

UDC 33

DOI: 10.34670/AR.2020.83.65.012

Economic indicators data of the effectiveness of the anti-money laundering system

Ilgar S. Gasanov

Master student,
Plekhanov Russian University of Economics,
117997, 36, Stremyanny lane, Moscow, Russian Federation;
e-mail: gasanov.iso.econ@gmail.com

Abstract

The global nature of the problem of legalization of all proceeds that are obtained by illegal means, due to the fact that often the money laundering scheme often includes many intermediaries from different countries of the world, this problem is becoming global today. To overcome it, it is necessary to develop common standards and to carry out the closest international cooperation between the world's leading countries in order to organize a clear and accurate information exchange in order to prevent criminals from carrying out their activities. Money-laundering is common to almost all forms of transnational organized crime. It fosters corruption, distorts economic decision-making, exacerbates social problems and undermines financial institutions. Improvement of anti-money laundering in the Russian Federation has become particularly relevant in connection with the penetration of proceeds of crime into the real economy in many countries and is determined by the scale of the damage caused by this crime, discrediting business, violation of the interests of the state, legal entities and individuals by stimulating inflation and destabilization of monetary circulation in the country. The most relevant issues in the development of the modern system of combating the legalization of proceeds from crime and the financing of terrorism are the problems associated with the organization of collection, processing and analysis of primary information on transactions (transactions) with funds or other property subject to control in accordance with the legislation of the Russian Federation. Therefore, the proper implementation of this function is extremely difficult considerable amount of inaccurate information, lack of required number of skilled professionals and a poor introduction to the analysis of science - based scorecards that reflect processes associated with the legalization of criminal proceeds.

For citation

Gasanov I.S. (2020) Ekonomicheskie pokazateli, otrazhayushchie effektivnost' sistemy protivodeistviya legalizatsii prestupnykh dokhodov [Economic indicators data of the effectiveness of the anti-money laundering system]. *Ekonomika: vchera, segodnya, zavtra* [Economics: Yesterday, Today and Tomorrow], 10 (6A), pp. 102-110. DOI: 10.34670/AR.2020.83.65.012

Keywords

Economic indicators, big data, money laundering system.

Introduction

The legalization of criminal proceeds, as it turned out, is influenced by a significant number of both direct and indirect factors, most of which are related to the socio-economic reality. Therefore, for the further effective prevention of criminal activity in the field of money laundering, we believe that it is necessary to develop a methodology according to which a step-by-step strategy for the detection, prevention and further neutralization of actions related to the legalization of illegal acquisitions by the criminal segment will be presented.

At the heart of the methodology characterizing the degree of defeat of economic structures by such a negative phenomenon as legalization of proceeds from crime, the algorithm of preventive diagnostics of legalization (laundering) of proceeds from crime, aimed at preventing the facts of criminal activity in the field of AML/CFT, built on the basis of a set of interrelated economic indicators at the micro - and macro-level.

Main part

The algorithm assumes consistent actions in relation to the analyze of the process of legalization of criminal proceeds, and includes the following steps:

Step 1. Dynamic analysis of the country as a whole for a separate time period on the indicators of the main sectors of the economy both at the macro and micro levels.

Step 2. Selection of the most criminogenic subjects of the Russian Federation by means of cluster analysis of socio-economic factors and indicators characterizing the level of crime in this area: the number of detected crimes; the number of identified persons who committed these crimes; caused material damage.

Step 3. Spatial analysis of the current level of crime and socio-economic indicators.

Step 4. Integration of the results of dynamic and spatial analysis on the selection of the most significant factors to determine the strength and assess the greatest reaction of interaction of direct and reverse influence on the change in the level of threats from the volume of money laundering.

Step 5. Carrying out a prognostic analysis of the level of legalization depending on the state of the socio-economic environment and the sensitivity of groups of economic indicators.

Table 1 - Data on crimes in the field of money laundering for the subjects of the Russian Federation of the 1st and 2nd clusters

Subject name	All reported crimes	Specific weight, %	Subject name	All reported crimes	Specific weight, %	Subject name	value of damage, thousand rubles.	Specific weight, %
St. Petersburg	46	5,37	Sverdlovsk region	56	8,52	Moscow	1377196	0,2682
Sverdlovsk region	42	4,91	Moscow	39	5,94	St. Petersburg	719366	0,1401
Republic of Tatarstan	38	4,44	Samara region	29	4,41	Krasnodar region	504081	0,0982
Chelyabinsk region	30	3,50	Republic of Tatarstan	22	3,35	Kaluga	256886	0,0500
Republic of Komi	25	2,92	St. Petersburg	20	3,04	Primorsky region	235997	0,0460

Economic indicators data of the effectiveness...

Subject name	All reported crimes	Specific weight, %	Subject name	All reported crimes	Specific weight, %	Subject name	value of damage, thousand rubles.	Specific weight, %
Republic of Bashkortostan	25	2,92	Tyumen region.	19	2,89	Omsk	225642	0,0439
Tyumen region	23	2,69	Khanty-Mansiysk AO-Yugra	18	2,74	Republic of Komi	203657	0,0397
Krasnodar region	36	4,21	Chelyabinsk region	23	3,50	Moscow	201487	0,0392
Stavropol territory	21	2,45	Stavropol territory	17	2,59	Tomsk region	142332	0,0277
Khanty-Mansiysk AO-Yugra	19	2,22	Rostov region	17	2,59	Samara region	99181	0,0193
Novosibirsk region	19	2,22	Republic of Bashkortostan	17	2,59	Chelyabinsk region	97321	0,0189
Perm region	18	2,10	Khabarovsk	16	2,44	Yaroslavl region	96344	0,0188
Republic of Dagestan	17	1,99	Kaluga	15	2,28	Republic of Bashkortostan	95473	0,0186
Moscow	37	4,32	Republic of Komi	23	3,50	Tambov region	93267	0,0182

Table 2 - The results of expert assessments of groups of indicators in the overall structure of the set of socio-economic factors

Name of the group of economic indicators	$\bar{F}_j, \%$
I. Indicators of population activity in the economy	5
II. Indicators of the structure of the population's funds	6
III. Performance indicators of organizations as a whole	10
IV. Financial sector indicators	25
V. indicators of production and foreign economic activity	15
VI. Indicators of the non-financial sector of the economy, the service sector	20
VII. Indicators of innovation	7
VIII. Indicators of activity of law enforcement agencies on combating money laundering	12

Table 3 - Data on crime in the area of money laundering

Period (years)	Discovered	Sent to court	weight to trial of offences	Identified persons who committed crimes	Brought to criminal responsibility of persons who committed a crime	Proportion of those brought to justice	Caused material damage, thousand rubles.
2004	1977	1771	0,9	457	428	0,94	316703
2005	7461	6736	0,9	1621	1389	0,86	3428506
2006	7957	7524	0,95	2622	2316	0,88	8073142
2007	9035	8553	0,95	2460	2120	0,86	13641145
2008	8383	7586	0,9	2799	2137	0,76	8995343

Period (years)	Discovered	Sent to court	weight to trial of offences	Identified persons who committed crimes	Brought to criminal responsibility of persons who committed a crime	Proportion of those brought to justice	Caused material damage, thousand rubles.
2009	8791	8106	0,92	2619	1879	0,72	33817093
2010	2397	2325	0,97	919	667	0,73	15271127
2011	704	532	0,76	411	308	0,75	2035512
2012	611	422	0,69	353	244	0,69	1899669
2013	582	556	0,96	411	271	0,66	15847092
2014	774	618	0,8	530	448	0,85	2443161
2015	856	730	0,85	657	592	0,9	5135777

At step 1 of the algorithm, we select a group of indicators that characterize crime, and then compare these data in relation to the main socio-economic factors that characterize the activities of organizations (at the micro level) and indicators that assess the processes in the national economy (at the macro level). According to the methodology, all indicators are taken for the period from 2004 to 2015.

To the group of indicators characterizing the state of crime in the field of money laundering, we allocate the number of detected crimes; the number of identified persons involved in the Commission of these crimes; and the amount of material damage received from crimes, expressed in rubles. Statistics have been obtained on the forms of registration of such crimes.

From the indicators characterizing the economic situation, we choose socio - economic factors at the macro and micro levels.

The choice of indicators is based on the allocation of sectors of the economy subjected to laundering of criminally obtained funds; economic mechanisms involved in the methods and schemes of legalization of criminal proceeds, as well as large financial institutions that have suffered significant material damage from this type of crime.

Statistical data obtained in the public domain according to Rosstat.

Among the macroeconomic indicators that characterize the movement of population, it is advisable to include the number of people employed directly in financial activities, manufacturing, construction, wholesale and retail trade, as well as those engaged in the repair of vehicles, household goods and personal items. For the assessment at the regional level within the state it is necessary to take into account the migration growth of the urban population.

Financial indicators at the macro level include income of the population, and consider the numerical data mainly from business; from wages, including hidden wages, it must be taken into account, because it is associated with tax evasion, which in turn is inextricably linked to the legalization of criminal proceeds; income from property, as criminal structures place illegal acquisitions in real estate.

The spending in the first place should be attributed to the purchase of goods and services, as part of the laundered capital is final consumption; savings of the population, though such an order is not sufficiently liquid, but masking a criminal gang of illegally obtained income are not allowed in the economic turnover for a certain time, thus masking them; waiting on this indicator should take into account increase (decrease) of money in the hands of the population; of course take into account the purchase of foreign currency, since the currency market is legalized, a significant proportion of criminal

capital.

To compare the amounts at the country level, we take into account the size of GDP in current prices, including the estimate of wages of employees (including wages and mixed incomes, not observed by direct statistical methods); cash employed in production and imports: the key indicator is the size of the gross profit of the economy and gross mixed incomes. As part of the profit, we consider those areas that can be involved in the laundering of criminal proceeds, namely, manufacturing, construction, trade in motor vehicles, their maintenance and repair, wholesale trade, including trade through agents.

The indicators reflecting the annual turnover of funds involved in the main areas of economic activity subjected to the legalization of criminal proceeds are taken into the total set. These are retail trade; financial activities; repair of vehicles, household goods and personal items; hotel business and restaurant business; financial intermediation; insurance business.

At step 2, to assess the level of the crime situation in a particular subject of the Russian Federation in this area, we will assess again three parameters: the number of detected crimes; the number of identified persons who committed crimes; the material damage caused. These indicators are taken for the last reporting period, that is, for 2015 and are evaluated in conjunction with the main indicators that reflect the most vulnerable areas of economic activity (fig. 1).

Having considered the state of crime in the regions of the Russian Federation in 2015, we determined which cluster group includes all the regions represented by the level of crime in the Russian Federation. Of great importance in this case is the analysis of the regions in question by proportion relative to the General state of crime in the territory of the Russian Federation.

The second cluster group includes regions with a specific gravity of 1.87 to 1.17. Analyzing this group, we note three economically well-developed regions with a large proportion of crime:

1,87 – Kaluga oblast, 1,52 – Moscow region and 1.40 – Primorsky region.

The third cluster group includes regions with a specific gravity below 1.17. The analyzed group includes all subjects of the Russian Federation that are not included in the first two clusters. They are of no interest because the proportion of crimes of this nature is very small and the level of economic development is not high.

According to the number of identified persons who committed crimes, the division into three clusters is also presented.

The first cluster with a specific gravity of 8.52 to 1.83 includes Sverdlovsk region-8.52; Moscow city-5.94; Samara region – 4.41.

In the second cluster, the proportion of identified persons is from 1.67 to 0.91. The main can be attributed Krasnodar – 1,67; Moscow oblast – 1,52; Tomsk oblast is 1.37.

The most significant economic interest is the monetary expression of the losses received from the legalization of criminal proceeds, so the third indicator should include material damage from this kind of criminal activity for the identified crimes.

The division is on the same principle.

The first cluster with the greatest damage includes subjects with a conditional weight from 0.2682 to 0.0106. These are Moscow-0.2682, which is approximately 1.4 billion rubles., St. Petersburg-0.1401, it is equal to about 800 million rubles. and Krasnodar region, whose damage is 500 million rubles.

The second cluster includes entities with smaller amounts, but this is proportional to the development of a particular region.

Complex analysis of money laundering should take into account all these three indicators in the aggregate, there are only two clusters, because only they are of economic interest (table. 2).

Thus, giving priority to the level of material damage, followed by the number of detected crimes and the persons committing them, chose the optimal number of subjects.

In total, 17 subjects are allocated, the fifth of all in the Russian Federation, with the greatest manifestation of this type of crime, almost all subjects are in different Federal districts, which fully reflects the criminogenic state in the country as a whole.

An important indicator of crime for statistical analysis is its dynamics, i.e. changes over time and trends.

In the article we analyze criminal phenomena in the dynamics of the following techniques:

Application of basic indicators of dynamics, that is, data for a number of years are compared all the time with a constant basis – data in the initial period of analysis – in the first year of the analyzed period or with the period taken as the base of comparison. Then it is specified: “increase to "basic" year in %”;

The use of chain indicators of dynamics, when comparing the data of each year with the previous one. In this case it is specified: "increase to the previous year in%".

The changes in different indicators of crime are analyzed. Analysis of the dynamics of crime in scientific and practical terms has at least two goals:

To give an idea of changes in indicators over the past period, to identify trends and patterns of these changes;

To make a forecast about the possible nature of crime in the near and distant future, which is the basis of the necessary optimal criminological planning of measures to combat it.

The above-mentioned crime rates are determined on the basis of the analysis of criminal law statistics. However, it does not contain complete data on actual crime, because beyond it there is information concerning the latent part of this social phenomenon.

Analyzing the available data, it is possible to trace the dynamics and extrapolate it to 2016 and the first half of 2017. It is necessary to build a trend equation. The selection of trend equations led to the most adequate of them, the following form:

$$y = 0,0002x^6 - 0,026x^5 + 1,2815x^4 - 29,523x^3 + 314,32x^2 - 1390,3x + 4005,9,$$

where y is the number of economic crimes, x is the period (year).

The resulting model is used to obtain predictive values.

In General, in comparison with 2015, an increase in the level of economic crime is expected in 2016 and 2017. The Highest values are expected in 2016 (2 thousand) and 2017 (more than 4 thousand), which is explained by the rather tense situation on the world market of goods and works due to not only economic but also political reasons, as well as the peculiarities of economic activities of economic entities.

Conclusion

At the world economic forum held in October 2015, the Director of Rosfinmonitoring Yu. Chikhanchin reported the need "to improve the international mechanisms for the confiscation and return of criminal assets", as a conflict "in international law, the share of returned capital crime is negligible".

According to Chikhanchin, the BRICS will develop a new systematic approach to solve the problem of repatriation of illegal capital. In the future, the developments will be offered for implementation at other international venues.

Built additive-fold model of assessment of efficiency of functioning of the AML/CFT system on the basis of a set of economic indicators, through the assessment of exceedance probabilities taken separately socio-economic factors - components of the groups of a set of economic indicators, and weights groups in a common set of indicators and socio-economic factors.

$$R_i = \text{Sum of } (P_i \times F_i) / K ,$$

where

R_i - evaluation of AML/CFT system effectiveness;

P_i – the total probability of the group;

F_i – the share of a group of economic indicators in the total set of economic indicators.

References

1. Ananikyan D. S. money Laundering: basic concepts // graduate Student and applicant. — 2012. — No. 3. — P. 72-78.
2. Anishchenko V. N. Scientific support of activity of divisions of economic security and counteraction of corruption of law-enforcement bodies of the Russian Federation: monograph / V. N. Anishchenko, A. S. Zueva, R. S. Matskevich. - M.: FGKU "Institute of MIA of Russia", 2012. — 172 p.
3. Bondar E. O. Measures to counter money laundering and financing of terrorism in banking / E. O. Bondar, S. V. Izutin // Modern law. — 2014. — No. 4. — P. 138-141
4. Vasiliev Y. Y. Some issues of combating crime related to forests and money laundering / Y. Vasilyev, Y. B. Gicevic // Siberian law Bulletin. -2014. — No. 1. — S. 50-55.
5. Vodyanov A.V. Legalization (laundering) of non-cash funds obtained by criminal means as an intersectoral concept / A.V. Vodyanov, M. A. Zinkovsky // Modern law. — 2015. — No. 3. — S. 108-111
6. Vorobyova, I. G. Financial institutions in the Russian system of counteraction to legalization (laundering) of proceeds from crime and financing of terrorism // Financial researches. — 2014. — No. 2 (43). — S. 23-31
7. Glaab S., Del E. European legislation on combating money legalization: expected changes // International banking. - 2014 – No. 2. – P. 63-65.
8. Kiiko M. Assessment of the shadow economy // prob. theory and practice of management. - 2014. - No. 2. - P. 19-24.
9. Korchagin, O. N. The organization of counteraction to the legalization (laundering) of income obtained by criminal means, including drug trafficking: a training manual / ed. by I. Batyrshin. – M: the – 2013. – P. 98
10. Radukov Ya., Fedorova M. Some aspects of the state to combat the shadow economy // Socio-economic phenomena and processes. – 2014. - No. 11. – S. 154-159

Экономические показатели, отражающие эффективность системы противодействия легализации преступных доходов

Гасанов Илгар Самандар Оглы

Магистр,

Российский экономический университет имени Г.В. Плеханова,
117997, Российская Федерация, Москва, Стремянный пер., 36;

e-mail: gasanov.iso.econ@gmail.com

Аннотация

Глобальный характер проблемы легализации всех доходов, полученных незаконным путем, обусловлен тем, что зачастую в схему отмывания денег нередко включается множество посредников из разных стран мира, эта проблема приобретает сегодня глобальный характер. Для ее преодоления необходимо выработать единые стандарты и осуществлять самое тесное международное сотрудничество между ведущими мировыми странами с целью организации четкого и точного информационного обмена с целью недопущения преступной деятельности преступников. Отмывание денег является общим явлением практически для всех форм транснациональной организованной преступности. Она способствует коррупции, искажает процесс принятия экономических решений, обостряет социальные проблемы и подрывает финансовые институты. Совершенствование противодействия легализации доходов, полученных преступным путем, в Российской Федерации приобрело особую актуальность в связи с проникновением доходов, полученных преступным путем, в реальный сектор экономики многих стран и определяется масштабами ущерба, наносимого этим преступлением, дискредитацией бизнеса, нарушением интересов государства, юридических и физических лиц путем стимулирования инфляции и дестабилизации денежного обращения в стране. Наиболее актуальными вопросами в развитии современной системы противодействия легализации доходов, полученных преступным путем, и финансированию терроризма являются проблемы, связанные с организацией сбора, обработки и анализа первичной информации об операциях (сделках) с денежными средствами или иным имуществом, подлежащим контролю в соответствии с законодательством Российской Федерации. Поэтому правильная реализация этой функции крайне затруднена значительным объемом недостоверной информации, отсутствием необходимого количества квалифицированных специалистов и плохим внедрением в анализ научно обоснованных оценочных карт, отражающих процессы, связанные с легализацией преступных доходов.

Для цитирования в научных исследованиях

Гасанов И.С. Economic indicators data of the effectiveness of the anti-money laundering system // Экономика: вчера, сегодня, завтра. 2020. Том 10. № 6А. С. 102-110. DOI: 10.34670/AR.2020.83.65.012

Ключевые слова

Экономические показатели, большие данные, система отмывания денег.

Библиография

1. Ananikyan D. S. money Laundering: basic concepts // graduate Student and applicant. — 2012. — No. 3. — P. 72-78.
2. Anishchenko V. N. Scientific support of activity of divisions of economic security and counteraction of corruption of law-enforcement bodies of the Russian Federation: monograph / V. N. Anishchenko, A. S. Zueva, R. S. Matskevich. - M.: FGKU "Institute of MIA of Russia", 2012. — 172 p.
3. Bondar E. O. Measures to counter money laundering and financing of terrorism in banking / E. O. Bondar, S. V. Izutin // Modern law. — 2014. — No. 4. — P. 138-141
4. Vasiliev Y. Y. Some issues of combating crime related to forests and money laundering / Y. Vasilyev, Y. B. Gicevic // Siberian law Bulletin. -2014. — No. 1. — S. 50-55.
5. Vodyanov A.V. Legalization (laundering) of non-cash funds obtained by criminal means as an intersectoral concept / A.V. Vodyanov, M. A. Zinkovsky // Modern law. — 2015. — No. 3. — S. 108-111
6. Vorobyova, I. G. Financial institutions in the Russian system of counteraction to legalization (laundering) of proceeds

- from crime and financing of terrorism // Financial researches. — 2014. — No. 2 (43). — S. 23-31
7. Glaab S., Del E. European legislation on combating money legalization: expected changes // International banking. - 2014 - No. 2. - P. 63-65.
8. Kiiko M. Assessment of the shadow economy // prob. theory and practice of management. - 2014. - No. 2. - P. 19-24.
9. Korchagin, O. N. The organization of counteraction to the legalization (laundering) of income obtained by criminal means, including drug trafficking: a training manual / ed. by I. Batyrshin. - M: the - 2013. - P. 98
10. Radukov Ya., Fedorova M. Some aspects of the state to combat the shadow economy // Socio-economic phenomena and processes. - 2014. - No. 11. - S. 154-159