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About the International Scientific and Practical Conference “Asset Management – 2025: Artificial Intelligence in Economic Decision-Making: Assets, Actors, Strategies”

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ABSTRACT

The article provides an overview of academic events and professional discussions held within the framework of the annual international scientific and practical conference “Asset Management”, which took place in December 2025 at MGIMO University (Russia). **The relevance** of the conference topic – “Artificial intelligence in economic decision-making: assets, actors, strategies” – is due to the modern exponential growth in the introduction of artificial intelligence (AI) technologies in all areas of the economy, corporate governance and public administration, and human life, which is confirmed by the results of reports and forecasts by international consulting companies, as well as the conclusions of Russian experts. In this regard, **the purpose** of the conference, which brought together more than 350 participants from our country – students of classical, economic, technical, and law universities in Moscow, St. Petersburg, Tula, Saratov, Novosibirsk, Ufa, and other Russian cities.; employees of scientific institutes, state corporations and private companies, as well as foreign researchers from the Czech Republic, China, Kazakhstan, Uzbekistan, Kyrgyzstan, and Azerbaijan, representing different generations and professions, have formed an active scientific platform for exchanging opinions and developing new knowledge on current trends, advantages, risks, and limitations associated with AI. Within the framework of the plenary session, practical professional discussion and six sections of the conference, the results of research carried out using **methods** of economic and mathematical modeling, systematic, critical historical and causal analysis, scenario approach and forecasting were presented. The participants’ reports reviewed **the results** of modeling economic and managerial decisions obtained using sovereign AI models both during the implementation of national economic development strategies by the state actor, and in the process of a comprehensive assessment of the sensitivity of various sectors of the economy to the introduction of AI, identifying key prospects for the formation of companies’ competitive advantages in the face of a sharp increase in the introduction of AI technologies and new requirements towards professional competencies in the labor market. Special attention at the conference was paid to updating the AI legal regulation.

Keywords: asset management; artificial intelligence; scientific discussion; management decisions; modeling; forecasting; human-centered management; AI agent

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INTRODUCTION

On December 9, 2025, the fifth anniversary annual conference “Asset Management” was held at Moscow State Institute of International Relations of the Ministry of Foreign Affairs of the Russian Federation (MGIMO University). Each year, the organizers — the Asset Management Department at MGIMO University and its strategic partner, REGION Group — select the most relevant topic for academic discussion and professional debate.¹

In the recent past (2023), conference participants actively examined business models and their transformation under the influence of the digital transformation of the economy and the rapidly changing business environment amid sanctions pressure. In 2024, discussions focused on issues of digital culture. Despite the ambiguity inherent in the simultaneous consideration of economics and culture, the conference provided an opportunity to address professional ethics, behavioral models, and the competencies of modern specialists using digital tools and technologies required for conducting business and functioning effectively in contemporary society.

In 2025, within the framework of the conference theme “Artificial Intelligence in Economic Decision Making: Assets, Actors, and Strategies”, particular attention was devoted to the dominant global trend — artificial intelligence (AI) technologies. Their unprecedented diffusion across virtually all spheres of the economy, corporate and public administration, and everyday life is reflected in numerous statistical indicators:

- According to available data [1], the volume of venture capital investment in 2024 increased by 92% compared with 2023.
- Analysts at CB Insights² note that AI technologies accounted for 37% of total venture financing

in 2024, while 74% of AI-related deals were concluded at early stages of project development.

- PwC³ forecasts that AI technologies will become more responsible and sustainability-oriented, thereby increasing their value. Most companies are expected to adopt strategies involving the integration of AI agents into individual business processes and the expansion of AI's role in organizational activities. Demand in the labor market is also expected to grow for versatile AI specialists capable of handling a broad range of tasks, including the supervision of AI agents.

- According to McKinsey & Company,⁴ 90% of companies regularly use AI in at least one business function. AI agents have become most widespread in the technology sector, media, telecommunications, and healthcare. Approximately 39% of companies report a contribution of AI to EBIT (earnings before interest and taxes), while 20% indicate workforce reductions of around 3%.

- The annual technology trends report by Deloitte⁵ highlights that AI reaches approximately 10% of the world's population on a weekly basis and notes the rapid growth in expenditures on AI computing, as the expansion of usage outpaces reductions in costs. The report also identifies emerging directions such as the application of AI in cybersecurity and the protection of AI systems themselves. Organizations are therefore expected to develop AI security systems across four domains: data, models, applications, and infrastructure. AI tools may also be employed to combat cybersecurity threats.

- Rostelecom, in its annual review of global digitalization trends for 2025,⁶ identified AI as a major trend across three areas: scientific pub-

¹ MGIMO University (official website). Asset Management Department. Conference “Asset Management”. URL: <https://mgimo.ru/study/faculty/meo/kua/docs/asset-management-conf/>

² Smart Ranking. Results of 2024 in the AI Market. 2025. URL: <https://smartranking.ru/ru/researchshop/ai/kak-menyalsya-rossijskij-rynok-ii-produktov-v-2024-godu>

³ AI Business Predictions. PWC 2025. ICT.Moscow. 2025. URL: <https://ict.moscow/analytics/2026-ai-business-predictions/?ysclid=ml44feeojf44705340>

⁴ The State of AI in 2025. McKinsey. ICT.Moscow. 2025. URL: <https://ict.moscow/projects/ai/research/the-state-of-ai-in-2025/?ysclid=ml44ia7ltm572072166>

⁵ Tech Trends 2026. Deloitte. 2025. URL: https://trendsunplugged.io/wp-content/uploads/2025/12/DI_Tech-trends-2026.pdf

⁶ Rostelecom. Monitoring of Global Digitalization Trends. 2025. URL: https://www.company.rt.ru/projects/digital_trends

lications, patent activity, and news coverage.

- The Russian consulting company, Technologies of Trust,⁷ found, through a survey of medium-sized and large Russian businesses, that 86% of Russian companies are implementing AI tools, with the figure reaching 92% among large enterprises. Approximately 28% of companies allocate between 1% and 3% of their total investment budgets to AI projects. The primary areas of AI application include customer service (46%), logistics (23%), and financial management (15%).

- Experts from Yakov and Partners and Yandex, assessing the current state and digital maturity of AI technologies in Russia,⁸ concluded that approximately 78% of companies currently use ready-made AI solutions with customization capabilities. By 2030, the economic impact of AI implementation — particularly generative AI — could reach 5.5% of Russia's GDP. The leading sectors are expected to include digitally oriented industries such as e-commerce, telecommunications and media, IT, construction and real estate, and healthcare. Overall, the level of AI development and implementation in Russia is assessed as "above the global average" and comparable to that of leading countries such as United States and China.

- The ICT.Moscow project⁹ notes that 43% of Russian AI technology development is driven by ecosystem-based corporations such as Sber, MTS, Yandex, T-Technologies, and VK. Around 20% of new AI solutions result from collaboration among multiple developers, while 58% of new AI tools are distributed according to open-source principles.

- The results of a joint review conducted by Axenix and Lomonosov Moscow State Univer-

sity¹⁰ demonstrate that the most mature sectors in Russia in terms of AI agents are retail, finance, and IT, whereas healthcare and education remain the least developed. The report also identifies key drivers of AI development — including increased digital literacy, synergy with robotics and sensors, improvements in computational efficiency, and expanding monetization opportunities — as well as major barriers, such as fears of job displacement, ethical and legal concerns, integration difficulties with existing IT infrastructure, and risks associated with regulatory uncertainty. The estimated cost of implementing AI agents ranges from RUB 5–15 million for small businesses to RUB 200–300 million for large enterprises and exceeds RUB 950 million for major corporations.

- The International AI Alliance¹¹ identified major challenges in AI governance, decision-making, and agentic/multi-agent systems, including scalability, security, trust in AI agents, and the gap between simulation and reality. Addressing these challenges will require the development of models that incorporate social context, the establishment of approaches to global AI governance and national regulatory principles, and further research into AI's societal impact.

- The Digital Economy ANO¹² emphasizes the role of generative AI in significantly increasing labor productivity and identifies one of the most pressing issues for AI development in Russia as the establishment of regulatory and legal frameworks governing the development and application of AI solutions across different sectors, as well as the formulation of legal and ethical

⁷ Technologies of Trust. Trust but Verify: Russian Business Assesses AI. 2025. URL: <https://data.tedo.ru/publications/doveray-no-proveryay.pdf>

⁸ Yakov and Partners. AI Can Contribute up to 13 Trillion RUB to the Russian Economy by 2030. 2025. Available at URL: <https://yakovpartners.ru/publications/ai-2025>

⁹ AI List: New Solutions in the Russian AI Industry. 2025. A URL: <https://ict.moscow/static/bb4e4772-ba4d-5379-b189-5a168f7af506.pdf>

¹⁰ Axenix. AI Agents in Action: Economics, Risks, and the Evolution of Organizational Models. 2025. URL: <https://axenix.pro/realizaciya-transformacii-v-data-driven-organizaciyu#research>

¹¹ AI Alliance Network. Horizons of Artificial Intelligence: What AI Technologies Will Look Like in 10 Years (Research Project, November 2025). URL: <https://ict.moscow/static/3e7cf338-a2e7-5770-af46-18b0ea752cb0.pdf>

¹² ANO Digital Economy. *The Future of Artificial Intelligence URL: <https://d-economy.ru/analytic/budushhe-iskusstvennogo-intellekta>

principles for the use of artificial intelligence.

The plenary session, which launched the scientific discussion, was divided into two blocks — an academic assessment and the perspective of practitioners — taking into account the broader context and the ambiguity of opinions regarding the feasibility and effectiveness of artificial intelligence (AI) technologies.

Representing the academic community, the keynote speech was delivered by Igor M. Stepnov, Doctor of Economics and Head of the Asset Management Department at MGIMO University. His presentation, “Economic Decision Making: Assessing Readiness for the Application of Artificial Intelligence Models,” addressed the question of what AI actually represents: an economic miracle, the near future of everyday reality, or a potential economic catastrophe. This framing was determined by the emergence over the past one and a half to two decades of numerous technological trends that ultimately failed and, to some extent, became traps for users. Today, amid widespread expectations of AI’s inevitable triumph, there remains a considerable degree of speculative hype unsupported by real economic solutions, as well as the formation of a substantial “financial bubble.”

Professor Stepnov emphasized that assessments of the applicability of AI to economic decision-making should take into account the historical experience of developing automated control systems, since the creation of a universal AI suitable for all classes of tasks is impossible. At the same time, AI is considerably more applicable in the field of management, where effective models of decision preparation and decision-making are already being developed on its basis. The classification of such models became an important topic of discussion: in structured decision-making, the replacement of human involvement has already occurred or is currently taking place; in semi-structured decisions, part of the task can be algorithmized, although qualitative human evaluation remains necessary; whereas in unstructured decision-making AI still proves ineffective. Particular attention was devoted to evaluating the future viability of AI, since indus-

try leaders selectively choose areas for aggressive investment, understanding that the inappropriate application of AI may lead to significant catastrophes both at the corporate and societal levels [2, 3].

A presentation on the long-term trends of AI market development was delivered by Igor E. Frolov, Doctor of Economics, Deputy Director for Research, and Head of the Laboratory for the Analysis and Forecasting of the Impact of Research and Development on Socio-Economic Development at the Institute of Economic Forecasting of the Russian Academy of Sciences. He outlined projected growth trends for both global and Russian AI markets over the coming decade, noting not only the presence of inflated expectations but also numerous social risks. Conference participants were particularly interested in his typology of the developmental phases of AI technologies. According to this framework, the earliest elements of AI were demonstrated by machines in the mid-1940s; the first “AI winter” occurred in the late 1970s, while the second took place in the early 2000s. The contemporary breakthrough in AI, beginning in the 2010s and driven by advances in deep learning and neural networks, initiated a new “AI spring” and explosive progress in generative AI since the early 2020s. Under forecast scenarios, AI’s contribution to global GDP is expected to range from 1.4% to 2.5% [4]. At the same time, the conservative scenario appears the most realistic, as it accounts for the limitations of AI implementation and, consequently, the actual economic effects arising from its integration into new technologies.

An engaging continuation of these presentations was the discussion of historical examples of both achievements and unrealized expectations associated with technological breakthroughs in AI. For instance, the fully automated landing of the orbital spacecraft Buran within the Soviet space program in 1988 represented the pinnacle of algorithmic automation at that time. By contrast, the anticipated achievement of fully autonomous Level 5 autopilot systems by 2020 has not materialized, largely because the “last 1%” of complex road situations still requires forms of human intelligence that remain unattainable for AI systems.

The second part of the plenary session was devoted to industry practitioners, who presented their perspectives on the role of AI in economic and managerial decision-making.

In particular, Filip Bušina, Advisor to the Director for Business Development in Central and Eastern Europe at Elanor ICT, a Ph.D. in Economics, delivered a presentation titled “Human-Centric Transformation in the Era of Predictive HR: Between Automation and Empathy.” He noted that the AI application in human resource management opens up new opportunities ranging from the automation of recruitment and onboarding processes to predictive analytics and employee training [5]. At the same time, several risks were identified, including algorithmic bias, reduced trust, and the potential alienation of employees from the outcomes of their work.

The audience was particularly interested in the results of a survey conducted among companies in Central and Eastern Europe (the Czech Republic, Slovakia, Poland, Hungary, Bulgaria, Romania, Serbia, Albania — a total of 698 companies), which showed that approximately 70% of respondents demonstrate a medium level of digital maturity. This reflects a transitional phase between operational automation (according to the HR 4.0 concept) and the institutionalization of AI (the emerging HR 5.0 framework). An advanced level of maturity (12%) is primarily observed in multinational companies certified under ISO 9001 and ISO/IEC 27001 standards. At the same time, companies already actively use technologies such as electronic signatures (71%), cloud-based HR systems (47%), and AI-driven analytics (12%).

The key conclusion of the presentation was the idea that AI in HR should be implemented within a new model of human–technology partnership based on transparency, trust, and adherence to ethical principles in the use of artificial intelligence. This approach promotes the concept of predictive empathy, which integrates AI analytics with human emotional intelligence, ensuring that technology enhances rather than replaces human decision-making. Ultimately, AI-based management should be grounded in a human-centric approach,

as established in international frameworks (OECD guidelines,¹³ UNESCO recommendations,¹⁴ and the European Union Artificial Intelligence Act¹⁵). In this sense, AI should act as a mirror of managerial principles, contributing to the strengthening of a culture of trust and sustainability.

An interesting case of AI technology implementation was presented by Yulia B. Ponomareva, Deputy Director for Economics and Finance of the Paks Nuclear Power Plant construction project (Hungary) at Atomstroyexport. She described the practice of using an AI arbitrator that enables the automation of approval procedures and the prioritization of intra-group requests within holding structures. In essence, this approach to prioritizing corporate requests represents a decision-support system (combining algorithmic computation and a language model) based on a set of criteria whose structure is derived from the well-established Analytic Hierarchy Process. The implementation of this approach contributes to improved liquidity, reduced cash gaps, and minimized intra-group discrepancies in settlements and deliveries, while also incorporating reinforcement learning techniques that allow the system to adapt to changing conditions. This is particularly important in the management of complex international engineering projects, including nuclear power plant construction [6].

The professional discussion session, traditionally an important part of the conference, featured contributions from Valeriy A. Vaisberg, Director of the Analytical Department at REGION Investment Company, Pavel A. Pikulev, Chief Strategist of the Treasury at Sberbank, and Alexander I. Evdokimov, Senior Portfolio Manager at The First Management Company. They addressed issues related to

¹³ OECD. AI Principles. URL: <https://www.oecd.org/en/topics/ai-principles.html>

¹⁴ UNESCO. Recommendation on the Ethics of Artificial Intelligence [SHS/BIO/PI/2021/1]. URL: <https://unesdoc.unesco.org/ark:/48223/pf0000381137>

¹⁵ European Commission. Regulation (EU) 2024/1689 of the European Parliament and of the Council of 13 June 2024 laying down harmonised rules on artificial intelligence and amending (Artificial Intelligence Act). URL: https://eur-lex.europa.eu/legal-content/EN/LSU/?uri=oj:L_202401689

the application of generative artificial intelligence in investment decision-making, financial modeling, analysis, and forecasting. In particular, A.I. Evdokimov presented the results of an analytical study on the use of sentiment in communications from the Central Bank of the Russian Federation for predicting monetary policy decisions.

The issues raised at the plenary session and the practice-oriented discussion were further elaborated in the conference breakout sessions.

Section 1, “A New Perspective on Economic Decision-Making under the Application of Artificial Intelligence: Models, Opportunities, and Limitations,” chaired by Igor M. Stepnov, Head of the Asset Management Department at MGIMO University, brought together participants from various Russian universities, including Saint Petersburg State University, Ufa State Petroleum Technological University, Saratov State University named after N.G. Chernyshevsky, Russian New University, the Financial University under the Government of the Russian Federation, MGIMO University, and others. Speakers addressed issues such as the application of AI in economic modelling and forecasting, as well as in investment decision-making and socio-behavioral modelling of financial pyramids; the role of AI agents in accounting and auditing, taxation and financial systems; business process reengineering; systemic risk forecasting; and anomaly detection in digital asset markets. Participants assessed the probability of a financial “bubble” in AI-related companies by comparing the current AI boom with historical bubbles, such as the dot-com bubble of the late 1990s. They identified typical features of such bubbles — rapid price increases, elevated valuation multiples, and speculative demand — while also noting the strong fundamental base of many leading companies in the sector, which distinguishes the current situation from previous speculative episodes.

Section 2, “Sovereign Models of Artificial Intelligence Application in the Implementation of National Economic Development Strategies by the State as an Actor,” chaired by Tatyana F. Kreidenko, Associate Professor of the Department of Regional Economics and Geography at RUDN University, primarily

focused on issues such as technological sovereignty, the potential of artificial intelligence in public administration and the banking sector, and support for public–private partnerships.

In particular, Anna D. Mochalkina from the Moscow Technical University of Communications and Informatics (MTUCI) presented a paper on threats of foreign influence in the field of artificial intelligence to national security. She highlighted ideological influence through AI-generated content and economic pressure via control over AI supply chains, emphasizing risks of data leakage, manipulation of public opinion, and dependency in critical sectors of the economy such as finance, industry, and energy. The results of a comparative analysis of the strategies of Russia, China, India, the European Union, and the United States were particularly valuable for discussion, demonstrating the effectiveness of legal restrictions, investment in research and development, and international cooperation. The main conclusion confirmed the importance of integrating AI technologies into national security systems in order to reduce external risks, ideological manipulation, technological dependence, and vulnerabilities of strategic infrastructure, as well as to enhance competitiveness in the global digital environment.

An important addition to the academic discussion was provided by presentations from Russian and international participants representing their countries’ perspectives on issues such as the use of AI technologies in the implementation of state export support programmes and customs administration (T.V. Kolesnikova, K. Medvedev, Y.A. Aleksandrova, Saint Petersburg State University of Aerospace Instrumentation); the development of sovereign models for AI application in economic governance in Russia and China (M. Hu, Saint Petersburg State University of Aerospace Instrumentation); the assessment of social networks as a new instrument of “soft power” and the use of sovereign AI as a strategic state asset (M.S. Usupova, International University of Kyrgyzstan); and sovereign AI as a driver of the Azerbaijani economy (K. Z. o. Mamedzada, RUDN University).

Issues of sectoral diffusion were examined within *Section 3, "Strategic Sensitivity of Industries to the Adoption of Artificial Intelligence,"* chaired by Julia A. Kovalchuk, Professor of the Asset Management Department at MGIMO University. The series of presentations covered a wide range of industries, including manufacturing, oil extraction, agriculture, services, trade and e-commerce, education, healthcare, construction, the media industry, sports, and culture.

Particular interest was generated by the following presentations:

- a regular participant of the conference from the Republic of Kazakhstan, L. M. Davidenko, Candidate of Economic Sciences, PhD, Associate Professor at Toraighyrov University, who discussed cases of IT application in the economy of Kazakhstan, as well as technological integration and the implementation of AI in industrial and agricultural enterprises;
- I. B. Dolzhenko from LLC "Delta Consulting," who addressed the high sensitivity of global fashion industry firms to AI technologies, highlighting its transformation from a technological tool into a key strategic asset. Such companies operate under conditions of rapid collection turnover, fundamental unpredictability of consumer demand, and persistent market turbulence, and therefore possess strong potential for maintaining operational flexibility and demand management, while also generating new sources of competitive advantage in complex market environments;
- I. A. Ivanova, Candidate of Economic Sciences, Associate Professor at the Financial University, who discussed the prospects and limitations of AI application in designing personalized employee learning trajectories, enabling a more rational and evidence-based assessment of competencies, labor market dynamics, and educational system trends and potential.

The current potential and future of AI were further addressed in *Section 4, "Strategic Prospects for Building Competitive Advantages of Organizations under Exponential Growth in Artificial Intelligence*

Adoption," chaired by Mikhail M. Ishchenko, Head of the Cost Parameters Management Unit of the Paks Nuclear Power Plant construction project at Atomstroyexport. In this section, A. V. Anisimov (HSE University) and S. A. Fominykh presented a paper on AI as a tool for improving the efficiency of corporate asset tokenization in the Real World Assets (RWA) segment within the context of digital financial market development. This transition enables a shift from traditional forms of accounting and circulation of property rights to a distributed infrastructure of smart contracts. The authors also highlighted the risks associated with scaling tokenization without the use of intelligent data analytics, monitoring, and compliance tools, which can be provided by AI through machine learning algorithms that integrate large volumes of corporate, market, and alternative data, identify hidden dependencies, and build dynamic models of returns and risks. The main conclusion was that the synergy between artificial intelligence and tokenization forms a new digital standard of corporate finance, expanding opportunities for institutional investors, private funds, and the corporate sector.

A further relevant topic in the context of expanding AI adoption was the development of the data center (DC) market, which comprises real estate facilities designed to host and ensure the uninterrupted functioning of IT infrastructure. This issue was addressed in the study by V. L. Kim and S. V. Pupentsova from Peter the Great St. Petersburg Polytechnic University. There are 194 data centers operating in the Russian Federation with a total capacity of 3.6 GW. Nearly half of them are concentrated in the Moscow region, which is explained by its advanced engineering infrastructure and the concentration of demand from key consumers of data center services, including corporate headquarters, federal government bodies, and financial institutions. The authors raised the issue of the strategic development of data centers in regions with surplus capacity and highlighted a contradiction between demand drivers associated with digital transformation and energy system constraints that directly affect DC operations. This is supported by

a strong correlation between rack space capacity and key demand indicators (such as the size of the Russian cloud services market, e-commerce turnover, and electricity production) over the period 2017–2024. Thus, the findings justify the planning of development projects for high-yield but highly specialized real estate assets requiring a tailored investment and management approach.

Issues related to the tax advantages of using artificial intelligence were raised in the discussion by Varvara V. Gredayeva, a student at the Financial University. She noted that the exponential deployment of AI within the operational frameworks of online marketplaces is fundamentally reshaping the composition and dynamics of non-current assets, shifting capital expenditures toward a regime of continuous modernization and compressed asset life cycles. In this context, the accounting and taxation of non-current assets are no longer merely retrospective recording mechanisms; rather, they become a strategic instrument for generating tax advantages. This shift enables firms to reduce their effective tax rate, smooth the tax base, and increase the internal rate of return on investment projects, while remaining within the boundaries of compliant taxation and the economic substance of transactions.

Technological transformation is closely intertwined with changes in the labour market. Accordingly, *Section 5, titled “Transformation of Human Professional Competencies as a Labour Market Participant in the Context of the Widespread Adoption of Artificial Intelligence”* (chaired by Anton Yu. Podshivalov, Head of the Department for Student and Alumni Relations at MGIMO University), addressed issues related to training specialists both for working with AI systems and for developing AI technologies. In particular, the discussion focused on the specialised skills required across different sectors of the economy, including industry, agriculture, and education, as well as the potential for the effective application of AI in corporate human resource management and personnel administration. Issues of psychology, digital ethics, and psycho-hygiene also attracted significant atten-

tion from participants. In this context, E.V. Kladochnaya, a master’s student at the HSE University, presented a paper entitled “Psychological Determinants of Professional Performance in the Context of the Widespread Adoption of Artificial Intelligence,” in which she analysed phenomena associated with AI, including AI fatigue, technological burnout, and “quiet quitting.” She further proposed a set of measures for fostering a human-centric corporate culture aimed at mitigating declines in employee productivity and motivation resulting from AI implementation.

Section 6, “Legal Regulation of Artificial Intelligence in Contemporary Economic Processes” (chaired by Maxim I. Inozemtsev, Associate Professor at the Department of Private International and Civil Law named after S.N. Lebedev, MGIMO University, and Editor-in-Chief of the Digital Law Journal), traditionally brought together a community of legal scholars and practitioners in the field of digital law. Participants included representatives from leading law schools and universities, such as the Russian State University of Justice named after V.M. Lebedev, the St. Petersburg Institute (branch) of the All-Russian State University of Justice (RLA of the Ministry of Justice of the Russian Federation), law faculties of classical universities, and practicing lawyers. The discussion focused on critical legal and regulatory issues emerging alongside the expansion of digital technologies. These included the legal personality of AI users; the application of AI in accounting, auditing, insurance, and tax relations; the legal regulation of AI-enabled fraud and other criminal activities; and mechanisms for protecting personal data and confidentiality in the implementation of AI within public services and business processes.

Particular interest was generated by a presentation from V.F. Polevoy, an undergraduate student at the Russian State Academy of Intellectual Property, on the new OpenAI charter, which introduces a hybrid Public Benefit Corporation (PBC) model under the supervision of a non-profit foundation. This model seeks to reconcile the fundamental tension between the commercialization of break-

through technologies and the mission of ensuring public benefit. Within the broader discussion on intellectual property in the context of AI usage, participants examined materials from the World Intellectual Property Organization (WIPO), relevant court cases, national regulatory strategies, and the evolving regulatory landscape in the United States, as well as key provisions from OpenAI's founding documents.

Within the framework of the conference, a traditional youth competition for students and doctoral candidates was also held. It should be noted that among the awardees there were representatives of the Financial University, including:

- M.U. Mavsarova, author of a study on the application of artificial intelligence in forecasting industry-specific financial metrics of oil and gas companies. Her research outlines the potential use of AI in corporate financial processes, identifies levels of employee proficiency in AI tools within financial departments, and proposes a prompt structure for the DeepSeek neural network when performing financial tasks;
- E.D. Sokolov, who assessed the potential of AI agents as a mechanism for ensuring regional economic security under conditions of uneven spatial development in the Russian Federation;
- D.S. Maksimova, who examined the role of digital twins as a tool for analytical support in the transition from reactive to predictive corporate governance. Her work includes the analysis of industry case studies (oil refining, energy, mechanical engineering, construction), statistical evidence, and the identification of the multiplicative effects of implementation (sustainable development, operational efficiency, increased customer engagement, and sales growth), as well as key advantages (reduced decision-making time, risk minimization, improved forecasting accuracy and product quality) and limitations (cybersecurity risks and industry conservatism);
- D.O. Kondratyeva, who analysed trajectories of educational and HR strategies aimed at training specialists in demand within the AI-driven economy;

- A. Ya. Kilennikov, who investigated the impact of AI technologies on the work of professionals across various occupations in agricultural companies, in the context of labour shortages in the agricultural sector, the implementation of modern agrotechnologies and biotechnologies, and the assessment of the economic efficiency of autopilot systems for agricultural machinery;

- Yu.E. Kulichkova, who, based on an analysis of the strategic sensitivity of industries (digital maturity, data availability, economic incentives, human capital, and regulatory context), presented a forecast indicating a likely redistribution of leadership positions and widening inter-sectoral disparities depending on the ability of industries to adapt to AI technologies by 2030;

- A.T. Mukhina, who studied the role of AI in developing critical thinking and creativity among university students, highlighting the ambivalent nature of its impact. On the one hand, AI technologies can serve as an intellectual partner that stimulates analytical and creative activity; on the other hand, inappropriate use may lead to reduced analytical depth, superficial learning, and diminished independent thinking. The study concludes that the impact of AI depends on the nature of student interaction with these tools, their level of motivation, and the broader pedagogical context;

- K.M. Kuzenyatkina and Sh.R. Gadjimamedova, who compared the experience of Russian retail companies implementing cashier-less "smart store" formats (X5 Retail Group, VkusVill, and Azbuka Vkusa) with international cases (Amazon Go, Żabka Nano, ALDI Shop&Go). The authors developed a set of recommendations for adapting this format, taking into account economic, social, and institutional factors;

- E.V. Averyanova and Yu.D. Muravyeva, who, based on a survey of more than 300 students, demonstrated how AI technologies influence professional self-determination among both current economics students and prospective applicants. Their study emphasised the transformation of key economic sectors (finance, marketing,

logistics, management) under the influence of AI, leading to the emergence of new professions and fundamental changes in the requirements for traditional roles. The findings may inform the development of recommendations for revising educational programmes in economics and designing self-development strategies aimed at

forming hybrid competencies that combine digital literacy, analytical thinking, and soft skills.

As a follow-up to the conference “Asset Management — 2025,” the publication of a collective scholarly monograph entitled “Artificial Intelligence in Economic Decision Making: Assets, Actors, Strategies” is planned.

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