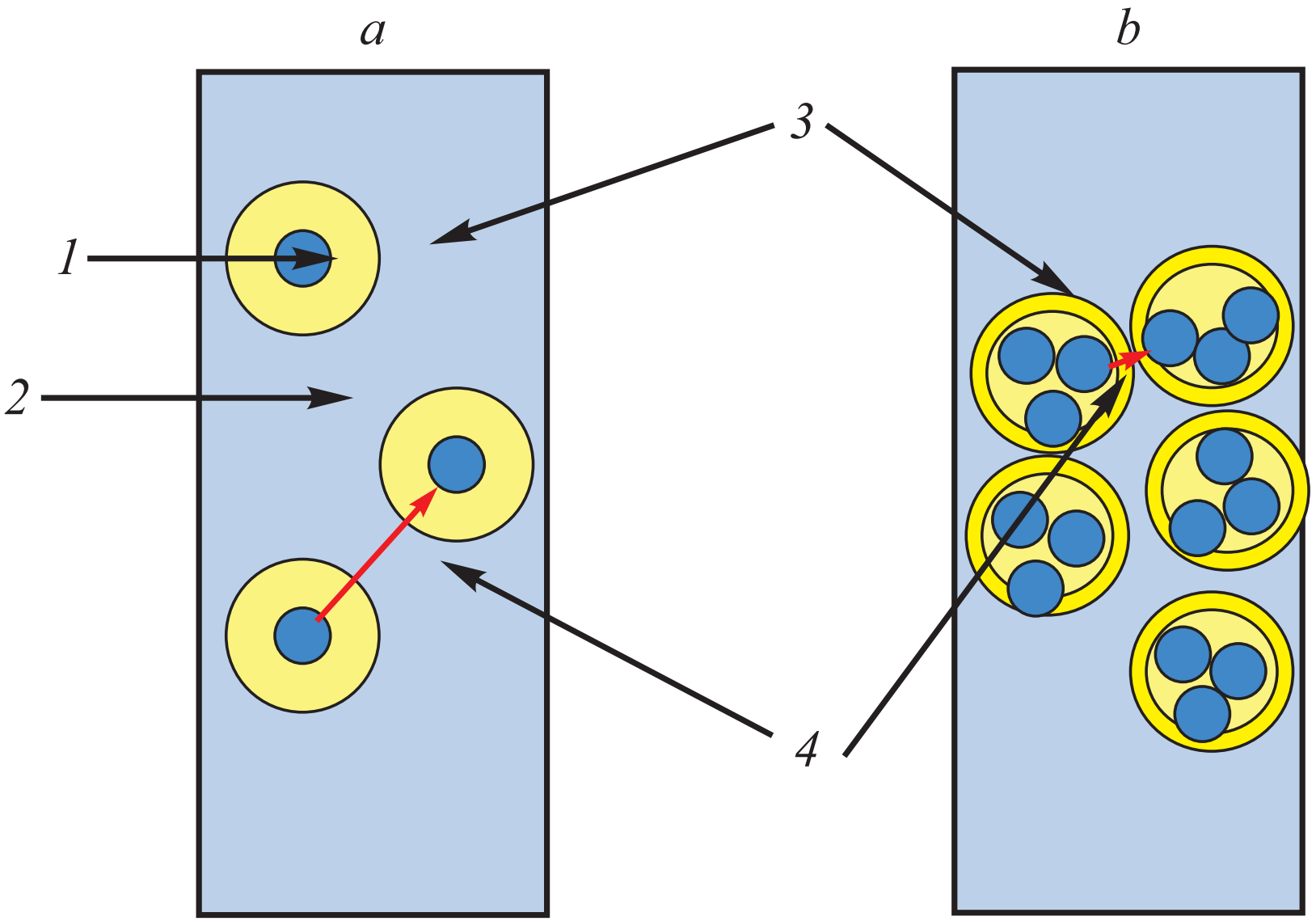

Fig. 7. Schematic representation of the morphology of the $(Fe_{0.45}Co_{0.45}Zr_{0.10})_{0.31}(Al_2O_3)_{0.69}$ nanogranular composite films, deposited in Ar – O_2 mixture (*a*) and $(Fe_{0.45}Co_{0.45}Zr_{0.10})_{0.52}(PZT)_{0.48}$ films, deposited in Ar – O_2 mixture at P_{O_2} = 3.0 mPa (*b*):
1 – metal cores from FeCoZr alloy;
2 – Al_2O_3 or PZT dielectric matrix;
3 – various oxide phases formed during the chain of transformations $FeO \rightarrow Fe_3O_4 \rightarrow Fe_2O_3$ around metal cores;
4 – direction of electron tunneling (jumping) (red arrows)