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ECO-FRIENDLY TOURISM

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It's not a big secret that eco-friendly way of life is becoming more and more popular now. Society begin to think about its impact on the environment and wonder in what world will their descents live. A lot of people try to reduce consumption of plastic and other materials that don't decompose, collect their garbage and recycle. The problem of global warming is discussed in schools. Moreover, someone even chooses bicycle instead of car. This "eco" movement touches all spheres of life so no wonder that tourism gets change too.

To travel means to meet and get to know better our planet, so we shouldn't harm it during our trips. Eco-tourism is a form of tourism involving visiting fragile, pristine, and relatively undisturbed natural areas in order to discover our world and be aware how we can protect it.

Also eco-friendly tourism means using products and services which do not harm the nature in tourist spots. Eco-tourism also means traveling to the less famous and less developed tourist destinations in order to help the locals over there and to provide funds for the development of the tourist spots. Eco-tourism entertains an avid tourist in such a way that it is minimally intrusive to the environment and only helps in the betterment of the environment. Not only the tourists but also the service providers should genuinely take part in this initiative.

Of course, hotels as an essential part of traveling become eco-friendly. Owners of hotels all over the world want to involve conscious travelers by making their places "green". So what is the difference between simple hotel and eco-hotel? Firstly, eco-hotel is situated in natural areas. The main idea of these establishments is harmonious neighborhood with nature and minimum of civilization. But also they can be located in metropolises and offer guests clear water and organic kitchen. Secondly, such places reduce consumption of energy and often use renewable energy sources like sun or wind. In addition, eco-hotels prefer natural materials in interior such as wood, textile.

Another important aspect is transfer. Travelling by plane is the most common and comfort way of traveling, but the truth is that it is really harmful for the environment. Airplanes pollute the atmosphere with carbon dioxide, nitrogen oxide and soot they cause climate changes. Unfortunately, this mean of transport can't use alternative energy so the only solution is reducing amount of flights. Traveling overland is more eco-friendly way. Eco-tourists can choose train journey. By the way, trains are becoming more modern and convenient. And it is an opportunity to get to see more of the countryside too. Furthermore, private taxi cars instead of carpooling or tourist buses also lead to increase air pollution. People can explore the place in a tourist bus than hiring a private taxi every time.

Not only transport but also some attractions can badly affect the surroundings. For example, popular tourist attractions like boating, cruising, sea-plane cause a lot of air and water pollution contaminating the natural water bodies and causing loss of precious flora and fauna. People should instead promote the use of coracles to savor the scenic beauty of the place. These are eco-friendly and can hold up to 4 people. Traveling in the water bodies in coracles would give a rustic experience without burning a hole in their pockets. These do not cause any kind of pollution too.

In conclusion, eco-tourism is a great way to discover the world without harm for it. It is suitable for people with different wealth and it can be even more economical. I think it is excellent news that such type of tourism is developing and more people get concerned about the environment.

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IMPACT OF GLOBALIZATION ON THE UKRAINIAN ECONOMY

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Globalization is the spread of products, technology, information, and jobs across national borders and cultures. In economic terms, it describes an interdependence of nations around the globe fostered through free trade [1].

Globalization has led to changes in the most important social institutions of modern civilization: the role of the state, the values of freedom and democracy, visual strategies and geopolitical settings are changing. The economic, political and financial interconnections of the leading countries of the world are increasing, opening up new opportunities for them, on the one hand, and on the other, renewing serious problems among countries that have entered the new millennium with many unresolved problems and lagging behind in technological development, and therefore, they are not competitive enough in the global market.

Positive Aspects of Globalization [2]:

- As more money is invested in developing countries, there is a greater chance that people in those countries will succeed economically and increase their standard of living.

- Global competition encourages creativity and innovation and keeps product / service prices under control.
- Developing countries are able to reap the benefits of current technology without undergoing many of the growing pains associated with the development of these technologies.
- Governments can work better together towards common goals now that there is an advantage in cooperation, an improved ability to interact and coordinate, and a global awareness of issues.
- There is greater access to foreign culture in the form of movies, music, food, clothing, and more. Shortly, the world has more choices.

Negative Aspects of Globalization [2]:

- Outsourcing, while it provides jobs to a population in one country, takes away those jobs from another country, leaving many without opportunities.
- Although different cultures from around the world are able to interact, they begin to meld, and the contours and individuality of each begin to fade.
- There may be a greater probability of disease spreading worldwide, as well as invasive species that could prove devastating in non-native ecosystems.
- There is little international regulation, an unfortunate fact that have serious consequences for the safety of people and the environment.
- Large Western-driven organizations such as the International Monetary Fund and the World Bank make it easier for a developing country to obtain a loan. However, a Western focus is often applied to a non-Western situation, resulting in failed progress.

The globalization of the economy in today's world is facing a serious challenge. All the first places in the world are already taken by the countries that are in the Big Seven. They account for at least 12% of the world's population and about 60-70% of world GDP [5].

The liberal model of world trade is determined by the level of penetration of technology and financial instruments. By creating great opportunities, the liberal model of the global economy shapes the extremely rigid rules of the game: either competition or forced bankruptcy. And this is not the bankruptcy of an individual enterprise, but of entire countries that are slowly but steadily degrading - they are left behind by citizens who move in search of a better life. This is, unfortunately, happening in Ukraine today [4].

On the base of analysis, the dynamics of globalization index of Ukraine, economic globalization has left the country only 89th in the world. However, in terms of de facto economic globalization, Ukraine ranks 26th, ahead of Germany, Poland, the Czech Republic, Slovakia and Lithuania. Due to rating of social globalization, Ukraine was on the 97th place in the world [3].

Among the sectors most promising for further development and realization of export potential, we can highlight the information technology sector. The IT service export revenue balance is steadily increasing.

In 2017, IT sector brought the Ukrainian budget 2.25 billion dollars. In 2016, our country exported IT services on sum of $ 3.2 billion [3].

In order for Ukraine to survive as an independent state, the government have to increase the competitiveness of our country's economy, both in terms of production costs and in terms of investment attractiveness. It is important for Ukraine to ensure the international competitiveness of its agriculture, to increase the innovation potential and keep developing the IT sphere.

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CURRENT TRENDS AND LEVEL OF DEVELOPMENT OF THE HOTEL BUSINESS

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Hospitality is one of the fastest growing sectors of the world economy. The development of the modern hotel industry is dictated by many factors, both internal and external, arising from the general changes in the functioning of the national and world economy. Therefore, the modern hotel market is characterized by the formation of new processes and the emergence of trends that are associated with the development of global economic organizations, which are transnational hotel companies, as well as with national and regional peculiarities of functioning local hotel businesses. Against this background, the study requires in-depth monitoring of current trends in the hospitality industry and the scientific substantiation of the results of a comprehensive consideration of the factors that most influence the level of development of the hotel business in Ukraine and its individual regions.

Among the current trends in the development of the world market in general and tourism in particular, the processes of globalization deserve special attention. TNCs have moved from the one-nationality of capitals and the separateness of actions to the policy of cooperation and implementation of joint programs. This trend is evident in the formation of global corporations.

The rapid increase in their number is influenced by a number of factors, among which a decisive influence is exacerbated by competition in world markets. It occurs not only between companies in the most developed countries. Very dangerous rivals were firms from new industrial countries, which are gradually gaining more and more "niches" in world markets. In the hotel industry, these are chains of hotels belonging to Xianggang (Hong Kong), Shangri-La, Regal Hotels, Mandarin Orientl.

The essence of global alliances lies in the pooling of human, financial and scientific and technical resources by different firms to achieve certain goals in the most effective way - through cooperation. They share the achievements of each party and share the costs and risks associated with implementing joint programs.

Currently, in addition to global alliances, strategic alliances are emerging. The first is the change in property relations. The latter are based on the consent of the parties and do not affect property relations, so they are more widespread.

Strategic alliances may take different forms (consortia, strategic joint ventures, etc.). Unlike traditional intercompany agreements, they are all aimed at achieving long-term competitive advantages for alliance companies within the framework of their global strategy.

In the hospitality industry, strategic alliances are formed between several companies for the joint implementation of services, the creation of a single marketing network, coordinated marketing activities, and large financial investments. The main motive behind such an association is the promotion of hotel company brands in the market. Within the alliance, a product from one firm opens the opportunity for another to enter the market, and by dividing the financial risk, both of them go bankrupt in adverse economic conditions. Having proven effective, alliances will be the main growth strategy for hotel companies in the 21st century. This was the conclusion of a New York University staff surveyed in the hospitality industry.

Globalization processes are most clearly viewed by air transport. Strong partnerships are established between the world's leading airlines. They prefer to form strategic alliances with their competitors than to buy shares of smaller carriers. By agreeing with each other, airlines can quickly expand the itinerary, increase their market share and restrict access to other carriers. Such cooperation gives the result for all members of the alliance - increase in volume of air transportation and profit.

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GLOBALIZATION: FROM MYTH TO REALITY

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Nowadays, the word «Globalization» is familiar to people all over the world. A lot of scientists have been arguing about this process for a significant period of time, but we still have no explicit answer to one of the most controversial questions: What the globalization really is: myth or reality?

According to Cambridge dictionary: «Globalization is the situation in which available goods and services, or social and cultural influences, gradually become similar in all parts of the world». At the same time Academic Consultants Meeting of Harvard University represents an interesting interpretation: «Globalization is integration through international trade of markets in goods and services, as reflected in a variety of possible measures». In other words, globalization is the process of obtaining interdependence among nations, companies and governments in the whole world. Nowadays, most countries are interdependent because they rely on other countries for supplying local demand and for selling local products. This interdependence is strong, and one nation's actions often have consequences on others. For example, China's labor costs impact employment in other countries and air pollution generated in the United States has global effects. We fulfill our needs by relying on a massive network of other people. It still remains incomprehensibly if globalization is a tell-tale of the big fishes who run the world now or the real tipping point of our existence? [2]

It is a well-known fact that the discussions about globalization started in the early 1820s. Today's researchers also have some ideas about this ambiguous phenomenon. It is compelling to emphasize that in the world two most vivid hopes and dreams about globalization exist. First, that it leads to a reduction in global discrepancy. Second, that emerging markets are globalization's new leaders.

In fact, we deal with two intriguing statements. The idea of borderless world has been existing for a long time, especially when it comes to business and trade. Also it is Thomas Friedman that wrote «The World is Flat», which is the most popular book about globalization ever, and proclaimed globalization as a "level playing field" for the world competition and collaboration. The implication of the statement is of concern: it is the reality of globalization that cannot be projected onto our real world. Actually, we can't say for sure with all Ukraine's statistics that other countries are fully interested in trade without any borders .Perhaps, the main reason for it is that we are an agricultural country and as a result everyone takes us as «a country with cheap resources» rather than consider us as an equal partner in all concepts. As the matter of fact, our companions do not really want to open their boarders in order to meet up our products, but they want us to open our borderline for them. The result can clearly be seen that the current situation is somewhat maladjustment. All in all, it is quite a good reason to name the first statement as the most popular and overrated myth [1].

The other meaningful point is emerging markets. There are many different headlines about sharp economic growth of emerging markets and their intentions to head up globalization. It is a famous narration about China's upward trend from the early 1980s to 2000s, when their economy retrieved unbelievably quick. Apparently, China became one of the trade emperors in the XXI century. Even though emerging markets take the lead, there is a belief that advanced economies are more globalized. Developing economies trade as intensively as advanced economies do, but only one-third of them integrated in the international capital flows and one-fifth is active in movements of people, which is just a drop in the ocean in comparison with developed countries. Nevertheless, emerging markets have everything to become better versions of themselves [3].

To sum up, globalization is a really sophisticated, challenging and unpredictable process. Globalization is a reality and not merely a continuation or a return of the trends of previous years. Globalization is aimed not only at economic interdependence, but also at transforming the time and space in which we live.

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ECONOMIC AND CULTURAL GLOBALIZATION IN THE MODERN WORLD

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During the 19^{th} century some factors caused the development of globalization according to famous economic historians Guillaume Daudin, Leonardo Prados de la Escosura and Kevin H. O'Rourke. Among them can be listed such factors as reduction of the costs for trading, prosperity of the United States and European countries, progressive movement to liberalization in the countries of Europe and the state of peace in these countries.

Throughout the 19^{th} and early 20^{th} centuries the connection between world's cultures and economies became very strong. One of the most distinguishing features of globalization of that time is migration of people, so that the quantity of labor force migration doubled.

After the end of World War II students exchange programs became extremely popular to increase the sense of tolerance and understanding of other cultures. According to some researches the number of students who study abroad increased 9 times.

Another example of globalization is a huge usage of the Internet, which became extremely popular in the 21th century. More than 2.4 billion of the Earth's population, that is over the third of it, had the access to the World Wide Web in 2012. By the way, in 2020 the amount of people using the Internet is 4.5 billion.

As for economic globalization of the world, it's necessary to mention that this term consists of manufacturing globalization, that is of getting products and services from a definite source from different places all over the whole globe to benefit from difference in cost and quality; globalization of markets that is defined as connection of different and separate markets into the one global market. Economic globalization also contains technology, competition, industries and corporations.

Economic globalization is constantly growing interdependence of national economies all over the world due to fast growth of cross-border movement of services, technologies, capital and products. It is also the process of economic integration incrrease between states leading to emergence of a global marketplace or the one world market. Also economic globalization can be viewed as a positive or negative phenomenon.

Current tendencies of globalization can be explained with that fact that developed countries integrate with the less developed states by means of direct foreign investments and reduction of trading barriers and other economic reforms and in cases of immigration [1, c. 112].

International standards made the trade of goods and services more efficient. An example of such a standard can be an intermodal container. A transporting container harshly reduced the costs of transporting and supported the after-war boom in international trade and became the main element in globalization.

Also the trade facilitation observes the question how to make the procedures better and improve the measure of control to reduce connected with this expenditures and increase the efficiency while safeguarding regulatory goals. The global trade of services is also considerable.

Cultural globalization relates to transmission of ideas, values and meanings all over the world to extend and intensify social relations. This type of globalization is pointed by common consumption of cultures being expanded through the Internet and popular media. It has added to the processes of products exchanges and colonization having a longer history of cultural value increase all over the world [2, c. 75].

Intercultural communication is the branch of study in which is observed how people from different cultural traditions communicate with each other and how they try to relate between cultures. Spreading of culture is spreading of objects of culture such as languages, religions, ideas, styles, etc.. Also globalization has expanded the opportunities for travelling due to diffusion of pop-culture, especially through the Internet and satellite television.

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SPECIFIC FEATURES OF SPECIALTY OF HOTEL AND RESTAURANT BUSINESS

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What is the specialty of hotel and restaurant business? What is the purpose and task of specialists in this field?

My specialty is hotel and restaurant business. It is one of the most promising specialties at the current stage of development of the world economy. Considering the labor market needs of Ukraine and the international market as a whole, the number of service enterprises (tourism and hotel and restaurant business) and the volume of tourist services have increased in recent years.

The hotel and restaurant business is an industry with a high level of competition, which aims to maximally satisfy the needs of consumers, to provide a high level of comfort, to satisfy a wide variety of household, economic and cultural requests of guests. Requirements for these services are increasing every year. The higher the culture and quality of customer service, the higher the image of the hotel and restaurant, the more attractive they are to customers. The main task of specialists working in modern hotels and restaurants is to create and implement the latest methods of work, which are ensured by the collective efforts of employees of all services, constant and effective control, improvement of forms and methods of service, the study and implementation of advanced technology, new technology.

The advantages of this specialty are:

1) The opportunity to develop a hotel business due to the fact that it is young enough for Ukraine and to have great prospects in the future, because many international operators and investors are paying attention to the hotel facilities in Ukraine. At present, there are more than 4,300 hotels and similar establishments in Ukraine, and their number is increasing annually. At present, the largest number of hotels of international brands are located in Kiev (Hyatt, Hilton, Intercontinental, Fairmont, Radisson Blu, Holiday Inn, Ramada). The attention of international operators and investors is also attracted by major regional cities: Odessa, Kharkiv, Dnipro, Lviv and others.

2) Unlike other specialties, the specialty of the hotel and restaurant business opens a number of positions that can be obtained by studying in this profession.

3) Career prospects and high pay. Of course, this requires fruitful work and experience, language skills and the ability to communicate with people is also very important.

The disadvantages of this specialty are:

1) The achievements of the hotel industry of Ukraine are very modest against the backdrop of a worldwide trend of steady growth, prosperity, and development of this field of activity. This is all because this field is relatively young in Ukraine and it still needs to develop and recruit new specialists.

2) With the onset of economic transformations, the profitability of restaurant facilities has become the primary purpose of the enterprise activity, to be achieved by operating in a limited segment of the consumer market, due to the low standard of living. External factors have led to more than half of the restaurant business in Ukraine being unprofitable. One of the most pressing problems in the market is the problem of supplying food and liquor. Restaurateurs argue that suppliers offering

quality products unduly inflate prices, while the restaurateur, because of competition, cannot increase the price of food, and therefore reduces profitability.

In conclusion, I can say that the specialty "Hotel and Restaurant business" is very popular and promising. It undoubtedly has its advantages and disadvantages, but if it is fruitful to work, to acquire new skills and experience, to learn foreign languages, it is possible to achieve great success in this field and develop it more and more in Ukraine.

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THE IMPACT OF THE COVID-19 PANDEMIC ON UKRAINIAN LABOUR MIGRATION

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In the context of globalization, international migration has become a global phenomenon of increasing magnitude and complexity. The study of labor migration is extremely relevant as it has a tremendous impact on the modern economy around the world and is in the focus of international institutions and national governments.

According to the Law "About foreign labor migration", external labor migration - is the movement of Ukrainian citizens connected with crossing the state border in order to carry out paid activity in the country of residence [1]. Migration is filling the need for workforce in all spheres, bringing in new ideas and thinking, and increasing the GDP of countries. Every year, employees bring from 12 to 16 billion $ in Ukrainian budget. However, labor outflow is a serious problem for Ukraine. Every year more and more qualified workers leave the state in search of better work and higher payment.

According to the UN, more than 6 million people has left Ukraine in 2019 year (Figure 1) [4]. It should be noted that the statistics may vary in different sources due to different interpretations of migration.

Many factors influence the movement of migrant workers, including the state of the economy, the level of remuneration, labor legislation, the conditions of crossing the border with countries, the system of taxation, the exchange rate, personal motives, etc.

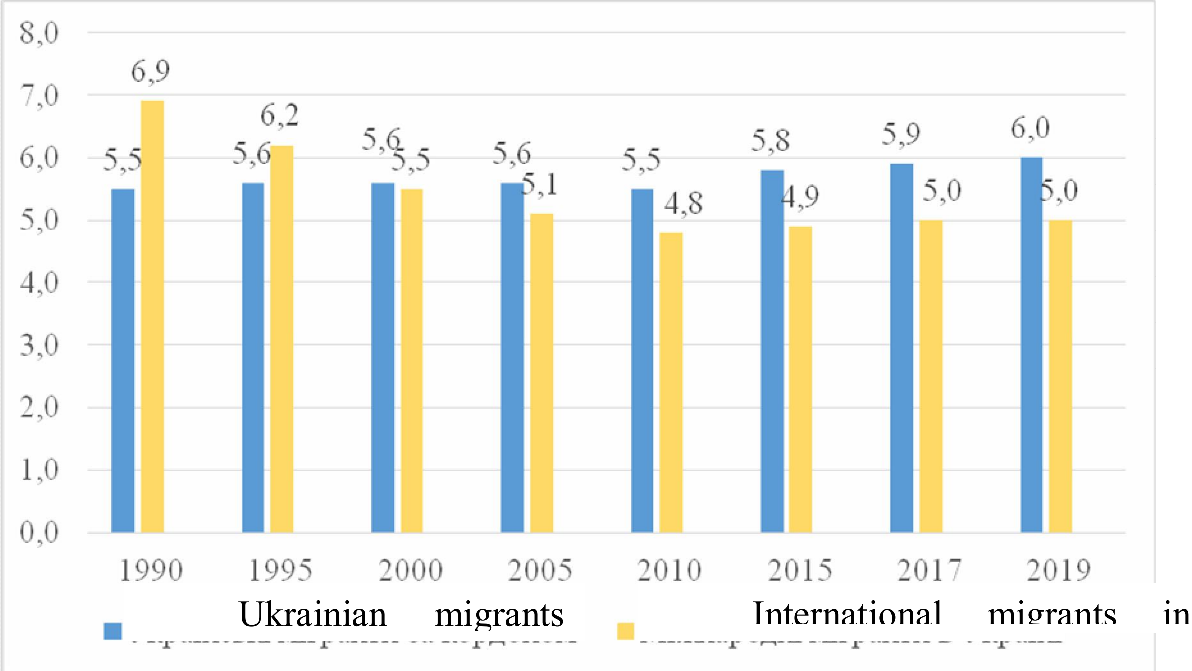

Figure.1 Migration in Ukraine from 1990 to 2019.

In the beginning of 2020 year, COVID-19 caused the greatest impact on the movement of migrant workers.

COVID-19 (abbreviation for COrona VIrus Disease 2019) is a dangerous disease that can occur as in the form of acute respiratory viral infection of mild form as well as in severe form, with the risk of death.

The COVID-19 pandemic has seriously affected migrant workers around the world and Ukrainian migrants in particular. Many countries have deported migrant workers in order to reduce the number of potentially ill people on their territory. Even more people returned on their own as they no longer had the job and the money because of the introduction of quarantine measures and social exclusion.

According to the In line with the UN Sustainable Development Goals 2016-2030, all participating countries are committed to protecting labor rights and promoting a safe and secure working environment for all workers, including migrant workers. In order to fulfill this obligation, Ukraine has begun to return its workers home despite the general closure of borders [2].

In April 2020 year, the number of unemployed in Ukraine increased by 1.3 million. After the height of epidemic in Europe and the closure of the borders, this number increased by about 2 million migrant workers. These are people who have been involved in industrial production, transport services, construction, agriculture and sphere of services. But there is no job for them in Ukraine. Employment problems will only become more serious by the closure of a small business that won`t survive the effects of quarantine. In Europe, on the contrary, there is a huge demand for Ukrainian workforce, especially in the fields of construction and agro-industry [3]. Neighboring governments are even willing to pay for charter flights and paperwork.

According to the Consensus Forecast "Ukraine in 2020-2021: Pandemic Impacts" by the Ministry of Economic Development, Trade and Agriculture of Ukraine together with the UNICEF Office in Ukraine, the labor market situation will remain difficult due to the significant economic downturn and significant structural changes. According to the Consensus forecast, from 50 to 90% of Ukranians who have worked abroad will slowly but surely return to work outside Ukraine by the end of 2020 year. One third of the workers are already ready to go back - mainly for seasonal work.

To sum up, despite the fact that migrant workers have now returned to Ukraine, it won`t influence the situation on the domestic labor market. As soon as the afteractions of the COVID-19 pandemic are over, workers will return to work in other countries, similar to what happened in China, where 60% of workers from other countries have returned as soon as the quarantining was over.

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INNOVATIONS IN THE SPHERE OF HOTEL AND RESTAURANT BUSIENSS

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The global hotel and restaurant industry held the top spot in popularity with both large and small investors and even novice entrepreneurs. After all, the main feature of the hotel business is that its growth does not stop even during the global economic crisis. Whatever the case is in the economy, the middle class around the world does not refuse to travel during the summer and Christmas holidays.

It is important for the hotel and restaurant business to provide the highest quality services. The hotel is a living organism that operates around the clock, and its quality of work is directly related to how well organized the work of providing basic and related services. Nowadays, it becomes more and more difficult to attract customers with comfortable apartments with kitchenettes and beautiful windows, as a set of services such as television, free Wi-Fi, a spa, a massage parlor and a swimming pool have become commonplace and almost mandatory. Previously, the hotel industry was focused mainly on tourists who "dictated" the hotel's working conditions, today the focus is often placed on business representatives - both large and small. Their requirements for comfortable accommodation are much higher than for tourists, because a hotel for a business person is not only a place of residence, but also a place of work. Modern hotels are increasingly offering guests business conferences, conference rooms, assistance in negotiating with clients and partners. For this purpose, not only conference rooms, but also lobby bars and simple lobbies where a coffee break can be organized. At the same time, "business" hotels also choose a special location, convenient from the point of transport interchanges.

Other hotel business trends are taking into account the desire of more and more guests to lead a healthy lifestyle. This is why many hotels rely on the opening of fitness centers, spas and even swimming pools. Moreover, many of them open additional restaurants (or create an additional menu) with dietary dishes. There is also a widespread opening of restaurants with any national cuisine. For example, depending on the preferences of a nation, rooms with a certain temperature regime, special furnishings, the presence of certain objects appropriate to the culture of the guest are offered. The most striking trend in the modern hospitality market is the emergence of boutique hotels. These are special hotels with exclusivity rates, which have many amazing features - for example, furniture is grouped by color, the rooms have their own staff, working only for specific guests.

In an effort to offer customers an exclusive service, many hotels commission the development of special systems of work that significantly extend the functions of the hotel. Among them, for example, are the following:

- The system of automation of work of employees of sales department. It allows you to manage this area, schedule meetings with partners and clients, keep a calendar and schedule of work of managers, and also facilitates the accomplishment of various tasks.

- Customer service system. These are new technologies in the hotel business that conduct a complete analysis of the accommodation of guests in the hotel and produce full analytics on each of them. This system allows you to see which intermediaries and travel agencies best provide the "delivery" of clients to the hotel, and also helps to calculate customer statistics by age, gender, social status, profitability, etc.

- Customer loyalty program management system. Allows the hotel to develop special types of promotions for regular customers, club and discount cards, premium certificates, and more.

- Hotel event management system. With this technology, you can plan the loading of different rooms of the hotel - its conference rooms, restaurants, banquet halls. Also, these innovations in the hospitality industry make it possible to create optimal schedules of activities, ensuring that the hotel is fully loaded and giving it additional earning opportunities.

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MEDICAL TOURISM IN UKRAINE

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Medical tourists elect to travel across international borders to receive some form of medical treatment.

- Treatments may span the full range of medical services
- Most common: dental care, cosmetic surgery, elective surgery, and fertility treatment
- No agreed definition of medical tourism exist; as a result methods applied by countries vary substantially
- Some countries count foreign patients’ visits to hospitals whereas others count the entry of individual patients into the country
- Other countries record nationality but not place of residence of patients, can be problematic when migrants return to home country for treatment.

The active development of external medical tourism in Ukraine started about five years ago. By the end of 2017, Ukrainian hospitals had treated 50,000 foreign patients. According to Violetta Yanishevskaya, the president of the Ukrainian Association of Medical Tourism (UAMT), most of the medical tourists visit Ukraine from the CIS. As a rule, specialized clinics that are constantly updated with the world progressive medicine. They practice innovative methods of treatment and advanced technologies, and doctors of such clinics have a great deal of experience in conducting surgeries.

At the same time, a great share of foreigners prefers the private sector primarily because of the service component. After all, if a clinic decides to work with medical tourism, it creates special departments for working with foreign patients. Such departments not only work with a patient in a clinic, but also control all aspects of the patient’s experience in Ukraine, including booking tickets and hotels, organizing transfers and leisure activities.

As for services offered, a lot of foreigners go to Ukraine for reproductive medicine, dentistry, ophthalmology, aesthetic medicine and cosmetology, plastic surgery, cellular engineering, including the possibility of using the cord blood bank and stem cell treatment. Sanatorium and health resort rehabilitation are also popular.

Foreigners choose Ukraine due to the optimal ratio of price and quality of medical services. Ukrainian clinics are 30-70% cheaper than similar clinics in the West. This, of course, is one of the main advantages of Ukrainian medicine for foreign medical tourists. With the same protocols of treatment and at the same level of service, Ukrainian clinics issue bills for services that are much lower.

Before the age of internet, foreigners used to find out about Ukrainian medical institutions mainly due to "word of mouth". Nowadays, foreigners find about Ukraine medical services through advertisements on the Internet and foreign media, especially the on-board magazines of international air and railway companies.

Another important channel for increasing the number of health tourists is cooperation from providers of medical services. These are professional companies that take care of the whole organization of treatment or rehabilitation of a patient abroad: they not only communicate with medical institutions in different countries, but also help them to get visa, buy tickets, order a transfer, rent apartments, and organize leisure activities.

Many international insurance companies are ready to cooperate with domestic clinics, which pay for the treatment of patients abroad. However, to sign a contract with an insurance company, a medical institution should have international accreditation in one of the global accreditation companies: JCI, QHR trend, etc. Leading Ukrainian clinics have begun the process of receiving it some have already been accredited.

Clinics have become interested in attracting patients and there is a healthy competition that encourages medical institutions to provide even more high quality and unique medical services and to acquire innovative equipment, attract more qualified personnel. Everyone wins medical tourists, doctors, and Ukrainian patients and mostly importantly, Ukraine.

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THE IMPACT OF COVID-19 ON PROMOTION OF BRANDS

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The urgency of this work is to sum up the changing in brand strategy that occurred amid COVID-19. The objective of the work is exploring how brands' strategies are developing on the time of pandemic.

According to PESTLE Analysis (concept in marketing principles), economic situation in a country or world impacts on brand promotion. When developing a marketing strategy, businesses need to factor in the economy of their target market to ensure they prepare for the ramifications of an economic downturn [1].

According to Michelle Seidel, issues, that impact on promotion are: demand and supply shape the market, consumer confidence affects purchasing patterns, employment and wages drive demand.

Demand and Supply Shape the Market. When demand is high, the price of a product can also be high, increasing profitability for a business. When demand is low, the prices decrease too [2].

Consumer Confidence Affects Purchasing Patterns. Consumers are more likely to make purchases when they feel confident in the economy of their country and in their own financial situation [2].

Employment and Wages Drive Demand. When the majority of consumers are making a stable income, and continue to expect that stable income, they are more likely to drive up demand with their purchasing power [2].

However, in time of COVID-19 when the economy goes down, many brands and marketers have recognized that to keep up with the competition they need to evolve their approach and create a new promotion plan. We identified several ways of brand`s approach amid COVID-19 by researching how brands were changing their strategy.

Logo redesign. When economy goes down, when the whole world on dangerous the brand`s aim to sell their product, and always remind about themselves to customers. To impress the whole world is the first step of that plan. McDonald's Brazil unveiled a new campaign in which the chain's signature golden arches have been separated. The ad, created by agency DPZ&T, appeared across all of McDonald's Brazil's social media accounts to convey the idea that we are "separated for a moment so that we can always be together" [4]. The Olympics and Mastercard logos, usually famous for their interlocking icons, also have been changed. The rings and the circles have been separated.

Creative campaigns. Changing a logo it`s not the one right way and if brand doesn`t want to do it, create a new memorable camping would be more than enough. For example, Nike reframed the public obligation to stay at home as a personal challenge in a new ad campaign by Wieden+Kennedy. Followers on Twitter supported that campaign and the post increased to 32 thousand retweets and 132 thousand 'likes', above normally is 500 retweets and 4 thousand likes under the post [3].

Volkswagen will end a celebrity-driven campaign for its new Atlas Cross Sport crossover in favor of ads plugging a new program aimed at giving buyers some financial relief during the coronavirus outbreak [5].

Taking into consideration all things above, we can see that many factors impact on brand promotion, but the economic situation is the major driving forces. In the time of pandemic the brands promotion changed rapidly and in order to deserve the attention of customers, the brand must create a new strategy. In accordance with our research it could be as a logo redesign as creating and setting up a new campaign.

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SOFT POWER: UKRAINE'S POTENTIALIN INTERNATIONAL AFFAIRS

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The XX-th century remained in history as a century of world wars and numerous military conflicts taking heavy tolls and was replaced by the XXI-st century when various conflicts tend to be solved by compromise and understanding. It is no wonder that the current global context has created circumstances for transforming tools and methods of influence. Nowadays, economic stability of a country, its ideological and cultural attractiveness are considered to be more important factors of influence rather than the county's military strength and possession of nuclear weapons. That is why we hear quite a lot about soft power in international affairs these days.

The term «soft power» was first used by Josef Nye, Professor of Harvard University in his 1990 book, *Bound to Lead: The Changing Nature of American Power*. He further developed the concept of soft power in his 2004 book, *Soft Power: The Means to Success in World Politics.* Nye described soft power as the ability to get what you want through attraction rather than coercion. It arises from the attractiveness of a country's culture, political ideas, and policies [2, c.27]. In doing so, he was seeking to distinguish how a country can achieve its foreign policy objectives by winning over hearts and minds through non-coercive means like pop music, sports, cuisine, science and technology and so on.

The idea of soft power is opposed to that of «hard power», which up until recently was regarded as the most important driving force in foreign policy. The essence of hard power is the capacity to force countries to act in ways that they normally would not, by utilizing military intervention, coercive diplomacy and economic sanctions [2, c.25].

Regardless its position in international arena, any country can realise its indirect and hidden influence on the political processes of both a particular state and the whole world in general if it uses its soft power tools in a clever way. Some of the most important tools of soft power are political PR aimed at a foreign audience, language and its popularity, tourism and sport, education, culture, science and technology [1].

Let's look at the examples of some countries which make the most use of their soft power and in this way become even more influential than ever before. The USA has intensively been using such tools as film industry, the idea of «American Dream» and democratic values for many decades. Britain gains it popularity due to the image of the Royal family and growing importance of English as an international language. Such football clubs as Barcelona, Real Madrid, Atlético Madrid dominate in European football tournaments and thus improve Spain's positive image in the world. Hallyu, which stands for Korean Wave and which is represented by PSY, BTS, Super Junior and GOT7, has increased Korea's reputation globally. We would say that these examples could be just endless.

It is obvious that each country has its own set of soft power tools and defines the way of their use. Analysing Ukraine's experience in developing its soft power tools, we can say that our country is known for its participation in UN missions while resolving various local war conflicts in countries like Croatia (1996-1998), Kosovo (1996-2002), Iraq (2005-2008), Lebanon (2000-2006) and others, delivering humanitarian assistance to the countries in need, hosting major international events like Euro 2012. Also, there should be mentioned social projects like «International Dialogue», «Cultural Horizons», «Ukrainians Abroad» initiated and supported by the Open Ukraine Foundation whose main task is to encourage public diplomacy and raise the country's image internationally. Thanks to these projects, Ukraine is becoming an influential participant in political discourse concerning key political and security issues, presenting its best pieces of visual art and literature to the world cultural space, assisting Ukrainian diaspora centres and preserving Ukrainian cultural and historical heritage abroad [3, c. 209-210].

Having an advantageous geographical position, rich historical, educational and cultural heritage, Ukraine is believed to possess a great potential which may enable to maximize its soft power and become an influential state in the region. The first thing that political leaders, governmental and non-governmental organisations should do is to identify clearly further soft power objectives of Ukraine along with its key soft power assets and challenges. Then we must also examine policy options to build and leverage soft power assets to promote the country's prosperity and strengthen its reputation in an increasingly networked world. Finally, there must be considered new and more effective partnerships with other governments, the private sector and civil societies in other counties. With this respect, promising areas where Ukraine's soft power can be used effectively are: 1) Ukraine's tourism industry as it may well become an essential soft power tool when attracting foreign visitors to numerous attractions around the country; 2) collaborative scientific and educational projects and student exchange which mainly focus on projecting correct knowledge about Ukraine as a host country on the one hand and Ukrainian students as a visible group on the other; 3) creative economy as a special sector of the economic system summoned to promote globally innovative cultural ideas and technological achievements produced by Ukrainian artists and scientists.

Summing up we can say that the use of soft power has become an effective way of shaping a positive image of any country. Under the current circumstances of globalisation Ukraine has big prospects of realising its soft power in a multitude of traditional and innovative areas to increase its popularity and attractiveness around the world.

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HUMAN RIGHTS OF PERSONS WITH DISABILITIES IN UKRAINE

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One billion people or 15% of the world’s population experience a certain form of disability, and the current rate of prevalence has increased dramatically, especially in developing countries. One-fifth of the world population or between 110 million and 190 million people have various forms of disability. The topicality of the research is determined by the facts of a high incidence of persons with disabilities, a lack of adequate standard of living and social integration as well as lower levels of employment and education, higher poverty rates [1].

The aim of the paper is to analyze the current problems of social protection of disabled people in Ukraine and to consider a range of various measures proposed by experts to minimize the difficulties of this vulnerable category and their families face.

It goes without saying, an increase in persons with disabilities is caused by the contradictory socio-economic development of Ukrainian society, insufficient safety and health protection, low level of ecological culture as well. Since the Soviet times there has been a bad hangover in Ukrainian society: the public believes that the state is bound to take care of the disabled, but the state cannot provide a proper level of social protection. People with disabilities have been denied access to many social benefits for a long time. They still face neglect, prejudice and fears that during the long period of human history constrained the social development of the category and isolated them from society [2]. In Ukraine a large number of vulnerable people need help and support from the state not only financial one, but also are plagued by a lack of provision of housing, arrangement of entrance halls, public transport, rehabilitation equipment and assistive technology, medicine, assistance in education, professional knowledge, employment, medical and cultural services [3].

There can be no doubt that the issue of employment of persons with disabilities should be discussed separately. Practice shows that involving citizens with disabilities in the sphere of work is important for themselves and for the state, as it increases the living standards of disabled people, their solvency, as well as the possibility of self-realization. A number of countries have provided proper conditions where this category of people employed is half of the total on an average. For example, in the USA 29% of disabled people are engaged in employment, in the UK – 40%, in China – 80% [3]. Ukraine is also searching for a solution.

To my mind, measures for educational opportunities for people with special needs are of great importance. Education is one of the most effective ways of getting a person out of a state of isolation from society. The governmental measures are aimed at integrating people with special needs into society. The Ministry of Education and Science of Ukraine has pre-school, primary and special education department for handling the issue. Strategy objectives for implementing inclusive education in Ukraine are also stated in the following regulations: Order of Ministry of Education and Science of Ukraine "On Creating Conditions for Ensuring Right to Education of Persons with Disabilities" (2005), Resolution of the Cabinet of Ministers of Ukraine "Procedure of implementing Inclusive Education in Comprehensive Schools" (2011), National Strategy for Development of Education in Ukraine up to 2021 (2013) and the others.

It is surely known that another urgent issue is the arrangement of urban and suburban transport for transporting the persons with disabilities and allocation of car parking places for their cars.

In recent years, in Ukraine there has been a significant change in an attempt to ensure these people the possibility to enjoy the same standards of equality, rights and dignity. The Convention on the Rights of Persons with Disabilities which was adopted in 2006 and entered into force in 2008, signaled a ‘paradigm shift’ from traditional charity-oriented, medical-based approaches to disability to one based on human rights. Former UN High Commissioner for Human Rights, Louise Arbour, said “The celebration of diversity and the empowerment of the individual are essential human rights messages. The Convention embodies and clearly conveys these messages by envisaging a fully active role in society for person with disabilities” [4]. Following the international document on September 24, 2008, Ukraine signed the Convention on the Rights of Persons with Disabilities and the Optional Protocol for this convention. Since then, implementation of the Convention has been one of the Government's priorities. It is necessary for persons with disabilities to be entitled to live independently in their communities, to make their own choices and to play an active role in society [5].

Ukraine is trying to move from a medical to a social model of disability. The social model is an interaction between a person with a disability and society rather than fixing deviations in his/her health and development, as it is inherent in the medical model [3].

Substantial changes in respect of the persons with disability have taken place in recent decades. The basis for these changes is recognizing equal rights of people with disabilities to live a full-fledged life in society and providing adequate conditions by the states for rehabilitation and social integration of the people with disabilities [2].

In conclusion, it may be said that most of the measures are overwhelmingly expensive, time consuming, and effortful for Ukraine, but of course, it is also important to remember that all the persons with disabilities are entitled to be supported so that they can benefit from their education and wider life experiences. Several possible indicators of quality of life for this category such as social support, academic functioning or satisfactory employment, family life and self-determination are all important for their successful social integration.

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THE IMPACT OF QUARANTINE 2020 ON ENVIRONMENT

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At time of publication, there have been many changes in the global economy and the environment determined by the pandemic COVID-19. At the economic level, it led to job losses and, consequently, reduced purchasing power. As for environment, quarantine has a good and negative influence on it at the same time.

As industries, transport networks and businesses have been closed down, it has brought a sudden drop in carbon emissions. Compared with this time last year, levels of pollution in New York have reduced by nearly 50% because of measures to contain the virus. In Europe, satellite images show nitrogen dioxide (NO2) emissions fading away over northern Italy. A similar story is playing out in Spain and the UK [1].

According to Lauri Myllyvirta, the lead analyst at the Centre for Research on Energy and Clean Air (CREA), «China's CO_2 emissions were cut by 25% reduction in the four weeks after Chinese New Year, equivalent to 200MtCO_2. For the first seven weeks, during which demand slowly resumed, I estimate roughly an 18% reduction, amounting to 250MtCO_2» [2].

The first thing to consider, says Kimberly Nicholas, a sustainability science researcher at Lund University in Sweden, is the different reasons that emissions have dropped. Take transport, for example, which makes up 23% of global carbon emissions. These emissions have fallen in the short term in countries where public health measures, such as keeping people in their homes, have cut unnecessary travel. Driving and aviation are key contributors to emissions from transport, contributing 72% and 11% of the transport sector's greenhouse gas emissions respectively [1].

Consumption of HSD (Diesel) decreased by 24% in March 2020 compared to March 2019 in India, with most of the fall seen post the lock-down. Overall consumption of petroleum products in India decreased by 18% during the same period. Coal based power generation reduced by 26% during the same period [3]. These factors impacted on air purification.

But despite positive influence of quarantine 2020 on environment, it is a short-term and in some extent it affects negatively. For example, China returned to work on 3 February and it affected the environment immediately. Coal consumption at power plants and oil-refinery utilisation bottomed out in early March and returned to a normal range by the fourth week of March, only about seven weeks. Nitrogen dioxide pollution levels, measured both from NASA satellites and Chinese government stations, have also returned to normal, indicating that current emission levels both in urban areas and in industrial centres are close to pre-crisis levels [2].

There is a world in which stimulus measures could outweigh short-term impacts on energy and emissions, driving emissions up over the long term. This is what happened in China after the 2008 global economic crisis. Already, China is indicating that it will relax environmental supervision of companies to stimulate its economy in response to coronavirus shutdowns, which means that astonishing 25 percent cut in carbon emissions could evaporate, followed by even more emissions than before [4].

According to the oil-trading firm Trafigura, coronavirus may lead to global oil demand seeing its biggest contraction in history, perhaps by more than 10 million barrels per day. While this may be good news for carbon emissions now, it signals a human disaster of epic proportions without any guarantee that emissions will remain low [4].

The clean energy analyst BloombergNEF has already downgraded its 2020 expectations for the solar, battery and electric-vehicle markets, signaling a slowdown in the clean energy transition when we urgently need to speed it up. If capital markets lock up, it will become difficult for companies to secure financing for planned solar, wind and electric grid projects, and it could tank proposals for new projects; renewable energy projects around the world are already stumbling because of disruptions to the global supply chain. (A huge share of the world's solar panels, wind turbines and lithium-ion batteries are produced in China) [4].

Coronavirus is bad for the climate even on the most macro levels. Lockdowns and social distancing have slowed climate research around the world or ground it to a halt. NASA is on mandatory telework. Research flights to the Arctic have been stopped, and fieldwork everywhere is being canceled. No one knows how much climate data will never be collected as a result, or when research might be able to start up again [4].

In conclusion we`d like to say, every country should understand, that if they take actions about using of energy and petroleum products and will control that, they will help to the Earth in the neglected environmental situation. Moreover, it will lead to better life of countries` population, because a lot of diseases arise from polluted air.

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ECONOMIC GLOBALIZATION AND ENVIRONMENT

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Globalization is primarily an economic process of interaction and integration that's associated with social and cultural aspects. However, conflicts and diplomacy are also large parts of the history of modern globalization. Globalization has been the defining trend in the closing decade of the 20th century and the dawn of new millenium heralding a new era of interaction among nations, economies and people. Globalization is an on-going process of global integration that encompasses economic integration through trade, investment and capital flows; political interaction; information technology and culture. [3] While all dimensions of globalization affect the natural environment and through it human development, for the purposes of tracing the main lines between globalization and environment we will focus on the economic dimensions of trade, investment and capital flows. An unprecedented flow of capital, technology, goods and services crosses national borders daily. Nearly 20 billion US dollars in capital flows around the world each day. Economic globalization impacts the environment and sustainable development in a variety of ways and through a multitude of channels. [2] Globalization contributes to economic growth and thereby affects the environment in many of the same ways that economic growth does: adversely in some stages of development, favorably at others. As we have already seen, 75 percent of international technology transfer arises from trade flows and 18 percent from investment flows. Technology transfer arises from the trade of both goods and services including licensing of particular technologies through armslength transaction with foreign firms. For at least two reasons, the technology transfer by multinationals tends to be more advanced than what already exists in the host country: (a) 80 percent of FDI originates in countries that are primary sources of technological innovations such as the US, UK, Germany and Japan; (b) in order to overcome institutional, regulatory, cultural, and other hurdles in the host country. Having established the link between globalization and technological innovation and transfer, there remains to establish the link between technological change on the one hand and environmental quality and resource use on the other. Table 10 indicates that the material intensity of output in all regions of the world was reduced during the period 1970-1988. This includes most basic material inputs such as wood, metals, minerals, steel and raw agricultural materials: while world GDP during 1970-1991 increased by only 38 percent. This decline, or course, is only in part due to technological change; and in part to structural change. Furthermore, the aggregate resource use and pollution levels continue to rise as the scale effect of global output growth outweighs the structural and technological change effects. [1]

In conclusion, globalization in principle could improve the environmental characteristics of technology through increased exposure to foreign markets from where cleaner technologies and more effective pollution abatement equipment than those available at home can be imported; increased access to export markets that may be more environmentally demanding than local markets; foreign investment that brings with it the technologies and practices of the home country with more stringent environmental standards than the host country; increased diffusion of the fast-growing export-oriented environmental goods and services industry. However, empirical evidence on the quantitative effect of globalization-driven technological innovation and diffusion, especially on developing countries, is extremely limited.

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MODERNITY IN THE TRADING STRATEGIES

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Innovation is an incredibly valuable for digital-era brands. All of the brands display a clear focus on customer-centric experiences, and innovative marketing practices enables them to design and provide for consumers in ways that enhance those experiences that consumers may not yet even expect. Innovative trading strategies is undoubtedly an exciting proposition. Let's look at examples of brands employing innovative trading practices today.

In-Store Enhancement for Retailer

With online sales increasing exponentially and shoppers drastically reducing visits to stores, many retailers are trying to get even by employing cutting-edge technologies to their stores with an eye to attracting more customers.

1) Viewsy

Viewsy uses sensors to track shopper behavior in the store. It will trend based on how long the customers had to wait in line, or how long do they tend to wait before returning to the store.

2) **<u>FaceFirst Facial Recognition Technology</u>**

FaceFirst's cameras will scan and compare shoppers' faces against a database of previous shoppers, and photos of people who liked or followed the company on social media sites.

3) eBay Dressing Room

eBay bought graphic company PhiSix, in order to create 3D designs of clothing, allowing customers to "try on" online purchases for size.

Payments

Paying for purchases is now easier and more convenient for customers than ever. Customers can check out quicker than ever with just the click of a button.

1) Twitter "Buy Now/Pinterest "Buy" button

Now, it's easier than ever for customers to buy items they love on Twitter and Pinterest. Twitter's "Buy Now" and Pinterest's "Buy" buttons benefit retailers because it gives customers yet another way to purchase items.

2) **<u>Apple Pay and Android Pay</u>**

These mobile apps make it easier than ever to make secure, quick payments. iPhone users can install Apple Pay from the Wallet App. Android users who have versions 4.4 and above can set up Android Pay through Google Wallet.

3) **IKEA Time Pay**

The expression "Time is money" is now in real life. The new company IKEA Dubai, together with the advertising agency Memac Ogilvy, really turned the time into a currency. They can be paid at the store for selected items. Not the simple time, but the time you spend on the road to the market [1].

Mobile and Ecommerce

The digital experience is hardly a novelty for customers anymore. Mobile phones and tablets have forever changed the buyer's experience.

1) Snapfashion

People using this app can upload clothing items they like, and the app will look through over 250 stores to find locations to order online.

2) UTme! (Uniqlo concept app)

Customers can order custom-designed shirts via this app. In addition, they call sell their designs through the app's Marketplace feature.

3) Starbucks App

Using this app, customers can place their orders ahead of time, use and keep track of their customer rewards and find nearby stores.

Delivery

Gone are the days where your only interactions with your customers took place in your brick-and-mortar stores. These services are taking the hassle out of the delivery process. Customers no longer have to deal with long lines or waiting weeks for a delivery.

1) Amazon drones

It's a bird. It's a plane. It's a…drone? Yes, in just another few years' time, after getting the go-ahead from the FAA, drones could be delivering packages to customers' doors within 30 minutes.

2) Google self-driving cars

While Google's driverless cars aren't ready to be left unmanned yet, they're making more and more progress every day. Self-driving cars navigate based on sensors that can feel as far as 2 football fields away in every direction [2].

To sum up, it's undeniable that these changes put the customer even more in the driver's seat than in previous times [3]. This gives businesses an opportunity to engage their creativity, and forge deeper connections with their customer base than ever before.

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CROWDFUNDING AS OPPORTUNITY FOR YOUTH CREATIVITY

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As the world global economy develops we have new ways to find and invest in smart and creative projects usually created by youth. And one of the results of that development is crowdfunding. Crowdfunding is the practice of funding a project or venture by raising many small amounts of money from a large number of people, typically via the Internet. What started as a means for funding individual projects primarily in the arts has now evolved into a powerful fund-raising. In recent years, global crowdfunding has experienced rapid growth, with total moneys raised annually expected to be in the tens of billions. It gives opportunity for everyone to create and invest.

Crowdfunding has much to offer in terms of benefits to Extension, as indicated by the following examples:

– clients stay up-to-date on equipment (funding comes quicker than with a grant);

– funding can be supplemental, as compared to the all-or-nothing nature of grants;

– community involvement, awareness, and collaboration are increased;

– funds recipients have more flexibility regarding how and when to use funds;

– creator no need to wait for help of big investors or government [1].

Most popular crowdfunding sites, such as kickstarter, boomstarter or indiegogo operate on the most transparent principle. A concept is first created or a good idea is structured. After that, a short business plan and a product-level marketing company are created. And that alone is enough to look for investors and keep developing your product. An algorithm that dynamically sorts the best projects, motivating young people to at least create ideas [2].

There are a lot of success projects that was supported by crowdfunding. For example, our ukranian project "Luciding" that was created in 2017 and have raised the required amount of $ 75,000 by the end of 2018. The device is a headband that must be worn before bedtime. The creators of LucidCatcher promise that the owners of the gadget will be able to realize that they are in a dream and will be able to manage it [3].

Also there are a very interisting ukranian project called "Senstone".Senstone is a fashionable pendant for translating voice to text. The device instantly succeeded on Kickstarter: the project raised the required amount of $ 50,000 in 36 hours. In total, the pendant attracted more than $ 389,000 thanks to an additional Indemand campaign on Indiegogo. Senstone was actively covered in the Western media: Business Insider called the device "one of the most useful." The pendant translates voice notes into text and sorts them by topic: for example, a personal diary or notes from conferences. The device can recognize seven languages and holds a charge of up to three days [4].

In addition to raising funds, initial evidence finds that creators are motivated to engage in crowdfunding for the direct connection to the funders through a long term interaction that extends beyond the moment of the financial transaction. Thus, people without connections and funding find permanent business partners, as well as status and investments. And all this is thanks to globalization, which enables crowdfunding platforms to invest in any part of the world. Where people from Germany are happy to invest in projects from Paraguay [5].

Crowdfunding is a tool that can provide great benefits to extension. In addition to using crowdfunding to increase community involvement and receive validation for ideas, extension personnel can rely on the indirect approach of online crowdfunding to alleviate some of the pressures of asking while still creating awareness of a need within extension. When individuals become aware of a need, they can help determine the future of the relevant project or program on the basis of their actions or lack thereof. Ultimately, crowdfunding gives everyday people the opportunity to make something happen because of a shared belief. And creative youth is the first who can find future in crowdfunding projects.

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COVID-19 VS GLOBALIZATION

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The outbreak of the new coronavirus, COVID-19, that began in Wuhan, China, has already turned into a global pandemic. It has spawned new barriers at breathtaking speed. Closed borders, travel bans, paralyzed supply chains, and export restrictions have prompted many to ask whether globalization itself might fall victim to the coronavirus. Most fingers point to China when we talk about who is guilty of COVID-19. But, as China heals, and the whole Europe and the US only suffer, more and more people are blaming globalization -a decades old system that made most of the advanced economies dependent on it for everything, from medicines to surgical masks.

Nobody knows how long the COVID-19 epidemic will last.

In any case, factory closures and production suspensions are already disrupting global supply chains. So far, at least, financial commentators have focused on cost calculations for particular sectors: automakers worried about shortages of parts; textile makers deprived of fabric; and the tourism sector, where cruise ships, in particular, have become hotbeds of contagion.

But there has been relatively little reflection on what the new climate of uncertainty means for the global economy more generally.

"The micro-level effects of this pandemic are huge," says Kevin Warsh. "On the macro level, many of the trends, such as the fights between the U.S. and China, are not going away. The virus will accelerate those tensions. Deglobalization has further accelerated."

Since Trump's election, he has wanted U.S. companies to make themselves less reliant on the Made in China supply chain. That supply may not come back to the U.S., but it is going to Mexico, to Bangladesh, to Vietnam.

In that respect, globalization is alive and well. But it is coming closer to home and it is definitely leaving China; not in droves, but not in a tip-toe either.

If it lasts longer than expected in the U.S. and Europe, while China seems to be getting back on its feet, it only increases the animosities.

"Advanced economies will become more localized," says Paolini. "The supply chain will become more fragmented. You'll see a decline in fixed investment globally as you're seeing now in the middle of the pandemic, especially in smaller emerging markets. For them, deglobalization and disinvestment could be especially devastating."

Perhaps the most explosive charge against globalization is that it promotes the interests of a global elite at the expense of majority populations. On a global scale, this is not even close to being true - international economic relations has dramatically raised gross domestic product (GDP), reduced poverty, raised living standards, improved health, and made information vastly more available than before. However, many of these benefits are scattered and taken for granted, while the costs of large manufacturing jobs, for example, remain concentrated.

Many of the key drivers of globalization - shipping, data, and capital flows, our understanding of comparative advantage, and economies of scale -will not go away. But driven by a combination of changes in popular sentiment, government policy, and corporate practices, globalization will change. The coronavirus pandemic will mark not the end of an era, but its transformation.

China's growing economic and military power has already provoked a double determination in the United States to disconnect China from US high technology and intellectual property. Increasing public and political pressure to meet carbon emissions reduction targets had already called into question many companies' reliance on long-distance supply chains. Now, COVID-19 is forcing governments, companies, and societies to strengthen their capacity to cope with extended periods of economic self-isolation.

It seems highly unlikely in this context that the world will return to the idea of mutually beneficial globalization that defined the early 21st century. And without the incentive to protect the shared gains from global economic integration, the architecture of global economic governance established in the 20th century will quickly atrophy. The coronavirus pandemic may mark the endpoint of the post-Cold War era. But it would be folly to replace globalization with the same kind of isolationism and protectionism that has impoverished nations before. The nature of globalization's next phase -and the precise contours of a more selective pattern of cross-border engagement and interdependence after the pandemic -will be the larger question against which many of the most important political debates of the coming years will play out.

To sum up, I`d like to say that taming globalization is not easy. The lesson of the 2008 financial crisis was that few countries were really prepared for international economic cooperation, despite the attempts to agree a global stimulus package in the G20 summits.

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THE PRINCIPLES OF INTERNATIONAL LAW IN THE CONTEXT OF LEGAL GLOBALIZATION

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Globalization is universal in nature. It refers to the integration of economic activities across borders. The process of globalization has influenced each sphere of human life and the legal arena is not an exception. In this regard, the study of any issues related to the transformation of legal phenomena and processes in the context of globalization, today is important.

Legal globalization can be defined as the process of forming a new global system of legal norms that organize and ensure the global interstate interaction in various aspects of the life of modern society. During this process international law, national law, as well as law of international business associations are in a state of close interdependence. Moreover, on the one hand, the nature of legal integration and internationalization is determined by the participation of states in the world community affairs, and on the other hand, by the degree to which states perceive certain law aspects of other states [3].

Since social and economic processes accelerate in the context of globalization, legal regulation also becomes more dynamic. Such features of law as natural conservatism and traditionalism, allowing to ensure certainty and stability of legal regulation, are subjected to severe testing. Consequently, such trends in the globalization of law are especially noticeable: the more important and active role of principles of international law as regulators of public relations [1]. So, the basic principles of international law, as the main factors for the coexistence of national legal systems and the international law and order as a whole are important aspect in the process of globalization.

As the German lawyer G. Kade notes, the ten basic principles of relations between states «formulated the basic international legal norms of political relations and ethical rules, the observation of which by all member-countries ... is an indispensable condition for further progress» [2]. In addition, these principles express the core provisions of the universal level of international legal regulation manifesting themselves in the sustainable practice of states.

An important component of the global order is the concept of social justice. At the present stage of the development, the principle of justice takes on the character of a kind of duty of developed countries to unite financial, technological, and intellectual efforts to solve global problems, primarily environmental and demographic ones.

Recognition and widespread application of the principle of the supremacy is also necessary. The use of this principle contributes to the formation of international law on human rights' protection as a definite general construction, promotes the unification of the content and scope of human rights and freedoms, the development of certain ideals, principles and standards that guaranty a special place and importance of a person in society, and therefore, full recognition and protection of human dignity, their rights and freedoms, as well as their equality along with others, etc.

Furthermore, in the era of legal globalization the most important in the context of international law - the principle of non-interference in the internal affairs of states - is gradually evolving in the direction of greater openness and «cooperativity».

Compliance with the basic principles of the sovereignty and territorial integrity of states retains its fundamental importance. The modification or re-conceptualization of the meaning and scope of the principle of sovereignty has major consequences for the international law relating to the status and role of the state, particularly for the territorial dimension of the modern state. In art. 2 (4) UNCh the principle of the territorial integrity of states is recognized as an essential element of an international peace order, which defines the territorial scope of state jurisdiction [4]. That jurisdiction extends to the territory defined by state boundaries, but is also limited by these boundaries.

Another example of the modification of a hitherto well recognized principle of international law relating to the territorial dimension of the state is the principle based on the strict limitation on the right to use force against other states. This principle retains its fundamental importance in the context of legal globalization.

Thus, international law transforms from a purely interstate legal order to a more comprehensive transnational legal order. The international body of law becomes more differentiated in that the basic principles protecting fundamental values shared by the international community gradually acquire the character of constitutional principles, while the bulk of international legal rules become more detailed and are forming sectoral legal régimes.

All in all, the world globalization processes are closely connected with legal globalization, which has a huge impact on the main principles of international law and can be defined as the process of forming a new global system of legal norms that organize and ensure global interaction between states in various spheres of human life. Under the influence of globalization the principles of international law, formed on the basis of universal values, play an increasingly important role in national legal systems and ensuring the peace and security around the world.

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THE IMPACT OF MODERN GLOBALIZATION PROCESSES ON THE LEGAL SPHERE

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The ongoing processes of globalization are characterized by deep systemic changes in the modern world, covering almost all spheres of social activity: economics, politics, culture, ideology. The influence of globalization can be observed quite clearly in the legal sphere as well.

In the context of globalization, the role of international principles of law is growing; human rights and freedoms, as well as the recognition of law as the regulator of public relations both at the national and international levels, are gaining a new relevance. Therefore, the problem of studying the peculiarities of the impact of modern globalization processes on the legal sphere is becoming extremely significant nowadays.

In the juridical literature and legally enforceable enactments there is no single and universal definition of the concept of «globalization». In general, scholars consider globalization as the macro-scaled, diversified and internally contradictory process of building up the common elements of the global social, economic, legal and other systems [2].

The phenomenon of globalization is also expressed in the mutual impact of cult ures and civilizations, strengthening the standardization of lifestyle, consciousness and human behavior [1].

Modern foreign scientists, who are actively researching the problem of globalization, identify three main areas of its influence on the legal sphere:

1) the impact of globalization processes on the national legal systems' relationships, strengthening their interdependence and interconnection;
2) the influence of globalization on law and its understanding is seen in changing the main approach to the development of law. It is increasingly intended at problems solving on a global scale rather than at ensuring the internal law and order;
3) the impact of globalization on law interpretation and methodology [4].

Key features of globalization in the legal sphere involve the usage of this process to a certain extent in all structural parts of a country's legal system. It is primarily a legal framework, as well as a system of legal sources and their correlation. The globalization process also turns out to be in the course of law-making and law enforcement, since the legal system dynamic character is provided, on the one hand, by the social dependence mechanism of law-making activity, and, on the other hand, by social factors of law enforcement.

Among the main trends at the global and regional levels it is necessary to single out the tendency towards universalization and unification of law. Universalization of law is manifested in the global desire to develop a common, comprehensive approach to law, its unification due to the introduction of mutual norms in states' legal systems. One of these areas is the universalization of the concept of human rights and freedoms, its extension to an increasing number of states. The unification of law consists in the development of common joint basic principles and institutions of law, the elimination of contradictions between national legal systems.

The process of globalization is the most important in the field of human rights. According to scientists, the implementation of other globalization processes in their positive sense mainly depends on law (human rights) [3]. This means that issues of human rights and human dignity have received international and inter-ethnic character.

National legal cultures and legal consciousness of society are the most vulnerable to modern globalization processes. Legal culture is a combination of universal and national values achieved by society in the legal sphere that determine the level of its legal progress. In the context of globalization, this phenomenon is natural and can significantly contribute to national legal system modernization.

However, there has been a cautious attitude towards a positive assessment of law globalization processes in recent years, since under certain conditions they lead to negative consequences such as the loss of cultural identity by the national legal system, the contradictions in the legal regulation of public relations, etc. The influence of globalization on the national legal culture is rather ambiguous and contradictory. It can be explained by the insignificant effect of globalization on this sphere, primarily on the legal ideology and legal consciousness.

Moreover, globalization affects not only the external aspects of the force of law, the nature of relations between various legal systems, but also the internal content of law, its forms of organization and manifestation. Transformations in society cause changes in values, and therefore, the influence of globalization processes on social life gives rise to the development and change of legal values.

All in all, the impact of modern globalization processes on the development of the legal sphere is diverse. The positive influence of globalization can be observed in the unification and universalization of law, its humanization, updating of legal development processes, borrowing international experience and the application of international principles of law. Besides, such major institution of law as human rights and freedoms has received international recognition, security and protection. The negative effect of globalization on law is expressed in an increase in the number of legal acts, the destruction of cultural identity, uniqueness of a particular society, its legal values and traditions. So, globalization processes determine not only the legal progress, but also contribute to the emergence of regressive changes in law due to the careless and immoderate convergence of national legal systems.

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THE INFLUENCE OF THE COVID-19 VIRUS ON THE WORLD ECONOMY

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Beyond the human tragedy, there is a direct economic impact from lives lost in an outbreak. Families and loved ones lose that income and their in-kind contributions to household income such as childcare. Of note, the distribution of COVID-19 fatalities skews old, which means many of those most likely to die are no longer working and are less likely to be the primary provider for their families. (Keep in mind, though, that in many low- and middle-income countries, individuals work until a later age.) Though less likely to pass away from COVID-19, many working age adults still fall ill and their families will feel the financial burden as they miss work for days or weeks.

Most of the economic impact of the virus will be – as we are already seeing – from “aversion behavior”, the actions people take to avoid catching the virus (which can, it should be noted, be a logical and proportional response). As depicted in the figure above, this aversion behavior comes from three sources:

1. Governments impose bans on certain types of activities, as when the government of China orders factories to shut down or Italy closes most shops throughout the country.
2. Firms and institutions (including private schools and private companies) take proactive measures to avoid infection. Business closures – whether through government bans or business decisions – result in lost wages for workers in many cases, especially in the informal economy where there is no paid leave.
3. Individuals reduce trips to the market, travel, going out, and other social activities.

These actions affect all sectors of the economy such as the health sector, manufacturing, retail and other services, trade and transportation, education, and others. These in turn translate into reduced income both through the supply side (reduced production drives up prices for consumers) and the demand side (reduced demand from consumers hurts business owners and their employees).

These short-term economic impacts can translate into reductions in long-term growth. As the health sector soaks up more resources and as people reduce social activities, countries invest less in physical infrastructure. As schools close, students lose opportunities to learn (hopefully briefly) but more vulnerable students may not return to the education system, translating to lower long-term earning trajectories for them and their families, and reduced overall human capital for their economies.

For example, unplanned pregnancies raised sharply in Sierra Leone during the Ebola epidemic, likely in part a result of school closures. Adolescent mothers are less likely to return to school, and their children will likely have fewer health and educational investments. Further, health workers are on the front lines of epidemics and losing some of them to the disease – especially in countries where they're already in short supply – can lead to worsening health conditions in the long-term, such as maternal and infant mortality. These all have poverty implications well beyond their humanitarian implications.

Beyond China and Iran, most documented cases of COVID-19 to date have been in high-income countries. Latin America and Africa have had particularly few cases, with a few dozen documented in Brazil and fewer in other countries in the regions. It is difficult to know how much of that is due to health systems in some Latin American and African countries not being set up to diagnose cases effectively and how much is due to the virus not yet spreading widely. It is certainly possible that – in the absence of aggressive action – the spread in poorer nations may come later, even as the epidemic gets under control in higher-income countries. As a result, the health consequences and the economic impacts from aversion behavior may reverberate in poor countries longer after the epidemic subsides in rich countries. Tom is Chief Economist for Bloomberg Economics, leading on analysis of the world economy and managing the global team. Economic estimates of the likely global impact vary dramatically, with Tom Orlik and others at Bloomberg hypothesizing $2.7 trillion in lost output, the Asian Development Bank releasing scenarios from $77 billion to $347 billion, and an OECD report talking about a halving of global economic growth.

What should we do to minimize COVID-19's economic impact? Recommendations from the IMF

What actions can policymakers and donors take to lessen the economic impacts of the COVID-19 pandemic for low- and middle-income countries? Here are three actions beyond the stimulus and liquidity recommendations from the International Monetary Fund:

1. Contain the pandemic. Jeremy Konyndyk is a senior policy fellow at the Center for Global Development. As he writes it, “To assuage market reactions to the outbreak, you have to present a viable plan to defeat the outbreak”. As long as the outbreak is actively spreading, many aversion behaviors may well be rational and wise. Containing the disease is the first step to mitigating not only the health impacts but also the economic impacts.

2. Strengthen the safety net. The most vulnerable households are those most likely to be affected economically. Low-wage workers are often those most likely to lose their jobs if they miss work due to an extended illness. They are often the least able to work remotely to avoid contracting the virus. And they are the least likely to have savings to survive an economic downturn. Making sure there is an economic safety net (cash transfers, sick leave, and subsidized health coverage) in place helps the most vulnerable survive and provides support to enterprises that serve those populations.

3. Measure the impact. Systematic data on which populations are experiencing the greatest hardships and which industries are failing is essential to providing assistance. During the Ebola epidemic of 2014-2015, researchers used phone surveys in Sierra Leone and Liberia – building on the sample frames from existing surveys – to gather just-in-time information on the impacts of both ill health and aversion behavior on households and enterprises across the countries. Even as we monitor the health situation across and within countries, monitoring the economic situation and providing support to households in need can mitigate the most urgent needs.

In the conclusion, what concerns us as ordinary residents can only take care of ourselves and our loved ones. In order to avoid a greater catastrophe, it is worth listening to the recommendations of the government and not to forget that we all live in the same society and that we all must have a sense of civic duty. There is no need to endanger yourself and your brothers. Humanity has more than once joint efforts to overcome pandemics such as the Spaniard or the Bubonic plague, so for humanity when we will work together there are no hopeless situations.

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ARTIFICIAL INTELLIGENCE: IS IT A FUTURE OF OUR SCHOOLS?

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Due to these recent outbreaks leading to the vigorous process of self-isolation over these last few weeks, the use of technology as a teaching device has been increased, with the rise of zoom, and video teleconferences in general. This leads us to wonder whether the means for learning will indeed be replaced in the not too distant future with Artificial Intelligence, or at least AI will greatly contribute to the development of the technological side of education. Would the roles of teachers will be more limited than what it is today? Let us explore this topic…

I'll start with a brief explanation of AI (Artificial Intelligence) as defined by the oxford dictionary, here it is described as "The theory and development of computer systems able to perform tasks normally requiring human intelligence, such as visual perception, speech recognition, decision-making, and translation between languages." So in layman's terms, technology will be developed to a stage where it is able to function on its own without the assistance of humans.

So why specify AI as the future of education instead of technology as a whole?

Well, Technology is broad term that can be defined as the skills, methods, and processes used to achieve goals, and although there are different aspects of technology that are currently operating in the educational field, Artificial Intelligence is a preference I chose to focus on as it is constantly being developed and growing to be one of the most impactful in the area of education.

As a human race we have seen developments in this time period which has led to the usage of AI in fields of agriculture and farming, retail shopping and fashion, security and surveillance, manufacturing and production, self-driving cars or autonomous vehicles, healthcare and medical imaging analysis etc. Needless to say, it has now breached into the field of education. With that acknowledgement being made, we can now focus on how Artificial Intelligence is impacting the educational sector:

1. AI allows the simplification of administrative tasks- There is a lot of paperwork that goes into the management of school activities including the grading of assignments (written and objective), grading of exams, admitting students into schools, and in the near future grading written exams. AI technology has allowed for the automation of these things, therefore teachers have more time to spend on their students.

2. AI opened the doors to the creation of smart content- as the internet is further expanding and more resources have become available online, AI technology allowed for the production of digital content including video lectures and video conferencing, customized textbooks and new learning interfaces which are being created to make textbook contents more comprehensible and easier to navigate through use of flashcards, practical tests, illustrative videos, etc.

3. The learning process is more personalized so it can cater to the needs of different students who each have different learning capacities- AI customizes in-class assignments as well as final exams ensuring that students get the best possible assistance. It also allows teachers to target student's weakest points by condensing lessons into smart study guides and providing immediate, appropriate feedback to the students and teaching students based on he challenges they have

4. AI has made way to the globalization of knowledge- Courses are now available everywhere, as long as you have the appropriate technology, therefore ideas and teaching are more accessible and convenient for use anytime and anywhere. AI also endows students with crucial IT skills.

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YOUTH CREATIVITY AS A LEADING VECTOR IN THE GLOBALIZED SPACE

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Globalization is a process of global development. That is, the transformation of a certain phenomenon into a planetary phenomenon, which spreads throughout the planet. The researchers highlight three main areas of globalization. It is a socio-political area, socio-economic and socio-cultural. In our opinion, the development of the last direction of globalization plays the most important role of youth.

Globalization, with its main manifestation of informatization, has today become a significant factor influencing the processes of youth socialization. Consumption of information products in modern youth generates information capital, which can be interpreted as information property of a young person, which ensures its ability for successful social and professional adaptation [1].

For young people, globalization means more freedom of choice. This means greater availability of information, the choice of culture and lifestyle, more opportunities to network with like-minded people. Young people are actively involved in organizations whose focus is globalization and its equitable development [2].

In the 21st century, young people are facing new challenges such as the impact of globalization, displacement, changes in the labor market and the effects of climate change. However, at this stage of the process of globalization of society, their voice is often left without proper attention, and young people's opinions are not taken into account when formulating development strategies [3].

“At the moment, globalization is uniting us more and more. And if we ignore some dangerous people, then in the future they will be dangerous for the whole society, ”says Mohammed El-Baradei. We support his opinion. Because globalization is a social phenomenon, it must be fair to both society and the individual.

Progressive countries persistently encourage creative activities because they are twice as resistant to automation. For example, Britain plans to create 1 million creative jobs in the next thirteen years.

Abraham Maslow defines creativity as a creative orientation that is peculiar to all but lost by the majority under the influence of the formed system of social educational phenomena. These definitions form ideas about creative ideas as radical thoughts, statements, and conclusions that result from the activity of the individual [4].

Development of creative potential of workers and management and its realization contribute to increase of efficiency of activity of enterprise as a whole. A creative approach also helps to solve organizational problems, encourages the introduction of innovative solutions and solutions that motivate employees to improve their skills[5].

In the process of globalization, the younger generation has every chance to show its creativity. Architecture, the arts and even the natural sciences - in all these areas there is a possibility to express oneself.

Student conferences are often held to develop recommendations for the government to improve the country's refocusing, for example, in the field of education. By participating in such events, young people show their abilities and creative approach to contemporary problems of society. It has a great impact on the globalization process.

In addition, the government is making more innovative decisions in all spheres of public life by engaging the younger generation. This contributes not only to improving the lives of young people, but also to qualitative change that will provide a better life for future generations.

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GLOBALIZATION IN THE MODERN WORLD

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Globalization is the process of socio-economic, political, cultural and religious unification and integration, which results in the rapprochement and interdependence of countries and peoples of the entire globe. This is an inevitable process. It is a common beginning.

The interdependence of events leads to the fact that the path to the development of the world lies through the globalization of all spheres of life.

Globalization is not the same process for all countries.

Nations which civilize, for example, European countries and civilized nations, for example, African countries have the same cultural influence on each other.

Consequences of globalization: migration, division of labor and resources, standardization of legislation, economic and technological processes, as fusion of cultures of different countries.

Reasons of globalization in politics and the weakening of national states.

Cultural globalization: rapprochement of business and consumer culture between different countries of the world, the growth of international communication.

Concept of «GlobalSociety» in scientific communities. The most natural way to read it, is also the clearest [1, p.18].

Everyday people are becoming more interconnected. From this point of view all the people of our planet are citizens of a single global society, which consists of many local societies of individual countries of the world. Consideration of globalization processes in this case turns into ordinary social transformations within the framework of global society.

Although, concentration of capital leads to a gap between rich and poor, both between countries and in one country, that leads to migration.

The specificity of globalization is: having a generally global nature, it affects not only the processes that occur at the macro level, but also directly affects people's daily lives, changing their value system, thinking, and behavior that is formed in the process constant contact with representatives of different cultures, as well as under the influence of the media. As a result, we observe that there is an identical transformation of family and cultural values in different regions of the world, unification of clothing styles, fashion samples, etc.

Over the last 30 years, the process of globalization has been dramatically intensified by the combined influence of developing countries, the spread of the free trade area, the unprecedented development of vehicles, the linking and creation of multinational firms with global strategies and opportunities, the development and interconnection of financial markets.

Globalization differentiates spaces. It is based on a logic of integration or exclusion of territories (on many scales), it draws a hierarchical world between centers of impulse, more or less integrated and dominated peripheries and margins which do not benefit from the enhancement of the territories it can allow elsewhere.

Actually, the coronavirus crisis has highlighted the downsides of globalization, as an international integration. All sorts of businesses have suddenly realized the risks of relying on complex global supply chains that are specific not just to China but to particular places such as Wuhan, the epicenter of the pandemic. Chinese people and now Italians, Iranians, Koreans, and others have become widely seen as vectors of disease. As a result, the coronavirus crisis threatens to usher in a less globalized world. Now because of government bans all but the most essential international travel has been canceled, and those who can work from home are increasingly staying out.

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THE ROLE OF TECHNOLOGIES IN THE PROCESS OF GLOBALIZATION

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The term "globalization" is a comprehensive process of transformation of the world community into an open system of information-technological, financial-economic, socio-political, socio-cultural interconnections and interdependencies.

One of the main subjects of research of modern scientists in the field of economics is the process of globalization in the field of innovation.

The latest technologies play a fundamental role in promoting globalization. Without planes, telephone and satellite communications, computers and television, it would not be possible to transmit information from one place to another with the intensity characteristic of the modern world.

The basis of innovative globalization is scientific and technological progress, the emergence and modernization of technologies of transport and information communications. The pace of globalization as well as scientific and technological progress are interdependent.

The direction of scientific technology and innovation are the most vulnerable to globalization. The development and support of international innovation networks, the joint scientific and technological activities of many countries and their organizations in the context of not only private interest, but also the overall economic, scientific and technological development of the whole world, is the most important direction of development of globalization in the modern conditions.

The role of innovative globalization is important and foremost in enhancing the international competitiveness of individual subjects of the world economy, as well as consistent improvement of living conditions, sustainable economic, social and environmental development. So, innovative globalism will, by its purpose, meet both the global-economic and national-social development criteria.

Today's innovation sector is developing in an open transnational economy, characterized by a transparent market, a high level of competition, the presence of mass communication systems and an increase in the speed of development and spreading of innovation. As a result, the intensity of relations between states, enterprises, organizations in all spheres of economic and public activity has dramatically increased.

However, the global competition of states in the field of innovation - their development, distribution and use - creates a new range of problems. In the most general form, these issues can be described as a global innovation gap, which represents a set of significant disparities in the innovative development of countries and regions.

There are some important factors of innovative development in the conditions of globalization, such as informatization of the modern society, the need to form a single information field for the creation of the world economy, exchange of intellectual activity results and accumulation of experience in the introduction of high technologies.

With the emergence and spread of the global Internet, the information environment has also become global – it is not limited by distances, national borders, or even language barriers – machine translators, broadcasters facilitate the spreading of information, especially in the context of professional activity and communication.

Therefore, the elements of globalization have a decisive role in the process of innovative development.

As for further forecasts, the prospects for the world economy development will depend on the pace of development of innovations and the speed of spreading of new technologies. These needs create an objective basis for the further growth of scientific research.

THE KEY CHARACTERISTICS OF GLOBALISATION IN THE MODERN WORLD

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The life of all people on the Earth was radically changed because of the coronavirus pandemic in 2019–20. Contagious diseases, increased mortality rates, unemployment are consequences that are already plaguing people. From the economic point of view, the quarantine has already stopped millions of transactions and slowed down the exchange between producers and consumers of goods and services. The result is predictable: the amount of money working in the economy is shrinking. Undoubtedly, the coronavirus crisis is a global event that has been changing the world economy. So what is the meaning of globalization? And how does Covid-19 affect globalization?

As determined by the Oxford Dictionary, globalization is the fact that different cultures and economic systems around the world are becoming connected and similar to each other because of the influence of large multinational companies and of improved communication [5]. That is to say, absolute globalization will come when the political, legal, economic and cultural borders are blurred.

According to Mia Oba, a professor of Tokyo University of Science, there are two sides to the globalization coin. On the positive side, the cross-border flow of people, goods, money and information creates new wealth and opportunity. On the negative side, though, it can exacerbate global disparities, enable international terrorism and cross-border crime, and allow for the rapid spread of disease. In particular, the coronavirus pandemic is having devastating repercussions for corporations and businesses that have benefited from economic interdependence supported by cross-border supply chains. China is the world's largest production base, and lies at the heart of many supply chains. Since the outbreak of this coronavirus, many companies that had come to depend on China were hard hit [3].

It is said that not only has globalization allowed for the rapid spread of contagious disease but it has fostered deep interdependence between firms and nations that makes them more vulnerable to unexpected shocks. The lesson is that globalization is fragile, despite or even because of its benefits. The pandemic of the disease caused by the new coronavirus, COVID-19, is exposing the fragility of this globalized system. Some economic sectors could be pushed close to collapse if the pandemic prevents a single supplier in a single country from producing a critical and widely used component [2].

So what the world will look like after the great crisis caused by the coronavirus? The answer gives Mohamed El-Erian, chief economic advisor of Allianz and former chairman of President Obama's Global Development Council. In line with his words, there will be a swing in corporate behavior from a strong emphasis on efficiency to a strong emphasis on resilience. That pendulum swing from efficiency to resilience will mean de-globalization [5]. But as explained by the Mr. Michael O'Sullivan, the author of "The Levelling: What's Next After Globalization", there are two more reasons of the advancing death of globalization. The first reason is that global economic growth has slowed, and as a result, the growth has become more "financialised": debt has increased and there has been more "monetary activism"— that is, central banks pumping money into the economy by buying assets, such as bonds and in some cases even equities — to sustain the international expansion. And the second reason is the the perceived side-effects, of globalization are more apparent: wealth inequality, the dominance of multinationals and the dispersion of global supply chains, which have all become hot political issues [1].

However, economists advice that governments could revise their budgets to reprioritise spending towards mitigating negative impacts from COVID-19 on global economy. We hope that humanity has the chance of saving global economy from the aftermath of Coronavirus disease 2019.

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HUMAN CREATIVITY IN GLOBALIZED ENVIRONMENT

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Globalization is the word used to describe the growing interdependence of the world's economies, cultures, and populations, brought about by cross-border trade in goods and services, technology, and flows of investment, people, information. So, creativeness is one of the constituents of globalization. Furthermore, it is a leading vector in globalized environment.

To start with, what is creativity? It is the act of turning new imaginative ideas into reality. So, how can this phenomenon help during people`s lives? There can be no doubt that it is easier to find a well-paid job or find different creative decisions of solving certain problems. Indeed, employers prefer dealing with creative people as they can develop a particular company and bring new ideas about the expansion. Moreover, a person who is out of the box can set up a new business and embody one of the most challenging ideas. So, being creative is really useful for yourself and people around you. It follows that one of the most serious problems is that people do not want to explicate their imagination.

The evolving concept of creative economy as a starting-point for studying the issue in relation to creativity is based on the interplay between human creativity, ideas, culture, economics and technology in today`s globalized society dominated by images, sounds, texts and symbols. The "Liga" has published the results of the exploration conducted in Ukraine in 2017. According to the research, 470 000 employees work in the sphere of creative economy and bring 105 billion hryvnias or 4,4 % of GDP per year to Ukrainian economy. In comparison with the creative economy of Great Britain, the latter generates 8 million pounds per hour. It would be reasonable to conclude that Ukrainian creative economy is much weaker than British one.

The Martin Prosperity Institute is an organization in Toronto which has developed the Global Index of creativity that includes 3 criteria. They are talent, technology and tolerance. The research conducted by the institute in 2015 involved 139 countries. Ukraine also participated in it. The study indicated that Ukraine was on the 40^{th} place (due to availability of a large number of creative people here), as well as the 24^{th} place – according to the index of talent. On the other hand, Ukraine was ranked 105^{th} under the index of tolerance. However, the index of technology showed the 43th place for Ukraine. South Korea was ranked first in technology; Canada took the lead in tolerance, Luxembourg – according to the index of creative people [1].

Thus, the results indicate that Ukraine has plenty of talented people that are able to generate creative ideas and implement them into our life.

Nowadays, there are more than 30 million people working in creative activities worldwide. And Ukraine has its shares in this market. A search of the literature has shown that most famous creative people in Ukraine have much in common. For example, one of the most prominent and good-selling modern Ukrainian painters Anatoliy Krivolap has been working hard to achieve the perfect technique of "clear colours and harmonic combinations" since 1970. His unforgettable works with impressive warm sunsets, mysterious silhouettes of animals, people and houses are highly appreciated by many authoritative collectors [2].

Culinary arts are also among one of the most creative activities and remains an exciting career around the world. A 27-year old chef Yaroslav Artyuk, a leader of Kyiv`s restaurant “Kanapa”, has gained a wide recognition having visited Singapore for the World Gourmet Summit where he helmed a four-day cooking showcase at Grissini Restaurant at Grand Copthorne Waterfront Hotel and presented light but flavourful modern Ukrainian dishes that he created by himself [3].

Accordingly, the aforementioned examples of human creativity point out at several possible indicators of developing creativity such as an availability of idea, an inspiration, hard working, wide experience and innovation activity. An idea like an aspiration or a passion for a certain activity is the most important part of a creative person`s life. Having studied a lot of literature, we`ve come to the following conclusions which are all important for becoming more creative and successful in all the spheres:

1. Flex your creativity muscles every day. You can engage dancing, painting, playing different instruments and so on [4].

2. Figure out what time of day you are at your best.

3. Be a perpetual student. You always need to learn something. We can not be ideal but we should try to be unbeatable.

4. Put down your device.

5. Work for a company that gives you a freedom.

6. Challenge the unknown.

7. Make a creativity part of your daily routine.

8. Put the customers` demands at the center of your marketing campaigns.

9. Use data to focus, move faster and improve the memory.

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BUSINESS UNDER THE INFLUENCE OF COVID-19

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The relevance of the topic is determined by significant economic impact of the COVID-19 pandemic. As a result of quarantine, most companies suffer losses. International Monetary Fund says in its April`s report: “The COVID-19 pandemic is inflicting high and rising human costs worldwide, and the necessary protection measures are severely impacting economic activity. As a result of the pandemic, the global economy is projected to contract sharply by –3 percent in 2020” [1]. Thus Ukrainian entrepreneurs also started to develop new business strategy, which will help to support national economy and reduce company's losses.

One of them is famous Kyiv restaurateur Dmytro Borysov. His team has created two delivery projects: “Borysov cooking boxes” and “One euro delivery”. The first service is based on idea of delivering sets of certain products. Such set contains ingredients for gourmet meal. So consumers can cook restaurant dishes by themself. Another Borysov project is delivery of food and beverages from popular Kyiv cafes, what costs only one euro [2].

The founder of language school “English monsters” also made a good decision about her business future. Fist of all studying at this school has become remote. Now “English monsters” and a lot of other educational classes organize lessons online via specialized applications and video communication. Also this company created two online language marathons for the students. These short Internet-courses cost not much, but even such a small income helps to keep business in conditions of quarantine.

One more example of businessmen, who can flexibly plan, is Alyona Hudkova. She is founder of charity flea market named “Kurazh”. Her team decided to reduce spending and modificate concept of the project. During quarantine they will support audience with online lectures, cooking shows and useful content. “Kurazh” hopes to keep consumers’ loyalty and existing of event in this way.

Gas stations also launched innovations into common business activity. In particular, on “OKKO” drivers can fuel the car with “OKKO Pay”. It is new function, which helps to pay via smartphone and special application. So, without social contact. It is fast, conveniently and, the most important, safely [3].

Majority of big companies are trying to help government prevent pandemic spread. Some of them support medical staff and hospitals, some take care about retirees, some sponsor volunteers’ initiatives.

For instance, “WOG” and “UPG” provide fluel for ambulances for free. Also “Uber” started project “Shuttle Heroes”. So now this company transport doctors and nurses to work for free.

Moreover, “Silpo” provides financial support. The company give 100 million hryvnia for personal protective equipment and for hospital equipment [4].

“Mafia” restaurant chain joined social campaign too. This company has been providing doctors with hot lunches from the beginning of quarantine. Nowadays restaurants helps doctors in Kyiv, Kharkiv and Dnipro hospitals.

So as a conclusion, successful entrepreneurs can change business strategy, modificate form of activity and suit economic conditions. Flexible approach to business planning helps to keep company even in such a critical situation. So, business owners have opportunity not only to organize company's management. They also can support our country on this hard path to normal, safe and healthy life.

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ABROAD INTERNSHIP GUARANTEE: SHARPENING YOUR SOFT SKILLS

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Higher education in the countries of the European Union, in the United States, and the United Kingdom remains a dream for the majority of Ukrainian students. However, few people can afford such training because of the high cost of a contract. For the given reason, a free subsidized by government internship abroad for applicants from our country is an affordable chance to approach world-class standards at overseas institutions. Such experience is highly appreciated by employers and gives a brilliant opportunity to find a prestigious job immediately after graduating from university. Even more, the gained experience and acquired skills in various spheres of social development provide a much more considerable way to improve the financial stability in the applicants` native economics.

To a certain extent, it is advantageous for foreign enterprises to invite students or trainees from other countries who work, sometimes without pay, at a trade or occupation to gain work experience. World-famous concerns and corporations are interested in popularizing their own approach to doing business and spreading their professional worldview around the world. The newcomer`s fresh view from the outside allows producing novice ideas to deal with problems and find a non-standard creative solution. Also, no experience trainee as a person undergoing training for a particular job or profession costs the company cheaper. Even if a foreigner is paid a monthly fee for his work, it is still lower than maintaining a staff of high-skilled permanent employees.

However, in Europe, regardless of the specialty, the trainee is rarely paid. Most European projects are short in terms and on average last about a month. In European organizations applicants from other countries are mostly watching the process from the outside, in rare cases, they are entrusted with the execution of responsible tasks. Much more attention is paid to teaching the guest certain professional subjects and foreign languages, and as a rule, the English language is prioritized. In Canada, the situation with wages is the same, but they are not responsible for cultural education or adaptation and provide no language courses for newbies. However, the applicant will need a certificate of English language mastery (IELTS test) for his application to be considered. These requirements are absolutely justified to avoid a situation when «it is possible that senior managers who do not have English as a mother tongue, and who find themselves working for English-language companies in such parts of the world as Europe or Africa, could find themselves at a disadvantage compared with their mother-tongue colleagues, especially when meetings involve the use of informal speech» [1, p. 16].

In the US, everything is different. Here a trainee is more likely a full-fledged worker, just with a small number of duties. Accordingly, the company pays the guest a wage, and familiarization courses or lessons on a specialty are not going to be of the high cost. Most programs last for 6–12 months, but can be extended up to two years.

Passing an internship abroad, you can have an excellent opportunity to prove yourself as a high-skilled specialist in a particular industry. You have a chance to practise and improve your level of foreign language proficiency daily and develop new and useful acquaintances. Positioning yourself as a reliable, competent, and friendly specialist is a very important factor in your internship. In this way, it can be considered that you will be invited to work for the same company again, perhaps even with a promotion from the very beginning, increased wages, and full coverage of your travel expenses.

In turn, you can exchange valuable experience with your foreign colleagues. Firstly, it will be much more pleasant for you to learn about the intricacies of working in particular industries, and other employees, in turn, will be interested in sharing your opinion. You can compare the income rate, cultural preferences, and the quality of working for your motherland enterprises and being involved in another country`s turnover of goods and services so that you will have a chance to analyze the abilities and learn something new for yourself. And secondly, this experience is an important factor for building your personal, successful career in the future – both abroad and in your country. Moreover, an internship abroad is a very valuable paragraph in your international resume, since the experience gained by an employee practicing in another country is a pledge to your quick and comfortable career ladder promotion.

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THE EFFECT OF GLOBALIZATION ON THE WORLD AND ITS CHANGE IN 2020

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Globalization is the connection of different parts of the world. In economics, globalization can be defined as the process in which businesses, organizations, and countries begin operating on an international scale. Globalization is most often used in an economic context, but it also affects and is affected by politics and culture.

Globalization is not new. Since the start of civilization, people have traded goods with their neighbors. As cultures advanced, they were able to travel farther afield to trade their own goods for desirable products found elsewhere.

The rate of globalization has increased in recent years, a result of rapid advancements in communication and transportation. Advances in communication enable businesses to identify opportunities for investment. At the same time, innovations in information technology enable immediate communication and the rapid transfer of financial assets across national borders [1].

Globalization includes a much wider field than just flowing of goods, services or capital. Economic globalization: is the development of trade systems within transnational actors such as corporations or NGOs. Financial globalization: can be linked with the rise of a global financial system with international financial exchanges and monetary exchanges.

Cultural globalization: refers to the interpenetration of cultures which, as a consequence, means nations adopt principles, beliefs, and costumes of other nations, losing their unique culture to a unique, globalized supra-culture.

Political globalization: the development and growing influence of international organizations such as the UN or WHO means governmental action takes place at an international level.

Sociological globalization: information moves almost in real-time, together with the interconnection and interdependence of events and their consequences. People move all the time too, mixing and integrating different societies.

Technological globalization: the phenomenon by which millions of people are interconnected thanks to the power of the digital world via platforms such as Facebook, Instagram, Skype or Youtube.

Geographic globalization: with transportation and flying made so easy and affordable, apart from a few countries with demanding visas, it is possible to travel the world without barely any restrictions.

Ecological globalization: accounts for the idea of considering planet Earth as a single global entity – a common good all societies should protect since the weather affects everyone and we are all protected by the same atmosphere [2].

Globalization has benefits that cover many different areas. Globalization provides businesses with a competitive advantage by allowing them to source raw materials where they are inexpensive. Globalization also gives organizations the opportunity to take advantage of lower labor costs in developing countries, while leveraging the technical expertise and experience of more developed economies.

Competition between manufacturers is growing and because of this there is an improvement in the quality and properties of the goods. People from all over the world communicate with each other and talk about their experience.

Not everything about globalization is beneficial. The high level of consumption of society leads to the depletion of the planet's resources. The issue of ecology, which includes deforestation and water pollution. Studies also suggest that globalization may contribute to income disparity and inequality between the more-educated and less-educated members of a society [1].

Today, globalization is confronted with a problem such as a pandemic. Virus COVID-19 has spread all over the planet and has significantly affected the global economy. The global chain of globalization was not ready for a large-scale crisis and a sharp change in people's needs. Why cannot such a large-scale system hold its position? Everything is very simple.

Globalization has created a complex system of interdependence. Production has become global, the interdependence of states has increased. One country practically cannot control all the necessary goods and components for its economy.With critical ventilators and medical safety gear in short supply globally, countries that manufacture these goods are racing to keep them inside their borders.

Most countries have banned the export of masks and medical equipment. Faced with the pandemic, countries are fully focused on the safety of their citizens and are moving away from the rest of the world to some extent. When the health and safety of citizens are in dangerous, nations are willing to block exports and freeze supplies, even if that harms allies and neighboring countries [3].

As a result, we can see that such a strong and powerful world system as Globalization to have completely changed its status in just a few months. At first glance, what made life easier for us(the world connection, cheap raw materials or labor from other countries, the international market). All this has made us interdependent. And faced with the global disease, the global network began to collapse because of the elements (countries) that began to drop out of it.

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CONSULTING – THE DRIVING FORCE OF MODERN ECONOMY

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A characteristic trend in the development of the world economy is globalization. Active changes in the economy and social life, caused by the processes of globalization, have forced scientists to recognize the onset of a new stage in the development of humanity, namely: the stage of "information society".

In today's society, information is becoming the most important value, and the industry of receiving, processing and broadcasting information is the leading industry, where every year more and more significant capital is invested. According to leading scientists, information is becoming an important strategic resource, the absence of which leads to significant losses in the economy. Informatization of society is one of the decisive factors of modernizing the economy on a market basis and the key to Ukraine's integration into the world community.

Step by step, the world is moving towards the creation of an information society in which new systems of production also require a qualitatively new system of human relations [1]. And the information itself, or rather its weight, goes to a more significant level.

An important area of activity of business entities is consulting, which is a special type of services with unlimited scope.

Consulting firms provide services in research, evaluation, forecasting of processes and phenomena, modeling of client behavior in certain situations, etc. [2].

Consulting services, as it is known, consist in providing the client with reasonable information on the actual problems for him regarding various objects. These services are classified into the following groups: general management, administration, financial management, personnel management, marketing, production, information technology, specialized areas, etc. [3].

Modern consulting firms work on the order of their clients or on a full-time basis. In doing so, they use the following counseling methods:

a) expert advice, the essence of which is to diagnose a consulting firm problematic situation, to develop solutions and recommendations for their implementation. The client's role is to provide the consultant with information and evaluate the results of his / her activities;

b) active interaction of the consulting firm with the client at all stages of project implementation. The task of the consulting firm is to help the client formulate ideas, suggestions, independent analysis of problems, search for optimal solutions. The experts of the consulting firm evaluate the development of the solution, if necessary, offer other options;

c) educational consulting, which focuses on the organization of training of employees of firms, which helps to create the necessary intellectual conditions for the development of their innovative activity [4].

The market for consulting services is determined by the supply and demand ratio, the level of pricing, and the behavior of sellers and buyers in that market.

The need for the help of consultants is caused not only by their new knowledge, analytical skills, measures and methodological approaches that the consultant can bring to the client organization, but also by the fact that outsourced consultants are called to help managers navigate the difficult conditions of accelerating technological change, rapid technological development which has a tremendous impact on the future of the organization. The main reasons for engaging consultants in the organization are the following:

•the current workload of company managers, which prevents them from independently solving global development problems and assessing the company's crisis problems at the current level of knowledge;

•the desire to obtain an assessment of what is being done in the organization by independent objective experts;

•the need for continuous improvement of production and business efficiency in the conditions of fierce competition and complication of management problems;

•lack of a clear and effective system of information support in the field of legal and economic regulation;

•integration into the world economic society, internationalization of requirements and standards;

•the need to initiate changes in the organization;

•Overcoming stereotypes in solving existing problems;

•training staff with new management technologies; overcoming the crisis, if it occurs in the organization, identifying problems and providing executive assistance to solve them [5].

Therefore, we have reason to say that the processes of globalization of the world economy, the development of the information society and the increasing demand for consulting services are interdependent. The fact that the information sector of the economy has grown over the last decades is undeniable, in which advisory information plays a decisive role and the demand for information products is constantly increasing.

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THE MIGRATION IMPACT ON THE ECONOMIC COMPONENT IN THE CONTEXT OF GLOBALIZATION

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In the development of the contemporary world, the increasing interdependence of countries is a universally recognized manifestation of globalization. Its processes effect on economic and political interaction among countries. The global world is becoming more diverse and each person can try on several different identities and, consequently, the number of migration flows, that are directly related to the needs of the world economy, increases.

On the one hand, migration can be an incentive for development, but on the other - a destroyer. In the context of globalization, intelligently regulated migration can have a positive impact on the economy, demographic situation, social development and the cultural component of a home country and a host country.

Regulated migratory flows can compensate for the lack of labor resources and stimulate the development of uninhabited territories, diversify cultural life and change the gender and age structure, thereby contributing to the socio-economic development of countries, while uncontrolled migration vice-verse can stimulate the growth of the shadow economy, increase crime, reduce the wages of local workers, and increase ethnic tension.

Currently, largely due to migrants from Ukraine “3-d jobs” (dirty / dangerous /degrading) around the world are being filled. Migrant labor ensures the competitiveness of the host economies due to its high productivity and low price. Popular sectors for migrant workers include [1] agriculture, agro-processing, construction, cleaning of streets and buildings, repair, hotel and restaurant business, labor-intensive assembly and manufacturing, the sex industry, and so on. In fact, migrant labor is used as a convenient and cheap means for supporting low-competitive enterprises and some sectors of the economy that simply could not exist without the cheap labor of foreigners. Migrants do not dispute wages and the among of work performed, unlike the local population, which is tend to require higher wages.

According to the last year's statistics by International organization for migration in Ukraine [3], the most attractive countries for Ukrainian labor migration are: Germany(43%), Poland (35%), Czech Republic (23%), Italy (19%) and Canada (10%). In Russia and the United States would like to work about 9% of respondents.

The activities of legal migrant workers are regulated at the international and national levels. State regulation of migration processes is carried out according to emerging trends of internal and external migration policy and includes[2]: legal framework (relevant articles of the Constitution, national migration legislation, regulations included in the general system of administrative, customs, tax, investment, banking and other legislation); targeted governmental migration programs; specialized governmental migration services; bilateral and multilateral intergovermental agreements on migration.

The scale of global migration is large and has a stable upward trend, and the geography of migration is expanding, involving more and more new countries and regions. Currently, according to International Migration 2019 report [4], migration is an important resource for economic development in such regions as Asia, Europe, North America and the CIS. Thus, globalization processes make international migration only more intense, which in turn is one of the key factors for national and regional stability of economies of countries.

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THE PROCESSES OF GLOBALIZATION AND ITS INFLUENCE ON ECONOMIC AND TRADE RELATIONSHIPS BETWEEN COUNTRIES

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Globalization is macroeconomic process of expansion of business processes on a world-wide level, resulted as an alleviation of global communications due to technological development.

The contemporary development of globalization processes is characterized by integration into a whole system of international relations between countries. The more this process develops, the faster its development progresses. Each day reveals new technological, social, economic and political tools for the fastening of globalization.

We can tell how the internet helped globalization. Huge web of data is one of the best representatives of globalization processes. Definite part of private businesses went online and became worldwide with the help of internet resources as a result of globalization evolution.

Another fact, that shows influence of globalization, is cultural and philosophical mutual experience exchange between countries. We started to take some aspects from the Eastern cultural behavior and implemented them in our life, as well as the East did. [1, p. 221]

However, globalization phenomenon is controversial. With the facilitation of economic activities, set up for wide social interactions, availability of information, distribution of technological advances comes high levels of competitiveness, social struggle and racism, fake news and propaganda, usage of technological resources for wars and terrorism.

Concentrating on economic and trade processes under globalization processes, we can highlight following pros:

1. Globalization is a gate to international trade. Close interaction not only between neighbor countries, but in worldwide scale brings import-export processes on the whole new level.

2. Globalization effects competitiveness on the domestic markets. E.g. high standards of industrial production in one country may be an example and stimulus for other.

3. Foreign investments are possible only thanks to globalization. Free availability of information about countries' market situation and needs for definite services/products of other countries lead to increasing of foreign money circulation, which is positive for some kinds of economies.

However, there are definite cons of globalization:

1. There are no appropriate and universal tool to regulate international legislation on the worldwide scale. This makes sphere of international law extremely complicated, which leads to some problems in regulation of economic processes.

2. Influence on competitiveness sometimes absolutely destroys some sectors of domestic market, replacing it with imported goods/services.

3. Countries with bigger political power can negatively affect economies of other countries by forcing them to satisfy their, not own economic needs.

Taking into consideration each positive and negative aspect of globalization processes and its influence on economic and trade relationships between countries, we can make a conclusion, that the globalization is not something that we can control anymore, so we have to adapt for the conditions of it.

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GLOBALIZATION: A FABULOUS REALITY OR ANOTHER UTOPIA?

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Globalization is a multinational process, that involves an interplay and unification between society, companies and government. It is driven by international trade, investments and is supported by information technology. This process has an influence on the environment, economic progress, political systems, community.

Globalization nowadays is one of the largest and dynamic process due to which the world economy obtains general and integrated traits.

According to the National Intelligence Council [1], the key trends in the development of the globalized system by 2035 will be: accelerating technological progress that will create new opportunities, but at the same time will lead to increased contradictions between leaders and outsiders. Moreover, the economy will probably face with a reduction in labor force and a decrease in productivity growth. The further spread of automation and artificial intelligence threatens to rashly change the industry, possibly displace workers with common abilities and skills and limit the ordinary development way for countries, which are on the verge of poverty. In addition, climate change, environmental and health problems will require more consideration and collective actions, meanwhile the cooperation may become more difficult.

In 2002, the Swiss Institute of Economics [2] proposed a methodology for calculating the KOF globalization index in order to measure the globalization. The index is calculated as the sum of economic, political and social globalization with a weighting of 36%, 39% and 25%, respectively.

Various forms of globalization exist in our time and each of them pursues a particular goal: 1) political means a formation of a global policy that has an impact on the sovereignty of national states; 2) cultural is aimed to unify norms, principles and values of modern society; 3) social is intended to spread the socially-oriented model of development in an increasing number of countries, to integrate social standards of living; 4) economic is focused on strengthening of the economic union and interrelation of the national, regional and local economies throughout the world by increasing the cross-border movement of goods, services, technologies and capital; 5) ecological is created in order to prevent the degradation of the environment on a world scale and to spread certain environmental problems to all countries.

The influence of globalization process leads to the openness of socio-economic systems and as a result - to the harmonization of functioning of world economy.

On the other hand, globalization faces up with a lot of challenges:

1. The fierce one is a global competition. There is not only a downgrade of the world competition between countries, enterprises, and its transfer to the subordination on the growth of factors, which are a significant obstacle to other members joining these processes. Leadership rivalry doesn`t stop at any level of the world economy functioning. The competition for superiority within particular regions, pretention to become a global leader– all of this creates real competitive advantages, which increasingly relies on the quality of the socio-economic system set in different countries.

2. The economic basis of globalization is an issue for any country, as it is closely bounded with the dynamics of economic development. The last economic crisis can be an evidence, because it has gone beyond the region and proved to be a global one. Studies by IMF experts [3] indicate that economic dynamics in some countries is significantly affected by the progress in others.

3. The level of economic growth of definite countries does not correspond to the other, which have gaps, that are only increasing.

4. Nowadays the efficient economy development includes quantitative and qualitative characteristics of the investment-innovative activity, which became a complicated challenge, that demands realization of a rigorous strategy and a plan of economic strengthening.

5. The demographic issues are quite meaningful, as they carry a serious danger to the further development of a large number of countries. A relevant example of a demographic threat is a rapid growth of the population.

All things considered, globalization may appear a breakthrough for the whole world. Yet, not each part of it is ready to face with essential changes so swiftly. Lots of efforts must be made before the mankind will be able to cope with the innovations. Each step must be thoroughly analyzed and thought over, in order not to convert our rescuer into our destroyer.

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NEGATIVE CONSEQUENCES OF GLOBALIZATION PROCESSES IN THE MODERN WORLD

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The current processes in the world economy inevitably affect the modern society and the quality of life and standards of living. Today, the internationalization of the environment and society is rapidly growing.

The aim of the paper is to describe and analyse the issues of globalization by exploring a considerable amount of evidence from the world historical retrospective and current issues. According to the Wikipedia, the free encyclopedia, globalization is the process of cultural, political and economic interaction and integration among people, companies, and governments worldwide [1]. Of course, in this process, some countries take a prominent place and establish their hegemony. Thereby, they put an agenda and impose their culture and own rules of the game. First of all, it is dangerous for those developing countries that haven`t entrenched their identity. Ukraine is a good example.

Let's have a look at this process in historical retrospective. It is believed that globalization emerged with the advent of the Internet. Some people say that it originated with the advent of shipping, railways or planes. But none of them are right. The herald of globalization was the emergence of the Great Silk Road, which united China and the Roman Empire. The creation of a global market began with the Great Geographic Discoveries of Europeans and was fueled by their military, political and economic expansion across the globe. At present, this world market and global trade are one of the main drivers of globalization. If you look at it in a temporal continuum, according to a sustainable statement, it began in the mid-15th century. But in my considered opinion, the dawn of globalization came into existence long before the issues. I am strongly convinced that the era of globalization began with the advent of the first empires. The 24th century BC was marked with the emergence of the Akkadian Empire which was considered one-of-a-kind. Subsequently, the well-known Egyptian empire was founded in the 15th century BC [2]. Since that time, imperial states have absorbed smaller and weaker neighbors. And no one will tell us about those fallen civilizations that may have been far more ancient than their new masters. It is possible that those unknown state formations witnessed an appearance of human civilization and the first cultures.

Today, we are witnesses to so-called a dictatorship of globalization. It has gained unprecedented momentum and scale. Thanks to the overwhelming progress and development of all spheres, and especially technologies, this has become quite possible. Indeed, the conditions today are more than favorable for the worldwide spread of trends, culture, public views and opinions on certain things. Nowadays, the tentacles of globalization are extended not only by governments, but also by the world market in the first place. Roughly speaking, we worship global brands. We take the example of the cultures of the leading powers. We are crazy about everything they create. We proclaim them models of beauty, style, fashion, taste, culture and more. We jump in a hurry for the premiere of their new films and the concerts of foreign singers. Of course there are some several advantages, but at the same time disadvantages are also here. However, in this mad pursuit of foreign novelties, we often forget about our own domestic things. We forget about our brands, motion pictures, musicians, actors, writers and other prominent people from various fields, as well as domestic producers. But the worst part is that we forget about our ancient traditions and customs, about our unique culture. This is what the bloodthirsty machine of globalization looks like. It devours and destroys local authentic cultures for the benefit of the hegemonic country. The logic is very simple, because if their culture and their way of life is extended here then we will buy more of their goods and products. For those countries that have existed for many years, and whose culture has been established and developing for decades, globalization will bring them less painful consequences. But our Ukraine does not belong to such states. Our state is very young, and the culture, traditions and customs that have been preserved for centuries have not been deeply entrenched in the minds of all Ukrainians. There are many reasons for this, especially because of our nation's history. Another reason is that during the years of independence of our state, the authorities have not been concerned with establishing our own national identity. The similar processes began recently during the Maidan and lasted for several years, but they were interrupted and not completed. Unfortunately, not all Ukrainians can now answer the simple question: Who are they? That is why globalization is somewhat dangerous for our country, because despite its pros, it can harm us. In fact, it may interfere the development of our national producers which do not have any time to straighten their shoulders, as foreign goods are already filling our markets. The same can be applied to all other areas. But most importantly, it is our ancient culture, authentic traditions and customs and our conscious identity. They are in a real risk zone. I worry about them the most.

In conclusion, it may be said that we are not able to stop this machine of globalization, but at the same time we are able to save, develop and enrich our culture, traditions and identity.

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DISCRIMINATION AGAINST HUMAN RIGHTS AND FREEDOMS

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Discrimination is still an acute problem. Many people suffer discrimination around the globe every day. But what are the predictions? Will the world be able to get rid of this "plague"? But first, let's find out what it is and where it came from.

Discrimination is one of the worse thing in the society. We faced up with discrimination constantly. Discrimination can be very various. The kind of discrimination like: gender identity, lawful sexual activity, sexual orientation discrimination, marital status, physical features, political belief or activity, race (including color, nationality, ethnicity and ethnic origin), religious belief or activity, and other many types that occurred not so often [1].

Discrimination is not new phenomenon, discrimination has been existing since the first traces of civilization. In ancient the most oppressed class was women. In ancient Rome women did not have rights for parliamentary voting. Restrictions in private law relationships, did not allow for women to be independent, which meant finding under the authority of a father or a husband. Despite these facts a woman in Ancient Egypt held a high position compared to most other developed civilizations of that period — including Ancient Greece and the Roman Empire. Egyptian women had the same legal rights as men to inherit, wills, freedom of movement outside wartime, the ability to draw up contracts and be present as witnesses, to sue, and to record children in their own names. A woman in Ancient Egypt played an important role in the inheritance system, as land property was passed through the female line. This came from the fact that motherhood was more obvious than paternity. The husband could use the land while the wife was alive, but after her death, the daughter inherited everything [2].

In the Middle Ages we can find steps of religious discrimination. Medieval period was very dreadful and rude. Discrimination in those time had led to catastrophic events such as genocide which has been continuing in our era.

In Age of Discovery the world faced up with new type of discrimination, discrimination based on ethnic origin. Discrimination on ethnic group has led to theories of racial anti-Semitism, so many pseudo-scientific works based on the racial superiority of one nation over another, which of course is unacceptable. These theories drive to genocide too, and this stir has been happening not only in Europe or America, but in whole world.

Unfortunately, discrimination, both legal and physical, still exists today. Religious discrimination against people professing Islam. In modern times, religious discrimination against Jews doesn't occur as often. People often discriminate against

Muslims because they view all Muslims as the same. Even though religious discrimination isn't as active today, it still happens sometimes. About 15% of Jews have been called a rude name because of their religion. A few decades ago, the Holocaust (a time of persecution against Jews) occurred. Many myths about Jews; one stated they ate Christian children [3]. Jews often made much money being bankers and money lenders; Christians believed they didn't deserve this wealth especially in economically harsh times. The Holocaust were a series of violent persecutions against Jews.

Racism still exists in the U.S. today, but there is much dispute over how pervasive and influential it is. Many people to high rates of poverty and unemployment among blacks as strong evidence that racism is still very powerful. Since the inherent abilities of different races are equal, it is argued, large differences in outcome are most plausibly explained by persistent racism. Others claim that these statistics are not the result of racism against blacks, but are the result of other factors, such as high crime rates in the inner cities, low standards in public schools, the illegal drug trade, and urban cultural decay, all of which disproportionately affect blacks who are concentrated in urban areas for historical reasons. Genetic racists see the same data as evidence of racial inferiority rather than discrimination. Today, claims of racial discrimination in employment are still common. Another bone of contention is the relationship between police and racial minorities, especially blacks. Do police departments tend to care more about protecting whites than blacks? Do they tend to harass innocent blacks and use excessive force when apprehending black suspects? Many would answer in the affirmative [4].

In spite of this sadness human history according to the data “Young people are increasingly less racist than old people”[5]. Young people don't have stereotypes about yours race, genders, religious belief or activity etc. Because they are living in era of globalization, in era of clear minds from these scopes. They're not afraid of you, If you have another race or religious activity. The world is open now, All people different, but all Equal. And we must remember this.

Every day different people communicate with each other, make new projects, create new technologies, make films, make music, etc. Every day different people communicate with each other, make new projects, create new technologies, make films, make music, etc. For all this we should be grateful for globalization, that's why it's so frightening to reduce globalization and close borders and general economic projects. We must build on the achievements of globalization and not rest on our laurels. The international team is no longer just in world giants as Google or Microsoft. There are now multinational, multi religious, multi-sex teams everywhere that are changing the world.

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PROBLEMS OF INNOVATIVE DEVELOPMENT OF ENTERPRISES HOTEL BUSINESS IN THE GLOBALIZATION

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In modern conditions, the economy is noticeable dependence of economic development of the state on the extent and scale the use of innovation. With globalization, the emergence of new technologies, management methods, expanding the range of hotel services is growing the need to attract foreign and domestic investment in the hotel business. Innovative activity of hotel establishments is inseparable related to investment development, that is, it is continuous formation and use of investment resources to achieve enterprises operational and strategic goals of their economic activities. Development of innovation and investment activities of hotels enterprises will help to strengthen the economy of Ukraine, its growth authority in the world market of tourist services, growth of well-being citizens, the preservation of the historical and cultural heritage, the recovery of the spiritual potential of society [2].

Analysis of the world experience of investing in innovative activities shows that the bulk of innovation is created in entrepreneurship sectors across the globe that are subject to frequent updates technological innovations (micro and nanoelectronics, genetic engineering, biotechnology, information technology, etc.). In these areas active the organization, financing and commercialization of research fundamental and applied nature, the development of large projects that integrate innovative small search results technology-intensive companies, global scans of new ideas and markets, organization of production process [2].

Today, the hospitality industry in Ukraine is underdeveloped way. In my opinion, the level of service of tourists at the enterprises of the hotel the economy is not world-class, so they need it a significant upgrade of the services provided. Crucial role in providing innovations play an effective role in the hotel business. IN conditions of increased demand for placement services for different categories tourists need to explore the organization of innovative processes on the enterprise itself, as well as implementation of investment projects in hotels of different categories, formation and use of investment resources.

In the context of globalization, the study of innovation and investment activity of the enterprises of the hotel industry in Ukraine allows identify both factors that impede their functioning and measures, necessary to ensure the effective development of innovation-investment activity of accommodation establishments [1].

We can mention some factors of hotel enterprises' innovative-investment activities:

- Lack of research innovative hotel development enterprises, insufficient study processes of investing in innovation placement system
- Accounting for innovation in enterprises hotel is absent
- Regulatory variability investment bases, imperfect system taxation for investors in Ukraine
- Economic and economic instability political situation in the country unfavorable investment climate
- Adverse image in the field provision of recreational and tourist facilities services created through providing poor quality services that do not correspond to the European ones standards and do not provide protection and security of tourists [3].

Therefore, in my opinion the main stages of development of innovative processes in the field hotel industry such: improvement of preparation employees of hotel enterprises (with the help of learning on enterprise, recruitment, development of "implicit knowledge" and non-formal learning in the process of work); offer extension additional services; [3] applying new marketing techniques to promotion of hotel product; use of new innovative forms organization of work of the hotel enterprise (to find opportunities commercialization of the results of basic and strategic research, to use own potential in the field of design and development); creating favorable conditions for attracting domestic and foreign ones investments in the hotel industry; implementation of advanced management practices and international business practices at enterprises of the hotel industry.

Thus, the modern hotel industry is an industry of high the level of competition in the hotel services market, and therefore the management hotels are forced to look for new methods and means of manufacturing services through to innovate, and to create an activity strategy that would helped attract and retain a client.

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SHADOW ECONOMY AS A SYSTEMIC INTERNAL THREAT TO THE ECONOMIC SECURITY OF THE STATE

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Today 40% of Ukrainians' activities are hidden in the shadow economy. Often, the level of shadowing shows how much business trusts the state, whether the level of taxation is acceptable, whether loans are available, and how effective economic incentives are for formal employment. In every country there is a component of economic activity that does not fit into the established and legalized rules. Lawyers view the shadow economy as an economic activity prohibited by Ukrainian law.

There are four reasons for the large volumes of shadow economy in Ukraine. At first, these are moral reasons, when the desire to avoid paying taxes is a natural reaction of the person. This is due to the fact that the direct tax payment does not bring a specific benefit or service to the payer. Moreover, it is practically proved that the taxpayer always feels less moral guilt for the stolen funds from the budget than from the "pocket of his neighbor". Secondary, political reasons, when business entities are looking for a way to protect themselves from injustice. And quite often it is found in the concealment of own revenues to reduce tax losses. Also, the most important reasons are economic. And usually a person want to increase his own income, so he goes into the shadow sector. This can lead to income inequality, social injustice, persistent crisis in the country's economy. In addition, the most important technical reason for the shadow economy is the imperfection, complexity, instability and contradiction within legislation.

The fundamental factor is corruption, which has always been an urgent problem for our country. Corruption and the shadow economy in Ukraine are a system of public relations that threatens the national interests of the country. The scale of corruption in Ukraine can be reduced only if the country strengthens the law, institutions of democracy, competitive, innovative economy. Therefore, it is necessary for the state, the government and the society to begin fighting not only the consequences of corruption, but also its causes.

Also, the shadow in the economy has two shades: gray activity – legal, but unregistered (salary in envelopes, buying something past the cash register), and black one – the activity prohibited by law (trade in prohibited substances like drugs, human organs, etc.).

It is not quite true to evaluate shadow economy (gray) solely as a negative phenomenon. So, for example, the state loses due to the fact that a citizen receives a salary in an envelope. But the country still receives a part of the money from this salary. For example, in the form of VAT, if a person buys products in a supermarket or pays for utilities, or travels in public transport. Therefore, minimum of 2/3 of the revenues received in the informal sector quickly falls into official economy.

In addition, the shadow economy is a kind of "airbag" for some citizens who lose their jobs during the crisis. State and official enterprises are closed, and a person has the opportunity to temporarily “earn extra money” in the gray sector. If the level of the shadow economy is up to 10% of the country's GDP, this is acceptable and does not harm the country's economy. But in Ukraine the level of the shadow economy is 37%. The shadow structure is another important component. It is believed that small business and unregistered economic entities are mostly in the shadow.

The shadowing of the economy is one of the most important conditions for ensuring the economic security of the state. It creates a real threat to national security, democratic development of the country and also has a negative impact on all aspects of social life. The main directions of reducing shadow economy are the fight against corruption, increasing benefits of legal jobs, openness to information on budgets and profits, development of the private sector and civil society, etc. There are the measures in this direction. Firstly, reducing the tax burden on businesses. Secondary, reforming the remuneration system, which is to make it impossible to practice wages "in envelopes". Also, business surveys should be expanded to identify the number of shadow employees and their profits. In addition, to inform the media about the state's measures to combat the shadow sector, about the long-term negative effect of receiving wages without paying social benefits, and about the benefits of working in the legal sector.

In conclusion, we have note that the shadow economy exists in all spheres of business activity. Correct understanding of the shadow economy essence, depends on the ability to identify the ways to legalize shadow sector in national economies. As a rule, the development of shadow economy is facilitated by corruption, high tax rates, low wages and so on. The shadowing of economy should become a priority and fundamentally important direction for Ukraine's current economic policy. If further measures are taken, it will contribute not only the formation of a full-fledged market environment, the development of the economy, the legalization of capital, the process of democratization of the economy and society in the whole, but also it will increase the competitiveness of the economy of the state.

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IMPACT OF CORONAVIRUS PANDEMIC ON UKRAINE

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For three months, and especially since the second decade of March (when the World Health Organization (WHO) officially announced the presence of a coronavirus pandemic), the world is essentially in a state of emergency. The media outlines pictures of the approaching apocalypse. Some of them show impressive footage from intensive care units, showing patients in severe (possibly even terminal) condition with artificial respiration (lung ventilation or extracorporeal membrane oxygenation) connected [1].

This is how the coronavirus affects the human body, but is it only under the influence of the worldwide known virus?

Table 1

2019	Total population	Economically active population	Unemployed population	Unemployment rate	Registered unemployed
I	42079,5	17216,0	1645,1	9,6%	340,7
II	42010,1	17308,7	1527,5	8,8%	287,1
III	41960,0	17385,1	1461,1	8,4%	268,2
IV	41902,4	17381,8	1486,9	8,6%	338,2

Analyzing the dynamics of the labor market in Europe and the US, it is possible to predict the consequences of unemployment in Ukraine. However, the negative trends in developed countries should be multiplied by the absence of monetary and other mechanisms in Ukraine to mitigate the socio-economic crisis.

On April 4, the US Department of Labor released disappointing unemployment statistics in the country in March – the number of unemployed Americans rose from 3.5% to 4.4%. This is the largest monthly increase in unemployment in the United States for the last 45 years. In March 16-22, 3.3 million people applied for unemployment status, and 6.6 million more in March 23-29. Almost 10 million Americans lost their jobs in the second half of March alone, Deutsche reports Welle [2].

Total losses to the global economy this year will amount to about $ 9 trillion, according to the IMF. This is more than the economies of such powerful countries as Japan and Germany combined.

For comparison, the IMF recalled that, for example, during the last global financial crisis of 2009, the global economy contracted by only 0.1%. And then the economies of developing countries did not fall, but, conversely, became the driver of recovery.

The peculiarity of the economic crisis caused by the spread of the coronavirus is that both developed and developing countries bear great losses.

Previously, the IMF called the current crisis the worst since the Great Depression of the 1930s.

At the same time, as the IMF chief economic adviser and director of the Department of Research, Gita Gopinat, said, the current crisis is not so large. During the Great Depression, the economies of the developed world fell by 16%, and the global congestion fell by about 10%.

The IMF stresses that one of the main risks now is complete uncertainty, so making accurate forecasts is difficult.

However, if coronavirus measures, to which almost every country in the world is now active, are effective, next year the world economy expects a speedy recovery.

The IMF expects an increase of 5.8% in 2021.

If, however, the spread of the coronavirus fails to curb it, and its second wave occurs in 2021, the IMF does not rule out a further economic downturn – up to 8%.

The Ukrainian economy may decline by 7.7% this year, according to the IMF. However, next year it can recover and increase by 3.6%.

Adopted on the eve of changes to the budget of Ukraine for 2020 are calculated on the forecast that the Ukrainian economy will slow down by 3.9%.

To address this, the IMF believes that how quickly the economies of a particular country will recover after the crisis depends on what steps governments are taking now, during quarantine.

In particular, according to the IMF chief economic adviser, it is very important that both households and businesses receive sufficient support. Then, after the pandemic is over, the economy will be able to "heal wounds" faster, business will quickly resume production, and people – consumption [3].

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HOW CORONAVIRUS EFFECTS ON GLOBALIZATION PROCESSES

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Globalization, as a concept, is both highly fashionable and highly contested. Over the past decade, a huge academic literature has developed on the subject. To provide an exhaustive account of this vast and ever-expanding literature is clearly an impossible task. Globalization, in a literal sense, is international integration. It denotes global interdependence and mounted slogans like «Death of Distance» and «End of Geography». Narrowly, the term «globalization» is used to refer to economic globalization that is the integration of national economies into the international economy through trade, foreign direct investment, capital flows, migration and spread of technology. Broadly, globalization can be described as a process by which the people of the world are unified into a single society and functioning together. This process is a combination of economic, technological, socio-cultural and political forces. Globalization is evident in the growing extensity, intensity, velocity, and deepening impact of worldwide interconnectedness. In simple words, it is the process in which a common consciousness of human society is possible on a global scale. Ultimately, globalization is the spread and intensification of economic, social, political and cultural relations across national borders [1].

Furthermore, in recent years globalization integrated completely in all spheres of people's life and modified its common meaning at all. When it goes about this worldwide process now the majority of society considers something much more than the global flow of capital and goods, and more than the transborder flow of labor. Globalization is also the flow of genes (of genetic information), the flow of popular culture and new ideas, and the flow of environmental problems including diseases [2]. Today every inhabitant of the planet has witnessed a rapidly spreading coronavirus disease (COVID-19) from country to country**;** the progress of such events in recent days became the global problem and completely suspended the process of globalization. Furthermore, like everything in our life, the process of globalization has its stages. Now it is experiencing a crisis, which is caused by widespread coronavirus and the precautions measures against disease made by different countries' governments.

The coronavirus, by itself, will not put an end to this most recent wave of globalization. Like the flu pandemic of 1918, it could contribute to a trend of greater fragmentation. Or, by serving as a reminder of how the health of humanity has been mutually dependent across borders for millennia, the latest outbreak could prompt a rethinking of how the world works together. The coronavirus event provides globalization with additional practical and symbolic challenges [3]. So far, the infection has been reported in over 85 countries, and its spread will slow a global economy which is heavily dependent on international production and supply chains.

In conclusion, all these events highlight and show the new phase of the globalization process, today no one knows how it will evolve and in what condition we can observe it after the crisis. Coronavirus can be regarded as a significant turning point for globalization and the entire global economy. After such stages of development, it is important to stay united and consider ourselves not only as citizens of a country but as inhabitants of the planet.

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THE ECONOMY OF UKRAINE AFTER A PANDEMIC OF CORONAVIRUS

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When the pandemic of Coronavirus was not announced, even then Ukrainian economists predicted an economic crisis for Ukraine. Nevertheless, the unexpected adjustments were made by COVID-19, as the introduction of quarantine in Ukraine suspended economic activity. Therefore, situation on the labor market is very unfavorable, especially for medium-sized businesses, against the backdrop of rising social payments [1].

So, it is necessary to investigate a current level of the economy and analyze what should we waiting from the consequences of the pandemic COVID-19. In the beginning, need to define what the epidemic and pandemic are and what the difference between them is. An epidemic is defined as "an outbreak of a disease that occurs over a wide geographic area and affects an exceptionally high proportion of the population." An epidemic is an event in which a disease is actively spreading. In contrast, the term pandemic relates to geographic spread and is used to describe a disease that affects a whole country or the entire world [2].

On March 11, 2020, WHO recognized the spread of the coronavirus as a pandemic and the Ukrainian government has introduced a quarantine. Due to these measures, almost every sector of the economy has ceased their operations. Take for example the markets that were forced to close due to the quarantine. Many vendors lose their consumers and, as a result, a profit. It means that they have no money, but loads duties to the state, as they are not exempt from paying taxes, utilities and salaries to their employees. And where these people should get money from? Nobody knows.

Unfortunately, the Ukrainian government cannot afford to provide social assistance to all residents of the country, as USA and European countries did. From the state budget was allocated one-time financial assistance of UAH 1000 for retirees.

With the onset of the pandemic, it became difficult and expensive to buy protective masks, antiseptics, citrus fruits, ginger, buckwheat, toilet paper and others. It is because people caused demand for these products and the price increased accordingly.

Right now, we can see the obvious changes without any research. For instance, during the period of the quarantine, the economy will degrade, especially in certain industries. In our case it is aviation, tourism, services.[3] It will take at least a year to set up transportation, logistics, find suppliers or negotiate with old people [1].

On April 28, 2020, Ukraine has created a large dashboard dedicated to the impact of quarantine on the country's economy. This dashboard consists of more than 30 metrics that are updated daily, weekly and monthly.[4] It means that we can analyze an economic state on our own due to the metrics of this dashboard. Moreover in the end of the quarantine we will be able to get a great analysis of the impact of pandemic on our economy.

By the start of the COVID-19 pandemic, Ukraine's GDP growth was expected at 3.6% this year, but the coronavirus changed everything.[1] And now, the IMF predicts a decline in the Ukrainian economy by more than 7%. At the same time, the National Bank expects Ukraine's GDP to fall by 5% by 2020 [4].

It goes without saying that a recovery process usually takes a lot longer than the fall path. But an expert Andrij Blinov says that we should not panic. ‘These are normal processes of any crisis situation. Moreover, in recent years, Europe, the USA and Ukraine have had record employment rates, scilicet a minimum unemployment rate. We will now move on to the classic crisis, which will be complicated by the coronavirus’[1].

In conclusion, Ukraine faces very hard times ahead but we should not despair. The Ukrainian government should not attempt to reinvent the wheel, but should instead seek to use available lessons to develop a fast, decisive response to the crisis. Most of all, it is vital to act with the kind of urgency the situation demands [5].

This will be the first world crisis that will be caused not by financial factors. It means that if the government continue the restraining order, the fall process will be much more painful and protracted. In this case, it will be much harder to get out of the crisis.

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VOR-UND NACHTEILE DER GLOBALISIERUNG

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Die meisten Produkte, die wir so kaufen, wurden irgendwo weit weg von zu Hause produziert. Die meisten Sachen aus unserem täglichen Leben von Klamotten bis Elektronik kommen aus entfernten Ländern und legen einen weiten Weg zurück. Woran liegt es? Genau, an der Globalisierung. Globalisierung ist ein Prozess, in dem "Ereignisse in einem Teil der Welt zunehmend Gesellschaften und Problembereiche in anderen Teilen der Welt berühren" [W.Woyke, 1]. Es gibt verschiedene Phasen der Globalisierung. Die erste Phase beginnt mit der Entdeckung Amerika 1492 durch Christopher Kolumbus (Globalisierung 1.0 1492-1800). Es sind die großen europäischen Nationen, die im Zeitalter des Imperialismus in die Welt hinaus segeln. Und so die erste Phase der Globalisierung einleiten. Im 19. Jahrhundert beginnt die Globalisierung 2.0 (1800-2000). Diese Phase ist durch die Industrialisierung und internationale Unternehmen geprägt. Technischer Fortschritt sorgt dafür, dass Kosten für Transport und Kommunikation sinken. Der Handel findet nun mehr und mehr zwischen verschiedenen Ländern statt. Die dritte Phase beginnt mit dem Jahr 2000 (Globalisierung 3.0) [1]. Es sind nicht mehr nur Länder oder Unternehmen, die global unterwegs sind. Auch wir sind der Teil der Globalisierung. Menschen auf der ganzen Welt sind miteinander vernetzt. Das ist die Globalisierung, die jeder kennt, bzw. von jeder schon gehört hat. Ständige Entwicklung, Fortschritte, sowie die weltweite Vernetzung sämtlicher Bereiche sorgen für eine Veränderung der Weltwirtschaft. Dabei sind es vor allem Telefon, Internet und die besseren Transportmöglichkeiten, die den Informationen und Warenaustausch verbessern. Aber auch gesellschaftlich und kulturell findet die Globalisierung statt. Menschen verschiedener Nationen und Kulturen nähern sich an und tauschen sich aus. Die Globalisierung bringt viele Vorteile mit sich. Menschen auf der ganzen Welt sind miteinander vernetzt, können kommunizieren und sich austauschen [2]. Was Geiles ist auch der Zugang zu sehr viel Wissen. Wer geht schon in diese staubige Bibliothek, um Stoff für seine Präsentation zu finden, wenn es Wikipedia gibt? Auch wir werden immer mobiler und können z. B. recht günstig die Welt bereisen oder Freunde besuchen. Forschung und Innovation schaffen zudem Arbeitsplätze. Die Gewinnmaximierung rückt immer weit in den Vordergrund. Die Globalisierung hat viele gute Seiten, aber es gibt auch negative Folgen. Viele Aspekte der Globalisierung haben nämlich auch eine Kehrseite. Outsourcing (Jobverluste) ist ein Beispiel und den meisten bestimmt ein Begriff. Denn eine Folge der Globalisierung ist, dass immer mehr Produkte in Billiglohnländern produziert werden und damit Arbeitsplätze hier verloren gehen. Auch werden große Konzerne immer mächtiger und oft ist es für kleine Betriebe schwer, sich dagegen am Markt zu behaupten. Die Gewinnmaximierung rückt immer weit in den Vordergrund. Und mehr negative Konsequenzen für Menschen und Umwelt werden dabei oft in Kauf genommen. Auf dem einen Kontinent müssen schon Kinder in Fabriken arbeiten, um die Familie zu ernähren. Auf dem anderen werden Regenwälder für unsere schicken Möbel oder Lebensmittel abgeholzt.

Und bei uns in der östlichen Welt stecken sich dann die Reichen immer mehr Geld in die Taschen. Denn auch die ungleichmäßige Verteilung des Wohlstands ist ein Problem. Ein Paar wenige werden immer reicher, während viele immer ärmer werden. Zusammenfassend kann man sagen, dass die Globalisierung viele Aspekte mit sich bringt. Oft ist es jedoch so, dass wir für uns nur die positiven Dinge sehen. Da wir, die vor Smartphones, Tablets oder Computern sitzen, uns wohl fühlen, und so meist gar nicht mitbekommen, was die Kehrseite der Medaille ist.

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GLOBALIZATION AND ITS ECONOMIC EFFECTS

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In recent years, with the intensification of international trade and increase of transport, communication and technology links in the world, the mobility of finance, financial openness and production factors among countries have also increased. As a result, the tendency has caused globalization to accelerate.

Globalization as a trend in the development of the world is a process that is characterized by the following features:

- internationalization of the economy;
- development of a unified system of world interdependencies;
- change and weakening of state functions;
- activization of the activity of interethnic non-state entities, such as ethnic diasporas, religious movements, mafia groups, etc.

The main directions of globalization in the global economy are the following:

- financial globalization;
- the formation of global multinational corporations;
- regionalization of the economy (European Union and others);
- intensification of world trade;
- convergence tendency. (3)

Globalization is a process of global economic, political, cultural and religious integration and unification. In economic terms, globalization is the process of drawing the world economy, most recently understood as a set of national economies, interconnected by a system of international division of labor, economic and political relations, into the world market and the close interweaving of their economies based on transnationalization and regionalization. On this basis it is observed the formation of a single global network market economy - geoeconomics and its infrastructure, the destruction of the national sovereignty of states that have been the main actors in international relations for many centuries. The process of globalization is a consequence of the evolution of state-shaped market systems.(1)

The main consequence of this is the global division of labor, throughout the planet of capital, labor, productive resources, standardization of legislation, economic and technological processes, as well as rapprochement and fusion of cultures of different countries. As a result of globalization, the world becomes more connected and more dependent on all its actors. There is an increase in the number of problems common to a group of states, as well as an increase in the number and types of integrating entities. Economic globalization is the process of strengthening of the economic interdependence of national economies worldwide, in connection with an increase in the speed of movement and volumes of goods, services, technologies and capital across state borders. The process of enhancing economic integration between countries leads to the merger of individual national markets into one global market. Economic globalization can be viewed in both positive and negative aspects. KOF globalization index, updated by Gygli et al. (2018) analyzes economic, social and political indices, which are sub-indices of the globalization index.(2)

According to the KOF overall globalization index, economic globalization and social globalization have a positive effect on economic growth. According to KOF de facto globalization index, social globalization increases economic growth, while in an analysis using the KOF de jure globalization index, social globalization reduces economic growth. Besides, political globalization negatively affects economic growth for all KOF globalization indices that are included in the analysis. (2)

Globalization has pros and cons. Governments can benefit more from economic globalization by increasing international trade and foreign investment, reducing import barriers and by improving tax policies. However, they should adopt policies to reduce the negative impact of social and political globalization on economic growth.

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IMPACT OF THE CORONAVIRUS PANDEMIC ON THE ECONOMY OF THE WORLD AND UKRAINE

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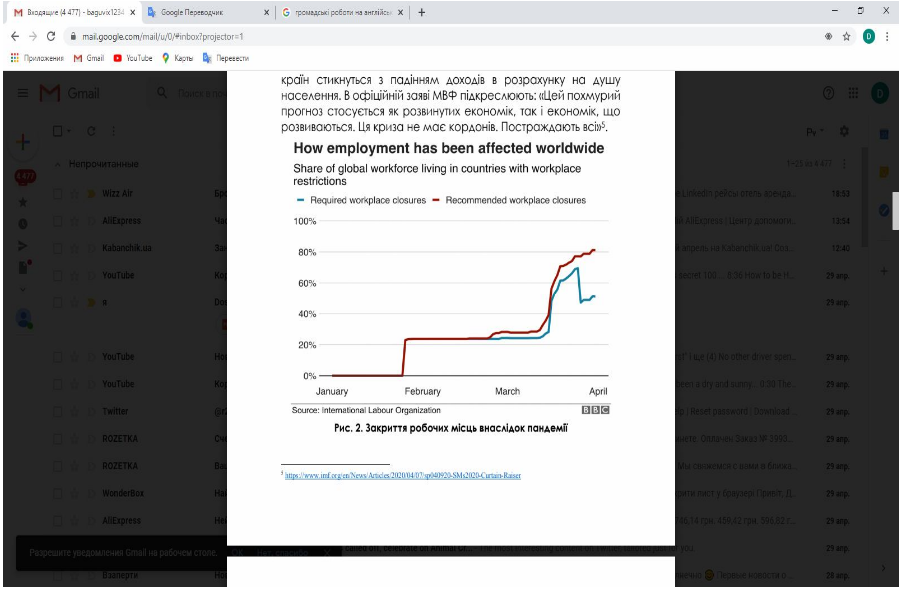
The most important problem today is the pandemic of coronavirus. It is known as COVID-19. Extremely fast-paced, does not only take thousands of lives every day, but also causes severe economic problems. Not only the population decreases, but also the competitive opportunities of businesses and countries themselves. No one was ready for such a big blow: neither the country, nor the company, nor the people. Due to the rapid changes in the growth of the disease, it is difficult to determine the real losses of the economy and the possible consequences. It is very important to understand how the pandemic is affecting Ukraine's economy and what can be done to prevent it from occurring.

Impact on the world. The coronavirus pandemic interrupted the 11th annual market growth, causing a global economic crisis. The IMF estimates its size as the largest economic downturn since the Great Depression. The problem with the current crisis is that it is two-sided: the supply crisis first appeared (due to the COVID-19 outbreak in China), but now there has been a demand crisis (the purchasing power of all economic units has fallen sharply). As most businesses (and therefore working places) cannot be restored by the pandemic, it is not yet possible to stop or at least reduce the rate of economic crisis.



[1]

Analyzing the rate of decline, it can be argued that soon the economic downturn will move to a phase of so-called “deleverage”, the essence of which lies in the special features of the economy. Firms reduce costs and dismiss staff. Debtors sell assets and ask for debt restructurings, and since there are so many, assets lose their value. The USA is trying to halt the economy's brakes by entering a zero rate, but economists predict it won't help. Due to the “deleverage’’, there will be a large redistribution of the market between players, social inequality and the role of the state in the economy will increase. However, China and the USA are redefining their positions in the economy at the highest economic level. And countries with weak economic policies are waiting for even more weakening

Impact on Ukraine. With the rapid rise in the number of people infected with the virus, few thought that Ukraine would be exposed to such economic influence as the USA and China. According to the IMF, more than 170 countries will face a drop in GDP per capita. And it's not just about emerging economies.

The Ukrainian economy is open and vulnerable. Exports and imports account for 45 and 54 percent of Ukraine's GDP, respectively. According this information, we can conclude that our economy is highly dependent on external factors and has low productivity. Due to the halt in economic activity, demand for raw materials, which is the main commodity of Ukraine's exports, is decreasing. Equally dangerous is the outflow of capital, because it increases devaluation and reduces the balance of payments. Because of the return of the migrant workers, big losses are possible, since their transfers reached 10% of GDP. According to the latest IMF forecast, Ukraine's GDP will decline by 7.7%.

Recommendations for overcoming the crisis. Although a UAH 65 billion coronavirus fund has already been set up, the business support package is estimated at only UAH 9.3 billion. For comparison, the United States allocates $ 2 trillion to overcome the economic crisis. It is clear that such funds will not be enough to support our business and the crisis will not be overcome. However, it is possible to create another anti-crisis plan of action: international borrowing, interest-free loans to businesses, tax and customs eases, and reduction of Single social contribution [2].

Such actions will really help small and medium businesses. It is also advisable to introduce community service to support citizens who have lost their jobs. This will not only help overcome the economic crisis, but also give impetus to the development of the economy.

Analyzing all this information, we can conclude that COVID-19 is very dangerous economic problem. Ukraine should make better anti-COVID program to protect all parts of economy. It is impossible to know how this crisis will influence on Ukraine in few month but government have to help the business immediately.

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PLATFORM 2

FINANCE, BANKING AND INSURANCE BUSINESS IN UKRAINE AND IN THE WORLD

NEW APPROACH TO FINANCIAL REPORTING

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The problem of satisfying requests and needs of internal and external users in financial statements has recently become even more relevant, in connection with the development of the world economy.

Financial statements help to report the status and results of business activities. The development of financial statements is a constant process, which began in the late XV century [2, p. 5-6] and has been progressing with discovering of the first accounting technologies for systematization and processing of accounting data and the provision of accounting information in the form suitable for making management decisions.

In recent years, new directions in the economy (turbulent economy), control systems (singular control) and new economic phenomena (hyper competition) have appeared. This fact leads to rapid changes in economic systems and has a direct impact on the development of the accounting and reporting system. Besides, it became necessary not only to take into account the disclosure of financial statements` trends, but also to pay attention to management reporting as to the part of accounting statements. Another factor affecting the need to develop a new reporting system is the necessity to change national system of accounting reporting into international - IAS and IFRS – standards [1, p. 53 – 54]. International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) are the same. The difference between them is that IAS represent old accounting standards, such as IAS 17 Leases.

While, IFRS represent new accounting standards, such as IFRS 16 Leases. IFRS 16 replace IAS 17 and they have been valid since January 1, 2019 [4].

Financial reporting is no longer sufficient and the only source of relevant information for its users in the conditions of the dynamic development of doing business, because all the significant financial indicators contain information about already accomplished facts of companies' affairs and thus reflect only the current economic state. In turn, the demand for providing information about the further medium- and long-term development of corporations, as well as for other non-financial indicators, is actively increasing. In particular, such innovative reporting model as integrated reporting can satisfy this demand from interested users – managers inside organizations and stakeholders (internal decision makers), investors, creditors, suppliers and customers (external decision makers) [3, p. 140].

It is also important to admit that nowadays "reporting virtualization" and so-called cloud accounting technologies, due to their direct connection with cloud technologies and the Internet itself, are becoming the ways for developing financial reporting system. Virtualization is a great assistant to enterprises, because it makes the process of entering accounting databases more simplified. Besides, it is easier for assistant accountants to save and communicate all important documents without laborious processing and storage of paper documents. By the way, it fits global environmental trend's spreading.

There is a Ukrainian example of software for reporting to all regulatory authorities (different ministries and departments) and exchanging legally relevant primary documents between contractors in electronic form. This software is called "M.E. Doc" (My electronic Document). "M.E. Doc" is widespread in our country, because it makes the process of registration of tax invoices easier. In addition, the program provides modules for payroll and simplifies the calculation of accounting operations.

So, summing up, I should admit that nowadays the traditional financial reporting is not effective and does not show the real situation in the industry. That is why modern business organizations should correct their work process in accordance with the development of world economy.

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THE PROBLEM OF PHISHING ATTACKS ON BANKING CUSTOMERS

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The number of phishing cases in the world is increasing year by year. Attackers are becoming more sophisticated and their deception techniques too.

Phishing is a way that criminals steal confidential information, such as online banking logins, credit card details, business login credentials, passwords etc. by sending fraudulent messages, called 'lures' [1]. They introduce themselves as a bank or another financial institution you trust or whose customer you are to make the fraud more believable, and sent messages via SMS, email or social networks. They often ask you to follow the proposed link to a fake website where you find a scary message that requires you to take immediate action, such as entering bank data and passwords. If you are trustful enough, criminals get the information and steal money or other important information about you.

The most common methods of phishing are using fraudulent websites or online stores, phone calls, allegedly from a bank, fraudulent emails, keyloggers and screen loggers.

The first method of phishing using fraudulent Internet sites or online stores involves making a copy of a company's websites or other sites that usually offer to purchase some products at a discount price using a payment card. The next method is a phone call. Crooks introduce themselves as bank officers and ask to confirm the card details due to suspicion of fraudulent transactions, presence of debts or payments verification. People willingly believe and tell them card numbers, passwords and CVC-codes.

The most popular method of phishing is a fraudulent email. Such emails contain requests to send the card details to confirm and unblock it, or to call a specific number to recovery the card in order to gain access to all confidential data.

Keyloggers and screen loggers are types of malware that track the keyboard input. Such information as card number or password will be send to the hackers through the Internet. They enter user browsers as a small program and run automatically when the browser starts, as well as into system files such as device drivers or screen monitors [2].

Keyloggers and screen loggers are types of malware that track keyboard input, and information such as card number, CVC code and password is sent to hackers via the Internet.

To avoid phishing attacks you should do the following:

1. Pay attention to the address of the site where you're going to enter your bank details. The site must start with 'https'.

2. Use only validated web service. Before using the site, check the information about it: look for information about the company, users feedback,

forums where victims exchange information about fraudulent resources. If no information is found, it is a fraudulent resource.

3. To follow the link sent to your email, you must enter it in the address browser field by yourself;

4. To communicate with bank officer use the number indicated on the payment card [3];

5. Remember that the bank never sends a letter requesting a card number and other information about it;

6. It is better to have a different card for online payments and set a minimum limit for transactions.

Thus, the current state of development of the banking system is characterized by a significant increase in activity of crooks. Fraudsters are becoming more inventive in order to profit. The main solution to prevent phishing is to increase the awareness of the cardholders in their own security when using Internet services.

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RESEARCH OF INSURANCE MARKET IN UKRAINE

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Ukrainian insurance market is an important part of Ukrainian financial sector, which is a driver of sustainable and inclusive development of Ukraine's economy and contribute to increasing of people's wealth. Insurance market always integrates into international space in effective, persistent and competitive financial sector.

The total number of insurance companies as of December 31, 2019 was 233, including 23 companies of IC "Life", 210 companies of IC "Non-life". The number of insurance companies decreased significantly, so in 2019 it decreased by 48 IC. In 2019 the share of gross premiums written in the ratio to GDP was 1,3; the share of clean insurance premium in the ratio of GDP is 1 %. In comparison with 2018 the amount of income of gross insurance premiums rose by 3 633,7 million hryvnia (7,4 %), the amount of clean insurance premiums rose by 5 161,7 million hryvnia (15 %). Increasing of gross insurance premium was happened in such types of insurance: auto insurance (CASCO, MTPL, "Green Card") (increasing of gross insurance payments by 16,5 %), life insurance (increasing of gross insurance payments by 18,4 %), health insurance (increasing of gross insurance payments by 28,2 %), insurance of medical expenses (increasing of gross insurance payments by 40,1 %), insurance against fire risks and natural disasters' risks (increasing of gross insurance payments by 5,5 %), property insurance (increasing of gross insurance payments by 2,6 %), insurance against accidents (increasing of gross insurance payments by 6,7 %). At the same time the gross insurance premiums decreased in the insurance of financial risks (reduction of gross insurance payments by 14,4 %), aviation insurance (reduction of gross insurance payments by 32,4 %), insurance of third party liabilities (reduction of gross insurance payments by 12,8 %), insurance of cargo and baggage (reduction of gross insurance payments by 2,2 %). A specific weight of clean insurance premiums in gross insurance premiums was 74,7% for 2019. During the analyzed period the amount of concluded insurance contracts declined by 2,1 %, meanwhile the contracts number of voluntary insurance rose by 0,5%. The amount of concluded contracts of compulsory insurance declined on 4,8 % by reducing the contracts number in an insurance against transport accidents by 5,6 %. The amount of gross insurance payments in comparing with 2018 have increased by 1474,9 million hryvnia (11,5 %). The amount of clean insurance payments has increased by 1607,8 million hryvnias (12,9%). Operations of original reinsurance for 2019 reduced by 6,8 % to 16713,4 million hryvnias. The insurance reserves as at 31.12.2019 have increased by 2583,2 million hryvnias (9,6 %), meanwhile reserves of life insurance have increased by 938,6 million hryvnias (10,1 %), technical reserves – by 1644, 4 million hryvnias (9,3 %). Such indicators as total insurers' assets have increased by 373,5 million hryvnias (0,6 %) [1].

The regulator of insurance market achieved such measures for improving insurance services market:

- Introduced new approaches to licensing and requirements to disclosing the ownership structure;
- Strengthened the responsibility of the owners and Heads of the companies by increasing requirements to business reputation;
- Increased standarts of disclosure and reporting by companies;
- Introduced unified forms of verification reports about implementation of legislation;

As a result of increasing demands to payment capacity, insurer' capitalization and establishment of new financial standarts. Nowadays it is carried out the increasing of long-term investment in a country's economy. High-quality and structural changes of adopted laws and presentation of budgets of insurance reserves contributed to increasing liquidity, diversification, and income to insurers' assets [2].

The further development of insurance companies needs legislative changes in the direction of approaching of regulatory environment to international standarts. In particular, it is necessary to implement a number of laws which are aimed at implementation of European Union legislative acts in the financial services sector.

To improve the development of the insurance market it is necessary to carry out:

- To establish a system for guaranteeing payments in order to savings life insurance contracts;
- To establish a mechanism of removalling insolvent companies from the market;
- To make it possible to involve long-term resources;
- To strengthen consumer protection of financial services;
- To increase the level of insurance penetration;
- To actualize transition to insurance types and transformation compulsory types of insurance into voluntary forms;
- To develop and implement the mechanisms of early responding to insurance companies' risks and market them out;
- To ensure a legal regulation of insurance intermediaries;
- To increase the share of concluded MTPL contracts online

So, insurance companies are one of the most important players of Ukrainian financial eco-system. Their main purpose is meeting the needs of the final consumers which need to use different financial instruments to achieve own goals.

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MONETARY POLICY OF THE NATIONAL BANK OF UKRAINE

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One of the most important regulatory functions, which are inherent for all central banks, without exception, is the development and implementation of highly effective monetary policy. This is one of the elements of the economic policy of the state, which is a set of measures aimed at changing the money supply in the circulation of loan volumes, interest rates and other indicators of monetary circulation and the loan capital market.

The National Bank of Ukraine acts as the key player within monetary policy of country. As foreseen by the constitution of Ukraine, the Council of the National Bank of Ukraine independently develops the basic principles of monetary policy and oversees its implementation. The monetary policy of the National Bank of Ukraine is aimed at achieving stable economic growth, low inflation and unemployment. In foreign economic literature, monetary policy is divided into "narrow" and "broad" [4, p. 124].

According to some statements of foreign economists, a “narrow” monetary policy ensures the stability of the national currency through such crucial methods as interventions, changes in the level of the discount rate, as well as other instruments that affect the state of the national currency. On the other hand, «broad» monetary policy directly affects the amount of money in circulation. The essential areas of monetary policy chosen by the National Bank of Ukraine are:

- monetary restriction policy ("expensive" money policy);
- monetary expansion policy ("cheap" money policy).

Depending on the objectives, instruments are determined, the choice of which is the priority of the National Bank of Ukraine. Mainly, they are divided into two groups [2, p. 127]:

- instruments of indirect influence on the money market and economic processes;

- instruments of direct influence.

Methods of implementing monetary policy of the National Bank of Ukraine in both directions can be the following [1, p. 205]:

- discount policy;
- open market operations;
- changes in the minimum reserve requirements of commercial banks in the central bank;
- state regulation of certain types of loans and lending to certain economic entities, etc.

As a mediator between the state and the banking system, the National Bank of Ukraine is called upon to regulate cash and credit flows through certain instruments. The choice of these tools is quite wide. Their use may vary depending on the orietation of the country's economic policy, the degree of openness of its economy, traditions and other specific circumstances. The instruments of monetary regulation existing at NBU are divided into:

- direct objects of influence (money supply, interest rate, exchange rate, money turnover rate, etc.);
- the nature(character) of the parameters that are set during regulation (quantitative - credit capacity of banks, qualitative - cost of bank loans);
- terms of influence (short-term - tactical; long-term - strategic);
- form of influence (direct, indirect).

The choice of monetary policy instruments of the National Bank of Ukraine depends on the tasks being solved at a particular benchmark of economic development.

In initial stages of transition to market relations, the most effective are the direct mechanisms of the NBU's intervention in the monetary sphere. With the development of market relations, there is a transition to indirect methods of public money management. Monetary policy of the National Bank of Ukraine covers four classical mechanisms [3, p. 64]:

1) open market operations;

2) regulation of the discount rate on loans to the central bank;

3) regulation of bank reserves.

4) determination by the means of the market mechanism of the real value of the national debt, and hence the securities that serve it.

Monetary policy of the National Bank of Ukraine should be flexible, consistent with the general mechanisms of macroeconomic regulation. The monetary policy of the National Bank of Ukraine must be comprehensive to fiscal foreign monetary policies.

Therefore, the most common and effective mechanism for influencing the economy as a whole (and the monetary system in particular) is the instrument of indirect influence. It does not have a dramatic negative impact on the efficiency of the banking system and can be easily controlled by the National Bank of Ukraine.

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Für die Ukraine, die sich in der Reform vieler Bereiche des sozialen Lebens befindet, ist es wichtig, die Ressource des sozioökonomischen Wachstums zu nutzen, die in qualitativ hochwertigen zwischenmenschlichen Beziehungen enthalten ist, die auf Vertrauen und Zusammenarbeit zwischen Individuen beruhen - soziales Kapital.

Das soziale Kapital manifestiert sich in der Fähigkeit der Gemeinschaften, sich selbst zu organisieren, die auf der Grundlage eines Systems der Kommunikation, des gegenseitigen Vertrauens, des gemeinsamen Interesses und der Notwendigkeit, gemeinsame Probleme zu lösen, gebildet wird. Im Gegensatz zum Humankapital ist das soziale Kapital kein Attribut des Einzelnen, und seine Grundlage bilden Netzwerke sozialer Bindungen.

Es ist erwiesen, dass die Verbesserung des Vertrauensniveaus und die Zunahme der sozialen Interaktion zu einem Wachstum des Bruttoinlandsprodukts führt, und andererseits wird die Erhöhung des Vertrauensniveaus durch die Verbesserung der Effizienzindikatoren im Justizbereich und den Rückgang der Korruption verursacht. Aus diesem Grund ist die öffentliche Tätigkeit, die auf einem umfassenden Netzwerk sozialer Verbindungen basiert, die soziales Kapital bilden, die Grundlage modernster Managementkonzepte. In Anbetracht dessen kann argumentiert werden, dass soziale Ressourcen nicht weniger wichtig sind als administrative, finanzielle, natürliche usw.

Der Ursprung des Sozialkapitals ist mit Veränderungen in den Beziehungen zwischen Individuen verbunden. Wenn physisches Kapital vollständig greifbar ist und in offensichtlichen greifbaren Formen verkörpert ist, ist Humankapital weniger greifbar. Es manifestiert sich in den Fähigkeiten und Kenntnissen des Einzelnen. Sozialkapital ist noch weniger greifbar, da es nur in Beziehungen zwischen

Individuen existiert. Soziales Kapital erhöht ebenso wie physisches und Humankapital die Produktivität.

Positives soziales Kapital ist eines, dessen Zweck darin besteht, die Interessen der Gesellschaft zu akkumulieren, und negatives Kapital, dessen Akkumulation mit der Nutzung sozialer Interaktion zum Nutzen einer begrenzten Gruppe von Menschen und im Widerspruch zu den Interessen von Menschen außerhalb dieser Gruppe zusammenhängt.

In modernen technologischen Prozessen werden die physischen Eigenschaften einer Person in den Hintergrund gedrängt, und selbst Qualifikationskompetenzen sind nicht entscheidend. Vorteile erwerben universelle Eigenschaften - Anpassungsfähigkeit, Kommunikationsfähigkeit, individuelle Motivation.

In der Ukraine gibt es eine Situation, in der die Humankapitalindikatoren hoch und das Wohlfahrtsniveau niedrig sind und daher die Umweltkomponente ineffizient ist. Der Mangel an sozialem Kapital in der Ukraine ist ein erhebliches Hindernis für die geplanten Reformen.

Schauen wir uns die einzelnen Komponenten des Sozialkapitals in der Ukraine genauer an. I. Ressourcenkomponente - Humankapital. Das Entwicklungsprogramm der Vereinten Nationen berechnet jährlich einen Index für die menschliche Entwicklung für die Länder der Welt. Nach diesem Index gehört die Ukraine zur Gruppe der Länder mit einem hohen Grad an Humankapitalentwicklung und belegt unter 189 Ländern den 88. Platz weltweit. II. Eine Umweltkomponente der Bildung von sozialem Kapital. Das sozialpsychologische Umfeld manifestiert sich in Form sozialer Normen und des Vertrauens in die Gesellschaft. Nach Angaben des Legatum-Instituts sind die Ukrainer ausreichend isoliert, mit einer geringen Beteiligung am öffentlichen Leben außerhalb der Familie und einem durchschnittlichen Maß an sozialem Vertrauen.

Die jährliche Überwachung des sozialen Wandels in der ukrainischen Gesellschaft, die vom Institut für Soziologie der Ukraine durchgeführt wurde, bestätigte erwartungsgemäß die Priorität der Verbindung des Sozialkapitals bei der Bildung der Vertrauensverhältnisse der Bevölkerung der Ukraine. Die Wirksamkeit "schwacher" Beziehungen beim Aufbau von Vertrauen ist eindeutig unzureichend. Dies gilt insbesondere für das Vertrauen in die Handlungen der Behörden. In den letzten Jahren hat der Status der öffentlichen Selbstorganisation in der Ukraine erheblich zugenommen. Laut der Umfrage stimmten 53% der Befragten den Aktivitäten von NGOs zu. Das höchste ist die Bestätigung der Freiwilligentätigkeit. Die wichtigsten Arten von Aktivitäten, an denen NRO in erster Linie beteiligt sein sollten, sind der Schutz sozial schwacher Gruppen - 57% der Befragten und die Kontrolle der Behörden - 55% der Befragten.

Die Analyse statistischer und soziologischer Daten, die die einzelnen Komponenten der Bildung von Sozialkapital in der Ukraine charakterisieren, lässt den Schluss zu, dass in diesem Bereich ein positiver Trend besteht. Daher ist das zwischenmenschliche Vertrauen derzeit in der Ukraine am weitesten entwickelt, obwohl es sich, wie Umfragen gezeigt haben, immer noch häufig auf eng geschlossene Gemeinschaften konzentriert.

Es ist notwendig, den Bildungsprozess zu verbessern, indem zunehmend darauf geachtet wird, moderne Kommunikationsfähigkeiten zu beherrschen. Die Erhöhung und Modernisierung des Bildungsniveaus der Bevölkerung wird dazu beitragen, das Sozialkapital durch den Ausbau und die Stärkung der zwischenmenschlichen Beziehungen zu stärken und die Fähigkeit zu verbessern, immer größere Informationsflüsse über die Situation in der Welt, auf dem Land, in der Wirtschaft, in der Gesellschaft und in der Umwelt gekonnt zu verarbeiten.

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PROSPECTS OF THE UKRAINIAN INSURANCE MARKET DEVELOPMENT

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The insurance market is one of the essential elements of the market infrastructure and financial system of advanced market economies. According to international ratings, the level of economic development of a country is quite often determined by the level of insurance business organization, which in many countries is ahead of the industrial and banking sectors. In addition, in the course of their activities, insurance companies ensure the formation of effective market mechanisms for attracting investment resources into the national economy. In the current dynamic conditions of globalization and integration of Ukraine into the European and world community, there is an objective need to deepen the research of the problems of development of the insurance market in Ukraine and to find directions for their perspective directions of functioning.

Today, in conditions of unstable economy, the role of insurance as a mechanism for accumulating money and a source of long-term investment in the economy is increasing worldwide, which in turn contributes to financial stabilization, improving the quality of life of the population and ensuring the continuous production activity of enterprises and organizations [1].

Unfortunately, the population of the country is not sufficiently aware of the peculiarities of insurance, especially regarding the scope of optional (voluntary) insurance, how the insurance market operates in general, and which insurance companies are more reliable for the provision of certain insurance services. That is why it is necessary to consider the current state of the insurance market, whether there are positive dynamics in insurance among the population, as well as the current trends of its development. Medical reform in Ukraine, based on the introduction of compulsory health insurance, confirms the importance of researching the state's insurance market.

The current state of development of the Ukrainian insurance market indicates that it does not perform its role in the functioning of the financial system quite effectively. According to experts, the share of insurance payments on personal insurance in Ukraine is only 4–5%, while in the world average it is 58.3%. It should be noted that the main reason is the economic situation of both the state and the population.

Although the dynamics of the development of the insurance market is generally positive, the level of popularity of insurance is still low compared to the developed countries of Europe. One of the reasons is economic instability and poor stock market development.

Previously, a major problem in the insurance market was the lack of confidence of citizens in insurance companies. But now people's interest in financial products is returning, especially in life insurance as an alternative to a bank deposit. Only companies with foreign capital that have been operating in our market for a long time are relatively stable in the insurance market of Ukraine. They are ready to adapt to the specific conditions of our country.

Successful development and improvement of the situation in the Ukrainian insurance market requires the coherence and coordination of work of both the state and insurance companies. The state should provide the market with a stable regulatory framework and non-burdensome state supervision. In turn, insurance companies should be as honest as possible in the process of cooperation with their clients [2].

That is why the development of the insurance industry in Ukraine requires the extension and gradual implementation of measures aimed at improving the quality control of insurance services which cannot be implemented without investments.

However, it should be borne in mind that the key to ensuring a stable functioning of the insurance market is the introduction and control of measures that will increase the level of insurance culture of the population. The greater the market demand for insurance services, the greater the interest of insurers in providing quality services will be, and in the state – to ensure the stable development of the financial market as a whole.

Thus, it is possible to formulate the main prospects for the insurance market in the near future:

- In addition to European capital, Ukraine's insurance market will become attractive for world capital;
- Demand for health insurance will increase. First and foremost, through medical reform. Secondly, while large companies are introducing corporate health insurance for the most part, it is still possible that medium and small enterprises will pick up the trend;
- The growth of the health insurance market itself due to increased prices for medicines and services in hospitals;
- The emergence of new insurance products. For example, cyber-attacks that incur significant business losses.

Solving the problems of the domestic insurance market will allow to use its opportunities as a powerful tool of social protection of the population, and in the long run to become a powerful source of investment resources.

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THE CURRENT STATE OF THE UKRAINIAN STOCK MARKET

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Functioning and development of the stock market in Ukraine is extremely essential because of its importance for further development of the entire financial market of the country. The stock market is becoming one of the main branches of financial sector without which functioning of a complex mechanism of a market economy is impossible. The stock market is also one of the main indicators of the state of the economy of any country.

There are various types of securities in the stock market of Ukraine, for example: stocks, bonds of business structures, treasury bonds, savings certificates, state and compensation certificates, investment certificates, bonds of external loan etc.

Creation of the stock market in Ukraine requires taking into account some well-known world principles, such as:

- social justice;
- investor protection reliability;
- manageability;
- controllability;
- effectiveness;
- legal ordering;
- transparency;
- competitiveness [2].

Stock market participants in Ukraine can be: issuers (including foreign ones) or persons who have issued non-equity securities, investors in securities, institutional investors, professional stock market participants, associations of professional stock market participants, including self-regulatory organizations of professional stock market participants [1].

Over the years of the stock market functioning, Ukraine has managed to achieve positive results. In recent years, the domestic stock market has been characterized by growing dynamics. But there are two big problems which hinder the successful development of the stock market: low stock market liquidity and low percentage of blue-chips traded as free-float stocks.

Stock market liquidity is a necessary condition for efficient trading on the stock market. Its low level can lead to panic among investors and worsen the whole situation in the market. This problem can be solved by strengthening state regulation of the stock market, increasing the use of derivative financial instruments and restricting stock market participants to more stringent rules.

The problem of a low percentage of blue-chips makes the Ukrainian stock market extremely underdeveloped and volatile. It is impossible to implement long-term investment strategy.

Thus, the stock market is an important part of the economy. It is a mechanism for redistributing investment resources and one of the indicators of a country's success level. Nowadays, the stock market of Ukraine is characterized by low reliability because of different problems in its functioning. The Ukrainian government should take steps to rectify this situation, because it can have a bad effect on the entire financial system. There are several ways to solve this problems, for example: to introduce incentives for IPOs by Ukrainian companies, to expand access to the stock exchanges of individual investors, to increase the percentage of derivatives, to introduce the Institute of Investment Advisers, etc. Improving the Ukrainian stock market will make it more attractive for both foreign and domestic investors.

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DIE GESCHICHTE DER BUCHHALTUNG VON IHREN ANFÄNGEN BIS HEUTE

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Wer Geschäfte macht, muss auch Aufzeichnungen darüber führen – das ist für uns heute selbstverständlich. Und war es sogar schon in Antike und Mittelalter. Wie aber hat sich die Buchhaltung zu unserem heutigen komplexen System entwickelt? Viel benötigt man nicht für eine einfache Form der Buchführung: Eine Unterlage und etwas zu Schreiben.

Die frühesten Aufzeichnungen finden wir in steinzeitlichen Höhlen. Hier listeten unsere Vorfahren die Anzahl der erlegten Mammuts und Höhlenbären. Richtig los geht es aber erst mit Erfindung der Schrift bei den Sumerern um 3.500 v.Chr. Sie zeichneten auf Tontafeln die Vorgänge ihrer Handelsgeschäfte in Keilschrift auf [1].

Die Weiterverarbeitung von Papyrus zu Papyrusrollen erleichterte die Buchhaltung in der Antike dann um einiges. Statt auf Steinen und Tontafeln konnten die Römer und Griechen Geschäftsvorfälle nun auf dem papierähnlichen Material verzeichnen und platzsparend eingerollt aufbewahren [1].

Professionelle Buchhalter – so genannte Logisthai – verwalteten die Finanzen der öffentlichen Verwaltung und hielten auf Papyrusrollen über die Einnahmen und Ausgaben „Buch“. Dabei wurden die Einzelbuchungen bereits auf thematischen Konten zusammengefasst.

Ähnlich gingen auch die römischen Geschäftsleute bei ihrer Buchhaltung vor. Zur Berechnung ihrer Preise und Abgaben (eine Art Umsatzsteuer) nutzten sie den Abakus, eine einfache Rechenvorrichtung, mit der fiktive Beträge in Form von Holzperlen auf horizontalen Stäben verschoben und somit addiert oder subtrahiert werden konnten.

Bis ins Mittelalter hinein übte man diese recht einfache Form der Buchführung aus, indem lediglich die Einnahmen und Ausgaben gelistet wurden. Italienische Kaufleute entwickelten im 13. Jh. das System weiter. Sie setzten nicht nur die Verwendung der arabischen Ziffern (im Gegensatz zu den bisherigen römischen) durch [1].

In ihren Hauptbüchern verzeichneten sie außerdem jeden Geschäftsvorfall zweimal, und nicht nur einmal – und zwar jeweils einmal auf der Soll-, und einmal auf der Haben-Seite: Das System der doppelten Buchführung war geboren. Luca Pacioli beschrieb diese Methode 1494 schließlich in einem gedruckten Buch – und verbreitete sie damit als neuen Standard von Italien aus in ganz Europa.

So ist aus dem Jahr 1511 zum ersten Mal eine „richtige“ Bilanz auch in Deutschland überliefert – vom Buchhalter der Handelsfamilie Fugger, Matthäus Schwarz. Um 1600 erschienen immer mehr Lehrbücher zum Rechnungswesen.

Man beschäftigt sich eingehend mit dem Thema Buchhaltung und der Weiterentwicklung des bestehenden Systems. Dazu zählte auch die Entwicklung der Periodenrechnung mit regelmäßigem Geschäftsabschluss nach Kalenderjahren. Eine neue Erfindung vereinfachte nun auch das mühsame Im-Kopf-Addieren von Rechenvorgängen: Die Rechenmaschine, ein Rechenhilfsmittel, das anfangs per Hand betrieben wurde und mathematische Berechnungen vereinfachte.

Im Zuge der Moderne und des Industriezeitalters gerät die Buchhaltung in den Blickpunkt der Gesetzgebung und wird zunehmend reglementiert. Dazu zählt 1794 die Festschreibung der allgemeinen Bilanzierungspflicht für Unternehmen, aber auch die Entstehung des Handelsgesetzbuches 1861, das in seinen Grundzügen auch heute noch ist [2].

Einen weiteren Entwicklungsschub für die Buchhaltung stellte die Technologisierung der Gesellschaft dar. Maßgeblich war die Erfindung der Schreibmaschine 1821. Statt handschriftlicher Eintragungen konnten Geschäftsvorfälle nun maschinell auf Buchungsblättern erfasst werden - eine praktische Ergänzung zur Rechenmaschine. 1930 kam eine weitere technische Neuerung auf den Markt: Die Buchungsmaschine – eine Kombination aus Schreibmaschine und Rechenmaschine. Dadurch konnten Geschäftsvorfälle nun an einem einzigen Gerät (statt wie bisher auf zwei) berechnet und maschinell erfasst werden [2].

1937 kam es zur Aufteilung der Buchhaltung in die heutigen 4 Teilbereiche: Finanzbuchhaltung, Kostenrechnung, Statistik und Planungsrechnung. Mit der Entwicklung des ersten Computers 1941 eröffneten sich auch für die Buchhaltung neue Wege der Aufzeichnung und Verwaltung. Weg von der maschinellen Buchungsmaschine hin zur elektronischen Datenerfassung am PC: Erste Buchhaltungsprogramme kommen auf den Markt. Sie werden anfangs über Installations-Disketten und (später) – CDs lokal auf den Rechnern installiert [3].

Das Internet markierte 1982 einen weiteren Meilenstein. Durch onlinebasierte Buchhaltungsprogramme wie Debitoor wurde es möglich, Daten unabhängig vom Standort in der „Cloud“ zu speichern. Außerdem konnten nun weitere, onlinebasierte Funktionen wie die Verknüpfung von Online Banking mit Buchhaltung implementiert werden. Diese zunehmende Digitalisierung erforderte neue Regelungen.

So kam es 1995 zur Einführung der „Grundsätze ordnungsmäßiger DV-gestützter Buchführungssysteme“ (GObS) und 2002 zur Einführung der „Grundsätze zum Datenzugriff und zur Prüfbarkeit digitaler Unterlagen“ (GDPdU). 2015 wurden beide Dokumente in den Grundsätzen zur ordnungsmäßigen Führung und

Aufbewahrung von Büchern, Aufzeichnungen und Unterlagen in elektronischer Form sowie zum Datenzugriff (GoBD) zusammengeführt [3].

Digitalisierung und Automatisierung geben nun auch die Richtung für die Weiterentwicklung von Buchhaltungsprogrammen vor: Die Zukunft liegt in der sukzessiven Automatisierung und weiteren Vereinfachung von Buchhaltungsvorgängen.

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PROS AND CONS OF THE ELECTRONIC HRYVNIA IMPLEMENTATION

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At the end of 2016, the NBU launched a research project on the implementation of electronic hryvnia at the heart of the blockchain technology. The aim of the project was to minimize the risks and speed of sending transactional transfers from one participant in the Ukrainian payment market to another [1].

In 2018, the NBU implemented a pilot project considering the creation of the Electronic Hryvnia platform (the "Platform"), the issuance of a limited amount of the e-hryvnia and testing of e-hryvnia transactions made by the NBU personnel and companiesparticipating in this project (the “Pilot Project”).

The NBU’s e-hryvnia research had the following objectives:

- testing the distributed ledger technology (DLT) as the technological basis for the issuance and circulation of the e-hryvnia;
- testing the NBU’s capability to implement projects of this kind;
- studying legal aspects of the e-hryvnia issuance by the NBU;
- analyzing macroeconomic effect from the e-hryvnia issuance by the NBU;
- working out an optimal business model advantageous for all participants of the e-hryvnia ecosystem;
- analyzing international experience in the issuance of digital currencies by central banks [2].

It is also important to emphasize that in order to create the Platform, the NBU has chosen the distributed ledger technology (DLT), in particular, its private type.

For the objectives of the Pilot Project, the centralized model of the e-hryvnia issuance was selected as a simpler, more comprehensible and transparent model from the viewpoint of its regulation. The NBU has decided that the Pilot Project will be implemented within the existing legal framework regulating circulation of e-money in Ukraine, including transaction limits.

The Pilot Project was implemented by the NBU’s internal human resources and IT infrastructure and by members of the initiative group. During the e-hryvnia’s pilot testing, zero fee rates were set for all transactions using the e-hryvnia. Moreover, the NBU issued a limited amount of the e-hryvnia and the project’s participants performed the following operations:

- creating their own e-wallet;
- installing a mobile app for e-hryvnia wallet in their own devices running on Android or iOS;
- refilling their e-wallet by a cashless method using a PROSTIR card via a specialized virtual terminal integrated with the Platform;
- making P2P e-hryvnia transfers between e-wallet;

- merchant transactions (topping-up LifeCell mobile phone account with the e-hryvnia);
- effecting charitable donations to help the Joint Forces Operation in the Donbas;
- exchanging the e-hryvnia into cashless money using a PROSTIR card.

According to the general assessment of the basic technological solution, it can be considered suitable to perform the required tasks. At the same time, there are no fundamental advantages in using specifically the DLT technology to build a centralized e-hryvnia issuance system.

E-hryvnia as a tool for instant retail payments has the potential to become an alternative to the existing means and tools of retail payments, such as cash, payment orders, payment cards, and electronic money.

The advantages of e-hryvnia include: ease of use, safety, which means repayment and settlements that are guaranteed by the NBU, as well as the speed of acquiring the user status and the settlement speed. According to experts, the implementation of the national electronic currency will increase the transparency of money transactions, as well as reduce the number of frauds, reduce the risk of using the financial resource for illegal equipment and "black" cases. The issue of electronic money will not affect the money supply. But the most important effect for the state is to expand the tax base, reduce the size of the shadow economy and gradually decriminalize it. Also, the state and financial institutions substantially win by reducing the costs of money circulation servicing (chasing and disposal of money, collection, operating expenses, etc.).

The disadvantages of e-hryvnia include: technology risks (problems with the platform), the vulnerability of electronic systems to hacking, software crashes, and bugs, monetary policy implementation risk (transfer of liquidity from the banking system to the central bank), risk of undermining financial stability.

Thus, there are a lot of risks which the NBU should take into account. IT infrastructure has to find ways to prevent e-hryvnia from risks or minimize them. Nevertheless, electronic hryvnia will be one of the main tools for conducting small financial transactions and the banking system may stop being a major financial intermediary if the majority of the population switches to using the NBU's digital currency instead of cash and bank accounts.

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THE IMPACT OF ONLINE BANKING IN THE BANKING SECTOR

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Internet banking has become more and more popular in the banking sector in recent years and provides the bank with competitive advantages. The online banking is any electronic payment system that allows customers of a financial institution to conduct financial transactions through the financial institution's internet-enabled website or app.

The early version of what was considered online banking began in 1981. New York City was the first place in the U.S. to test out the innovative way of doing business by providing remote services as four of its major banks made home-banking access available to their customers [1]. Over time the benefits of internet banking systems started to amaze and more people were starting to realize them.

The conducted monitoring of the development of internet banking in Ukraine made it possible to single out the leading banks and to determine the significant differentiation in the development of remote banking systems for retail customers. One of the most popular services of interest to internet banking users is the ability to remotely pay for utilities.

There's no doubt that online banking can be convenient — whenever you turn on your computer or smartphone, your bank is there waiting for you — but there are other advantages, and disadvantages, as well.

The advantages of internet banking include:

- 24/7 account and service access;
- Speed and efficiency;
- Online bill payment;
- High interest rates on deposit accounts.

In spite of the many advantages, there are some drawbacks of working with an online Banking:

- Technology issues;
- Inconvenient to make deposits;
- Security issues [2].

The advent of remote access has led to an increase in frauds. Phishing has been a constant worry for Banks. According to the Federal Trade Commission, phishing is when a thief pretends to be a financial institution or company and sends spam or pop-up messages to get you to reveal your personal information. That is, there are different ways that scammers are able to obtain sensitive information [3,4].

Banks ensure internet banking security for customers by using encryption technology — such as secure sockets layer — verifying internet banking account activity, incorporating account safety features and constantly warning consumers of ways to avoid threats such as identity theft [1].

Some online banks, such as Ally Bank, go so far as to provide an online and mobile security guarantee, protecting you from any unauthorized transactions as long as you notify the bank within 60 days [5].

Therefore, despite some drawbacks today, online banking is one of the most popular ways for people to manage their money that is so widespread that customers expect accounts to include free online banking, and many banks only operate on the internet, effectively decreasing overhead costs to offer more competitive rates on savings accounts and enjoy higher profit margins. As technology continues to advance, banking online will become even easier and more ingrained in the average consumer's lifestyle.

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WIRTSCHAFT IN DEN DEUTSCHSPRACHIGEN LÄNDERN

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Österreich ist eines der wohlhabendsten Länder der EU. Der in Österreich im internationalen Vergleich hohe Anteil der Industrie ist geprägt durch einen hochentwickelten Maschinenbau, zahlreiche Kfz-Zulieferer sowie etliche große Mittelständler, die hoch spezialisiert und in ihrem Segment zum Teil Weltmarktführer sind [1].

Im Vergleich zu den meisten europäischen Ländern ist Österreich ökologisch gut ausgestattet, was auch Österreichs Stärke in Land- und Forstwirtschaft erklärt. Seine Biokapazität (oder sein biologisches Naturkapital) ist mehr als doppelt so hoch wie der Weltdurchschnitt.

Österreich hat eine kleinstrukturierte Landwirtschaft. Diese versucht sich verstärkt auf Qualitätsprodukte zu spezialisieren, da aufgrund der EU-Erweiterung der Konkurrenzdruck weiter zunimmt. Die österreichischen Bauern setzen verstärkt auf ökologische Landwirtschaft. Durch die großen Waldflächen ist auch die Forstwirtschaft ein bedeutender Faktor, die auch die verarbeitende Holz- und Papierindustrie dementsprechend beliefert. Holz als Rohstoff wird vor allem in den südeuropäischen Raum exportiert [2].

Reichstes Bundesland ist die Hauptstadt Wien mit einem kaufkraftbereinigten BIP pro Kopf von 155 % des EU-Durchschnitts. Den niedrigsten Wert erreicht dagegen das Burgenland, das mit 86 % als einziges österreichisches Bundesland unter dem EU-Durchschnitt liegt.

Der Bergbau hat in den letzten Jahrzehnten an Bedeutung verloren. So wurde der Blei-Bergbau in Bad Bleiberg eingestellt und 2006 endete auch der jahrhundertelange Abbau von Kohle.

Wein ist ein wichtiges landwirtschaftliches Exportprodukt Österreichs. Der Hauptabnehmer des Weines ist, neben der Schweiz und den USA, zu zwei Dritteln Deutschland.

Österreich wurde laut Schätzungen der World Tourism Organisation 2015 von 26,7 Millionen Touristen besucht [3].

Luxemburg zählt zu den hochentwickelten Industrieländern. In der Landwirtachaft werden Obst und Wein angebaut. Im Süden des Landes ist die Viehzucht gut entwickelt. Luxemburg zieht viele Touristen an.

Die Wirtschaft des Landes ist auf die Hüttenindustrie ausgerichtet. Außerdem sind hier auch chemische, Lederwaren-, Zement- und keramische Industrie entwickelt. Die intensive Landwirtschaft deckt fast völlig den Eigenbedarf des Landes.

Luxemburg ist auch ein großes Finanzzentrum Europas. Schwerpunkt der Luxemburger Volkswirtschaft ist der Finanzsektor. Die Entstehung des Finanzplatzes Luxemburg wurde in erster Linie durch vorteilhafte gesetzliche Rahmenbedingungen, eine internationale Ausrichtung und attraktive Steuersätze begünstigt. Diese Abhängigkeit von den Finanzinstituten stellt ein großes Risiko für die luxemburgische Wirtschaft dar, da im Falle einer Krise des Finanzsektors dadurch auch die Gesamtvolkswirtschaft in größere Mitleidenschaft gezogen wird.

Seit 2011 hat sich das Nachhaltigkeitsdefizit Luxemburgs weiter verschlechtert und ist nun circa dreimal so groß wie das Nachhaltigkeitsdefizit Griechenlands. [4]

Die Schweiz gehört zu den hochentwickelten Industrieländern, obwohl sie rohstoffarm ist. Ihre Vorkommen an Kohle und Erdöl sind gering. Deshalb führt das Land Roh- und Brennstogfe ein. Die wichtigsten Industriezweige sind Maschinen- und Motorenbau, Uhren- und Textilindustrie, chemische Industrie und Lebensmittelindustrie. Die Schweizer Uhren, der Käse und die Schokolade sind weltweit bekannt. Die größten Industriebetriebe befinden sich in Bern, Basel und Zürich.

In der Schweiz haben auch viele internationale Organisationen ihren Sitz: der Internationale Postverein in Bern, das Internationale Olympische Komitee in Lausanne und andere. In Genf finden internationale Kongresse und Konferenzen statt.

Die Schweiz ist ein beliebtes Touristenland. Zahlreiche kleine und größere Bergseen, malerische Alpenwiesen, mildes Klima und schneebedeckte Berge machen dieses Land zu jeder Jahreszeit attraktiv. Der Tourismus ist zu einem wichtigen Industriezweig geworden. [5]

Heute ist Liechtenstein ein hochentwikkelter Staat in Europa. Die Optik und die verarbeitung sind die wichtagsten Industriezweige. Ausserdem werden hier Textilien und Konserven erzeugt.

In der Landwirtschaft werden Rüben und Bohnen angebaut. Knapp 60 Prozent der Landwirtschaftsflächen werden als Dauergrünland bewirtschaftet, die übrigen Flächen als Ackerland und Sonderkulturen. Der grösste Teil der Landwirtschaftsbetriebe hat sich auf die Tierhaltung spezialisiert, und so wurden im Jahr 2016 in Liechtenstein 5'812 Stück Rindvieh, davon 2'227 Milchkühe, 155 Pferde, 3'633 Schafe, 196 Ziegen, 1'789 Schweine und ca. 12'262 Nutzhühner gehalten. Die Jagd in Liechtenstein ist in einem Revierjagdsystem organisiert und liegt als Landesregal beim Staat. [6]

Die liechtensteinischen Banken sind als Teil des Finanzdienstleistungssektors ein wichtiger Bestandteil der liechtensteinischen Volkswirtschaft. Sie haben sich vor allem auf die Verwaltung des Vermögens ausländischer Privatkunden und institutioneller Anleger spezialisiert und sind in dieser Beziehung stark vom Treuhandwesen abhängig.

Infolge des zunehmenden Wohlstands, der Verbreitung des gesetzlichen Urlaubsanspruchs und des Autos sowie der Verbesserung der allgemeinen Infrastruktur kam es nach dem Zweiten Weltkrieg zu einem starken Wachstum der Gästezahlen.

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STATE BUDGET RESOURCES

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The state, as the subject of economic relations, is a coherent mechanism, due to the proper functioning of which it is possible to achieve the necessary level of financial development. For this, the state must adhere to its so-called national functions, which involve various material and intangible resources. Financial resources that consist of state revenues and budget revenues play the most important role. The budget is a multifunctional economic policy tool. In the absence of a budget, the state would not be able to perform its functions, the society would not receive certain services, and there would be no division and redistribution of gross domestic product by production units, branches of the economy, administrative-territorial entities, and layers of the population. Therefore, budget resources are a very important component of the functioning of the state mechanism. Budget resources represent the financial resources of the state, which consist of budgets of different levels. These budgets include the budgets of Ukraine and local budgets. The main source of budget formation is taxes, fees and other receipts.

The state budget is the main link of the financial system and reflects the creation and use of a centralized fund of state financial resources. The state budget is an obligatory element of public finance of any country. Without the state budget, the existence of statehood is impossible, since in this case there are no sources of funding for state functions. The state budget is adopted by the legislative body and is a law that should be performed by the executive branch. The state budget of Ukraine is the main financial plan of the country, which reflects the socio-economic situation in the state. Economic instability and a decline in production negatively affect the formation of revenues and the financing of budget expenditures. The budget, its revenue part is directly related to the State Program of Socio-Economic Development of Ukraine for the current fiscal year. Conversely, the execution of this program depends on its financial support. In this direction, the State Budget serves as the basis for funding nationwide programs and contributes to their implementation. The State Program of Social and Economic Development of Ukraine and the State Budget of Ukraine have their special place, role and purpose in the system of socio-economic relations.

The budget policy of the state as an important component of the country's economic policy is a system of goals, including priority (from the point of view of national interests), scientific approaches and concrete measures for the purposeful activity of the state as a whole from the regulation of the budget process, management of budgets of all levels, efficient use of the budget system for solving economic and social problems of the country. Consequently, as it is clear from this definition, a component of fiscal policy is a set of its priorities or national interests in this area of state activity. The budget as a central part of the entire financial system of Ukraine is a complex phenomenon. It represents the main economic form of the systematic formation and use of a centralized fund of financial resources to ensure the socio-economic development of society. By economic nature, the budget reflects the monetary relations that are formed between the state, on the one hand, and the subjects of management of all forms of ownership and individuals - on the other. It is a legally approved document in the form of a statement of income and expenditure of the state for the relevant term. The economic nature of the budget is conditioned by the need to finance measures to provide the subjects of society with non-material goods and services in the form of national defense, national security and law and order, environmental protection, education, health care, science, culture, etc., namely, intangible goods and services received the subjects of society from the state, have a significant impact on the welfare of the population and the quality of his life. Using budgets of different levels, the state provides a certain state of material wealth of the population and comfortable and safe existence of the subjects of society.

The priority tasks of the fiscal policy of Ukraine are modernization of the budget sector of the economy, reorientation of state expenditures in the direction of economy, efficiency and effectiveness. Harmonization of legislation and procedures in the field of public procurement will enable Ukrainian enterprises to participate on an equal footing with European enterprises in conducting works on government procurement, provision of services and tendering at the EU, national and regional levels. Amendments to the Tax Code of Ukraine, which were adopted together with the Law on Budget for 2016, should contribute to reducing the tax burden on producers by reducing almost double the rates of a single social tax, as well as income tax and value added.

The main problem for Ukraine now is the imperfection of legislative regulation of budgetary relations. Through, so to speak, "holes" in the legislative framework appear socio-economic negative effects, which are expressed in the following forms:

- Permanent non-payment of payments;
- Lack of legal regulation;
- weakening control over the use of budget funds;

In order to be able to focus on the progressive development of the budget sphere, it is first necessary to pay attention to these issues. Relying on the experience of leading foreign countries, one can determine the main factors on which the state budget policy is based on. This will contribute to strengthening fiscal policy, and hence to increase the budget resources of the state.

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THE ROLE OF THE FINANCIAL SYSTEM IN ECONOMIC DEVELOPMENT

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The economic development of any country is dependent on its financial system which includes its banks, stock markets, insurance sector, pension funds and a government-run central bank with authority. These sectors influence a nation's currency and interest rates. In developed countries, they work together to promote growth and avoid runaway price inflation. When a country is still in a developing stage, the lack of a strong, sound financial system generally works against the national economy.

Banking Systems

Banks are the cornerstone of a national financial system. Their key services are to provide a safe haven for the earnings of individuals and to make loans to companies in need of capital, either to start operating or to stay in business. Without this source of available capital, businesses would be hard-pressed to continue growing and returning a profit to their owners and outside investors. By channeling savings into the business sector through loans – and also offering loans to individuals to buy cars and homes – banks boost overall economic growth and development.[1]

Financial Markets

Stock markets provide an opportunity for individuals to invest in companies. By issuing shares, public companies pay off debt or raise capital for their operations. The bond market provides another means to raise money. When an individual or an investment company buys a bond, it receives a steady stream of interest payments over a set period. The bond market is accessible to companies as well as governments, which also need a reliable stream of funds to operate. Without the bond market, a government could only raise money by levying taxes, an action that tends to dampen business activity and investment.

Financial Crashes

In any country, confidence and trust in the banking system are crucial to economic health. If banks cannot redeem savings accounts, and savers begin to fear a loss of their money, a bank run results; this quickly drains cash from the bank and can eventually cause the institution to fail. Bond and stock markets rise and fall with the demand for investment; when individuals fear risk or lose their trust in the markets, they sell their securities and cause the value of companies to fall. This, in turn, makes it difficult for businesses to raise money, either from banks or capital markets. [2]

Monetary Policy

Issuing currency and setting interest rates is the function of government-operated central banks, such as the U.S. Federal Reserve, which are responsible for monetary policy. The central bank and the U.S. Treasury "primes the pump" by loaning new money to the banks; by controlling this flow, the central bank also keeps currency exchange rates steady, which is vital for foreign trade and new investment. Setting a higher interest rate tends to support currency value, while lowering the rate encourages lending and investment – at the risk of currency devaluation and price inflation. Reliable and consistent monetary policy fosters economic stability and growth [3].

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BANKING SYSTEM TRENDS IN UKRAINE AND THE WORLD

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A banking system is a group or network of institutions that provide financial services for us.

First, let's look at trends in the development of the banking system in Ukraine. In 2019, the banking system recorded record profits and the number of solvent banks decreased to 75 and 70 of them were profitable. With respect to 2020, the NBU expects that interest rates on hryvnia loans, including mortgages, will reach historic lows. I think this is very good for the banks because in the future they will have no problems creating a capital stock.

From the first day of the announcement of quarantine measures NBU began to use standard tools for refinancing banks. This means that in the event of an economic crisis, the banking system is not seriously affected as it is resilient to any macroeconomic accident. Recently, the Supreme Rada of Ukraine passed a law to prevent banks from returning to their former owners. According to NBU representatives, without this law it will be difficult to overcome the economic crisis caused, in particular, by the COVID-19 pandemic.

It should be noted that in Ukraine, every second loan is not repaid, on average, this ratio is equal to 56%, so state-owned banks are traditionally leading in the number of outstanding loans. As a result of recent NBU actions, the interest rate in March 2020 reached 10%. The last time the discount rate was 9.5% only in mid-2014. It is to be hoped that inflationary growth will be halted, leading to a reduction in interest rates over the coming years and, consequently, to a reduction in interest rates on loans issued.

The modern banking system is a consequence of the globalization of the new structure of demand and development of information technologies.

If we consider the trends of the development of the banking system in the world, we can see that in the EU countries the activity of state-owned banks is important. For example, in the UK there are projects for the creation of new state-owned banks that will operate post offices and provide services to the underprivileged and rural, and in Germany and Poland there are credit unions and cooperative banks for this.

In connection with the development of information technology and scientific and technological progress, the most prevalent trend in the banking industry today is the shift to digital, specifically mobile and online banking.

Consumers want to conduct banking transactions remotely, for example, using smartphones, as it is faster and more convenient than visiting a bank branch. All of this has led to tech startups and consolidation of smaller banks and startups. Big banks began to innovate to facilitate consumer transactions, with the result that neo-banks emerged that forced traditional banks to compete with or merge with them.

Unlike traditional banks and credit unions, which handle the same services, neobanks:

- Typically don’t have branches.
- Might not be chartered with state or federal regulators as financial institutions.
- Tend to provide a streamlined process designed for mobile devices.

So, the banking system of Ukraine and the world still has a lot to develop, and every year more and more new technologies are emerging that improve the use of banks for households and countries. The banking system is an integral part of the financial system.

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PLATFORM 3

MERCHANDIZING AND COMMERCIAL ACTIVITIES

DIE EINZELUNTERNEHMUNG DEUTSCHLANDS

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Deutschland gehört zu den führenden Industrieländern der Welt. Mit ihren wirtschaftlichen Leistungen nimmt sie den dritten Platz und im Welthandel den zweiten Platz ein. Die Bundesrepublik Deutschland gehört zu der Gruppe der sieben großen westlichen Industrieländer. Das Wirtschaftssystem der Bundesrepublik hat sich zu einer markwirtschaftlichen Ordnung entwickelt. Das Grundgesetz garantiert allen Bürgern die Freiheit der privaten Initiative und das Privateigentum.

Die Voraussetzung für die erfolgreiche Entwicklung der Markwirtschaft ist der Wettbewerb. Ohne Konkurrenz gibt es keine Marktwirtschaft. Der Wettbewerb zwingt zur Rationalisierung und zum sprachsamen Umgang mit knappen Ressourcen. Der Staat achtet aber darauf, dass der Wettbewerb nicht zu sozial untragbaren Verhältnissen führt. So sichert der Staat Mieterschutz, die Zahlung der Wohngeld an einkommensschwache Bürger, den Bau und die Modernisierung von Wohnungen.

Das Hauptziel der Wirtschaft ist stabile Preise, ein hoher Beschäftigungsstand und Produktionswachstum. Verantwortung für die wirtschaftliche Entwicklung tragen auch Deutsche Bundesbank und die Tarifpartner. Die zentrale Aufgabe der Wirtschaftspolitik ist die Verringerung der Arbeitslosigkeit. Deutschland ist ein aktiver Partner des Welthandels, der für die deutsche Wirtschaft wichtig ist.

Die wichtigsten Industriezweige der BRD sind Steinkohlenbergbau, Metallurgie, Maschinenbau, (Automobilindustrie Straßenfahrzeugbau), Schiffbau, Luft- und Raumfahrtindustrie, Feinmechanik, chemische, elektronische, optische Industrie, Verbrauchsgüterindustrie und Nahrungsindustrie. In Deutschland beträgt die Zahl der Betriebe etwa 52 000.

Unternehmen sind in acht Gruppen unterteilt:

1. Die Einzelunternehmung;
2. Die Gesellschaft bürgerlichen Rechts (GbR);
3. Die offene Handelsgesellschaft (OHG);
4. Die Kommanditgesellschaft (KG);

5. Die Partnerschaftsgesellschaft;
6. Gesellschaft mit beschränkter Haftung (GmbH);
7. Die Aktiengesellschaft (AG);
8. Societas Europaea (SE).

Die Einzelunternehmung ist der Produktionsbetrieb oder die Erwerbstätigkeit eines einzelnen Unternehmens. Sie ist dadurch gekennzeichnet, dass die Geschicke des Betriebes unlösbar mit dem persönlichen Schicksal des Unternehmers verbunden sind. Dieser trifft alle Entscheidungen, trägt aber auch allein deren Folgen (Gewinn oder Verlust). Wegen ihrer einfachen Struktur ist die Einzelfirma die geeignete Rechtsform für kleinere und mittlere Betriebe. Die Einzelunternehmung ist ein Gewerbebetrieb, dessen Eigenkapital von einer Person aufgebracht wird, die das Unternehmen verantwortlich leitet und das Risiko allein trägt.

Die Gründung erfolgt formlos. In der Regel ist eine Eintragung ins Handelsregister notwendig. Die Firma der Einzelunternehmung ist eine Personenfirma, d.h. sie muss Vor- und Familiennamen des Unternehmers enthalten.

Der Einzelunternehmer trifft allein alle Entscheidungen und haftet für die Verbindlichkeiten des Betriebes unbeschränkt mit seinem Betriebs- und Privatvermögen.

Die Eigenkapitalbasis entspricht dem Vermögen des Unternehmers. Ihre Erweiterung ist möglich durch Ansparung von Gewinnen oder durch Aufnahme eines stillen Gesellschafters. Die Kapitaleinlage des stillen Gesellschafters geht in das Vermögen des Einzelunternehmung geht in das Vermögen des Einzelunternehmers über. Der stille Gesellschafter ist von der Geschäftsführung prinzipiell ausgeschlossen, haftet aber auch nur mit seiner Einlage. Ihm steht eine Gewinnbeteiligung zu. Fremdkapital bekommt der Unternehmer als Personalkredit. Da das Kreditausfallrisiko für die Bank groβ ist, sind die Möglichkeiten, hohe und langfristige Kredite zu erhalten, in der Regel beschränkt.

Wie alle Personenunternehmen ist die Einzelunternehmung kein selbständiges Steuersubjekt. Es besteht nur eine Einkommensteuerpflicht des Alleinunternehmers zum Zeitpunkt der Gewinnentstehung im Betrieb.

Die Auflösung der Einzelfirma erfolgt durch freiwilligen Entschluss, Konkurs oder Tog des Inhabers.

Zu den Vorteilen gehören:

a) Der Unternehmer kann frei und rasch entscheiden;

b) Meinungsverschiedenheiten in der Geschäftsführung sind ausgeschossen;

c) Über den Gewinn verfügt der Unternehmer allein.

Zu den Nachteilen werden folgende Punkte gezählt:

a) Das Risiko trägt der Unternehmer allein;

b) Er haftet mit seinem gesamten Vermögen;

c) Die Kapitalkraft ist begrenzt.

Als Beispiele einer Einzelunternehmung führen wir die BASF und Siemens an. Zu den traditionell mächtigen Zweigen der deutschen Wirtschaft zählen neben dem Automobilbau die Maschinen- und Instrumentenindustrie sowie die chemische Industrie. Die BASF wurde 1865 gegründet und hat ihren Hauptsitz in Ludwigshafen. Sie beschäftigt 115.000 Mitarbeiter an 353 Produktionsstandorten in mehr als 80 Ländern und ist das größte Chemieunternehmen der Welt. Zu den Schlüsselindustrien gehört außerdem die Elektro- und Elektronikindustrie. Siemens ist weltweit ein aktiver Global Player, dessen Anwendungen von Mobilitätstechnologie bis zu erneuerbaren Energien als hochinnovativ gelten. Die Bedeutung des Weltmarktes für große Industrien zeigt sich darin, dass die Exportquoten 60 Prozent oder mehr erreichen.

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EARLY MANAGEMENT PRINCIPLES

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Early management principles were born of necessity. The most high-powered of them were set forth by Henri Fayol - a French mining engineer. In 1888, Fayol became director of a mining company. The company was in trouble, but Fayol was able to overturn it and make the company moneymaking again. When heretired, Fayol wrote down what he'd done to retain the company. He helped improve an “administrative science” and detected principles that he thought allorganizations should follow if they were to run worthily [1, p. 115].

Fayol's 14 Principles of Management:

1. Specialization/Division of Labor. According to Henri Fayol specialization facilitates effectiveness of the workforce and increases productivity. Moreover, the specialization of the workforce raises their speed and exactitude.

2. Authority/Responsibility. In order to get things done in an organization, management has the influence to give orders to the employees. Of course with this authority comes liability. According to Henri Fayol, the accompanying power or authority gives the management the right to give orders to the subordinates. The responsibility can be observed back from performance and it is therefore required to make agreements about this. In other words, authority and responsibility go together, and they are 2parts of the one coin [2].

3. Discipline. Workers must follow orders if the business is to run like clockwork. But welldiscipline is the result of efficient leadership: workers must

know the rules and management should usepunishments judiciouslyif workersd is obeying the rules. [1] This management principle is very important and is seen as the oil to make the engine of an organization run without problems [2].

4. Unity of Command. An employee should obtain orders only from one head to avoid conflicting instructions [1]. By using this principle, the liability for mistakes can be established easily [2].

5. Unity of Direction. Each unit or group has only one director and follows one plan so that work is harmonious [1].

6. Subordination of Individual Interest. So that have an organization function well, Henri Fayol suggested that personal interests are subordinate to the interests of the organization. The first focus is on the organizational goals and not on those of the person [2].

7. Remuneration. Workers must be adequately paid for their services. [1]There are two types of remuneration namely non-monetary (a compliment, more responsibilities, credits) and monetary (compensation, bonus) [2].

8. Centralization. It sends to decision-making: particularly, whether decisions are centralized (made by management) or decentralized (made by employees). Fayol believed that whether a company should centralize or decentralize its decision-making depended on the company's situation and the level of its workers.

9. Line of Authority. It moves from top management down to the lowest ranges. This hierarchy is obligatory for unity of command, but communication can also occur laterally if the bosses know about it [1].

10. Order. Employees in an organization must have the right resources at their disposal so that they can function properly in an organization. In addition to social order (responsibility of the managers) the work environment must be reliable, tidy and clean.

11. Equity. According to Henri Fayol, employees must be treated pleasantly and equally. Employees must be in the needed place in the organization to do things right. Managers should supervise and monitor this process, and they should treat employees fairly and impartially [2].

12. Stability of Tenure. Organizations do best when tenure is high (i.e., turnover is low). People need time to learn their jobs, and stability promotes devotion. High employee turnover is inefficient [1].

13. Initiative. Henri Fayol disputed that with this management principle employees should be allowed to express new ideas. This encourages interest and involvement and creates added value for the company. According to Henri Fayol employee initiatives are a source of toughness for the organization. This stimulates the employees to be involved and interested [2].

14. Esprit de Corps. Harmony and team spirit across the organization builds morale and unity [1]. Esprit de corps contributes to the development of the culture and creates an atmosphere of credence and understanding.

So, the 14 principles of management can be used to manage all organizations and are useful tools for planning, process management, organization management, decision-making, forecasting, coordination and control [2].

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PRODUCT PLACEMENT DURING THE WORLD PANDEMIC

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Drawing people’s attention to the advertising is getting harder by the day. Traditional advertising and mass-media loses its authority for consumer and becomes less-effective. Consumers now immune to annoying ad, so advertisers should be more inventive to find new effective marketing tools. So, there we meet the product placement.

Product placement, also known as "embedded marketing", is a way of advertising product by bringing it up in films, TV programs, songs, games etc. Usually, that means supplying brand logo, product or just a mention its quality in song lyrics, film scenes or book text that targets a large audience. In exchange for product placement rights companies may pay a production company in cash, goods or services [1].

Product placements are presented in a way that will generate positive feelings about the advertised brand. Product should be mentioned or discussed through the program, usually by the main characters. That's not a direct promotion! Advertised product must be showed as a routine thing for the character. [2] That's make the audience having a stronger connection with the brand, which justifies their purchase decision. Also, this tool is very useful among people, who are under 25 years or how they're being called "Generation Z". Most of them just don't watch TV, that's why television ad doesn't affect the same way as advertisement on the Internet.

Product placement has 3 types:

1. Visual – audience only could see the advertised brand logo or product;
2. Verbal – people could only hear the voice that mentions the advertised good or service;
3. Dynamic – the advertised product appears in the scene.

There are few examples of product placement:

- In film: "I, Robot" - we can see the new Audi RSQ – dynamic product placement;
- In music video: Lady Gaga "Bad romance" - vodka "Nemiroff – visual;

- In game: Need for Speed. Underground 2 – Coca&Cola and MacDonald's Banners – visual;
- In songs: Splean - "Orbit sugar free" - ad of chewing gum "Orbit" – verbal [3].

To sum up, we can see that product placement is such an inventive and effective marketing tool, but the world situation always affects everything and advertising isn't the exception.

In the past three months the world faced the challenge of COVID-19. This pandemic suddenly hit almost all countries and caused the emergency situation all around the world. The quarantine influence on everything: politics, economy, employment, people's worldview and world marketing also have not been immune.

So, how world pandemic affected on product placement?

As we know the product placement is an advert placed in films/games/books etc., therefore, on the one hand, product placement "lives" better than ever, but on the other, the situation not so well. For example, advert, placed in games, songs, books and old movies now much more effective than before. Why? Because people in quarantine have so much more free time, that could be waste on such useless entertainment as playing games and watching films, so they see advert that placed on these platforms and become potential consumers. But big film premieres lose millions and advert placed there is also suffered [4].

Conclusion

Product placement is an unusual and effective form of advertising, which has unlimited potential and big opportunities to draw consumer's attention to the advertised product. It's one of the most effective marketing tools, which used by the most famous brands. A lot of people think that such advertising is quite mean and deceptive, because of focusing on children, who are such easily could be influenced. But we know that the main role of advertising is to force people to want the product.

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THE IMPACT OF COVID-19 ON THE MARKETING STRATEGIES OF BUSINESSES AROUND THE WORLD

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Back in December 2019, a new virus was detected in Wuhan, China. A couple of months later, the situation escalated and COVID-19 turned into a global pandemic. In order to flatten the curve, a number of countries around the world have imposed various measures ranging in their scale from mild to nationwide lockdowns.

This means, that on top of taking away people's lives, the virus is also affecting the global economies. Scientists and economists are already predicting that the world is likely to go into a global recession once the pandemic is over. According to the March report by the OECD, it is predicted that the global economy will only grow by 2.4% in 2020 instead of meeting the 2.9% growth figure projected earlier [3].

The first effects of COVID-19 are already traceable. Since the beginning of the outbreak, multiple businesses around the world were forced into altering their marketing strategies in order to adjust to the current realities and survive changes.

Hence, the main question posed in this research paper can be worded as: 'To what extent and how does the spread of the coronavirus affect the marketing strategies of businesses worldwide?'

Corporate Social Responsibility (CSR) has already been intact for a number of businesses since the society is becoming more and more ethical and wants to support the businesses that help them to embrace it by giving back to both the society and those in need. It is a metric of how well a brand interacts with its stakeholders and communities on both local and global scales.

However, in the current situation, CSR has really become unchartered territory for all the businesses that want to stay relevant. Nowadays, implementing the CSR marketing strategy is essential to enhance the brand image and build a connection with your customers. One of the most well-known examples of how large businesses tackled the problem include LVMH, a French multinational corporation and conglomerate specializing in luxury goods.

LVMH is a corporation that is currently suffering from a recession. Because of the drop in demand for luxury goods due to the diminishing disposable income levels, there was a significant decrease in revenue for the corporation. The company's representatives report that the last quarter has shown a 10% to 20% drop in revenue, compared with the same period last year [2].

The group states that their current marketing strategy is focused on the preservation of the value of its brands. Since the beginning of the outbreak, LVMH has been following through this plan:

- In January, during the early stages of the global outbreak, LVMH announced a donation of 16 million renminbi ($2.2 million) to The Red Cross Society of China.
- LVMH has turned its perfume factories into sanitizer manufacturers
- On March 21, LVMH placed an order for 40 million face masks from China to France to help alleviate France's shortage of medical supplies [1].

As a result of the coronavirus pandemic, a shift from regular marketing to digital marketing has occurred. This means that a number of businesses had to incorporate social media marketing into their marketing strategy. Due to the lockdowns, there is currently a shortage of demand in certain services and goods. Thus, it is essential for the businesses selling those to continue interacting with their customers and keeping in touch with their audience.

Unfortunately, one of the defining features of a business' success in a situation like this is its ability to adapt quickly and adjust the marketing strategy in compliance with the current events. Not all companies have managed to do so successfully, and have therefore suffered from immediate consequences.

One of the biggest impacts that COVID-19 has had on a single brand can be illustrated with the use of the Corona Extra example. Corona beer, unfortunately, shares its name with the virus, and a lot of consumers mistakenly link the brand with it. This fosters negative effects on the consumer attitude towards the brand. While the representatives of the brand, Constellation Brands, claim that there was not a drop in sales due to COVID-19, the company has already had to halt the production of its beer in Mexico as announced in their official statement on Twitter.

Unfortunately, Corona failed to promptly react to the current situation and adjust their marketing strategy accordingly. Corona refused to be flexible in response to the outbreak of coronavirus, and, subsequently, proceeded with the launch of its Corona-branded hard seltzer, the ads campaign of which included the phrase "coming ashore soon." This sparked a lot of criticism on the internet.

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BEDEUTUNG DER LOGISTIK FÜR DIE DEUTSCHE WIRTSCHAFT

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Die Logistik ist in Deutschland der größte Wirtschaftsbereich nach der Automobilwirtschaft und dem Handel. Deutschland ist Logistikweltmeister. Seine zentrale geografische Lage in Europa und hoch qualifizierten Logistikdienstleistungen bieten optimale Voraussetzungen für ausländische Verlader, um europäische Märkte erfolgreich erschließen zu können. Darüber hinaus haben deutsche Beratungsunternehmen eine hohe Kompetenz entwickelt, *z. B.* in den

Bereichen Infrastrukturausbau, Digitalisierung und Nachhaltigkeit, die für ausländische Unternehmen von Interesse sein können.

Deutschland liegt am Schnittpunkt der transeuropäischen Achsen und ist Tor sowie Drehscheibe für europäische und weltweite Güterströme. Durch kein anderes Land der EU werden mehr Güter transportiert, kein anderes europäisches Land grenzt an mehr Nachbarstaaten. Deutschland liegt im Herzen Europas.

Die Steuerung der Waren- und Informationsflüsse aber auch der Transport der Güter und ihre Lagerung sind wichtige Wirtschaftsfunktionen, die hohe Werte schaffen. Rund 279 Milliarden Euro Umsatz wurden im Jahr 2019 branchenübergreifend erwirtschaftet. Der Logistik-Markt Europa beläuft sich auf 1.120 Mrd. Euro (2018). Daran hat Deutschland mit rund 25 Prozent einen hohen Anteil. Das liegt nicht nur an der geografischen Lage im Herzen Europas - Deutschland nimmt eine internationale Spitzenposition in Infrastrukturqualität und Logistiktechnologie ein. Nur knapp die Hälfte der logistischen Leistungen, die in Deutschland erbracht werden, besteht in der gemeinhin sichtbaren Bewegung von Gütern durch Dienstleister. Die andere Hälfte findet in der Planung, Steuerung und Umsetzung innerhalb von Unternehmen statt. Im Bereich der logistischen Dienstleistungen agieren ca. 60.000 Unternehmen, die ganz überwiegend mittelständisch geprägt sind.

Nicht nur wegen seiner Beschäftigungswirkung und der Versorgungsfunktion ist die Logistik für den Wirtschaftsstandort Deutschland lebenswichtig. Im weltweiten Vergleich hocheffiziente Logistikstrukturen erhöhen die internationale Wettbewerbsfähigkeit der deutschen Industrie und des Außenhandels. Sie sorgen dafür, dass es sich für die Unternehmen weiterhin lohnt, in Deutschland zu produzieren und die Waren von hier aus in alle Welt zu exportieren.

Der Transportbedarf von Gütern stellt an die Infrastrukturentwicklung fortlaufend neue Herausforderungen. Ein wichtiges Ziel der Verkehrspolitik ist es, die Infrastruktur intelligenter, effizienter und sicherer zu machen. Umfassende Vernetzung ist heute eine zentrale Voraussetzung, um einerseits die Chancen zu nutzen, die sich aus dem wachsenden Güterverkehrs- und Logistikmarkt für

Deutschland ergeben und andererseits die Herausforderungen des Umwelt-, Klima- und Ressourcenschutzes zu bewältigen.

Die Logistikbranche steht angesichts der Globalisierung der Wertschöpfung, neuer Produktionskonzepte, der Digitalisierung von Geschäfts- und Arbeitsprozessen und des starken Wachstums des E-Commerce vor neuen Herausforderungen. Hinzu kommen steigende Anforderungen von Politik und Kunden, was die Reduzierung der Umweltbelastung durch zunehmende Güterverkehre anbelangt. Diese Trends bestimmen die Entwicklung der Branche nachhaltig, was sich bereits an einzelnen Indikatoren zeigt, wie die stark steigenden Sendungsmengen und Umsätze im Paketgeschäft, die Zunahme der Containerverkehre oder das Entstehen neue Geschäftsmodelle auf Basis digitaler Technologien.

Hierzu sind auch innovative Konzepte gefordert, die die Möglichkeiten der Digitalisierung einbeziehen, z. B. zur Gestaltung durchgängiger Logistik- und Informationsketten. Insbesondere aus der Kopplung bestehender, erfolgreicher Technologien und innovativer Prozesse lassen sich neue Dienstleistungsangebote entwickeln, die auch international durch die LAG vermarktet werden können.

Die Stärkung Deutschlands als europäische und internationale Logistikdrehscheibe ist folglich nur im Verbund aller Beteiligten aus Wirtschaft, Wissenschaft, Politik, Verbänden und öffentlicher Hand zu erzielen.

Die Weltbankstudie „Connecting to Compete 2016“ wertete den deutschen Logistikstandort im Vergleich von 160 Staaten im Ranking auf Platz eins. Nach Handel und Automobilindustrie liegt sie damit auf Platz drei aller Wirtschaftsbereiche in Deutschland. Als sehr dynamischer und überproportional wachsender Zukunftsmarkt beschäftigt sie mit. 3 Millionen Menschen.

Deutschland ist Logistikstandort Nummer 1 in Europa und die Logistik ein bedeutender Wirtschaftszweig. Der Logistiksektor ist einer der wichtigsten Infrastruktursektoren. Mit einem Marktvolumen von mehr als 198 Milliarden Euro und rund 1,34 Millionen Arbeitnehmerinnen und Arbeitnehmer ist der Logistiksektor ein wichtiger Faktor für die Volkswirtschaft und den Arbeitsmarkt in Deutschland.

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THE IMPACT OF ADVERTISING ON THE COMMERCIAL ACTIVITY

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In the modern world, advertising plays an integral role in promoting goods and services on the market of any country. It is rapidly becoming the engine of trade, despite fierce competition between different business entities. The purpose of this paper is to study the relationship of advertising with the sphere of trade, in particular, commercial activity.

Advertising occupies a key place in marketing communications and plays a significant role in the development of the economy: it stimulates the growth of market efficiency, increases production and consumption. The Law of Ukraine on Advertising defines advertising as information about a person or product that is distributed in any form and in any way and is intended to create or maintain awareness of advertising consumers and their interest in such a person or product [3].

Since the industry is constantly expanding, the competition between sellers in the market is growing accordingly. It should be noted that advertising is a prerequisite for the development of competition as a kind of informant for consumers. In addition, advertising draws attention to a particular product or service and encourages a potential buyer to purchase it. High-quality advertising also helps to compete with rivals, which forces the company to improve the output of goods and increase its own competitiveness. In this way, it creates barriers to entry into existing markets. Well-known companies with large advertising budgets and good name recognition can have a significant competitive advantage over newcomers [1, p. 67].

Properly organized advertising and information activities in the market conditions affect not only the economic system as a whole, but also industries, enterprises, and individual consumers. In order to make the most effective use of advertising, companies must have a clear understanding of the business and product features, have information about the market and be aware of the company's strengths and weaknesses.

We cannot ignore the fact how strongly advertising and commercial activities are linked and how they affect each other. It is worth remembering that commercial activity is a market activity, the main purpose of which is to generate profit or market income. Commercial organizations usually work with a specific product, supplier and buyer and function as long as there is a need and opportunity to sell the product or service, in other words, as long as there is a demand. Today, no commercial enterprise can successfully organize its activities without the use of advertising technologies. For the development of the company and the achievement of long-term objectives, the companies use advertising as the main means of marketing communications. Advertising makes it easier for companies to find their target market and meet the needs of customers with different tastes, income levels, and consumption traditions [2].

Thus, we can highlight the following goals of modern commercial advertising:

● informing the consumer about the product, familiarizing them with its benefits and functions;

● formation, distribution and strengthening of the image of a commercial firm among consumers or business partners;

● promotion and increase of commodity turnover;

● maintaining the relevance of the commercial entity's products.

Taking into consideration the current state of development of the Ukrainian economy, we can see a high level of instability in its structural factors. This feature determines the need to improve the marketing system of enterprises, first of all, the promotion of goods to the international market. Advertising can serve as such an improvement tool. Based on this, the market of goods and services that is currently being formed in Ukraine requires maximum attraction and use of advertising for effective sales of products.

In conclusion, it should be noted that an important factor for the growth of commercial activity is the maintenance of demand for a product or service. Consumers should be informed about the product and know all its features. Since there is an extremely strong competition between firms in the market, the leader is the one who uses all possible resources to get the maximum profit. Such an important resource is advertising, including advertising campaigns. Based on this, companies should clearly plan their advertising campaign. The most effective is considered to be the organization of an advertising campaign using advertising in the media with the simultaneous use of sales promotion and public relations techniques. All advertising tools in this case are devoted to one goal – the introduction of a new product to the market. Using advertising promotions, the market and marketing departments will never be stagnant.

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ENTWICKLUNG DER LOGISTIK IN DEUTSCHLAND

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Die Logistik in Deutschland ist der größte Wirtschaftsbereich nach der Automobilwirtschaft und dem Handel. Die Steuerung der Waren- und Informationsflüsse aber auch der Transport der Güter und ihre Lagerung sind wichtige Wirtschaftsbereiche, die hohe Werte schaffen.

Deutschland ist das Land in Europa mit dem größten Umsatz des Logistikmarktes. Als Gründe für den Erfolg der deutschen Logistikindustrie gelten unter anderem die zentrale geografische Lage, die sehr günstig ist, sowie die hohe Qualität der Dienstleistungen und der Infrastruktur.

Nicht nur wegen seiner Beschäftigungswirkung und der Versorgungsfunktion ist die Logistik für den Wirtschaftsstandort Deutschland lebenswichtig. Im weltweiten Vergleich hocheffiziente Logistikstrukturen erhöhen die internationale Wettbewerbsfähigkeit der deutschen Industrie und des Außenhandels.

Nur knapp die Hälfte der logistischen Leistungen, die in Deutschland erbracht werden, besteht in der gemeinhin sichtbaren Bewegung von Gütern durch Dienstleister. Die andere Hälfte findet in der Planung, Steuerung und Umsetzung innerhalb von Unternehmen statt.

Rund 279 Milliarden Euro wird die deutsche Logistikbranche gemäß einer Prognose im Jahr 2020 umsetzen. Nachdem der Umsatz der Branche 2009 aufgrund der Weltwirtschaftskrise zurückging, steigt er seit 2010 kontinuierlich. Logistikunternehmen sind unter anderem im Bereich von Spedition, Transport, Lagerung, Umschlag und Verpackung tätig und bilden zusammen einen der wichtigsten Wirtschaftszweige in Deutschland. Die Transport-Dienstleistung hat den größten Anteil am deutschen Logistikmarkt.

Der Güterverkehrsbedarf stellt an die Infrastrukturentwicklung fortlaufend neue Herausforderungen. Umfassende Vernetzung ist heute eine der wichtigsten Voraussetzungen, um einerseits die Chancen zu nutzen, die sich aus dem wachsenden Güterverkehrs- und Logistikmarkt für Deutschland ergeben und andererseits die Herausforderungen des Umwelt-, Klima- und Ressourcenschutzes zu bewältigen.

Die Stärkung Deutschlands als europäische und internationale Logistikdrehscheibe ist folglich nur im Verbund aller Beteiligten aus Wirtschaft, Wissenschaft, Politik, Verbänden und öffentlicher Hand zu erzielen.

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PROBLEMS OF DEVELOPMENT OF SMALL AND MEDIUM ENTERPRISES IN THE EU

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Small and medium enterprises (SMEs) are inseparable part of business environment in developed economies of the whole world. Small and medium-sized enterprises are the engine of the European economy and have played an important role in the recovery since the financial and economic crisis.

In 2018, there were slightly more than 25 million SMEs in the EU-28, of which 93% were micro-SMEs. SMEs accounted for 99.8% of all enterprises in the non-financial business sector (NFBS), generating 56.4% of value added and 66.6% of employment in the NFBS. Based on a spring 2019 forecast, EU SME value added is predicted to grow by 4.1% in 2019 and 4.2% in 2020, while EU SME employment is expected to grow by 1.6% in 2019 and 1.4% in 2020 [1].

The majority of SMEs and SME activity is concentrated in the largest EU member states. Together Spain, France, Italy, Germany and the UK account for more than 60% of the total number of small and medium enterprises as well as the share of total employment [2].

SMEs in the EU, however, face barriers and challenges that hamper their full potential for growth and job creation. They suffer from a low capacity to compete and grow internationally as their small size as well as their lack of financial and human resources prevent those entering new markets. They mostly operate in sectors which don't require intense scientific knowledge or technology so has limited research and development capabilities. In comparison to large enterprises, they have lower turnover and value added as well as limited strategic planning and managerial skills [4].

First problem that hinders the development of small and medium enterprises is limited availability of skilled labour. In EU SMEs often have problems in hiring skilled workers because of competition from big enterprises. Small enterprises don't invest enough in training their personnel and are often hampered by increased labour and other costs.

The next is difficult to access finance resources. This is one of the most important challenges small enterprises have faced since the 2008 crisis. The financial needs of small and medium enterprises are quite high, they need investments (mainly in fixed and working capital), but often they have limited access to state financial support which significantly slows down the pace of development of SMEs.

The third, no less serious, obstacle to small and medium enterprises on the path to success is excessive regulation and pressure from government bodies. For SMEs, more than for large enterprises, compliance costs and requirements affect their capacity to innovate.

The last of the significant problems that impede the free development of small and medium-sized businesses is the lack of protection of intellectual property rights of companies of this type. Many business opportunities are based on a new idea, innovative way of marketing a product or service. But taking an innovation to market takes time and often requires considerable investment. In these cases the company needs effective legal protection for its creative ideas – its intellectual property rights. However, SMEs – with their lack of in-house expertise and human resources – are badly placed to tackle the complex legal and technical issues involved [3].

To improve the conditions for the development of SMEs in the EU countries governments make a number of decisions that at the legislative level enshrine the rights of small and medium-sized businesses to state financing, to protect intellectual property, and to fair competition.

Governments also support SMEs by introducing tax benefits for newly established enterprises, lowering lending rates and lowering rents. These actions reduce pressure on small and medium-sized businesses by large corporations and state administrations.

SMEs are the power cells of the European economy. At the same time, they are also the most vulnerable to the economic cycles and bad government decisions. Common goal of the EU member-countries is to secure the best possible opportunities for the development, creation of new jobs, innovation and success stories in Europe.

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3. European Commission. Putting small businesses first. 2008 URL:http://ec.europa.eu/DocsRoom/documents/2278/attachments/1/translations/en/renditions/pdf

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CERTIFICATION OF DAIRY PRODUCTION AS A COMPETITIVE ADVANTAGE OF THE DOMESTIC EXPORTER

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The development of foreign trade is very important aspect of the country's foreign economic activity and its economic status. No less important component of foreign economic relations is the competitiveness of manufactured products. This is important for every enterprise in the domestic and especially in the foreign market. One of the way to increase the competitiveness of products is through standardization and certification. It is important for producers to adhere to production standards as it is an indicator of the quality and safety of food products.

According to the Law of Ukraine "On Standardization" No. 1315-VII, standardization is an activity that consists in establishing provisions for common and repeated use with regard to existing potential tasks and aimed at achieving an optimal degree of orderliness in a particular area [1].

Certification is a method of confirmation, a document of conformity of production to the requirements or assessment of products in term of its compliance with the requirements of the standard [2, p.338]. The certificate confirms the safety and cleanliness of products for the consumer and the production for the environment. It facilitates the participation of business entities in international economic cooperation. Certification can be carried out by both manufactured and customers, sellers, independent bodies and organizations. Mandatory certification is applied domestically and in order to enter the international market. Voluntary certification is carried out at the initiative of the business entities.

Dairy products are an important and integral part of the Ukrainian food market. Despite the rapid growth of exports ad production, which is 4% of the total national volume, the dairy industry is now showing a decline. This is due to the constant declined by 5,7% in 2020. Also, the already existing reduction in exports and increase in dairy imports is projected to continue the trend of -30% of exports and -50% of imports.

Despite the fact that most domestic dairy products are sold domestically, a third is exported in the form of finished products – cheese, butter, cream, etc. In particular, it is RoshenVinnytsia dairy plant, Milkilend Intermarket, Yagotin dairy factory, Como-Export and Lactalis-Ukraine.

Due to the deterioration of the dairy industry by the above factors, it is necessary to determine the methods of increasing the level of competitiveness of dairy products, as a result – to increase the volume of exports.

The development of the dairy sector depends on the availability of inexpensive and high quality milk. In order to ensure the quality and competitiveness of products, enterprises are developing and implementing quality systems that meet the requirements of the international standards of the ISO 9000-10000 series [3, p.18].

The Halal Certificate has recently been spreading. More and more entrepreneurs and manufacturers are interested in obtaining this certificate. Halal production standards are more demanding for the production process and components.

The validity of the term “halal” is defined by the international standards “Codex Alimentarius”: - standard CAC/GL 1-1979 “On the preparation of food according to religious customs and rituals”; - CAC/GL standard 24-1997 “General guidelines for the Arabic term” HALAL “(permitted)” [4].

For Muslim, the term halal is first and foremost a confirmation of the strict observance of Islamic traditions. The marking on the packaging means that the product does not have any prohibited components for Muslims.

For all others, halal means safety, purity, human health benefits, the absence of harmful preservatives and additives in foods. Therefore, the sales market is much wider than it seemed at first glance.

It should be noted that regional certification centers have tight controls on compliance with all requirements. In case of violation of the manufacturer, large fines are imposed and a boycott of consumption is made [5, p.141].

One of the first Ukrainian enterprises to be certified as Halal products is dairy producers: Cheese Club corporations, Milkiland-Ukraine, Lactalis Ukraine, Yagotynske. Manufactured of ice cream TM "Laska", "Limo", have also certified their products.

Therefore, the export orientation of domestic enerprisesis closely linked to the high quality of the products they produce. Proof of this is the conformity of goods to the standards of product quality, both national and international. Expansion of the market in this way is possible due to the receipt of various quality certificates, including the certificate "Halal". Its presence will allow dairy industry of Ukraine to find new markets and increase the volume of export of these goods.

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GOODS IDENTIFICATION AND PREVENTION OF COUNTERFEITING AS IMPORTANT ASPECTS OF MODERN TRADE

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Today, when new goods are produced very quickly and intensely, the issue of their identification and counterfeiting is becoming more relevant. It is very important to identify them correctly and prevent counterfeiting. Companies, as well as enforcement agencies, are becoming increasingly aware of the problems of counterfeiting. All companies need to make sure that their trademarks are adequately protected and to implement anti-counterfeiting policies to deal with the menace. A number of technologies, such as holograms, smart cards, biometric markers and inks, can be employed to protect and authenticate genuine products. These devices vary considerably in the degree of sophistication and cost. However, in order to be implemented the technology must be cost-effective, compatible with the product and distribution chain, resistant and durable [2].

The Law of Ukraine "On the quality and safety of food products and food raw products" provides a visa identification. Identification is a visa for the prescriptive presentation of tinned products and food raw products to the visitors, set in the standard and technical documents of the book of tinned products, which will be put in the information about the products as well as the visualization of goods and food raw products set up by the method of certification. Identification is based on different functions, rather than on normative documents, markups and other information which are necessary for the identification of individuals.

Functions and Identities:

- information: to bring necessary information to the subsystems;
- displaying the goods by variety, type and items;

- management as an element of the system of management of such products;
- proving that the characteristics of the product are consistent with the data shown in the information.

The management function is regulated by the international standards ISO series 9000 “Management is, without limitation". ISO standards of 9000 series are standard documents, stamps, commodity-conductor documents and other documents and information [1].

It is recognized that such documents are identified:

- assortment (type) of the identity – set in accordance with the requirements of the employment of the product of its assortment characteristics.
- quality identification makes it possible to detect defects, determine its relevance to commodity rank.

Criteria for Identification are the characteristics that allow for the visualization of the goods, as it is shown on the stamps, in the documents, as well as requirements of normative documents.

Organoleptic indicators, which are determined using the senses, include:

- appearance is the first, most affordable and significant indicator of identification. However, it is not a reliable indicator, since counterfeit goods are given the appearance of natural ones (for example, coffee, oils, drinks and other goods);
- taste and smell are the most characteristic indicators of identification of food products, but can also be falsified;
- Consistency is a criterion for identifying goods, but like the previous ones, it is unreliable, as they try to give counterfeit products a natural consistency (for example, milk, drinks, etc.).

In addition, certain specific indicators are inherent in the products, which can also be means of identification, namely transparency, structure and the ratio of heterogeneous phases. Based on this, the organoleptic indicators during identification should be supplemented by separate physico-chemical indicators, which are more accurate and objective [1].

Physico-chemical indicators are determined by the measuring method. But not all of them are identification criteria. There are general and specific indicators for each type of product. They should be objective, typical, able to compare and verify, complicate the falsification. Among the listed criteria, the most important is typicality, which can be determined using one or a set of indicators. If it is impossible to identify using one indicator, a set of indicators is used that complement it (identification of coffee after caffeine can be supplemented by organoleptic methods and determination of microstructure).

Objectivity and independence are important qualities of identification criteria. They should not depend on subjective factors (the professionalism of the person who explores the product, the interests of the manufacturer, the conditions for research, etc.). The ability to verify means that during repeated checks, regardless of the circumstances, conditions of identification, the same or close to the original results will be obtained. The complexity of falsification can be a guarantee of the reliability and reliability of the results obtained during identification. Therefore, it is necessary to choose indicators such that falsification does not make sense (for example, the fatty acid composition of the oil). When identifying goods, they must undergo a comprehensive assessment, in which the criteria of typicality and those that are difficult to falsify are of the greatest importance. But regulatory documents do not always provide all the necessary criteria, so you need to have additional information about indicators, the definition of which will help to objectively identify the goods. So, for example, oil can be identified by organoleptic indicators, the fatty acid composition of triglycerides and refractive index, meat – by labeling [1].

Some trade associations are very active in assisting their members to combat counterfeiting. These include the Business Software Alliance (BSA) and the International Federation of the Phonographic Industry (IFPI). The latest international initiative is the Global Anti-counterfeiting Group (GACG) which is a forum for discussion aimed at raising awareness of the health and safety hazards of fakes [2].

The topic of this research is not exhausted and it deserves further development.

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ZAHLUNGSARTEN IN DEUTSCHLAND

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Man unterscheidet drei traditionale Zahlungsarten: Barzahlung, halbbare Zahlung und bargeldlose Zahlung. Bei der Barzahlung benutzen der Zahler und Zahlungsempfänger kein Konto, sondern bezahlen mit Bargeld. Es gibt: Persönliche Zahlung, Zahlung durch Geldboden, Zahlung durch Wertbrief, Zahlung durch Postanweisung und Zahlung durch Telegrafische Anweisung.

Bei der halbbaren Zahlung benutzt der Zahler oder der Zahlungsempfänger ein Konto und sein Partner bezahlt mit Bargeld. Bei der halbbaren Zahlung benutzt man: Zahlkarte, Zahlungsanweisung, Zahlschein, Barscheck und Euroscheck. Bei der bargeldlosen Zahlung benutzen der Zahler und Zahlungsempfänger ihr Konto und kein Bargeld, sondern verwenden Buchgeld als Zahlungsmittel. Es muss unterschieden werden Überweisung, Dauerauftrag, Lastschriftverfahren und Verrechnungscheck.

Neben den traditionellen Einkaufstouren werden Online-Shops in Deutschland immer beliebter. Informationen zu Zahlungsmethoden mit dieser Einkaufsmöglichkeit finden Sie weiter unten. Der Kauf auf Rechnung bzw. Rechnungskauf ist die beliebteste Zahlungsart im Internet in der DACH-Region. Dabei wird erst die Ware vom Online-Händler mit einer Rechnung versendet und der Käufer begleicht die offene Forderung innerhalb einer bestimmten Frist (Zahlungsziel) an den Händler.

Beim Rechnungskauf oder Ratenkauf spricht man auch von einer unsicheren Zahlungsart, da der Händler bzw. Verkäufer bei dieser Zahlungsart in Vorleistung tritt. Der Rechnungskauf bietet Verbrauchern und Händlern gleichermaßen Vorteile. Für die Verbraucher gilt der Online-Shop als besonders vertrauenswürdig, wenn er den Kauf auf Rechnung als Zahlungsmethode anbietet. Denn der Kunden erhält zuerst die Ware und bezahlt seine Rechnung später - gemäß dem vereinbarten Zahlungsziel. Das Risiko eines Zahlungsausfalls kann der Online-Händler durch einen Zahlungsanbieter mit Zahlungsgarantie ausschließen.

Bei der Auswahl der Zahlungsart PayPal im Check-out werden Sie, nach Klicken auf "Weiter", automatisch auf Ihre PayPal Seite weitergeleitet. Mit PayPal können Sie ganz einfach unter Angabe ihrer E-Mail-Adresse und ihres Passworts bezahlen. Ihr PayPal-Konto wird direkt mit dem entsprechenden Betrag belastet und Sie erhalten eine Zahlungseingangsbestätigung per E-Mail.

Bei der Zahlung per Nachnahme bietet Ihnen als Kunden den Versandservice per Post den Vorteil, dass Sie bequem von zuhause aus eine Bestellung bei einem Versandhaus per Katalog oder via Internet aufgeben und die Ware innerhalb weniger Tagen direkt an Ihre Haustür oder eine alternative Wunschadresse geliefert wird. Spätestens beim Ausfüllen des Bestellformulars stellt sich die Frage nach der bevorzugten Zahlungsweise. Meist haben Sie die Wahl zwischen einer Zahlung per Vorkasse innerhalb einer bestimmten Zeitspanne, per Rechnung, per PayPal, oder der Bezahlung beim Paketzusteller – also per Nachnahme.

Beim Bezahlen per Vorkasse müssen Kunden das Geld für die bestellten Waren vorab überweisen. Erst nachdem der Rechnungsbetrag beim Online-Händler eingegangen ist, wird die Ware versendet. Für Online-Händler ist dieses Bezahlverfahren äußerst sicher, da sie keine Zahlungsausfälle befürchten müssen. Daher gewähren viele Onlineshop-Betreiber auch einen Rabatt, wenn sich Kunden für diese Payment-Lösung entscheiden. Allerdings besteht für Kunden beim Bezahlen per Vorkasse das Risiko, dass die bestellte Ware unvollständig, fehlerhaft oder gar überhaupt nicht geliefert wird. Aus diesem Grund wollen viele Kunden diese Zahlungsart nicht nutzen und brechen den Kauf häufig ab, wenn ein Online-Shop das Bezahlen per Vorkasse als einziges Zahlverfahren anbietet.

Wählt man die Zahlung per Kreditkarte, so wird die von Ihnen bestellte Ware erst nach Zahlungseingang des Rechnungsbetrages versandt. Nach Abschluss der Bestellung erhalt man eine E-Mail mit allen nötigen Angaben für eine Überweisung. Die gewünschten Artikel werden bis zum Zahlungseingang für die Einkäufer reserviert. Das Kreditkartenunternehmen summiert alle Vorfinanzierungen nach einer vertraglich festgelegten Phase. Dieser Abrechnungszeitraum begrenzt sich in der Regel auf einen Monat. Die Rückzahlung kann prozentual in Teilbeträgen erfolgen oder wird in einem Stück vom Bankkonto abgebucht. Die Konditionen zur Ratenzahlung in Teilbeträgen hängen von der jeweiligen Bank und der Kartenart ab.

Zahlung per Sofort ist ein Online-Zahlungssystem, das für bargeldlose Zahlung im Internet bevorzugt wird. Das Verfahren ist ein Pseudo-Vorkassesystem, da der Händler nicht die Zahlung, sondern eine Zahlungsbestätigung unverzüglich erhält. Seit 2014 gehört das Unternehmen zur schwedischen Klarna-Gruppe.

Für den Datenschutz des Kunden fraglich erweist sich der Kern jeder Transaktion: Der Käufer übermittelt dabei nämlich die Online-PIN seines Bankkontos, die er normalerweise streng vor dem Zugriff der fremden Personen schützt, sowie eine nur für genau eine Transaktion gültige TAN an die Sofort GmbH. Diese führt nach der Überprüfung des Kontostandes die Überweisung an den Händler aus und gibt diesem unverzüglich eine Transaktionsbestätigung.

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URBANE LOGISTIK - DIE LEBENSADER DER STÄDTE

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Prof. Thomas Wimmer (BVL), Michael Gerling (EHI Retail Institute) und Thomas Fell (GS1 Germany) eröffneten am 26. März 2019 gemeinsam den Handelslogistik Kongress Log, der mit 430 Teilnehmern in Köln stattfand. Künstliche Intelligenz, Fachkräftemangel, Kollaboration, urbane Logistik, Nachhaltigkeit und Omnichannel treiben die Handelslogistiker derzeit um. Dazu gab es in Köln viele Impulse und Möglichkeiten zum Gespräch. Die BVL war erstmals Mitveranstalter von Log – und beteiligte sich intensiv an der Programmgestaltung. Drei Gedanken zogen sich durch viele der Vorträge: die Wahrnehmung von Logistikleistungen als Commodity, weitere Optimierung der Transportwege und Möglichkeiten zur Kollaboration im Spannungsfeld von Kontrollbedürfnissen und dem Willen zur Zusammenarbeit.

Die BVL stärkt mit dieser Kooperation die Themen der Handelslogistik in ihrem Expertennetzwerk. Prof. Thomas Wimmer, Vorsitzender der Geschäftsführung der Bundesvereinigung Logistik, betont die Synergieeffekte der Partnerschaft. Darunter ist es zu verstehen das Zusammenwirken von vielen Faktoren, die eine Synergie bewirken, sich also gegenseitig fördern.

«Logistik ist eine Querschnittsdisziplin, die ihre Stärke aus den Bemühungen vieler Partner schöpft. Gemeinsam mit dem EHI Retail Institute, GS1 Germany und dem Markenverband bündelt man die Unternehmen auf dem Gebiet von Industrie, Handel und Logistik, um den Wissenstransfer auf dem Log weiter auszubauen und zukunftsweisende Konzepte wie Lösungen für logistische Herausforderungen zu präsentieren» [1].

Die Bedeutung der Logistik hat in den letzten Jahren unstrittig zugenommen. Die Verwendung des Wortes Logistik ist inflationär gestiegen, wie die Anzahl der Menschen, die sich als Logistiker fühlen oder sich so nennen. Logistik ruft Assoziationen mit Lastwagen oder Gabelstapler ebenso hervor wie solche mit den

Gottschalk-Brüdern, mathematischen Algorithmen, Transponder oder Telemark. Optimierung ist ein nächster Punkt, dessen Verwendung unaufhaltsam zugenommen hat. Jeder, der aktiv in das wirtschaftliche Leben eingebunden ist, kommt an den Begriffen Logistik und Optimierung oder noch besser an Optimierung logistischer Prozesse nicht vorbei [2].

Viele unterschiedliche Faktoren beeinflussen, wie sich unsere Städte in Zukunft verändern werden. Grundsätzlich zieht es immer mehr Bürger in die Metropolen des Landes. Individual-, Pendel- und Lieferverkehre sowie der Online-Handel nehmen zu, so dass es in deutschen Städten nicht nur zunehmend voller und lauter wird, sondern infolge dessen auch die Gesundheitsbelastungen auf die Bürger steigen. Insofern bewegt sich das Thema urbane Logistik in einem enormen Spannungsfeld. Eile ist geboten, um passende Lösungen für die logistischen Herausforderungen der Stadt von morgen zu finden.

Bestmögliche Lösungen können dabei nicht einzelne Personen oder Institutionen alleine entwickeln. Gerade bei der urbanen Logistik kommt es darauf an, die Interessen aller Stake holder gleichsam zu berücksichtigen. Neben den Bürgern einer Stadt und den verschiedenen Logistikunternehmen gehören dazu auch Vertreter aus Politik und öffentlicher Verwaltung, aus Handel und Industrie sowie aus dem Immobiliensektor.

Um all diese Stakeholder an einen Tisch zu bringen und einen gemeinsamen Austausch zu fördern, hat die Bundesvereinigung Logistik im März 2017 den Themenkreis Urbane Logistik gegründet. Seither diskutieren die Experten logistische Lösungen für die Städte der Zukunft [3].

Die zunehmende Internationalisierung der Wertschöpfungsketten hat zu einem Wandel der Aufgabenprofile in nahezu allen Bereichen der Logistik geführt. Während sich Logistiker früher hauptsächlich um Transport, Umschlag und Lagerung gekümmert haben, steuern sie heute ganze Wertschöpfungsnetze.

Logistik ist weit mehr als Warenströme leiten und Behälter kommissionieren. Zu den Aufgaben gehören die marktorientierte, integrierte Planung, Gestaltung, Abwicklung und Kontrolle des gesamten Material- und dazugehörigen

Informationsflusses zwischen Unternehmen, Lieferanten und Kunden sowie innerhalb eines Unternehmens [4]. Qualifizierte Logistik-Fachkräfte sind daher unverzichtbar [5].

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MODERN COMPLICATIONS OF DEVELOPMENT OF COMMODITY SCIENCE IN UKRAINE

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The Science of Commodities as an independent discipline studies the level of satisfaction of implicit and explicit needs through quality and assortment of goods. In time, this scientific area has held various names. The best known of these names is the "Commodities". The term "Commodities" is equivalent in Romanian with "study (science) goods". The phrase "knowledge goods" was borrowed from Italian, which was formed from the Latin expression mercis (= the commodity) and Greek expression λογοξ, logos (= science, knowledge) deeper, state, Commodities that name comes from the Latin word MERX, which is mercisgenitiv.The history of the economic discipline of commodity science dating back is long-time, as description of commodities seemed to be useful for trading already since the medieval ages [1]. But today, the field of commodity science faces a number of problems.

Firstly, this science is becoming less popular, and many universities in the world are reducing their studies to this discipline, which creates many challenges for our future. During recent decades Commodity Science and Technology had to meet some objections, which led to its negligence by economic sciences and educational policy. The main two points referred to be multidisciplinary and to be old fashioned [1]. Often, students do not want to study commodities, because specialties such as marketing or international economics are more prestigious. That is why they have traditionally collected more applications during the university admissions process. And those students who study to become merchandisers often go to work not in a specialty.

Secondly, many supermarkets neglect commodity research and don’t create jobs for commodity analysts. This creates a real big problem in all countries. However, many institutions try to change this situation. For example, the ATB retail chain began to open laboratories to research goods in its supermarkets. We hope that this will make such a professionas a merchandiser more popular and in demand.

Thirdly, merchandising is a very complex field that needs more and more knowledge every day. That is why experienced professionals do not understand the current problems of this science, and it is difficult for young professionals to cover the entire volume of material. After all, commodity science covers such areas as quality control and evaluation, as well as those conditions for storage and transportation of goods, under which their useful properties are not lost. Particular attention is paid to the classification and standardization of goods. Commodity science has its own methods, such as, in particular, monitoring, experiment, analysis, synthesis, comparison, measurement, registration. Today, the duties of a commodity expert include not only ensuring the movement of goods, but also the performance of services related to the purchase, sale, storage, packaging of goods, as well as other services, both retail and wholesale.So, at the present stage of development of merchandising science it is necessary to integrate various sections of merchandising and to create common theoretical bases that consider the characteristics of all goods [2].

Consequently, the role of commodity science is important for the improving of consumer products quality control, formation and improvement of the state policy on consumer protection as part of a social policy aimed at citizens and society social security formation[3]. Commodity Science and Technology has the potential for being a very up to date science, if there would be a serious concern on sustainability, economic justice and welfare for as many people as possible.

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HISTORICAL DEVELOPMENT OF MONOPOLIES

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The purpose of this work is to investigate the development of monopolistic associations from ancient times to the present.

Relevance: there are a huge number of monopolies on the world market that make up a significant are of the country's conomy and the world conomy as a whole. Therefore, it is important to analyze the origin and development of monopolies and monopoly association. Monopolies play an important role in our lives. We often use the services of the Ukrainian railways or bly good sat the "Epicenter". These businesses have no competitors, so they can easily stay on the market.

Monopoly is a market structure characterized by the following features:

1)The only seller on the market;

2)Production of products with no substitutes;

3)Market power[2].

A **monopoly** exists when a specific person or enterprise is the only supplier of a particular commodity. This contrasts with a monopsony which relates to a single entity's control of a market to purchase a good or service, and with oligopoly which consists of a few sellers dominating a market. Monopolies begin to appear almost immediately with the advent of exchange and the market. People understood early how to increase the price of a product: eliminating competitors and limiting its offer [3].

In 347 BC in the "Politics" of Aristotle, the term "monopoly" is first mentioned. He considered the creation of a monopoly a skillful economic policy, which can be resorted to by an intelligent citizen or ruler. As an example, he talked about how "in Sicily, someone bought all the iron from the iron shops for the money given to him in growth, and then, when merchants arrived from the harbors, he began selling iron as a monopolist, with a small allowance for its regular price.

In the Middle Ages, the emergence of a monopoly often occurred for the following reasons. There was a way to organize manufacturers, which was called the shop system. The shop controlled the selling price, did not allow potential competitors to the market. Another common case of the formation of monopolies was the issuance by monarchs of various privileges that give the exclusive right to manufacture or trade something. Such privileges were the subject of desire of almost any merchant or manufacturer who sought to avoid competition from compatriots or foreigners in this way. In England in the XVII century, King Charles I granted such privileges in large numbers. There were monopolies of individuals or associations for the production of soap, glass and other goods. Charles I himself bought up the cargo of pepper brought by the East India Company, and then sold them at monopoly prices.

The rapid growth of monopolies began with the development of large-scale machine production at the end of the 19th century. There was an opportunity to reduce costs when enlarging production units (factories and plants). When a small number of large manufacturers remained in the industry, strong competition could be played between them, which turned out to be unprofitable. To avoid this competition, entrepreneurs organized various "societies", which in essence were monopolistic associations.

At the beginning of the 20th century, such forms of monopolies as a syndicate and a trust appeared. A phenomenon such as concentration of production is observed.

Monopolistic unions are becoming an integral part of the economic life of countries [4]. After the collapse of the Russian Empire in 1917, the situation changed dramatically. As a result of the October Revolution, all firms were nationalized, thereby solving the problem of the rapidly growing number of monopolistic associations. The phenomenon of private enterprise has been eliminated. Monopolies, trusts and syndicates officially ceased to exist, but in essence they simply took a new form, now completely controlled by the state. The industrial giants of the Soviet period were essentially monopolies.

At the end of the 20th, at the beginning of the 21st century, national monopolies began to turn into transnational companies that had already captured world markets. They controlled more than 50% of industrial world production, almost 80% of licenses and patents [1].

Summing up, we can conclude that the monopolies have come a long way in the formation and development with their own characteristics and national color in a given historical period of time. Now, monopolies are international companies that occupy first market positions.

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STYLES AND ESSENCE OF THE CONCEPT OF MANAGEMENT

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Word Management – English origin is the professional management of various organizations and enterprises to ensure their effective work and sustainable development.

"Management is a set of purposeful(targeted) actions to ensure joint work, aimed at the effective use of all 14 resources in socio-economic formations to achieve their goals" [1].

The concept of management is first and foremost a change. The emergence of something new and the task of the manager to decide what to do and where to move yourself and the team. So a manager is a leader who selects the right people.

The manager's job consists of: supervising the staff, coordinating his work and planning further tasks. In simple words, the manager says what to do when, that is, the timing and how. Good planning and organization is a successful development of any enterprise including financial. It is very important to motivate the staff in all ways. These may be work bonuses or penalties for failure to comply.

The task of the manager is to organize working conditions - to collect the necessary materials and tools.

Personal qualities of the manager - communication skills (ability to find an approach to the employee) and energy. In order to work well and well-coordinated enterprise manager must understand well what resources he can dispose of. Carrying out permanent monitoring of the work will not allow employees to be lazy and deceptive, is trust but be sure to check or there will be no result.

Management styles are also entrusted with the tasks of a truly professional. If you do not know something perfectly, it is better to outsource the work of a specialist (design, accounting, etc.). The ability to coordinate and make decisions by yourself and collectively, responding correctly to what is happening is a creative trait of a manager. You need to learn how to keep up with the changes and problems, both general and industrial. Consequently, leadership skills and recruiting skills are the success of a manager's work.

There are three styles of governance or leadership: Authoritarian, Democratic, Liberal.

“Authoritarian (directive, dictatorial) style of management: it is characterized by firm individual decision-making by the head of all decisions, tight total control over the execution of decisions with the threat of punishment, lack of interest in the employee as a person. Due to constant control, this management style provides quite acceptable results (by non-psychological criteria: profit, productivity, product quality can be high), but the disadvantages are greater than the advantages:

1) high probability of wrong decisions;

2) suppression of initiative, creativity of subordinates, slowing of innovations, stagnation, passivity of employees;

3) people's dissatisfaction with their work, their position in the team;

4) unfavorable psychological climate, which causes high psychological stress and is harmful to mental and physical health” [2].

“Democratic (collective) management style: The democratic style manager deals only with the most complex and important issues, allowing subordinates to address others. He often consults with his subordinates, listens to the opinions of colleagues, does not emphasize his preferences and is not offended by criticism, does not avoid responsibility for his own decisions or mistakes of executors. And if the interests of the case demand, he boldly takes the calculated risk, and firmly puts the decision into practice. The control over the activities of the subordinates is carried out not by itself, but with the involvement of employees of the team. He believes that conflicts are a natural phenomenon, he seeks to take advantage of them for the future by examining their cause and essence. The manager of the democratic style of leadership considers it his duty to inform his subordinates constantly and widely about the state of affairs in the team. It nurtures in them the feelings of real masters” [3].

“The liberal style of management is characterized by the minimal involvement of the manager in managerial decision-making. In this case, decisions are made by the group on its own or by an informal leader. The liberal style can be effective in the conditions of high maturity of staff, clear community of goals of activity, full understanding of group members, atmosphere of confidence and goodwill that prevails in the group. The worst manifestation of the liberal management style is the manager's position, which can be formulated with three C's - "it goes without saying". This style can lead to the disruption of the management system to the disorganization of activities. There are conditions when such a style becomes dangerous” [4].

But in practice, these styles are combined to achieve the ultimate goal. After all, the authoritarian manager will be able to achieve results, but hardly anyone will be able to work under his leadership for long, the situation in the team will be very tense and "painful". The liberal is more likely to achieve his goal, but this style of management is suitable only for creative and dedicated people, others will ignore orders and there will be chaos in the team. The highest results can to achieve in a democratic style of government, in a calm environment, with initiative, thinking, highly qualified subordinates interested in the common cause.

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SOCIETAL MARKETING IN UKRAINE

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In modern market relations in Ukraine, the goal of the enterprise is to maintain its competitiveness and positive image. Some of the companies may attempt unethical ways (e.g. producing low quality products, unfair pricing, misleading advertising, deceptive packaging) to take the lead in the competition challenge and influence consumers' purchasing behavior to gather a bigger market share. At this stage, the entrepreneur should realize that it is necessary to satisfy not only his own and consumer needs, but also the needs of the whole society which is not a direct consumer of these products.

Nowadays, most organizations are becoming progressively interested in handing societal issues in marketing to provide benefits to all the stakeholders in the society. There is an increasing trend towards the concept of societal marketing among marketing departments of various Ukrainian organizations. This trend has emerged due to the fact that companies have become more dependent on society, various public organizations and the state. Therefore, they must listen to the public and act for the benefit of society as a whole. This concept of business is called societal marketing.

The relevance of this topic does not cause any doubts, because the concept of societal marketing in Ukraine is becoming popular in the practice of marketing activities and is quite perspective for the Ukrainian market.

Theoretical questions on this issue are thoroughly developed in the works of foreign scientists, such as B. Berman, P. Drucker, P. Kotler, R. Rendenbach, A.

Carroll and others. Among Ukrainian researchers who have devoted their works to this topic, the following names should be mentioned: N. Gerasimyak, A. Kolot, D.Krepak, O. Golovinov, N. Chukhray, N. Kosar, V. Likhody and others.

The societal marketing concept states that the organization should determine the needs, wants, and interests of the target market and deliver the desired satisfaction more effectively and efficiently than competitors in a way that maintains or improves the customer's and the society's well-being [1, p. 34]. The societal marketing concept puts human welfare in the first place before profit and meeting needs. When an organization behaves ethically, customers develop a more positive attitude towards the firm, its products, and its services.

Societal marketing is based on the principle of societal welfare. It includes everything from ensuring the honesty and reliability of advertising to building strong relationships with consumers through a set of shared values. Companies with a focus on ethical marketing evaluate their decisions from a business perspective (i.e. whether a particular marketing initiative will deliver the desired return) as well as a moral perspective (i.e. whether a decision is "right" or morally sound). Companies balance three considerations in setting their marketing strategies: company profits, consumer wants, and society's interests [1, p. 35].

Societal marketing has a lot of advantages and benefits for Ukrainian companies, namely it:

- helps to build a better image for the company;
- gives a competitive advantage over competitors;
- is useful in customer retention and long-term relationships;
- increases sales and market share;
- facilitates expansion and growth in the long term;
- raises the living standard of people in society;
- ensures economic planning more significant and more fruitful to society.

A good example of a Ukrainian organization following societal marketing concept is telecommunications company Kyivstar. For 20 years, social responsibility has been an integral part of Kyivstar's business, and over the years the company has supported many people.

Social initiatives that they do not miss are child safety, education development, driving safety, maintenance of health and healthy lifestyle, charity and volunteering. In total, over the past 3 years, Kyivstar has supported about 115 charitable and social projects totaling about 23 million UAH, and over 3,500 of their employees volunteered [2].

In conclusion, it should be noted that in Ukraine there are few companies that use societal marketing. These are either international companies represented in Ukraine, or the largest domestic business. As for small and medium-sized business, it pays little attention to societal marketing. Ukrainian companies are developing the understanding of societal marketing as a competitive advantage in the long run. In a competitive environment, the success of an organization is largely determined by the trust of society, the presence of common values, certain behavior, attention toward social issues and a positive reputation. We have a great opportunity to introduce societal marketing in Ukraine based on the best world practices that are already delivering positive results.

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WAREHOUSE OPERATIONS AND THEIR ORGANIZATIONS

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As competition increases and consumer expectations run into uncharted territories, it’s becoming more and more important for retailers, suppliers, and distribution managers to learn the ins and outs of the ever-evolving field of high-tech modern warehousing. The goal of warehouse operations is to satisfy customers’ needs and requirements while utilizing space, equipment, and labor effectively. The goods must be accessible and protected. Meeting this goal requires constant planning and ongoing change. Maintaining a reliable, safe, and modern warehouse can be possible for operations of all sizes and budgets, provided that the basic best practices are followed [1].

Improvement of warehouse operations can be realized using software and automatic data collection. In particular, barcodes in conjunction with software can be used to provide a better view of warehouse operations by collecting accurate data on:

. the space utilization;

. return on investment;

. material handling equipment use;

. labour cost;

. order picking;

. customer service.

Software is an important control and scheduling tool suited for the enhancement of warehouse operations. Although software may not help much when the material handling equipment is insufficient for the task, considering it seriously is an important step to better handling of goods, keeping track of the inventory and serving customers [2].

With the help of the right storage equipment, a warehouse can fully and efficiently use its space to achieve fulfillment goals. It will not only help your staff find inventory in a fast and efficient way but also protect your valuable inventory. Additionally, storage equipment can come in various options to match the specific needs of a warehouse. However, in many cases, the efficiency of equipment operation is much less than expected due to inappropriate management of automated equipment such as maintenance delay, inability to measure life expectancy of equipment, inaccuracy of management, and delay in equipment updates. Investing in tools such as a warehouse management system will help you identify the right storage method for your facility while making it easy for you to analyze your warehouse storage space utilization [3].

Optimizing the warehouse storage process can require a significant amount of time and money. However, the long-term results it provides will certainly benefit the success of your business. Shelves, tools, equipment, work benches and tables all need to be logically placed and within reach of warehouse staff. They need to work together to produce a smooth and safe workflow. The physical layout should never obstruct or get in the way of daily tasks.

The Perfect Warehouse Layout

- Maximize available space
- Minimize handling of goods
- Enable easy access to goods
- Allow storage flexibility
- Create lots of working space.

For efficiency, communication, and safety, you should also label everything in your warehouse. Everything needs to be labelled: work areas, safety hazards, aisles, racks, and items. Safety signs, in particular, are important for forklifts, clearance heights and capacity alerts. Many of the warehouse accidents happen when handling loads; moving, lifting, unloading or loading. You can do all this safely if you use the right methods and devices. Manual lifting and moving of items pose a safety risk and may cause for example back injuries. A falling load may cause an accident or the person carrying the load may lose his/her balance and fall or trip. Lifting wrong may cause a permanent injury. Repetitive or constant lifting leads to fatigue and increases the accident risk. Besides the weight of the load also individual features and the working conditions influence the total strain and the size of the risk. The relationship between the demand and the individual’s capacity affects how safe [4].

The six fundamental warehouse processes comprise receiving, putaway, storage, picking, packing, and shipping. Optimizing these six processes will allow you to streamline your warehouse operation, reduce cost & errors, and achieve a higher perfect order rate.

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PLATFORM 4

LAW AS THE BASIS FOR THE LEGAL CULTURE FORMATION

THE RULES OF LAW

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The rule of law is a generally binding, formal-defined rule of conduct established or sanctioned by the state as a regulator of public relations, which formally enshrines the measure of freedom and justice in accordance with the social, group and individual interestsof the population of the country, provided by all measures of stateinfluence, up to coercion.

The sign of the rule of law are the same as the law in general, but the rule has no such trait as systemicity, because it regulates a group of certain public relations and only, in conjunction with others, agreed with it, constitutes a system of law.

Let's list the specific signs of the rule of law:

1. Regulatory behavior rule is the rule of law, which introduces a new rule, fixes typical social processes and connections; affects social relations, people's behavior; is a model of regulated public relations. The regulatory of rule of law emphasizes its action, work, which should lead to a certain result.
2. The generally binding rule of conduct is that the rule of law comes from the state. It should be taken as a guide to action, which is non-negotiable about the feasibility.
3. General conduct rule is that the rule of law is general, that is applies to all who becomes a participant in relationship regulated by the norm. As a public relations regulator, the rule has several applications.
4. Formally defined rule of conduct of a representative and binding nature is that the rule of law enshrines the rights and obligations of participantsof the public relations, and also legal responsibility (sanctions) which is applied in case of its violation. Giving the rights to someone, the rule of law assigns duties to others (for example, young people have the right for training and duty of others is to provide this right). Formal definiteness of the rule of law receives after statement in laws, other hand-written sources of law.
5. The rule of conduct adopted in strictly established order is that the rule of law is given by the subjects authorized on that within their competence with observance of a certain procedure: development, discussions, acceptances, entry into force, change in force or cancellation it.
6. The rule of conduct is provided with all measures of the state influence, up to coercion is that the state creates real conditions for voluntary implementation by subjects of the examples of behavior formulated legal rules of law; applies ways of belief and coercion to desirable behavior, in particular, effective sanctions in case of failure to meet requirements of rule of law.

Finally, the rule of law is the obligatory, formally certain rule of conduct (a sample, a scale, a standard) established or authorized by the state as the regulator of the public relations which formalizes degree of freedom and justice according to public, group and individual interests of the population of the country, is provided with all measures of the state influence, up to coercion.

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COMPARISON OF RATIONALIZATION PROPOSAL AND KNOW-HOW

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In today's environment, rationalizationproposal and know-how occupy an increasing part of our lives, so I think it is necessary that the disclosure of this topic should be divided into such stages, namely:

1. Disclosure of the essence of concepts.2. Legal regulation.3. Conclusions.

1.Disclosure of the essence of concepts.

Know-how - technical, organizational or commercial information obtained through experience and testing of technology and its components, which: is not generally known or readily available at the date of the technology transfer agreement; is essential, that is, important and useful for the production of products, the process and / or the provision of services; is essential, that is, important and useful for the production of products, the process and / or the provision of services; is defined, ie described sufficiently comprehensively to be able to verify its compliance with criteria of not general information and materiality [1]. This definition of know-how is complete and exhaustive, which describes the essence of the concept. Analyzing it, we can conclude that know-how is first and foremost information that is inaccessible to the general public, that is, we do not have access to it, and it is also worth noting that this information improves production / provision of certain information. of services thus improves the financial standing of the enterprise with this know-how.

Rationalization proposal shall be any technical improvement of a manufacturing or operational nature and any solution to a problem of safety, protection of health at work or protection of the environment; the rationalizator shall have the right to dispose of his proposal.[2]. This is a form of technical creativity, its results are aimed at the organization, improvement and optimization of the production or any other branch of activity of a certain business entity. Namely, it is an improvement of already known technological, technical or organizational solutions. Actually, this proposal applies only to industrial activities.

2.Legal regulation.

1) Know-how

At the legislative level, there is no indication of the list of misconduct that entails a violation of the know-how of the owner of the know-how. The Law of Ukraine "On Protection against Unfair Competition" sets out only those illegal actions that cause violation of the rights of the owner of a trade secretnamely: improper collection of information constituting a trade secret, disclosure, as well as fraudulent disclosure of trade secrets, misuse of trade secrets[3].

Similar violations are possible with respect to the owner of the right to know-how. This is consistent with the definition of unfair competition, under which Article 1643 of the code of administrative law enforcement understands, including the receipt, use, disclosure of trade secrets as well as confidential information (including know-how) for the purpose of damaging the business reputation or property of another entrepreneur [4].

2) Rationalization proposal

Legal protection of rationalization proposals is carried out in accordance with Chapter 41 of the Civil Code of Ukraine and the Provisional Regulation on the Legal Protection of Industrial Property and Rationalization Proposals in Ukraine, approved by Presidential Decree № 479/92 of September 18, 1992, and a number of normative acts aimed at implementing its norms (in particular, approved by the Order of the State Patent of Ukraine of August 27, 1995 № 131 Methodical recommendations on the procedure for drafting, filing and consideration of an application for a rationalization proposal, Regulation on the Certificate on the Rationalization Proposal and the Procedure for its Issue, Approved by the Order of the State Patent of Ukraine dated August 22, 1995 №. 129).

Whereas, pursuant to Presidential Decree of June 22, 1994, No. 324/94, the aforementioned " Tymchasove polozhennya pro pravovyy zakhyst promyslovoyi vlasnosti ta propozytsiyi shchodo ratsionalizatsiyi v Ukrayini " has partially lost its force, it is necessary to state the urgent need to develop legislation that, taking into account the norms of Book 4 of the Civil Code of Ukraine, would lay new foundations for the regulation of relations in the field of legal protection of innovative proposals.

So, the current legislation of Ukraine in the field of intellectual property quite fully regulates the legal relations regarding rationalization proposals, at the same time there are several problems that need to be addressed at the legislative level. Therefore, it is advisable to consider the draft Law of Ukraine "Pro ratsionalizatsiynu diyal□nist□ v Ukrayini ", which will help to solve these problems. This may be the direction of further scientific research on the issues raised.

3. Conclusions.

Therefore, having considered and analyzed the above, we can state that the know-how and rationalization of the proposal require special legal regulation, because the legal framework is insufficient and there is no clear definition of these concepts. There are positive changes in the legislation - is a draft law of Ukraine *«Pro ratsionalizators□ku diyal□nist□ v Ukrayini»*, but for the time being the draft is still under consideration of the Verkhovna Rada of Ukraine. Therefore, in the current context, it is necessary to clearly formulate a unified approach to know-how and rationalize the proposals and to consolidate them at the legislative level in order to improve the legislation of Ukraine.

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THE RIGHTS AND DUTIES OF CIVIL SOCIETY

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First, you need to understand the terms of what civil society is and what its functions are.Civil society is a community made up of free, independent, equal citizens. Citizens are protected by the necessary laws from direct intervention and restrictions by the state. Civil society exist independently of the state. However, this does not mean that civil society is not influenced by the state. Civil society influences itself and, accordingly, feels the influence of the state and its institutions.

The formation and development of civil society inevitably leads to the transformation of the state into constitutional state. The constitutional state can only be built where the center is situated, its rights, freedoms and interests. Rights and freedoms may not be restricted except as provided in the Constitution of Ukraine. In the event of a martial law or a state of emergency, separate restrictions on rights and freedoms may be imposed, indicating the duration of such restrictions. Today we can say about this situation in Ukraine as well. But we can say that this is probably the only time when the authorities not only limit your rights, but you also have to obey the orders of the authorities. After all, a citizen can be held legally liable or fined for failing to comply with the state rules.

The most important feature of civil society is the recognition of human rights and freedoms as the highest social value enshrined in the Constitution. Of course, we can say about the rights of citizens from birth, such as: the right to free development of their personality; an inalienable right to life; the right to liberty and security of person, the right to freedom of thought and expression; the right to freedom of religion.

No matter how great the rights of citizens are, they are not limitless, because their use should not harm other people. After all, some citizens enjoy the rights, ignoring the duties. Duty is an obstacle to the willfulness, chaos, and everything that hinders the normal development of society. The principle of unity of rights and responsibilities is expressed not only in the fact that everyone has both rights and obligations, but also in the fact that many rights are at the same time duties. The duties of citizens include: to defend the Fatherland; to serve in military service; everyone's duty not to harm nature; everyone's duty to pay taxes; it is the duty of everyone to complete a comprehensive secondary education; The Constitution of Ukraine emphasizes that ignorance of laws does not exempt from legal liability.

The obligations of a person provide a certain guarantee that the right of one person corresponds to the duty of another person, and the state must respect, protect and not violate, and this creates a relationship between the state and the person and there is an additional mechanism for regulating the relationship between them.

Therefore, the priority of human rights as a characteristic feature of constitutional state does not relieve the individual of responsibility for the proper performance of his or her duties. Duties characterize the legal status of a person as well as fundamental rights and freedoms. The responsibilities of the individual clearly show the principles of the relationship between the state and the individual.

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PROPERTY RIGHTS: DEVELOPMENT AND DEFENSE

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Property rights have come a long way in its development – from a "status" right, which has been presented in ancient societies, to a "contract" one, which has been developed in an Ancient Rome.

"Status" was a birth-given right and was shaped by the rights that only certain segments of the population had, such as aristocracy or clergy. Such principle was typical for a feudal society. As long as relations in this society were dominated by status, we could not say about separate concept of "property", because it was closely connected with religion, family or other institutions. Ownership was considered as a range of land ownership, as each population had its own rights that were often intertwined or in a state of conflict with other groups [4, p. 110]. At the same time, the centralization of power around a single center played an important role in trying to overcome these differences.

In the process of society development, caused by the formation of bourgeois relations, there is an evolution of relations from "status" to "treaty" or "contract". It was based on a mutual agreement with the common rights and obligations. This principle will become a foundation of the market economy and the rule of law. Following the consolidation and creation of the first unitary states, such as France, the "contract" model of the economy reduces the state's influence on the economic life of society.

In the legal system of the EU countries, the Roman right of ownership has a leading position. Roger Pilon, the Vice President of the Legal Department of the Kato Institute, believes that the property rights are the basis of all rights because property gives people freedom [3]. Through a property institution, one can realize one's talents or intentions. Human becomes human exactly due to the property he owns.

Property is a complement to one's personality without whicha person one ceases to exist as a social being. Therefore, a violation of property rights leads to a violation of the individual's personal freedom and social life. Ownership, without a guaranteed right to use it, is an empty promise. The right of usage gives the value, therefore people intend to purchase it.

The necessity to protect property rights is stated in Art. 1 of the First Protocol to the Convention for the Protection of Human Rights and Fundamental Freedoms: “Every natural or legal person is entitled to the peaceful enjoyment of his possessions. No one shall be deprived of his possessions except in the public interest and subject to the conditions provided for by law and by the general principles of international law. The preceding provisions shall not, however, in any way impair the right of a State to enforce such laws as it deems necessary to control the use of property in accordance with the general interest or to secure the payment of taxes or other contributions or penalties” [2, p.33].

An example of protecting the property institute is the decision of the European Court of Human Rights. The case of Kryvenkyy v. Ukraine, application no. 43768/07, judgment of the Court of 16.02.2017. In the context of this case, Mr. Kryvenkyy appealed to the European Court of Justice for the unlawful deprivation of land ownership. When all the circumstances have been examined, the Court noted that the expropriation of the property had been carried out by Parliament in the public interest and with a legitimate purpose. But the Court also noted that a necessary condition for such deprivation had been a balance between the general interest and the requirements for the protection of fundamentalhuman rights. From the aforementioned, the Court has stated thatthe expropriation of property without compensation for its real value constitutes the break of such balance and places a hard burden on the applicant [1].

So, such a long evolution of property rightshad led to its recognition as an integral part of the human rights institute. The suitable protection of property rights implies not only to the freedom of using this property, but also acts as a guarantee of individual and citizens freedom. That is the attitude to these rights that has laid the foundation for modern economic and legal systems.

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PERMISSION TO USE LOGOAND TRADEMARK

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Nowadaysit becomes more and more difficult to get public recognition for those setting up a business. Choosing a logo, as a central element of a complex identification system, is crucial in developing an innovative product. It is known that a logo is a graphic mark or symbol that is used in order to promote public identification. It can be either an abstract picture or include some words. The term “logo” is considered to be the synonym to “trademark”. However, the last one has a wider meaning, including not only words, letters, pictures, but also colour, shape of goods and packaging and other elements which are capable of distinguishing goods and services of one business from another.

Currentlythere are a lot of different companies, which use various logos and trademarks in their business. Sometimes the tough competitive climate leads to using another company's or individual's logo or trademark in order to attract more customers.Taking into account that many countries providean extended protection of registered well-known marks, the reputation of the trademark can be weakened by the unauthorized use of it by others.

Any manufacturer should concidergeneral guidelines regarding whetherthey can use another company's or individual's logo or trademark in theirown business. First of all, they should pay attentionto ways how to reducenegative issues that may occur from the unauthorized use of another's logo or trademark.

According to the international law, logos and their design can be protected by copyright. Different intellectual property organizations all over the world provide implementation of this law and make it available to register a design to give it protection.

It is strongly believed that a company or a busunessman should not reclaim another company's or individual's logo or trademark without a written permission from the trademark owner. A letter to the trademark owner requesting and eventually receiving permission to use its logo or trademark, with a brief explanation of how and for what aim it will be used can be a reasonable solution.

Althoughmost logos arenot protected by copyright law, using someone else's logo without permission, even if it's unregistered, is against the law.

Therefore, in order to prevent any trademark infringement, certain steps should be followed in case anyone decides to use a logo or a trademark.First of all it is necessary to determine whether gaining permission is obligatory. After identifying the logo's owner and which rights you need to request in particular, it is worth contacting the owner with a description of your intended use and negotiate the required payment. On doing this, a trademark permission can be received in writing.Reliable companies should assume full responsibility for following these steps.

In general, it is not permitted to use another company's or person's logo for any purpose, except as specifically provided by license, signed agreement, or other written permission with a specific company or person. However, most companies offerown guidelines stating how their intellectual property can be used without infringing. It is so called “fair use”. Apparently, the distinction between "fair use" and infringement may be considered unclear and not easy to define.

It is believed that Ukraine has extremely poor level of intellectual property protection. Representatives of Ukrainian market do not often use protective measures and are not eager to stand for the irrights.At the same time, our legal system contains quite effective tools to protect the unique design and appearance of products and services. The claim of the founder of the most popular Kyiv festival of “street food” can be an example of protection the intellectual property in our country. Roman Tugashev has achieved a great success by providing law protection of his trademark “ulichnayaeda”, which can not be used by others without his permission. Roman organized his first festival in 2013 and since than the number of customers has increased as the festival has gained a great popularity. There are similar festivals all over Ukraine and their organizers claim that they are representatives of "ulichnayaeda". However, it does not correspond to reality. Tugashev advises them not to use his trademark's reputation and try to achieve success without breaking the law.

To sum up, there is no doubt that using a recognizable logo or a trademark can provide public identification and as a result increasing profits of a company. On the other hand, the use of another company's or individual's logo or trademark should be restricted by the law.

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SOCIAL VALUES OF LAW

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Can you imagine a society without law?

No government, no prisons, no courts, no class hierarchy.

If we take away legal standards, each one of us will be free to act as he whims with total impunity. Without control or restraint, world will be thrown into chaos.

One of my favorite quotes that seems to support this is from Aristotle: "At his best, man is the noblest of all animals; separated from law and justice he is the worst". In a nutshell, law is used to keep person from falling into the worst of the species.

As for me, I can`t imagine life without the law. We live in a world in which both law and society have common goal to maintain peace in the society. As a universal regulator of social relations, law provides basic human rights.Itservesas target and method of meetingthehumanneedsand interests of citizens.

Does everyone need the laws?

Laws may not be needed for people who share and honor the same values, and live in close proximity, e.g. a tribal society. Its values and character would have to encourage behavior, motives, and capabilities that provide adequate reproduction. In short, it would be natural selection without law.

What is right to you might be wrong to me. Stealing might be abominable to you whereas it might be normal to your neighbour, depending on his believes. Laws encourage people to do the right things and contributes to the evolution of society. Obviously, law plays an important didactic role, because it develops sense of justice, goodness and humanity in each person.

To understand social value of the law, it means to realize and reveal its positive role for the nation and citizen.

It is believed that "social values" are important things for community. There are things that the community cares about.

The social values of law are:

• laws provide optimal combination of liberty and justice in civilized society;

• laws arouse a fear in minds of criminals;

• laws interact in many cases indirectly with basic social institutions in a manner constituting a direct relationship between law and social change. For example, a law forbids polygamy;

• laws are the only possible civilized way to solve the international problems. The rule of law is the foundation for promoting international peace and security. Democratic translational order is formed on the basis of law;

• in accordance with the legislation, children are equally protected from all forms of physical or mental violence, exploitation, insult, negligent or maltreatment;

• speed limits and traffic laws exist for driving in a safe manner;

• laws protect us from discrimination because of race, gender, religion or language.

Actually, the law seeks to facilitate relations between members of the society by clarifying their rights and responsibilities, balancing their interests, and regulating the behavior of individuals and groups in accordance with that balance.

The state relies on laws that reflect public perceptions of the lawful and unlawful, permissible and forbidden.

What would happen if laws suddenly disappeared?

Society will regress back to tribal condition where small band of people will group together for survival. In this way, you will be the slave of the strongest person. You will have no rights because there are no protected rights in nature. Thus, society becomes the jungle without any law which maintains civilization and living codes of behavior.

That`s why the law is essential for human life and society. In the absence of laws, the social order would not function smoothly. Therefore, some obligations for everybody will be a guarantee that society would remain free from anarchy, violence and conflicts. For a healthy and prosperous nation, it should have a logical and ethical society and law which should follow to each other.

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LEGAL RELATIONS WITH RUSSIA OVER THE DRUZHBA PIPELINE

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The single pipeline system "Druzhba" is the largest oil pipeline in the world. Built to transport oil from Russia to Central and Western Europe. Construction of the pipeline began on December 10, 1960, and on October 15, 1964, the official launching ceremony for the highway took place. The total length is about 5200 km. The pipeline route runs from Almetyevsk through Samara, Bryansk (Russia) to Mozyr (Belarus), where it branches into two branches: the northern one (via Belarus, Poland and Germany) and the southern one (via Ukraine, the Czech Republic, Slovakia and Hungary). The Russian segment of the pipeline is operated by

Transneft; Slovak - Transpetrol, Ukrainian - Ukrtransnafta PJSC[1].

One of the key news lately, and not just in the energy sector, is the cessation of transit of Russian oil due to its contamination with organic chlorine.

The first thing to say is that on February 4, 2004, an agreement was signed between all countries participating in the transit of oil, "Cooperation Agreement for the implementation of the project of integration of the oil pipeline" Friendship "and" Adria ", which clearly stated all the points that before the use of the pipeline and its termination in the event of non-compliance with certain articles.

On April 19, the Belneftekhim concern declared a 10-25-fold increase in the permissible indicators of the proportion of organic chlorides in the oil supplied by the

Druzhba pipeline. Russia's Transneft acknowledged the deviation as quality, and the RF Ministry of Energy said the problems were "technical". April 22, low-grade raw materials reached European and Ukrainian refineries.

The transit of this oil was immediately stopped by Poland. The Czech Republic and Hungary soon joined it. Thereafter, on April 25, Ukrtransnafta suspended the transit of oil through the Mozyr-Brody oil pipeline (Druzhba oil pipeline). On April 30, oil transit through the Druzhba pipeline stopped Belarus completely. Belneftekhim said that only one branch of the Druzhba pipeline will start working in early May, and it will take several months for a full recovery [2].

Do the member countries have the right to do so under the agreement? Yes, because Article 3 of the Cooperation Agreement states: "may cause restrictions or obstacles to the implementation of the project of integration of the oil pipelines" Druzhba "and" Adria "and" the Parties ensure that the implementation of the project of integration of the oil pipelines "Druzhba" and "Adria" does not will discriminate against oil suppliers who transport oil via other routes within the territories of the Parties. "[3]

The concern noted that according to the dispatching service of OJSC “Gomeltransneft Druzhba”, on April 29 at 5.40pm, the pumping of oil, which meets the standard parameters, began from the Russian Unveiled Oil Refinery to the Belarusian-Russian border and the Mozyr Oil Refinery.

According to Belneftekhim, oil is expected to arrive in Belarussian territory not earlier than 23.00 on May 2, and the oil, which will correspond to DOST, will arrive at the Mozyr oil pipeline, not earlier than May 4.

Then, some 50,000 tonnes of substandard oil will be displaced from the Russian site into the Unecha reservoir. Oil contaminated in the amount of more than 120 thousand tons will be discharged from the Belarusian section from the border with the Russian Federation to the Mozyr reservoir, said in a press release [4].

It soon became clear that the largest technological accident in the history of the Russian oil industry had taken place. The main channel of deliveries of the main export commodity of the Russian Federation to the main market of sales - to the countries of the European Union, including Germany - turned out to be significantly paralyzed for several months. But now European countries have found oil sellers and now no longer buy Russian oil. As for the oil pipeline, it is not currently being rebuilt, and Europe is not needed.

Therefore, the procedure for disconnecting from the pipeline was legally executed correctly, before Ukraine was not connected to this pipeline and did not depend on it, only by the amount of money paid into the budget. But this amount of money was not significant, so it did not affect the Ukrainian economy.

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FEATURES OF LEGAL PSYCHOLOGY IN THE LAWYERS ACTIVITY

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First of all, legal work belongs to those activities that are determined by the system of human-to-human relationships. The content of such activities is conditioned by the variety of professional tasks and their considerable intellectual and emotional saturation. The known lawyer I. Yakimov noted that this work is the most complex art, because it has the object of person.

Legal psychologists work in academia as well as out in the community. Legal positions include working in government agencies, foundations and community-based advocacy. For legal psychologists who conduct law-related research, activities can span the range of policy and law formulation, implementation, evaluation, and change. For example, they might design and evaluate juvenile delinquency prevention and treatment programs, research adolescents' competence to participate in legal proceedings, investigate the impact of court involvement on the functioning of crime victims, or evaluate the effects of health care and welfare reform.[2]

Some psychologists receive more extensive training in law and obtain a JD (Juris Doctorate) or MLS (Master of Legal Studies) in addition to their training in psychology. Such individuals may become involved in legal scholarship in areas of law relevant to the behavioral sciences, and may work in law schools or academy.

Legal activity belongs to the category of those professions, which involve performing their duties under extreme and stressful conditions. On this basis, it has all the same features as others critical activities:

1) deficit of time;

2) influence on experts of especially strong stimuli and dominance of negative emotions in the absence of positive;

3)increased responsibility for decision making and the existence of urgent action situations. [1]

A time deficit is caused by factors such as the impossibility of fully predicting changes in the operational environment and the state of crime, which leads to an uneven load of specialists in different periods of time; the existence of legal regulation on the timeframe for the execution of certain actions (for example, the suspect can be detained in a pre-trial detention cell for no more than 3 days; in civil cases the general term of limitation is 3 years; the maximum term of juvenile detention is 10 years and so on); the diversion of specialists to perform non-typical functions or to participate in general events; availability of staffing problems. [4]

Increased accountability in decisions and the need to take immediate action leads to extremes of activity, which is increased by the need to make decisions for a limited period of time. Often, these solutions have elements of danger and risk because they can have undesirable consequences. Factors of a psychological nature that constantly accompany legal activity also include:

1) the presence of authority. Rights and responsibilities are enforced on behalf of the law;

2) the presence of elements of danger and risk

3) inability to accurately plan and forecast performance.

The most difficult part of legal activity is operative-search activity, the task of whichis to search and record the actual data on the illegal activities of individuals and groups; on the subversive activity of foreign special services; verification of information on threat to life, health, property, court staff and law enforcement agencies in connection with their official activities.

Practical work that succeeds in disclosure of non-obvious, denied, detained and dangerous criminals, criminal past years is ensured by the joint activity of operative-investigative groups consisting of investigative and operative ("detectives") employees. Operational and search activities are characterized by the same psychological features as legal activity in general (deficit of time, influence on specialists of particularly strong stimuli, increased responsibility in decision-making). [3]

Finally, legal psychology is an independent area of knowledge on the borderline of psychology and jurisprudence. It studies the psychological phenomena, mechanisms and patterns associated with law, its emergence, application and influence in a holistic system of "human-society-law". Legal psychology examines the changes in the psychic properties of persons subject to justice.

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PLATFORM 5

INFORMATION TECHNOLOGIES IN THE ECONOMY

PROSPECTS OF DEVELOPMENT OF INFORMATION AND COMMUNICATION TECHNOLOGIES IN SERVICES IN UKRAINE

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With digital technology, countries around the world are accelerating socioeconomic development, connecting citizens to services and opportunities, and building a better future.

Digital innovation is in the process of transforming almost every sector of the economy by introducing new business models, new products, new services—and, ultimately, new ways of creating value and jobs[1].

According to the estimates of domestic experts, the share of digital economy in Ukraine is 3-4%, and it may double by 2025. However, such estimates suggest that Ukraine lags far behind the leading countries in the world.

The service sector today is one of the most promising sectors of the economy and is developing rapidly, so innovations in this area are quite effective and powerful development mechanism. The production of services in Ukraine is on average 60% of GDP [2]. One of the most promising categories of services in Ukraine at the moment can be called:

- Cleaning services (comprehensive and partial cleaning of housing, office space) – 36.7%;
- Logistics and warehousing (transportation, storage) – 21.13%;
- Construction works (individual or complex specialized services) – 7.36%;

- Courier services (transport delivery of parcels, purchases, correspondence, gifts) – 3.79% [3].

The scope of corporate orders for services has decreased, so the relevance of household destinations, delivery and repair has increased. The development of the service sector and improving its efficiency in meeting the needs of society are directly related to innovations. The main purpose of the innovation policy of the enterprise of the service sector is to create and develop the base for effective transformation of its economy, when the innovative business as an object of management comes to the fore.

Modern information and communication services cover almost all kinds of human activities: everyday life, work, entertainment, medicine, education, trade, etc. The main direction in the development of information service remains the expansion of the list of services and improving their quality, which determines the prospects for their development.

The service culture is determined by the level of technological organization of the service process as a whole. It is especially relevant for information and communication services, such as web access, distributed data processing, electronic model of information interaction for enterprises. The quality of such services provision depends both on the substantial component of the service enterprise's interaction with customers and on technical performance of this interaction.

Since at present, in most cases, Internet registration is required to obtain a service, all services have an information and communication aspect. The priority areas of ICT development in Ukraine in the long term are:

1. Formation of modern information and telecommunication infrastructure, ensuring a high level of its accessibility;
2. Improving the quality of education, medical care, social protection of the population, promotion of culture and media development on the basis of ICTs: assistance in connecting educational institutions, museums, hospitals, libraries and other socially important organizations to the Internet;

assistance in introducing distance education, distance consultation and patient care; provision of social services to citizens using ICTs;

3. Ensuring competitiveness and technological development of information and communication technologies: stimulating the use of ICT by organizations and citizens; creating conditions for the development of a competitive domestic industry of information and telecommunications technologies; development of mechanisms for venture financing in the field of ICT; creation of technology parks in the field of high technology; improvement of legislation and law enforcement practice in the use of ICT development of regional information system.

The increase of social and economic efficiency of the service sector on the basis of innovative development is possible by creating the necessary normative-legal, infrastructural support of economic entities, as well as integration of service sphere enterprises with other economic entities of the market.

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BUSINESSES AND THE INTERNET

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Businesses receive a lot of information about their customers, analyze it and create marketing strategies. The Internet plays an important role in business as it is expanding opportunities for many people. This network includes many technologies, gives people and organizations the ability to create, deliver and consume multimedia content. So, I would like to try to explore how exactly the Internet helps in business and what are its main functions.

The Internet is the widest network of computer servers that allows users all over the world to communicate, talk to one another and exchange data. It is a community of people and the main quality of this society is that it is self-organized and self-developing.

In the early 1990s, Internet became the best way to transmit data and information, and businesses got access to its services and systems. The industrial, finance and service sectors have made widespread use of the Internet. As production needs have grown, so that it quickly became popular. As the Internet is important and necessary for business activity and commerce, it is much more than just communication. It may be the transactions making, payments making, advertising media and, the most important, increasing the market volume for a particular company.

The objects of Internet business are information, information systems, products and everything that can be the subject of interaction of different market subjects.

The subjects of Internet business activity are individuals or legal organizations which use network opportunities for trading, production or advertising to make a profit and to satisfy people's needs.

In March 2017, an online survey was conducted among owners and top managers of Ukrainian companies. The report was based on a poll of 215 Ukrainian firms. The research results confirm that Ukrainian business is actively and at a fairly mature level using many Internet marketing tools.

Nowadays, firms and companies use high-speed Internet to expedite the proceeding. Internet access provides numerous advantages for business activity, because it is the easiest way to communicate with consumers. There are a lot of advantages of using Internet access which have an impact on income, success and growth of businesses:

1. Communication and connection: the Internet technologies including video calls, online conferences and email help to communicate more quickly.

2. Trade and commerce: a wide range of companies use the Internet to promote their products and services.

3. Growth: using the Internet businesses can expand opportunities, reach a large number of customers and increase sales.

4. Online shopping: creating e-commerce sites and online payments allows people to shop with comfort without leaving their home.

5. New consumers: Internet can be the best place for you to reach more target customers and offer your services or products to make them your regular clients. Platforms for social networks such as Twitter and Facebook allow you to run marketing campaigns to help you target local market and attract the attention of customers around your hometown.

6. More opportunities: now everyone can start their own online business as the Internet offers great potential for its successful operation.

Actually, it is difficult to imagine business environment that is independent of the digital revolution. Even agricultural companies use computers and the Internet access for production, financial planning and research.

Having Internet access, you can also do such operations:search information about potential customers, suppliers and competitors; receive additional and necessary information; independently update information on your website, for example, prices of goods or post news about your company, products and services; use e-mail capabilities for efficient communication with your customers and suppliers, send or receive commercial offers and price lists; communicate remotely with business partners.

The Internet as a business environment is attractive because it offers a very wide range of areas of work. You can even do your own business from another country, especially if all processes are well-handled and the call handling is delegated to experienced staff.

For example, the leaders of electronic business in Ukraine are three companies: olx.ua, rozetka.ua, prom.ua. This is due to the simplified way of doing business. It is not necessary to have an office or other required for working in a traditional business attributes. However Internet business can often be unreliable because it is difficult to control. Also, the difficulty in running a business is that Internet commerce is modernizing very fast and people have to keep up new trends.

John Hagel, a management consultant and author who specializes in helping leaders to solve emerging business opportunities and problems, identifies a wide selection of products and great opportunities for price optimization as the main advantages of the Network. I absolutely agree with him, because the network space is not limited by the number and size of shelves or warehouses, which allows some online stores to surpass traditional supermarkets in the quality of services provided.

To sum up, I can say that the role of Internet in business cannot be overstated. The main functions of using this global system in commercial activities are abilities to communicate more easily, collaborating with other businesses, increasing opportunities and profit. There are lots of ways to build a business on the Internet, and each of them has its advantages and disadvantages. Which one to choose for yourself is up to everyone. If you become an expert in your industry, your business activity will generate good profits.

I think, the best way to increase profits is innovation. The access to information technologies increases competition between different organizations and expands business opportunities.

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INTERNET AS A WAY TO ECONOMY GROWTH

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More and more people are using modern information technology in all fields of public life. During the period from Dec. 2019 to present day the COVID-19 pandemic is having a significant impact on every aspect of life. As a result of the quarantine restrictions, people cannot buy the goods they need, since only grocery stores and pharmacies operate on the streets during this period. Everything else can only be ordered online. Therefore, in the last 4 months, the number of online sales has almost doubled. It is only with the Internet that people can afford to buy other goods, and not only the food.

Internet is a major factor of increasing production efficiency and improving economy in countries. In today`s, effectiveness of economy activity depends on the intensity of information transformation and the development of information and communication technologies.

Internet is the worldwide information network that connects people within a few seconds of each other, erases all borders, national and religious differences.

This is one of the main parts of the e-economy, which is now a major part of the functioning of enterprise trading, and so on.

E-commerce is theon line activity of buying or selling products or services through the Internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems [1]. In other words, the Internet economy is the application of modern information technologies in business. As everyone understands the increase of the economy is provided by users (consumers). Thus, according to the International Telecommunication Union (ITU), in 2019, there were about 3.9 billion Internet users. In Ukraine, the total online audience of all devices as of January 2016 was 20.2 million users. In the European Union, this figure is 75%, and in the countries of North and South America - 66% [2]. The worldwide online store sales are projected to reach $ 2 trillion by the end of 2020 [3].

Such cost can be explained by the functionality (means) of Internet technologies. After all, with their help, users (both consumers and store staff) can:

- use modern services: e-financing, e-governance (management), etc.;
- creation of business portals for placing orders and offers;
- search for suppliers in the Internet
- sale, purchase of products and raw materials;
- search of personnel in the Internet;
- placing information in online directories;
- creation of payment mechanisms to support trade in goods and services;
- to buy the necessary goods of foreign manufacturers;
- save money by finding a better deal;
- allows to view all possible range of products and services;
- provides a comfortable search for the necessary information about the activities of a particular market of goods;
- increase the level of competition in the market in order to facilitate its better functioning.

New customers and consumer`s trust are attracting online-stores in Ukraine and banking services (online-lending). Thus, about 2.1 million Ukrainians make purchases in the Internet. According to sociological poll, 60% of respondents are ready to make purchases on credit [4].

Ukrainian companies use Internet technologies to create a positive image both competitors and consumers. They create business web-sites and show advertise online on there. The share of each type of advertising is as follows:

- banner advertising - 42,3%;
- in-stream video (advertising in the video player pre-roll, mid-roll, post-roll, pause-roll, overlay-advertising, picture-in-pause) - 31,6%;
- in-page video (content-roll) - 8,4%;
- other non-standard solutions (pop-ups and pop-under pop-ups, catfish and screenglide formats, synchronous banners, front-line, full-screen advertising, audio advertising in digital audio stream, other similar manifestations) - 9,7%;
- sponsorship - 8.0%.

Conclusion. Using of the Internet is the driving force of economic development. And the situation with COVID-19 is a clear example of this. Indeed, with limited communication, the Internet is the main and most effective way to a comfortable and safe trade. The Internet helps to support the country's economy, significantly increases the competitiveness and efficiency of enterprises.

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INTEGRATING INFORMATION TECHNOLOGY AND MARKETING IN THE CONDITION OF GLOBAL PANDEMIC AROUND THE WORLD

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The developments in the information and communication technologies have brought a lot of novelty and accelerated the present processes. Information technologies affected the organizations' work styles. The economic and social effects of this changes caused big exchanges in the structure of organization. The organizations that want to subsist, invested in information technologies and so they rendered their work styles compatible with information technologies. All management levels effected from information technologies. With this new information stage, organizations have to change their marketing actions [1].

Marketing technology is a general term for tech used to assist marketing teams in their work. The technology is mostly used in the sphere of digital marketing, and also for the optimization of offline marketing channels [2].

Today's marketers use marketing technology tools to effectively operate a company and promote products. There are basic marketing technology tools that we can call a Marketing Technology Starter Kit.

Content Management System (CMS) - technology that powers a website, blog, or other relevant web properties where marketers want to engage their customers.

Advertising Technology — this space is vast, but advertising is a key customer acquisition technique for marketers. Most will use a combination of SEM (search engine marketing), display ads, retargeting, and ad tracking or attribution software.

Email - a key customer communications channel that all marketers need in their toolkit. Sometimes, email is a capability that comes built into a marketing automation or inbound marketing platform.

Insights and Analysis — at a broad level, marketers need to be able to access their data to measure digital marketing activity. Most marketers will have website analytics and their own business analytics tracked in either homegrown or third-party tools. In more advanced cases, a data warehouse can pull together data from a wide array of systems to make insights and reporting more accessible.

Experience Optimization — this includes an A/B testing and personalization software, or programs that allow marketers to take action on their analytics to make their marketing campaigns more efficient.

Social Media — technology to monitor social activity and make social engagement easier can help maximize the impact of this marketing channel. Social networks such as LinkedIn and Facebook are also a key part of the ads landscape, and many have paid advertising options available.

Customer Relationship Management (CRM) - typically an area of focus for B2B marketers, a CRM can track marketing attribution when supporting a direct salesforce. The CRM will track all customer relationships and can provide insights on how marketing campaigns influence sales pipeline and customer growth.

Search Engine Optimization (SEO) — SEO is often a key strategy for driving organic traffic to your website by ranking higher in search engines such as Google, and often pairs well with content marketing strategy [3].

The Coronavirus is impacting consumer mobility, shifts in media consumption habits, supply chains, such as shortages of and concerns over goods manufactured in China and economic volatility. With businesses closing their doors and governments urging their citizens to stay home, the coronavirus has had a profound global impact.

- Across the globe, the reduced in-store activity is driving increased e-commerce activity. As more consumers continue avoiding crowded public places, they'll increasingly turn to online shopping to get their essentials.
- Another marketing shift is toward virtual events. Even Microsoft decided to turn its biggest event of the year, the Build developer conference, into a virtual event. This trend presents an opportunity for virtual events startups like Hoping, which combines Twitch-style live streams of keynotes, Zoom-style video conferencing for groups, and one-to-one conversations. Even the banking industry is turning to digital [4].
- Consumers spend more time reading or watching the news than ever before. Marketers now have the opportunity to capture more eye-balls by advertising on these popular websites, at a lower cost than the pre-corona period.

So, we have the following conclusion: marketing technologies are an integral part of the company's operation. Information technologies and internet have introduced a high-speed transformation to the current business. The traditional marketing and business forms have been changed, and the marketing activities have been advanced by internet. With this change traditional marketing functions have differentiated their processes, speeds and functions. Furthermore, with information technology, the promotion and sale of goods and services has become easier through direct communication with consumers through online resources. During a pandemic, marketing technologies are a key tool for reaching consumers and promoting goods and services.

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ONLINE TRADING AS PART OF THE GLOBAL ECONOMY

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Online commerce, which seemed like fun in the late 1970s, has become a global trend today, increasingly affecting the economy and society. According to the Statista portal, in 2005, the total number of Internet users barely exceeded 1 billion, and in 2017 there were more than 3.5 billion, that is, about half of the world's population. Of these, more than 1.5 billion people practice online shopping, most of them with credit cards and e-payments. Among the latter, the undisputed leader is PayPal, through which more than 6 billion payments were made in 2016 alone. With the size of the Internet population, the worldwide volume of online commerce is increasing.

Be it as it is, and the development of e-commerce with all its implications is something that cannot be avoided. Not so long ago, the big chain supermarkets "moved" the small shops, and now the offline comes to the Internet. Online commerce can catalyze growth and drive the evolution of small and medium-sized businesses. It is in the virtual space that an entrepreneur has the best chance of finding a customer, regardless of the local market conditions and without having to fight for retail space. Thanks to the Internet, manufacturers will be able to communicate with consumers directly, without retailers, and online retailers will be much more successful in dealing with their offline competitors. The growth in e-commerce is driven by the benefits and benefits that it provides. For consumers, electronic commerce creates the conditions for direct contractual relations between them and sellers, without taking into account state borders and geographical territories. It also improves the openness of markets, since consumers almost instantly receive information about the price, quality and terms of sale of goods, works, services. At the same time, electronic commerce also has negative components. So, she called into question the traditional understanding of such categories as: "document", "written form", "signature" and some others related to them. However, the need to clarify these concepts is only the upper layer of the problem. The issues of determining the law applicable to electronic consumer transactions seem much more significant; location of parties to electronic contracts; issues of jurisdiction and the procedure for resolving disputes in the field of protecting the rights of consumers arising from an electronic transaction.

Examples of global e-commerce markets include:

1) The Amazon Market, founded by Jeff Bezos in Seattle, Washington, DC on July 5, 1994 he, is the world's largest online retailer in terms of gross sales and market value;

2) Alibaba Group Holding Ltd. Is a Chinese multinational company, one of the world leaders in online and mobile commerce. The company was founded by Jack Ma and Pan Lei in 1999 and has its headquarters in Hangzhou, China. It provides online and mobile markets in retail and wholesale, as well as cloud computing and other services.

Online commerce is affecting the market, be it goods or services, or markets for manufacturing items, noting that economic growth is driven by how to use all these factors to maximize revenue. The closer the market is to full competition, the more it can be achieved, and e-commerce influences the structure of markets, bringing us closer to full competition. The state has to allocate more money for the development of modern technologies, because under such conditions it can strengthen its position and contribute to economic growth in comparison with other countries.

Online commerce creates new investment opportunities, especially in the ICT sector, because they play an important role in the infrastructure of e-commerce.

And it helps boost foreign trade, especially exports, making it easier to access global markets.

Well, e-commerce helps reduce the problem of unemployment by providing new jobs, especially in the field of information and communication technologies and the knowledge industry, and promotes free individual business and small business, work at home, expanding employment opportunities for people with disabilities, and expanding job opportunities for women at home without the need to work on the street, but this requires specialized and trained technical personnel who can cope with its applications.

But besides this, it also means that e-commerce negatively affects manual work and unskilled labor, but it has a positive effect on the technically trained workforce, where it can easily find jobs and help create jobs and disciplines that were not previously required or were not known.

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INFORMATION TECHNOLOGY: NEW OPPORTUNITIES FOR THE ECONOMY

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The advantage of information technology is that it creates the means for its evolution. It is a kind of Converter of all other sectors of the economy, both production and non-production, the main means of automation, quality of product changes and, as a consequence, their transition partially or completely in the category of high-tech. The value of information technology is huge: it forms the front edge of scientific and technological progress, creating an information Foundation for the development of science and all other technologies [1].

Technology is inextricably linked to mechanization both production and non-production, primarily management process. Management technology based on the use of computers and telecommunications equipment. There are several points of view on the development of IT-technologies and their classification. Common to all the following approaches is that with the advent of the personal computer began a new stage of development of information technology. The main aim is the satisfaction of the personal information needs of the person as for the professional sphere and for household.

The tools of information technology is one of several interrelated software products word processor (editor), desktop publishing, spreadsheets, data base management systems, electronic notebooks, electronic calendars, information systems, functional purposes (financial, accounting, marketing, etc.), expert systems and the like.

Information technology of data processing used to solve well-structured problems for which you have necessary input data and known algorithms as well as other standard procedures of their processing [1]. This technology is used by the operating (performing) the activities of personnel of low qualification, in order to automate some routine repetitive operations of production and management work. The goal of information technology management is to meet the information needs of all without an exception to employees of the company who has the authority to make decisions. It can be useful at any level of management. This technology is designed for an environment information management system and is used when worse structuring of tasks, when compared with & solved with the help of information technology data processing.

Information management technology is ideal to satisfy similar information needs of employees of different functional subsystems (divisions) or levels of management of the company [2]. The information supplied by it contains information about past, present, and probable future of the company. This information has the form of regular or ad-hoc management reports.

The effectiveness and flexibility of information technology is largely dependent on the characteristics of the interface system to support decision-making. Interface define the user's language; the language of the computer, organizing dialogue on the display screen; the user's knowledge. The user language is the actions that a user makes in respect of the system by use of the keyboard; electronic pencils, writing on the screen; joystick; mouse; voice commands and the like [2]. The simplest form of language is the creation of forms of input and output documents. After receiving the form input (document), a user fills it out and enters the necessary data into the computer. System decision support performs the required analysis and displays the results in the form of the output document in the prescribed form.

The language of the text is what the user sees on the display screen (symbols, graphics, color), data is printed on a printer, sound output signals, and the like.

An important indicator of the effectiveness of the interface that is used is selected form a dialogue between the user and the system. Today, the most common are the following types of dialogue: the "question and answer", command mode, menu mode, the mode of filling gaps in the terms offered by the computer. For a long time the only implementation of the language of the message was printed or displayed display the report or message. Now there is a new possibility of output data presentation-computer graphics. It allows you to create on screen and paper, colored graphic images in three dimensions.

Improving the user interface system to support decision-making is determined by the success in the development of each of the three components listed above.
The interface should be able to: manipulate various forms of dialogue, changing them in the making decision process of the user's choice; transfer data to the system by various means; receive data from different system devices in different formats; flexible support (on-demand assistance, prompting) of user knowledge.

The greatest progress among computer information technologies is observed in the development of expert systems [2]. Expert systems enable the specialist to get expert advice on any problems that the database has accumulated. Solving special problems requires special knowledge. However, not every company can afford to keep experts on all the problems associated with its work, or even invite them whenever there is a problem. The main idea behind using expert system's technology is to get the expert's knowledge and download them into your computer's memory whenever you need them. All this makes it possible to use expert system's technology within the framework of IT technologies.

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INFORMATION TECHNOLOGY IN INSURANCE SECTOR

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In modern age, IT technologies are greatly advanced and help in or even control all processes that surround us. Economics is no exception. But few know how it all started, how all of the common software that we all know and use nowadays appeared, after all, IT tech has evolved when it comes to economics and, more precisely, insurance.

It is no secret and practically common knowledge, that computers originally were just machines the size of a room designed for complex calculations. However, first truly insurance-related software (or any business at that matter) was created (or rather, applied) in 1960s (no exact date given). The earliest pre-developed and tested application software available to the insurance industry was created by the hardware vendors themselves (!). Initially, the vendors provided training and aid to insurance firm programmers to support application programming. In addition, they supplied libraries of routines for all users. As it became clear that costs of programming were a major factor in decisions to rent or buy computers (obviously), vendors saw the need to do more than provide generic programs such as report generating programs. Initial attempts to reduce programming costs (for other user industries as well, not just insurance) came in the adoption of programming languages easier to use and more powerful than machine language, ultimately including COBOL (Common Business-Oriented Language) for business programming. At the same time, hardware vendors were also providing increased support to all users in the form of programmed routines given to their customers with the machines and eventually such collections of software routines took on the identity of operating systems. Like improvements in programming languages, operating systems greatly facilitated programming.

In spring of 1962, IBM held a one-week course at their Endicott facility to present the unfinished software then called CFO '62 to interested representatives of the life insurance industry and by the 1964 IASA meetings, '62 CFO was used in various ways at several medium-sized companies. Another significant development was IBM's ALIS (Advanced Life Information System), designed to take advantage of the most recent IBM 360's new capabilities. Yet this project, while planned to be released by the end of 1966, was delayed continuously (it eventually appeared in January of 1969). Then the major event triggering an explosion of software firms and software packages for the life insurance industry, that began in 1969, was IBM's unbundling of software from hardware. IBM ceasing to include software and services in the price of hardware provided an immediate impetus to the insurance software industry, still in its infancy.

The insurance industry wasn't, however, sitting back awaiting action from software firms; as some insurance firms in earlier eras had entered into relationships with tabulator and early computer vendors in order to shape available technology, some of insurance firms now took action to assure software availability in the unbundled era. In 1969, 15 large life insurance firms combined forces to found Insurance Systems of America, Inc. "to develop applications systems and related installation services for the life insurance industry. ISA offers applications packages, consulting services, and custom contract services". Similarly, Equitable Lite Assurance society established a joint venture with Informatics, Inc., a general software vendor; the joint venture, called Equimatics, was intended to design software application packages targeted at the life insurance industry. Whether founded by users or by software and service providers, these firms and many others founded within a few years of the unbundling contributed to an expanding market for insurance application software. While such firms began to sprout immediately, the life insurance industry did not immediately recognize the importance of the changes taking place. The IASA meetings in 1970 showed that insurance firms and service companies serving the insurance industry were struggling to understand the impact that unbundling and its consequent higher costs would have on their own operations. The one conclusion that seemed inescapable was that "the new repricing of hardware and software will make all of us think quite differently in the future". By 1971, however, the emphasis had shifted to evaluating insurance software systems and services that had proliferated on the market.

In spite of these trade-offs, insurance firms were anxious to take advantage of the opportunities created by the proliferation of software firms, products, and services in the wake of the unbundling. By 1972, responding to "the vast number of software packages being developed" for insurance, to the "increasing utilization of these packages by the life insurance industry," and to the many software-related inquiries made to its offices, LOMA (Life Office Management Association) issued the first of its Software Catalogs, a series that has continued to the present. The first edition was actually in the form of two Systems and Procedures Reports: "EDP Software and Service Companies," and "EDP Software Catalog". The information on software and service vendors contained in these reports came from a survey of LOMA member life insurance firms. These vendors were subsequently surveyed to produce data on 81 vendors and over 275 software packages. The catalog broke the application packages into 25 categories, of which the most numerous were Individual Insurance-Life, Actuarial, CFO Support Systems, and ALIS support systems.

1972 was an important year in the insurance industry's recognition of how completely the insurance software picture had changed. In addition to the first LOMA software catalog, a series of other LOMA publications also attempted to address the software and its evaluation. Similarly, the IASA conference program for 1972 included several papers on evaluating software packages, including one by a representative from a firm that claimed it had evaluated 20 software packages/services in the preceding four years, and purchased 14 of them. These guides to evaluating software were designed to help member companies choose from the rapidly expanding array of options in custom and packaged software as well as computer services. In addition to such guides, some of the new software companies themselves presented new packaged software projects, such as a package to assist in underwriting, at the conference.

It is worth notice that after "the emergence of Trinity" in 1977 and IBM providing a response via their own to PC to a growing in popularity Apple 2 in 1981 and appearance of MS-DOS in same year, new software at the time yet something that is widely used literally everywhere nowadays has appeared. In 1989 first full package named Microsoft Office was released (despite Word existing since 1983). Sadly I cannot provide more info due to my research showing nothing more how strategies of different insurance companies have changed. As for Office, its evolution is not the topic of my attempt at researching.

The most evolution insurance software saw were in 1960s and early 1970s when it was considered impossible for small portable computers to exist and properly function and the same computers were used only for complex calculations and by large companies. At the same time it is required to mention that usage of computer software was completely new for all of insurance companies. Yet with appearance of PCs and Microsoft Office, special software was pushed in the background.

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USAGE OF MICROSOFT TECHNOLOGY IN BUSINESS

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Information technology drives innovation and innovation is the path to business success. In fact, it's hard to imagine any business that has not benefited from the digital revolution. Nowadays the formula for business success is simple [1]: drive innovation with information technology. Without a backbone of information technology, a business is not going to go far. Microsoft can offer many software and apps that can help your business, no matter in which field you work. Depending on a size of a company it can propose you different programs or even program packages with relevant prices. Also Microsoft have program «Explore your industry [2]», which can help you with digitalization your working area, and have 12 directions to help you with that. So I would like talk about this course more profoundly.

Banking & capital markets hints will help you to empower customers through simple, instant and secure transactions, customized to their needs, with seamless experiences across channels, products and services. So how to do business more securely and in compliance. There are different ways to do it:

1. Manage risk across the enterprise. Modernize your core banking platform to enable real-time payments and generate new revenue streams.

2. Modernize operations against financial crime. Innovate and protect at the speed of financial crime.

3. Deliver personalized customer experiences. Understand your customers, personalize their banking experience.

As consumers' preferences are rapidly evolving, **consumer goods** guidelines can help you to accelerate your intelligent future by creating a connected, agile and data empowered consumer goods organization. First of all, you should maximize brand performance - connect with your consumers and convert your shoppers. Then try to deliver sustainable and operational excellence by optimizing operations to build a sustainable product life cycle from end to end. Finally manage to enable collaboration to deliver retail execution excellence and build brand love and market share in new innovative ways.

Insurance tips hand you to manage risk, build trust and enhance policyholder experiences. Find new ways to engage customers and improve risk modelling to achieve your business outcomes.

1. Deliver personalized policyholder experiences– is to exceed customer expectations and improve experiences across all touch points. There is two ways to better understand customers, predict their needs and accelerate decisions [4]: first is to create personalized insurance offers, gain a 360° view of internal and external data to predict customer needs and provide custom solutions; second is to accelerate decisions and help when there is trouble, augment human ingenuity with AI and cognitive capabilities to meet customers where they are.

2. You can easily improve risk modelling because compute power puts you in control to run, manage and iterate on models faster. Deliver models faster, more efficiently and cost effectively by leverage the cloud for optimal compute capacity (scale compute capacity based on your actual needs and deliver outputs faster, gain insights to better allocate capital and reserves across lines of business). And run data models with more control, enable repeatability and line of sight to trace controls.

Summarizing this information, we can say that Microsoft propose extremely useful opportunities how to carry your business over in online. But there are much more that Microsoft can propose to you: recommendation about health, manufacturing, retail, telecommunications, energy and media field of business. And any of that hints will give you a hand to take our company to a new digital level.

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MODERN MEANS OF PAYMENT OF SERVICES DIFFERENCE BETWEEN CREDIT AND DEBIT CARD

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Bank cards are an integral part of our lives. With their help, we make purchases, pay for services, make money transfers. In everyday life we use these cards, but we do not quite understand the differences between them. Main features and differences between maps.

Debit card is a bank payment card used to pay for goods and services, and to receive cash at ATMs. This card allows you to dispose of funds within the available balance of the current account to which it is tied.

Credit card - a bank payment card intended for transactions, payments for which are made solely at the expense of the funds provided by the bank to the client within the established limit in accordance with the terms of the credit agreement.

What is the main difference? The function of debit cards is mainly to replace paper money in circulation and make non-cash payments with their own funds. Credit function - to provide the borrower with the funds of the bank within the credit limit set by the bank, depending on the solvency of the client. Therefore, the functions of the cards are the same, the difference in the source of finance. A debit card is opened for personal use. Credit - to use the funds provided by the bank.

Differences and features of credit cards. A credit card holder may manage a certain amount issued by the bank, but is still required to repay. Most credit cards have a so-called “grace period”. This is the period during which the client can repay the debt without paying additional interest. At the end of the grace period, interest is accrued for the use of funds. The client can make both the full amount of the loan, exempting himself from the payment of interest, and the minimum payment to confirm the solvency. Also, there is an interest on credit cards for withdrawing cash, servicing the account.

Differences and features of debit cards

When using a debit card, there is no interest for using personal funds. Debit cards are most often used to calculate payments (salaries, benefits, scholarships, pensions).

An overdraft service may also be connected to the debit card.

An overdraft is a loan that can be used by a debit owner who has a temporary need for cash. Offer trade is different from a loan in that it is often a small amount of money in proportion to the payroll. Interest on the overdraft is minimal, and you need to return the entire amount immediately.

General debit and credit card features:

- the same list of opportunities and transactions (transfers of funds, payment for goods and services, cash withdrawal, methods of replenishment, etc.)

- the ability to open cards, both in UAH and in foreign currency

- mobile and internet banking, 3D Secure, cashback and more.

-technological characteristics (chip presence, contactless payment technology, location of number / expiration date, CVV code on the card).

Today we can order a card with a chip and contactlessly pay for purchases in stores. So, you can pay for the metro.

Contactless payment means that you need to connect a chip to a terminal that supports this feature. You can still install the program on your phone, and if there is an NFC, then connect the phone to the terminal. But the world is still developing so, after a while, there will be new options for using a credit, debit card.

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THE IMPACT OF INFORMATION TECHNOLOGY: DOES IT BENEFIT THE ECONOMY?

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Without the latest information technologies, the economy cannot develop normally, and the state will be on the list of laggards. It should be noted, that the information economy has changed the function of money, which act as a means of settlement at the present stage. For example, bank cards help us transfer funds to various places in the world, operate with large amounts. We can also pay online, what saves our time.

In economics, information technologies are necessary for the efficient processing, sorting and selection of data, for the implementation of the process of interaction between humans and computers, for the satisfaction of information needs, for the implementation of operational communications.

A great role for the economy is played by the development of e-business. Online stores operate 24-hour per day and can keep in touch with the consumers or suppliers anytime. It is also important that there are a large number of industrially functioning databases containing information on almost all types of society.

Today, technology brings enormous benefits to the economy, as it allows for the flexible organization of enterprises, making them more competitive. Undoubtedly, this is convenient for people, because there is an opportunity to work at home or part-time. These effective tools have created a new work environment.

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IMPACT OF VIRTUAL REALITY AND AUGMENTED VIRTUAL REALITY ON BUSINESS AND ECONOMY

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A technology market virtual (VR) and augmented reality (AR) is intensively developed and have started to go beyond the gaming industry. They also have a direct impact on business growth and the development of new projects, because with their help, improve products and attract new customers. Most of the processes of the real world can be digitized and provided to the client "here and now" that will give him new experience. This is especially true of projects where you have to show a prototype design or a panorama and present a product or project.

Virtual reality upgrades sales methods and speeds time to make decisions, because ideally used in areas where getting results takes time, and thanks to the VR client can not wait for you to evaluate the item now.

For example, the generated 3D models are not yet ready architecture and design products. Project Audi VR allows the customer to select the dream car of his own creating. That is, the user can change the color of the car, trim, wheels, and more, adjusting it to fit your tastes. With this feature, people will feel that almost owns this car before the test drive, which increases the desire to buy it.

Similarly, in real estate. Thanks to virtual and augmented reality real estate show, which is not yet built, or have just started to build. The client can “walk through” the apartment, to see the real extent of the apartment to look out the window, to visit the various floors of the building, choose the color and arrangement of furniture, choose the decorations and even paint the walls according to your taste.

Developed a platform for online boutiques where the customer can try on a virtual outfit by changing the color and length right for yourself.

In addition, virtual and augmented reality will have an impact on business relations it will be the way for meetings with customers and partners located in different parts of the world.This is the example of the Horizon from Facebook presented in 2019. It's a virtual world accessible to anyone, where everyone creates a 3D avatar, communicates with other users, places orders, and more.

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METHODS OF REMOTE CONTROL OF PERSONNEL OF ONLINE SERVICES DURING THE QUARANTINE PERIOD

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With the introduction of quarantine, employees of online services, as well as the entire country had to adapt quickly to the situation. Analyzing changes in the structure and quantity of sales, for example, the company Rozetka, we can note that the total number of orders were doubled. "Expensive" categories are falling (for example, electronics), while products and essential goods are growing. The number of orders is increasing, but on the other hand, the operating costs associated with processing these orders, logistics and security measures are increasing too [1]. The immediate transition to remote work sets the organization's management is the task of continuous staff development. This requires a proactive approach to the work being done, which requires well-trained specialists. Therefore, there is a problem of the necessity to train the staff of the organization, to improve their skills.

As each organization has its own specifics of production, and the experience of old employees it is difficult to compensate, so in today's conditions, the method of remote control of personnel comes first. In the conditions of a well-known shortage of sales staff, many companies must take specialists from any sphere of management, provided that they know how to sell well. However, such professionals in any case must understand sales and a certain amount of cross-functional knowledge. Therefore, if the seller specialized in household appliances, then in case of transition to, for example, food, he has not only to study the subject of sale, but also the knowledge of micro- and macroeconomics. Another problem typical for older and partially middle-aged professionals is the lack of computer skills in general and office programs in particular [2].

To solve this problem, we need to take measures to improve the skills of our staff. It is necessary to determine the organizational (who to teach) and technological issues (what to teach). The most important is to address the issue of the creation of electronic resources. To form a solution, it is required to develop certain internal procedures, such as: appointment of a general project coordinator within the company; creation of a working or expert group, selection of software solutions for remote work. The main tasks for remote control are video conferences for employees and the possibility of remote control. Today, the most popular products for video conferencing are Skype [3] and Zoom. TeamViewer is also used for remote control. There are other solutions with some or other possibilities: Ammyy Admin, BeAnywhere, Chrome Remote Desktop, Glance, Goverlan Reach, GoToMyPC, IBM Lotus Sametime, LogMeIn, Mikogo, Nefsis, Netviewer, Splashtop.

Finally, to summarize the above, it should be noted that remote personnel management is one of the most significant aspects of success during the quarantine period. It is obvious that at the current stage of development of economic relations and management principles, there are real reasons to train personnel in remote methods.

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E-COMMERCE UND DIE ZUKUNFT DER LOGISTIK

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E-Commerce zählt schon beinahe zum Alltag, und wird nicht mehr als Trend betrachtet. Auch wenn einige es bisher verpasst haben, auf diesen beschleunigenden Zug aufzuspringen. Die DHL Paket (Austria/Österreich) GmbH bietet auf den Onlinehandel zugeschnittene Lösungskonzepte, behält gleichzeitig aber auch weitere Entwicklungen im Auge. Beim eCommerce Logistik-Day 2017 wurden Trends und Herausforderungen gleichermaßen festgestellt [1].

DHL Paket (Austria/Österreich) GmbH ist ein Tochterunternehmen der Deutschen Post DHL, das mit mehr als 500.000 Mitarbeitern weltweit zu den größten Arbeitgebern zählt. Unter diesen vielen Mitarbeitern gibt es einige, die sich der Forschung verschrieben haben. Im „Innovation Center Bonn" wird in Kooperation mit Universitäten Trendforschung betrieben, deren Ergebnisse Günter Birnstingl, Managing Director DHL Paket (Austria/Österreich), mit dem aufmerksamen Publikum teilte.

Zu jenen Themen, die uns demnach schon in den nächsten fünf Jahren zunehmend beschäftigen werden, zählen neben verbilligter Sensortechnik, Robotertechnik und Augmented Reality (beispielsweise Internet, Big Data und auch 3D-Druck) gewinnt an Bedeutung: „Manche gehen davon aus, dass in Zukunft Logistiker ganze Hallen mit 3D-Druckern befüllen werden, um dort dann die gefragten Produkte auszudrucken und Transporte zu vermeiden", zeichnet Birnstingl ein interessantes Zukunftsszenario auf [2]. Auch an selbstfahrenden Fahrzeugen – alleine in Kalifornien sind 40 Unternehmen mit deren Herstellung beschäftigt – führt irgendwann kein Weg vorbei. Faire und nachhaltige Logistiklösungen sind ohnehin ein Dauerbrenner. Dass in naher Zukunft nicht nur Filme, sondern auch

Warensendungen on demand durchgeführt werden, ist ebenfalls ein Trend, an dem es wenige Zweifel gibt. „Wer in fünf bis 10 Jahren in diesem Markt noch eine Rolle spielen möchte, muss sich auf diese Trends vorbereiten“, ist Birnstingl überzeugt. „Deutschland ist das international federführende Logistikland. In der Hauptstadtregion sind die meisten Startups im Segment Online-Handel/E-Commerce angesiedelt. Beides zusammenzubringen wird den Standort Deutschland insgesamt stärken und auch zukünftig international erfolgreiche Unternehmen entstehen lassen“, erklärte Professor Frank Gillert, Vorstandsvorsitzender des Logistiknetz Berlin-Brandenburg e.V. [3].

Für wachsende E-Commerce-Unternehmen und stationäre Händler, die in den Onlinehandel einsteigen, erweisen sich Logistikprozesse als kritische Erfolgsfaktoren. Mit zunehmendem Geschäftsumfang steigt die Komplexität in der Logistik oft sprunghaft an. Mit dem Auslagern der Logistik an Dienstleister erschließen sich neue Wachstumspotentiale. Dadurch steht Händlern mehr Zeit für mehr Kunden zur Verfügung. Der Online-Handel boomt pausenlos und bringt damit die Logistikbranche an die Grenzen ihrer Kapazität. Immer mehr Güter werden online eingekauft und der Konkurrenzdruck im Online-Handel ist so groß, dass ein kostenloser Versand, häufig gar am folgenden Tag zu einem Standard-Service wird. Das Weihnachtsgeschäft 2017 hat nun zum ersten Mal gezeigt, wo die Grenzen der Paketzusteller liegen. Einige Unternehmen hatten sich feste Grenzen gesetzt.

Darüber hinaus konnten auch bei entsprechendem Bedarf keine Pakete mehr ausgeliefert werden. All diesem Druck zum Trotz wächst der E-Commerce aber ungebremst weiter. Experten rechnen mit einem weiteren Anstieg. Derweil befindet sich die Logistik-Branche in einem radikalen Wandel. Die Digitalisierung hält Einzug und verändert die Art, wie wir arbeiten. Gleichzeitig drängen neue Player in die Logistik und mischen etablierte Unternehmen auf. Amazon entwickelt bereits seit einigen Jahren eine unabhängige Logistik und moderne Unternehmen wie Uber ziehen nach. Schon wird über realistische Szenarien diskutiert, in denen Pakete per Drohne zugestellt werden, autonome Lastwagen über die Autobahnen rasen und intelligente Onlineshops Waren versenden, bevor sie überhaupt bestellt wurden [3].

Phänomenale Wachstumsraten von über 30 Prozent lassen Händler frohlocken – und rufen neue Anbieter auf den Plan, die ebenso auf den Markt drängen. Laut aktueller MAKAM-Studie versenden 8 von 10 Österreichern regelmäßig Pakete, wobei der Anteil der unter 30-Jährigen mit 90 Prozent deutlich höher ist als jener der über 60-Jährigen mit 67 Prozent. Dafür gibt es bei den Geschlechtern keine nennenswerten Unterschiede. Im Jahr 2016 wurden im Zuge des Onlinehandels um 25 Millionen Pakete mehr verschickt als im Jahr 2015 – ein absoluter Rekordwert. Der pro-Kopf-Konsum an Paketen wächst überproportional im Vergleich zum Bevölkerungswachstum – mit extremen saisonalen Schwankungen (Black Friday, Weihnachten usw.).

Birnstingl: „Ich kenne kein anderes Land in Europa, das einen derartigen Zuwachs an Paketen auf der Konsumentenseite erlebt hat.“ Damit geht eine starke Mobilität der Empfänger einher – sie erwarten, dass das Paket ihnen folgt, nicht umgekehrt. Auffallend: im internationalen Vergleich ist die Hemmschwelle der Österreicher besonders gering, im Ausland einzukaufen. Gleichzeitig übernimmt zunehmend der Empfänger die Entscheidung über den beauftragten Logistikdienstleister [4].

Fasst man zusammen, was Konsumenten bei der Bestellung im Internet erwarten, dann lassen sich drei Kernpunkte feststellen: Convenience, Flexibilität und Nachhaltigkeit – denn dank der Vergleichbarkeit der Produkte im Internet wird Qualität ohnehin schon vorausgesetzt.

Der Online- und Mobil-Handel wächst kontinuierlich. Kunden erwarten ihre Online-Bestellungen zeitnah und in bester Qualität. Hinter der ständigen Verfügbarkeit und dem schnellen Versand steckt allerdings ein hoher logistischer Aufwand, der für ein erfolgreiches Kauferlebnis unabdingbar ist.

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THE MOST HONEST CURRENCY IS BITCOIN

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Bitcoin is a file that people began to trade and exchange for funds. Bitcoins are exchanged for products or offers. They are briefly referred to as "BTS". A round of bitcoins is like a financial game, a process similar to oil production, for example, how the more it is produced, the less it is and the harder it is to find. In 2008, Satoshi Nakamoto made the first Bitcoin program, and after that published a note in which he laid out the principle of cryptocurrency. He worked under a pseudonym, as a result of which the real person who made Bitcoin is not yet disclosed.

The wallet itself is free of charge and can be downloaded from the official website. After completing these steps, you can start generating addresses in order to receive bitcoins for them. Bitcoin transfer systems are considered anonymous, and as a result of this, you cannot track who sent them to you, because they are not tied to organizations or specific individuals. Bitcoins are in demand among crackers. When you made the wallet, you had a fresh discrepancy: "Where can I find bitcoins?" There are a large number of methods in Ukraine where to get them, for example, selling coffee for bitcoins, or you can buy it on the Ukrainian cryptocurrency exchange or in KUNA. After that, you transfer funds and register, you mechanically become their participant: you offer value for 1 bitcoin, focusing on the exchange rate.

People are interested in one question: "Is it possible to produce one billion bitcoins?" No, this is not possible because their number is limited to 21,000,000. Bitcoins are created only through new blocks. After 210,000 blocks, the reward is halved, before when only bitcoins were produced, the reward for creating blocks was as much as 50 bitcoins. If you count, the final bitcoin will be received in 124 years.

In general, bitcoins have quickly gained enormous popularity thanks to their own transparent earning system. The system itself is anonymous, it does not need a commission, but the user who sends bitcoins has the ability to add, so to speak, work tips.

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ARTIFICIAL INTELLIGENCE IN ECONOMICS

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Artificial intelligence is the science and technology of creating intelligent machines and computer programs. At the moment, many robots are able to make some organizational decisions based on computational algorithms implemented in them. An example of this is a smartphone, which probably contains artificial intelligence in the form of "Siri".

The International Telecommunication Union (ITU), in collaboration with experts from McKinsey Global Institute, McKinsey & Company's Economic and Business Research Unit, has modelled the economic effect of artificial intelligence in its research. In doing so, they took into account the following important factors, such as the transformation of the global labour market under the influence of automation, the need for radical changes in the skills of employees and the exploitation of its individual organizations. The influence of artificial intelligence on the world economy will be transmitted through seven main channels:

1. Increase in production;
2. Replacement of existing products and services for this period;
3. Innovation and expansion of product and service lines;
4. Economic benefits from increasing global flows;
5. Creation and reinvestment of values;
6. Transition and implementation costs of artificial intelligence;
7. Negative external effects.

The introduction of artificial intelligence technologies will occur quickly and rapidly, resulting in a 1.2% increase in world GDP by 2030 - more than all the technologies introduced before.

Artificial intelligence may increase the efficiency of the world economy, but the distribution of benefits is likely to be uneven. The introduction of artificial intelligence contributes to an even greater gap between developing countries and developed countries, thus increasing the already high digital divide between states. At the level of companies, the use of artificial intelligence can increase the productivity gap between the leaders in the introduction of these technologies and those who have slowed down the introduction or did not use the technology in their activities.

IDC analysts say that the next 5 years will see a rapid growth of data throughout the world. Thus, they predict that by 2025, the entire volume of information in the world will exceed 10 times this figure. In the near future, the value of information for society will grow even more, data will be formed not only by people but also by new devices, as well as a global transition to the cloud, experts say.

There will be a wave of rethinking the values of information, as large data streams and their diversity, and the critical role of companies and consumers will cause new challenges. Information will be collected in terms of its impact on a particular area of activity.

The trend of dependence on information will remain valid in 2025. Moreover, the importance of data in the life of society will increase even more - modern infrastructure will not be able to do without them, and people will be able to live comfortably. Unmanned cars will not go without them and medical devices that support the lives of millions of people will stop.

In the coming years, the average number of information impacts per capita will increase by 20 times. Our homes, workplaces, devices and native devices, vehicles and implants are gradually becoming "smarter" and more and more devices can be connected to the Internet of things.

Information security will become the most important foundation for the existence of the world. With the explosive growth of the world's total information volume, the gap between protected data and those that need to be shielded from cyber criminals will only widen. The volume of actually protected data of analysts will amount to 40%, and 90% of data in 2025 will need to be protected. Security systems for processing corporate financial data, personal information and medical records will be mandatory.

From all this we can conclude that artificial intelligence is a dynamically developing system, which has a number of flaws, but at the same time these same flaws can be corrected or improved by moving artificial intelligence to the next level of development. And soon it will become as indispensable part of our lives as the Internet or other technologies. But the disadvantages of such a system will also be the inequality in the market of developed countries before the undeveloped, and the vulnerability of this system to cybercrime.

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TOP 3 REVOLUTIONARY CRYPTOCURRENCY TECHNOLOGIES

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The cryptocurrency is on the Internet stage in 1994. Now, decades later, the Internet has become an important system that unites society, it has found its destination in almost all spheres of life, and many people use more than one device throughout the day. The Internet has made the world more efficient, smart and rich. It happened not quickly and not simply, huge funds were received and lost along the way. Everyone who doubted in the Internet in 1994 was wrong.

Futurologist and sociologist Alvin Toffler says that post-industrial or informational Third wave will change the second one (industrial) by 2025. These changes have taken place gradually in our lives, but now, in times of a pandemic due to COVID-19, which catalyzes more rapid changes in public life and the economy, these changes are more noticeable. I want to draw the reader's attention to 3 revolutionary cryptocurrencies on Blockchain technologies that are already changing the world and giving consumers more quality, freedom, and capabilities. Without focusing on the technical aspects, it will only be about potential and features.

Bitcoin. Bitcoin is often called digital gold, and not for nothing. Bitcoin is the first fully digital currency that promises to solve the problems of recognition, reliability and autonomy. It is an effective exchange tool that allows an individual to freely dispose of money protected from sudden inflation (which no national currency can give), and also easily solves problems of scale, space and time - Bitcoin can be transferred to any country in the world, any amount and for a short period of time with minimal commissions, or generally free of charge. Proof of this can be a record transaction equivalent to 1$ billion made on September 6, 2019, the commission was about 700$. The transaction was almost instant. Such operations are impossible under the current financial institutions and government constraints. Bitcoin does not belong to anyone and is completely decentralized, which prevents any fraud or influence of the owner (such as, for example, central banks in countries). Recognition only requires that the free market determines Bitcoin as a monetary asset and that governments do not prohibit it (although this is not possible because of its autonomy) but, on the contrary, to legalize it in Japan where it is legal tender and people can buy everything for Bitcoin - from sandwiches to stocks.

SOLVE. SOLVE offers a far cheaper and safer health care system. With it, all the work will be cheaper, easier, more efficient and faster. In the US, in Arizona, the

SOLVE platform is used by more than 5,500 physicians and 250,000 patients, and this is just the beginning. In the US, about $ 68 billion is lost annually through health care fraud. Also, administrative costs account for about 30% of costs.

What exactly can SOLVE project?

• seamlessly and instantly share patient data while still staying compliant with privacy laws

• Immediately verify a procedure instead of waiting days or weeks for an insurance company to review the paperwork

• Prove what was actually produced.

• Offer a way for patients to grant access to their medical history with a click of a button on an app, instead of having to recount their entire patient history every time they meet a new physician.

• Reimburse funds used or in service, as well as services provided.

The cryptocurrency SOLVE is used for calculations and transactions in the system. Thanks to the above, you can reduce administration costs by 90% and get rid of fraud. By the way, this is a Ukrainian startup based in Kiev.

VeChain. This project collects supply chain data and validates services. The information becomes available to any consumer who scans the product's QR code. VeChain enables you to track and control the authenticity of your products, control your sales channels, increase customer value and confidence, and improve quality. This company has great ambitions and plans to apply it in medicine, fashion, logistics, automotive, alcohol production and agriculture. A cryptocurrency called VEN is used to pay for services. This company has offices in Singapore, Shanghai, Paris, Tokyo. Collaborates with well-known brands such as BMW and Renault, tobacco organizations in China to prevent the spread of counterfeit cigarettes and other tobacco products.

To sum up, all these technologies and cryptocurrencies are already in use in the world and offer consumers cheaper, better quality and more convenient, innovative services. The choice is left only for us and the Ukrainian society as a whole - to ignore it, or to introduce innovative technologies right now and to transform the economic and information environment to be the first to lead the Third Wave.

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TECHNOLOGY AND THE GLOBAL ECONOMY

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Since at least the eighteenth century, a good part of the world has experienced ongoing gains in the standard of living, a process Symon Kuznets has labeled "Modern Economic Growth." (1). Economists have long sought to understand the forces behind this phenomenon. Accumulation of physical capital provided a simple and natural explanation. A series of papers has sought to trace productivity improvements in different countries to the countries that generated the innovations behind them. Because they do nearly all of the world's research, we focus on countries that are members of the Organization for Economic Cooperation and Development (OECD). Scientists use output per worker as a measure of the extent to which countries make use of innovations. (3). Over the past two decades, OECD countries have tended to grow at very similar rates, maintaining fairly stable relative productivity levels. This observation is consistent with a world in which countries draw on a common pool of inventions, with more productive countries taking advantage of more of these ideas, or else implementing them more quickly. It also suggests that not a great deal can be learned about growth by relating the growth rates of different countries to various characteristics. Countries differ much more systematically in their relative income levels than in their growth rates. (1). A series of papers has sought to trace productivity improvements in different countries to the countries that generated the innovations behind them. Because they do nearly all of the world's research, we focus on countries that are members of the Organization for Economic Cooperation and Development (OECD). Scientists use output per worker as a measure of the extent to which countries make use of innovations. Over the past two decades, OECD countries have tended to grow at very similar rates, maintaining fairly stable relative productivity levels. This observation is consistent with a world in which countries draw on a common pool of inventions, with more productive countries taking advantage of more of these ideas, or else implementing them more quickly. It also suggests that not a great deal can be learned about growth by relating the growth rates of different countries to various characteristics. Countries differ much more systematically in their relativeincome levels than in their growth rates. A feature of the international patenting system is that an inventor, in order to obtain patent protection in any particular country, has to take out a patent there. Applying for a patent is costly, and most inventions are patented in only one country. (2). Hence an inventor, in deciding to patent an invention in a particular country, is likely to expect that the invention has some chance of being used there. Observing, for example, the number of patents that French inventors take out in Japan might tell us something about how much technology is flowing from France to Japan. A French inventor would have little reason to apply for a patent in Japan unless he or she thought it had a good shot at being used there sooner or later. Of course other factors would affect the decision as well, such as the cost of patenting in Japan, the size of the market there, and the quality of protection that the Japanese patent system provides a French inventor. Inferring the extent of technology diffusion from the patenting data requires taking these other factors into account. What patterns in international patenting do we observe? First, countries that put the most resources into inventive activity do in fact patent most broadly. The United States, Japan, and

Germany dominate patenting by foreigners in other OECD countries. Second, larger countries are much more popular destinations for patent applications, suggesting that inventors do in fact find the bother of applying for a patent much more worthwhile when the market in which they are seeking protection is large. Third, for similar reasons, higher costs of patenting (application fees, translation costs, and legal fees) tend to deter patenting. (Patenting in Japan is particularly expensive for foreigners.) Fourth, inventors are more likely to patent an invention at home than anywhere else. Fifth, inventors are more likely to take out patents in nearby countries rather than ones far away from their own. Japan, for example, is the largest foreign patenter in the United States and, after the United States, in Canada. But in many European countries, West Germany beats out Japan. The data themselves provide a lot of insight about what is going on. But getting a more precise picture of how innovation and diffusion drive world growth requires embedding these data into a framework that accounts for how markets allocate resources between current production and innovation, and how innovators decide where to patent their inventions. (5). For this purpose scientists use a multicountry model of innovation, and how innovators decide where to patent their inventions. For this purpose they use a multicountry model of innovation and diffusion that incorporates these phenomena. To what extent does trade bring the fruits of technological progress to foreign shores? The idea that trade has an explanation in technology has its origins with David Ricardo. But the Ricardian model has resisted generalization to many countries and the incorporation of trade barriers -- two extensions needed for any serious empirical analysis. It turns out, however, that in scientists' model of innovation these extensions are quite straightforward. They extend our framework to analyze bilateral trade in manufactures among a sample of OECD countries. Among other things, they examine how the competing forces of technology and geography shape production and trade patterns in manufacturing. When transport costs are very high, countries with large internal markets tend to attract manufacturing, since inputs tend to be much cheaper there. As transport costs fall, large countries lose their edge to countries with better technology for producing manufactures regardless of their size.

(4). We estimate, for example, that a drop in transport costs from their current levels will tend to shift manufacturing from Germany to Denmark, since the second country will then find its relative isolation less of a handicap. Scientists also consider the classic question of the gains from trade in manufactures among our sample of countries. A dramatic finding is the extent to which they remain unexploited. At their current levels, trade barriers keep countries much closer to a world of autarky than a world in which manufactured goods could be moved costlessly across borders. Given the size of current trade barriers, to what extent can trade spread the benefits of technological progress through the exchange of goods embodying innovations? (1). They find that barriers are too high for trade to serve as the major conduit for the spread of new technology except, in some cases, to small countries very near the source of innovation. The results suggest that the benefits of innovation spread primarily through the transmission of the ideas themselves, rather than through the export of goods embodying them.

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THE ROLE OF INFORMATION TECHNOLOGY IN THE ECONOMY

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The current state of the economy depends mainly on the information support that the economic system has, regardless of its size and location. The role of information technology (IT) in solving the problems of managing the economy in such circumstances is extremely important, since a large part of the decisions have to be made under uncertainty. In general, all information in economic systems is contradictory, uncertain, and very often not directly usable. But, as experience has shown, modern information systems and technologies overwhelmingly process explicit information, while the task must be about processing hidden information [1].

The main criteria for success in business were professional management, the ability to ensure the efficient work of staff, correctly identify, design, implement and improve business processes, effectively conduct organizational, administrative and economic activities. In these circumstances, modern information technologies and integrated information systems created on their basis become an indispensable tool in achieving the strategic goals and sustainable development of the company and organization [2].

It is difficult to overestimate the impact of information technology on management, on management culture, on society. The rapid development of computing and telecommunications technology, the accumulation of enormous amounts of information and the extremely high speed of information exchange have formed a new concept in our time - the global information society. This has shifted the focus of companies from technology to consumer.

The activities of the employees of the sphere of management (accountants, specialists of the credit-banking system, planners, etc.) in our time are oriented to the use of advanced information technologies. A specialist contractor needs a handy toolkit to ensure that he or she is professional in a specific field, which is determined by the technologies used and the distribution of responsibilities among management. Orientation and implementation of management functions require a radical change in both the technology of management and the technical means of information processing, among which personal computers occupy the main place.

Automated Workplace (ARM) can be defined as a set of information and software resources that provides end-user data processing and automation of management functions in a specific subject area. Such ARMs are characterized by the rigid incorporation of functional and supportive technologies into the software product, which allows the use of low-skilled specialists, since its actions are declarative, not procedural in nature and deep knowledge in the subject area is not required of them, as they are laid by software developers [3].

Creating personal computer-based ARMs provides: simplicity, ease of use, and a user-friendly computer interface; ease of adaptation to specific user functions; compact placement and low operating conditions; high reliability and survivability; a relatively simple maintenance organization.

The software must first and foremost be oriented towards the professional level of the user, combined with his functional needs, qualifications and specialization [4].

Recently, there has been a tendency to create universal automated workplaces that serve multiple subject areas. The search for rational ways of designing is conducted in the following areas: development of typical design solutions, which are recorded in the packages of applications, the solution of economic problems with subsequent binding to specific conditions of implementation and operation, development of automated control systems.

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DIGITAL SPACE IN CRISIS

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Marketers talk frequently about how being agile and flexible helps them capitalize on shifting market dynamics, changing customer demands and competitive threats. But in reality, most are working to a well-defined marketing plan driven by a budget and technology strategy that was locked down months ago.

Small shifts are easy, but what happens when big things happen, like a major product failure, a supply chain disruption, a weather event that impacts the business, an employee or business scandal, a financial crisis or even a pandemic? [1]

It's 2020 and we are in the middle of a global pandemic, Covid-19. Offices, restaurants and bars, small businesses, anything deemed non-essential, is shut down. Everything in our social feeds, as well as the news broadcasts right now, is related to the virus. States are issuing stay-at-home orders, pushing people ever more toward their devices in a search for information and connection.

For the past two weeks brands have struggled to maintain relevancy in this new world, where most of us aren't thinking about what to wear, or what car we want, or what new gadget is on the market. Most of us have had to pivot; evaluate content, campaigns, and even strategies we long ago scheduled. In this new world, almost nothing in our scheduled queues is relevant, and worse, if it goes out, makes us to look obtuse. For many, this is a wake-up call to consider even more carefully our audience and what they care about, which we should have been doing all along.

If people are struggling to use social media to keep in touch with the audience or drive them to a new online version of business, take a pause, and consider these things.

Pause Social Media Ads. Unless people are selling a helpful and useful product in this landscape, pause ads. Keeping them running may waste precious marketing dollars and, worse, make you look uncaring and out of touch. We are really not interested in those cute boots or that new pencil skirt right now.

Start Running Social Media Ads. If you have a helpful or useful product now this is a great time to run ads. More people than ever are on their devices all day long, so your audience just increased by a huge margin and you have less competition so costs may decrease.

Here are a few things people take care about at home and are probably purchasing right now: Educational materials for parents suddenly homeschooling their children; Streaming services; Household supplies; Alcohol; Online meeting software; Timely information or news [2].

Focus on inbound marketing. The inbound marketing is in this totally adapted to such a situation that the discipline generates a high ROI for a controlled investment. So for example, the cost of acquiring a lead for a company that practices it is 60% lower than through traditional marketing techniques.

The other strong point of the inbound lies in the vector it borrows the web (blogs, sites, social networks etc.). It is a much cheaper vector for companies than mass media, offering an adapted response to the challenge of cost control research.

Also, by offering useful, informative and engaging content, inbound marketing is a particularly relevant strategy in times of crisis. Because by developing such content, consumers and leads can get to the point in their purchase thinking by holding information tailored to their profile, which fits perfectly with their expectations and especially their needs. Content with high added value for the consumer and which does not require significant investment and expense for brands.

Improve customer experience and loyalty. The companies that are most successful in a crisis situation are those that are able to implement successful loyalty campaigns, customer retention campaigns. According to this approach, being able to offer the best possible consumer experience is a winning technique. Because it is still very costly to retain a customer rather than to acquire a new one, and it requires at the same time fewer resources (human, commercial and financial) than that necessary to obtain new contracts.

Digital is a well-known playground for accomplishing this by accompanying the customer on all points of contact, offering a rich multichannel experience, developing customized services and offers, or by providing customer support - the keystone of the consumer relationship.

Maximize the "perceived value" and refocus on its core business. Brands from a wide range of industries have a vested interest in refocusing on their core business, capitalizing on their strengths, competitive advantages and points of difference with their competitors.

This doubles the challenge of a crisis: to contain budgets to a reasonable extent compared to the introduction of new products and to position themselves as experts in relation to consumers.

The content marketing is in this respect a particularly suitable technique for the brand may contact its customers and its base of contacts by just focusing on the strengths of its offer on its business specialization. And the creation of content such as articles, videos and newsletters remains a particularly accessible discipline in terms of budget. Marketing strategies in times of crisis therefore exist and also prove to be effective and reasonable in terms of investment. In this context, inbound marketing, content marketing, and digital publishing appear to be the most relevant [3].

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CONTACTLESS PAYMENT SYSTEM. THE DIFFERENCE BETWEEN GOOGLE PAY AND APPLE PAY

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Contactless payment systems are credit cards and debit cards, key fobs, smart cards, or other devices, including smartphones and other mobile devices, that use radio-frequency identification or near field communication (NFC, e.g. Samsung Pay, Apple Pay, Google Pay, Fitbit Pay, or any bank mobile application that supports contactless) for making secure payments. The service works not only in stores, but also in institutions, the metro can also make purchases online using the browser and allows you to count on airplane mode [1].

Some suppliers claim that transactions can be almost twice as fast as a conventional cash, credit, or debit card purchase. Because no signature or PIN verification is typically required, contactless purchases are typically limited to small value sales. Lack of authentication provides a window during which fraudulent purchases can be made while the card owner is unaware of the card's loss.

Contactless smart cards that function as stored-value cards are becoming popular for use as transit system farecards [2].

DIFFERENCES:

Difference № 1. Paying via Google Pay will be faster, because you don't need to confirm payment every time with fingerprints and so on. Will have only when the amount exceeds the mark of 1000 UAH. But at Apple Pay, you confirm any purchases either through the Touch ID sensor, or, if it is an X-series phone, using Face ID. In the watch - double tap.

Difference № 2. Apple Pay has a cool function of transferring money via instant messenger. But this can not be done through Google Pay. But this is a dubious reason for pride, since the function is not yet available almost everywhere.

Difference № 3. For the most part, Apple Pay is tied to one application - Wallet. Google Pay went the other way: the service can work with other virtual wallets. That is, Google Pay has an API that can be embedded by developers in any application.

Difference № 4. To use Apple Pay, you must have a device no younger than iPhone 6. Specifically, iPhone models with Face ID function or iPhone models with Touch ID function (except for iPhone 5s). Google Pay in this regard is not squeamish and allow even old smartphones to use contactless payment - the main thing is that there is NFC.

Difference № 5. No matter how strange this may seem, there is a difference in sending push notifications. Apple Wallet likes to send notifications (it comes within a couple of seconds), but on Google Pay, notifications can be delayed up to 24 hours.

Difference № 6. Apple Pay stores all the data on the phone itself, while Google Pay uses Google's servers [3].

Both this and this use NFC technology. But Apple needs the device to be the latest generation. In general, Google in its manner gives more freedom than Apple, but this may seem to some minus.

In any case, if you have contactless payment on the phone, and you live in an area where this works, then your life becomes easier. It is a fact.

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PLATFORM 6
CURRENT ISSUES OF PEDAGOGY AND PSYCHOLOGY

SOME ASPECTS OF TEACHING A FOREIGN LANGUAGE OF A PROFESSIONAL ORIENTATION

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Study of a foreign language was and is obligatory in higher educational establishments. To date, the requirements for foreign language proficiency have changed significantly. It is clear that the role of the foreign language as the main means of international communication is growing. Particular attention is paid to the foreign language of professional orientation, because it provides the opportunity to realize all aspects of professional activity. Increasing the flow of information every day inevitably leads to the fact that graduates of higher education institutions will have to face the need for intensive use of foreign language in professional activities.

Therefore, professional orientation should be the main characteristic of teaching a foreign language in higher education institutions, because it is based on the needs of future specialists and is the key to success and a successful career.

Today, the question is how to study a foreign language and what material to teach in order to meet the goals and requirements of vocational education. One of the peculiarities of studying the language of professional orientation is that it should be as close as possible to the actual professional activity of a future specialist [2]. Therefore, it is very important to carefully select the training material that would complement and deepen students' knowledge of specialized disciplines and promote the development of skills for working with professionally oriented texts.

An important aspect of studying a foreign language of professional orientation is the expansion of the vocabulary. For the successful presentation of the professional vocabulary, it is necessary to clearly determine the number of lexical units, making a minimum necessary vocabulary of professional lexicon, which will serve as standard.Students of professional lexicon can be taught only within the framework of a selected subject, which will be close to the main questions of the profile discipline of the faculty [2].

The main method in modern methods of teaching a foreign language is the method of situational learning. The main purpose of such an approach is to create situations similar to real ones, the solution of which helps to develop the creative, professional and cognitive activities of students. Cognitive activity of students will include the stages of search, analysis and problem solving. The learning accent is not on mastering of ready-made knowledge, but on their development, co-creation, discussion [1]. To overcome the problem, students are attracted to other sources of information and their personal experience.

At present, the course "Foreign language in professional direction" is one of the most powerful and most important branches in the education system of higher educational institutions of Ukraine. However, there are certain features that must be taken into account in the process of syllabus, methodological materials, and planning, organization and conduct of practical classes.

In teaching of a foreign language of professional orientation, an interactive method of teaching active communication becomes rather important. It is the interactive technologies that create the necessary preconditions for the formation of the language competence of students, to improve the professional and general culture of communication. In the process of implementing the interactive method in practical classes in a foreign language occurs through such interactive activities: discussions and considerations, dialogues and role-playing games, simulations, improvisations, debates. The use in the educational process of interactive technologies increases the range of terminology vocabulary in the specialty, makes the learning process cognitive and professional-oriented to real conditions [3].

Also, it should be remembered that when students study a foreign language, they have a number of problems, the priority of which is low motivation to study a language. It is in these cases that modern interactive technologies are most appropriate. Today teachers and students can use electronic textbooks, libraries, testing systems.

In order to compete well in the labor market, future specialists must possess certain skills that would characterize the level of their professional and communicative competence, including: knowledge of terminology of professional disciplines, ability to conduct conversations, to prove their own opinion, to solve all communication tasks in the process of professional communication. However, in the context of modernizing the educational process in teaching foreign language and leaving traditional methods of teaching, there are many issues that need to be addressed in the light of the requirements of the modern scientific world and the peculiarities of the individual needs of students. Optimization of the learning process under the existing conditions is a key to success in the process of forming the language competence of students in various fields and their high professionalism in the future.

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REGULATIONS OF THE SOCIAL CONFLICTS IN EDUCATION FIELD

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Nowadays everyone can be confronted with the diverse views, beliefs and interests of the people surrounding them. Such clashes, caused by personal characteristics of people, their interaction with surrounding, subjective and objective factors, can lead to conflicts. Any conflict is first of all the interaction of several individuals who possess bipolar principles. Conflict arises when there is an activity directed at overcoming differences. Another criterion, on the basis of which it is possible to characterize the phenomenon of social conflict is the presence of the subject(s) as carriers or expressions of interpersonal or intergroup conflict [1].

Each conflict consists of three components: cognitive, emotional and volitional. The cognitive component is the contradiction of the perception of certain events, phenomena or facts by its participants in the existing situation. The emotional component of conflict is manifested as a mutual antipathy, mutual irritability and excitability, aggressiveness, emotional bluntness or, conversely, increased vulnerability, as well as disdain, a contempt that is emphasized in communication. The volitional component of the conflict is expressed by the persistent imposition of one's point of view. These components of conflict do complement each other, each time manifesting itself in different ways. Causes of interpersonal conflict are determined by the interaction of objective and subjective factors: the first creates the potential for conflict; the second is about the features of its regulation.

In most situations of interpersonal conflict, there are two parties that are interconnected:

1) the substantive side of the conflict, that is, the subject matter of the dispute, the issue that causes controversy;

2) the psychological side of the conflict which is connected with the personal characteristics of its participants, with their personal relationships, with their emotional reactions to the causes of the conflict.

It should be noted that in any interpersonal conflict in the educational process, the personal qualities of students, their mental, socio-psychological and moral characteristics are of a great importance.

Student-group conflict occurs when students begin to protect not only their own interests, but also those of the group. This conflict is a lot more complex because the group is a system of relationships, almost always with an informal or formal leader. For constructive conflict resolution, technologies and methods of effective nurturing and rational behavior are to be used. One such method is the focused conversation method (by Joe Nelson) [2]. This method is also known as Objective, Reflective, Interpretive and Decisional method (ORID-model). This technology has four main levels: 1) objectification; 2) reflection (understanding of their reactions); 3) interpretation; 4) action or decision.

The adherence to these four levels provides an efficient way to resolve the conflict through a meaningful dialogue, during which the subjects of the dialogue can come up with specific ideas and formulate clear conclusions. This method is very flexible and can be applied in a wide range of situations.

Conflicts might be caused by an intrinsic problems of a particular subject [3]. Such insignificant problems at first glance can develop into mental disorders (depression; suicidal ideation; bulemia; obsessive-compulsive disorders; anxiety disorders; neuroses; drugs, alcohol, gaming, and people addictions). It is an appeal to the specialist (psychologist) of the subject who has such problems to overcome the latter.

A very important component of resolving conflicts in the field of education is the awareness of teachers about the features of the student's body as a separate period of life, and competence, which is manifested in the ability to perceive and distinguish the individual qualities of each student and to form an individual approach to each of them. A constant increase in the "psychological culture" of teacher-psychologists is not a little bit less important as well. This will facilitate the student's development and adaptation to external conditions, both global (political, economic, etc.) and locally subjective (moving to another city, housing, relationships with family and environment). All this leads to the humanization and democratization of the educational process, and that is, to its "technological" development.

Interpersonal conflict of pedagogical workers is quite less common. The main features of such a conflict are almost indistinguishable from the standard features of the conflict, namely the presence of insurmountable contradictions, changing the nature of communication in the direction of confrontation, the desire for victory, increased emotional background, exacerbation of negative emotions until their complete uncontrollability. Then such a conflict can be resolved using the ORID model already mentioned above.

Having considered all possible schemes of conflict in the learning environment and their solution, the questions may be: is it possible to avoid conflict at all? How to minimize their number?

Of course, conflicts will always arise everywhere and getting rid of them, unfortunately is not possible, since the person is emotional and social. But there are methods to create the conditions for minimizing conflict situations. First of all, it is to support and constantly monitor the safety of all participants in the educational process, to ensure occupational health and safety and to create all the necessary conditions for training. A physically and psychologically healthy social group with individualized needs, adapted to the environment, with normal behaviors in place, will have minimal risks of conflict, and even less will be to come escalated.

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BULLING AS A TOPICAL PROBLEM OF MODERN PSYCHOLOGY

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Bullying is a form of aggressive behavior in which someone intentionally and repeatedly causes another person injury or discomfort. Bullying can take the form of physical contact, words or more subtle actions. The bullied individual typically has trouble defending him or herself and does nothing to “cause” the bullying. Systematic international research has shown school bullying to be a frequent and serious public health problem. But psychologists are using this research to develop bullying prevention programs that are being implemented in schools around the world [1].

In order to be considered bullying, the behavior must be aggressive and include:

An Imbalance of Power: Kids who bully use their power—such as physical strength, access to embarrassing information, or popularity—to control or harm others. Power imbalances can change over time and in different situations, even if they involve the same people.

Repetition: Bullying behaviors happen more than once or have the potential to happen more than once.

There are three types of bullying:

Verbal bullying is saying or writing mean things. Verbal bullying includes: teasing, name-calling, inappropriate sexual comments, taunting, threatening to cause harm.

Social bullying, sometimes referred to as relational bullying, involves hurting someone's reputation or relationships. Social bullying includes: leaving someone out on purpose, telling other children not to be friends with someone, spreading rumors about someone, embarrassing someone in public.

Physical bullying involves hurting a person's body or possessions. Physical bullying includes: hitting/kicking/pinching, spitting, tripping/pushing, taking or breaking someone's things, making mean or rude hand gestures [2].

Bullying can affect everyone – those who are bullied, those who bully, and those who witness bullying. Bullying is linked to many negative outcomes including impacts on mental health, substance use, and suicide. It is important to talk to kids to determine whether bullying – or something else – is a concern.

Kids who are bullied can experience negative physical, school, and mental health issues. Kids who are bullied are more likely to experience: depression and anxiety, increased feelings of sadness and loneliness, changes in sleep and eating patterns, and loss of interest in activities they used to enjoy. These issues may persist into adulthood, health complaints, decreased academic achievement – GPA and standardized test scores – and school participation. They are more likely to miss, skip, or drop out of school. A very small number of bullied children might retaliate through extremely violent measures.

Kids who bully others can also engage in violent and other risky behaviors into adulthood. Kids who bully are more likely to: abuse alcohol and other drugs in adolescence and as adults, get into fights, vandalize property, and drop out of school, engage in early sexual activity, have criminal convictions and traffic citations as adults, be abusive toward their romantic partners, spouses, or children as adults [3].

The Importance of Stopping Bullies: understanding the psychological factors behind a bully's bad behaviour is certainly impactful. However, promoting mental health and wellness is another great way of putting an end to bullying. This can help victims, bystanders, bullies, and potential bullies. People who have witnessed or been subjected to bullying need to heal just as much as individuals who inflict pain and harm upon others.

Bullying is not healthy. No matter how rich, successful, popular or otherwise well-off a bully may appear to be, the intentional mistreatment of other signifies a problem.

Likewise, being targeted by a bully does not mean that someone is weak. Despite the rise of attention which bullying has received over the past few years, there are still certain undertones which suggest that only weak people are bullied. Once again, this type of mindset places the onus and blame on individuals who are targeted, as opposed to bullying, which is innately predatory behaviour [4].

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EMOTIONAL BURNOUT SYNDROME

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The term "burnout" was first introduced in psychological literature in 1974, thanks to American psychiatrist Herbert Freidenberg. In an article in the «Journal of Social Issue», he used the term "burnout" to refer to an individual's state of attrition caused by excessive demands that create a physical or social environment at work. According to the scientist, the peculiar complex of burnout consists of symptoms such as fatigue, headache, low ability to be aware of illness, irritability, change of behavior and constant feeling of boredom and despair [1].

He described the phenomenon he observed in himself and his colleagues (exhaustion, loss of motivation and responsibility) and called it a metaphor for "burnout". It indicates the mental state of people who communicate intensely and closely with others. F.E.V. is a special mental state of healthy people who are in intensive communication with clients, patients, in an emotionally charged atmosphere with the provision of professional help.

There are different definitions of burnout. For example, M. Burish believes that «Burnout is a psychological term that denotes the symptom complex of the effects of prolonged work stress and certain types of occupational crisis» [2].

V. Boyko defines emotional burnout as «a personality-produced mechanism of psychological protection in the form of complete or partial exclusion of emotions (reduction of their energy) in response to selective psycho-traumatic effects».

In accordance with the approach of American psychologists K. Maslach, S. E. Jackson burnout syndrome is a three-dimensional construct that includes emotional exhaustion; depersonalization (tendency to develop negative attitude towards clients); the reduction of personal achievements is manifested either in the tendency to negatively evaluate oneself in a professional way, or in the reduction of one's dignity, limitation of one's capabilities, duties towards others, withdrawing from one's responsibility and transferring it to others.

«Japanese researchers believe that to determine emotional burnout in the three-dimensional model K. Maslach should add a fourth factor «Involvement» (dependence, involvement), which is characterized by headaches, sleep disorders, irritability, as well as the presence of chemical dependencies (alcoholism, tobacco)» [3].

Emotional burnout is the result of an internal accumulation of negative emotions without a corresponding «discharge» or «release» from them. Burnout syndrome develops gradually [3]. Initially, the «burnout» begins to increase the tension in communication. Emotional fatigue becomes physical. Often this is accompanied by headaches and colds. As a rule, at such times one does not feel the strength to perform even small things. We have to make a lot of efforts to get yourself to go to the store, make a business call, put away the house. Such fatigue can provoke a state of depression, apathy, flashes of irritation, a feeling of constant tension and discomfort. Increasingly, important things are flying out of your head. It becomes very difficult to focus on the work being done. Rising tension leads to inadequate, selective response to what is happening. For example, business communication largely depends on the mood of the person who came to work. The person begins to feel like a victim. Any little things are literally taken out. Heis not always able tokeep down irritationcaused by others. There is a need to avoid public places, public transport, telephone conversations, at such moments the "burn out" begins to look for means of «saving emotions» - trying to be alone after work, to limit all contacts only to the most necessary.

In Ukraine, the concept of «emotional burnout syndrome» was introduced into psychological practice not too long ago, and the problem is not considered to have received due attention. Most often, emotional burnout syndrome is associated with problems at work, although such a mental disorder can occur in ordinary households or young mothers, as well as in creative people. All these cases combine the same characteristics: rapid fatigue and loss of interest in duties.

The danger is that «burnout» is characterized by daily progress. It is extremely difficult to stop this process. Against this background, chronic diseases can develop, new diseases may develop, and even the composition of the blood may change.

Thus, burnout syndrome is a response to prolonged stress arising in the process of interpersonal communications.It is impossible tocompletely eliminate stress and professional burnout in modern conditions. But it is quite possible to significantly reduce their destructive effect on human health.Do not mix professional problems with personal ones, work at work, but relax at home, learn to relieve stress.An important distinguishing feature of people who are resistant to emotional burnout is their ability to maintain positive, optimistic attitudes about themselves, other people, and life in general.

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SOCIETY AND TRUST

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Nowadays, we all live in society which surrounds us and in which we from childhood learn how to communicate with people, make friends, express opinions clearly. One of the most important components of adaption in society is building relationships which is impossible without trust. The Dalai Lama says: "To earn trust, money and power arenot enough; you have to show some concern for others. You cannot buy trust in the supermarket" [2]. These words show us that trust it is a very difficult thing to achievement, but it is also very important for each of us. There are just a few elemental forces that hold our world together. The one that's the glue of society is called trust. Its presence cements relationships by allowing people to live and work together, feel safe and belong to a group. Trust in a leader allows organizations and communities to flourish, while the absence of trust can cause fragmentation, conflict and even war. Trust is the foundation for everything we do. That is why we need to trust our leaders, our family members, our friends and our co-workers, albeit in different ways [2]. Building trust is worth the effort because once trust is lost; it can be very difficult to recover [1].

Trust is hard to define, but we do know when it is lost. When that happens, we withdraw our energy and level of engagement. On the positive side, trust makes people feel eager to be part of a relationship or group, with a shared purpose and a willingness to depend on each other. When trust is intact, we will willingly contribute what is needed, not just by offering our presence, but also by sharing our dedication, talent, energy and honest thoughts on how the relationship or group is working. When trust is present, things go well; but when trust is lost, the relationship is at risk. If the level of trust is low in a relationship or organization, people limit their involvement. In contrast, when the trust level is high, people reward it by giving more [2]. Trust is often related to leadership and power. To be effective, a leader must earn the trust of his or her constituents to ensure their participation and allegiance. Indeed, any successful relationship relies on a level of trust that must be earned. If members of a team or relationship lose trust in each other, it takes a great deal of work to restore it.There are three components of trust. The first one is authentic. When you see that person is being authentic, you are much more likely to trust him. The second one is logic and the last one is empathy. When all three of these things are working, we have great trust. But if anyone of these three wobbles gets shaky, trust is threatened.The most common wobble is *empathy*. Because people do not believe that we are mostly in it for them. That is truth because nowadays we are often self-distracted and so busy to pay attention for others. BUT without revealing empathy we make our relationships and life harder.So the first prescription is to identify where, when and to whom we are likely to offer our distraction and in this case we can define to whom we are likely to withhold our empathy. We can get empathy of person just look at him and listen to him [3].

Logic wobbles can come in two forms. It is either the quality of your logic or it is ability to communicate the logic. It is often the case that our logic is sound but we have problems with ability to communicate it. But there is a very easy fix to this. If person have some problems with logic and have to talk about something, he should start his story with his point in a crisp half-sentence and then give supporting evidence. The third wobble is authentic and it is one of the most vexing. Because everyone of us can sniff out in a moment whether or not someone is being authentic true self. So if we do not want to have this wobble, we should be ourselves! It is very difficult to be yourself, because each of us have something special and this difference can be incomprehensible for somebody. Our aim is keepauthentic rather than hide it. Because before we will be hiding it we have not the trust[3]. So, everyone of us should be authentic and we all should set the conditions that make to be authentic welcome.Summing it all up, we can say that there are some qualities which can help to build the trust. Thesequalitiesare:

- reliability and dependability (a person or group that is true to their word and fulfills their commitments encourages trust);
- honestly and supportively [1];
- competency (people cannot win our trust if they're not capable of doing what they promise);
- sincerity, authenticity(people can often sense when someone says something that is not aligned with what they are feeling inside and people don't believe what he or she is saying);
- openness (leader who is "never wrong" never gets the truth from others) [2].

All of these qualities contribute to the degree of trust people have for each other. Trust is a two-way street, built by the behavior of each person in therelationship.We have come to the conclusion that the trust is very important in our business and privacy life and we should earn and regain it.

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WHAT ARE WE THINKING ABOUT AT 3 A.M?

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Importance of decision making: Well, I think that one of the reasons is that we have no idea about the power of time. People are constantly changing every day, every week and every year. However when is the moment when these changes become slower? Is it middle age or old age? The answer is now. First of all, you are right, change does slow down as we age, but second, you're wrong, because it doesn't slow nearly as much as we think. It is called the "end of history" illusion. Your own history. The thing is that time is a powerful force. It transforms our preferences. It reshapes our values. It alters our personalities. We underestimate this fact. Only when we look backwards we realize how much change happens in a decade. For most of us the present is a magic time. It's the moment at which we finally become ourselves. The person you are right now is as temporary as all the people you've ever been. The one constant in our life are changes. Therefore, it is normal to do things that we regret. After all, this means that we are changing ourselves. Do not regret anything, otherwise there will be nothing to tell your children [1].

How to stay calm in this difficult life?There are so many reasons of stress during the COVID-19 pandemic and it's normal to feel some anxiety when a global infectious disease impacts your life. I would like to share with you how to cope with stress and anxiety. First of all know that your friends and neighbors suffer too. Fear and uncertainty are response to things that people don't understand and that they feel threatened their safety and the safety of their loved ones. During a pandemic, you might feel unsafe, have problems with sleeping or nutrition, experience distressing emotions or social isolation and grapple with an imbalance in your work-life issues. You know, the most important thing is to remember that we are not alone. The next step is to remember our own "rules" of routine. For example, set a schedule for yourself if you're allowed to take proper breaks for meals and get enough sleep. If telecommuting that you usually relax on the weekend with books or movies, continue to do that. Find other things to talk about. Keep in touch with your friends, and talk about other topics (like movies, serials, music etc.) Finally, looking out for your neighbors, family, friends and coworkers can also provide some relief. When we're supporting others it gives us a sense of purpose [2].

What are we thinking about at the end of life?First of all, we all need a reason to wake up. One of the reasons is to solve some problems or issues that are related to our life. At the end of the day we often ponder on something "important". For example on life, on death or we ask ourselves about why we are even alive. So let's begin at the end. For most people, the scariest thing about death isn't being dead, it's dying, suffering. To get underneath this, it can be very helpful to tease out suffering. The great thing about necessary suffering is that it is the very thing that unites caregiver and care receiver - human beings. A good news is that we can change it. I mean suffering. After all, our role as caregivers is to relieve suffering - not add to the pile [3].

We know, for example, from research what's most important to people who are closer to death: comfort; feeling unburdened and unburdening to those they love. Well people remember those moments that they would like to repeat at the end of life. If we love such moments ferociously, then maybe we can learn to live well - not in spite of death, but because of it. Let death be what takes us, not lack of imagination.

Perfect marriage. Is it possible?To begin with I should say that all of us must marry ourselves. So what does it mean to marry yourself? It's a big idea. In other words, you commit to yourself fully. And then you build a relationship with yourself to the point where you realize that you're whole right now, that there is no man, woman, job. And this changes your life. Perhaps you did not accept yourself as you are. So if you don't accept yourself then you do not accept your soulmate. Then you just need to build the right relationship with yourself. It is so simple. "Soulmate"… It is a weird word which consists of "soul" and "mate". Therefore when you meet your mate you give him or her a piece of soul. Finally, you become one whole of something. If it happens then you have found your person [4].

The meaning of what was said: Most of us pay attention to what we say. But words are only a small part of what we are saying when we communicate. When we think of our communication we tend to think of the voice, but it is an important element. You are constantly giving out signals with voice. Is your voice pitch higher or lower than normal? The slower and deeper the voice, the more we sound confident. On the other hand, a higher-pitched voice indicates strong emotion, for example fear or delight. What's more eye contact is one of the most important things of nonverbal communication. In the UK people tend to keep eye contact around 60 to 70 percent of the time. Let's talk about our facial expressions. They change while we speak and an important moment in both getting our meaning across and showing that we are paying attention and are involved (when we are listening). Our emotions give the speaker understanding as to how well we are following what somebody are saying. The fact is that eyes show a person's positivity while the mouth shows friendliness or anger. Facial expressions are the most interest and the most difficult element of nonverbal communications. Body language shows that you have an attitude towards somebody. For example your arms send many signals: from confidence to worry and uncertainty. Interesting fact: the more extrovert you are, the bigger your arm movements will be [5, p.17].

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SOCIAL MEDIA'S GROWING IMPACT ON PEOPLE: DISADVANTAGES OF SOCIAL NETWORKING

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Education has become very convenient with the help of social media. Students can easily share important data for class work or assignments. It is also effective for gathering information to prepare project reports and other educational purposes. Employees as well as employers can search for jobs or people of their choice to work for or work with. The fastest way to advertise anything is to upload it on social sites. Social media is faster in conveying the news or information than any other media such radio, television or newspapers. Through many years, social media has helped people stay in contact with their distant friends, relatives and other influential people in their lives, which would have otherwise been impossible. Hence social media proves to be an excellent platform to promote and facilitate innumerable things [4]. However, the very same attributes that make social media a positive force in our lives make it potentially dangerous.

Depression. In fact, Experts worry that the social media and text messages that have become so integral to teenage life are promoting anxiety and lowering self-esteem. A survey conducted by the Royal Society for Public Health asked 14-24 year olds in the UK how social media platforms impacted their health and wellbeing. The survey results found that Snapchat, Facebook, Twitter and Instagram all led to increased feelings of depression, anxiety, poor body image and loneliness[2].

Sleep. Research has found that artificial lighting can inhibit the body's production of the hormone melatonin, which facilitates sleep – and blue light, which is emitted by smartphone and laptop screens, is said to be the worst culprit. Last year, researchers from the University of Pittsburgh asked 1,700 18- to 30-year-olds about their social media and sleeping habits. They found a link with sleep disturbances – and concluded blue light had a part to play.The researchers say that disturb sleep could be caused by physiological arousal before sleep, and the bright lights of our devices can delay a cycle of sleep and wakefulness [1]. But Night Shift setting on your mobile device can alters the screen temperature of your device to a warmer color, thereby filtering out the blue light.

Addiction. Social networking sites (SNS) such as Facebook and Instagram are known to cause stress in users, known as technostress from social media. However, when faced with such stress, instead of switching off or using them less, people are moving from one aspect of the social media platforms to another - escaping the causes of their stress without leaving the medium on which it originated. Research into the habits of 444 Facebook users revealed that leads to an increased likelihood of technology addiction, as they use the various elements of the platform over a greater timespan. Researchers from Lancaster University, the University of Bamberg and Friedrich-Alexander Univeristät Erlangen-Nürnberg found that users were seeking distraction and diversion within the Facebook platform as a coping mechanism for stress caused by the same platform, rather than switching off and undertaking a different activity [3].

Cyberbullying. The other big danger that comes from social media communicating more indirectly is that it has gotten easier to be cruel. Dr. Donna Wick, a clinical and developmental psychologist, notes that this seems to be especially true of girls. "You hope to teach them that they can disagree without jeopardizing the relationship, but what social media is teaching them to do is disagree in ways that are more extreme and *do* jeopardize the relationship. It's exactly what you don't want to have happen," she says. Dr. Steiner-Adairwarns that relational aggression comes from insecurity and feeling awful about yourself, and wanting to put other people down so you feel better. Peer acceptance is a big thing for adolescents, and many of them care about their image and for them it can feel as serious. Add to that the fact that kids today are getting actual polling data on how much people like them or their appearance via things like "likes." So kids can spend hours pruning their online identities, trying to project an idealized image [2].

In summary, social media has certainly made our lives easier. However, one should not forget the other downside. Every day, the number of users is increasing and it is increasingly difficult to spend time offline.Social networking is a very broad source of information and communication but at the same time it can be misleading and ruin healthy development as well. In the end it's our choice to make, which path we wish to take!

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STUDENT`S MENTAL HEALTH DURING THE COVID-19 CRISIS

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The extent of student`s mental health considerably influences either their academic success or sound society of every country in general. And today, when pandemic of COVID-19 has changed our habitual lifestyle, the problem of student`s mental health during period of distance learning, the lack of communication and passive routines is actual.

We acknowledge the words of a psychiatrist at the University of Florida, Marcia Morris, the author of "The Campus Cure: A Parent's Guide to Mental Health and Wellness for College Students", described the relevant situation the next way. "Some students are doing surprisingly well with social distancing, whether they have stayed in an apartment near campus or returned home. They are reaching out to friends and family through video chat platforms. Some are taking walks with friends (with six feet of separation). They are getting enough sleep and valuing a schedule that is less frenetically busy than what they are used to. Other students may not be doing as well, impacted physically or emotionally by the coronavirus crisis. Some students have lost jobs and worry about their parents. Some students are fortunate enough to go home with family, while others do not have a safe home to return to" [2].

No matter who you are, feeling stressed and afraid is a normal response to an illness about which there is still so much to learn and a health crisis for which the country seems unprepared. Ruth C. White PhD MPH MSW, mental wellness consultant told that even if you don't succumb to the coronavirus, the chronic stress that may result from constant fear and anxiety about the illness, and the social isolation, can cause physical symptoms of their own. "Common symptoms of chronic stress include headaches, insomnia, muscle tension, stomach distress such as heartburn and acid reflux, and joint pain. You may also experience behavioral symptoms, such as increased smoking, eating and emotional symptoms, such as irritability, or depression" [5]. "Pandemics such as the one we are currently grappling with often ignite fear, anxiety and erratic behaviors," says Dr. Kelly Vincent, a licensed clinical psychologist practicing in Encinitas, California."When fear takes control, both our nervous system and emotional part of our brain go into overdrive. This response can lead to impulsiveness, panic and feeling out of control emotionally," she explains [1]. Following Mental Health Foundation, infectious disease outbreaks, like the current Coronavirus (COVID-19), can affect our mental health. While it is important to stay informed, there are also many things we can do to support and manage our wellbeing during such times [3].

Ruth C. White share some stress management techniques for getting students through the next few weeks until life goes back to some sense of normalcy. The first is deep breaths that is a great way to calm down entire body and mind. The next technique is the Practice of mindfulness which includes affirmation meditation to consume our awareness to manifests goals or changes in behavior. The third step is to find a spot outside, it may be even a place at the balcony, to take the laptop. This will help keep the stir crazies away. Because of significant correlation between our health and media the forth advice is to go on a media diet. Listening to the news all day every day is going to exacerbate any feelings of anxiety or stress. And when you get on social media, spend some time on things that make you smile [5]. The fifth tip is doing exercises now more than ever. Mental wellness consultant advices to emphasize that movement releases the pleasure hormone dopamine, which makes us feel good, and fresh air and sunshine are also great for boosting your mood. But remember to keep distance or go outside early in the morning or late in the evening, forego public parks and trails. A great deal is being written about showing your love in Greenpeace's blog the article about 11 ways people are talking about caring for one another while staying safe as our family, friends and colleagues navigate COVID-19. With many others are calling for any spending to help build a better society, based on better health care, employment standards, social protections and a Green Stimulus Package— in short, a society where we truly take care of one another and the only planet Earth we've got [1].

We then review the seventh step, which is to set your financial house in order. If you have lost a job, or your income has been impacted by the economic impacts, now is the time to make a financial plan for getting through the next three months. Also the experts advices to use the time to learn a language or learn a new hobby. Maybe the job loss has inspire to change careers, and now there is a time to learn a new skill [4]. And the last one is to be grateful. Being deliberate about being grateful is a great way to counteract the negativity. The majority of experts advice to start and end each day by stating—at least three things you are grateful for, it reduces stress and increases feelings of optimism.

We opened this paper by noting that now the students's mental health is in danger and may have appreciable effect on different spheres of their life: career, social sphere, money, health and sport, hobby, relationships with family etc. Understanding that techniques given above work for many years can help reveal that there is a sense to add some of them to routine. We submit that taking care of your mental health require self-discipline, which is a key to harmony between different spheres of life.

In summary, the students may not be doing as well, impacted physically, financially, or emotionally by the coronavirus crisis, but there is a sense to add some of instruments, that work for many years, to students routine.

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BASIC KINDS OF PSYCHOLOGICAL PROTECTIONS FOR CERTAIN TYPES OF PERSONALITY ACCENTUATIONS

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The goal of this research is to find out the essence of character accentuation and methods of its diagnostics. Every person is characterized by an instinct of self-preservation. At the mental and social levels of human organization, these properties are manifested in the need for self-defense and have an impact on them. The problem of studying the relationship between the character of accentuations and the type of psychological protection is currently relevant because of the socio-economic situation which is characterized by dynamism and uncertainty in Ukraine

According to the well-known German psychiatrist K. Leonhard, 20-50% of people have so sharp character traits that in certain circumstances can lead to the type of conflicts and nervous breakdowns. Therefore, character accentuation is the over expression of certain character traits and their combinations, which is an extreme variant of the psychic norms bordering with psychopathy. Character accentuation distinguishes from the psychopathy by the lack of characteristics of psychopaths, such as stability of character over time, the totality of its manifestations in all situations of social maladaptation. Term “character accentuation” was involved by the famous German psychiatrist K. Leonhard [1].

As you know, a person in any traumatic situations, one way or another, is forced to fence off or in any way to defend against stress. There are three types of person’s accentuation by Leonhard:

1) accentuations in the field of temperament like hyperthymic, dysthymic, affective-exalted, anxious, emotional;

2) accentuations in the field of character such as demonstrative, pedantic, excitable;

3) accentuations in the field of thinking like extraverted or introverted [1].

These types of accentuation are not always evident. The structure of the character is dynamic and changes through the life of the person. The accentuation of the character can be also reduced in the process of education or self-education. You should know your character and impulses and try to improve yourself everyday.

Psychological protection functions, on the one side, can be viewed as the positive quality because they protect the individual from the negative experiences of the perception of psycho-traumatic information and help to safe self-respection in conflict situations. On the other side, they can be evaluated as negative. Defense action is usually short-lived and continues as long, as you need a “rest” for a new activity. However, if the state of emotional happiness continues for a long time and, in essence, replaces activity, then psychological comfort is achieved by a price of perception of reality or self-deception.

Also, there are two variants of study of character accentuation.

The first method is the Shmishek technique. The Shmishek questionnaire is a personal questionary designed to diagnose the type of personality accentuation. It was published by G. Shmishek in 1970. The methodology consists of 97 questions that must be answered “yes” or “no”. With the help of this technique the following 10 types of accentuation of the person will be determined (by K. Leonhard classification): demonstrative, pedantic, stuck, excitable, hypertensive, emotional, anxious, cycloid, dysthymic and exalted. The maximum score for each type of accentuation is 24 points. An accent mark is considered to be above 12 points. The theoretical basis of the questionnaire is the concept which was produced by K. Leonhard. According to this concept, all personality traits can be divided into main and additional [3]. The main features are the core of the personality, they determine its development, process of adaptation, mental health. With significant expression the main features characterize the person as a whole. In the case of negative factors, they can become pathological, destroying the structure of the individual. Personalities in whom main boundaries are well-expressed were named accentuated [4].

The second method is the Lichko A.E. technique. Diagnostic Questionnaire is a questionary designed to determine the types of accentuation of character and options for constitutional psychopathy, psychopathic and organic psychopaths in adolescence and teenage years. It is the implementation of a typological approach for personality research. It was published by Lichko A.E. in 1970. This technique includes 25 tables which present sets of phrases (well-being, mood etc). Each set consists of 10-19 suggested answers [3]. There are two tests which are conducted with the subjects. This technique can be used by psychiatrists, medical psychologists, doctors and educators who have received a special preparation in medical psychology. But it is very important to know that, that accentuated persons are not pathological.

To sum up, we can state that people with accentuation character usually have an elevated mood, but they are the same people as we all are. They are sociable, energetic, talkative people, who always change their environment, place of work, they are enterprising and addictive. Emotions dominate in motivation of their behavior, and contribution of such people to any event is unusually deep, there is a possible tendency to sympathy, gentleness, altruism and desire to help with the deal. All in all, such people can bring to our world more emotions they can make our life brighter or become our best friends. Just remember, that all people are equal.

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CONNECTION BETWEEN PEDAGOGY AND PSYCHOLOGY

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People often talk about their 'pedagogicalapproach' toteaching. But what does it actually mean?

Pedagogy is defined simply as the method, and practice, of teaching. It includes:

- teaching styles

- teaching theory

-feedback and assessment.

When people talk about the pedagogy of teaching, they will be referring to the way teachers deliver the contents of the curriculum to a class. When a teacher plans a lesson, he will consider different ways to deliver the content. That decision will be based on their own teaching preferences, their experience, and the context that they teach in.

Pedagogy is also a wayofbeingwithpeople. It involves:

- Joining with them to bring flourishing and relationship to life (*animation*)
- Being concerned about their, andother's, needs and well being, and making practical steps to help (*caring*);
- Encouraging reflection, commitment and change (*education*).

What are the pedagogical approaches?

The different pedagogical approaches can be broken down into categories: behaviourism, constructivismand liberationist.

A behaviourist pedagogy. A behaviourist pedagogical approach says that learning is teacher centred. It advocates the use of directinstruction, and lectures based on lessons. Students can expecttosee a mixture of lecturing, modeling and demonstration, note learning, and choralrepetition [2].

Constructivism. A constructivist pedagogy puts the child at the centres of the learning, and is so me times called 'invisible pedagogy'. A lesson might include individualisation, a slowerpace, hidden outcomes, the mantle of the expert, and ness teacher talk [2].

A liberationist approach is one where the student voice is placedat the centre, and a democracy is put in to the classroom. The teacher might use example of literature that contain non-standard constructions, suchaship-hop, orgraffiti.The teacher should provide space and opportunity for the students to show came their learning, and this can take the formof a performance, speech, ordance [2].

Education is concerned with human aims and the means of promoting them. *Psychology* is concerned with understanding and gaining knowledge of human experience and actions. *Educational Psychology* is the systematic study of the educational growth and development of a child [1].

Psychology has given education the theory of individual difference which postulates that every child has different mentalability and learns at a different pace. Today, education psychology is considered the foundation of education.

Psychology help education in the following ways:

- Psychology suggests use of different methodsinteaching learning process to achieve better results.
- Psychology gives emphasis to motivation and readiness in classroom.
- Psychology has introduce new theories of learning in education.
- Psychology helps the teacher to evaluate his student, to measure his achievements.
- With the help of psychology, the teacher understands the weakness of his students and find solution for the problems.
- Psychology brings about changein the attitudes of the teacher to ward his students.
- Psychology introduce new mentaltest through which the teacher evaluates the students.
- Psychology produce new theories of learning for better education.

How is psychology related to teaching? Psychologists working in education study thesocial, emotional and cognitive processes involve in learning and apply their findings to improve the learning process. Some specialize in the educational development of a specific group of people such as children, adolescent so radults, while others focus on specific learning challenges such as attention deficithy per activity disorder (ADHD) ordyslexia. No matter the population they are studying, these professional are interested in teaching methods, the instructional process and different learning outcomes [3].

To build up the personality of an individual is the aim of education. To teach students, help them and be not only a strict tutor but at the same time a good friend is impossible without proper knowledge of psychology. The social environment in school can be an effective means to allow the students to develop a number of qualities such as serf confidence, leadership, cooperation and healthy competition, decision making, problem solving and good citizenship.

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ARTEN VON PSYCHIATRISCHEN THERAPIEN IN DEUTSCHLAND

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Psychiatrie – das medizinische Fachgebiet der Psychiatrie beschäftigt sich mit der Behandlung psychischer Erkrankungen. Dabei handelt es sich um psychologische Therapieverfahren, bei denen keine Medikamente zum Einsatz kommen.

Die Psychotherapie dient der Feststellung und Behandlung von psychischen Störungen. Hierfür stehen verschiedene psychotherapeutische Verfahren und Techniken zur Verfügung. So kann eine psychotherapeutische Behandlung etwa mittels Kreativtherapie erfolgen.

Unter dem Begriff Kreativtherapie fasst man psychotherapeutische Verfahren zusammen, in denen ein künstlerisches Mittel bzw. kreatives Medium zum Zwecke des Ausdrucks von Empfindungen oder Wünschen Anwendung findet [1].

Zu den künstlerischen Mitteln, die im Rahmen der Kreativtherapie Verwendung finden können, gehören etwa der Tanz, die Musik, das Rollenspiel und bildnerisches Arbeiten. Je nachdem, welches kreative Medium verwendet wird, lassen sich dabei mit der Tanztherapie, der Musiktherapie, der Dramatherapie und der Kunsttherapie verschiedene Formen der Kreativtherapie unterscheiden.

Die Musiktherapie ist die gezielte therapeutische Anwendung von Musik, um therapeutische Ziele zu erreichen. Sie arbeitet als kreatives Behandlungsverfahren und ist erlebnisorientiert.

Zu den Zielen der Musiktherapie gehören: die Wiederherstellung; der Erhalt und die Förderung seelischer und körperlicher Gesundheit;die Förderung von Eigen- und Fremdwahrnehmung; die Förderung von Kommunikations-, Ausdrucks- und Konzentrationsfähigkeit.

Durch Musiktherapie bekommt der Patient eine Gelegenheit, sich selbst und seine Umwelt besser zu verstehen, sich in ihr freier und effektiver zu bewegen und eine bessere psychische Stabilität zu entwickeln.

Die Musiktherapie wird als rezeptive Musiktherapie (Hören von Tonmaterial) und als aktive, expressive Musiktherapie (Musizieren) eingesetzt. Die wichtigste verwendete Methode der Musiktherapie ist die gemeinsame freie oder strukturierte Improvisation [2].

Im Gespräch können während der Musiktherapie die gemeinsamen Erfahrungen ausgetauscht und reflektiert werden. Als Voraussetzung der Teilnahme ist eine Bereitschaft des Patienten notwendig, sich auf die Musiktherapie einzulassen (Ausprobieren/Spielen der Instrumente, Experimentieren mit Rhythmen, Klängen, Melodien). Musikalität, Notenlesen, Beherrschung eines Instrumentes etc. ist dagegen für die Teilnahme an einer Musiktherapie nicht notwendig.

Tanztherapie – ist die Kunstform, in der sich körperlich am deutlichsten zeigt, was zwischen den Menschen passiert. Durch Bewegungen und räumliche Bezugnahme werden Gefühle und Beziehungen ausgedrückt. Diese Kunst wird in der Therapie auf den Alltag übertragen, die Choreographie des Alltags wird fokussiert, um sich körperlich zu spüren und auszudrücken und damit eine Verknüpfung von Fühlen und Handeln zu entwickeln [2].

Unter den Therapieaufgaben sind unten angegebene Begriffe zu unterscheiden:Erweiterung des Bewegungs- und damit auch Verhaltensrepertoires; Steigerung des Körperbewusstseins; Entwicklung eines bewussteren Bewegungsverhaltens; Steigerung der Kontaktfähigkeit.

Kunsttherapie – die thematische Arbeit mit bildnerischen Mitteln beruht auf der Gestaltung von bewussten und unbewussten konfliktvollen Erfahrungen.

Anfangs zu vorgegebenen Themen und später zu eigenen Ideen kann durch Farbe, Form, Inhalt sowie durch Vorder- und Hintergrund vieles im Bild gesagt oder angedeutet werden, was sich sonst schwer ausdrücken lässt. Die abgebildete symbolische Konstruktion bietet individuelle Möglichkeiten, um eigene Deutungen zu finden. Dadurch werden die Bilder zu kognitiv-emotionalen Landkarten der menschlichen Psyche [3].

Therapieziele müssen folgende Bestandteile enthalten:Bewusstwerden von Problemen; Funktion der Erkrankung erkennen; Entwicklung von Lösungsmöglichkeiten; Verbesserung des Selbstbildes; psychosomatische

Stabilisierung; Sporttherapie richtet sich an die psychisch-emotionale Entwicklung des Patienten und an die Entwicklung von Motorik und Wahrnehmung.

Tiertherapie – versteht sich als ganzheitlicher Ansatz zur Förderung und Erreichung klar definierter Therapieziele. Dabei dienen die Tiere als „Co-Therapeuten“ und „Eisbrecher“ im Kontakt zum Patienten, unterstützen diesen in der Entwicklung seiner Ressourcen und in der Erreichung seiner Therapieziele. Durch die therapeutische Arbeit mit den Tieren kommt es nachweislich zur Förderung der sozial-emotionalen, körperlichen und seelischen Entwicklung [3].

Zu den Therapiezielen gehören: Förderung der Empathiefähigkeit (Einfühlungsvermögen), Förderung von Ich-Stärke und Ressourcen; Reduzierung der Angst; Förderung der Handlungsplanung; Training zur Einhaltung von Regeln und Grenzen; allgemeine Steigerung der Lebensqualität

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EMERGENCE OF PSYCHOLOGICAL BARRIES TO FOREIGN LANGUAGE LEARNING AND WAYS OF THEIR OVERCOMING

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Integration into the world community not only sets new challenges for our country, but also puts forward new requirements for solving existing ones. This applies both to different sectors of the economy and to the education system; in particular, the issue of foreign language learning is actualized, without which training of international specialists is impossible. Solving this problem requires the fullest possible use of both the available psychological resources of the learners and the mastering of the teachers by modern means and methods of psychological influence. In particular, the task is to identify and overcome psychological barriers that often occur when learning foreign languages.

Psychological barriers that impede communication in a foreign language are called "language barriers". It is a kind of psychological barrier to speech that manifests itself in the inability to express one's thoughts, as well as one's own point of view [3]. Such a barrier is also available in the native language, but is often traced back to learning foreign languages. In psychology, barriers mean certain obstacles that impede mutual understanding between people; they are divided into meaningful and psychological. Content barriers are the consequence of a lack of meaning, a hindrance to mutual understanding between partners [2]. The mechanism of psychological barriers is to reinforce negative experiences and principles - shame, guilt, fear, anxiety, low self-esteem, etc.

The issue of psychological barriers is closely related to the subjective personality difficulties that one encounters when performing one or another activity. There is a certain relationship between the psychological barriers of the individual and the defects of his psychological properties, first of all, the character traits. The barrier is fixed when there is a goal and the subject cannot reach it because of some internal obstacles. The psychological barrier is a subjective reaction, which is caused by negative attitude, bias, divergence of interests of the individual with the requirements of the situation, personal beliefs, attitudes, misunderstandings, etc. [3].

There are emotional, cognitive and motivational components of the psychological barrier. The main role in its formation is played by the unfavorable prediction of the person for evaluations situations of implementation of the planned activity. Psychological barriers impede the successful performance of an activity because they cause negative experiences that block this performance, resulting in stress, frustration, conflict or even crisis. We can observe such psychological barriers as lack of interest, laziness; state of despair due to lack of information; self-doubt; doubt in the success of the plan; fears of possible troubles and difficulties; fear of the uncertainty of the situation. The success of a foreign language study is in many ways determined by how well a student can anticipate and choose the method and appropriate strategy for overcoming the psychological barriers encountered in students' foreign language learning activities. Against this background, researchers distinguish and study the following strategies: developmental, passive, protective, depressive, and affective-aggressive. The choice of how to overcome psychological barriers in learning activities is largely defined by the students' ability to understand the changes that occur in the process of mastering a foreign language.

As noted, there is a psychological barrier in only one case: if there is a motive and opportunity to perform a particular activity, however, the individual cannot satisfy his or her desire for certain internal reasons. The psychological barriers are particularly clear when it is necessary to master several foreign languages at the same time. According to the mentioned above, the psychological barrier, in this case, must have all its inherent components: emotional, cognitive and motivational.

The emergence of psychological barriers to learning foreign languages may be influenced by the following factors: low self-esteem, self-doubt; insufficient motivation to learn a foreign language;individual features of perception; individual features of the memorization process; insufficiently formed language skills; there is no belief in success, in own strength; negative prior learning experience;lack of positive communication experience;lack of conditions and opportunities for language practice; individual features of interaction with the teacher, etc. [1].

As many years of teaching experience with students testify, that working to optimize students' studying process provides opportunity to identify, consider and overcome psychological barriers related to learning a foreign language. One can get over psychological barriers by formation of adequate self-esteem;formation of stable positive motivation for language learning;creating the necessary language environment; choosing the optimal strategy for overcoming psychological barriers; applying an individual approach to training, etc . [1].

Overcoming psychological barriers to learning foreign languages in higher education institution requires a continuous improvement of the psychological culture of both the teacher and the learner in order to maximize the use of the available psychological resources of the subjects of the educational process. For implementation of the proposed approach, it is necessary to provide conditions for cooperation in the pedagogical process between teachers and students.

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INFLUENCE OF SOCIAL ISOLATION ON THE HUMAN BODY AND MIND

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We often hear the phrase: "I so want to take a break from everyday routine, stay at home and do nothing." The current situation in the world fulfilled our "desires." Covid-19 and quarantine 2020 turned our lives upside down and left many people more alone than they'd been in a long time, or ever. Humans don't just like to be social, we need to be. In fact, people who have weaker social relationships are 50% more likely to die over a given period than those with more robust connections, according to a 2015 meta-analysis including more than 308,000 people. Put another way, being lonely seems to be as deadly as smoking 15 cigarettes a day [1].

According to Cambridge Dictionary, «isolation is 1. the condition of being separated from other people, towns, countries, etc.: geographic/rural/social isolation»;2. the condition of being alone, especially when this makes you feel unhappy» [4]. Quarantine is often an unpleasant experience for those who undergo it. Separation from loved ones, the loss of freedom, uncertainty over disease status, and boredom can, on occasion, create dramatic effects. Of course, the coronavirus pandemic has captured almost the whole world, but the impacts of social isolation on the human bodies and minds have been felt and studied in a variety of different groups, from astronauts to incarcerated people to immunocompromised children to Antarctic researchers to the elderly [2].

It goes without saying that physical activity during coronavirus is reduced in comparison with our daily lives. A study in the Journal of Applied Physiology suggests that just two weeks of inactivity can begin to negate gains to your heart and muscle mass [1]. "We also have evidence that this is linked to cardiovascular function like blood pressure, heart rate, circulating stress hormones. It's been linked to even cellular ageing", said Julianne Holt-Lunstad, a professor of psychology and neuroscience at Brigham Young University [3].

The reduction in physical activity can affect your mind. According to February research in the Lancet, the isolation can lead to post-traumatic stress symptoms, depression, confusion, anger, fear, and substance misuse. The most vulnerable people, the study authors said, are those who have or have had mental health issues [1].

During quarantine, in addition to isolation, external factors also affect us. Anxiety about your own mortality, fears stoked by a deluge of online articles: these are the most obvious psychological effects of coronavirus [5]. Weak information from public health authorities is also a stressor, reporting inadequate guidance on actions and confusion regarding the purpose of quarantine. Other psychological effects will have more to do with environmental and social changes. Covid-19 has forced societies to trial entirely new ways of living [5].

How affected you are by a period of social isolation, or just reduced interactions, is also influenced by your personality. To help ease stay-at-home restlessness, you can take a solo walk or run or try some at-home workout plans, find an exercise video online, dance to music, do some yoga, walk up and down the stairs [1]. Maintaining a clean and balanced diet is especially important during quarantine. You have a lot of time to prepare new tasty dishes. Also, leading experts recommend abandoning the use of alcoholic and sugary drinks. DhruvKhullar, a physician and researcher at Weill Cornell Medicine in New York, said that texting, video calling or even the phone could potentially help avert the sense of isolation or loneliness [3].

Of course, in a situation like a pandemic that requires you to reduce or eliminate your face-to-face contact, that discomfort needs to be endured to stave off more dangerous, immediate effects [1]. Socialisolation can lead to adverse psychological and physiological effects. But there are things you can do to maintain your overall health. You must use the isolation period to the maximum benefit for us: to improve, develop, do things that have been put off for a long time, and devote time to the family.

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VICTIM AND ABUSER

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When did bulling begin? No one will tell the exact date because it has always been. All our conscious lives, people poison each other, we look for a weak link and hit it. Why are we doing this? Why does a man humiliate someone because he is not like that? The first reason is the parents who haven't given due attention and did not educate you correctly. The second is the environment and how you succumb to the influence of another person. It is scientifically proven that 87% of people are dependent on other people's opinions, they are afraid to be different and communicate with them because what others think. The last reason is you yourself. Yes, parents must teach, the people around you must be different [1].

Different steps of growing up bullying. I will introduce bullying as a person, so that it is easier to understand these steps. Birth is those days when a little girl comes up to another and calls her simply because she is different. So bulling is born. You criticize someone who is not like you. Growing up is when at school you start to mock someone because he has full or too thin legs. Even worse, when you are an observer and do nothing to help.[3] The last stage - bullying grew up - it happens in high school, many do not understand what they are doing and just drive another person into a corner from which it is almost impossible to get out.

We know that everything begins when we are just a kids. Our parents are our guard, they protect us. But they can't save us from every dangerous thing that is in our world. Bullying was born with us. We create it. Everything begins when you are just a child, you play with different kids and it doesn't matter how he looks like or what he does. We like to spend time with girls and boys but one day someone tells you that you are fat or ugly, maybe they're telling that because they are rude or because they want to offend you. That wall that protects you from every person that hurt you, that wall that helps you hold on and love yourself and accept the one you are, that wall has the first crack. It still helps you to protect yourself but it'll never be the same.

Abuser made a lot of crack in the victim`s wall. You come to school, there are many different and at the same time identical people, but there is one who is not like that. Maybe he has too thick or thin legs, maybe he is too tall or thin, but he is considered not so. Consider him a "freak." Every day he hears insulting words and even more cracks appear in the wall, he does not show and you don't understand how hard it is to deal with this, how he suffers and whom he turns into [2].

Bullying is growing and is already growing into an adult. Anyone who suffers already half, or even more, is broken and does not know how to stop it. One who offends and does not think to stop. He thinks it's fun, it's just jokes and that's it. But every day the jokes get worse and worse and the victim gets more and more cracks. The wall will soon break down and lead to irreversible consequences. But we do not think about it. Few people understand, but adolescents are the toughest people and unfortunately become the cause of suicide of their victims

What would be if they did not do anything? Many people could be saved; many would consider themselves beautiful and unique. Unfortunately, bullying cannot be avoided, but you can be careful not to let it happen at the beginning. We live in the 21st century. This is the age when many children and adolescents become interested in global problems. They are thinking about how to help others. They consider every person on the planet to be wonderful and help others to realize this. People of the 21st century can solve many problems. We must listen to them because they are our future. They will help get rid of bulling as much as possible [3].

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KOMMUNIKATION ALS FÜHRUNGSINSTRUMENT

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Der Begriff Kommunikation leitet sich von dem lateinischen Wortcommunicatio ab, was Mitteilung oder Unterredung bedeutet. Gemeint ist die Verständigung untereinander, also der Austausch zwischen Menschen mithilfe von Sprachen oder Zeichen.

Obwohl Kommunikation ein universelles Alltagsphänomen ist, sind die Auffassungen, was unter dem Begriff der Kommunikation zu verstehen sei, sehr unterschiedlich. Bereits 1977 zählte der Kommunikationswissenschaftler Klaus Merten 160 unterschiedliche Definitionsversuche [1].

Trotz aller Schwierigkeiten und Besonderheiten bei der Begriffsbestimmung können in Anlehnung folgende Merkmale von Kommunikation festgehalten werden:

1. Kommunikation entspricht einem Prozess zwischen mindestens zweiTeilnehmenden (diese werden als SenderIn und EmpfängerIn bezeichnet). Eine

Ausnahme hiervon ist die intrapersonale Kommunikation (beispielsweise in Form eines Monologs).

2. Die Nachricht entspricht den Zeichen und Symbolen, die von der sendenden Personen- und von der empfangenden Person dekodiert werden.

3. Kommunikation hat interaktiven Prozesscharakter und ist durch wechselseitigen Beeinfluss gekennzeichnet. Wie stark die Wechselseitigkeit ausgeprägt ist, hängt auch mit der spezifischen Kommunikationsform (z.B. direkte Individualkommunikation vs. Massenkommunikation) zusammen.

4. Obwohl Kommunikation immer ein Ziel verfolgt (z.B. Suche nach Unterhaltung oder Informationen), muss sie nicht immer vollständig bewusst erfolgen. Beispielsweise mag eine Person, die mit einer Äußerung nicht einverstanden ist, unwillkürlich die Strin runzeln. So lässt sich festhalten, dass Kommunikation stets zielgerichtet ist, aber nicht notwendigerweise vollständig bewusst erfolgt [2].

Unter Kommunikationsfähigkeit versteht man die Bereitschaft und das Vermögen des Einzelnen, bewusst und selbstkongruent zu kommunizieren, indem er/sie anderen möglichst klar und deutlich mitteilt oder anderen bewusst zuhört, Wesentliches von Unwesentlichem zu unterscheiden weiß, auf Bedürfnisse anderer eingeht und auf nonverbale Signale achtet.

Zu den Grundsätzen der Kommunikation gehören:

- Jede Kommunikation unterliegt der Deutung;
- Die Kommunikation kann analog oder digital erfolgen;
- Die Beziehungsebene bestimmt die Inhaltsebene[3].

„Den Begriff der Kommunikationsfähigkeit kann man auch in der Definition des Begriffs der „Interaktion“ wiederfinden, unter welcher „Interaktion“ verstanden wird.“ Als allgemeine und umfassende Beziehung für jede Art wechselseitiger Bedingtheit, z. B. im sozialen Verhalten, wo zwei oder mehrere Personen durch Kommunikation einander beeinflussen können. Ebenso wie das gemeinsame Verhalten als Ergebnis der Interaktion angesehen werden kann.

Dienonverbale Kommunikation ist die älteste Form zwischen-menschlicher Verständigung. Schon unsere Vorfahren konnten sich verständigen, lange bevor der Mensch das erste Wort geäußert hatte[4].

Circa 85 % aller Kommunikation läuft auf nonverbalen Kanälen ab. Hier spielt die Körpersprache in Mimik und Gestik eine große Rolle. Unsere Blickrichtung signalisiert dem Gesprächspartner Dominanz, während nicht vorhandener Blickkontakt Unsicherheit und Schuldbewusstsein zeigt. Ein Zeichen von Anspannung (Stirnrunzeln, geballte Fäuste, verkrampft Sitzen und deutliche Veränderung der Körperhaltung) bei sich selbst und beim Gesprächspartner wird allen sofort ganz verständlich gegeben.

Die nonverbale Verständigung wird nach Paul Watzlawick auch als „digitale", also rein auf Zeichen beruhende Kommunikation beschrieben. Ihr gegenüber steht die verbale oder auch „analoge" Kommunikation, deren Abgrenzung nicht ganz so einfach fällt, da auf sehr viele verschiedene Weisen analog kommuniziert werden kann [5].

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WHAT IS TO BE A MODERN TEACHER?

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Teaching our youth can be a fulfilling, yet challenging career choice. You'll need a variety of skills, coupled with knowledge and experience to be effective at the job. To be a modern, 21st-century teacher, there are a few useful skills that you will need to have. We are not just talking about patience, even though that is the number one skill on our list. We are talking about being able to adapt to new technology and how to manage your online reputation in the midst of this social media era. Here we will take a look at the top 10 skills modern teachers need to have.

Keep learning: Being a teacher does not mean you should stop educating yourself. Like with any other profession, there is always something new to learn when you are a teacher. Modern teachers should be curious and proactive in terms of gaining new skills and knowledge [1].

Patience: The single most important skill every teacher must have is patience. Patience will take you very far in a classroom where students are on a sugar high from their Halloween party. It will also help you get through every 2repetitive day that you are in the classroom [2].

Adaptability: Being able to adapt is a skill every teacher must have, whether you are a modern teacher or not. Teachers need to be able to adapt to the way their students learn, the behaviour their classroom exhibits, their lesson plans, and so on. It is a trait, that along with patience is a must [1].

Communication Skills: Being able to communicate effectively is one of the most important of all life skills, and it is an essential to those of us in the field of teaching. Communication is the transfer of information from one place to another, whether through speech, the written word, visually, or non-verbally. It's the teacher's job to determine the best ways to communicate with students, and increasingly key is the ability to take into account different learning styles while doing so [3].

Conflict Resolution Skills: Conflict is a normal part of life and will arise in any classroom. It can even be used as a healthy part of the learning process. It is how teachers manage moments of conflict that determines whether a situation will become functional or dysfunctional. Disagreements can become either productive or destructive in a matter of minutes. There are many different conflict styles in which educational advantages can be found. In fact, if effectively handled, conflict can provide very good learning experiences for students [3].

Coaching: Teachers play an important role in the lives of their students. It is therefore important to set a good example at all times. As a mentor, teachers can unlock a child's potential to maximize his or her own performance.They support students in their flawed learning quests and help them understand and overcome the mistakes they inevitably make [4].

Creative Imagination: The most effective tool a teacher can use is their imagination. With the Common Core State Standards being implemented in classrooms all over the United States, many teachers are finding that they need to use their imagination more than ever. Teachers need to be creative and think of unique ways to keep their students engaged in learning [1].

Promote innovation: Innovation comes in all shapes and sizes, but a great teacher today needs to embrace the new and promote innovative leadership and pedagogy across all layers and roles of the learning community: school management, all faculty, students, parents, even citizens of their school's neighbourhood, city or state.For example, innovative immersive technologies like Virtual Reality and Mixed Reality may not be appropriate for all areas of education, at all grades [4].

Participate in social media: Incorporating social media into lessons can be a challenge due to lack of knowledge, accessibility and issues like e-safety. Different social media sites can help make lessons more interactive as well as they can extend the learning outside the classroom. Social media is also useful for engaging with parents and for promoting the school image online [1].

In today's fast-changing world educational institutions need to keep up with relevant technological advances in order to be successful in delivering graduates that can thrive in the 21st Century. Therefore, the role of the teacher in modern learning organizations needs not to be overlooked. Teachers need to juggle not only the specific content that students have to learn but also the best methods and tools to be used to ensure learning happens, all while complying to organizational rules and national standards. In order to do this, they have to think differently, be strategic, promote innovation, know the system, accept failure, promote a learning culture, and above all, put the student and their learning needs at the heart of their teaching mission.

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PLATFORM 7

EFFECTIVE INTERCULTURAL DISCOURSE: OVERCOMING LANGUAGE BARRIERS IN THE CONTEXT OF PROFESSIONAL ACTIVITY

THE COMPETENCE OF A LANGUAGE SPECIALIST

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In recent years, there has been an intensification of competition in the labor market. Staff requirements are constantly increasing. To be "above others" and to stand out among a large number of people, you need to be able to see the perspectives and know what other people don't know and do. The new realities of today put forward new requirements for the professional training of specialists of all levels, which provides for the formation of professional competence as a necessary prerequisite for successful realization of personality in the modern world. A person must have a clear set of professionally oriented knowledge, skills and abilities.

Complex problem solving

It means that the person is able to see the essence of the problem and deal with the consequences.

Those professionals will be most in demand who will have a systematic, holistic approach to solving any problems, will know what else to pay attention to, except the most obvious.

A very extraordinary and not inherent skill to the most people is ***Critical thinking***. This is a way of thinking in which a person calls into doubt the incoming information and even his or her own beliefs. This is a very useful skill because the question "Can everything work out the way we assume?" helps to develop and transform extraordinary ideas and cope with tasks of any complexity.

Creativity

A creative start is the ability to see what doesn't exist.

People management

Managing people is a complex science of how leaders make major decisions. How do you motivate employees? How to motivate employees "to run for work"?

How to avoid a mistake in hiring a person and to train those who deserve it? How to resolve conflicts within the team? Once you know the answers to all these questions, you'll be able to master the people management.

International competence

The knowledge of foreign languages is not enough – the additional study of the culture peculiarities of different people, their customs and traditions, ethical and moral norms are required. This skill is necessary for successful interaction in any international company, as well as for the most effective communication with any audience. An employee with this skill will be able to communicate successfully and establish relationships with important business partners for the company.

Computational thinking

The ability to process large amount of information, highlighting its main meaning.

The amount of information in any field of knowledge is growing at an incredible rate. So you need to be able to process data quickly.

Right decisions

The ability to determine the meaning of the expressed decisions. Even intelligent machines are unable to recognize the hidden meaning of the information they process. A person is capable of thinking outside the box, which makes her irreplaceable.

It was a list of recommendations that would definitely help you to get a job.

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PROBLEMS OF TRANSLATION OF TRADE LEXIS

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The problem of translation in the trade sector has been and remains one of the most important and relevant. Cultural differences, including linguistic differences, create a number of problems with translation. In order to prevent mistakes, disputes, misunderstandings between the subjects of trade and economic relations, it is necessary to be well aware of this type of lexis. Also, it is worth noting that each industry has its own characteristics and needs the most specific and accurate translation, and the trading terminology is quite numerous and branched.

The main task of translating trade and economic vocabulary is accuracy, specificity and integrity. The translator sometimes has translation problems, not knowing how best to convey the original text. Analyzing the foreign trade terminology system, it should be noted that the main part of it consists of stable expressions and phrases. But there are times when it is not possible to translate the term literally by combining the lexical meanings of its components. For example, cash cow. In professional translation, this is interpreted as a profitable activity. One of the major problems with translation may be the ambiguity of the term, that is, it may be interpreted differently. Also, it should be noted that there are many abbreviations in the trading vocabulary that can be translated correctly only if the translator knows their meaning. Abbreviations are used to shorten complex and long deadlines. For example: L&D (loss and damage). Sometimes abbreviations may be partial: e-commerce (electronic commerce). Quite common in English are so-called "jargonism", which differs from literary language by specific vocabulary and pronunciation. Translation difficulties can also arise with polysemantic terms and homonyms. These are the so-called linguistic parallels, or "false friends of the translator". They have elements in common in optionally related languages. For a more accurate and complete reproduction of the translation of the trade vocabulary, attention should be paid to the context in which the term is used. And from this it will be clearer what the word is about and what meaning of the word to use.

Despite the significant role of English as an international language, the existence of a close language or ethnic group has the ability to influence the productivity of trade communication and the results of interaction between countries. For the most part, the difference in translation is explained by differences in culture, worldview, difference in language, writing and other similar factors. Of particular importance is culture and worldview, even when translating trade lexis. For example, the well-known gesture and expression "OK" in Japan means "money transactions".

So, although nowadays it seems that the translation is quite advanced, but there are nevertheless some nuances and problems. It is very difficult to set a clear boundary to translate some words, phrases, such as neologisms, terms, while society is constantly changing, trade is evolving, expanding and taking on a new level, and with it the trade vocabulary, industry language and translation are changing. The problems of commercial translation are most likely to be misunderstood by the terms of the industry, and as a result, the inability to find the correct expression in the target language appears. Therefore, it can be concluded that an interpreter working in the field of international trade should know the exact meaning of expressions, abbreviations and vocabulary terminology. He must continually work on and improve himself, and be knowledgeable in international trade in order to convey the exact content and opinion of the original source. Also, knowledge of the culture of the country with which business relationships are conducted in order to avoid misunderstandings is important.

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ENGLISH AS A DRIVING FORCE IN A MODERN ECONOMY

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Recently English has become one of the most used languages in the world. Airports, shops, educational establishments and many more institutions focus on implementation the English language as much as they can. So, does the modern economy as well as politics is mostly adopted in the international language?

In the end of the XX century, the English language has become the most important international one. Even then English played a vital role, especially for England, as one of the main issues at that time was to establish trade relations. The same situation is witnessed by billions of people: politicians, businessmen and others involved in a world economy or just simple citizens who buy otherwise sell consciously or unconsciously use exactly this language. Lots of terms occurred from English speaking economists, a great amount of different contracts, agreements, deals and so on connected with economy are signed and hold in English. That is why English seems to be the first factor of successful economy and, moreover, for successful entrepreneur.

The global business leaders should pay a great attention to studying the international language if they want to become well known and perform well in these days of oversupply of knowledge and opportunities.

There is a direct correlation between the English skills of a population and the economic performance of the country. Indicators like gross national income (GNI) and GDP go up. In the latest edition of the EF English Proficiency Index (EF EPI), the largest ranking of English skills by country, people found that in almost every one of the 60 countries and territories surveyed, a rise in English proficiency was connected with a rise in per capita income. And on an individual level, recruiters and HR managers around the world report that job seekers with exceptional English compared to their country's level earned 30-50% percent higher salaries [1].

The links between English proficiency and gross national income are really tight. The employer will offer the job to the person who has great English writing and speaking skills, won`t he? In the nearest future he will undoubtedly drive up the salary to this one because of his or her ability to deal with difficulties even if they are in a foreign language. What`s more, improved English knowledge allows individuals to apply for better jobs and raise their standards of living talking about micro level.

For business leaders, knowing which countries are investing in and improving in English can give valuable insight into how a country fits into the global marketplace and how that might affect your company's strategy. Business leaders who understand which nations are positioning themselves for a smoother entry into the global marketplace will have a competitive advantage over those who don't. Your company needs to know how the center of English language aptitude is shifting. That is why knowing English is not just a luxury, it is just about the global business today [1].

Language plays a modest role in economic analysis, reflecting the twin notions that economic processes, being fundamental, transcend language and culture and that the latter, consequently, do not significantly affect economic variables [2].

One of the few contributions focusing on the effects of language on development processes as such is Arcand (1996), who examines different conduits through which the former may influence the latter. Four main such conduits are identified.

1. Transaction costs are lower among people who share a common language, thus facilitating, both in number and magnitude, transactions that might not occur otherwise.

2. Contractual relationships, for example between a landlord and a peasant working on the former's land, may be complicated by the fact that if they speak different languages, this might hamper the landlord's capacity to precisely monitor the tenant's working effort. This, in essence, is an imperfect information issue.

3. Uncertainty weighs heavily on credit transactions, which are crucial to economic activity by providing insurance. The implication, closely related to the preceding case, is that credit across language groups may, rightly or wrongly, be perceived as riskier than within a given language group.

4. Network externalities may appear if there is convergence towards the use of one language, usually the 'larger' language boasting the larger number of speakers. Such externalities may arise through easier trade or faster adoption of the new technologies [2].

The political economy of English in language-in-education policy English-language abilities is considered as one of the most notable basis for personal as well as national development, which is specifically promoted through language policy. The promotion of English in language policy is largely tied to a perceived belief of English as an agency of upward socioeconomic mobility, empowerment, quality education, and even poverty and hunger reduction. Such a symbolic attribution of English to the developmental agendas of the government and individuals can also be seen in terms of its status as a global language, which is often mediated by the neoliberal globalization.

To conclude, it must be claimed that the recent economy situations all over the world show a direct connection between the awareness of English of a population and the economic state of the country. The economy is greatly affected by the English language. So, learning the international language can be profitable for you personally and for your place of living also.

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THE PROBLEM OF LANGUAGE BARRIERS IN THE PROCESS OF LEARNING FOREIGN LANGUAGES

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At the moment, the language barrier creates a problem not only for beginners in learning a language, but also for people with significant experience .

Today I would like to talk about the problems that people face who, for one reason or another, cannot start speaking a foreign language. Namely I want to talk about solutions and points that will help people to speak a foreign language more easily. People underestimate themselves.

We think we 're not ready to speak a foreign language yet that we need to learn more grammar or learn more words. Although in reality there is no certain number of words that allowed to be able to speak a language. We create borders for ourselves by ourselves. [https://www.forumdaily.com/en/kak-preodolet-yazykovoj-barer-v-anglijskom-yazyke/]

Try to speak more simply.

Many people want their speech to sound more beautiful and interesting, but until you think in a foreign language you have to spend a lot of resources to translate all words, put them in the right order, not to forget about times, articles and prepositions. And if you are a little frightened, in principle your head works twice as bad and you are hard enough to remember words, so speak easier.

Try to divide complex sentences into a few small ones. Speak in simple sentences. It is better to say three short phrases without problems so as not to get confused in one long. (We stayed at the hotel. Because it started to rain. And after that we thought that we shouldn't go anywhere).

Paraphrase and if you do not know the word you can always find an option to say it differently (and also so that in the end you do not need this word).

My university pays me some money every month (scholarship).

The same thing can be said in at least 3 different ways. After practice, you will certainly learn to do it and get out of difficult situations where you really have to say something, and you don 't know a word and instead of being silent you will still find a way to explain what you want.

Choose simple words.

Knowledge of synonyms makes your speach more interesting, but the words «large», «huge», «enormous» in conversation can be replaced by simple «big», especially if you not remember them exactly.Not only words but also collocations and phrases play an important role in any language.

Try to remember how native-speakers of the language speak about something, preferably try to remember all the valuable phrase that will allow you to convey all the thought at once.

(Excuse me, how do I get to ... ?) [1].

Don 't be afraid to look stupid.

Imagine talking to a foreigner in your native language. What do you usually think of the person who learned your native language? They arouse your respect and interest. The medium of another language will usually politely support the conversation and try to help you learn the language.

Don 't be afraid not to understand the interviewer.

Do not be afraid to ask, believe that it is not difficult for another person who talks to you to explain or repeat again or to ask a question more slowly or to formulate it differently. He will even be interested in trying to explain and teach you. For him, it 's also a game as much a game as it is for you. There are many pronunciation options in English, so the situation where the one of speakers did not hear or understand something is normal even among native speakers. And if you are interested in the meaning of some obscure words, you only show curiosity to language.

Try to introduce a foreign language into everyday life.

In phone settings you can specify, for example, "English" as the main language and now every time you open the phone you will see tabs in social networks and applications in the different language, which will add more words to your dictionary stock. (Besides that we have English movies, shows and literature).

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THE IMPORTANCE OF LEARNING ENGLISH AND OVERCOMING LANGUAGE BARRIERS

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Famous linguist David Crystal has written 120 books about the English language. He identifies three factors leading to popularization of any language.

- The first factor: languages should be spread over territories.
- The second factor: it should be an official language.
- The third factor: languages should be popularised by educational systems.

After World War II various international political organizations were formed in Europe and English became popular as the language of different conferences, meetings. As a result, nowadays English is a choice of more than 1,3 billion people all over the world. About 400 million of them are native speakers and 900 million use English as the second language. English is the first language due to the number of speakers and the third language due to the number of native speakers (after Chinese and Spanish). English is the most widely learned second language. I think that these numbers confirm the first factor of David's theory.

According to the second factor, English is the official language of 67 countries.

According to the third factor, English is required to be studied in more than a hundred countries.David also proved that the more successful a country is, the more people want to learn its language. And the fact that afterWorld War II there was an economic revival of the USA and the UK is evidence of his theory. So all these factors confirm the prevalence of English and lead to it.

The role of the English language. Political, economic, scientific and sports life of the world is related to the English language. International meetings, conferences, summits, debates are held in English. International trade, exchange of information between counties are provided in the English language. Moreover even the Olympic Games and other international competitions choose English as an official language. Also, we can talk about movie and music industries because American movies have firmly entered our lives and all singers feel necessity to sing at least one song in English.

English is useful not only on the international level but also in daily life. It is priceless for:

- self-education;
- self-improvement;
- travelling;
- intercultural communication;
- education and working abroad or even within your country.

The language barrier is the word that means difficulties in communication experienced by people originally speaking different languages. This phenomenon was firstly described by teachers who saw that their students had problems with speaking different languages. Many peoplelearning foreign languages have such a problem. It prevents you from fluent communication and makes you lose your confidence.

The reasons are:

- unconfidence (when we are not confident in our knowledge);
- fear(connected with bad experience);
- a psychological factor that depends on a person's character.

The ways for overcoming language barriers:

- permanent practice;
- changing the environment;
- communication with native speakers;
- going out of the comfort one

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FOREIGN LANGUAGE TO IMPROVE COMMUNICATION SKILLS IN THE CONTEXT OF GLOBALIZATION

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Globalization is a process of the integration of different cultures, languages, organizations, countries from all over the world [3, p. 9]. To my mind globalization is even more of that. It is a multiple process involving flows of ideas, ideologies, people, goods and needs, images, technologies and techniques.

Executives, employees at all levels and their spouses, students, trainees, and even small and large businesses around the world are learning foreign languages to improve their communication skills.The most popular languages are English, Spanish, German, Chinese, French and Russian.

The reason for this is that the globalized marketplace and complex job market require that companies and their employees use additional skills to remain competitive. Learning a language is important for workers who want to stay competitive in a job market where they are competing with countless professionals with similar educational backgrounds. Companies that are expanding their international value, need to understand the marketplace in which they are conducting business whether it is in the United States, or abroad where understanding of language and culture is the only way to connect with new clients.

Any company that expects all of their investors, customers and employees to learn English is in for a surprise. Companies and their mission critical teams need to be aware of cultural differences, local differences, and they need to be able to communicate in the language of the country they're in. In order for a mutually beneficial relationship to exist between customers and a business – communication must be able to flow in both directions – meaning in more than one language! If that happens – costly miscommunication and embarrassing mistakes can be avoided and the people you are marketing to and working with will be more likely to trust you and your business because you showed them a commitment to understand their point of view. After all, the customer is always right [1, p. 205]!

Nelson Mandela once said: "If you talk to a man in a language he understands, that goes to his head. If you talk to him in his language, that goes to his heart."

Communicating in a different language is a gift. Whether we travel for work or pleasure, or stay in our own country.

There are some of the main reasons why we needtoimprove communication skills in nowadays:

1. Build relationship. Speaking a foreign language is like a magic key that opens the door to people's hearts and minds and adds value to your personal and professional life.

2. Be treated with respect.By speaking the language of the country in which you live, work or holiday in, you are immediately treated with respect and are able to access a completely different level of that society.

3. It can save lives. Let's not forget – a lack of language and communication skills is one of the greatest contributors to accidents in the workplace.

4. Have access to everything. In many countries, for example Japan, the ability to communicate in the local language makes it easier, even possible, to rent suitable apartments or houses otherwise not available to foreign nationals[2, p. 72].

5. Keep safe.Speaking a foreign language can help you keep safe when on holiday or working in another country. Knowing what is being said or happening can make a huge difference and help you to make the right decision to seek safety, advice or cover.

Learning a new language and communicating it fluently to another person is a completely different ball game. If you have ever done public speaking or any type of presentation in front of a crowd, you know how this feels.

There is a sense of self-consciousness we feel when we are speaking a foreign language with native speakers. We are not sure if people will understand us, judge us, or if we are saying something completely different than we intended. Keep in mind that this is completely normal.

I have found some good tips on how to improve our communication skills in a foreign language:

1. Embrace the feeling of self-consciousness. Shift your focus towards others. It doesn'tonly help you from being distracted in your own self-consciousness, but it helps you build a connection with the person you're speaking to.

Being present in the conversation can be the most effective thing you can do to improve your communication skills. Show that you care about the other person's day, struggles, life, and they'll become your most loyal companions.

2. Memorize a song in your foreign language. One way to do this in a fun and easy way is to learn a foreign song. If you have ever had a great song stuck in your head, then you should be able to relate the power of music when it comes to learning a foreign language. When we fall in love with a song, we imitate everything from the tone of the voice of the singer to their accent.

Find a song you like, sing along, dance along. Most importantly, have fun with it.

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THE IMPORTANCE OF A FOREIGN LANGUAUGE FOR A LAWYER

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It is seemed, that every person would like to be successful, especially in business. In this case, the knowledge of foreign languages can be useful. It is a well-known fact, that a man who speaks languages is a many-sided person who feels fluently and confidently in communication with other. When a person has a good command of foreign languages, he or she becomes a competitive candidate for a highly paid post and as a result, move to a higher social degree.

Nowadays English has become the world's most important and universal language. It is the official language in over forty countries and the most used language in international business, science, medicine, trade and cultural relations. Over 300 million people speak it as a native language that is the reason why a well-educated person should know it.

English is essential for progress as it will provide the main means of access to high-tech communication and information over the next twenty-five years [2].

Any communication, oral or written, is the interaction of individuals who perform certain functional roles. And that is why it is important.

Every specialist, regardless of his specialization, should be competent enough in his sphere because professionalism is a degree of mastery and agility. It is known that self-education is a component of developing the professionalism. That is the reason why a good specialist should always educate himself. It is a fact that it applies to the person capable of self-realization.

So, the lawyers, as many other representatives of different occupations, solve double task.

On the one hand, they have to be specialist in order to be competitive. That means that they must have good knowledge in fundamental subjects, such as legal method, law in practice, constitutional and administrative law, criminal law, etc. The future lawyers are engrossed professional terminology throughout their studying years at a higher education institution. And it is important, this work be systematic and purposeful from the first years of the student's studies.

On the other hand, to use knowledge more profitable, a good lawyer should have excellent skills of communication not only in a native language, but in a foreign one. Highly skilled and able to develop and maintain his professionalism lawyer must have the following language skills: to draft bills, to work in courts, to conduct business correspondence, to draft legal documents and so on.

Such awareness allows working effectively in different forms of professional activity. It gives much more possibilities with knowledge of English.

A good lawyer should accurately express his opinion, be able to persuade the interlocutors, correctly build phrases and sentences, participate in discussions, ask questions, answer clearly, give convincing arguments, etc. So, as we can see, it is important for lawyers to have both oral and written language skills and as a result, he will have more chances to be successful and in a good demand in the labor market.

It is important to understand why a good lawyer should know English. There are some reasons.

Firstly, it is rather essential to know that legal English is one of the many forms of English that is used in law. In other words, it is a technical language oriented on legal professionals such as lawyers, judges, attorneys and so on. Such kind of English is not native for them. Therefore, they are required to learn it from a technical context in order to perform well in the field of law.

The sphere of activity of lawyers is rather wide. It covers all the sides of social life, and that is why those, who want to expand their sphere of activity and work with foreign clients, have to know English.

When you work with foreign companies, it is much better to know English in order to negotiate well. If you want to solve different issues and do it skillfully, you must express yourself neatly and ably. Everyone knows that it needs preparation and takes a lot of time to be good at this, but it is worth the efforts.

Also the possibility to take part in international conferences gives you a lot of opportunities. First of all, it is a great chance to meet new people, make new acquaintances and get new knowledge and experience. It means that you and your company will have a good progress and growth.

Learning legal terms along with the concepts of law is the only way you can represent yourself as a good lawyer. Due to a challenging market for lawyers, it is a necessity for all lawyers [5].

As a consequence, I consider that each language opens a new world, gives new knowledge and shows new horizons. If you have a strong desire, you will find time and way to learn a foreign language. It is necessary to remember that a person always has a choice. So, the main thing is to focus and see the goal clearly.

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LANGUAGE BARRIERS AND THE ROLE OF LANGUAGE IN MEDICAL FIELDS.

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The nature of work in the healthcare industry is such that there is no room for delays. 40 seconds are enough to save or finish a life. However, to assess a patient, the first thing a doctor has to do is understand what is wrong with them. Without understanding what is wrong, there is no way the doctor can proceedfurther. But what about language barriers in the medical field? What if the patient does not speak the same language as the doctor? How will the patient explain their problem? And without knowing the problem, how will the doctor treat them?

Why Language Barriers in The Medical Field Are a Problem?

Language barriers in the medical field are one of the major obstacles that healthcare workers face all over the world. In fact, in most developing countries, people from the villages are unable to explain their problems to doctors. All of this is due to language barriers that either of the two face. Language barriers in the medical field are common. I read the information that 20 percent of Spanish-speaking Latinos in the U.S. do not seek medical treatment due to language barriers.

Just think about it yourself. You visit the doctor but you and she can't understand what the other one is speaking. Will you be able to trust the doctor? We all know the obvious answer here – you won't. There is a simple reason behind it. You haven't been able to speak to the doctor and form a personal relationship in any way. Language barriers in the medical field need to be overcome.

You seem to have a medical issue, so what do you do? The first instinct would be Googling the problem. Google, most of the time, provides us with melodramatic answers, leaving us to conclude that we have cancer, or some equally fatal illness. Even a minor headache seems to finish with cancer! For any patient, this can become a major cause of worry. However, for some people, going to the doctor can create as much panic as Googling the problem. All because of the language barriers in the medical field [2].

What Role Does Language Play in Healthcare? Building Trust: Giving someone the right to cut through your body is a very risky decision for any individual. The most important thing that needs to be taken care of is the trust factor. The patient and doctor must be able to trust each other, and language barriers in the medical field, the entire process seems quite difficult.

Past Information: When a patient goes to a hospital, she also needs to inform the doctor about her medical history, which again needs to be accurate. Proper communication ensures that the information given to the doctor is precise and accurate. This helps in aiding the doctor to cure the patient.

Time, Money and Lives: Proper communication helps to save the doctor's time, patient's money and most importantly precious lives. While the nursing While the nursing course and MBBS course supplements the life-saving process, language supports the process even further. Language barriers in the medical field are both costly and dangerous.

Proper Communication: Patients who do not speak the same language as the doctor may sometimes be victims of miscommunication. And no one wants to die of miscommunication. Language plays an important role by making sure that whatever information the doctor wants to disseminate; the exact same information is caught by the patient [3].

What Role Does an Interpreter Play? Hospitals are realizing the importance of language barriers in the medical field and are employing more and more interpreters for that reason. These are definitely some positive changes. So what role does an interpreter really play? In the healthcare industry, there are a number of areas which require complex translation.

Pharmaceutical Industry: In the pharmaceutical industry, there are a number of documents that require translations like brochures, training documents, medical slips, information booklets, etc.The major problem with translation is the technical language printed on the documents or spoken by the medical experts which, if translated incorrectly, can also pose a major life threat [1, 4].

Understanding Complex Medical Terminology: To be a medical translator, it is not enough to be merely fluent in two languages. The major part is where the complex medical terminology needs to be understood and explained. The translator needs to be careful while interpreting the term and must make sure it is correct [3].

Conveying Complex Ideas: The translator needs to take care that they are conveying even the most complex of ideas in such a manner that a layman understands it. Otherwise, a layman would remain confused and dissatisfied and language barriers in the medical field will not be overcome.

Cultural Sensitivity: A translator needs to be well-versed with the cultural sensitivity of the place the language belongs to and must be careful while making translations.

Confidentiality: The medical translator needs to make sure that whatever information is disseminated between the patient and physician is confidential and does not go out. The patient-physician complex medical terminology needs to be understood and explained. The translator needs to be careful while interpreting the term and must make sure it is correct [2].

Without medical translators and interpreters, the medical fraternity would be in a difficult place and we all know why! Medical translators and interpreters have technical knowledge which not every other person can have. They are a gift to the medical industry.

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SOME TOP TIPS FOR OVERCOMINGTHE LANGUAGE BARRIERS IN THE WORKPLACE

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The world has become significantly more multicultural thanks to global communication and trade. This opens for most of us the new encounters, new products and new friends, it can be difficult to deal with language and communication barriers.

As many companies are increasingly multinational, it has become more common for the most people to work with colleagues from another country. Sometimes, this can lead to embarrassing cultural faux-pas.

Working with people from other countries can also present a challenge when it comes for communication. While there may be an "official language" of the workplace, there will still be miscommunications from time to time. These miscommunications are more common when a larger subset of workers are not working in their native language. For example, if your company operates in Ukraine and deals with American company and it is contracting with it. While these instances might be frustrating, there are many strategies you can employ to keep things running as smoothly as possible.

We'd like to highlight the eight top tips on how to ensure that you can cut down on language barriers in the workplace.

1. The struggle language barriers with language training. While this won't eliminate all the problems of multi-language work environments, but it can reduce them significantly.

For example, if your company has a large presence in USA and has workers complete introductory English language training. Although they may not become English speaking fluent, but they will have a better understanding of American staff, their targets and decisions.

2. Discussion the cultural differences. The cultural differences can lead to problems in the workplace. Even little things you may not think of how to create major issues between people if they aren't addressed.

It is necessaryto educate and tell your employees about the cultural differences they may encounter.

3. Using simple language with coworkers. Using simple language can preemptively eliminate a lot of the issues caused by language barriers. If your employees are discussing about interesting things with people whose primary language is not Ukrainian, they need to be aware of language peculiaritiesas they create emails and presentations [2].

4. Using visuals if it is possible. It could be noticed that words often fail us but using visuals can really make a difference when it comes to understanding concepts. Utilize infographics, photos, and diagrams to help people grasp what you're trying to convey. Encourage your employees to do this in presentations and emails so that everything is as clear as possible [3].

5. Remind employees to be respectful. Language barriers can often be frustrating. Sometimes, they can even lead to conflicts between the parties. While this is inevitable in a multi-lingual environment, remind your employees to be as respectful as possible.Put an end immediately to any mocking or jokes about someone's ability to speak in another language [1].

6. Review the information several times.Repetition is the key to memory. Even those who heard something once in their native language may not always remember what it was said. Sometimes, it is difficult to start conversation, even more difficult to continue the conversation if you're speaking to people in another language. Thus, if employees find annoying to repeat the information yourself it is necessary to ensure that everyone is on the same conditions. It would be better to assure everyone not to be afraid in the process of speaking [4].

7. Encourage employees to explore the other culture. Language is an intrinsic part of a culture, and a multi-lingual environment is a great jumping off point. Encourage employees to learn phrases and idioms of the other language as well as explore differences in treating and traditions. You may also facilitate conversations about different topics, such as how cultures handle specific situations or holidays.This can give your employees not only the chance to grow in their careers,

but also to grow personally, in particular. Getting to know people from other countries and cultures is a wonderful way to learn more about the world, in particular about traditions and customs. Your employees even might just find it is fun.

8. It is very important to be mindful of gestures. The gestures that American speakers think are rude may be wildly different from gestures that those from other countries believe are inappropriate. For example, gestures that are very commonplace in the Ukraine might be very rude in USA and vice-versa.

Before entering the workplace, you should be mindful of the gestures. It could be said to move forward is the best way to overcome the language barriers in the workplace.

Overcoming a language barrier at work is a process of trial and error. Along the way, there will be frustrations and laughter, but in the end, it will be an incredibly rewarding experience. You might find you really like learning about other languages and culture.

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COMMUNICATIVE BARRIES IN BUSINESS AND HOW TO OVERCOME THEM

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The world of modern business is built on knowledge of the English language. English is an international language of communication, especially in the field of business relations.

Erudition in English is a systematic process. But there are barriers that make it difficult to communicate with partners, work with documentation, study sites of foreign partners, read the press in English, etc. If you are constantly communicating with clients, these barriers can be easily overcome.

The communication barrier is a psychological barrier to adequate information between communication partners. There are some types of barriers.

The barrier of "authority". By dividing all people into authoritative and non-authoritative, one trusts only the first and refuses to trust others.

The barrier of "avoidance" The partner avoids sources of activities and contacts with an interlocutor. If it is impossible to deviate, he makes every effort not to accept a message (inattentive, does not listen, uses any excuse to end a conversation). How to overcome this barrier? It is found that the most often the barrier is due to the degree of inattention. Therefore, it is only by managing an interlocutor's attention and the audience that you can overcome this barrier. The main thing is to solve two related problems:

to attract attention;

hold your attention.

The attention of an opponent is most influenced by the following factors: relevance and importance of information, its novelty, non-standard filling, surprise, intensity of information transmission, voice volume and its modulation. It is possible to attract attention while using three basic techniques.

The barrier of "misunderstanding". The source of information is often credible, but information "does not reach" us (we do not hear, do not see, do not understand). Why does this happen and how can these problems be solved?

There are four barriers of misunderstanding:

The phonetic barrier of misunderstanding (why it occurs and what to do to overcome it)

The semantic barrier of misunderstanding (why it occurs and what to do to overcome it)

The stylistic barrier of misunderstanding (why it occurs and what to do to overcome it)

The barrier of logical misunderstanding (why it occurs and what to do to overcome it)

There are two basic rules for structuring information in communication:

the frame rule. The rule of the framework is based on the action of the psychological law of memory, discovered by a German psychologist G. Ebbinghaus. Its essence is that the beginning and the end of any information series, whatever they consist of, are stored in human memory better than the middle.

the chain rule. The rule of the chain is based on the assumption that the content of communication cannot be a formless pile of different information, it must be combined into a chain, "listed". Logical construction of the message should lead an interlocutor from attracting attention to interest, from interest to basic provisions, from basic provisions to objections and questions, from objections and questions to a conclusion, and from a conclusion to a call to act.

Thus, barriers of communication are not the result of conscious, arbitrary and directional protection against the action of information. The barrier system is a kind of security. With the kind of triggering of defensive reactions, the access to a person is automatically blocked. However, sometimes barriers play a negative role.

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ROLLENSPIEL ALS MITTEL ZUR BILDUNG SOZIOLINGUISTISCHER KOMPETENZ

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Wenn man eine Fremdsprache lernen will, steht die mündliche Sprachkompetenz im Mittelpunkt. Die Fremdsprache wird nicht nur mit Hilfe von den grammatischen Regeln internalisiert, sondern das Sprechen ist eine der wichtigsten Voraussetzungen. Nur wer in der Lage ist, in jeder Situation mit dem richtigen Vokabular und Ausdruck überzeugen zu können, kann auch höhere Ziele im Leben erreichen und sein Potential voll auszunutzen. Oft erscheinen uns Spielen und Lernen als ein Gegensatzpaar. Das eine gehört in die Freizeit oder in die Kindheit, das andere zum Ernst des Lebens. Aber Spielen ist keineswegs nur für Kinder, und beim Spielen wird sehr wohl gelernt. Zudem kann spielerisches Lernen besonders abwechslungsreich und freudvoll sein. Der Einsatz von Spieltechnologien im Fremdsprachenunterricht ist Interaktion, die zur Bildung von Fähigkeiten zur Lösung kommunikativer Aufgaben des interkulturellen Trainings auf der Grundlage einer komplexen Auswahl alternativer Optionen durch die Realisierung einer bestimmten Handlung beiträgt. Die geeigneten Methoden für das interkulturelle Training im Fremdsprachenunterricht sind interaktive Rollenspiele und Geschäftsspiele, die inhaltlich ein Modell für die Situation und den Entscheidungsprozess sind[1]. Im Spiel wird bereits Angelegtes in der Praxis eingeübt, Neues ausprobiert, Bewältigungsstrategien werden entwickelt. Zudem folgen Spiele jeweils bestimmten Regeln und bieten somit einen strukturierten, überschaubaren Rahmen für viele Lernvorgänge.

Lernen ist dann besonders nachhaltig, wenn es von positiven Emotionen begleitet wird: Menschen spielen, weil es ihnen Spaß macht, also aus „intrinsischer Motivation“. Denn Spielen ist eine Aktivität, die über die Ausschüttung des Neurotransmitters Dopamin im Gehirn das köpereigene Belohnungssystem ankurbelt, auch wenn äußere Belohnungen fehlen. Im Spiel Geübtes hat somit allerbeste Chancen, im Gehirn gut vernetzt und dauerhaft gespeichert zu werden [2]. Je nach Sprachlernzielen lassen sich linguistische, kommunikativ-interaktive, kreative, interkulturelle oder systematisierende Spiele unterscheiden. Spiele können auch hinsichtlich jener Strategien klassifiziert werden, für die sie Übungsanreize liefern, oder im Hinblick auf die Kompetenzen, auf die sie zielen. Beliebte Spiele, die zur Entwicklung unterschiedlicher Kompetenzen beim Sprachenlernen eingesetzt werden können, sind:

a) Brett-, Karten-, Würfelspiele wie Memory, Quartett, Bingo und Domino-Formate, bei denen zum Beispiel Wort und Bild einander zugeordnet werden müssen. Manche Brettspiele haben Felder, bei denen die Spielenden Aktions- oder Ereigniskarten ziehen und die darauf gestellten Aufgaben lösen müssen.

b) Rate- und Erinnerungsspiele wie Kim-Spiele, Fühlbeutel, Quizspiele, Rätselspiele und -geschichten.

c) Reaktionsspiele wie Wettspiele, bei denen Bild- oder Wortkarten gegriffen werden müssen, oder Wortassoziationsspiele, die mit dem Fangen eines Balls verknüpft sind.

Während der Durchführung von Rollenspielen müssen sich die Studierenden auf die kommunikative Verwendung der sprachlichen Einheiten konzentrieren und nicht auf die übliche Praxis der Befestigung in Ihrer Rede.

Das Handeln beim Spiel im Fremdsprachenunterricht spielt sich immer auch im Bereich der Sprache ab. Es erscheint bei Lernspielen im Fremdsprachenunterricht sinnvoll, dass diese eine einfache Zielstruktur haben, überschaubar und nicht von zu langer Dauer sind. Das Spiel ist ein Zustand außerhalb der alltäglichen Realität, welches seine eigenen Regeln hat. Oft wird von einem „Als-Ob-Charakter" des Spiels gesprochen, da die Realität handelnd nacherlebt bzw. selbst kreiert wird. Es handelt sich bei der Welt der Spiele um einen Schonraum, der helfen kann, vor allem im Fremdsprachenunterricht, Sprech- und Entscheidungsbarrieren abzubauen. Das Spielen ist sinnvoll, sogar lebensnotwendig für die ganzheitliche Entwicklung des Menschen. Das Spielen dient unter anderem der Selbstausbildung. Im Spiel, zum Beispiel in einem Rollenspiel, kann man Selbstdisziplin, soziale Kompetenz erlernen und eigene Fähigkeiten festigen ohne negative Konsequenzen für das spätere Leben [3].

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LEARNING ENGLISH AS A LANGUAGE COMPETENCE OF LAWYERS

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Legal English is the type of English which is used in juridical language. In general, Legal language is formalized language based on logic rules which differs from the ordinary language in vocabulary, morphology, syntax, and semantics, as well as some other linguistic features, aimed to achieve consistency, validity, completeness and soundness [1, p.10]. Legal English is technical language that is used by lawyers, judges, legal assistants, attorneys, etc.

Legal English reflects development of not only legal system itself, but also the development of entire humanity. People, relating among themselves, switch to a new type of communication, known as economic relations. To serve the latter, as well as to establish justice in other spheres of life, people adopt rules. These rules regulate economic relationships. Thus, relations are developing between ordinary citizens and the state. Right at this moment we may say about starting manifestation of a certain philosophy in law, i. e. philosophy of vocabulary. People became dependent on the state and all those laws could be infringed on any person.

There is a reflection of both philosophy and exact synthetic definitions in language invented by government. An example of the philosophical meaning in words of law can be reviewed through the works of Jeremy Bentham. The scholar was the first to deliberately delve into the meaning, essence and philosophy of words *jus* and *lex*. Bentham's goal was to explain the nature of the law by referring to empirical data.

To know the history of development is very important for English legal system because it is precedent. Therefore, this one is based on the past experience of decision-making and law adoption.Precedents are the reason why archaic forms of ordinary language words or concepts of Legal English are of rare use in modern world.According to the rules of English courts, *shall* still remains for obligatory use.

Legal language and legal tradition have changed according to the changes of government. Roman rule in British English has left its noticible trace, because Roman legal tradition is based on the Latin language. Phrases like «ipso facto», or «in absentia», or «oyer and terminer», used in Legal English, have been definitely borrowed from the Latin language.

Linguistic difference between Legal English and Ordinary English are as follows:

1) Use of common words in special meaning. In some particular context words that are familiar to everyone can acquire specific meaning. The usual meaning of the world «prefer» means to like one thing or person better than another (Oxford dictionary), but in Legal English it is used as the synonym to the world *declare.*

2) Launching of absolute synonyms that have equal legal force. The words «terms» and «conditions» have the same meaning – agreement on something,whereas in ordinary English they are different. *Terms*meansthe conditions that people offer, demand or accept when they make an agreement, arrangement or contract (Oxford dictionary).*Conditions*meansa situation for something to happen; the state that something is being inside (Oxford dictionary).

3) Legal language combined Latin, French, and English to avoid ambiguity. According to Walter Probert, judicial lawyers, roughly starting in the twentieth century, often manipulate language to be more persuasive as for their campaign ideals [4].

4) The use of pronouns. *Hereof, therefore, hereinafter* and some other similar words are hardly found in ordinary speech, but they are common in jurisprudence. *Hereof* means of or concerning something (Collins English Dictionary). For example: «You are required to enter an Appearance to the above proceedings either personally or by your Solicitor at the Dublin Circuit Court, Aras Ui Dhalaigh, Four Courts, Dublin 7 within ten days from the date **hereof** and TAKE NOTICE that in default of you doing so the Plaintiff may proceed and judgement may be given in your absence without further notice to you» [5].

5) There are different kinds (genres) of legal writing, for example: a) academic legal writing as in law journals, b) juridical legal writing as in court judgments, c) legislative legal writing as in laws, regulations, contracts, and treaties [2].

Another variety is the language used by lawyers to communicate with clients requiring more "reader-friendly" style of written communication than that used with law professionals [3].

In conclusion, we would like to notify that, firstly, Legal English has some features not only in semantic meaning of words, but also in the construction of sentences; secondly, working in countries of case law, one may come across special forms of words and idioms that are needed for clear understanding; thirdly, Legal English is used in completely different areas that interact with law. Legal English can be encountered even when working as a corporate consulting lawyer.

The globalization process also plays an important role. To interact, it is necessary to know the subtleties of English legal system, which is particularly expressed by Legal English.

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BRIDGING LANGUAGE BARRIERS WITHIN THE CONTEXT OF THE PROFESSIONAL ACTIVITY OF HOTEL INDUSTRY WORKERS

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Nowadays, English is known as the language of international business. It can be especially traced in hospitality industry. Hotel staff's fluency in Englishis essential for providing effective communication with customers.

Visitors may not always know the local language where they are. They will probably know English, though! If people from France or Italy (or anywhere else) visit your hotel, you might not be able to speak with them in their language. But there's a good chance they will understand enough English to communicate [1].

One of the most common communication problems in an organization are communication obstacles, which are also known as «language barriers». The language barrier is an individual inability to express one's thoughts because of the feeling of psychological discomfort in the process of communication in a foreign language. Speaker can be afraid of making a mistake or being misunderstood by interlocutor. There is, among other reasons, speaker's hesitation and doubt in one's language proficiency.

In the global world of hospitality, language barriers impact not only how hotels communicate with customers, but how staff talk to one another and how teams located across the world share information [2, c.2000].

We are convinced that an advanced hospitality worker should be able to find a way out of any situation, especially when it comes to reaching an understanding between representatives of different language groups.

The key to overcoming any language barrier is to exercise patience. It's not youror the customer's fault that you can't speak each other's language. If you're unsure whether your client has understood your message, try asking in different way [3].

You should also draw attention to non-verbal communication. Speech can be more accurately understood in case it is duplicated with gestures. Work with foreigners should be based on the knowledge of their facial expressions, gestures and poses.It is extremely important to know that the same movement or gesture in different nations can have different meanings. For example, speaking of himself, Europeanpoints his hand at his chest and Japanese points at his nose.

Don't neglect pause substitutes. This is much better than just silence. There are many substitutes for pauses in any language. For example, in English, these are: "well", "all right", "I see", "like", "a sort of", etc.; or "What do you call it?" or "You know what is talking about». The last two phrases will stimulate the native speaker to finish the thought on one's own [4, c.61].

Overcoming language barriers can be pretty toughboth for a hotel employeeand a customer. Advanced hotel workers must be able to defuse the situation.

They are not just selling a smile but also the emotional work, such that a smile is not just painted on, but rather comes from the heart. Such smiles are evaluated subsequently by visitors as 'authentic' [2, c.2000].

We believe that sincere smile can help break the tension, overcome language barriers and thereby make communication easier.

Summing up, we can say that there is no need to be afraid of language barriers. The main key to bridge them is to improve intercultural knowledge, communication and language skills, and train staying calm even in the most stressful situations.

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OVERCOMING LANGUAGE BARRIES IN THE CONTEXT OF PROFESSIONAL ACTIVITY

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Nowadays in times of globalization the English language becomes more and more common not only in economics, medicine, politics but also in a daily life. And there are lots of people with a great potential that really want to have well-paid job that will bring them pleasure but because of the language barrier they cannot make their wish come true. They try hard to overcome barrier but nothing happens. So, I have some advices how to cope with it.

- First of all, you have to find the reason of your language barrier either it happens because of the lack of vocabulary, grammar skills or because of absence of practice.
- If you know English well but anyway cannot express your thoughts, then a psychological factor disturbs you. So, the solution is to try to fill yourself as much relaxed as you can and just start speaking. Also, stop translating any text in your head, perceive information not linearly word by word but in a complex, the whole sentence.
- Don't think that you are "not ready" to start speaking English. There will be no "right time" to do it. We always underrate ourselves, but the thing is that there is no list of words knowing which you can speak well and the earlier you decide to start speaking, the easier and faster you can overcome language barriers. Lots of people think that their problem is unique, but the thing is that majority of people learning second language are facing it
- Don\`t be afraid of making mistakes. If you try to escape this step, you will not know how to improve your level of the language. You have to be self-confident, don't be shy. What is the worst thing that could happen? You make a mistake, nobody is going to punish you. Moreover, few people will notice your mistake, they won\`t judge you. Even native speakers sometimes make mistakes and nobody cares about it
- Don't be afraid to speak slowly. People always think what if I pick up words for a long time, make pauses in my speech, native speakers will think that I am stupid. But nobody pays attention to the fact that we also sometimes speak not as fast as we want and think about the words to say

- Go out of your comfort zone. Try to make something new to improve your English skills, make new friends, that are native speakers, try volunteering abroad, attend different classes or camps that will help you. It is not really easy, but after that you will understand that this experience is worth it.
- Find a list with top different words and phrases that will be really useful for your job, learn them and enlarge your vocabulary every day, but don't forget to revise the previous ones.
- Try to speak English in your head, discuss everything that you see with yourself while going somewhere. You can even speak English out loudly when you are at home alone.
- Watch different films and TV series on a suitable topic in English. While this process we train our perception of the language, get used to different accents, speeds and paces of a speech, learn lots of new expressions and idioms. The thing is not to be lazy and to write down words while watching and retell the script. To my mind one of the most useful shows for economists are "The Wolf of Wall Street", "Billions", "The Big Short", "Office" and so on.
- When we want to understand if a person knows the English language, we often ask if he speaks English, not writes or reads or even understands it, but exactly speaks. That proves that speaking is the most important part of language activities, so while learning a language it`s necessary to emphasize on speaking. And if you already know how to speak, it`s already a big deal.

There is such a quotation: "Think first and just then say". But to overcome language barriers, you have to act vice versa, as we usually speak in our native languages.

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OVERCOMING THE LANGUAGE BARRIERS IN MODERN BUSINESS ENVIRONMENT

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It can be obviously observed that modern business world becomes more and more multicultural and multilingual because of the globalization. Therefore, the question of communication is even more crucial that it was a few decades ago. Innovations in business foster outgrowing the need of using English. Today the proficiency in English is one of the basic requirements in commercial field.

The matter of language learning efficiency should be raised in order to cope with the language barriers. Evidently, the person trying to speak the foreign language for the first time faces several challenges. Besides, it can cause huge problems.

The impact of these barriers may be significant. Asked about consequences, nearly two-thirds of respondents (67%) said that miscommunications were leadingto inefficiency. More than 40% noted that miscommunication made collaboration difficult, and a similarpercentage noted that productivity was lower than it should be due to language barriers [2].

Among professional language users in the sphere of linguistic, the approach that prevails in commercial business field is not the same. In international business settings there is no 'perfect' language knowledge, but a 'pragmatic' way of using language when attempting to find appropriate solutions to particular problems. In business environment it is much more efficient to master the language skills, than to know perfectly all of the grammar exceptions [3].

There are certain causes and objective reasons of such a situation. Firstly, the most significant factor is an actual level of knowledge and language skills, such as vocabulary, grammar, fluency and comprehension.

Secondly, it is purely psychological aspect of the problem. For instance, it might be some complexes, the fear of being misunderstood or the lack of confidence. However, both sides of the problem should be taken into consideration and improved simultaneously.

There are some effective methods to overcome the language barriers. It is essential for the employee to learn the rules of etiquette, unwritten corporate laws in particular country and in business or professional sphere in general. Moreover, it may be important to figure out the details about foreign partners, clients and contracts.

For its part, the Board Management may organize practical language trainings for the employees in accordance with business strategy and aims.Language skills training by skilled professionals can build communication bridges that enable employees to rise to their fullpotential. It might include a set of varied skills such as official meetings and conferences, business trips' organization, commanding the tickets or other services for some purpose, correspondence, documentation, chat conversation, telephone calls, presentation, oratory and other necessary competencies for the successful carrier [1].

The most significant factors that influence the effectiveness of such trainings are the intensity and the number of practical tasks. Only frequent repetition enables to become self-confident and advance the skill. The skill is some action that has been repeated many times and as a result is performed naturally and automatically without hesitation. At some stage it is carried out unconsciously.

Furthermore, 'language barrier' is often considered to describe only as the difficulties in speaking, but it is not the only problem. For example, people may find out that they can barely comprehend the native speaker's speech and thereby they miss the information. A great way to tackle this is to spend more time listening to the podcasts, interviews, etc.

The othersubstantial point is the technique that determines speed and productivity of the training. It should involve the broad array of practical activities as games, quiz, discussions, simulations of the real situations, etc.; and theoretical as learning grammar, vocabulary, phonetics, and idioms.

In addition, the creation of psychologically friendly and motivating atmosphere boosts progress in the language skills and team work and minimize the language barrier. This is simple and effective way to overcome the language barriers in the workplace.

To conclude, nowadays it is vital to handle withthe language barriers in professional environment. To reach this goal the specialist should practice a lot and buildthe right skills and the companies should direct the training process. In such a way, the progress comes naturallyand unnoticeably.

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CULTURE SHOCK AND WAYS TO OVERCOME IT

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Wikipedia suggests us the definition of culture shock. So, culture shock - emotional or physical discomfort, disorientation of an individual caused by getting into another cultural environment, collision with another culture, an unfamiliar place.

In general, the term «culture shock» was introduced in 1960 by theAmerican researcher Kalervo Oberg. After his researching culture shock as a phenomenon started to be explored by other scientists and psychologists.According to his opinion, culture shock is "a consequence of anxiety, which appears as a result of the loss of all the usual signs and symbols of social interaction". Later, other specialists made this term wider. Traditionally, "culture shock" is understood as the reaction of anxiety to an unfamiliar environment due to the inability to understand, control and predict the behavior of other people [1].

What causes the culture shock? To answer this question, it is necessary to recall the concept of an iceberg - one of the most famous metaphors for describing "culture shock". So, we see only 20% of an iceberg like we see only 20% of the different culture. On the top of an iceberg, we see another language, music, cinema, architecture, art, cuisine, laws and so on. But we do not see the rest of the iceberg which include 80% of the whole iceberg. It consists from decency and morality,perception of beauty, ideals of parenting, attitude towards elders, the concept of sin, justice,body language, facial expressions, communication distance, voice intonation, speech speed, etc. The main point of the concept is that culture can be represented as an iceberg, where only a small visible part of the culture is located above the surface of the water, and a significant invisible part, which does not appear insight, under the water's edge, however, has a great influence on our perception of culture on the whole. A collision in an unknown, underwater part of an iceberg (culture) most often causes a culture shock [2].

People who face culture shock deal with four main stages :

The first stage is honeymoon. This stage begins even before moving to another country. We are in anticipation of a trip, new experiences and impressions, our mood improves rapidly. At the very move, our mood is at its peak, we gain new knowledge about the culture of a foreign country, new people surround us, we are obsessed with a new job or study. Any changes in culture we perceive with interest.

The second stage is the actual culture shock or frustration. During this period,we start seeing the disadvantages of the foreign culture.We feel that there are significant differences between our native culture and the culture of the foreign country.We realize that with these differences we will not have to live for several days, but for months or, possibly, years.

The third stage is adjustment. On this stage people start to feel more comfortable with new culture, language and people. Our language is more fluent, navigation starts being easier and we get used to habits of foreigners.

The last stage is acceptance. It doesn’t mean we are completely familiar to the new language and culture but we accept both advantages and disadvantages of it. On this stage we are completely conscious and may adequately compare our own and foreign culture. We literally become carriers of two different cultures [3].

According to the American anthropologist F. Bock, there are four ways to resolve the conflict arising from cultural shock.

The first method can be called ghettoization (from the word ghetto). The main point is a person who forced to isolate himself from a foreign culture because of some factors(local pressure, lack of knowledge of language and culture, another religion) create his own cultural environment, surrounding himself with nationals.

The second way to resolve the conflict of cultures is assimilation. In the case of assimilation, the individual, on the contrary, completely abandons his culture and seeks to fully absorb the cultural norms of another culture which are necessary for life.

The third way to resolve a cultural conflict is an intermediate one, consisting of cultural exchange and interaction.

The fourth way is partial assimilation. A person sacrifices his culture partly in favor of a foreign cultural environment, but only in one of thelife spheres [4].

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SPRACHLICHE WIEDERGABEMITTELVON KONZEPT „ARBEIT“

IN DEN DEUTSCHEN PHRASEOLOGISMEN

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Die modernen Wissenschaftler beschäftigen sich seit Jahren mit der Erforschung der Phraseologismen verschiedener semantischer Ebenen. Infolge des reichen Sprachschatzes der Redewendungen, bleibt aber dennoch viel Wissenswertes, was es noch zu erforschen gilt. Phraseologische Redewendungen können Kultur, Mentalität, Traditionen und hiermit „die Seele des Volkes" wiederspiegeln. Jedes Volk hat typische Charaktereigenschaften. Die europäischen Nachbarn finden die Deutschen vor allem arbeitsam.

Bei der Analyse von der Phraseologismen der deutschen Sprache zum Konzept „Arbeit" haben wir seine Teilbarkeit auf die thematischen Komponenten festgestellt. „Arbeit" ist auf Grund ihrer Hauptdefinition mit thematischen Sektoren repräsentiert. Die Verteilung der gewählten phraseologischen Einheiten ergibtalso folgendes thematisches Konzept - Zeichen:

1. Arbeit – innere Schönheit des Menschen.

Arbeit verbindet man mit der Arbeitsamkeit, mit der inneren Schönheit des Menschen. Man schätzt an dem anderen Menschen die Qualität seiner Arbeitsergebnisse.

Arbeitsschweiß an Händen hat mehr Ehre, als ein goldener Ring am Finger.

In der deutschen Sprache versteht man unter der Frauenarbeit die endlose Tätigkeit im Haushalt.

Volle Kammern machen kluge Frauen.

2. Arbeit – Gesundheit.

Die historische Erfahrung und wissenschaftliche Forschungen beweisen den positiven Einfluss der Arbeit auf den menschlichen Organismus.

Nach getaner Arbeit ist gut ruhen

Auf Grund der Analyse von den Phraseologismen der deutschen Sprache können wir behaupten, dass die unrationelle Arbeit auch den negativen Einfluss hat.

Von großer Arbeit starben die Pferde.

Die Arbeit frisst ihn auf.

Aber zum Verderben der Gesundheit führen auch Müßiggang, Faulheit, die immer im Volke verurteilt werden.

Fleiß bringt Brot, Faulheit – Not.

3. Arbeit – Wohlstand.

Der Begriff Arbeit wird in der deutschen Kultur mit dem Wohlstand assoziiert. Gerade diese Gruppe der Redewendungen ist zum größten Teil in der Sprache und natürlich im Sozialleben der Deutschen vertreten.

Wo Arbeit das Haus bewacht, kann Armut nicht hinein.

4. Arbeit – Glück.

Es gibt einen großen Teil der deutschen Phraseologismen, in denen das Konzept „Arbeit" mit der Freude eng verbunden ist.

Arbeit hat bittere Wurzel, aber süße Frucht.

5. Arbeit – Mittel zur Erreichung der Lebenszwecke.

Im kulturellen Selbstbewusstsein der Deutschen wird Arbeit als Ausrichtung Aktivität, als das Mittel zur Erreichung des nationalkulturellen Wertesbetrachtet.

Mit Geduld und Spucke fängt man eine Mücke.

Übung macht den Meister.

6. Arbeit – Aufregungen, Unruhe, Herausforderung.

Im Nationalbewusstsein der Deutschen wird Konzept «Arbeit» an Aufregung, Unruhe und Herausforderung eng geknüpft.

Wer nicht arbeitet, begeht keine Fehler.

Mit Lust und Liebe erfüllte Arbeit ist leichter.

7. Arbeit – Lieblingsbeschäftigung.

Bei der Analyse von den Phraseologismen der deutschen Sprache zum Konzept „Arbeit“ haben wir direkten Zusammenhang festgelegt: je lieber man seine Arbeit erledigt, desto mehr Freude und Belohnung bekommt man.

Lust und Liebe zum Ding macht alle Arbeit gering.

Alles Gesagte zusammenfassend, dürfen wir folgendeSchlussfolgerungen ziehen:

1. Im Alltagsbewusstsein des deutschen Volkes ist das Konzept „Arbeit“ eine Bildung, die viele mannigfaltige Bedeutungen hat.
2. Das Konzeptfeld „Arbeit“ bildet ein national- und personenspezifisches Wissen, das durch individuelle und volksbedingte Assoziationen geprägt ist.

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KÖRPERSPRACHE ALS BEWUSSTES MITTEL DER INTERKULTURELLEN KOMMUNIKATION

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Interkulturelle Kommunikation ist mit Interkulturalität fest verbunden, d. h. mit Beziehungen zwischen den Kulturen, wo immer sie stattfinden und welcher Art sie sein mögen. In der Geschichte der Menschheit gab es stets Kontakte und Begegnungen von Menschen – vom Tauschhandel zwischen Stammeskulturen bis zum globalen Markt unserer Zeit. Kriege, Eroberungen, Entdeckungen oder die Entwicklung von politischen Strukturen zwischen menschlichen Gemeinschaften waren immer von der Notwendigkeit begleitet, sich auf die eine oder andere Weise zu verständigen, was nicht unbedingt Toleranz und Akzeptanz der anderen bedeutete. In jeder interkulturellen Begegnung tauschen die beteiligten Partner nicht nur Worte aus, sondern Botschaften werden auch über Körpersprache und Objekte vermittelt. Das Besondere an dieser nonverbalen Kommunikation ist, dass viele dieser Mitteilungen unbewusst und spontan erfolgen und von dem Einzelnen in den meisten Fällen nicht kontrolliert werden können. Während über die Sprache gegebene Informationen sich auch auf Vergangenes und Zukünftiges beziehen können, beziehen sich nonverbale Mitteilungen immer auf Personen oder Dinge, die jetzt anwesend sind. Alle diese Zeichen sind jedoch Bestandteil der Kommunikation, bilden eine Einheit mit sprachlichen Äußerungen, können aber auch für sich allein wirken. In allen Kulturen läuft ein großer Teil der Verständigung nonverbal ab, man schätzt ca. 70 Prozent. Die Zeichen der Körpersprache müssen – wie die Sprache – erlernt werden [1]. Der Mensch kommuniziert immer mit mehreren Kommunikationsmitteln gleichzeitig. Er formuliert, gestikuliert, verändert seinen

Gesichtsausdruck, seine Körperhaltung oder seine räumliche Distanz zum Gesprächspartner. Das gesamte Verhalten des Menschen hat Informationswert und Mitteilungscharakter, nicht nur die gesprochenen Worte.Die nonverbale Kommunikation lässt sich in folgende Hauptkategorien unterteilen: Parasprache – unter diesen Begriff fallen sprachbegleitende, nichtwörtliche Äußerungen oder stimmlich produzierte Geräusche wie Lachen, Weinen, Gähnen, Stöhnen, Seufzen usw. Die Parasprache kann willentlich eingesetzt werden, aber auch unbewusst auftreten. Parasprachliche Informationen signalisieren Unterschiedliches: Langeweile, Müdigkeit, Schmerz, Trauer, Freude usw. Körpersprache – körpersprachliche Signale gehen von den Augenbewegungen, der Gestik, Mimik, Körperhaltung sowie von der Nähe bzw. Distanz von Gesprächspartnern aus. Neben Tonfall und Tonstärke wird auch das Sprechtempo unter die körpersprachlichen Signale eingereiht. Wie die parasprachlichen können auch die körpersprachlichen Reaktionen höchst Gegensätzliches bekunden: Aufmerksamkeit, Interesse, Neugier, Feindseligkeit, Unsicherheit, Zuneigung usw. Gefühle werden meist nonverbal übermittelt. Deshalb müssen Interpretationen das Gesamtverhalten des Gesprächspartners und die momentane Situation berücksichtigen. Dies bedeutet, dass Widersprüche zwischen nonverbalen Signalen und den gesprochenen Worten beim Gesprächspartner Unsicherheit und Missverständnis auslösen [2]. Bedeutet die Geste "Daumen hoch" in Deutschland so viel wie "alles gut", gilt sie im Mittleren Osten, sowie in Teilen von Afrika und Australien jedoch als eine unanständige Beleidigung. Wie Gesprächspartner diese Symbole interpretieren, hängt davon ab, in welchem Kulturkreis sie aufgewachsen sind. Daumen und Zeigefinger: Wer in Deutschland dem Kellner Daumen und Zeigefinger präsentiert, signalisiert damit: "Zwei Bier bitte" – oder zumindest zwei Getränke. In Großbritannien erhält der Gast für diesen Wink lediglich ein Bier, in China dagegen acht Gläser. OK-Zeichen: Ein aus Daumen und Zeigefinger gebildeter Kreis bedeutet in Deutschland "alles okay" oder in Bezug auf Speisen auch "delikat". Die Geste gilt aber nicht international, denn viele Kulturen deuten das Zeichen anders. In Griechenland, Russland und in der Türkei symbolisiert der Fingerzeig eine menschliche. Körperöffnung und gilt als unanständige Schmähung. Belgier, Franzosen und Tunesier zeigen mit der Ringgeste hingegen, dass das jeweilige Gegenüber eine “Null” oder “Wertlos” ist [3].

Fazit: die nichtsprachlichen Signale wirken sich ganz entscheidend auf den Verlauf und das Ergebnis eines Gesprächs aus. Körpersprachliche Signale und die Sprechweise wenden wir zwar vorwiegend unbewusst an, sie verraten grundsätzlich aber mehr über die wirkliche Gesinnung einer Person als die verbale Botschaft.

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THE DIFFERENCE BETWEEN BRITISH AND AMERICAN ENGLISH IN THE CONTEXT OF OVERCOMING LANGUAGE BARRIERS

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English is the third largest language by number of people who speak it, after Mandarin and Spanish. English is the native language for 350 million people and about a billion more learn it as a foreign language. English is the majority native language in the United Kingdom, the United States, Canada, Australia, New

Zealand and the Republic of Ireland, and it is widely spoken in some areas of the Caribbean, Africa and South Asia.

It is not surprising that language is a very dynamic and flexible organism, which varies depending on the territory, cultural features, historical events, etc. That is why there are so many different dialects of English. This complicates communication between people and creates different language barriers. For example, Americans not tired of coming up with new English words. So let's pay attention to the difference between British and American English.

People who have learned British English do not perceive American English well enough, and vice versa. Consider several features of pronunciation in American and British English.

1) Americans miss the sound [j] in words like student, new, duty, words sound like [stu: dent], [nu:], ['du: ti];

2) The British pronounce the sound [a:] in class, plant, and the American pronounce [æ];

3) Americans sometimes swallow sounds. That is, it turns out [frm] instead of [frɒm];

4) At the end of the word, Americans pronounce a sound [r], although in the British version, which is considered a classic, this sound drops out. For example, [fɑːðər] and [fɑːðə].

5) In American English sounds [t] and [d] after the sound [n] may disappear: twenty - [twen (t) i] and [twɛnti].

British and American English are also different in spelling. Americans often write as they hear it. If the sound is not read, it is often missed in the written language. But it doesn't always work. For instance [2]:

American English: color, neighbor, honor, mustache, check, theater, tire, defence, woolen, pajamas, behavior, kilometer, medieval, installment, monolog, program, mommy**.** *But skillful.*

British English: colour, neighbour, honour, moustache, cheque, theatre, tyre, defense, woollen, pyjamas, behaviour, kilometre, mediaeval, instalment, monologue, programme, mummy. But *skillful.*

But perhaps the biggest difference between American and British English is still vocabulary [1].

American English: a pants, an apartment, a hood (the front of the car), an appetizer (before the meal), an appointment, (to) awaken someone, to call (on the phone), a cookie, a chapstick, a cigarette, a drugstore.

British English: a trousers, a flat, a bonnet, a starter, an engagement, (to) knock up, to ring, a biscuit, a lip balm, a fag, a chemist.

There are also several differences in the grammar of American and British variants of English.Americans are more likely to use Past Simple, Britons - Present Perfect. For example: In British: I've lost my key. Can you help me look for it?In American:I lost my key. Can you help me look for it?

In British English the above would be considered incorrect. However, bothforms are generally accepted in standard American English.

Other differencesinvolving the use of the present perfect in British English and simple past inAmerican English include already, just and yet [3].

British English: I've just had lunch. I've already seen that film. Have you finished your homework yet?

American English: I just had lunch OR I've just had lunch. I've already seen that film OR I already saw that film.Have your finished your homework yet? OR Did you finish your homeworkyet?

Americans agree on collective nouns with the verb, the British do not. Example: Finally, the youth have also become an important target group — British English. Finally, the youth has also become an important target group. — American English.

In British English, ‘at’ is the preposition in relation to time and place. However, in American English, ‘on’ is used instead of the former and ‘in’ for the latter [1].

So, you need to have a good command of English to understand both American and British. It is worth remembering the differences to avoid awkward pauses and misunderstandings.

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FEATURES OF TRANSLATION AS A MEANS OF OVERCOMING LANGUAGE AND CULTURAL BARRIERS

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Who is a translator? A translator is a person who professionally translates texts or speech from one language into another. Who is a simultaneous translator? This is a specialist, who simultaneously perceives, analyzes, translates and voices text. An interpreter has to interpret what a speaker says whilea speaker is giving his speech.

It is important to note that research is currently being conducted on neurophysiologists. They explore bilingual speech processes. It is difficult to believe that human brain is capable of simultaneous translation.

Simultaneous interpreting is often used at meetings of the United Nations. The date of birth of simultaneous translation is the Nuremberg Trial that was held after World War II.

Not everyone can become a simultaneous translator. An interpreter must have excellent language skills, must be mentally prepared and must be skilled in improvisation. Simultaneous interpretation is an efficient communication provider as it allows delegates to enjoy an equal opportunity of sharing their knowledge or ideas at conferences.

Narly Golestani who heads the University`s Department of Neurophysiology of Speech declares that «Any language is one of the most complex cognitive functions of a person. There is a lot of research on bilingualism but translation goes one step further as two languages are activated at the same time. Simultaneous interpreting takes the same message and creates another. Therefore brain regions involved in this complex process go beyond an ordinary language function».

What makes simultaneous interpreting so different and special?

- quantity (quantity of information to be transmitted)
- accuracy
- correctness of utterance
- clarity of pronunciation
- tying to the workplace

Moreover, everyone attending a conference becomes aware of everything that is being discussed because interpretation of a simultaneous translator is quick and immediate.

Availability and various positive features of simultaneous translation have contributed to the development of international business. Simultaneous translation has become a business activity.

Simultaneous translation is a kind of translation in extreme conditions and even when using different strategies,a translator is not immune to various mistakes. There are three factorsof simultaneous translationextremality:

- a speaker reads his/her report to the public;
- limits of human ability to process information;
- a specified rate of activity from outside.

With the help of simultaneous interpretation equipment, interpretation is performed in parallel with a speaker`s report, with a delay within a few seconds. A speaker does not need to pause so that an interpreter could interpret his/her speech in fragments.

When you have simultaneous interpretation, event participants have to give their full attention to what a speaker says.Due to a good interpretation they can understand a message. Simultaneous interpreting is ideal for large multilingual conferences.

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NACHTEILE UND VORTEILE VON KARTENZAHLUNG

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Im Ausland ist es üblich, Einkäufe mit der Kreditkarte zu bezahlen. Vom ukrainischen Durchschnittsbürger wird lieber bar gezahlt, denn viele Menschen haben Angst vor Datenmissbrauch. Eine Studie der Bundesbank zeigt: 49,7 Prozent der privaten Einkäufe in der Ukraine werden bar bezahlt. Das ist eine hohe Zahl für die moderne Wirtschaft. Barzahlung ist besonders bei Rentnern beliebt.

Die Kartenzahlung und das kontaktlose Bezahlen erleben offenbar durch die Corona-Krise in Ukraine einen Schub.Doch die angespannte Lage und die neuen Vorsichtsmaßnahmen in den Supermärkten haben offenbar die Zahlungen mit Karten begünstigt. Nach Angaben der Bundesbank liegt der Anstieg der Transaktionszahlen mit Kreditkarten in der Krise bei ungefähr 65 Prozent.

Top-Wirtschaftler haben sich für eine Abschaffung des Bargelds ausgesprochen. "Bei den heutigen technischen Möglichkeiten sind Münzen und Geldscheine tatsächlich ein Anachronismus", sagte der Wirtschaftsweise Peter Bofinger dem Nachrichtenmagazin "Spiegel". Der Harvard-Professor Ken Rogoff plädierte ebenfalls dafür, Bargeld als Zahlungsmittel allmählich auslaufen zu lassen.

Wir möchten die wichtigsten Vor- und Nachteile von Kartenzahlung vorstellen.

Der Einsatz von Kreditkarten verspricht schnelles und passendes Bezahlen. Die meisten Banken bieten Ihnen eine kontaktlose Funktion. Sie müssen beim Bezahlen weder eine PIN eingeben noch unterschreiben. Das Bezahlen kleiner Einkäufe geht also schneller.

Eine Kreditkarte wird bei vielen Stellen akzeptiert. Allein Mastercard und Visa sprechen jeweils von 74 Millionen Akzeptanzstellen in 200 Ländern.

Durch den Einsatz von Kartenzahlung bleibt Ihr Portemonnaie leicht und schmal. Sie müssen sich nicht mehr auf die Suche nach einem Geldautomaten machen. Zudem wird dabei die Verbreitung von Falschgeld minimiert.

Die fehlende Anonymität beim bargeldlosen Bezahlen bringt auch Vorteile mit sich. Für Abrechnungen, die Steuererklärung, usw. benötigen Sie oft Nachweise. Käufe per Kreditkarte versprechen eine gute Nachvollziehbarkeit. Damit wissen Sie genau, wie viel Geld und wofür draufgegangen ist.

Sollte die Karte verloren gehen oder gestohlen werden, sollten Sie schnell reagieren und Ihre Kreditkarte sperren. Im Normalfall ersetzt Ihnen die Bank Ihre Kreditkarte schnell und unkompliziert.

Grundsätzlich ist die Kreditkarte sicher. Dafür müssen Sie als Inhaber aber auch einige Sorgfaltspflichten einhalten. So sollten Sie zum Beispiel Karten-PIN und Plastikkarte getrennt aufbewahren und Ihre Kreditkarte nach dem Erhalt sofort unterschreiben.

Natürlich hat auch die Zahlung mit Karte einige Nachteile, gerade auch im Bereich Datensicherheit. Aus diesem Grund stehen viele Menschen der Karte als alleiniges Zahlungsmittel noch immer kritisch gegenüber.

Zwar eignet sich Kartenzahlung perfekt als Vorbeugung von Schwarzarbeit, Geldwäsche, gleichzeitig kann man Opfer von anderen Kriminaldelikten werden. Kreditkartendaten können im Internet ausgespäht und in die Hände Krimineller geraten. Auch beim kontaktlosen Bezahlen besteht zumindest die theoretische Gefahr, dass wichtige Daten von einem Fremdgerät abgefangen werden.

Wer mit Karte zahlt, verzichtet damit auf ein gutes Stück an Anonymität. Jede einzelne Transaktion wird festgehalten und kann später ganz leicht zurückverfolgt werden. Für einen selbst mag das ganz praktisch sein, doch wenn diese Daten in falsche Hände geraten, kann das auch zu Problemen führen. Als bestes Beispiel dafür gelten autoritäre Staaten wie China, in denen das Sammeln diverser Daten – auch bezüglich des Zahlungsverhaltens – dazu dienen, das Volk völlig zu überwachen.

Wenn beim Bargeld schon die Abhängigkeit von einem funktionierenden Geldautomaten kritisiert wird, so muss man auch zugeben, dass natürlich auch bargeldloses Bezahlen von funktionierender Technik abhängt. Man braucht einen Kartenleser und bei Mobile Pay ein NFC-fähiges Handy (das natürlich geladen sein sollte). Auch diese Technik ist nicht fehlerfrei und kann einmal versagen. In so einem Fall kann sich ein eigentlich schneller Zahlungsvorgang in die Länge ziehen oder sogar überhaupt nicht möglich sein.

Außerdem besteht die Gefahr, mehr auszugeben, als man eigentlich hat, da der Bezug zum tatsächlich vorhandenen Geld verloren geht.

Wie man deutlich erkennen kann, gibt es nicht das eine perfekte Zahlungsmittel. Warum sollte man sich also nur auf eines beschränken? In wenigen Jahren wird es die ersten komplett bargeldlosen Gesellschaften geben, ob und vor allem wann sich dieser Trend in der Ukraine durchsetzen wird, bleibt abzuwarten. Darüber hinaus wird in Zukunft ja auch nicht nur die Art des Bezahlens, sondern auch die Frage nach der Währung (u. A. Kryptowährungen) an Bedeutung gewinnen. Bis dahin herrscht weiter eine Koexistenz von Bargeld und Karte und vielleicht ist gerade das auch nicht die schlechteste Lösung. Letzten Endes könnte man es den Leuten ja weiterhin einfach selbst überlassen, ob sie bar oder mit Karte zahlen wollen.

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OVERCOMING LANGUAGE BARRIERS IN INTERNATIONAL TOURISM

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In the 21st century, tourism has become very popular, so the government of each country tries to maintain a constant influx of tourists in order to get as much money as possible. To do this, as much as possible is done to make tourists feel comfortable in another country and overcoming language barriers is a huge part of the development of tourist services.

With the number of people crossing international borders into territories where different languages are spoken on the rise, it has become increasingly important that areas targeting increasing numbers of tourists can communicate clearly with their international arrivals. For many places, the first port of call into another country is usually an airport. Proper communication is particularly important for the busiest international airports such as Heathrow in London, Chek Lap Kok in Hong Kong and Charles de Gaulle in Paris where passengers speaking such a large variety of different languages are arriving or transferring to other flights. Some of these airports do make an effort such as Hong Kong, where information is displayed and announcements are made in Cantonese, Mandarin and English [1].

For the convenience of tourists from other countries came up with different chips to make your stay in the country as comfortable as possible, for example:

- **Audio tours.**Most audio tours for large and popular museums are available in multiple languages, some of which can be useful when signs are not in the tour language. This technique can allow a guest who doesnot understand the country's language to enjoy the museum and benefit from informational content [2].
- **City signs for tourist.** Clear and consistent Tourist Oriented Destination Signs (TODS) assist visitors and residents with getting to major attractions within the city. The goals of the policy are to: ensure clear way-finding for tourists in order to optimise business success and to present tourists with clear and consistent directional signage [3].
- **Attract highly qualified specialists and translators who have knowledge of foreign languages.**To provide services at the appropriate level, it is necessary to provide appropriate conditions, including language support for tourists. Therefore, the services of professional translation agencies are constantly in demand — they are one of the main tools in the tourist business. At the same time, translators are required to have a thorough knowledge of a foreign language, not just a good one. Most of the tourism business is focused on recreation, and vacationers are known to not welcome language barriers and lack of understanding. This is why translation services play an important role in creating a comfortable holiday atmosphere [4].

But, unfortunately, not all countries have such a high customer focus, for example, countries such as India or Sri Lanka. Language barrier for Sri Lanka is a major concern when it comes to dealing with tourists. This is because only 1 out of 10 Sri Lankan citizens speak English [5].

Summing up, we can say that now tourist countries are trying to eliminate language barriers, using various methods, thereby increasing the influx of tourists from all over the world, and with them improving the financial situation. However, there are still countries with low development that cannot effectively overcome language barriers, which often causes problems for visitors to this country.

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CROSS-CULTURAL NEGOTIATIONS

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In any negotiation, we start by analyzing our own interests. And then we try to analyze the other side's interests. Moving beyond positions. Asking why they want what they're interested in. With a cross cultural negotiation, it's especially challenging analyzing the other side's interests, because there are two hurdles that we must leap to find out their interests. First of all, there's the question of their negotiation style. And second, their underlying values and beliefs. Negotiation style is often referred to as the surface culture. Whereas the underlying values and beliefs are referred to as the deep culture. So obviously in a negotiation, we all know culture can influence the results of a negotiation and the success of a negotiation. What might not be quite as apparent as we deal with the surface culture and the deep culture, is that, there are many variations within a culture. For example, if we take any country and talk to people who live in different parts of the country, their dialect and sometimes culture will be different.

Words of George Siedel Professor of the University of Michigan in the book Negotiating for Success:"For several years, I was an Associate Dean at the Michigan business school. And one of my responsibilities was a program that involved sending our MBAs to the Navajo reservation. And occasionally I would visit the reservation.Before my first visit, I studied the Navajo culture. I talked with Navajo friends. I read books about the Navajo culture.Because I wanted to be respectful of that culture during my visit to the tribe. Among other things, I read that it is sometimes considered disrespectful to look another person straight in the eye. And also a firm handshake is often not used within the Navajo culture. So made my first to the reservation and met my very first Navajo on the reservation. A person named Art, who was a tribal official. Art walked up to me, he was about 6'4". He was wearing sort of a cowboy outfit. He looked a lot like John Wayne. And Art walked up to me and he looked me straight in the eye. He slapped me on the back and gave me the firmest handshake I've ever had in my life. And said, welcome to the reservation George. And here I am, thinking that, I, expecting a weak handshake and, an indirect look in the eyes. So I'm holding out my hand weakly and looking off to the side. So that was a lesson to me that there are many variations within a culture. Now I discovered in dealing with other members of the Navajo tribe, that the indirect look and weak handshake were very common. But the important message here is that there are many variations within a culture. And therefore the message is try to be sensitive to culture, but realize that there are variations."

These “top ten” elements of negotiating behavior constitute a basic framework for identifying cultural differences that may arise during the negotiation process:

1. Negotiating goal: Contract or relationship

Negotiators from different cultures may tend to view the purpose of a negotiation differently. For deal makers from some cultures, the goal of a business negotiation, first and foremost, is a signed contract between the parties. Other cultures tend to consider that the goal of a negotiation is not a signed contract but rather the creation of a relationship between the two sides.

2. Negotiating attitude: Win-Lose or Win-Win?

Because of differences in culture, personality, or both, business persons appear to approach deal making with one of two basic attitudes: that a negotiation is either a process in which both can gain (win-win) or a struggle in which, of necessity, one side wins and the other side loses (win-lose). Win-win negotiators see deal making as a collaborative, problem-solving process; win-lose negotiators view it as confrontational. As we enter negotiations, it is important to know which type of negotiator is sitting across the table from we.

3. Personal style: Informal or formal?

Personal style concerns the way a negotiator talks to others, uses titles, dresses, speaks, and interacts with other persons. Culture strongly influences the personal style of negotiators. It has been observed, for example, that Germans have a more formal style than Americans.

4. Communication: Direct or indirect?

Methods of communication vary among cultures. Some emphasize direct and simple methods of communication; others rely heavily on indirect and complex methods.

5. Sensitivity to time: High or low?

Discussions of national negotiating styles invariably treat a particular culture’s attitudes toward time. It is said that Germans are always punctual, Latins are habitually late, Japanese negotiate slowly, and Americans are quick to make a deal.

6. Emotionalism: High or low?

Various cultures have different rules as to the appropriateness and form of displaying emotions, and these rules are brought to the negotiating table as well. Deal makers should seek to learn them.

7. Form of agreement: General or specific?

Whether a negotiator's goal is a contract or a relationship, the negotiated transaction in almost all cases will be encapsulated in some sort of written agreement. Cultural factors influence the form of the written agreement that the parties make.

8. Building an agreement: Bottom up or top down?

Related to the form of the agreement is the question of whether negotiating a business deal is an inductive or a deductive process.

9. Team organization: One leader or group consensus?

In any negotiation, it is important to know how the other side is organized, who has the authority to make commitments, and how decisions are made. Culture is one important factor that affects how executives organize themselves to negotiate a deal. Some cultures emphasize the individual while others stress the group. These values may influence the organization of each side in a negotiation.

10. Risk taking: High or low?

In deal making, the negotiators' cultures can affect the willingness of one side to take risks– to divulge information, try new approaches, and tolerate uncertainties in a proposed course of action. The Japanese, with their emphasis on requiring large amount of information and their intricate group decision-making process, tend to be risk averse. Americans, by comparison, are risk takers.

With all these 10 elements in mind, we need to analyze our cultures and choose the best option for negotiation. There's an old phrase, "when you're in Rome, act as the Romans do" Therefore, apart from these elements, the place where the negotiations are being conducted should be taken into account. And it is possible to put the initiative in the hands of the "owner " of the negotiations.

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KOMMUNIKATION ALS FÜHRUNGSINSTRUMENT

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Der Begriff Kommunikation leitet sich von dem lateinischen Wortcommunicatio ab, was Mitteilung oder Unterredung bedeutet. Gemeint ist die Verständigung untereinander, also der Austausch zwischen Menschen mithilfe von Sprachen oder Zeichen.

Obwohl Kommunikation ein universelles Alltagsphänomen ist, sind die Auffassungen, was unter dem Begriff der Kommunikation zu verstehen sei, sehr unterschiedlich. Bereits 1977 zählte der Kommunikationswissenschaftler Klaus Merten 160 unterschiedliche Definitionsversuche.

Trotz aller Schwierigkeiten und Besonderheiten bei der Begriffsbestimmung können in Anlehnung folgende Merkmale von Kommunikation festgehalten werden:

1. Kommunikation entspricht einem Prozess zwischen mindestens zweiTeilnehmenden (diese werden als SenderIn und EmpfängerIn bezeichnet). Eine Ausnahme hiervon ist die intrapersonale Kommunikation (beispielsweise in Form eines Monologs).

2. Die Nachricht entspricht den Zeichen und Symbolen, die von der sendenden Personen- und von der empfangenden Person dekodiert werden.

3. Kommunikation hat interaktiven Prozesscharakter und ist durch wechselseitigen Beeinfluss gekennzeichnet. Wie stark die Wechselseitigkeit ausgeprägt ist, hängt auch mit der spezifischen Kommunikationsform (z.B. direkte Individualkommunikation vs. Massenkommunikation) zusammen.

4. Obwohl Kommunikation immer ein Ziel verfolgt (z.B. Suche nach Unterhaltung oder Informationen), muss sie nicht immer vollständig bewusst erfolgen. Beispielsweise mag eine Person, die mit einer Äußerung nicht einverstanden ist, unwillkürlich die Strin runzeln. So lässt sich festhalten, dass Kommunikation stets zielgerichtet ist, aber nicht notwendigerweise vollständig bewusst erfolgt.

Unter Kommunikationsfähigkeit versteht man die Bereitschaft und das Vermögen des Einzelnen, bewusst und selbstkongruent zu kommunizieren, indem er/sie anderen möglichst klar und deutlich mitteilt oder anderen bewusst zuhört, Wesentliches von Unwesentlichem zu unterscheiden weiß, auf Bedürfnisse anderer eingeht und auf nonverbale Signale achtet.

Zu den Grundsätzen der Kommunikation gehören:

- Jede Kommunikation unterliegt der Deutung;
- Die Kommunikation kann analog oder digital erfolgen;
- Die Beziehungsebene bestimmt die Inhaltsebene.

„Den Begriff der Kommunikationsfähigkeit kann man auch in der Definition des Begriffs der „Interaktion“ wiederfinden, unter welcher „Interaktion“ verstanden wird.“ Als allgemeine und umfassende Beziehung für jede Art wechselseitiger Bedingtheit, z. B. im sozialen Verhalten, wo zwei oder mehrere Personen durch Kommunikation einander beeinflussen können. Ebenso wie das gemeinsame Verhalten als Ergebnis der Interaktion angesehen werden kann.

Dienonverbale Kommunikation ist die älteste Form zwischen-menschlicher Verständigung. Schon unsere Vorfahren konnten sich verständigen, lange bevor der Mensch das erste Wort geäußert hatte.

Circa 85 % aller Kommunikation läuft auf nonverbalen Kanälen ab. Hier spielt die Körpersprache in Mimik und Gestik eine große Rolle. Unsere Blickrichtung signalisiert dem Gesprächspartner Dominanz, während nicht vorhandener Blickkontakt Unsicherheit und Schuldbewusstsein zeigt. Ein Zeichen von Anspannung (Stirnrunzeln, geballte Fäuste, verkrampft Sitzen und deutliche Veränderung der Körperhaltung) bei sich selbst und beim Gesprächspartner wird allen sofort ganz6 verständlich gegeben.

Die nonverbale Verständigung wird nach Paul Watzlawick auch als „digitale“, also rein auf Zeichen beruhende Kommunikation beschrieben. Ihr gegenüber steht die verbale oder auch „analoge“ Kommunikation, deren Abgrenzung nicht ganz so einfach fällt, da auf sehr viele verschiedene Weisen analog kommuniziert werden kann.

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THE PROBLEM OF ENGLISH ECONOMIC TERMS TRANSLATION

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The purpose of the article is to determine the features for translating English economic terms that sometimes do not have the corresponding equivalents in the Ukrainian language.

The research on the transfer of economic terms in the translation process was carried out by scientists V. Karaban, F. Zitkina, N. Aleksandrovova, L. Borisova, V. Danilenko, and many others.

In the current economic context, with increasing transactions between countries, it has become essential to find effective and efficient strategies to translate, to avoid translation inaccuracies when editing or adapting business texts from English. The aforementioned complexity becomes even more evident when the text in question deals with specialized subjects such as finance, banking, or the like. In this particular case, when words belonging to the so-called General English appear next to specific terms and within a specific context, they contain nuances that must be accounted for in the final translation. Economic translation that contains minimal mistake can have unpleasant consequences, so translating economic texts requires a high-level translator, the ability to concentrate attention, care and accuracy in detail [3, p. 1-2].

There are a lot of terminology or technical words with specific meaning in the texts. These words and expressions loaded with special meanings are fixed and mainly used in economic texts. For example, externality, internalization, present value, etc. On the other hand, we can find many expressions named after one's name. For instance, Gini Coefficient, Harrod-Domar Growth Model, Lorenz Curve and Malthusian Population Trap, etc.

Also there are many long sentences in the text. It is easy to find that in economic texts one sentence consists of several short pieces. For example, "however, in recent years, some scholars and practitioners, particularly from the developing world, argue that the impact of minimum wages on poverty is more nuanced in theory and practice, particularly when the possibility of income sharing among the poor is accounted for." This sentence includes five commas used to separate each part presenting different components mainly as adverbial in a whole sentence. Although one sentence is divided into several parts, it is not hard to understand. That is to say, it is complicated in form but simple in content [1, 2].

One of the main problems is the lack of equivalents in the language of translation. Non-equivalent English economic terms may cause some difficulty in translating English economic terms that do not have corresponding equivalents in the Ukrainian language. For example, the American word storecheck has no equivalent in the Ukrainian language, but has a synonym for audit. In the Ukrainian language, the audit is check of the economic and financial activity of the enterprise. But the English term storecheck is not just a test of financial reporting, but also customer service, the appearance of the seller, the range.A large number of abbreviations, acronyms, abbreviations are an integral part of economic texts. First you must decrypt them. For example, Jsb (joint stock bank) – акціонерний банк; ins (insurance) – страхування; HDI (Human Development Index) – індекс людського розвитку; CD (Certificate of Deposit) – депозитний вклад, VAT (Value Added Tax) – ПДВ (податок на додаткову вартість). You can find most of them in dictionaries, in other cases, they are transcribed or transliterated.For example, UNESCO – ЮНЕСКО, Interpol – Інтерпол.The use of transcription (transliteration) promotes the internationalization of Ukrainian economic terms. Transliterated English words are a common occurrence for modern Ukrainian economic terminology. For example, manager – менеджер; business-process – бізнес процес; capital – капітал; check – чек; acceptor – акцептор; outsourcing – аутсорсинг [4].

From the above, we can understand the significance of translating economic literature. Different texts require distinct translation criteria. In the translation of economic literature, we are supposed to think about normalization in technical words and specialization in common expressions. Finally, both translating and paraphrasing require the scientific analysis. That knowledge, paired with skill and experience, is and will remain irreplaceable, because it is not the product of a momentary ascination with the source text and; it is the outcome of a long and serious process of ‘toil’, coupled with sensitivity and accountability.

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PLATFORM 8

ENVIRONMENTAL ISSUES IN EU AND UKRAINIAN TRADE POLICY

ENVIRONMENTAL ISSUES IN EU AND UKRAINIAN TRADE POLICY

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Trade can have both positive and negative effects on the environment.

Economic growth resulting from trade expansion can have an obvious direct impact on the environment by increasing pollution or degrading natural resources. In addition, trade liberalisation may lead to specialisation in pollution-intensive activities in some countries if environmental policy stringency differs across countries – the so-called pollution haven hypothesis.

However, increased trade can in turn, by supporting economic growth, development, and social welfare, contribute to a greater capacity to manage the environment more effectively. More importantly, open markets can improve access to new technologies that make local production processes more efficient by diminishing the use of inputs such as energy, water, and other environmentally harmful substances [1].

Environment and sustainable development are important elements of trade policy, and this approach is enshrined in the relevant EU strategic documents. Ukraine's trade relations with other states should also be accompanied by the implementation of the principles of sustainable development, which should be clearly enshrined in the trade policy of Ukraine.

In the European Union, a number of tools are used to assess the environmental impact of trade, while Ukraine needs to develop its own tools for assessing that impact, in particular on sustainable development and the environment as an integral part of it.

Ukraine's trade policy should be open and ensure proper dialogue with all stakeholders, including representatives of the public.

In the context of trade policy, the agenda is to respect the sovereignty of states over their natural resources and the issue of sustainable management of their various types. Therefore, the controversial issue of Ukraine and the EU regarding the prohibition of exports of unprocessed timber should be resolved in the context of ensuring sustainable forest management and facilitating the trade in legal forest products.

The Government of Ukraine also needs to consider the expediency of joining the negotiation process currently underway within the WTO on the Environmental Goods Agreement. This will enable Ukraine to offer its own list of goods, both for export purposes and in order to attract investments to the relevant sectors in Ukraine.

The issue of increasing Ukraine's exports to the EU market is closely linked to the issue of establishing high European standards for environmental protection. Therefore, Ukraine should accelerate the pace of approximation of its legislation to the EU norms and standards in accordance with the requirements established by the Association Agreement [2].

A new purpose for EU trade policy.

The European Green Deal's ambitious goals will not be reached unless the EU can mobilise all of the policy tools at its disposal – including its trade policy. Beyond cutting emissions, the Green Deal is to represent a "new growth strategy", thereby enabling the creation of jobs, investing in cutting-edge research and innovation, and becoming a world leader in clean products and technologies. The level of transformations required to achieve climate neutrality clearly denotes the need for a system-wide response. As such, EU trade policy must be modernised to become the European Green Deal's external dimension.

Trade policy is not the only nor necessarily the best policy for tackling climate change and environmental degradations. The trade-environment relationship is complex and certainly not always positive. Agricultural expansion, deforestation and loss of biodiversity in producing countries have been caused by global agricultural trade. Also, the rapid increase in digital trade and e-commerce shipments has led to increased environmental pollution, emissions and e-waste.

Still, trade policy can be a powerful tool in encouraging or enforcing more sustainable practices. Over the years, the EU has become a global leader in mainstreaming sustainable development into its trade policy, including Trade and Sustainable Developments Chapters in its free trade agreements (FTAs) [3].

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UMWELTPROBLEME DER UKRAINE

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Die Welt, in der wir leben, ist voller Unreinheit: Plastikmüll im Meer, Schwermetalle im Boden und im Trinkwasser, Rückstände von Pflanzenschutzmitteln in unserer Nahrung und Feinstaubbelastung in der Luft. Die Folgen sind vielfältig und weitreichend, nach einer Studie aus dem Jahr 2017 ist die Umweltverschmutzung weltweit für den Tod von etwa neun Millionen Menschen pro Jahr verantwortlich.

Unter Umweltverschmutzung fällt jede Art von Verschmutzung unseres Planeten, egal ob durch Schadstoffe, Abgase, Abwässer, Emissionen, Müll oder sogar

Atomstrahlung. Teilweise werden auch Lärm und Lichtverschmutzung zur Umweltverschmutzung gezählt.

Die Verunreinigung unserer Umwelt hat also viele Gesichter und betrifft fast alle Bereiche des täglichen Lebens. Zum besseren Verständnis wird sie üblicherweise in sechs Hauptkategorien unterteilt, je nachdem, wo sie auftritt oder was die Ursache/Quelle der Verschmutzung ist: Luftverschmutzung; Verschmutzung der Weltmeere; Süßwasser-/Trinkwasserverschmutzung; Verunreinigung des Bodens; Verschmutzung durch Chemikalien; Müll. Gemeinsam ist allen Arten der Umweltverschmutzung, dass sie künstlich, also vom Menschen, hervorgerufen werden [1].

Wie in allen Ländern der Welt gehören die ökologischen Probleme auch in der Ukraine zu den wichtigsten. Wegen Geldmangel können in den Betrieben alte Betriebsanlagen nicht durch neue, ökologisch saubere ersetzt werden. Einige Werke lassen verantwortungslos ihre giftigen Abwässer in die nächstliegenden Gewässer oder einfach in die Erde fließen. Um die Ernteerträge zu erhöhen, wurden die Felder lange Zeit mit minderwertigen Düngemitteln vergiftet. Nicht alles, was von diesen Feldern auf unseren Tisch kommt, ist für die Gesundheit ungefährlich. Nach dem Bau einer ganzen Reihe von Stauseen am Dnipro sind im Klima der Ukraine unwiderrufliche Veränderungen eingetreten.

Die große Anzahl von Abgasen beeinflusst kontinuierlich die Temperatur der Erde und dadurch verändert ihr Klima. Das alles führt zu der Verschmutzung der Luft, des Wassers und auch zur Zerstörung der Ozonschicht. Die Opfer sind sowohl Tiere als auch die Menschen, die aufgrund heftiger Klimawandel sterben [2].

Das größte Unglück für die Ukraine ist aber die Tschernobyler Katastrophe am 26. April 1986. Die Explosion des vierten Reaktors des Tschernobyler Atomkraftwerkes hatte schreckliche ökologische Folgen. Dutzende von Kilometern verseuchter Erde, Tausende Menschenleben wurden von den totbringenden Strahlen vernichtet. Kinder und Tiere werden nach der Katastrophe als Mutanten geboren, das Wasser des Dnipro und der Pripjatj wurde vergiftet, die Zahl der Krebserkrankungen steigt. Das alles ist nur ein kleiner Teil des über die Ukraine hereingebrochenen

Unheils. Unter den Folgen der Katastrophe im Atomkraftwerk Tschernobyler Katastrophe übertrifft Hiroshima und Nagasaki. Ihre Folgen hatten verheerende werden nach Ansicht der Gelehrten noch viele Generationen leiden. Die Auswirkungen für die Umwelt der ganzen Welt. An diesem Tag passierte die größte technologische Katastrophe in der Geschichte der Ukraine [3].

Leider ist die Natur überall in der Gefahr. Die Atomenergie wirft Fragen nach unser Sicherheit und der Sicherheit die Umwelt. Sogar wenn die Atomkraftwerke hohe Gewinne und viele Leistungen bringen, bleibt das Problem der Verschwendung (des übermäßigen Verbrauchs oder der ineffizienten Verwendung von Ressourcen) ungelöst. Je mehr Atomkraftwerke, desto mehr die Wahrscheinlichkeit, dass irgendwo auf der Welt ein schwerer Unfall passiert.

Wir sind der Meinung, dass wir auf diesem Planaten leben und deshalb brauchen wir unsere Umwelt. Gute Luft, klares Wasser und die Natur sind wichtig für unsere Zukunft und sollen für alle da sein. Dabei ist die Rolle der Öffentlichkeit sehr groß. Wir haben Verantwortung für unsere Umwelt. Die Menschen sollen nicht nur um den technischen Fortschritt kümmern, sondern auch um die Umwelt.

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MÜLL – SCHATTEN DER KUNST

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Ein typischer Morgen: Nach dem Aufstehen ins Bad, aufs Klosett, dann unter die Dusche, Shampoo schon wieder leer. In der Küche gibt es Müsli, dazu Milch. So beginnt für viele von uns der Tag – mit Müll. Wo und wann wir den produzieren, fällt uns meistens gar nicht auf. Wir produzieren global viel zu viel Plastikmüll und recyceln viel zu wenig. Das bedroht die Umwelt, die Meere und am Ende auch uns. Plastik ist überall. An unseren Stränden, im Ozean, im ewigen Eis und sogar in den Mägen von Vögeln.

Zu den bedeutendsten Ursachen für den Eintrag von Plastikmüll in die Meere gehören die massenhafte Verbreitung von Einwegplastik und die fehlenden Strukturen zum Sammeln und zur weiteren Verarbeitung von Abfällen. In Schwellen- und Entwicklungsländern kann ein Großteil der Menschen seinen Abfall nicht vernünftig entsorgen, es fehlt schlicht an der Infrastruktur dafür. Das hat zur Folge, dass sich der Müll an Land türmt und massenhaft, vor allem über Flüsse, ins Meer gespült wird [1].

Aber was soll man damit machen? Jeder kämpft auf seine Weise damit.

Künstler entwickeln kreative Ideen, um Plastik zu recyceln und um auf unser Müllproblem aufmerksam zu machen. Diese Maßnahmen können die Müllmenge erheblich reduzieren. Ihre Arbeiten haben einen entscheidenden Einfluss auf das Umweltbewusstsein der Menschen. Kunst offenbart eine andere Bedeutung von Müll als Phänomen. Dies zeigt Umweltprobleme, die zu entschlossenen Maßnahmen führen. Eine solche Kunst ist eine Herausforderung für die Gesellschaft, ein Versuch, ihr Bewusstsein und ihre Einstellung zum Weltproblem zu ändern. Dies hilft, den Menschen die Realität zu zeigen, die sie normalerweise vermeiden, und ermutigt sie, ihre Gewohnheiten zu ändern. Kunst kann Menschen beeinflussen und verändern.

Künstler erweckt Metall-Müll wieder zum Leben, Brian Mock macht aus Schrott Skulpturen. Der Amerikaner Brian Mock formt filigrane Metall-Skulpturen aus dem Schrott anderer Leute. Als Materialien benutzt Mock vor allem Metall-Schrott: alte Gabeln, Nägel, Zahnräder, Schrauben, Inbusschlüssel, Dosendeckel, Kompasse – umeinandergewunden, in Form geklopft, zusammengeschweißt und herauskommt: ein Löwe. Oder ein Hund, eine Gitarre, ein Gesicht – alles ist möglich. Obwohl seine Skulpturen wortwörtlich Müll sind, stehen sie in Galerien und werden auch von Luxushotels gekauft [2].

Der Wegwerf-Raum des britischen Künstlers Nick Wood wurde aus 15.000 Plastikflaschen hergestellt. Ungefähr diese Zahl an Wasserflaschen wandert in Großbritannien jede Minute in den Müll. Auch Wood will vor den verheerenden Auswirkungen von Plastik auf die Ozeane warnen. Zu sehen war sein "Space of Waste" im Mai 2018 im Londoner Zoo.

Dass man den Plastik-Müll auch sinnvoll nutzen kann, zeigt der Kanadier Robert Bezeau. Auf der 62 Quadratmeter kleinen Colon-Insel, die zu Panama gehört, fallen jährlich etwa 1,5 Millionen Plastikflaschen an. Er sammelte einen Teil davon auf seinem Grundstück und baut aus ihnen Gebäude, wie diese Burg aus PET-Flaschen. Sogar ein Schulgebäude ist aus dem Wegwerf-Baumaterial entstanden.

Schon seit mehr als 20 Jahren schickt der Kölner Künstler HA Schult seine "Trash People", seine Müllmenschen, rund um die Welt. Sie waren schon auf der chinesischen Mauer, dem Roten Platz in Moskau oder vor den Pyramiden von Gizeh ausgestellt. HA Schult nennt sie auf seiner Homepage auch die "Flüchtlinge der Konsumgesellschaft".

Der Katalane Joan Miró sammelte schon als Kind an den Stränden Strandgut. Erst viel später, mit über 80 Jahren, verarbeitete er seine Fundstücke zu phantasievollen Skulpturen. Er schuf eine Welt riesiger Monster und abstrakter Figuren [3].

Künstler schaffen aus Plastikflaschen, ausgemusterten Zahnbürsten oder Tüten Skulpturen oder entwickeln Architekturen. Das ist ein kreativer Versuch, die Wegwerfmentalität zu bekämpfen, dies wirkt sich positiv auf die weitere

Entwicklung des Müllproblems auf dem Planeten aus. Auf diese Weise können Menschen eine Zukunft ohne Müll sichern.

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TRADE AND SUSTAINABLE DEVELOPMENT OF THE EUROPEAN UNION AND UKRAINE

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Trade policy is the relationship between business entities in the field of trade.

The importance and relevance of EU trade policy is driven by two factors:

• The EU as an important player in international relations and international trade;

• The impact of globalization on international relations, including trade.

European Trade Policy creates a trade fair, opens a market and a trade system with key partner countries.

EU trade agreements contain provisions on trade and sustainable development. The EU and their trading partners comply with international and environmental agreements; apply their labour laws effectively; secure sustainable trade in natural resources such as timber and fisheries; combat illegal trade and especially the endangered species of flora and fauna; promote trade that supports climate changes. A separate part of trade and sustainable development is contained in EU trade agreements with the following countries: Canada, Central America, Colombia, Peru and Ecuador, Georgia, Moldova, Singapore, South Korea, Ukraine, Vietnam [1].

The EU also uses its trade agreements to promote sustainable public procurement; removal of barriers for trade and investment in renewable energy. This has led to a reduction in some air pollutants, mainly sulfur oxide emissions (-0.28%) and an increase in others. Emission reductions in Mexico have been driven to a decline in the agricultural, electricity and petrochemical sectors. Sectoral changes have reduced greenhouse gas emissions [2].

Ukraine and the EU implement environmental agreements effectively. The agreement states that trade promotes sustainable development in all its dimensions. This will prevent foreign investments in environmental goods, services and technologies, the usage of balanced renewable energy sources and energy-efficient products and services. There is a positive impact that can have on reducing CO2 emissions in the EU and reducing air pollution in general, and also the negative impact on the EU. Ukraine may have negative effects on air pollution and increased emissions, which could negatively affect the eastern part of the EU.

Over the past 20 years, Ukraine has signed a number of free trade agreements: the free trade agreement between Ukraine and the countries of the European free trade association, signed in 2010 and entered into force in 2012, free trade agreement between Ukraine and the Republic of Macedonia (2001), free trade agreement between the Government of Ukraine and the Government of Montenegro (2011), bilateral agreements with Turkmenistan, Armenia, Azerbaijan, Georgia, Kazakhstan, m, Moldova, Belarus [3].

The Government of Ukraine should evaluate the possibility of Ukraine joining the negotiating process on the Green Goods Agreement. This will allow Ukraine to offer its list of goods, both for export purposes and for attracting investment in relevant sectors in Ukraine.

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PLATFORM 9

THE SCIENTIFIC RESEARCHES OF MODERN SOCIETY

DEVELOPEMNT OF RESTAURANT BUSIENSS IN UKRAINE IN 2020

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The restaurant market for a long time showed tangible growth. And, if in 2017 the number of establishments, exceeding the indicators of the pre-crisis 2013 year was predicted by optimistic forecasts in the short term, then after some time 2020 will show certain changes in market trends. Market experts estimate its volume at about 1.15 billion US dollars. The total number of institutions in the country is estimated at 15 - 16 thousand, of which about 1800 are metropolitan. Previously, we observed strong market growth, one of the criteria for such growth was the increase in restaurants by 200-300 people, who, as a rule, are quite vulnerable to crisis trends. For example, in Kiev in 2017, about 10 such establishments were opened.

Many future restaurateurs already initially formulate their task as creating a conceptual restaurant. At the same time, copying individual successful solutions of others will never lose its relevance. New cafes, bars, restaurants are opened in Kiev every week. However, in financial terms, the market does not show growth rates.

There is little data on the results of the Ukrainian market studies

• for 71% of visitors it is very important to have the ability to order takeaway food

• 52% of guests expect free Wi-Fi in a restaurant

• 47% of people believe that you can pre-order by phone

• 78% are looking for a menu of establishments on the Internet

• 32% already pay via Apple Pay and Google Pay

The segment of fast-casual over the past few years has grown by 78% and continues to grow. One of the reasons for the popularity of the fast-casual format is the crisis and the ensuing decline in purchasing power. For many Ukrainians, leisure in the form of a restaurant visit has become familiar. Therefore, the decrease in real income did not result in a rejection of the “habit”, but in its more democratic alternative - fast casual. Fast-casual establishments today occupy a modest 4% in the market and almost all of them are in the capital, but over time the proportion of the format will increase, there is hope that this will happen soon.

As for premium restaurants, they will become even more “humane” next year. It's about the role of a chef. Already, the success of the institution depends largely on its personal brand. Guests prefer not to come “to the name”, but to a professional whose public image impresses them. They also want to know how he lives, and have the opportunity to communicate with him. In 2020, the border between the chef and the brand ambassador is likely to be completely erased.

Dark kitchen - these are kitchens that are prepared only for delivery, they do not have halls with seats - only a kitchen and a delivery service. Such business formats are gaining popularity, since you do not need to look for a passage - you can open up where you are comfortable (= inexpensive rent). You do not need to work on the design of the room, on the appearance of the waiters, but get ready to invest in online advertising (banners, contextual advertising). You will have to study well the specifics of promoting restaurants on the Internet (raising your CPC during peak hours, working with opinion leaders, etc.). Wedge food and vegetable meat are also on the rise. If you want absolutely everyone to eat in your cafe or restaurant, then your menu should include vegetarian and vegan dishes. By the way, vegetarian cafes are visited not only by vegetarians, but also by ordinary people who want to take a break from meat and try something new.

All current trends are in one way or another connected with customer focus. Marketing in the HoReCa segment, as well as the restaurants themselves, in 2019 became more understandable, affordable and convenient.

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THE FEA MANAGERS, THEIR MAIN RESPONSIBILITIES AND DUTIES

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The profession of the FEA manager emerged in the early 1990s with the advent of reconstruction and economic reforms, when new market mechanisms and rules of business and state interaction began to emerge in Ukraine. Since then, export-import transactions between Ukrainian and foreign companies have only multiplied. Increasing the scale of cooperation of Ukrainian companies with foreign partners, processes of globalization of the economy lead to the fact that the interest of managers of different enterprises in hiring qualified specialists of FEA is growing.

Foreign trade managers are required for both manufacturing and trading companies that either purchase foreign goods or services or offer their goods or services abroad. Therefore, the main criterion for the quality of FEA management is not only success per se (achievement of goals), but also the price of that success (cost of resources, productivity). An important quality for the FEA manager is the ability to see all the future consequences of the decisions made. So analytical ability and a good memory in this profession are no less important than communication skills and fluency in a foreign language. But that's not all, they also have to be persistent, proactive. They must have a high level of self-organization and a result-oriented approach.

The position of the FEA manager at different enterprises may sound different: supply manager, export and import manager, logistician, customs declarant. But from this the job responsibilities do not change. They consist in the organization of movement of goods across the border into the territory of the country or beyond:

1. forming and expanding the customer base abroad;
2. negotiating and concluding agreements with foreign partners;
3. conducting negotiations and business correspondence with logistics companies and brokers regarding working conditions and optimization of deliveries;
4. control and accompaniment of deliveries at all stages;
5. control of timely payment of export and import payments;
6. registration of necessary supporting documentation (delivery schedules, certificates, permits, licenses).

But these are not all responsibilities. The FEA manager should also:

1. monitor the market;
2. participation in international exhibitions and fairs;
3. search for new products and suppliers abroad;
4. search for new sales opportunities for the company's products abroad.

Therefore, to be a specialist in this specialty and perform your duties need:

- have higher education in the field management of foreign economic activity;
- fluent in foreign language;
- be well versed in the laws of different countries and customs clearance procedures.

Awareness in the specialty of FEA management will make it possible to keep abreast of developments in Ukraine regarding foreign economic activity. It is important to know that the efficiency of economic activity of both domestic and foreign entrepreneurs within the legal system of a particular state is determined first of all by the degree of perfection of coverage of the spheres of regulation and the liberality of its legislation. Ukraine is no exception in this case. In this regard, the importance of legal regulation of the issues of functioning of various business entities in Ukraine, built on the relationships that take place both on the territory of Ukraine and abroad, and based on the laws of foreign economic activity, is growing. This is how it is formulated in the Law of Ukraine "On Foreign Economic Activity". With its adoption, foreign economic activity in Ukraine for the first time gained legal status. This law is a legal act, which proposes the definition of the concept of foreign economic activity, its subjects, their rights and freedoms; principles of implementation and organizational forms of foreign economic activity are established. The complex economic transformations taking place in Ukraine today aim not only to develop models and mechanisms: building and consistent implementation of modern economic relations, but also the gradual integration of Ukrainian enterprises into international economic relations, on the one hand, and the involvement of foreign entrepreneurs in activities in Ukraine - on the other.

Thus, the specialty of FEA management has emerged not so long ago and is in high demand. It is difficult to overestimate the capabilities of this specialist, the benefits of his work, if the company works with foreign partners. It cannot be temporarily replaced by another company employee. In order to fulfill the duties of the manager of foreign economic activity, it is necessary to solve many specific problems, while constantly communicating with foreign colleagues. The ability to diplomatically defend the interests of your company when negotiating with foreign partners is its key responsible task. As I mentioned above, the management of foreign economic activity at different enterprises sounds different, but no matter what this specialist is called, he cooperates with foreign partners, provides the domestic manufacturer with foreign technologies, raw materials and equipment; facilitates the company's entry into foreign markets, promotes the goods from seller to buyer, located in different countries of the world, that is, coordinates all operations related to foreign economic activity of the enterprise or firm. But there are some interesting points in this profession, because this profession of foreign trade manager requires foreign business trips, participation in international exhibitions, in general, a lot of interesting things. You will not be bored by choosing this area of activity. Meet, travel, expand your horizons and constantly improve your skills.

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FEATURES OF DEVELOPMENT AND RANGE OF PROBLEMS IN CATERING SPHERE

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The foodservice industry plays an increasingly important role in the modern society and every person's life. This is achieved primarily due to the changing technologies of food processing, development of communications, the means of delivery of products and raw materials, the intensification of many industrial processes.

Catering is one of the most important socio-economic components of the society development level. The changes in living and eating pattern have given rise to a wide variety of catering institutions, such as snacks and drink bars, specialty restaurants, take home counters, mobile and leisure eating and formal dining establishments. Modern trends in restaurant business are largely intangible – this type of activity is rapidly developing and creates new unique features. Recently, the trends has begun to shift the services of organizing consumption of products and servicing consumers from catering halls to other places. One of the newest branches of restaurant industry is catering. The development of the sphere of hotel and restaurant business provides new jobs for Ukrainians, creates additional revenues to the budget, allows to maintain the positive image of individual regions and the country as a whole, therefore the analysis of trends in the development of catering services in Ukraine is relevant today.

The aim of the article is to consider the role of catering in general, to analyze the broad concept of catering, to describe its types and to reveal the prospects for off-premise catering in Ukraine.

Hospitality is one of the most profitable branches of the world economy nowadays, becoming the main direction of economic and social development of Ukraine. Not long time ago only narrow circle of professionals knew about catering. But nowadays catering market is formed and widely developed in Ukraine. Catering is not only family banquet, ordered to one's home, but also thousands of contracts for serving city events.

Catering is an art of cooking delicious dishes, of beautiful decoration and of effective service at any place and time according to client's wish. Catering is defined as the business of providing food and drink, typically at social events and in professional capacity either on-site or at a remote site. Catering industry has been well developed in Europe for more than 130 years. However, in Ukraine, this sphere is still very young. Catering services in Ukraine began to develop in the mid90's, with the opening of borders and the arrival of foreign companies. This can be attributed to the fact that in Ukraine the culture of public catering itself is not developed. The volume of event catering, that is, all events that take place outside restaurants and hotels, in 2014 was estimated at UAH 85 million. By the end of 2015, this figure was UAH 72 million (according to the All-Ukrainian Advertising Coalition). The indicators were influenced by the political situation in the country and the crisis. In general, the size of the Ukrainian catering market is only 5% of that in France. The concept of catering includes quite a lot of types of services. It depends on the venue of events, the amount of money that the client is willing to pay, the purpose of the event. The following types of catering are distinguished:

Depending on the status of the consumer: VIP-catering; Mass catering.

Depending on the place of production of food: on-premise catering; off-premise catering.

Classification of catering by type of clients: office catering; b&b catering (bad & breakfast catering); bar & buffet catering; hotel catering; residential catering; building site catering; social catering; event catering; transport catering.

The most popular forms of catering include cocktail; buffet, or smorgasbord (sandwich table); coffee breaks; picnic or barbecue; banquet. Among the advantages of catering for the client the following can be named: 1) mobility; 2) saves time and money; 3) a wider range of services; 4) a varied menu (cuisine at the choice of the client); 5) the possibility of any stylistic design of the event; 6) high professionalism; 7) unlimited number of guests.

In conclusion, catering has a huge potential in Ukraine because the demand is growing continuously. The Ukrainian consumer isn‘t interested in simply having a delicious meal, he wants to get an interesting concept of serving dishes in accordance with the world standard of service. But the best thing about the catering industry is how creative you can be.

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CYRILLIC AND LATIN ALPHABET COMPARISON PECULIARITIES

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Introduction

What could be more interesting than to explore, at first glance, the obvious? And what do we use every day? There is language around us. And, as you know, there's such a thing as an alphabet. That's what I want to talk about.

The Ukrainian alphabet is the set of letters which is one of the nation variations of the Cyrillic script. It consists of thirty-three letters representing thirty-eight phonemes and an additional sign: the apostrophe. Twenty-one letters represent consonants (б, в, г, ґ, д, ж, з, к, л, м, н, п, р, с, т, ф, х, ц, ч, ш, щ), ten vowels (а, е, о, и, є, і, ї, ю, я, у). The sigh ь has no meaning but when written after a consonant it determines that the consonant is soft.

The letter й before о denotes a consonant (j) (його), in other position it denotes as non-compound vowel(i) (йду, гай) [1].

The apostrophe appears after labial consonants in some words, such as ім‘я (name) And it is retained in transliterations from the Latin alphabet: Кот-д'Івуар (Côte d'Ivoire) and О'Тул (O'Toole) [2].

Switching to Latin script has become one of the leading topics for the discussion nowadays. What is the essence of alphabet changes? It could make for an accelerated integration into civilised Europe.

Recent research

The purpose of our research is to analyse differences between Cyrillic and Latin alphabet. What role can be played by such change? How it will affect on culture processes, country's politics and economics?

Basic material

We have a lot of adherents and people who disagree with the idea of switching to Latin alphabet. However, what the difference between these scripts?

The Cyrillic script is an alphabetic writing system that serves as the basis for many languages in Central and Eastern Europe, and North and Central Asia. Cyrillic also has some common or similar characters with the Greek and Latin scripts [3].

Latin letters are the basis of the writing of most Roman, German, Baltic, partly Slavic and other languages. The modern Latin has 26 letters. Special signs are added in some European languages. Alphabet was created in the 7th century BC. Such geographical distribution is a result of the Roman Empire and European country's later successes [4].

Let’s consider benefits and costs/ pros and cons/ each of alphabets. The principal task of the writing system is providing clear language phonetics, so Latin loses in this. It is all because of complexity in the hardness and softness of a consonant. In order to switch to Latin we need waste a billion dollars for:

- Changing documents for 42 million people;
- Change the laws and codes;
- Retype tutorial books for educational institutions and literature;
- Reprint coins and banknotes;
- Change a million road signs;

So, this may provoke a negative reaction of the Ukrainian population. In order to switch to Latin we need overcome future societal divisions.

The main argument for Latin alphabet is getting closer to European countries, which are based on this alphabet system. So, it will be opportunity to understanding Ukrainian better/opportunity of better understanding the Ukrainian language. Communication between Ukraine and other countries will easier. But will the changes in alphabet make progressive Ukraine? You must know the language not the script for understanding foreign texts.

Cyrillic alphabet is thousand-year tradition. Moving away from the Cyrillic will not be easy. “Latin adherents forget that the main purpose of spelling is to adequately convey phonetics. Here, Latin reproduces the Cyrillic, created later in the Latin alphabet, and, in terms of graphics, virtually every sound is consistent with its own letter " Markian Shashkevich considered [5].

Conclusions

In conclusion, it is important to analyse each of the alphabets, because we must know about future changing by possible switching to Latin. In general, all we need to remember is the main target of writing system.

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THE ESSENCE OF FOREIGN ECONOMIC ACTIVITY MANAGEMENT

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The profession of FEA manager emerged in the early 1990s, when new market mechanisms and rules of business-state interaction began to emerge in Ukraine. Since then, export-import transactions between Ukrainian and foreign companies have only multiplied. Increasing the scale of cooperation of Ukrainian companies with foreign partners, processes of globalization of the economy lead to the fact that the interest of managers of different enterprises in hiring qualified specialists of foreign economic activity is growing.

FEA Management Specialist is a specialist in the area of modern economic analysis of national and world markets, management of foreign economic activity of enterprises and branches of national economy, organizations in the conditions of globalized competitive market environment.

The Topicality of the specialty is due to the fact that in the conditions of scientific and technological progress the need for providing enterprises and organizations with qualified specialists in foreign economic activity management is increasing. This necessitates the training of specialists with deep theoretical knowledge and practical experience in analyzing and forecasting changes in the domestic and foreign markets, formulating a strategy of foreign economic activity of the enterprise and its effective implementation.

This specialist cooperates with foreign partners, provides the domestic manufacturer with foreign technologies, raw materials and equipment; facilitates the company's entry into foreign markets, promotes the goods from seller to buyer, located in different countries of the world, that is, coordinates all operations related to foreign economic activity of the enterprise or firm.

It is difficult to overestimate the capabilities of this specialist if the company works with foreign partners. It cannot be temporarily replaced by another company employee. The ability to diplomatically defend the interests of your company when negotiating with foreign partners is its key responsible task.

On the other hand, the profession of the FEA manager foresees business trips abroad, participation in international exhibitions, in general, many interesting things. You will not be bored by choosing this area of activity. Meet, travel, expand your horizons and constantly improve your skills are guaranteed.

FEA managers value initiative, perseverance, sociability, a high level of self-organization, result orientation, ability to see all future consequences of the decisions made.

Foreign trade managers are required for both manufacturing and trading companies that either purchase foreign goods or services or offer their goods or services abroad.

FEA science means the development of this activity in accordance with objective economic laws. Knowledge of business managers of existing international trade theories helps them to avoid significant gaps, to reasonably predict changes in international markets. Based on the models, the practice has developed convenient and various instruments of currency risk management: operational, conversion and economic.

The systematic nature of the FEA means that there are strong relationships between its individual components. FEA components themselves can be distinguished on various grounds. Undoubtedly, one of the most important is the FEA contract. The principle of systematicity also implies the need to understand the company managers that FEA is only part of its business, and if the intra-national business is not sufficiently productive, it also threatens international operations. Managers should always remember that a foreign partner judges their activities from within their country.

FEA Mutual Benefit Principle: Each partner involved in international operations earns its profit. However, to adhere to this principle is not simply because of the considerable amount of time it takes to execute agreements, changes in exchange rates, the existence of various links between individual foreign trade agreements, etc. Therefore, compliance with the principle of mutual benefit requires careful analysis and consideration, differentiating the various streams of income and expenses.

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CREATIVITY IN COOKING AND MOLECULAR CUISINE

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Gastronomy And Creativity-Relevant Skills

If creative production is to be novel and original, creativity-relevant skills must be applied (Amabile 1998). Domain-relevant skills are in this sense only tools or means for application, but creativity-relevant skills determine the manner in which these tools are applied and the level of originality.

As implied, the domain is important as this determines which creativity-relevant skills should be applied. Many chefs and restaurants have a style or a starting point that they choose to work from. In the case of the New Nordic Cuisine, creativity-relevant skills must therefore be applied within this domain. If chefs have adopted the guidelines of the manifesto they must use seasonal products from the Nordic Region and in that sense it would be irrelevant to use i.e. foie gras or pineapple. In that sense the creativity-relevant skills are somewhat restricted but this seems only to induce creativity in gastronomy.

The Creative Process

It appears that generation of novel ideas in gastronomy is rather structured. Ottenbacher and Harrington (2007) attempted to identify and outline this generation process in a research based on interviews with 12 Michelin-star chefs. The research resulted in a Seven Step Innovation Development Model, which indicates that there is a clear process that affects creative performance in gastronomy. The seven steps of the Innovation Development Model are; idea generation; screening; trial & error; concept development; final testing; training; and commercialization. This model somewhat matches the Componential Model of Creativity presented by Amabile (1996), although her model only presents five steps. The five steps of the Componential Model of Creativity are: problem or task identification; preparation; response generation; response validation and communication; and outcome. The two models can thus cast a light on the process that goes into creative performance and indeed creative performance in gastronomy.

The History Of Molecular Cuisine

The term was jointly coined in 1988 by the late Oxford University physicist Professor Nicholas Kurti and a French physical chemist, Dr. Hervé This, as a more scientific terminology "Molecular and Physical Gastronomy", which post the death of

Professor Kurti, was shortened to “Molecular Gastronomy” by Dr. This in 1998. The idea behind the further study into this discipline of food science came with the realisation and acceptance that it has been in existence for many years and formed the basis of their study. They spent a considerable time in gathering details and processes followed by housewives for generations, and working towards grandmother tales, which they termed as ‘culinary precisions’, 25, 000 in all, and started testing them to study the accuracy and workability of these precisions.

Safety Questions

There is a generic perception of the concept being unsafe which is largely owning to the fact that diners haven’t been exposed in depth to the concept of molecular gastronomy. This notion doesn’t hold true in actuality. The elements used in molecular gastronomy are all natural and mostly plant extracts, which are globally accepted and certified and now being very frequently used in India as well.

Advantages & Disadvantages

Let’s start with the disadvantages:

This type of cuisine experiments with the chemical and physical composition of the ingredients by introducing chemicals, or combining compatible molecular compositions of ingredients. This sounds a bit scary, knowing that your dish was deconstructed and reconstructed from the same ingredients with the help of certain chemicals.

This cuisine is strictly speaking a study of chemical reactions that occur in food. It requires a lot of experimentation, specific equipment and additional chemical compounds that allow the reconstruction of ingredients or creation of new ones. This means, your food contains unnaturally occurring molecules in it.

Now what are the advantages:

Food doesn’t lose its flavor and original ingredients, which means you get the same taste but in different shape and consistency

The food is never fried, which is definitely a great advantage for obvious reasons

You get to try something absolutely new made from the same beloved ingredients, plus the Wow factor

Molecular Gastronomy Tools

Molecular Gastronomy is the marriage of food with Science, using the chemical and physical transformation of ingredients when heat or cold as the basis of cooking. Also known as Multi-sensory cooking or modernist cooking it has been used by Chefs to experiment and create intriguing dishes with a new twist on taste and texture. Be it Spherification Kits, Food Foam Kits, Flavour Extractors or more complex modernist cooking equipment such as Centrifuges, Sous-Vide Equipment or the Anti-Griddle, Muddle Me offers chefs a wide range of Molecular Gastronomy tools and equipment for them to begin their journey of creation

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CHORNOBYL AS A TOURIST ATTRACTION FOR FOREIGN AND DOMESTIC TOURISTS

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There are many types of extreme tourism in Ukraine: caving, kayaking, ballooning, parachuting. But today the market of tourist services is developing rapidly. In 2008, the American edition of Forbes published a rating of the most unique tourist destinations. In the first place is the Chernobyl Exclusion Zone. This message is getting worldwide attention. That is why there is a demand to visit a place where there was an accident called the Chornobyl disaster in the history of the world. The Chernobyl area is becoming the most popular destination among foreign tourists visiting Ukraine. This is evidenced by the statistics of the government and tourist operators. On April 26, 1986, the fourth unit of the Chornobyl Nuclear Power Plant exploded, the reactor was completely destroyed and a large number of radioactive substances were released into the environment. The radioactive cloud from the accident swept over the European part of the USSR, much of Europe, the eastern part of the United States. Approximately 60% of radioactive substances have settled in Belarus. Thus, the Chernobyl disaster is an ecological catastrophe of a planetary scale.

Travel trips to the Exclusion Zone are now offered by all travel agencies. The cost of the trip is up to 1400 UAH. For foreigners with translator up to 2500 UAH. Legal tourist trips have been offered not so long ago. The first discoverers of tourist trips to the Zone were illegal. Today, the main legal tourists in the area are residents of Scandinavian states, Japanese, Americans, Germans, and Russians.

You need to separate visitors into categories:

1. Foreign scientists who conduct joint research with Ukrainian colleagues. This category is the largest.

2. Journalists - Ukrainian and foreign.

3. People who previously resided in the Exclusion Zone. Now they come to arrange the graves of their relatives.

4. The least numerous are those who have decided to look at the consequences of a catastrophic planetary disaster on their own. This group includes both legal and illegal visitors.

According to these categories, trips to the Zone can be: for scientists - scientific tourism, for former residents - nostalgic, for the latter category - adventure, sometimes extreme. For journalists who visit Chernobyl in accordance with their official duties, such trips cannot be considered as tourism.

Scientific tourism provides for various environmental expeditions, field observations. On the day of the Chernobyl accident, certain expeditions and conferences are usually arranged. The Chernobyl zone may be attracted by the fact that the ecosystem of this locality is affected by radiation and this makes it possible to investigate the effect of radiation on living organisms. The area is of great scientific interest, where international scientific studies on radiology and radiation exposure are conducted. Such natural development of ecosystems has led to the formation of unique valuable landscapes inhabited by rare species of plants and animals. Therefore, the thirty-kilometer Exclusion Zone is a unique reminder of a man-made disaster. The State Agency for the Management of the Exclusion Zone has already announced that it will soon launch 13 land, 5 water and 3 air routes. For example, the nature of Chernobyl can be seen during the tours of the rivers Pripiat and Uzh.

Since the beginning of 2019, over 107 thousand tourists have visited the Chernobyl zone. This is 44 thousand more than in the same period last year, which is an absolute tourist record of the area. According to the State Agency for the Exclusion Zone Management, almost 80% of visitors came from abroad. Among the foreign countries the record holders were Great Britain (15 738 tourists), Poland (9 378), Germany (7 826), the USA (5 580) and the Czech Republic (4 063). There were also many Ukrainians among the guests of the zone this year - 22 468 people.

The main reason for such increased interest in the Chernobyl is the release of the series "Chornobyl", which tells about the accident in 1986 and the consequences of its elimination. According to the popular IMDB cinema site, in spring, the tape topped the ranking of the best series in the world. The management of the exclusion zone also suggests that the tourist boom was influenced by the simplification of the area visit procedure. In particular, the introduction of electronic pass and the creation of additional infrastructure. After all, in order to get to the exclusion zone, you need to issue a residence permit in a timely manner.

So, travel trips to the Chernobyl zone are increasingly offered by travel agencies. The Chornobyl Exclusion Zone is the most attractive destination for ecologists and extreme tourists alike; it will also stop visiting those for whom it is native, as well as more and more visitors who care about our planet. Today, Chernobyl tourism is an indisputable fact that must be turned into a positive factor in promoting Ukraine's interest in the world. A tragedy that cannot be changed must be reversed (economic, environmental, cognitive-scientific) for the country.

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UNBELIEVABLE ACHIEVEMENTS IN SPACE EXPLORATION

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Every day millions of people are working on the exploration of space. During the past two decades scientists have made substantial results in space investigations. I would like to emphasize that the crucial impact was made by Space Exploration Technologies Corp., trading as SpaceX. It is a private American aerospace manufacturer and space transportation services company headquartered in Hawthorne, California. It was founded in 2002 by Elon Musk with the goal of reducing space transportation costs to enable the colonization of Mars. Since then SpaceX has developed the Falcon launch vehicle family and the Dragon spacecraft family, which both currently deliver payloads into Earth orbit. [2]

SpaceX has gained worldwide attention for a series of historic milestones. It is the only private company capable of returning a spacecraft from low Earth orbit, which it first accomplished in 2010. The company made history again in 2012 when after a near flawless nine-day mission, the Dragon capsule splashed down on target in the Pacific Ocean just off the coast of Mexico, marking the end of the first commercial mission to ferry supplies to the International Space Station (ISS). Tethered three large parachutes, the unmanned gumdrop-shaped capsule, which had carried food, water, clothing, and equipment to the orbiting outpost, hit the water at 8:42 a.m. local time on May 31st, 2012, about 900 kilometers west of Baja, California, witnessed by technicians from the remarkable company that had built and flown it – Space Exploration Technologies.

Moreover, Elon Musk`s company successfully achieved the historic first reflight of an orbital class rocket in 2017. Following the delivery of the payload, the Falcon 9 first stage returned to Earth for the second time and the company regularly launches flight-proven nowadays.

As one of the world's fastest-growing providers of launch services, SpaceX has secured over 100 missions to its manifest, representing over $12 billion on contract. These include commercial satellite launches as well as US government missions. SpaceX's Dragon spacecraft is flying numerous cargo resupply missions to the space station under a series of Commercial Resupply Services contracts. Dragon was designed from the outset to carry humans to space and will soon fly astronauts under NASA's Commercial Crew Program.[3]

Being based on the achievements of Falcon 9 and Falcon Heavy, SpaceX is working on the next generation of fully reusable launch vehicles that will be the most powerful ever built, capable of carrying humans to Mars and other destinations in the solar system.

For instance, Dragon is a free-flying spacecraft designed to deliver both cargo and people to orbiting destinations. It is the only spacecraft currently flying that is capable of returning significant amounts of cargo to Earth. Currently, Dragon carries cargo to space, but it was designed initially to carry humans. The first demonstration flight under NASA's Commercial Crew Program was launched on March 2, 2019, at 2:49 a.m. ET. The Dragon spacecraft successfully docked with the space station ahead of schedule at 6:02 a.m. ET on March 3, 2019, becoming the first American spacecraft in history to autonomously dock with the International Space Station.[1]

In conclusion, SpaceX is an ambitious aerospace company leading by one of the most powerful engineers ever – Elon Musk, that is providing services in space cargo transportations. It is considered as a leader in space exploration innovations pretending to transport not only payloads into space but also people soon. It will give them an edge over the competition comparing to other space companies and open a new era of space investigations and tourism.

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ACHIEVEMENTS IN SCIENCE IN XXI CENTURY

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The development of humanity is one of the most important questions. Nowadays science is much more developed than it was 20 years ago. What was the trigger of rapid development in science? What are the most upgraded fields in modern science? We have already witnessed changes. XXI century is a century of science and I would like to underline the most breakthrough inventions in different fields of it. Although a lot of them were made at the beginning of XXI century, they all have been upgraded in recent years.

The first issue is the development of genetic engineering and medicine. Why is this important for us? The most popular scientists have been working in the field of genetic engineering. What are the new possibilities being brought to our life ?

Medicine is considered to be one of the most developed branches in science. In fact, it keeps many secrets even nowadays. What were the latest inventions? Although scientists have created new medicines and methods of curing diseases, we are still vulnerable to new viruses. Is it possible to prevent epidemic?

The second issue is the development in the field of technology. A big number of modern techniques has been improved. Things we use in life make it much more easy. Web stores are so popular today because of their simplicity. You can buy anything anywhere. So will it be the age of web stores?

Modern telephones, laptops and computers are particular branches of technology because of their massive production and huge upgrade that has taken place recently. There is a great number of rivals in this field of technology. What companies are the most reliable in this sphere? The creation of robots is a very important achievement in modern technology. They have replaced humans in performing repetitive and dangerous tasks which humans prefer not to do.

The third issue is researches in the field of car technology. What did the first electro car look like? And what does it look like today? Many consider that Tesla Inc. has created the first electro car, but is it true? Is the creation of autopilot safe to rely on?

Another big success in science we can admit is the creation of biofuel. Scientists consider it as a fuel of new generation. The usage of alternative fuel has increased with the growing number of sun and wind power stations. There are lots of benefits of using biofuel instead of petrol. As gas prices rise, more people are using biofuel as a way to save money and decrease their consumption of fossil fuels. What are the world's leaders in the usage of biofuel?

New achievements in the field of physics and astronomy are numerous. The discovery of new planets is significant nowadays. The number of new worlds is growing each year as well as the knowledge of new planets and stars. Why is it important for us in our daily life? The fixation of gravitational waves from fusion of neutron stars is hard to be understood by a person but this is a worldwide success. It gives us a new method to define the speed in Space, which will be used in the creation of new shuttles.

Finally, the last important question is an ecological issue. There are many trash recycling plants that were found not to pollute the surrounding environment. Although plastic bags are very convenient nowadays, more and more often people use eco-bags made of cotton or flax. These bags are better in recycling rather than plastic. Ukraine has also started foundation of new recycling factories but there remains a lot of work to be done.

As a conclusion, we can see that there are no replaced items, everything was improved and upgraded to the example we have today. What inventions can we expect in the future? The progress will never stop. That is why I am sure that we will witness a lot of new inventions or we will even be their inventors.

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THE MAIN CHARACTERISTICS OF CHOCOLATE

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Chocolate is a preparation of roasted and ground cacao seeds that is made in the form of a liquid, paste, or in a block, which may also be used as a flavoring ingredient in other foods. In general, chocolate is a food typically associated with pleasure and indulgence.

Chocolate comes in dark, milk, and white varieties with cocoa solids contributing to the brown coloration. Chocolate describes a number of raw and processed products that originate from the tropical cacao tree [5].

Chocolate is often produced as small molded forms in the shape of animals, people, or inanimate objects to celebrate festivals worldwide. For example, molds of rabbits or eggs for Easter, coins or Saint Nicholas (Santa Claus) for Christmas. [2]

The consumption of cocoa, which gives chocolate its flavour, has a long history. Since as early as 1500BC, ancient Olmec and Mayan civilizations of South America have consumed cocoa (usually as bitter, aromatic drinks) and associated cocoa with the gods.

Cocoa has been consumed in many cultures for medicinal purposes. The word «chocolate» (derived from the Mayan cacauatol) was coined by Spanish colonisers of South American in the 16th century and since that time chocolate preparation has changed considerably. Cocoa is now usually consumed as sweet beverages or snacks. Mass production of chocolate sweets dates back to the 1800s [1].

Chocolate is loaded with nutrients that can positively affect your health. Eating chocolate may have the following benefits.

The bioactive compounds in dark chocolate may also be great for your skin. The flavonols can protect against sun damage, improve blood flow to the skin and increase skin density and hydration (18Trusted Source). The minimal thermal dose (MED) is the minimum amount of UVB rays required to cause redness in the skin 24 hours after exposure. In one study of 30 people, the MED more than doubled after consuming dark chocolate high in flavanols for 12 weeks (19Trusted Source). If you're planning a beach vacation, consider loading up on dark chocolate in the prior weeks and months [3].

One study, published in The Journal of Nutrition, suggests that chocolate consumption might help reduce low-density lipoprotein (LDL) cholesterol levels, also known as “bad cholesterol”. The researchers set out to investigate whether chocolate bars containing plant sterols (PS) and cocoa flavanols (CF) have any effect on cholesterol levels. The authors concluded: “Regular consumption of chocolate bars containing PS and CF may support cardiovascular health by lowering cholesterol and improving blood pressure.”

ORAC stands for “oxygen radical absorbance capacity.” It is a measure of the antioxidant activity of foods. Basically, researchers set a bunch of free radicals (bad) against a sample of a food and see how well the antioxidants in the food can "disarm" the radicals.

Canadian scientists, in a study involving 44,489 individuals, found that people who ate one serving of chocolate were 22 percent less likely to experience a stroke than those who did not. Also, those who had about two ounces of chocolate a week were 46 percent less likely to die from a stroke. A further study, published in the journal Heart in 2015, tracked the impact of diet on the long-term health of 25,000 men and women. The findings suggested that eating up to 100 grams (g) of chocolate each day may be linked to a lower risk of heart disease and stroke.

Cocoa may also significantly improve cognitive function in elderly people with mental impairment. Additionally, cocoa contains stimulant substances like caffeine and the obromine, which may be a key reason why it can improve brain function in the short term.

There is no conclusive evidence linking chocolate consumption to a higher risk of any health conditions, although chocolate is widely perceived to cause migraines, acne and obesity. Some studies suggest that chocolate consumption is linked to lower body mass index (BMI) and central body fat. However, chocolate can have a high calorie count due to its sugar and fat content. Anyone who is trying to slim down or maintain their weight should limit their chocolate consumption and check the label of their favorite product. The effect of chocolate on body weight is unclear. A concern is that excessive consumption of chocolate may promote high calorie intake and weight gain, a risk factor for many diseases, including cardiovascular disease [4].

There is some evidence that chocolate might cause poor bone structure and osteoporosis. The results of one study found that older women who consumed chocolate every day had lower bone density and strength.

Some cocoa powders, chocolate bars, and cacao nibs may contain high levels of cadmium and lead, which are toxic to the kidneys, bones, and other body tissues. In 2017, Consumer Lab tested 43 chocolate products and found that nearly all cocoa powders contained more than 0.3 mcg cadmium per serving, the maximum amount recommended by the World Health Organization (WHO).

One preliminary study concluded that in males who are prone to acne, eating chocolate increases the severity of acne.

There is considerable evidence that cocoa can provide powerful health benefits, being especially protective against heart disease.

If you want the benefits of cocoa without the calories in chocolate, consider making a hot cocoa without any cream or sugar.

Chocolate is an energy rich food which is high in fat and sugar and the National Health and Medical Research Council recommend that such foods are consumed in moderation.

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THE CATERING BUSIENSS

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The catering business is one of the most profitable business with a high potential for growth. It is both financially rewarding and fun. Each catered event, for example birthday parties, company's dinner, wedding etc. is a new experience and challenge with a new group of people. Whether it is a catering event on a full-time or part-time basis, the opportunities are excellent.

However, catering is a demanding work, requiring stamina, ability to work under the pressure and excellent interpersonal skills. The success will greatly depend on reputation. To build a good reputation in the business, owner should be willing to work hard and the ability to work under the pressure. This kid of entrepreneurial business is definitely growing and becoming more popular with people of all income levels. Many people are urging to put up a small business like catering services and this study will tackle first their success indicators and their preparation in putting up a business, so that people who wish to establish a catering service, this paper will help them a lot.

So, catering operations are generally one of the most complex components of a venue's activities. It is estimated that only 15% to 30% of restaurant, hotel and club catering operations are profitable. A successful catering department requires the effective management of everything from price and portion size to marketing and HR. The benefit of a successful catering operation is that it not only brings in profits from the catering department, it also serves to enhance other areas of the business.

This study is identified to be beneficial to the following:

- catering services owners. The study will give them opportunity to give what they had experienced in putting up the business, so that others will be given opportunity to study the consequences they are facing and void the possible problem it may be brought in the future.

- the hotel and restaurant management students. It can be used as a reference in their studies regarding catering service to provide the a vital information and better understanding. Moreover, through this study, different methods of instruction can be improved and this would help facilitate the application of various process involved in catering services.

- costumers. This will help the customers to understand the operation and enable the to evaluate or asses the problems encountered in catering services.

- the researchers. They will have an effective way of show casing what they have learned and come up with an output, in the from of making a research study that would be of benefit to others. This study will be also serve as background and added information on how to establish a successful start in a catering service business.

Catering services. It the business of providing foodservice at a remote site or a site like a hotel, public house (pub) etc.

Contributing factors. The term refers to the different terms that affect the operation of the catering services, how it will improve or can attract customers.

Market research. It refers to the study of the possible people who will obtain services of the catering service in the area.

Menu composition. The term refers to the kid of foods that will be offered to the customer in which it will be a factor to attract them.

Profile. It refers to the distinct characteristics of the owner of catering service like ages and gender in which researchers believe has bearing in the present day.

Many people dream of running a successful catering business. They imagine preparing delicious food for appreciative people. Running a catering business takes a lot of work, as with any small business, the owner will enjoy more success if he/she has the ability to think creatively, etc.

Some caterers choose to specialize in a particular menu or type of function. The business owner must ensure the local area has a demand for this type of food. A successful business owner does his home work before preparing the menu. This includes getting copies of menus from successful businesses to find out what's popular among customers.

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KRYOTHERAPIE - SCHMERZLOSE BEHANDLUNG ODER RISIKO

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Das Thema meines Vortrags lautet «Kryotherapie - schmerzlose Behandlung oder Risiko». Der Vortrag ist in drei Teile geteilt. Der erste Teil erklärt den Begriff Kryotherapie und wo sie angewandt wird, danach geht es um Behandlungsablauf und schließend werden Vorteile und Risiken dieser Methode erläutert.

Kryotherapie ist ein Sammelbegriff für eine Vielzahl an Therapien für unterschiedliche Beschwerden. Bei der Kryotherapie oder Kältetherapie handelt es sich um ein Verfahren, bei dem extremniedrige Temperaturen eingesetzt werden, um einen positiven Effekt auf den Körper zu erzielen. Hierzu gehören die als Hausmittel weit verbreiteten Quark- oder Alkoholwickel. Diese niedrigen Temperaturen können auf unterschiedliche Art erreicht werden. Erst im Jahr 1912 versuchten die deutschen Ärzte Kryotherapie zu verwenden, wenn sie Psoriasis behandelten, aber nur in der letzten Zeit wird Kältetherapie schnell entwickelt und als Behandlungsmethode anerkannt [3].

Jetzt versuchen wir zu klären, wie die Behandlung mit Kälte so abläuft. Zuerst wird auf das zu behandelnde Areal eine Kälteschutzmembranen aufgebracht. Diese soll die Hautoberfläche vor möglichen Kälteschäden schützen. Danach wird das Gewebe mit Hilfe von Vakuum bzw. Unterdruck zwischen die Kühlfläche des Behandlungsapplikators eingezogen. Nun erfolgt die Kältezufuhr und die zu behandelnde Körperzone wird auf ca. 4 Grad Celsius abgekühlt. Um eine so niedrige

Temperatur im Gewebe zu erreichen, müssen die Kühlplatten bis auf eine Temperatur -10*C heruntergekühlt werden. In der Regel dauert eine Anwendung pro Körperareal 60 Minuten, es können aber auch auf ausdrücklichen Wunsch des Kunden kürzere Behandlungszeiten gewählt werden [3].

Ein Vorteil der Kryotherapie ist die gezielte Anwendungsmöglichkeit. Durch verschiedens große Sonden können z.B. in der Dermatologie nur die betroffenen Hautbereiche therapiert werden, während das umgebende Gewebe geschützt wird. Auch gilt die Kryotherapie als relativ schmerzarm. Man befragte eine Patientin, die mit Hilfe der Kryotherapie abnehmen wollte, was sie spürte. Sie erzählt, dass anfangs es kühl war. Bald darauf hat sie die Kälte nicht mehr wahrgenommen, sie hat sich entspannt. Auch soll man betonen, dass die Nebenwirkungen bei fachgerechter Anwendung relativ gering sind. Auch werden die Eingriffe häufig nur in lokaler Betäubung durchgeführt, sodass kein zusätzliches Narkoserisiko besteht.

Insgesamt gelten einige kryotherapeutische Methoden weiterhin als alternative Heilverfahren. Auch die Wirksamkeit ist nicht immer wissenschaftlich fundiert. Somit sollte immer zuerst eine Beratung über Erfolgsaussichten, Alternativen und Risiken der kryotherapeutischen Behandlung erfolgen. Dr. med. Harald Bresser, Hautarzt aus München sagt, dass es schon bei oberflächlicher Kälteanwendung von wenigen Minuten zu Erfrierungen kommen kann [2]. Dabei kann Gewebe absterben. Eis sollte daher zur Kühlung tieferen Gewebes nie direkt auf die Haut gelegt werden. Eiskompressen sollten in ein Tuch gewickelt werden.

Im Rahmen der Kryochirurgie kann es im Bereich des abgestorbenen Gewebes zu einer Blasenbildung kommen. Die mit Gewebeflüssigkeit gefüllte Blase kann sich eröffnen und so eine Eintrittspforte für Erreger darstellen. Um dies zu vermeiden empfiehlt es sich, äußerliche behandelte Stellen bis zur Heilung stets abgedeckt zu halten[1]. Die Befragung zeigte, dass die meisten Deutschen Behandlung mit Kryotherapie gut finden, während die Ukainer vorwiegend dagegen waren, weil die Ukrainer sehr wenig über Kältetherapie wissen und sie der Medizin nicht vertrauen.

Zusammenfassend möchte ich sagen, dass Kryotherapie eine neue Methode der Behandlung ist, aber sie soll noch weiter entwickelt und untersucht werden.

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WISSENSCHAFTLICHE ERRUNGENSCHAFTEN DER MODERNEN GESELLSCHAFT

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Heute wird niemand von einem Roboterstaubsauger oder Weltraumnachrichten überrascht sein. Wissenschaftliche Errungenschaften gibt es in allen Lebensbereichen. Zum Beispiel: das sind Medizin, Informationstechnologie, Ökologie, Weltraum. Leider können wir nicht genau sagen, wie die Welt in der Zukunft aussehen wird. Es gibt genau drei Technologien, von denen wir zunehmend hören werden. Dies sind unglaubliche Möglichkeiten, die sich in der Medizin mit der Entwicklung der Gentechnik eröffnen. Wir haben die Entwicklung von Methoden miterlebt, mit denen Sie einzelne DNA-Moleküle modifizieren oder ersetzen können, um genetische Mutationen zu eliminieren, die für eine Reihe komplexer Krankheiten verantwortlich sind. Ja, es wird bald möglich sein, ein bestimmtes Gen zu löschen und durch ein "gesundes" zu ersetzen [1].

Eine weitere Errungenschaft, von der wir immer mehr hören werden, ist künstliche Intelligenz und Robotik. Eine der neuesten Entwicklungen in diesem Bereich ist das maschinelle Lernen. Mithilfe der sogenannten Big Data - umfangreicher Informationsspeicher, die analysiert werden, um Modelle des menschlichen Verhaltens zu untersuchen, gewinnt diese als Deep Learning bekannte Technologie der künstlichen Intelligenz an Dynamik. Jetzt kann künstliche Intelligenz Muster in riesigen Informationsmengen suchen und finden. Dazu gehören beispielsweise die aktuelle Geschwindigkeit und Position jedes Fahrzeugs auf Stadtstraßen mit dem aktuellen Status jeder Ampel; oder Krankenakten von jedem regionalen oder nationalen Krankenhaus mit einer detaillierten Beschreibung der Symptome, Medikamentendosen und Ergebnisse jedes Patienten.

Der dritte Anwendungsbereich der neuesten Technologien ist die Energie. Die breite Nutzung erneuerbarer Energien setzt neue Technologien für die Speicherung von Energie voraus. Erneuerbare Energiequellen (Solar- und Windkraft) fallen weiterhin stark im Preis, und es entstehen neue Energiespeichermethoden. Es geht darum, über Batterien zu bauen – sie können sowohl in Smartphones als auch in Elektrofahrzeugen verwendet werden. Anzumerken ist außerdem, dass auch andere erneuerbare Energien wertvolle Beiträge zur Sicherung der Versorgung bringen können. Windstrom fällt vermehrt im Winter an, wenn der Bedarf höher ist. Dass Sonnenstrom tagsüber anstatt gleichmäßig verteilt anfällt, ist ebenfalls ein Vorteil. Beides reduziert den Bedarf an saisonal bzw. tageszeitlich schwankender anderer Erzeugung. Und Biogasanlagen eignen sich bestens, um Strom bevorzugt einzuspeisen, wenn der Bedarf am höchsten ist, da sich das Gas gut speichern lässt [3].

Leider ist die rasante technologische Entwicklung uneinheitlich. Länder, in denen die Wirtschaft gut entwickelt ist, dominieren. Sie sind führend in Trends. Meiner Meinung nach ist das Internet das einzige Netzwerk, das fast jedem zur Verfügung steht. Es spielt keine Rolle, in welchem Land Sie leben, ob es ein hoch entwickeltes Land oder ein Entwicklungsland ist. Das Internet ist überall. Internet ist für die Menschheit eine endlose Quelle von diversen Informationen, Unterhaltungs- und Kommunikationsmöglichkeiten [2]. Über Internet kann man alles bestellen, reservieren, kaufen und verkaufen. Dies betrifft Reisen, Tickets, Restaurants, Waren, Lebensmittel, Geschenke etc. Über Internet kann man alte und neue Freunde finden, Kontakte aufbauen und pflegen, Briefe und Bilder austauschen. Aber Internet übt nicht nur einen positiven Einfluss auf unser Leben aus. Er hat auch negative Auswirkungen auf das Leben der modernen Generation. Internet beschränkt im gewissen Maße den Lebensraum mancher jungen Leute. Im Internet gibt es auch einige Sachen, die den Menschen viel Geld, Zeit und Gesundheit entnehmen können. Dazu gehören beispielsweise Kasino, minderwertige Videofilme und Schund. Moderne Telefongeräte ermöglichen einen einwandfreien Anschluss ans Internet praktisch in jedem Ort. Die Anschlusskosten sind auch völlig akzeptabel geworden. Internet ist praktisch für alle sehr attraktiv, weil dort jeder für sich etwas Interessantes bzw. Nützliches finden kann. Es gibt Menschen, die Informationen brauchen und danach suchen. Es gibt Menschen, die diese Informationen produzieren. Solche Informationen können nützlich, unnützlich oder sogar schädlich sein. Im Internet kämpft man um jeden Nutzer.

Wissenschaft und Technologie sind gleichzeitig die größte Hoffnung auf menschlichen Fortschritt und eine der schwerwiegendsten Bedrohungen für den modernen Menschen. In einigen Fällen führen die Ergebnisse der Verbesserung der Technik zu widersprüchlichen Konsequenzen. Technischer Fortschritt kann für uns gefährlich sein. Katastrophen können nur vermieden werden, wenn Wissenschaft und Technologie einer strengen und humanen Kontrolle unterworfen werden können. Wissenschaftliche Forschung ist in unserer Zeit sehr wichtig. Man muss dafür verantwortlich sein.

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SCIENTIFIC ACHIVEMENTS OF MODERN SOCIETY

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In the first decades of the 21st century in the world is a fundamentally new situation. Its qualitative novelty is due to a number of major changes in the state of mankind, conditioned, ultimately, by the progressive development of the world community, the dynamism of progressive changes, the ever deeper penetration of the mind into the secrets of nature, society, and man. Qualitative changes in the development of mankind, the emergence of fundamentally new realities naturally bring to life new theoretical concepts designed to comprehend and explain reality, to identify the probable ways of its movement, expressing the fundamental interests of all people and peoples, the main of which is to create conditions for the continued existence and humanity development [1].

Science and technology have become both the greatest hope for human progress and one of the most serious threats facing modern man. This situation arose due to the enormous power of scientific technology. Is it aimed at the destruction of human diseases, at the production of weapons capable of destroying the human race? Nowadays, scientific progress has reached the point that sitting at home on the couch, we can communicate with people who are on other continents, read any book; get an education, and so on.

Today, only a few scientific discoveries are dedicated to solving the global problems of the planet , most of the new technologies are created to make life easier for people We have automated everything possible - planes , cars, created a lot of devices that do all the work for us, invented modern quantum computers, robots, and even artificial intelligence. However, along with these amenities, a person develops a consumer attitude to life, the desire to do and think disappears.

Why count two plus two in your mind when you can do it on a calculator? Why walk 300 meters if there is a bus? Of course, all this saves our time, but with the development of technology, we stopped developing. According to recent research, 100-200 years ago, people were smarter than they are now. Science itself does not bring either evil or good - what it will serve is already decided by people. In some cases, the results of improving technology and technological progress lead to contradictory consequences.

Advantages:

- new technologies and devices that save our time and give us many opportunities .
- the invention of medicines and vaccines that help preserve human life.
- new achievements in space exploration.
- solving global issues of our planet.

Disadvantages:

- the emergence of nuclear, laser, and biological weapons.
- adverse environmental impacts (ozone holes, climate change, global warming)
- gambling computer business draws thousands of people into psychological addiction

Disaster can be avoided if science and technology can be directed in a peaceful direction. Summing up we can say that scientific progress always has a bright side and a dark side. For the modern, and even more for the future of the world scientific community, the further development of the tendency for the humanization of science and technology, the ever more complete subordination to the goals of mankind, the combination of research and value approaches, the development of ethical foundations becomes particularly important [2]. Save the planet .

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THE ROLE OF MANAEGMENT IN THE ENTERPRISE

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Mastering the basics of modern management is a difficult, multifaceted process that is evaluated by experts from different sides. Some believe that a manager should be born, while others say that management is the same science as physics or biology. According to statistics, not many of those who have the talent of the organizer are able to develop this talent and use it for the development of society.

Management professionals must be able to perform the functions of planning, organizing, coordinating, motivating, controlling the work of employees of the organization in order to achieve certain goals. The primary task of management is to create an organizational culture, a creative innovation climate that encourage employees to innovate. Managers of different levels should initiate technological and organizational changes. Management permeates the entire organization, touches almost all areas of its activities. However, with all the diversity of the interaction between management and organization, it is possible to clearly define the boundaries of activities that make up the content of management, as well as distinguish its individual types:

Production management is a comprehensive system for ensuring the competitiveness of goods produced in the competitive market.

It covers the issues of production and organizational structures construction, the choice of organizational and legal form of production management, sales and firm servicing of goods in accordance with the previous stages of the life cycle.

Financial management is a comprehensive system of sustainability, reliability and efficiency of financial management. It involves the formation and planning of financial indicators, adhering to scientific approaches and principles of management, balance of profits and expenses, indicators of efficiency use of resources, profitability of work and goods.

Innovation management is a comprehensive investment management system invested by owners in the development of all types of innovation. It includes the construction of organizational structures, the choice of innovation areas, optimization of investments, various aspects of personnel management.

In addition to the above types of special management at this time are developing other types:

- social sphere management;
- banking management;
- tax management;
- organizational management;
- international management and others

Management as a set of principles, methods, means and forms of firms management in the West is known in our country for a long time. However, ten years ago, our experts believed that its main goals were to earn high profit and to keep ahead of socialist countries in productivity in the interests of strengthening positions of imperialism.

Therefore, management can exist only in the context of the organization and the people working in that organization.

The principle of leadership is the guidance that applies in all situations. For example, the management of an ice cream factory uses the same principles of leadership as a power plant in a bank, if it is properly applied.

Mastering the skills to apply these principles correctly helps to become a good leader. Scientists came to such conclusions by trial and error. Saying "this is just a theory" or "not at all in life" means that imperfect principles are not how they are applied.

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THE ORETICAL BASIC OF MANAGEMENT OF HOTEL ENTERPRISES

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Until recently, the concept of "management" was new and incomprehensible in our country. But with the development of market relations, the process of state property privatization, expansion of commercial enterprises, foreign experience of management in the market economy has become quite relevant. The new science - Management, (which was initially perceived as a method of management) has become widespread as it comprehensively studies the phenomenon of management, its methods and principles. Number of scholars have referred to the definition of "management" proposed by the Oxford Interpretative Dictionary of English, where the term is interpreted as: manner, manner of communication with people; power and the art of management; special skills and administrative skills; governing body, administrative unit.

Management as a scientific theory has emerged and evolves due to the need to research and explain such phenomena as the prosperity or bankruptcy of organizations, the definition and application of certain management methods to ensure their successful operation.The history of management development is related to two approaches to the management process: the first focused on managing operations (the technical side of the production process), the second is on managing labor resources, giving priority to psychological factors, motivating employees and stimulating them to work.

The theoretical and scientific basis of management can be defined as the accumulated, logically ordered knowledge, which is the system of principles, methods and technologies of management, developed on the basis of information obtained both empirically and as a result of conducted research in various fields of science. Management theories are inherent in the following features: orientation to solving practical problems; interdisciplinary nature; implementation internationally.

Management is an integration process. The most important task of which in the hotel business is to organize the production and provision of high quality services, taking into account the interests of consumers and to ensure a stable position of the company in the services market. Hotel business management combines issues of economics, planning, organization of activities, economic analysis, psychology, law and more.

In this way, we define the main tasks of management theory: first, it should equip practitioners with knowledge that will help to improve management; secondly, to promote the qualification of managers in the preparation of applicants for these positions; thirdly, to identify areas and problems that require further study in order to facilitate the development of the scientific base.

All hotel business enterprises are complex social systems, within which there are two components: production of services and management. These components are subordinate to one another and are in a certain relationship with each other. The starting point of their interaction is the goals of functioning of these organizational entities, for which the management system influences the sphere of production of services. There is also an inverse relationship between these components - changes in the production of services lead to an adjustment of the management process. The heads of units and their subordinate employees enter into certain relationships, which are defined as managerial and act as a subject of management. Management relations it is not only the relationships between managers and subordinates that are determined. The subject of management research is all kinds of industrial and interpersonal relationships between employees within the enterprise.

Therefore, in the process of management, the manager ensures the most efficient use of the material and human resources of the organization to achieve its goal, which provides for meeting the material needs of employees, business development, solving other social problems.

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INFLUENCE OF VIDEO GAMES ON PEOPLE

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Different studies claim that there is a relationship between the video game and the player's behavior. Video games can have impact on the player personality like emotions, reflexes, behaviors, motivations, needs and thinking way either positively or negatively. They can improve social skills, mental skills, solution making, but they can also make players' experience feelings, such as violence, aggression, anxiety and stress. The response that comes through playing a specific video game varies from player to player depending on how the content of the video game is displayed and interpreted to the player's mind. The personality of the player or any other person has a strong influence on their thoughts and behavior under-certain conditions.

The authors of the "The Benefits of Playing Video Games" provide many studies that show the positive effects of playing video games. They divide their study into four domains: cognitive, motivational, emotional and social [2].

Cognitive. Specific types of video games, like action, strategic and role-playing games, seem to enhance a suite of cognitive functions. For example, they allow us to distribute our attention more quickly and accurately, improve our mental rotation abilities, help us allocate resources more efficiently, improve our problem-solving skills, and so on [4].

Motivational. Although playing games is often considered a frivolous pastime, gaming environments may actually cultivate a persistent, optimistic motivational style. This motivational style, in turn, may generalize to school and work contexts. It is also probably the case that certain types of games will more likely foster these healthy motivational styles, while others may not. Motivation benefits can also help to become more resilient to failure, to use failure as a motivational tool to engage and support one's efforts. They can lead to lasting success in education. Moreover, individual differences in players' personalities and preferences for game genres may also have a differential impact on motivational outcomes [4].

Emotional. Playing games may promote the ability to flexibly and efficiently reappraise emotional experiences, teaching players the benefits of dealing with frustration and anxiety in adaptive ways. Emotional benefits allow you to manage your mood more accurately, they enhance positive feelings. It also enhances commitment and self-esteem. They promote relaxation and distract from anxiety [4].

Social. Cooperative-based, prosocial and role-paying games belong to this category. Gamers are rapidly learning social skills and prosocial behavior that might generalize to their peer and family relations outside the gaming environment. Players seem to acquire important prosocial skills when they play games that are specifically designed to reward effective cooperation, support, and helping behaviors [4].

In 2018 The World Health Organization declared video game addiction or "Gaming disorder" to be an official mental health disorder. The Geneva-headquartered organization added "Gaming disorder" to the International Statistical Classification of Diseases and Related Health Problems [1]. According to the WHO gaming disorder is a negative behavior pattern characterized by impaired control over the game, highly increasing priority given to gaming over other activities and the inability to stop playing, despite the occurrence of negative consequences. Many people around the globe suffer from this disorder that is normally evident over a period of at least 12 months in order for a diagnosis to be assigned [1].

Unfortunately, there is currently a lack of recognised treatment measures for gaming disorder. Because the pathogenesis of the gaming disorder is not yet clear, the current intervention measures are basically based on the treatment experience of mental disorders such as substance use disorder. Phycological therapy, which includes both individual and group therapies, is currently the most commonly used method of treatment for video game addiction [5].

According to the authors of “The positive and negative effects of video game play”, video game abuse may result in both short-term and long-term influences on aggression, attention problems. A number of studies have documented a significant negative association between the amount of time spent with screen-based media (television, movies, and video games) and school performance [3].

Video games have an ambiguous effect on modern people. But labeling them as "bad", "good", "aggressive", "social" means to overlook many aspects that modern games have. People choose games with their advantages and disadvantages depending on their intrinsic motivation. There is no doubt that many video games have harmful effects on human physical and mental health. But it is important not to forget that there is a lot of beneficial video games that have a favorable side of the impact. In future it is necessary to research both the advantages and disadvantages of video games in order to better understand their influence on personality, including different stages of its formation.

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DIE ERFOLGSGESCHICHTE VON NONPROFIT ORGANISATIONEN

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Das folgende Thema umfasst die große Vielfalt von Verbänden, Vereinen und Kammern, die den Oberbegriff Nonprofit Organisationen tragen und sich durch diese Organisationsform von gewinnorientierten Unternehmen bzw. staatlichen Institutionen abgrenzen.

Sie sind ein unerlässlicher Bestandteil in der Volkswirtschaft mit heterogenen Zielsetzungen und Strukturen, agieren regional, national oder global, was sich auch in ihrer Organisationsform widerspiegelt. Die permanente Weiterentwicklung wird auch bei NPO durch die handelnden Personen bzw. durch ihre Umfeldbedingungen bestimmt.

Durch unseren Artikel wird die Frage behandelt: Was sind Erfolgsfaktoren, die eine Nonprofit Organisation attraktiver werden lassen? Hier wird auf die Frage eingegangen, warum Nonprofit Organisationen nicht staatlich geführt sind. Ein weiterer Fokus liegt auf den fünf Kompetenzfeldern der Wettbewerbsfähigkeit, wo die Strategie, die Prozesse, die Finanzarchitektur, die Netzwerke und das Humankapital beleuchtet werden.

Das Wirtschaftslexikon vom Springer Gabler Verlag liefert eine sehr ausführliche Begriffserklärung zu den Termini NPO und NGO. Unter Nonprofit Organisationen versteht man Organisationen, die weder eine erwerbswirtschaftliche Firma noch eine öffentliche Behörde der Staats- bzw.

Kommunalverwaltung darstellen. Ferner folgen sie einem gesellschaftlichen notwendig anerkannten Leistungsauftrag. Daher werden sie als dritter Sektor beschrieben, der zwischen Markt und Staat seine Position einnimmt. Sie sind nicht auf Gewinn ausgerichtet und verkaufen keine individuell nutzbaren Güter oder Dienstleistungen.

Zu den privaten NPOs zählen Vereine, Verbände, Stiftungen, Wohlfahrtsorganisationen, Clubs, Kirchen und Parteien. Eine Grenz- oder Übergangsform stellen Genossenschaften und Kammern dar. Beide dieser

Organisationstypen weisen eine mitgliedschaftliche Struktur auf und haben daher häufig die Rechtsform der öffentlichen Vereinigung. NPO erfüllen einen bestimmten Zweck, sie weisen ein Minimum an Selbstverwaltung und Entscheidungsautonomie auf und sind stets durch ein Mindestmaß an Freiwilligkeit gekennzeichnet (vgl. Springer Gabler Verlag). Eine NGO (Non-Governmental Organisation/ Nichtregierungsorganisation) ist eine Organisation die transnationale, politische, gesellschaftliche, soziale oder ökonomische Ziele vertritt. Sie engagiert sich beispielsweise für Menschenrechte, humanitäre Hilfe oder Ökologie. Im alltäglichen Sprachgebrauch wird sie eher einer NPO in privater Trägerschaft zugeordnet und auch die Wissenschaft bevorzugt diesen Terminus, da NGO ein eher ungenauer Begriff ist (vgl. Springer Gabler Verlag).

Eine internationale Klassifizierung (ICNPO) unterteilt NPOs in zwölf Kategorien: „Kultur, Sport und Freizeit - Bildung und Forschung - Gesundheit - Soziale Dienste - Umwelt - Lokale Entwicklung und Wohnungswesen - Rechtswesen, Interessenvertretung, Politik - Stiftungs- und Spendenwesen, Freiwilligenarbeit -

Internationale Aktivitäten - Religion - Wirtschafts- und Berufsverbände, Gewerkschaften - Sonstiges“ (Wöhler 2015, S. 19.).

Um den Nonprofit Sektor in Österreich besser verstehen zu können, ist die Betrachtung von einigen Teilen des österreichischen Gesellschaftssystems unerlässlich. Österreich ist ein föderalistischer Staat, das bedeutet, dass die einzelnen Bundesländer und auch Gemeinden Macht und das Recht auf Mitbestimmung haben. Diese Struktur spiegelt sich auch im Aufbau von NPOs wieder. Viele Organisationen im Nonprofit Sektor sind auf Landesebene vertreten und haben oft eine höhere Stellung als NPOs auf Bundesebene.

Im Jahr 2020 gab es in Österreich 116.556 Vereine. Die meisten kommen aus dem Sport- und Kulturbereich (Fußball-, Tennis-, Basketball-, Musik-, Theater-, Kunstvereine etc.). Weitere Rechtsformen, die aber in der Praxis sehr selten vorkommen, sind gemeinnützige Privatstiftungen, gemeinnützige Gesellschaften mit beschränkter Haftung (Ges.m.b.H.), gemeinnützige Aktiengesellschaften (AG) und Genossenschaften. Im Jahr 2010 gab es in Österreich rund 212.000 Dienstverhältnisse im Nonprofit-Sektor, was ca. 5,2 % aller in Österreich Erwerbstätigen entspricht. Davon entfielen ca. 36 % dem Sozialwesen, 14 % dem Unterrichtswesen (Volksschulen, Kindergärten, weiterführende Schulen, Erwachsenenbildung u.a.), 12 % dem Gesundheitswesen (Krankenanstalten, Rettungsdienste) und der Rest teilte sich in unterschiedliche Vereine und religiöse Einrichtungen auf. Interessant ist, dass fast 3/4 aller Berufstätigen (74 %) im Nonprofit-Sektor Frauen sind und, dass fast die Hälfte nur Teilzeit beschäftigt sind. Die Arbeit von Ehrenamtlichen spielt in Österreich auch eine bedeutende Rolle.

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MANAGEMENT PROBLEMS AND ISSUES IN HOSPITALITY INDUSTRY IN UKRAINE

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The hospitality industry is one of the fastest growing sectors in the world. The work that comes with hotel management is not always easy. Most hotel managers must juggle a variety of tasks, from marketing the business and encouraging more bookings to balancing revenue and expenses. Managers today are facing different challenges and problems than in times past because of new technological developments and customer behaviors. Here are the top problems hotel managers are facing today.

Leadership

As leadership expert John C. Maxwell says:"*If you think you're leading, but no one is following, then you're only taking a walk"*.

Good leadership is hard to come by. Positional leaders have a hard time earning the respect of their workers, because while they may have managerial experience, they may not necessarily have tangible results as a leader.

The Constantly Changing Expectations of Customers

The whole purpose of the industry is to keep customers happy. As a Hotel Manager, you need to find ways to delight customers now. With the emergence of services like Uber and other apps that make instant results possible, consumers are beginning to expect the same level of convenience, personalization, and efficiency everywhere they go. Managers in the hospitality industry are facing completely different problems today than they did in the past owing to new technological advancements and different customer behaviour.

Hiring and retaining the staff

Every hotel requires quality staff at all the fronts whether the administration, maintenance, kitchen, housekeeping, and at frontdesk. Lack of skill in the educated youths graduating from education houses is also proving to be major challenge in hotel industry.

Handling high turnover

According to Deloitte, the turnover rate in hospitality can be as high as 31%, which is almost double the average for other industries. As a hotel manager, it's his\her job to tackle high turnover.

Keeping Up With The Latest Technology

Increasingly, hotel guests are becoming tech-savvy and demand and expect conveniences like Wi-Fi, USB ports, more electric outlets, flat-screen TVs, and so on. Keeping up with technology is one of the major issues faced by hotel managers, but when dealt with properly, it is definitely worth it.

Long & Irregular Working Hours

Due to ongoing demands and the nature of the hotel business, responsible individuals need to be on-site nearly 24/7. Managers must manage stress and burnout if they are to be successful in their role over the long haul.

Motivating team

There are companies that sadly fail to understand the importance of employee motivation. Research shows that many companies have disengaged employees with low motivation; only 13% of employees are engaged at work.

Finding a schedule that works for everyone

With so many people to manage, one of the most time-consuming parts of the job is managing everyone's schedule. When employees begin to ask for vacation days or want to switch shifts, it can become even more difficult and time-consuming to find a schedule that works for everyone.

One of the answers to the lack of good local management is recruitment of Ukrainian nationals working abroad. What is more, management salaries in Ukraine are lower than in most other countries in the Region. That is why, Ukraine has several problems with management.

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RESTAURANT SERVICE STANDARDS

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Staff discipline, bonuses and automation system have strong influence on the success of the restaurant. Restaurant service is a process that depends on reaction on guest's wishes, efficiency and goodwill, to behavioral patterns, gestures and movements.

The skepticism of present customers, that knows how they should be served due to different TV-shows, helps the restaurants to become better.

According to the type, concept and other factors of the restaurant, standards should be individually adapted.

Main standards are the cleanliness , appearance, service, food serving and other standards. Unfortunately, not all Ukrainian restaurateurs follow standards.

The inculcation of standards is difficult process, that needs permanent personnel work control, meetings, work analysis, encouragements and punishments and permanent connection with staff . Only that person can do this enormous work, which manage all processes and subtleties.

None of the restaurants has a total standards subordination. Nowadays, the "nonpareil" of standards subordination is McDonalds. To understand, how should everything be standardized, we need a feedback from our customers. The whole team, from the waiter to the manager, should have the same goals and values.

It's very important to remember, that not only waiters and hostesses are considered to service workers, but also a parking guards and cleaners.

Because of waiters are spending much time with the customers, they make the major part of mistakes. Special speech forms that are matching to the concept of the restaurant, are developed to exclude typical mistake, usually made up by waiters. The most common mistake is a lack of proper subordination with guests.

Standardization is not an army, that kills all creative work-process, but the way of processes optimization.

Service standardization helps to track the dynamic of business and to understand what branches of business need a completion. The service would be perceived as excellent only when guest receives more than he expects.

To the conclusion, it's very important to support the standards, but it's not enough. We need to surprise our guests with something new, to increase personnel competency and to bring the service operation to the perfection.

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ROBOTICS IN HOTEL ESTABLISHMENTS

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According to research over the last 5 years, the hospitality sector in Ukraine, as well as IT technologies, is developing very rapidly. Due to this, the complete set of hospitality establishments should correspond to the world trends. One of these trends is the emergence of robotic technology on the market, and therefore in hotels. Cleaning is very important in organizing the hotel. The involvement of robotic technology at this stage greatly simplifies the process and improves its quality. Specialization of robots is different.

Robotic vacuum cleaners. A modern device is most often a disk with a diameter of 28-35 cm and a height of 9-13 cm. In the front of the robot there is usually a "bumper" - a large contact sensor with which the robot detects a collision with obstacles. Needs regular recharging from a special module - "Base". Most models can independently find a "Base" and connect to it at the end of cleaning. During cleaning, the robot independently moves along a given surface, removing debris from it. Vacuum cleaners are generally low in height, low enough to fit under a bed or other furniture. If the robot vacuum cleaner realizes that it is stuck, it will stop moving and will begin to sound an alarm to help the owner detect it. Depending on the model, the package may also include a "Virtual Wall" (or magnetic tape), which allows you to shield the cleaned area. To protect against falling from stairs, 4 or 6 proximity sensors are usually installed on the bottom of the robot near the wheels. Vacuum cleaner - air cleaner. This half-robotic washing vacuum cleaner with an aqua filter is not only a wet cleaning in an apartment and a house, it is, first of all, an ideal air cleaning. Air washing occurs during ordinary cleaning! The wet exhaust of the vacuum cleaner creates the effect of rain: the dust that flies in the air drops to the floor and then gets into the vacuum cleaner [1].

Robotic vacuum cleaner for washing windows. The principle of operation of the robot for cleaning windows is somewhat reminiscent of the process of cleaning the floor with a robot vacuum cleaner. Only instead of the floor covering, this unit washes with a special glass brush. The unit can move independently on the surface in a predetermined or arbitrary trajectory until it is finished cleaning. More versatile models can be used on any windows and mirrors, as well as on sloping or horizontal surfaces. More sophisticated models can clean even rough surfaces - such work can be used safely not only for window cleaning, but also for cleaning, such as a bathroom or kitchen [2].

Automatic Pool Vacuum Cleaners are modern fully automatic units that quickly and easily handle wall, bottom cleaning, filtering the top / bottom layers of water in bowls of all shapes and sizes. The robot vacuum cleaner does not require special installation and constant monitoring. It operates autonomously and does not connect to the filtration system. The vacuum cleaner is equipped with a microprocessor. It is only necessary to turn on the robot, and it immediately scans the water line and the relief of the walls. If a problem spot is detected - a slippery wall or a greasy stain, the robot pool cleaner increases speed and quickly leaves the area. It is an easy-to-use device that handles a large area of cleaning in a short time [3].

Obviously, the benefits of these models are much greater than their non-automatic counterparts. As for the downsides, science is out of place. Over time, the hospitality industry will be equipped with robotic devices that will greatly improve the service process and reduce its execution time.

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PURIFICATION OF PUMP-ROOMS WATER FROM IRON(III) IONS

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At the present time, there are problems in providing safe drinking water, which are caused both by its ever-increasing consumption, and increased requirements for its quality according to the World Health Organization [1]. The ecological situation in Ukraine requires a scientific approach to the use of natural drinking water.

In order to ensure the integrity of organism functioning, it is necessary to consume drinking water, which according to organoleptic properties, chemical and microbiological composition, radiological indices meets the state standards and sanitary legislation in accordance with DSanPiN 2.2.4-171-10 (Hygienic Requirements to Drinking Water for Human Consumption: State Sanitary Norms).

Water of natural sources is a complex disperse system containing a lot of various mineral elements, organic and inorganic substances. The quality of water are defined by a complex of chemical, physico-chemical, biological components and physical properties that determine water suitability for certain uses [2].

Today, the population of Kyiv has become a popular use in the everyday life of water from the pump-rooms. Firstly, it is not decontaminated by chlorine like tap water. Secondly, pump-room water comes from an artesian well. The artesian water supply system in Kyiv exploits the wells of two aquifers: the Cenoman-Kelovian and the Middle Jurassic. Water from these aquifers is drawn by pumps from a depth of 180 to 360 m. There is a centralized water supply system in Kyiv. Water distribution points from artesian wells directly to pump-rooms are constructed for each district.

Production control of the quality indicators of pump-rooms water is carried out by the bodies of the State Service of Ukraine for Food Safety and Consumer Protection in accordance with Article 44 of the Law of Ukraine “On Drinking Water, Drinking Water Supply and Drainage”.

The aim of the work is to determine the safety of water from 18 pump-rooms of the Desniansky district of Kyiv based on iron(III) ions, adsorption purification of pump-rooms water from excess of Fe^{3+} ions at room temperature.

According to DSanPiN 2.2.4-171-10 norms of iron(III) ions should be no more than 0.2 mg/dm^3 in drinking water from pump-rooms. The high content concentration of Fe^{3+} ions in drinking water gives it a rusty color and a metallic flavor. Iron compounds are deposited in organs and tissues, which in turn, can lead to disfunction of the mucous coat of stomach.

Sorption methods of water purification of natural sources are topical today [3]. Adsorbents, absorbents, ion exchange materials and complex formers are means of purification of natural water. The most accessible sorbent for purification of drinking water is activated carbon. At the same time, water purification from iron ions by various methods has become widespread.

The spectrophotometric determination of iron (III) ions in samples of pump-rooms water and adsorption purification by means of activated carbon from surplus Fe^{3+} ions are carried out. The experiments have been made on spectrophotometer Specord 210 of Analytik Jena at wavelength of 510 nm.

The first series of experiments was performed on the model solutions of $NH_4Fe(SO_4)_2 \cdot 12H_2O$ with concentrations of 4.0; 8.0; 12.0; 16.0; 20.0 mg/dm^3 Fe^{3+}.

The obtained results were presented as adsorption isotherms of Langmuir and Freundlich. Isotherms adsorption constants were calculated. It was shown that with increasing concentration of iron(III) ions in model water solutions, the adsorption of Fe^{3+} on activated carbon increases.

At the maximum concentration of iron(III) ions – 20 mg/dm^3, the adsorption on activated carbon is 65.48 mg/g, which is 2.5 times higher than with the use of modified coal from waste processing of agricultural raw materials.

The optimal adsorption parameters have been established: the ratio of adsorbent and adsorbate, adsorption time, experimental temperature.

After application of adsorption purification method on the model solutions, adsorption was carried out on activated carbon of 18 samples of pump-rooms water and removal of surplus Fe^{3+} ions.

The results of the experiment show that only one third of water samples from the pump-rooms do not exceed the standard on iron(III) ions content. This situation is probably connected with outdated metal water pipes.

In all samples of pump-rooms water after adsorption, the content of iron(III) ions decreased and does not exceed the norm of 0.2 mg/dm^3. Adsorption of Fe^{3+} ions increases with increasing initial concentration in pump-rooms water. It was shown that after cleaning under the adsorption method on activated carbon all samples of pump-rooms water are safe on the Fe^{3+} ions content.

Thus, this method of adsorption purification on activated carbon for the removal of surplus iron(III) ions from pump-rooms water may guarantee its safety by this index. The results of the study indicate an alternative to the use of this technology for the purification other samples of drinking water.

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IMPACT OF CORONAVIRUS ON THE WORLD ECONOMY

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Coronavirus – is a topic that is at the top of news feeds for several weeks in a row. The world is reeling and experts are insisting that the epidemic was the impetus for the beginning of the global economic crisis. Consideration of the impact of coronavirus on the world economy is extremely important, because the risk of the spread of coronavirus in the world can lead to a global recession and a significant slowdown of economic activity in Ukraine.

The aim of this work was to study the effects of coronavirus on the world and Ukrainian economy.

Coronavirus is primarily a threat to the health and lives of our citizens. However, the spread of the infection can also have negative consequences for the economy and financial system of Ukraine.

Economic threat caused not so much by the threat of the virus itself, as forced by the restrictions imposed to prevent its spread. Here are some quarantine measures that were imposed during the epidemic:

Border closures;

Limitations of public transport;

Cancellation of mass events;

Closure of educational institutions;

Limitations of the enterprises;

The prohibition of work of industrial objects.

This all has a negative impact on the economy of the world. After quarantine restrictions reduced production in different countries of the world, reduced the supply volumes and commercial transactions, close small businesses, it became impossible to work in the field of tourism, to break such events as the European championship in football, Eurovision and the Olympic Games. Pandemic coronavirus resulted in a decrease in fuel demand, oil giants faced an unprecedented crisis of overproduction. The National Bank of Ukraine (NBU) does not rule out that a coronavirus pandemic may reduce the volume of transfers of Ukrainian migrant workers. The problem of unemployment is very acute. In total, during the quarantine in Ukraine more than 100 thousand people who lost their jobs were registered with the State Employment Service [1].

COVID-19 for the world economy is the greatest danger since the financial crisis of 2008 [2]. The risk of the spread of coronavirus, if implemented, could lead to a recession in the world economy and a significant slowdown in economic activity in Ukraine.

The only one who benefits from the virus — a pharmaceutical company and "home" services, for which demand is growing through quarantine restrictions. However, their income may be threatened with the further spread of the epidemic.

Through the pandemic we can watch instability in the market, which is shown on a figure 1.

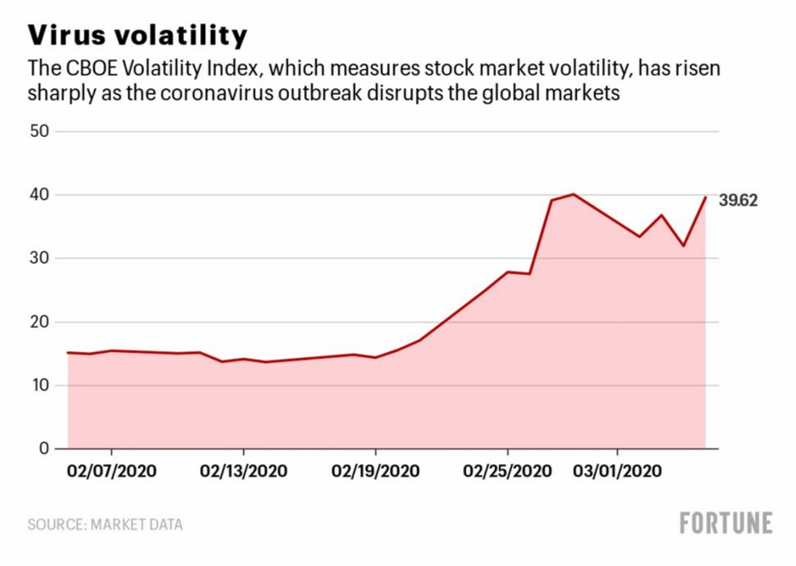

Figure 1 [3]

According to forecasts, the coronavirus pandemic will slow down the growth of Ukraine's economy almost doubled [4]. So far, the spread of infection coronavirus made a limited and neutral impact on the Ukrainian economy. As stated in the materials of the NBU, a significant decline in global demand, as well as the reassessment of risks by investors in developing countries could have a negative impact on the performance of foreign trade of Ukraine and complicate financing. The price of commodities, which Ukraine imports, especially of energy, are declining even faster than exports.

It is unknown when the pandemic will end, and therefore it is impossible to determine what the consequences would be. In the Organization for economic cooperation and development has said that the world will need many years to recover from the pandemic. To mitigate the impact, the NBU introduced the system of anti-crisis measures during quarantine in the country and constantly informs the public about the course of events in the economy through its own website, social pages, and media. We can only hope that all these measures will mitigate the impact of coronavirus on citizens and business and will ensure the quality and smooth operation of the financial system [5].

At the moment, the crisis of the world economy is not yet threatened. After the end of the epidemic will sharply increase the demand for transport and travel services will resume stopped using virus enterprise and try to manufacture more products than usual people will go to a pending vacation and will be canceled mass events. Therefore, the losses will be compensated.

The best thing to do now is not to panic. Do not rush to invest or to buy something. Someone in a rush, in this situation, more risk and more able to lose. It is impossible to predict when this is all over, but there is still no reason to panic. It's necessary to remain calm and to wait out this economic instability.

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PREVENTION OF CHILDHOOD VIOLENCE IN UKRAINE

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A few years ago the concept of "bullying" was somewhat unfamiliar to Ukrainians but not everyone was aware that bullying was an aggressive harassment of a number of students in schools. Bullying among teenagers is not a new phenomenon, it is commonplace in all countries of the world. The present-day reality needs much attention to this vulnerable category of the people, new approaches to understanding the problem and broad support for them.

That sort of abuse can include both widespread cases and a long-running psychological or physical pressure that sometimes causes a suicide. Recently the manifestations of aggression have become more and more common among teenagers in Ukraine. Bullying in schools reaches a threatening scale, becoming one of the social problems, the main negative consequences of which are the destruction of the child's personality and the emergence of difficulties in their adaptation to society.

There are different scientific approaches to defining the concept of "bullying". On the one hand, it`s recognized as a long process of conscious cruel treatment, as well as aggressive behavior to cause harm, fear, anxiety or to create a negative environment for human beings [1]. The Cambridge English Dictionary describes bullying as the behaviour of a person who hurts or frightens someone smaller or less powerful, often forcing that person to do something they do not want to do [2].

The Law of Ukraine "On Counteracting Bullying" under the term "bullying" proposes to understand "moral or physical violence, aggression in any form, or any other actions taken to arouse fear, anxiety or to subordinate to one's own interests that have the signs of the conscious cruel treatment"[3].

There are various forms of bullying: school violence (physical, economic, psychological), cyberbullying, direct and indirect bullying.

According to the research conducted by the United Nations Children's Fund (UNICEF) of July 2017, more than 67% of children in Ukraine between the ages of 11-17 experienced bullying for the previous three months, 24% of children were bullied, and 48% didn`t inform anybody about violent incidents at schools. However, 25% said they hadn`t told adults about violence in an educational institution, but they shared with a friend, brother or sister. 40% of children who kept silent were ashamed to tell anyone, and 22% stated that`s normal occurrence [4].

The Ministry of Education and Science of Ukraine has established a departmental system for preventing bullying which includes the following measures: 1) to launch a mass public campaign in general educational institutions which will be aimed at improving the level of school culture; 2) to develop an appropriate distance training course for children and teachers that will contain recommendations for counteracting bullying; 3) to organize training of school psychologists with new methods of identifying "child victims of violence" and providing them with the necessary effective assistance; 4) to develop a system of evaluation criteria for the work of teachers' staff where one of the criteria would be the effectiveness of activities related to counter school bullying [5].

The Law of Ukraine "On Counteracting Bullying" provides a clear definition of the concept of bullying and imposes administrative penalties. The law amended the Code of Ukraine on Administrative Offences (CUpAP) supplementing it with Article 173-4 which establishes liabilities for bullying, as well as for concealing cases of bullying by employees of educational institutions.

The aforementioned law also provided certain amendments to the Law on Education which clearly specified the mechanism for combating child abuse and aggression. In particular, heads of educational institutions are required to monitor the situation with bullying, to consider allegations of bullying from the students and their parents, and to conduct preventive conversations with children [3].

In conclusion, it may be said that the problem of bullying has existed in the educational institutions of the country for a long time, and the measures determined by the state to prevent and counter child violence and aggression, namely bullying allow the society not only to reduce but to overcome the negative level of manifestations of this dangerous social phenomenon.

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ROBOTERTECHNIK IN MEDIZIN

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„Gesundheit ist nicht alles, aber ohne Gesundheit ist alles nichts“, - sagt ein deutsches Sprichwort. Die Gesundheit ist das Kostbarste und Teuerste, was jeder Mensch hat. Der wissenschaftlich-technische Fortschritt nimmt die Wendungen in allen Sphären unseres Lebens immer mehr zusammen. Eine der bedeutendsten Errungenschaften in Medizin ist die Bildung der Roboter-Ärzte, die heute die Menschen sogar in der Durchführung der Operationen, sowie auf anderen medizinischen Gebieten ersetzen können, beispielsweise: die Stomatologie, die Diagnostik, die Traumatologie usw.

Heutzutage werden auch Pflegeroboter auf der ganzen Welt in Forschungseinrichtungen, Krankenhäusern und Pflegeheimen erprobt. Pflegeroboter und Assistenzgeräte und -systeme für die Pflege bringen den Pflegebedürftigen benötigte Medikamente und Nahrungsmittel und helfen ihnen beim Hinlegen und Aufrichten und bei ihrem Umbetten. Sie unterhalten Patienten und verfügen über auditive und visuelle Schnittstellen zu menschlichen Pflegekräften. Manche haben natürlichsprachliche Fähigkeiten, wobei prinzipiell mehrere Sprachen beherrscht werden können, und sind in einem bestimmten Umfang lernfähig und intelligent [5].

So z.B. in Japan wurde der Roboter (Krankenschwester Robear von Riken) erfunden, der wie ein freundlicher Bär aussieht und im Umgang mit den Bettlägerigen oder den älteren Leuten assistiert. Die Krankenschwester Robear hilft, den Patienten vom Bett oder dem Rollstuhl zu heben, umzusetzen, in der stehenden Lage festzuhalten oder für die Verhinderung der Wundliegenen im Bett umzuwenden. Robear kann die einfachen Manipulationen wie die Massage und die Injektion auch machen. Der kluge Wagen mit dem zärtlichen Bärenfrätzchen, wie aus dem Trickfilm, ist auch unter anderem fähig, das Leben den Invaliden und Kranken zu erleichtern. Der Roboter hat eine sehr weiche Konstruktion, da die Gliedmaßen des Roboters die speziellen Tastsensoren haben, damit alle Bewegungen weich und sorgsam wären. Das Gewicht des Roboters bildet hundert dreißig Kilos [2]. Unter den Vorteilen der Pflegeroboter nennt man „durchgehende Einsetzbarkeit und gleichbleibende Qualität der Dienstleistung. Nachteile sind Kostenintensität und Ersatz zwischenmenschlicher Kontakte, so Oliver Bendel, Wirtschaftsinformatiker [5].

“Die Kollegen“ aus Stahl können aber auch bei noch sehr viel grundlegenderen Aufgaben helfen. Es klingt ein bisschen komisch, aber nicht immer ist es für einen Chirurgen zu 100 Prozent klar, wo genau er sich im Körper des Patienten befindet. Hat das Skalpell den Tumor schon erreicht? Und wie weit ist die Arterie noch entfernt, die er auf keinen Fall verletzen darf? Kann es sein, dass ein benachbarter Knochen das Skalpell beim Schnitt behindert? Bei der Lösung dieser Probleme können Computer und Roboter gleich mehrfach nützlich sein [4]. Dieses Wunder ist die Erfindung des Roboters-Chirurgen „Da Vinci“ vom amerikanischen Unternehmen Intuitive Surgical. Er besteht aus zwei Blöcken, ein von denen ist für den Operator vorbestimmt, und der andere erfüllt (der viereckige Automat) die Rolle des Chirurgen. Die speziellen mechanischen Geräte wiederholen die Funktionen der Hände. Dabei übertritt ihr Durchmesser 1 cm nicht, was zulässt, das Gewebe weniger zu verletzen und einen kleineren Einschnitt zu machen. Heute werden in Amerika fast 80 Prozent der onkologischen Operationen mit der Hilfe Da Vinci durchgeführt. Auch ist dieser Roboter-Chirurg schon in der Ukraine. Nur vier ukrainische Chirurgen, die in den führenden Kliniken der USA, Israels und Belgiens an einem Training teilgenommen haben, können die Patienten mit seiner Hilfe operieren [1].

Doch es gibt noch für die Forscher viel zu tun. Denn Alltagsprobleme, die für uns Menschen einfach und banal scheinen, sind für einen Roboter hoch kompliziert. Um selbstständig handeln zu können, muss er in der Lage sein, „Probleme zu erkennen, Dinge zu unterscheiden, Lösungen zu planen und die notwendigen Bewegungen anschließend sicher und rasch auszuführen. Schon jeder Schritt für sich alleine ist hoch komplex. Leider sind Roboter heutzutage noch nicht in der Lage, so zu lernen wie zum Beispiel ein Kind. Man muss alle Aufgaben einprogrammieren und dazu einen Prozess entwickeln, dass der Roboter die Aufgabe lösen kann [3]”.

Also die Innovationen kennen keine Grenzen und ihr Beitrag zu unserem Leben ist unschätzbar.

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Наукове електронне видання

НАУКА XXI СТОЛІТТЯ: ВИКЛИКИ СЬОГОДЕННЯ

ТЕЗИ ДОПОВІДЕЙ
III ВСЕУКРАЇНСЬКОЇ СТУДЕНТСЬКОЇ

НАУКОВО-ПРАКТИЧНОЇ КОНФЕРЕНЦІЇ

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