

ABSTRACT

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IMPROVEMENT OF MEDICAL INSURANCE IN UKRAINE: RATING OF COMPANIES AND NEW PRODUCTS

Today, medical insurance is at the development stage, but it should provide an opportunity to attract additional financial resources from various sources to organize medical care for the population by providing of medical services and guarantees of various possibilities in their receipt fully for the entire population.

Therefore, at the current stage of development of the insurance market, the priority is the system of medical insurance and the direction of its improvement.

For assessing the current state of the providing of medical insurance services in Ukraine were selected 4 insurance companies in the city of Dnepr: UNIQA, Providna, Oranta and INGOSSTRAH. For the analysis selected insurance companies which provided sufficient information in the process of their survey by the criterion of location.

For the analysis, were used the following methods: the method of expert assessments, the method of scoring, ranking, questioning, observation.

A critical analysis based on the results of the scoring showed that the insurance company INGOSSTRAH received fewer points, the insurance company UNIQA ranked second in the rating and has more advantages than the previous one. The insurance companies Oranta and Providna received the same number of points based on the results of scoring and have a high result in providing a more thoughtful medical insurance service that will satisfy the needs of the insured persons.

Most existing insurance companies offer insurance products that help them expand their services and they have to be more creative with respect to their competitors.

In order to survive on the insurance market, insurers have to improve existing products in order to attract customers and improve the efficiency of their services. It was proposed to introduce such new products: «Gold-package»; Call-center; fee for emotion; cross-selling; credit discount; preferential packages: package «Student», package «Retiree», package «Insurance-Bank», package «Family»; emotion of children.

The proposed programs will enable insurance companies to attract more customers and receive additional revenues.

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ASYMMETRY AS AN IMMANENT ATTRIBUTE OF THE CONTRADICTIONS OF THE WORLD ECONOMY AND GLOBAL SOCIETY

The asymmetry of modern economic and social development in the context of the contradictions of global system transformation, the essence of which is determined by the processes of the post-industrialism formation, has been investigated. A methodology for studying the global countries positioning has been developed. The economic and mathematical model of the above-mentioned study, which involves the construction of the plurality of clusters with two constant values (*Legatum Prosperity Index, LPI* and *KOF Globalisation Index, KOF*) and five variable values (*Global Competitiveness Index, GCI; Global Innovation Index, GII; Human Development Index, HDI; Fragile States Index, FSI; Environmental Performance Index, EPI*), has been proposed.

This made it possible to determine the effectiveness of the functioning of public life spheres in accordance with the specified parameters of their identification – economic (*KOF – LPI – GCI*), technological (*KOF – LPI – GII*), social, spiritual and cultural (*KOF – LPI – HDI*), political and state institutions' functioning (*KOF – LPI – FSI*), environmental (*KOF – LPI – EPI*). With the help of fuzzy logic inference, the index of global status of countries (IGSC) has been obtained. Due to its usage, the polarization of the global society, the inter-

group tendencies of the countries) attraction, the intensity of the named processes have been investigated and the increase of world development asymmetry, global contradictions, as well as qualitative transformations of life of globalizing society have been proved.

The peculiarity of the approaches to the study (cluster analysis and fuzzy logic, in the original usage to the realization of the assigned task) made it possible to confirm the existence of a significant asymmetry, which manifests itself by comparing the different aspects of the life of countries, and, ultimately, to determine their global status.

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PROBLEMS OF INNOVATIVE DEVELOPMENT OF ENTERPRISES AND THEIR PECULIARITIES IN UKRAINE

The problem of innovation development of enterprises and the use of innovations in the conditions of the Ukrainian economy as a whole has been relevant throughout the period of independence of our country. The whole hierarchy, from profile ministries, committees of the Verkhovna Rada to certain economic entities at the micro level, clearly defines the need for the fastest application of innovations at enterprises of different sectors of Ukraine's economy. Thus, the problem has existed for quite a long period of time and it is understood by all the stakeholders, but we do not observe any fundamental structural changes.

In accordance with the modern world requirements, accelerating the pace of scientific and technological progress and activating the innovation activity of enterprises are possible through the implementation of certain measures. In the field of science, they are development of fundamental and applied research in the most promising areas, reducing the pace of introduction of scientific research findings in the production, and improving the efficiency of research institutions.

In the field of technology, these measures include an increase in the quality of products based on standardization. In the field of production, it is the introduction of progressive organization of labour based on the use of computer and advanced technologies, as well as expansion of reproduction of productive assets.

All of the above tasks for innovative development of enterprises can be effectively solved by the active use of innovative strategies, which enable enterprises to flexibly adapt to the factors of an unstable environment and lead a successful competitive struggle, primarily on the European and world markets.

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E. Lymonova

THE ELABORATION OF THE DEVELOPMENT MANAGEMENT SYSTEM OF UKRAINIAN OLD INDUSTRIAL REGIONS ON THE BASIS OF THE EU COUNTRIES EXPERIENCE

There have been identified the following characteristics of old industrial regions: population density above the average; higher than average physical infrastructure; the regional economy, which is characterized by the dominance of productive sectors in the phase of economic recovery; domination of large enterprises; low ability to manage the transformation process solely basing on international resources.

The peculiarities of the development of the old industrial regions of Austria, Poland and the Czech Republic have been investigated. The system of development management of old industrial regions, which can be applied to the regions of Ukraine, has been developed. The concept, on which the system of development management of old industrial regions is based, lies in the necessity of emancipating from the relationship of dependency on previous model of the development of the region, oriented in the development of traditional industries. The main levers for restructuring the economy of the old industrial regions are as following: the development of investment programs and the development of integration programs.

The main spheres of the system of development management of old industrial regions are: innovative, social, environmental, production, services, communications and education. The system of development management of old industrial regions should also include tracing the dynamics of such indicators as labor productivity in various industries, employment levels, life expectancy of the population, population migration level, natural population growth, and innovation indicators. Effectiveness of measures should be constantly checked by comparing strategic objectives and achieved results.

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ORGANIZATIONAL SUPPORT OF INDUSTRIAL ENTERPRISES RESTRUCTURISATION

The constituents of organizational support of industrial enterprise restructuring, which must provide strategic firmness in the conditions of unsteady external environment, are certain. Restructuring is needed both strategically to the unsteady enterprises for overcoming and prevention of crisis and strategically to the proof enterprises for support of firmness in the conditions of dynamic external environment. Depending on the direction chosen by an enterprise, the certain types of restructuring can by him are realized.

There did comparative analysis of basic conceptions of restructuring with the purpose of exposure of their advantages and defects and will define possibilities of their use domestic enterprises.

1. Conception of restructuring on the basis of creation of “strategic units of business”. This conception assumes decentralization of enterprise and formation of business-units which are independent product and commercial subdivisions. Every business-unit unites all functions and types of activity, necessary for development, production and realization of concrete type of products or group of types of products.

2. Conception of “key competence”. In obedience to conception of key competence basic advantage of enterprise consists not in the formed portfolio of types of business, and in the existent set of key competences.

3. Conception of “minimalism”. In obedience to this conception on an enterprise all systems which do not accept the direct participating in a production and realization of products must be minimized. Enterprises must be maximally specialized and purged from all superfluous: surplus powers, superfluous workers and supplies, implementation of non-core works. All necessary for an enterprise foods or services are mainly ordered on party, using outsourcing.

It is well-proven that restructuring of enterprise can be carried out on evolutionary, preventive or crisis to directions which provide returning or withholding of enterprise in status economic stable.

Classification of types of restructuring is offered on the row of organizationally-economic signs which determine the spectrum of administrative possibilities of management of enterprise in the direction of transformations and strategic changes of activity. Conceptions of restructuring of enterprises were certain on the factors of reasons, directions and types of transformations.

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WAYS OF THE IMPROVEMENT OF MANAGEMENT SYSTEM OF TRADING COMPANY OPERATIONAL ACTIVITY

Under the conditions of today a trading company faces a number of challenges while forming and effective using its staff potential. The challenges under consideration are:

- not high enough organizational-and-legal, educational, professional-and-qualification, cultural, social-and-psychological levels of those who apply for vacant positions;
- high level of expenses for certain methods of human resourcing.

To define the adequate quantity of shop personnel it is recommended to use a number of methods. For cashiers: number of customers, time for service, fixed zones of responsibilities.

For shop assistants of food markets: kilograms per shift, number of customers serviced. For loaders: norm setting, quantity and weight of goods which can be delivered on shelves, or/and accept from provider. For shop assistant on the shop floor: quantity of goods that can be delivered on shelves. Next step was the offer for each staff member an optimal number of commodity groups, which he/she could service.

This system was tested in the number of shops. The result was the reduction of the number of senior servicemen (up to 8 persons), and thus the considerable cut down of labour compensation in current year. With considerable reduction of personnel, the quality of service did not become worth but even improved. The main reason of such changes was the fact that the staff was given clear instructions for each position, besides the control performed by managers was also enhanced.

Thus, the optimization of personnel policy of trading companies is one of those rather effective measures that can improve the system of management of trading company operational activity. The optimization is based on the use of market tools for the improvement of the efficiency of staff formation as well as on the research of internal and external factors that can influence human resourcing. The usage of modern methods of staff management guaranties the growth of the effectiveness of labour resource formation and exploitation as well as trading company future development.

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O. Mital

HOUSEHOLD SAVINGS AND THEIR TRANSFORMATION IN INVESTMENT RESOURCES

Attracting investment resources for the domestic economy is one of the most important tasks of state policy. National savings, which occupy a special place in the system of economic processes, as it affects the interests of many economic actors: households, the credit and banking system, enterprises, and the state, is the source of these resources. The purpose of the article is to determine the ways of transforming the population's savings into an investment resource for economic growth in Ukraine.

In implementing economic and social policies, the state should proceed from the assumption that such an important task, such as increasing investment for economic development and solving social problems, must be achieved in an inseparable unity with the growth of savings. After all, a successful investment cannot be achieved without the successful formation of savings. Therefore, the state's economic policy should be aimed at increasing the incomes of the population, and, consequently, on the growth of savings. Prospects for growth of investments in the national economy are:

- accumulation of population funds within social and pension insurance systems and their focus on further long-term lending of investment activity;
- expansion of the base of investment resources, which will be directed to the innovation sphere, through the mechanism of tax, customs and regulatory policy;
- strengthening the investment direction of the stock market development;
- strengthening the investment activity of the population and ensuring guaranteed protection of their savings;
- introduction of a mechanism for accumulation of free funds, in particular in venture funds.

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A. Mostova

THEORETICAL ASPECTS OF INNOVATIVE MARKETING AND MARKETING OF INNOVATIONS

The article is devoted to the research of the concept of innovative marketing and marketing of innovations in modern scientific literature. The relevance of the innovative type of development and its distinction from the traditional one is substantiated. The influence of innovations on the efficiency of marketing activities of enterprises in modern economic conditions is

proved. The positions on approaches to the interpretation of marketing of innovations are exposed. Author marketing of innovations and innovative marketing is given.

Marketing of innovations can be defined by the system integration of the complete innovation cycle: from the consideration of the market situation of innovative products, their business planning, implementation, promotion of innovative products on the market, implementation of innovations and income generation. Marketing of innovations requires marketing research of innovation process and phenomena for further management of innovation activity.

In marketing, under the conditions of innovative development of the economy, there is a shift from the concept of product, marketing, classical marketing, socio-ethical marketing, marketing to the relationship with the innovative marketing concepts. Marketing of innovations differs from traditional marketing because it is related not to the real product, but with innovations, and to the assessment of the efficiency of their development and promotion in the course of innovation.

The conducted research has allowed allocating the most important approaches to the concept of marketing innovations. The first approach considers marketing innovation as a consequence of the introduction of several types of innovations (technological, product, environmental and other innovations). According to the second approach, marketing innovation is a separate product (product) offered to consumers on the market. According to the third approach to marketing innovation, one should understand the technologies and methods of implementing innovative marketing.

It is advisable to formulate the author's definition of marketing of innovations as a complex system of the enterprise, aimed at analysis and management of innovations on the basis of marketing information and with the help of marketing tools. Innovative marketing involves the implementation of the tasks with the use of innovative marketing tools.

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G. Miasoid

CORPORATE GOVERNANCE AND CORPORATE MANAGEMENT OF THE TOURIST ENTERPRISE

The notions of «governance» and «management» are the milestones of the theory of governance and management, and are the basics for derivations of «corporate governance» and «corporate management». In case the terms are misunderstood by scholars and business practitioners, it undermines the scientific approach to study and development of governance and management. This study discusses the contexts in which terms «governance» and «management», «corporate governance» and «corporate management» are used, focusing on the Hospitality and Tourism industry. However, it reveals that the usage of the studied terms is often confusing. Therefore, the paper aims at concretizing the essence of the concepts of governance and management in the field of tourism. The author seeks to find the difference between these terms and focuses on the meanings conveyed. Then, the notion of 'tourism management' is studied, and different approaches to classify the forms of tourism enterprises are investigated. It is found that though the forms of tourism businesses and the right of ownership can be different, the types of management are common. It allows specifying the concept of «corporate governance» and «corporate management». The paper concludes, that «corporate governance» is the structures and processes that allow you to manage an enterprise and control it, prioritising the interests of stakeholders, and «corporate management» is specific business tasks that are set before the enterprise in order to implement a general business strategy, management and administration, and which are characterized by a delimitation of management structures by the criterion of functionality. It is revealed that there are various forms of ownership of tourism enterprises, and there are different-vector processes of strategic development of enterprises in Hospitality and Tourism. Further study is needed to examine the features of corporate management of tourism enterprises of different right of ownership abroad and in Ukraine, in particular the organizational structure of tourism enterprises, functional responsibilities of their structural units and job descriptions of managers of different levels.

УДК 330.366

K. Udovichenko

ON THE POLICY OF ENSURING ECONOMIC GROWTH AT THE CONDITION OF ACHIEVING EQUILIBRIUM

The directions of the formation of the state policy, which ensures economic growth of the national economy on condition of achieving equilibrium, are determined.

The approaches to the interpretation of the concept of «economic growth» are systematized. The own approach to the composition and content of the concept is defined.

The position of Ukraine on the Global Competitiveness Index is researched, factors that determine the economic growth of the economy are analyzed. The preconditions for achieving economic growth are determined.

The directions of formation of the state policy are proposed: structural policy, aimed at ensuring economic growth through the implementation of structural transformations and stabilization policy that should address the main macroeconomic problems (inflation, unemployment, loss-making activity, etc.).

The levers of structural shifts in the national economy and the measures that provide them are considered.

Government measures in the short run to stabilize the economy are proposed. The main indicators of economic growth are analyzed. The possibility of solving problems of economic stabilization are considered.

The influence on economic growth of universal characteristics of the market is emphasized: demand and supply as the basis for achieving equilibrium.

According to the results of the study, it was concluded that Ukraine in the process of transformational change can provide economic growth through the implementation of state policy on structural shifts and stabilization measures.

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ANALYSIS OF THE PRODUCTION EFFICIENCY INCREASE WAYS

The topic and purpose of article is an analysis of the metallurgical enterprise activity and research of subjective and objective factors, which are retentive growth of the pipe products market. Profitability of production, factors of the profit and income increase with the purpose of increase of the enterprise management efficiency had been studied. External and internal terms, which include the increase of the production volumes, reduction of the production cost, increase in the return on capital assets efficiency and so on had been defined. Profitability of production is characterized by different indicators, which reflect the ways of its increase. These indicators have been used for the estimation of the general efficiency of funds, which are invested in production. The main profitability indicators have been offered. Such indicators as product profitability, profitability of sales, staff profitability, basic indicator of assets profitability, assets profitability, profitability of invested capital, profitability of net assets, etc. It had been established that the prospects of the growth of pipe production are related with the increase of volumes of oil developments and increase of demand on pipes for oil and gas sectors, in particular. The general tendencies of competitiveness of Ukrainian pipe manufacturers, which influence on the certain level on production development and sales markets, have been analyzed. The quality providing of pipe products to the level of EU regulatory requirements is possible due to the introduction of innovative technologies, replacement of electric equipment for pipe-electric welding department and increase in export volumes at competitive prices have been pointed out.