, reduced cost of processing payment documents. [22]. Figure 1 presented money transfer systems.

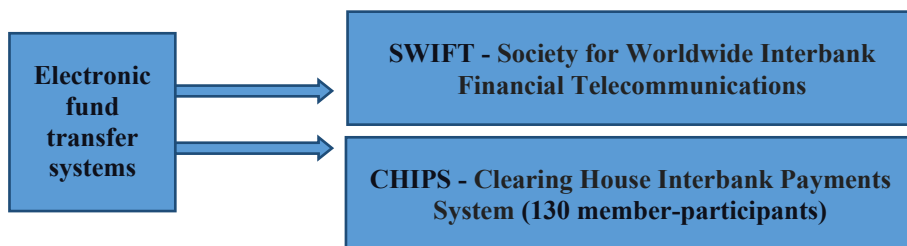


Figure 1 – Types of money transfers systems. Source: [23,22]

The types of electronic money are illustrated in figure 2. Types and forms of electronic money

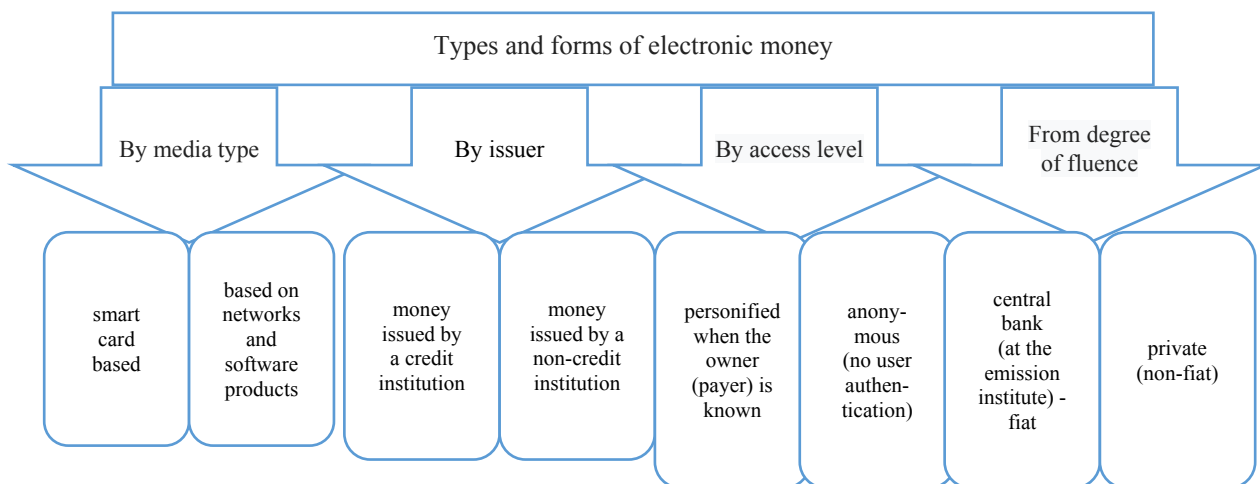


Figure 2 – Types and forms of electronic money. Source: based on materials [23,22]

In the process of digitalization, appeared new forms of money (cryptocurrency), which have an impact on the emergence of new forms of collective investment, such as ICO [24]. However, in general, money is needed and valuable only in territories where it is the equivalent of a commodity. For example, on a desert island, they have no value. For the coin collector, rare or old money has a particular value.

When we talk about the process of value formation (for example, [6]), we mean the formation of cost. This situation is especially common in the translated literature, which may be explained by the inaccuracy of the translation (in particular, [7]), since the terminology “value chain” in the Russian version can be considered both as a “value chain” and as a “cost chain”. Let’s clarify that the formation of the products’ cost occurs in the supply chain, the cost of services is determined by the processes of its formation according to the branch of the bush logistics [8].

Considering the previous research of the authors [25-31], the following can be noted. The previous arguments concerned the value and cost of the service as a commodity. But there are also so-called best-selling services. For instance, you can buy medicines and necessities for a friend, help with moving any people you meet, which, of course, is valuable for the others. There's no doubt that the volunteers spend time on such services. But if they do it voluntarily, they do not convert these expenses into alternative costs.

In general, time as a limited and non-renewable resource is valuable. Moreover, it is individual for each person and depends on several factors: age (determines the ability to work), marital status (family people are busier), place of living (territories such as a metropolis and a village cannot be compared), etc. The more busy an individual is, the more he values time, determining the best way to use it.

If we analyze the categories of “value” and “cost” over a certain period, then we should indicate that they are subject to changes. In this context, we cite the words of V. Volkov, who referred to the words of T. Kuhn pointed out that values are “deep-rooted factors of ideology, the particular importance of which is revealed in a period of crisis and the need for new theoretical ways of research” [9].

From the individual's point of view, external factors influence cost, and internal factors influence value. External factors reflect changes in prices for material resources and wages of employees, which ultimately determines the cost of commodities. Internal factors reflect the modification of human priorities, although this process is also influenced by the environment. It is important how the individual perceives the surrounding changes and how they affect him. The value of a commodity for a consumer is determined by its characteristics: profession, gender, age, etc. For example, a certain book may have a significant value to a scientist. As people get older, they value food more than clothing. For men, a ticket to football is valuable, when a woman will remain indifferent (the authors give average examples, any exceptions are possible).

**Conclusion.** Economic, social, political, aesthetic, spiritual, and other values are distinguished, where the social value is a fact with empirical content, and that is important to members of a certain social group, based on which in the conditions of digitalization it can become an object of activity. Economic values reflect the need for a commodity in a particular situation, due to the time interval and location. This situation allows us to consider the value in the new, namely in the logistics approach.

From the institutional approach, values-relationships can have both a business/ economic (formal) and friendly social (informal) character. In business values-relationships, the professional qualities of partners come to the fore, when in informal relationships human qualities are valued:

1. The differences between services and products determine the difference in the costs of these forms of the commodity. If the comparison of products' types is based on real objects, then in service it's more virtual. The product's prototype of the value has a clearer character than the service's prototype.

2. Value is appropriate to consider in the logistical aspect. In one of the hypostases, logistics acts as a service that implements the delivery of commodities at the appointed time and place, which determines the value of the commodity for the consumer.

3. The category value is associated with the category cost. But the cost is an economically reasonable concept, and value combines objective and subjective elements: the cost is public, the value is individual or collective. External factors influence the formation of cost, while internal factors influence the value.

Prospects for further research. The article raises the question of the commodity's value to be purchased. It is reasonable to consider the value in the context of institutions' interaction in the aspect of already purchased commodity, which is compared with outlays (time costs, one-time and current

expenses), and also reflects the influence of objective factors and subjective opinions, for example, the new phenomenon of ICO.

Separately

Personality is a quality of the individual as a representative of the human race, which is formed and developed when the individual is the subject of relations and performs the conscious activity. One of the features of digitalization is the mediation of actions; it reduces the need for direct participation in the process of personal communication, though, this is the most important condition for the formation of personality. Digitalization, as a way of transmitting information, affects not only the adult population but is also actively used as a form of education and upbringing of the younger generation, in kindergartens, schools and higher educational institutions. Thus, direct communication and participation in social interaction, that is necessary for the development of personal qualities minimizes.

**Conclusions.** One of the key factors in the development of a full and harmonious personality is stress resistance. Because of the availability of information and the ease of obtaining it, the number of data increases and it becomes difficult for people to navigate in its large volume and content. A person gets information stress from an overabundance of information.

Digitalization has undeniable advantages: ease of obtaining information, increased coverage of the number of participants, simplicity of control, accessibility, ease of use. Along with the advantages, there are also significant disadvantages.

In the process of digitalization, occurs the transformation of a human's personality, as a participant and subject of life activity. The process of digitalization emerges new psychological properties and qualities of personality. On one hand, people being able to obtain information as effectively as possible through digitalization started to save time and feel freer. But on the other hand, we are increasingly faced with undesirable, so-called side effects of the emergence of digital technologies in our lives.

Personality is a quality of the individual as a representative of the human race, which is formed and developed when the individual is the subject of relations and performs the conscious activity. One of the features of digitalization is the mediation of actions; it reduces the need for direct participation in the process of personal communication, though, this is the most important condition for the formation of personality process of personal communication, though, this is the most important.

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**Т. Скоробогатова<sup>1</sup>, Д. Буркальцева<sup>1</sup>, О. Луняков<sup>2</sup>,  
Ш. Ниязбекова<sup>3</sup>, О. Гук<sup>1</sup>, Э. Короткевич<sup>3</sup>, М. Гойгова<sup>4</sup>**

<sup>1</sup>В. И. Вернадский атындағы Қырым федералды университеті, Симферополь, Қырым;

<sup>2</sup>Ресей Федерациясы үкіметі жанындағы Қаржы университеті, Мәскеу, Ресей;

<sup>3</sup>С. Ю. Витте атындағы Мәскеу университеті, Мәскеу, Ресей;

<sup>4</sup>Ингуш мемлекеттік университеті, Магас, Ингуш Республикасы

#### **ИНСТИТУТТАРДЫҢ ӨЗАРА ӘРЕКЕТТЕСУ МӘСЕЛЕЛЕРІ: ҚЫЗМЕТТІҢ ТАУАРДЫҢ ЕРЕКШЕ ТҮРІ РЕТІНДЕГІ ҚҰНДЫЛЫҒЫ (ЛОГИСТИКАЛЫҚ ТӘСІЛ)**

**Аннотация.** Құндылық ұғымы жоғары дәрежеде көпжақты келеді. Экономикалық, әлеуметтік, саяси, эстетикалық, рухани және басқа құндылықтарды ажыратуға болады.

**Зерттеудің мақсаты** – құндылықты ғылыми категория ретінде қарастыру, атап айтқанда, логистикалық тәсілді қолдана отырып, қызмет құндылығын тауардың ерекше формасы ретінде зерттеу, шаруашылық қызмет институттарының өзара әрекеттесу мәселелеріне сүйене отырып, терминдер мен ұғымдарды сөздікке түсіріп, анықтама беру.

**Әдістері.** Зерттеуде талдау, салыстыру әдістері қолданылды.

**Нәтижелер.** Логистикалық жазықтықта өнім мен қызмет құндылығы салыстырылды. Құндылық пен құн байланысы, сондай-ақ олардың динамикалық бұрыштағы айырмашылығы көрсетілген.

Құндылықтарды бөлудің бір нұсқасы – тауарлық және қарым-қатынас құндылықтарын бөлу. Бұл ретте топтамалар да түрлі сипатта болады және нақтылауды талап етеді, атап айтқанда, құндылықтар қарым-қатынаста іскерлік (формальды), достық (бейресми) сипатта да болуы мүмкін. Іскерлік құндылықтар қарым-

катынас барысында серіктестердің кәсіби қасиеті бірінші орынға шығады, бейресми қатынастарда, ең алдымен, адами қасиеттер бағаланады.

Қызмет, көптеген авторлар сипаттағандай, өніммен салыстырғанда ерекше қасиеттерге ие. Бірқатар көздерді талдау және жеке бақылау негізінде қызметтің негізгі ерекше қасиеттеріне төмендегілерді жатқызамыз:

1) сезілмейтін немесе толық сезілмейтін (қызметті барлық сезу органдары үдеріс ретінде қабылдаудың күрделілігі), қызметті оны орындау басталғанға дейін қабылдаудың мүмкін еместігі;

2) өндірушіден бөлінбеушілік және өндірістің бөлінбеуі (ажырамастық, бірізгілік), белгілі бір дәрежеде ақпараттық және қаржылық көрсетілетін қызметтерді қоспағанда;

3) орналастырудың және орын ауыстырудың мүмкін еместігінің себебі ретінде сақталмау (қызмет субъектісі орын ауыстыруы мүмкін);

4) сапаның әртектілігі (тұрақсыздық, фрагменттік стандартталу, вариативтілік, үйлеспеушілік, гетерогенділік).

Тиісінше, өнім нысандарының құндылық сипаттамалары арасында айырмашылықтар бар.

Құндылық жазықтығында, сондай-ақ айырбастау және пайдалану құны ақша мәселесіне әсер етпейді. Қазіргі заманғы сатып алушылар қолма-қол ақшасыз немесе қолма-қол төлем түрлерін қолдана отырып төлейді. Цифрландыру үдерісінде ІСО сияқты ұжымдық инвестициялаудың жаңа нысандарының пайда болуына әсер ететін ақшаның жаңа нысандары (криптовалюта) пайда болды. Дегенмен, тұтастай алғанда, ақша тек тауардың баламасы болып саналатын жерлерде ғана қажет, сол себепті құнды. Мысалы, аралда олардың ешқандай құндылығы жоқ. Нумизмат үшін сирек немесе көне ақша ерекше мәнге ие.

Құнға сыртқы факторлар, құндылыққа ішкі факторлар әсер етеді. Сыртқы факторлар материалдық ресурстар бағасының өзгеруін және жұмысшылар жалақысына жұмсалатын шығынды көрсетеді, нәтижесінде тауарлар құнын анықтайды. Ішкі факторлар адам басымдықтарының өзгеруін көрсетеді, дегенмен бұл үдеріс қоршаған орта әсерінен де болады. Адамның қоршаған ортадағы өзгерістерді қалай қабылдайтыны және оған қалай әсер ететіні маңызды. Тұтынушы үшін өнімнің мәні оның жеке сипаттамасы арқылы, яғни кәсібі, жынысы, жасы және т.б. анықталады.

**Қорытындылар.** 1. Қызмет пен өнім айырмашылықтары өнімнің осы формаларының құндылықтарындағы айырмашылықты анықтайды. Егер өнім түрлерін салыстыру нақты объектілер негізінде жүргізілсе, онда қызметтерге қатысты белгілі бір дәрежеде виртуалды деңгейде болады. Өнім құндылығының прототипі қызмет құндылығының прототипіне қарағанда айқын сипатқа ие.

2. Құндылықты логистикалық тұрғыдан қарастырған орынды. Гипостаздардың бірінде логистика тауарларды белгіленген уақытта және жерде жеткізуді жүзеге асыратын қызмет ретінде әрекет етеді, бұл тұтынушы үшін өнім құнын анықтайды.

3. «Құндылық» категориясы «құн» категориясымен байланысты. Бірақ құн экономикалық тұрғыдан негізделген ұғым, құндылық объективті және субъективті элементтерді біріктіреді. Құн – әлеуметтік, құндылық – жеке немесе ұжымдық мәні бар. Құнның қалыптасуына сыртқы факторлар, құндылықтарға көбінесе ішкі факторлар әсер етеді.

**Кейінгі зерттеулердің болашағы.** Мақалада сатып алынатын өнім құны туралы мәселе көтеріледі. Институттардың өзара әрекеттестігі жағдайында құндылықты шығынмен салыстырған (уақыт шығыны, біржолғы және ағымдағы шығындар) сатып алынған тауар аспектісінде қарастырған дұрыс, сонымен қатар, жаңа ІСО құбылысы сияқты объективті факторлар мен субъективті пікірлердің әсерін көрсетеді.

**Түйін сөздер:** құндылық, қызмет, өнім, тауар, логистикалық тәсіл, ақша, әлеуметтік құндылықтар.

Зерттеу № 20-011-31581 ғылыми жоба аясында Ресейдің іргелі зерттеулер қоры және Әлеуметтік зерттеулер сараптамалық институтының қаржылық қолдауы негізінде жүргізілді,

Т. Н. Скоробогатова<sup>1</sup>, О. В. Луняков<sup>2</sup>, Д. Д. Буркальцева<sup>1</sup>,  
Ш. Ниязбекова<sup>3</sup>, О. А. Гук<sup>1</sup>, Э. Р. Короткевич<sup>3</sup>, М. Г. Гойгова<sup>4</sup>

<sup>1</sup>Крымский федеральный университет им. В. И. Вернадского, Симферополь, Крым;

<sup>2</sup>Финансовый университет при Правительстве Российской Федерации, Москва, Россия;

<sup>3</sup>Московский университет им. С. Ю. Витте, Москва, Россия;

<sup>4</sup>Ингушский государственный университет, Магас, Республика Ингушетия

## ПРОБЛЕМЫ ВЗАИМОДЕЙСТВИЯ ИНСТИТУТОВ: ЦЕННОСТЬ УСЛУГИ КАК ОСОБОЙ ФОРМЫ ТОВАРА (ЛОГИСТИЧЕСКИЙ ПОДХОД)

**Аннотация.** Понятие ценности в высшей степени многостороннее. Выделяют экономические, социальные, политические, эстетические, духовные и другие ценности.

**Цель исследования** – рассмотреть ценность как научную категорию, а именно ценность услуги как особой формы товара, используя логистический подход, дать определение в части приведения в словарь терминов и понятий, исходя из проблем взаимодействия институтов хозяйственной деятельности.

**Методы.** В исследовании применены методы анализа, сравнения.

**Результаты.** Проведено сравнение ценности продукции и ценности услуги в логистической плоскости. Показаны связь ценности и стоимости, а также их различие в динамическом ракурсе.

Одним из вариантов разграничения ценностей является выделение ценностей-товаров и ценностей-отношений. При этом данные группировки также разнохарактерны и требуют уточнения, где, в частности, ценности-отношения могут иметь как деловой (формальный), так и дружеский (неформальный) характер. В деловых ценностях-отношениях на первый план выходят профессиональные качества партнеров, в неформальных отношениях, прежде всего, ценятся человеческие качества.

Услуга, по сравнению с продукцией, обладает специфическими свойствами, которые охарактеризованы многими авторами. На основе анализа ряда источников и собственных наблюдений к основным отличительным свойствам услуги отнесем:

1) неощутимость или неполную оощутимость (сложность восприятия услуги как процесса всеми органами чувств), невозможность восприятия услуги до начала ее выполнения;

2) неотделимость от производителя или неразделимость (неразрывность, одновременность) производства и потребления, исключением в некоторой степени являются информационные и финансовые услуги;

3) несохраняемость как причина невозможности складирования и перемещения (перемещаться может субъект услуги);

4) неоднородность качества (непостоянство, фрагментарная стандартизованность, вариативность, непоследовательность, гетерогенность).

Соответственно существуют различия и между ценностными характеристиками данных форм товара.

В плоскости ценности, а также меновой и потребительной стоимостей нельзя не коснуться вопроса денег. Современные покупатели расплачиваются с помощью различных видов безналичных или наличных платежей. В процессе цифровизации появились новые формы денег (криптовалюта), которые оказывают влияние на появление новых форм коллективного инвестирования, таких как ICO. Но все же в целом деньги необходимы только на территориях, где они являются эквивалентом товара, чем и ценны. Например, на необитаемом острове они не представляют никакой ценности. Для нумизмата редкие или старинные деньги имеют особую ценность.

Стоимость подвергается влиянию внешних факторов, ценность – внутренних факторов. Внешние факторы отражают изменения цен на материальные ресурсы и затрат на заработную плату работников, что в итоге определяет себестоимость товара. Внутренние факторы отражают модификацию приоритетов человека, хотя данный процесс происходит и под влиянием окружающей среды. Важно, как именно индивид воспринимает окружающие изменения и какое влияние они оказывают на него. Ценность товара для потребителя определяется его собственными характеристиками: профессией, полом, возрастом и др.

**Выводы.** 1. Отличия услуги от продукции определяют и разницу в ценностях данных форм товара. Если сравнение видов продукции происходит на основе реальных объектов, то касательно услуг оно носит, в некоторой степени, виртуальный характер. Прототип ценности продукции имеет более четкий характер, чем прототип ценности услуги.

2. Ценность уместно рассматривать в логистическом аспекте. В одной из ипостасей логистика выступает как услуга, реализующая доставку товара в назначенные время и место, что определяет ценность товара для потребителя.

3. С категорией «ценность» связана категория «стоимость». Но стоимость – это экономически обоснованное понятие, ценность сочетает объективные и субъективные элементы. Стоимость носит общественный, ценность – индивидуальный или коллективный характер. На формирование стоимости влияют внешние факторы, ценности – в большей степени внутренние факторы.

Перспективы дальнейших исследований. В статье поднимается вопрос о ценности товара, подлежащего покупке. Целесообразно в условиях взаимодействий институтов рассмотреть ценность в аспекте уже приобретенного товара, которая сопоставляется с издержками (временными затратами, единовременными и текущими расходами), а также отражает влияние объективных факторов и субъективных мнений, например, новый феномен ICO.

**Ключевые слова:** ценность, услуга, продукция, товар, логистический подход, деньги, социальные ценности.

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**Information about authors:**

Skorobogatova Tatiana Nikolaevna, Doctor of Economics Sciences, Professor of the Department of Finance of Enterprises and Insurance, V.I. Vernadsky Crimean Federal University, Krym; stn57@mail.ru; <https://orcid.org/0000-0002-3493-4480>

Burkaltseva Diana, Doctor of Economics Sciences, Professor of the Department of Finance of Enterprises and Insurance, V.I. Vernadsky Crimean Federal University, Krym; <https://orcid.org/0000-0002-9441-7696>

Lunyakov Oleg Vladimirovich, Doctor of Economics, Associate Professor, Director of the Monetary Relations Research Center, Professor of Department of Financial Markets and Banks, Financial University under the Government of the Russian Federation, Russia; OVLunyakov@fa.ru; <https://orcid.org/0000-0002-9179-1180>

Guk Olga, V.I. Vernadsky Crimean Federal University, Krym; guk.olya16@gmail.com; <https://orcid.org/0000-0003-3810-3091>

Niyazbekova Shakizada, PhD., associate Professor, Moscow Witte University, Russia; shakizada.niyazbekova@gmail.com; <https://orcid.org/0000-0002-3433-9841>

Korotkevich Elvira Rinatovna, Candidate of Philosophy, Associate Professor, Associate Professor of the Department of Pedagogy and Social and Humanitarian Disciplines, Moscow Witte University, Russia; elvira\_gatiatull@mail.ru

Makka Gapurovna Goigova, Candidate of Economics Sciences Ingush State University, Ingushetiya; goigova.m@mail.ru; <https://orcid.org/0000-0002-4709-7079>

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