

JEL Classification M40, M41

DEVELOPMENT OF SOFTWARE AS A TECHNICAL COMPONENT ORGANIZATION OF ACCOUNTING IN PAWNSHOPS

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Abstract. *Requirements for pawnshop software that should correlate with both regulatory requirements and provide information needs of internal users, is detailed in the article. Assessment of modern software products and services that are designed for the accounting of pawn shops, is provided in accordance with the outlined requirements and their "inferiority" in the implementation of the reporting process is noted. Systems for providing electronic reporting and exchange of electronic documents that can be integrated with existing software products and pawnshop services are defined. Criteria for optimal selection of pawnshop software are reasonable and detailed. It is noted that their specification should be carried out by each institution independently and takes into account the reciprocity of technical devices and software.*

Keywords: *pawnshops, organization of accounting, software, software products and services.*

The specifics of pawnshops as non-bank financial institutions in the organization of accounting necessitates the need to take into account legal requirements, regulatory requirements and the needs of management staff. Highlighting in the organization of accounting of pawnshops a number of components, such as methods, accounting staff, machinery and technology, emphasizes the special relevance of the technical component of accounting, which includes technical devices and software.

Even at the stage of planning equipment, as a component of the organization of accounting, it is necessary to perform the task of choosing software and hardware. Requirements for pawnshop software that should correlate with both regulatory requirements and provide information needs of internal users, is detailed.

It is noted that today the market of computer accounting systems offers: traditional accounting programs; software services for accounting on the basis of cloud technologies; systems

providing submission of electronic reporting and electronic documents exchange.

Assessment of modern software products and services that are designed for the accounting of pawn shops, is provided in accordance with the outlined requirements and their "inferiority" in the implementation of the reporting process is noted.

It is established that none of the software products for accounting in pawnshops has the function that would allow automatic formulation and submission of regulatory reports in electronic form to regulatory authorities with the addition of qualified electronic signatures, as well as the exchange of electronic documents with contractors, which causes the need to implement an additional task of choosing the optimal system for electronic reporting and electronic document exchange. The existence of a small number of systems for providing electronic reporting and exchange of electronic documents, which can be integrated with existing software products and pawnshop services, is noted.

Four groups of criteria for the optimal choice of pawnshop software are substantiated and detailed:

technical - criteria that provide the technical ability of the software product (copying, storing, backing up, limited user access, integration, support for various file formats, etc.);

technological - criteria that determine the ability of the software product to implement the necessary accounting technology in the pawnshop in accordance with user requests;

commercial - a cost criterion that describes the purchase price of software in accordance with the kits of their delivery or the cost of access to the cloud environment in accordance with the terms of use;

ergonomic - a criterion that characterizes the level of comfort in the user's interaction with the software product and which is implemented through an intuitive interface.

It is determined that the operation of the software requires a certain set of technical devices, which also have certain requirements (technical, commercial, ergonomic) and the optimal choice of technical component of the accounting organization due to the reciprocal nature of the interaction of software and technical devices.

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