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India, Ukraine, Brazil & Greater Mekong Subregion International Conference - 2020 **IUBGMS 2020**

Global Challenges and Threats to National Economies Nowadays

20, 21, 22 November 2020

Editors

Zinaida Zhyvko, Nina Poyda-Nosyk, Roongrasamee Boondao,
Arceloni Neusa Volpato, Valeriya Ohorodnyk
and
Pankaj Srivastava

Message from the Editors Desk

Dear participants of India, Ukraine, Brazil and Greater Mekong Subregion International Conference2020 (IUBGNS2020), The theme of IUBGMS2020 is focused on the global challenges and threats to the National Economy nowadays and the deliberations and recommendations of the Conference will greatly benefit the participants from across the world. Editorial board received a very good number of articles concerned with the current issue of 2020 and we hope that the three day schedule that includes delivery of talks by eminent academicians from Ukraine, Brazil ,Thailand ,Philippines ,Malaysia and research paper presentation in oral format under online mode will provide platform to accelerate knowledge discovery in the rich diversities of the topics and subject interests in the proceedings.

We are indeed indebted to our reviewers who have spared their valuable time and contributed towards this academic endeavor. Our heartfelt sincerity and gratitude to everyone participating in taking IUBGMS2020 to the success.

Zinaida Zhyvko, Lviv State University of Internal Affairs, Ukraine

Nina Poyda-Nosyk, Uzhhorod National University, Ukraine

Roongrasamee Boondao, Ubon Ratchathani University, THAILAND

Arceloni Neusa Volpato, UNIFACVEST – University Center, Brazil

Valeriya Ohorodnyk , Uzhgorod National University, Ukraine

Pankaj Srivastava,FAI, MNNIT Allahabad,India

PROGRAMME SCHEDULE

20 November 2020(As per Indian Standard Time)

Time	Inaugural Program
4.30PM	Welcome and Introduction of Dignitaries –Prof. Nina Poyda-Nosyk, Convenor IUBGMS2020
4.35PM	Ganesh Vandana--Under the direction of Rajkrishna Mondal (IT Advisory Committee member)
4.38PM	Lighting of the Lamp --Chief Guest &Dignitaries(Under the direction of Rajkrishna Mondal, IT Advisory Committee member)
4.40PM	About the IUBGMS2020 – Prof. B. S. Bisht, President, FAI
4.45PM	About the theme of the Conference – Prof. Zinaida Zhyvko, Management Department, Lviv State University of Internal Affairs (Ms. Liliia Kukharska, Organizing Secretary IUBGMS2020), Ukraine
4.50PM	FAI Annual Report 2019 and Publication Collaborations with Springer- Prof. Pankaj Srivastava (General Secretary, FAI) & introduction of organizing secretaries.
4:55 PM	India, Ukraine, Brazil & Greater Mekong International Academic Collaboration Under IUBGMS2020 <ol style="list-style-type: none"> 1. Prof. Olha Balynska, Vice-rector of Lviv State University of Internal Affairs, (Lviv, Ukraine FAI), 2 minutes 2. Prof. Arceloni Neusa Volpato, UNIFACVEST – University Center, Brazil, 2 minutes 3. Prof. Phipat Nonthanathorn, President, The Association of Researchers of Thailand, 2 minutes 4. H.E. Moun Veasana, Vc. President: Univ. of Mgmt. of Economics, Kampong Champ, Cambodia, 2 minutes 5. Shri Ramdas Mazalkar, Chairman, DPM's S.M. & S.C. Manju Desai College, Goa, India, 2 minutes 6. Rev. Fr. Matheus Fernandes, Chairman, Xaverian Educational Society, Goa, India, 2 minutes 7. Shri. Prakash D Prabhu, Chairman, Swami Vivekananda Vidyaprasarak Mandal's Collg., Goa, India, 2 minutes
5.10 PM	FAI Distinguished Academician Award Ceremony – (Prof. Pankaj Srivastava, Prof. C.C. Tan, Major Gen. Dr. M.P. Singh & Mr. Roy Gomes)
5.13 PM- 5.20 PM	Address by the distinguished Awardee- Prof. L.M. Thivagar- Academic contribution
5.25PM	FAI Best Paper Presentation Award 2019 (Awardee- Dr. Devika, Ms. Careena & Dr. Seri w.) [Maj. Gen. Dr. M.P. Singh (Retd.), Prof. P.K. Srivastava, Dr. Yannakorn & Mr. Roy Gomes]
5.30PM	Address of Guest of Honor – Prof. Vasyl Franchuk, Vice-rector of Lviv State University of Internal Affairs, (Lviv, Ukraine)
5.35 PM	Address of Guest of Honor – Dr. Roongrasamee Boondao, Dean, Ubon Ratchathani Bus. Sch.; Ubon Ratchath. Univ., THAILAND./Nominee
5.37 PM	Release of Conference Proceedings
5.38PM	Chief Guest Speech – Prof. Myroslava Lendel, Vice-rector of Uzhhorod National University, (Uzhhorod, Ukraine)
5.45 PM	Vote of Thanks – Prof. Raghu Raman, ICT, Oman.

After Inaugural

5.45 PM - 5.50 PM	Tea Break
Invited Talks	
5.50 PM - 6.05 PM	<p>Resource Person: Prof. Zinaida Zhyvko, DSc in Economics, Professor of Management Department, Lviv State University of Internal Affairs (Ms. Liliia Kukharska, Organizing Secretary IUBGMS2020), Ukraine</p> <ul style="list-style-type: none"> • Glorious presence of Lviv State University of Internal Affairs in international Academic domain. • Chairperson: Prof. B. S. Bisht - President - FAI
6.05 PM - 6.25 PM	<p>Resource Persons: Prof. Marta Kopytko, DSc in Economics, Professor of Management Department, Lviv State University of Internal Affairs, Ukraine; Prof. Vasyl Franchuk, DSc in Economics, Vice-rector of Lviv State University of Internal Affairs, Ukraine.</p> <p>Chairperson: Prof. P. K. Srivastava - Ex. President - FAI, Liliia Kukharska, Organizing Secretary UBGMS2020.</p>
6.25 PM - 6.45 PM	<p>Resource Persons: Prof. Nataliia Zachosova, DSc in Economics, Professor of Management and Security Department, Bohdan Khmelnytsky National University of Cherkasy, Cherkasy, Ukraine; Dmytro Kutsenko, Management and Security Department, Bohdan Khmelnytsky National University of Cherkasy, Ukraine.</p> <p>Chairperson: Liliia Kukharska, Organizing Secretary UBGMS2020.</p>
6.45 PM - 7.05 PM	<p>Resource Person: Dr. Olga Marchenko, Associate Professor of Management Department, Lviv State University of Internal Affairs, Ukraine.</p> <p>Chairperson: Dr. C. C. Tan, Vice-President FAI, Mae Fah Luang University, Thailand, Liliia Kukharska, Organizing Secretary UBGMS2020</p>
7.05 PM - 7.25 PM	<p>Resource Persons: Dr. Podra Olha, Associate Professor of Foreign Trade and Customs Department, Lviv Polytechnic National University; Prof. Halyna Levkiv, DSc in Economics, Professor of Management Department, Lviv State University of Internal Affairs, Ukraine.</p> <p>Chairperson: Liliia Kukharska, Organizing Secretary UBGMS2020.</p>
7.25 PM - 7.45 PM	<p>Resource Persons: Prof. Myskiv Galina, DSc in Economics, Professor, Head of Finance and Accounting Department, Lviv State University of Internal Affairs; Nazarii Grygoryshyn, Lviv State University of Internal Affairs, Ukraine.</p> <p>Chairperson: Prof. (CA) Subrahmanya Bhat, Principal, Swami Vivekananda Vidyaprasarak Mandal's Collg, Goa, India & Liliia Kukharska, Organizing Secretary UBGMS2020</p>
7.45 PM - 8.05 PM	<p>Resource Persons: Prof. Svitlana Vasylichak, DSc in Economics, Professor of Economics and Economic Security Department, Lviv State University of Internal Affairs, Ukraine; Prof. Buryk Zoriana, DSc in Public Administration, Management and Business Administration Department, Institute of Graduate Studies and Preuniversity Education, Precarpathian National University named by Vasyl Stefanyk.</p> <p>Chairperson: Liliia Kukharska, Organizing Secretary UBGMS2020.</p>
8.05 PM - 8.20 PM	<p>Resource Persons: Dr. Inna Vysotska, Assistant Professor of Finance and Accounting Department, Lviv State University of Internal Affairs, Ukraine; Dr. Nataliia Chapliak, Lecturer at Finance and Accounting Department, Lviv State University of Internal Affairs, Ukraine.</p> <p>Chairperson: Liliia Kukharska, Organizing Secretary UBGMS2020.</p>
8.20 PM - 8.40 PM	<p>Resource Persons: Dr. Svitlana Rodchenko, Senior Lecturer of Financial and Economic Security, Accounting and Audit Department, National University of Urban Economy named by O. M. Beketov in Kharkiv, Ukraine; Mariia Rodchenko, Kharkiv National University named by V. N. Karazin, Ukraine.</p> <p>Chairperson: Liliia Kukharska, Organizing Secretary UBGMS2020.</p>

End of the 1st day program. Remark by Prof. Nina Poyda-Nosyk, Convenor IUBGMS2020

PROGRAMME SCHEDULE

21 November 2020(As per Indian Standard Time)

Time	Program
2.30 PM – 2.35 PM	Announcement by Prof. Nina PoydaNosyk, ConvenorIUBGMS2020
Invited Talks	
2.35 PM – 2.55 PM	<p>Resource Persons: Dr.HalynaLeskiv, Associate Professor, Head of Management Department,Lviv State University of Internal Affairs; Dr.VolodymyrHobela, PhD inEconomic Sciences, Senior Lecturer, Management Department, Lviv State University of Internal Affairs, Ukraine.</p> <p>Chairperson: Prof. Nina Poyda-Nosyk, Professor of Finances and Banking Department, Uzhhorod National University, Ukraine, Convenor IUBGMS2020</p>
2.55 PM – 3.05 PM	<p>Resource Persons: Prof. YaroslavPushak, DCs in Economics, Professor and Head of Economics and Economic Security Department, Lviv State University of Internal Affairs; Prof. Oleksandr Laiko, DCs in Economics, Senior Researcher and Vice Director of the National Academy of Sciences of Ukraine.</p> <p>Chairperson: Prof. Nina Poyda-Nosyk, Professor of Finances and Banking Department, Uzhhorod National University, Ukraine, Convenor IUBGMS2020.</p>
3.05 PM – 3.25 PM	<p>Resource Person: Dr.OlgaZaslavska, Assistant Professor of Finances and Banking Department, Uzhhorod National University, Ukraine</p> <p>Chairperson: Prof. Nina Poyda-Nosyk, Professor of Finances and Banking Department, Uzhhorod National University, Ukraine, Convenor IUBGMS2020</p>
3.25 PM – 3.45 PM	<p>Resource Person: Prof. Nina Poyda-Nosyk, Professor of Finances and Banking Department, Uzhhorod National University, Ukraine, Convenor IUBGMS2020</p> <p>Chairperson: Prof. Raghu Raman, School of Management,ICT,OMAN</p>
3.45 PM – 4.05 PM	<p>Resource Person:Dr.TawaminKruasom,Thailand</p> <p>Chairperson:Dr. Sairoong Dinkoksung,Orgainising Sceretary ,IUBGMS2020</p>
4.05PM- 4.25PM	<p>Resource Person:Dr.Pichayada Pheunpha, Faculty of Management Science,Ubon Ratchatani University,Thailand</p> <p>Chairperson:Dr. Sairoong Dinkoksung,Orgainising Sceretary ,IUBGMS2020</p>
4.25PM-4.30PM	<p>Resource Person:Assos.Prof Dr.PhipatNonthanathorn, President, The Association of Researchers of Thailand.</p> <p>Chairperson:Dr. YannakornToprayoon, The Association of Researchers of Thailand.</p>
4.30 PM – 4.50 PM	<p>Resource Person: Dr.Gina B. Alcoriza, Program Chairperson, Tourism Management,University of Santo Tomas-Legazpi, Philippines.</p> <p>Chairperson:Prof. Savio P. Falleiro, Principal, Fr. Agnel College of Arts and Commerce, Goa, India</p>
4.50 PM – 5.10 PM	<p>Dr.YothinSawangdee , Associate Professor,Mahidol University, Bangkok, Thailand</p> <p>Chairperson:Dr. YannakornToprayoon, The Association of Researchers of Thailand</p>
5.10 PM – 5.30 PM	<p>Resource Person:Dr.Raziff Jamaluddin, Faculty of Hotel &Tourism Management,UniversityTeknologi MARA,Malaysia</p>

	Chairperson: Prof. Manoj S. Kamat, Principal, DPM's S.M. & S.C. Manju Desai College, Goa, India
5.30 PM – 5.50 PM	Resource Person Dr. Phrapalad Somchai Payogo, Mahachulalongkornrajavidyalaya University, Thailand Chairperson: Dr. Yannakorn Toprayoon, The Association of Researchers of Thailand
5.50 PM – 6.10 PM	Resource Person: Dr. Olha Patsula, PhD in Economics, Associate Professor, Assistant Professor of Accounting and Finance Department, Lviv State University of Internal Affairs, Ukraine. Chairperson: Prof. Raghu Raman, ICT, OMAN
6.10 PM – 6.30 PM	Resource Person: Dr. Natalia Nakonechna, Assistant Professor of Finances and Accounting Department, Lviv State University of Internal Affairs, Ukraine Chairperson: Dr. Tetiana Zhyber
6.30 PM – 6.50 PM	Resource Person: Simone Regina Dias, UNIFACVEST, UNIVALI, BRAZIL Chairperson: Prof. B.S. Bisht & Ana Angélica Casara Palivoda Wilske
6.50 PM – 7.10 PM	Resource Person: Angelita Adriane de Conto, UNOCHAPECÓ, CoFounder Grupo, Pública, BRAZIL Chairperson: Rejane Dutra Bergamaschi, Organising Secretary-IUBGMS2020
7.10 PM – 7.30 PM	Resource Person: Rossandra Kedma Villa, Brazil Chairperson: Rejane Dutra Bergamaschi, Organising Secretary-IUBGMS2020
7.30 PM – 7.50 PM	Resource Person: Beatriz Lucia Salvador Bizotto, PhD, UNIFACVEST – Facvest University Center, Brazil Chairperson: Prof. Arceloni Neusa Volpato, UNIFACVEST – University Center, Brazil
7.50 PM – 8.10 PM	Resource Person: Prof. Arceloni Neusa Volpato, UNIFACVEST – Facvest University Center, Brazil Chairperson: Ana Angélica Casara Palivoda Wilske
8.10 PM – 8.30 PM	Resource Person: Maria Tais Melo, Melo Consulting, Brazil Chairperson: Ana Angélica Casara Palivoda Wilske
8.30 PM – 8.50 PM	Resource Person: Maria Elisabeth Teixeira Pereira e Rocha, AVEIRO UNIVERSITY, Portugal Chairperson: Prof. Arceloni Neusa Volpato, UNIFACVEST – University Center, Brazil
8.50 PM – 9.10 PM	Resource Person: Prof. Roberto Lopes da Fonseca, UNIFACVEST – Facvest University Center, Brazil Chairperson: Rejane Dutra Bergamaschi, Organising Secretary-IUBGMS2020

PAPER PRESENTATION

Chairperson: Dr. C.C. Tan

(9.10 PM – 9.30 PM)

1. Yanakoran et.al.
2. Yanakoran et.al.

End of the 2nd day program. Remarks by Prof. Raghu Raman.

PROGRAMME SCHEDULE

22 November 2020(As per Indian Standard Time)

Invited Talks

1.00 PM -1.05 PM	Announcement by Prof. Nina PoydaNosyk, ConvenorIUBGMS2020
1.05 PM - 1.25 PM	<p>Resource Persons: Prof. Iryna Revak, DSc in Economics, Dean of the Facultyof Management and Economic Security, Lviv State University of Internal Affairs, Ukraine; Prof. Oleg Pidkhomnyi,D.Sc. in Economics,Professor of Finance, Money and Credit Department, Lviv National University named by Ivan Franko, Ukraine.</p> <p>Chairperson:Prof. Nina Poyda-Nosyk, Professor of Finances and Banking Department, Uzhhorod National University, Ukraine, Convenor IUBGMS2020.</p>
1.25 PM - 1.45 PM	<p>Resource Persons: Prof.Liudmyla Hnatyshyn, D.Sc. in Economics, Head of the Department of Accounting and Taxation, Lviv National Agrarian University, Ukraine; Dr.OksanaProkopyshyn,Assistant Professor of the Department of Accounting and Taxation Lviv National Agrarian University, Ukraine.</p> <p>Chairperson: Prof. Nina Poyda-Nosyk, Professor of Finances and Banking Department, Uzhhorod National University, Ukraine, Convenor IUBGMS2020.</p>
1.45 PM - 2.05 PM	<p>Resource Persons: Dr. Olga Martyn,Assistant Professor Department of Law and Management, Institute of Fire and Technical Safety, Lviv State University of Vital Activity Safety, Ukraine; Dr. LilliaBalash,PhD in Economics, Associate Professor, Law and Management Department, Lviv State University Vital Activity Safety, Ukraine.</p> <p>Chairperson: Prof. Nina Poyda-Nosyk, Professor of Finances and Banking Department, Uzhhorod National University, Ukraine, Convenor IUBGMS2020.</p>
2.05 PM-2.25 PM	<p>Resource Person: Dr. Oleksandr Sylkin,Department of Financial and Economic Security, Accounting and Taxation, Ukrainian Academy of Printing, Ukraine.</p> <p>Chairperson: Prof. P. K. Srivastava- Ex-President, FAI& Dean IES University, Bhopal, India</p>
2.25 PM – 2.45 PM	<p>Resource Person Dr.SujinnaKarnasuta, Faculty of Environment, Kasetsart University, Bangkok, Thailand</p> <p>Chairperson: Brig.Praveen Kumar Srivastava, Member-FAI Executive council.</p>
2.45 PM – 3.05 PM	<p>Resource PersonDr.TaksinaSeanyen, Assistant Prof., Sripatum University, khonkaen Campus, Thailand.</p> <p>Chairperson:Prof.C.C.Tan,Vice President- FAI,School of Management,Mae Fah Luang University,Thailand.</p>
3.05 PM – 3.25 PM	<p>Resource Person:Prof.C.C.Tan,Vice President-FAI,School of Management,Mae Fah Luang University,Thailand.</p> <p>Chairperson:Prof.B.S.Bisht –President FAI,Ex.Vice Chancellor G.B.Pant Agriculture University,India</p>

3.25 PM – 3.45 PM	Valedictory Function
3.45 PM-3.50 PM	Report of IUBGMS 2020 by Prof. Raghuraman
3.50 PM-4.00 PM	Feedback by the participants ,speakers, and the organizing secretaries
4.00 PM-4.05 PM	Prof. ZhyvkoZinaida – About the IBGMS 2020
4.05 PM-4.10 PM	Presidential remark – Prof. B.S. Bisht
4.10 PM-4.15 PM	Vote of thanks by Conveners-IUBGMS 2020

**Meeting Again, November 2021
At Goa, India**

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Verbal behaviorism as a method of formation of legal worldview (in the context of social crime prevention)

BalynskaOlha (presenter), Blahuta Roman
Lviv State University of Internal Affairs, Ukraine
e-mail: olga_bal@ukr.net

Abstract

Verbal behaviorism (psychology of speech behaviour) is one of the effective ways of psychological influence and at the same time insufficiently explored in Ukraine. In the following thesis the possibility of applying verbal and behavioral techniques in the formation of a legal worldview, in particular of a law enforcement officer, as a precautionary measure in combating crime.

In the context of our study, we will focus on the first type of crime prevention – prevention, which can be used at the stage preceding the formation of criminal intent, and which can prevent and make the emergence of intent impossible. This stage can be considered the most important because the emergence and formation of the intent to commit a crime is the basis of the crime (this applies only to intended crimes): the absence of an idea implies the absence of its implementation. Therefore, at this stage it is very important to maximize the use of preventive forces in order to eliminate criminal behavior as such, which is the result of previous criminal mental activity of the individual.

In addition, it should also be noted that we would examine the individual level of crime prevention, which allows analyzing the factors that contribute to the formation of a legal worldview as opposed to criminal intent, the development of lawful behavior as the antithesis of the illegal one.

Thus, the scope of the research includes the prevention of criminal behavior as the most important type of crime prevention on the scale of an individual (in particular – law enforcement). It can be resolved by analyzing the process of forming a legal worldview as one of the precautionary measures in crime combating while using the methodology of verbal behaviorism at the individual level.

Crime prevention is carried out with the use of measures of persuasion and coercion against persons who violate the rules of law and rules of conduct established in society. Therefore, two main methods of preventive action can be distinguished – persuasion and coercion. Since the process of forming a legal worldview involves the voluntary perception of legal assessment positions, we will consider the method of persuasion – to prove to the individual the necessity and profitability of lawful behavior, forcing him to believe in the correctness of legal norms and agree to act accordingly.

In the process of formation of individual legal worldview of a law enforcement officer, the method of persuasion involves the creation of his firm confidence, certainty in the importance of legal values, a well-established legal position, system, set of legal views. In addition, the method of persuasion is based entirely on the use of communication tools. Both of these aspects are most fully reproduced in the methodological principles of verbal behaviorism as a kind of psycho-creative and psycho-correctional activity. A critical approach to the analysis of the system of legal values, which is the basis of the legal worldview, means eliminating the causes that could provoke illegal behavior, namely prevention of such behavior.

Behaviorists suggest two strategic lines: 1) weakening the associative link between lawful behavior and environmental conditions (because, depending on the level of legal awareness of the social group with which the individual is in contact, their own version of lawful behavior is developed); 2) developing through moral and legal reinforcement of the habit of the desirable behavior.

The engagement of cognitive verbal strategies to the formation of a legal worldview is due to the fact that behavior of law enforcement officer is set under the influence of surroundings and social environment, as well as internal beliefs and aspirations (what he thinks about current law, whether he is able to evaluate

his own actions from a legal standpoint, etc.). Verbal-cognitive strategies inclining to legitimate norms of behavior focus on cognitive processes that mediate behavior and emotions or affect them, based on the development of behavioral legal stereotypes through the formation of legal thinking, beliefs and attitudes, namely through the formation of a legal worldview. The social subject checks legal reality not through static patterns, but through dynamic constructs that are constantly modified as a result of new experiences of legal relations. Thus, the formation of the legal worldview of law enforcement officer is the active processing and assimilation of legal information, study of the legal environment and adaptation to it, as well as the continuous creation of increasingly complex legal concepts based on information about legal reality and its place in the legal field.

No less important in the fight against crime is the so-called human factor, that is the identity of a law enforcement officer. From the standpoint of verbal behaviorism in this context, let us consider the issue of speech behavior of a person, speech personality as a *professiogram* of a law enforcement officer. With regard to the formation of the legal worldview as a precautionary element in the fight against crime, in the speech behavior of a law enforcement officer, it is important to highlight such aspects as professional speech culture, knowledge of the intricacies of hermeneutics, rhetoric, psycholinguistics. After all, one of the components of a law enforcement officer's activity is public speech. Verbal behaviorism in this case offers a number of means, the purpose of which is to maximize the impact on the listener's psyche to change it in the right perspective. Among such means are «not only the ability to speak in public and the ability to hold in public but also the order of parts of speech, the order of proofs, the location of references, theses and arguments, the traditional division into *exordium*, *narratio*, *divisio*, *confirmatio*, *confutatio*, *peroratio*..., analysis and involvement of audience and situations, disclosure of the topic, use of *antimemas*, application of dialectical (interrogative-responsible) format ..., civic, religious pathos, study and knowledge of the audience». In order to have a certain influence on the interlocutor (listener), the law enforcement officer must be able to choose the speech material (know what to say), competently construct statements; that is, to be able to prove and disprove, to be able to persuade. In general, the speech of a modern law enforcement officer must perform «three functions that determine the internal content of speech activity – to find out, prove and persuade».

Thus, in the fight against crime, speech and behavioral psychology plays an important role, offering various means of verbal influence on the psyche, forming a legal worldview with the subsequent implementation of established moral and legal norms and values in lawful behavior. Therefore, the formation of the legal worldview of a social subject, in particular a law enforcement officer, through the means of verbal behaviorism, can be considered as one of the most important elements in the prevention of illegal actions, deeds, and crime in general.

Key words: behavior, criminal behavior, verbal behaviorism, social crime prevention, legal worldview.

The main objectives of which risk management

Herasymenko Olena(presenter)¹, Denus Kamentsev(presenter)², Lesyk Iryna³, Bosak Krystina⁴

¹Bohdan Khmelnytsky National University of Cherkasy, Ukraine;²Colonel Hetman Petro Sahaidachny National Army Academy;³Halytsky District Department of Lviv City Department of the Main Department of the Ministry of Internal Affairs of Ukraine in Lviv; ⁴Department of Lviv City Department of the Main Department of the Ministry of Internal Affairs of Ukraine in Lviv
em.gerasimenko@ukr.net

Abstract

Uncertainty of internal and external environment of economic entities in the modern market conditions is an integral characteristic of their activity. And one of the important problems is inadequate information support of activity of subjects of economic activity, induces to considerable errors at acceptance of administrative decisions. Usually, information support is untimely, poor quality or absent at all, that is, business entities cannot predict production and commercial processes, to anticipate possible threats to their activities, that is, work in conditions of uncertainty.

Risks in business activity arise under the influence of both internal and external factors: social risks; risks of changes in the political situation in the world and in the country; economic risks (macroeconomic shocks; commercial; currency; credit, financial; investment activity; insurance) risks of changes in legislation; information risks; risks of changes in the market conditions; environmental risks, etc., which in case of transition to a critical state are realized as threats to business activity.

That is, the risk next to the threat is a form of danger, realization of which can have both positive and negative consequences; in the first case it will lead to growth of safety level, and in the second case it will lead to occurrence of threat for wrong actions and administrative decisions of top management.

We consider that risk management is the process of predictability and minimization of losses and their influence on various aspects of financial and economic activity of enterprises, it is not a one-time action on risk elimination, because the functioning of the storage requires full and timely information support, constant monitoring and analysis of the external environment for management decisions.

According to risk management, in our opinion, it is a set of actions of the management direction aimed at creating such conditions for the activity of the storage facility, which will ensure its development, profitability, economic security by timely identification, assessment and neutralization of the negative consequences of unforeseen events arising under the conditions of uncertainty and lack of quality information and have a systematic and complex character. According to ensuring the economic security of the enterprise is a prerequisite for its existence, a complex type of activity, a constant process of maintaining its functional components at a certain level in order to achieve maximum effect for the timely response to the negative effects of internal and external factors.

The history of management shows that the speed of changes in the external environment is constantly increasing (Ansoff I., 1989), and then modern management, if it is impossible to function in isolation, puts the problems of adaptation to changes in the external environment first. Despite the variability of the external environment, a subject of economic activity can resist its negative changes. Although the problem of managing elements of the external environment is extremely complicated, most scientists have a similar opinion about the reality of its solution (I.S. Zavadsky, 1998). Thus, three approaches can be used to manage environmental uncertainty: Adaptation to existing environmental elements; trying to make a positive impact on the environment; seeking to change the scope of activities in a more favorable direction in order to get rid of threatening elements of the environment.

Application of this or that approach that, certainly, depends on volumes and possibilities of certain subject of economic activity at least assumes the control over change of the environment of functioning, recognition of the moment of occurrence of threats and working out and realization of preventive protective actions, that is formation of a basis for application of adaptive management. From here arises the necessity of creation of the system of adaptive management of level of economic security of economic system, and in its structure - subsystems of monitoring of level of economic security.

Thus, the goal of the economic security system (SES) of the subject of economic activity is to achieve and maintain such a state of economic security object, in which it counteracts internal and external threats and has the ability to function steadily (Babanova Yu.V., 2004). This goal can be achieved by identifying, preventing and neutralizing threats, eliminating consequences, and developing and improving preventive protection measures (L.S. Budovich, 2007).

Thus, we believe that in order to implement risk management in the activities of storage facilities it is necessary to form a concept of risk management, the main objectives of which are as follows:

- To simplify the process of integrating risk management into all business processes of the enterprise;
- to improve the efficiency of risk management and control at the enterprise;
- improve the efficiency of risk management standards at the enterprise, thus increasing the level of trust from partners, counterparties, consumers, government agencies, etc. ;
- increase competitiveness and economic stability of the enterprise (and, eventually, its stability) by means of introduction of risk-oriented approach to management in the process of ensuring economic security and risk management standards corresponding to domestic and international practice.

The framework is designed to help achieve understanding through an analysis of the behavioral patterns and root causes underlying some of the most common risk management practices for economic security. Risk management principles are primarily the responsibility of the Board of Directors, senior management and top management of the enterprise. The said officials should define and develop these principles within internal regulations and communicate them to employees at all levels of the organization. The principles should be in accordance with International Standard ISO 31000: 2018 «Risk Management». Top management should control the use of these principles through management decisions and actions.

Let us consider the key principles of risk-based management. The principles set out below are significant for any business entity, almost at every stage of its development, and in any country. However, their practical implementation may vary depending on regional and national factors, as well as the size, nature and complexity of the institution. However, any business entity should be able to understand certain principles and their practical significance for the enterprise. Each enterprise should try to develop its own practical mechanisms for observing these principles, and be able to demonstrate to third-party stakeholders both its actions in this direction and their effectiveness.

The proposed concept of risk-oriented storage management implies consideration by the top management of projected risk parameters, compliance with and implementation of risk management principles and creation of a risk management system in the enterprise, is the will of owners and top managers of storage.

Keywords: risk, risk management, risk management, threat, economic security of the subject of economic activity, top management.

New economic paradigm and sustainable development of agrarian sphere

Hnatyshyn Liudmyla (presenter), Prokopyshyn Oksana

Lviv National Agrarian University, Lviv, Ukraine

Koshkaldalryna

Kharkiv National Agrarian University name dafter V.V. Dokuchaiev, Kharkiv, Ukraine

gnatluda@ukr.net

Abstract

The research deals with the new economic paradigm concerning sustainable development of agricultural production. The authors stress on the catastrophic effects, caused by the humanity's economic activity. Therefore, it is of urgent need to change the economic activity conception in order to reduce the global civilization catastrophe. The ecological threats are forced by the current economic relations, which identify profit as the principal criterion of business success.

Upgrading of the paradigm means for the science to develop new theoretical and methodological fundamentals of the research of objective reality through building a system of logical relations and categories, as well as substantiation of the means of their comparison to the economic reality.

In the modern world, the concept of sustainable development is the only possible way of civilized progress in the nearest future.

The market economic system involves the fight for limited resources. Therefore, the economic system core is made by the competition for the markets of resources and sales. It is identified that sustainable development is an element of the new economic paradigm, as well as the direction for the humanity's civilized development. To implement the concepts of sustainable development, it is necessary to combine economic and natural factors along with scientific comprehension of the new quality of reproduction. The key idea of sustainable development is to balance the modern needs of humanity and defense the future generation's interests.

The economic approach to formation of the paradigm of sustainable development of agrarian sphere expects the optimal use of limited resources and application of nature-, energy- and resource-saving technologies to create the total income, which will secure at least maintenance (not reduction) of the total capital (physical or human), which is employed to create the total income. Moreover, transition to the information society causes changes in the structure of the total capital in favor of human one, increasing the non-material flows of finance, information and intellectual property.

Nowadays, sustainable development considers ecological, along with economic and social issues in their relations and interaction. It is determined by the fact that the existing economic growth is accompanied by environmental pollution, reduction of the quality of goods and level of production process safety. Therefore, social institutions have delegated the responsibility for economic inequality and social injustice to business. Business should initiate socially responsible behavior, whereas the social function of modern business determines its economic behavior while achieving stability and competitiveness.

Agrarian sector possesses a great potential and sufficient reserves. Agriculture is the consumer of huge volumes of material and technical resources, and identifies social and economic conditions of human life. Traditional economic theories, describing the processes of agricultural production and their organization, are no longer able to answer the actual questions on preventing ecological threats, protection of soil fertility, biological diversity of flora and fauna, etc. Practical implementation of the concept of sustainable development of agrarian sector requires determining the principal directions, which can accommodate the economic interests in terms of social responsibility with consideration of ecological aspects of the economic entities.

In the modern model of economic system, agrarian sector takes a particular status and demonstrates

its growth. Focus of the domestic agrarian sphere and rural territories on sustainable development will secure improvement of the efficiency of Euro-integration processes in the country and neutralize the impact of challenges, related with the processes of globalization and industrialization of agrarian sector. Therefore, the tendencies of sustainable development of agrarian sphere will determine the general character of the national economy operation. Moreover, sustainable development of agrarian sphere is the process of optimization of not only the level of agrarian production. Protection and recovery of the quality parameters of agrarian environment and improvement of the social index of rural population under strengthening the food and ecological safety of the country is a mandatory aspect of the new paradigm of agrarian economy.

The need for non-market mechanisms of regulation of the economic activity is getting higher in the decentralization conditions. New opportunities for economic interaction need a new concept of the institutes and new institutions for implementation of the new paradigm of social and economic development. Therefore, it is necessary to provide scientific argumentation of the essence of such institutes, specify standards and rules of behavior of the communities and their collective responsibility. Thus, the new paradigm of the social and economic development of agrarian sphere should be based not on the current economic theories, which have appeared to be destructive and caused threats for humanity as a biological kind, but it should refer to the physical fundamentals of material world, i.e. to be based on the principles of physical economy.

However, the role of the state will be limited by the rules and standards of behavior, which will be focused on environmental protection, use of available resources not possessed by any owner. For instance, currently there are already operating solar power stations of households, which make them independent from the market, being built on the use of limited resources. Capacities of the networked economy and agreed interests of Internet-communities suspend market mechanisms as the instruments to supply the essential economic needs of people.

The scientific and theoretical base, which supports the current organization of agricultural production and economic relations in the agrarian sphere of the country, is not sufficient and relevant for comprehension and solution of the problems of protection of soil, natural environment and sustainable development of the society.

Market is a means of economic relations regulation and the factor of impact on the economy organization. It aims to provide distribution of limited resources. Such approach will finally result in the ecological and economic problems, threatening human existence.

Theoretical fundamentals and the main principles of physical economy should become the scientific base for the new paradigm of agrarian sphere development that is founded on the methods of organization and performance of the economy, as well as social and economic relation, being different from the market ones. Transition of the agrarian sphere to the model of sustainable development should be supported by the structural reformation of the economic system on the fundamentals of mandatory integration of the ecological policy into the strategy of economic reforms.

Key words: paradigm, economic system, sustainable development, market, agrarian sphere, physical economy.

Fundamentals of Agile-management and prospects for its use in Ukrainian enterprises

Kopytko Marta (presenter), Franchuk Vasyl
Lviv state university of internal affairs, Lviv, Ukraine
marta_kernytska@ukr.net

Abstract

The sphere of doing business in Ukraine needs to be restructured. The use of hierarchical principles in management does not allow to compete with the world's leading companies. Therefore, the use of the latest management methods, including agile management, is relevant in the Ukrainian business environment. Analysis of theoretical aspects of agile management is the subject of research. Unlike classic waterfall models, flexible project management methodologies based on the values and principles of the Agile Manifesto, the main priorities in project management identify people and their interaction to create a product based on cooperation with the customer, given their openness to change, as opposed to bureaucratic compliance with plans and ongoing approvals.

Today in Ukraine the acceleration of the process of formation of the national innovation system is connected, first of all, with the improvement of the organizational and legal mechanism of innovative entrepreneurship. In modern conditions, special attention is paid to the problems of resumption of inventive activity in industrial enterprises and the creation of appropriate incentives for the development of innovation. The analysis of the Ukrainian economy shows that the main reason for the slowdown in innovation development in the country is the lack of financial resources. At the same time, attention is not focused on the decline in effective demand for scientific and technical products from the state and the business sector, the deterioration of the quality characteristics of scientific personnel and the material and technical base of research.

One of the innovative methods of enterprise management is Agile-management, which previously could be associated only with software development. However, now in business, every change must happen quickly enough, and therefore the Agile approach has become popular in various companies that need to develop flexibility and speed.

Agile is a system of ideas and principles of "flexible" project management, based on which the popular methods of Scrum, Kanban and others have been developed. The key principle is development through short iterations (cycles), at the end of each of which the customer receives a working product.

The peculiarity of the Agile method is that the work on a particular project has a completely different order, and hence the result. First of all, the way of thinking is changing to be more flexible. First of all, management must be prepared for such changes, because with the introduction of Agile, their role is weakened, and the task is to help executives, not leadership among them. For those companies that are not afraid of change and do not hesitate to apply a new modern method, Agile will certainly bring a number of benefits.

Ukrainian companies are just beginning to experiment with flexible approaches in their projects. With the help of trainers and coaches, flexible management technologies have been introduced not only by a number of IT companies. Flexible team management technologies are used in such areas as: telecommunications, banking, construction and agriculture. Kyivstar, Vodafon, Ukrsibbank, Raiffeisenbank, Myronivsky Hliboproduct agroholding are actively implementing flexible technologies.

Flexible methods, applied together or separately, allow: create product teams based on a standard organizational hierarchy focused on the implementation of a specific task or its separate parts (each team, or a tribe, can include specialists of several different profiles, a work organization methodologist - a Scrum

master and sometimes the product owner himself);to visualize for the whole team the progress in the implementation of the planned plans, as well as to record all changes in them (the presentation of tasks on the Kanban board allows individual employees to more accurately plan their time and consider the common task as their own, and themselves as a team member);plan work on a common task in time intervals of fixed duration and constantly analyze the results of work after their expiration (usually the duration of such a sprint interval varies from a week to a month);organize work in such a way that the understanding of the appearance of the final result of work is adjusted depending on the feedback received (one of the main tasks of using flexible methods is to satisfy user requests).

Of course, when using agile methodologies, there are difficulties in determining the timing of work. But at the same time, Agile makes it possible to start a project even in the absence of formalized customer requirements, based on an idea of future results.

Agile-management system, which puts the self-organization of the team in the main place to perform the task without clear instructions on how the members of this team should perform it, only stipulating the final parameters. An important place is given to the process of information exchange, communication and opportunities for independent decision-making within the project. That is, the main resources for the success of innovation are smart workers (as noted by Peter Drucker - "intellectual workers").

Team spirit is one of the most important factors in how the development and penetration of the community in Agile-management. Winners of patriotism can reach the heart of the community process. The best results are achieved by a team of motivated professionals. In such a process of organizing, the Agile-project manager is always guilty of building a mind for his team, and in a different way, taking care of a wide response for the additional development of new training and a third quest for the atmosphere in the team.

In service-oriented projects, if you have a goal, then you can allow your own freedom of action. If the whole process is strictly regulated and defined, then Agile management is better for everything. It's ideology, on the basis of which the whole principle of labour will be. As well as workers, because the team is not ready for self-organizing, then the naughty principle of the robot can't be successful. All to be repaired by the testimony of people.

It is not an easy task to manage new teams, which create folding products of the communication-innovation environment. All the foldable projects themselves, the propositions of the clientele, may be constantly changing from the growing speed, and the reaction to such changes becomes more important than the set plan. In the minds of the mind, the principle of project management does not justify itself. Required big nasty approach for improving the product and promoting its competitiveness. And this is the way Agile-management appeared, which is going to be victorious in new areas.

Key words: management, Agile-management, innovations, creative workers, team.

Economic security in the context of reduce of financial capital unproductive outflow

Laiko O.I.¹(presenter), Pushak Ya.Ya.

¹Institute of market problem and economic&ecological researches of the National academy of sciences of Ukraine,

²Lviv State University of Internal Affairs
alexlayko@gmail.com,

Abstract

An unproductive form of financial capital outflow which exists in economic systems of all countries due to its significance and scale influences on global and national macroeconomic stability and economic security.

Such modern scientists as Bernanke B.S., Burkynskyi B.V., Geets V.M., Pashaver O.Y. and others devoted their works to the study of the state and prospects of development of the investment system and to improving of financial capital movement. However, along with new challenges and transformation processes taking place in world markets, the new risks to economic security of investment systems appear and require up-to-date non-standard methodological approaches to research and to and regulating of investment capital flows. Some key aspects of scientific support for regulation of the development of investment systems in terms of reducing of the unproductive outflow of capital and increasing the level of economic security remain unsolved. There is also need in systematization and deeper study of terminology, identification of the most significant ways of capital withdrawals, development of methodological tools for reliable assessment of capital outflows and for design of international policy of increase the level of economic security.

The relevance and necessity of the study of unproductive outflow of financial capital, as well as the development of mechanisms for regulation of the movement of capital flows are confirmed by the real facts of the importance of withdrawn capital for the development of economic systems around the world.

According to the methodology developed by the non-governmental organization Global Financial Integrity (headquartered in Washington, USA), the volume of financial capital withdrawals by illegal and semi-legal methods is so significant that they make up a significant part of GDP or total investment of economic systems.

A part of unproductive outflow of finances from economy of India, caused by misinvoicing, according to GFI calculations lead to estimated potential tax revenue losses to the Indian Government in 13.0 bln. of US dollars, that equivalent to 5.5 percent of the total government revenue collections. In Ukraine total sum of Illicit financial flows varies from 5,4 to 21 bln. of US dollars during the period of 2006 – 2019 years and theses volumes are equivalent up to 14% of GDP in some years and up to 60% of total investments in Ukrainian economy.

Financial Capital outflow volumes, named by GFI as Illicit financial flows are calculated as total sum of illegal movements of money or capital in different highly liquid form from one country to another. Researchers of GFI classify these facts of financial assets migration as illicit flows when money are earned and moved across an international border in illegal manner. Different types of illegal transactions with financial capital may include examples with different level of breaking law. It is important feature because illegal occurrences concerned with financial transactions, as we think, are to be forced by law enforcement authorities, meanwhile facts of capital outflow by legal or slightly illegal ways without rough are to be influenced by economic regulations and the sense of such legal outflows is concerned with economic security of national economic systems. According to this research approach we propose to divide facts of financial capital outflows into 3 groups, according to the gravity of breaking of law:

- funds earned and internationally transferred as result of criminal activities may be classified as black financial traffic that is to be forced by police and other competent authorities;

- incomes earned as result of the using of trade misinvoicing in order to minimize customs duties, value-added tax, profit tax, the use of anonymous shell company for transfer of financial resources to offshore bank account. These examples include facts of illegal but not criminal ways of providing of capital outflow and may be called as grey financial traffic;

- direct or indirect investments from one country to another, transfer of significant amounts from one economy to another with special preferential conditions of taxation, the use of completely legal tax allowances to minimize deductions from profit that is transferred into foreign bank account, - these are all examples of legal and so-called white financial capital outflows.

The third type of capital outflow is the most dangerous for economic security of economic systems of different countries because it is legal but causes to washout of significant resources from country, which infrastructure allowed to make such earnings but resources for renewal of expenses provided by economic, social and governmental spheres where not been obtained. Instead they were transferred abroad, as a rule into bank accounts of in offshore territories.

As a result of provided classification of types of financial capital movement into other countries we may resume that the first two types are Illicit financial flows and the third type – is unproductive financial capital outflow. The criteria of unproductiveness is expressed by minimal value of ratio of resources spent and consumed for earning of money in economic system to economic benefits and value added that are obtained for renewal of national economic system. The unproductive capital outflow may be researched either as reason of deficit of financial resources for internal investments or as indicator of unfavorable investment climate in the country. These facts explain the sense of capital outflow as object of research from position of economic security provision.

Researchers of the Institute of market problems and economic and ecological researches of the National Academy of Sciences of Ukraine designed own approach to estimation of unproductive capital outflows that uses official statistical data and demonstrates strong dependence of capital outflow from total economic stability and level of economic activity. The regularity of increase of capital outflow from Ukrainian economy during the periods of economic growth (up to 12 bln. US dollars in 2016-2019) and of decrease of outflow during the periods of crisis (in 2008 and in the 1st half of 2020 under COVID-19 influence) testifies the lack of conditions for long-term internal strategical investment. This fact justifies the necessity of development of regulatory methodical toolkit development, including elements of fiscal, financial, economic, administrative policies aimed on the increase of economic security level.

Keywords: unproductive capital outflow, economic security, illicit financial flows, capital outflow estimation, regulation of financial investment flows

Economic and security tools for intensifying greening in global crises

Leskiv Halyna (presenter), Hobela Volodymyr (presenter), Dudiuk Volodymyr

Lviv State University of Internal Affairs, Lviv, Ukraine

vygobela@gmail.com

Abstract

Several crisis phenomena that have taken place in the last decade have significantly affected the world community. This is especially true of global environmental issues, which have become a real challenge for humanity today. In this regard, the study of ways to counter these threats is updated. Despite the interest in the issues under consideration, a significant number of them remain unresolved. That is why it requires a detailed study of the issue of greening, namely the tools of economy greening.

Crisis events are an integral part of our lives, but their total number has been growing in recent years. In particular, recent years have been full of trials. The world community has suffered several shocks: the global economic crisis of 2008, the so-called "Arab Spring" of 2010-2011, armed conflicts in Georgia, Libya, Syria, the annexation of Crimea by the Russian Federation, increasing manifestations of terrorism, manifested in the formation of quasi-state, separatist entities: The Islamic State, DPR (Donetsk People's Republic), LPR (Lugansk People's Republic). And now the world community is absorbed in the fight against the COVID-19 pandemic. The causes of this pandemic are called various factors, but the hypothesis of an anthropogenic origin of most viruses in recent years deserves attention. Man is interfering in nature more and more intensively, the destruction of natural ecosystems, especially tropical forests, leads to the mass migration of animals, resulting in pathogens passing from animals to humans and the spread of various viruses. In general, it can be concluded that active intervention in natural processes is accompanied by large-scale negative consequences of such activities, both for humans and nature. In light of these events, the necessity of introducing "quarantine" for natural ecosystems is quite relevant. That is, restricting human access to rivers, seas, oceans, forests, subsoil, etc., without extreme necessity.

Despite the predicted catastrophic consequences of the COVID-19 pandemic for the world economy, it should be noted that quarantine restrictions have led to an improvement in the environmental situation. However, the improvement of the environmental situation is taking place against the background of the crisis in the world economy and the general recession. Accordingly, the downward trend in pollution will not last long, as the gradual end of quarantine restrictions will lead to increased economic activity and lead to the opposite consequences – increased emissions and environmental pollution due to increased industrial production. It is necessary to decide which way to restore the economy to preserve the environment. And it's necessary to take into account the previous experience of economic recovery after the crisis of 2008-2009 when the post-crisis level of pollution exceeded the pre-crisis level. The reason for this was a significant increase in carbon consumption for economic recovery and, as a result, a significant increase in environmental pollution and greenhouse gas emissions. Mankind has had the obvious opportunity to start a new page in its history – to refocus production and consumption on low-carbon technologies, to intensify the use of renewable resources and energy, to introduce the ideas of recycling and the "circular" economy, to promote bionics, engineering ecology and environmental design.

Therefore, the projected consequences of the COVID-19 pandemic for the economic and ecological system are as follows:

1. Deep economic and environmental crisis. Irrational measures to restore the economy can exacerbate the crisis in the economic system. It can also be assumed that after the end of the pandemic, people will realize that tackling climate and global environmental problems is too "expensive" a pleasure,

as it requires sacrificing a habitual and comfortable lifestyle. The consequence of this may be a total disregard for the ideas of the ecological economy and the final industrialization of the economy, which will accelerate the ecological catastrophe on a global scale.

2. Economic recovery and intensification of the ecological crisis. Active stimulation of industrial recovery will lead to an increase in anthropogenic impact on nature. In this course of events, the onset of new cataclysms is only a matter of time.

3. Economic recovery and improvement of the environmental situation. This can be achieved by investing in the economy on the principles of environmentally sound development and economy greening.

That is why the choice of the direction of Ukraine's economic recovery after overcoming the COVID-19 pandemic is quite relevant. We should work on creating a strategy for economic recovery in an environmentally friendly way. Accordingly, there is a need to intensify the process of greening the economy through the use of greening tools.

Undoubtedly, the question arises as to which tools should be used to achieve the maximum possible economic and environmental effect. Accordingly, to establish the effectiveness of greening tools, an approach was used, which involved the analysis and evaluation of tools based on expert analysis and the formation of appropriate theoretical generalizations. To form an expert group, the Kendall method was used, which provides for the calculation of the total rank correlation coefficient – the concordance coefficient. As a result, the concordance coefficient is calculated, in our case it is $W = 0.564$. The obtained value exceeds the limit value of the concordance coefficient and certifies the validity of expert opinions.

As a result of the study, a point assessment of the effectiveness of greening tools. The most effective greening tools include: environmental taxes, quotas, environmental funds, environmental certification and "green bonds". Given the results of the study, there is no doubt about the need to intensify greening through the introduction of somewhat more effective tools for identifying threats and restoring the environment.

In particular, we recommend improving the economic and security tools of greening by using a relatively new tool of greening – "green" bonds. The greening of the economy and the transition to the use of energy from renewable sources is a widely recognized strategic direction for the development of the world economy and the economy of Ukraine. However, this process is not as active as we would like. The main reason for this is the lack of funds, because greening measures, for the most part, require significant investment. "Green" bonds are a new type of debt securities that involve attracting financial resources to finance greening measures. Accordingly, the proceeds from the implementation of these measures are received by bondholders. An important condition for using this type of greening tool is the presence of a positive environmental effect and assistance in countering environmental threats. It is spreading rapidly in many countries around the world and has significant potential for application, especially in Ukraine. Several measures are needed to implement this greening tool. First of all, to form an appropriate legal framework for greening, by adopting the Law of Ukraine "On Amendments to Certain Legislative Acts of Ukraine to Facilitate the Attraction of Investments and Introduction of New Financial Instruments." The relevant bill should define the concept of "green" bonds and environmentally friendly project, establish a list of institutional units that can be bond issuers, establish the procedure and forms of reporting, provide a mechanism for protecting the rights of investors.

It should be noted that as part of the conversion of negative external effects into internal ones, some environmental taxes, in particular on CO₂ emissions, have been introduced within the framework of the Pareto compensation principle. However, as a result of the analysis of carbon and energy intensity of GDP, the low efficiency of this tax was established. We believe that the reason for this is too low a tax rate (\$ 3.4 per 1 ton of CO₂) compared to other developed countries (from \$ 20 to \$ 150 per 1 ton of CO₂). Accordingly, there is a need to set the environmental tax at a level that will compensate for environmental damage and encourage the reduction of carbon and energy consumption of production. Given these arguments, we consider it necessary to begin the development and

implementation of a system of trade in permits for emissions of pollutants. This, in essence, involves the formation of a carbon market for the formation of prices for emissions of pollutants based on supply and demand for them. This approach will allow balancing environmental and economic interests in the formation of the environmental tax, as the emissions trading system provides for the establishment of limits and the sale or purchase of the right to emit carbon dioxide.

Summarizing the results of the study, we note that the most effective tools for greening the domestic economy have been identified and ways to improve greening tools have been proposed.

Key words: threats, greening, greening tools, economic security.

Resources safety of agricultural production as a precondition for food security of the state

Olga Marchenko (presenter)

Lviv State University of Internal Affairs, Ukraine

oljuniamar@gmail.com

Abstract

The problem of food security is one of the global problems today. In the near future, the UN predicts large-scale famine due to climate change, droughts, floods, and also due to the coronavirus pandemic.

This problem is also relevant for Ukraine: in the ranking of countries on the Global Food Security Index Ukraine was down from 47-th position in 2014 to 76-th in 2019. Although due to the area of black soil (28 million hectares) Ukraine ranks fourth in world after Russia, the United States and China.

In our view, among the components of food security the main importance has the physical availability of food, which depends on the resource provision of agricultural production.

Therefore basis of resource safety of agriculture production is the proper (sufficient) provision of the landed resources. If soil is in the improper state, then it is necessary to attach (but sometimes it is impossible) considerable labour efforts and to spend corresponding material resources (mineral fertilizers, lime and etc.) to attain the minimum productivity. The improper state of the lands is predefined by influence on them of different factors, both natural (excessive moisture, acidity, alkalinity) and anthropogenic (water and wind erosion, bearing-out of nutritives from soil by cultural plants, machine degradation). Thus, there is a danger of loss of fertility of landed areas and level of the productivity of the processed earth.

The main problem of resource safety of agricultural production is the balance between the bearing-out of humus, nutritives with the harvest of agricultural cultures and their compensative contribution of the users of earth. It is very important for Ukraine. Our country owns enormous reserve of fat lands from which black earth makes 60 % of plough-land (6.7 % of world supplies). But, if there were 4-6 % of humus in soils of Ukraine 100 years ago, then now there are only 3.2 % (when content of humus becomes less after 2.5 % , then it is not the black earth anymore). Each five years soils of Ukraine lose 0.05 % of total supplies of humus.

The analysis of nutrient removal with the harvest of agricultural crops showed its significant growth during 1990-2019. The most depleting for the soil are export crops.

Thus, in 2019, only a sunflower and a corn removed 1945 thousand tons of nitrogen (while 1601 thousand tons were imported). These two crops «take» almost half of the total nitrogen removal from the soil.

The most recipients of phosphorus are also corn for grain and sunflower (these crops removed from the soil, respectively, 358.8 and 411.9 thousand tons of phosphorus in 2019 or half of its total removal (while 400.7 thousand tons were fertilized). Winter wheat and furious barley also take away from soil considerable volumes of phosphorus.

The special situation is with the bearing-out of potassium. Bearing-out of this feed element by sunflower attained 1739 thousand tons in 2019. For comparison: in 1990 it was only 293.0 thousand tons, that in 4,3 times less than. Instead, in the same year only 335.9 thousand tons of potassium were fertilized.

The removal of nutrients from the soil should be compensated by the fertilizing. But the analysis of the relevant data shows the deplorable state of this case.

The analysis of fertilization of agricultural lands in Ukraine during 1990-2019 showed that the total

amount of mineral fertilizers in 2019 decreased 2 times compared to 1990, organic - 23 times. If the share of areas tilled with mineral and organic fertilizers to the total area of agricultural land in 1990 was 62.9 and 13.1%, respectively, then in 2019 - only 39.5 and 1.9%.

According to our calculations, the removal of mineral fertilizers with the harvest is compensated by one-fifth. In particular, 83.9 kg of mineral fertilizers and 400 kg of organic fertilizers were applied per 1 ha of sown area in 2019. According to these indicators, Ukraine keeps up with European countries.

The second way of indemnification of bearing-out of nutrients – is the observance of the proper organization of the use of land, in other words, optimal correlation of agricultural cultures in crop rotations. Despite the corresponding documents, every fifth hectare of sowing areas in recent year is busy with sunflower.

Specific gravity of areas of one-year and long-term herbares diminished five-fold (from 20.3 % in 1990 to 4.2 % in 2019). The herbares satiate soil with nitrogen-fixing bacteria, improving the structure of soil.

Also the negative phenomenon is an increase of areas of grain-crops from 45 % in 1990 to 54,9 % in 2019. The areas of rape and soy increased sharply, which are also exhausting for soil.

Large possibilities are opened in the area of the recreation of fertility of soils at the use of green manure crops. The green fertilizers accumulate nitrogen and humus. Nitrogen from air is taken by legume bacteria. But, if sowing area of our country occupies more than 27 million ha, then areas of sowing of green manure crops, from our data, - only a few hundred thousand and, although charges on their sowing in 2- 4 times less than fertilizer ordinary manure.

The supplies of peat and sapropel are real klondike of Ukrainian fertility, the main direction of smoothing of balance of bearing-out of fertilizing of mineral and organic substances. In Ukraine 1512 deposits of peat are found out and 503 from them are developed, their general area – 639,5 thousand ha. The supplies of peat are estimated in 1853 million tons, basic supplies – are 1160 million tons. We obtain only 713 thousand tons, thus, only 19 % spend on fertilizers. The 274 deposits of sapropel are founded out, the supplies of it are estimated in 97.2 million tons, 190 deposits are in the Volyn region, supplies – 71.8 million tons, Volyn region obtains 200 thousand tons of sapropel in 8 deposits.

In addition, for the receipt of organic fertilizers it is possible to use a lacustrine and river silt. There are 63119 rivers (63028 from them – the small rivers) and 8073 lakes in Ukraine. So that here are large backlogs of organics «production». In fact without it, mineral fertilizers worsen soil.

However, a significant obstacle to increasing land fertility and usage of organic fertilizers is the lack of interest of land users, in particular, tenants in land protection work.

On the basis of the stated it is possible to recommend the following:

1. For the «production» of organic fertilizers it is needed to sow earth green manure crops, to use peat and sapropelic fertilizers, pond and river mules, maximally use possibilities of modern plant-grower. It substantially will decrease negative balance to the humus. Mineral fertilizers should be applied only with organic.

2. It is necessary to renew the optimal structure of sowing areas in crop rotations. It would allow to accumulate corresponding useful substances in soil, to barrier it from tiredness of soil, that promotes the provision of earth users the landed resources substantially and improves resource strength of agricultural producer safety.

3. There is a need to strengthen state control after inhibition earth of guard legislation, to apply the norms of responsibility for a failure to observe of guard's rules and rational use of agricultural earth.

4. It is necessary to form the ecological culture of land-tenure, to search and apply the new forms of influence of user of earth on fertility of soils. In every way to encourage this work. To mark the fields of the exemplary and kind state. Expediently, on occasion, to disentitle land-tenure. It will allow to increase resource strength of agricultural production safety.

Key words: food security, resource safety of agricultural production, removal of nutrients, the structure of sown areas, mineral and organic fertilizers, unsustainable agriculture.

Fire safety as a component of national security: the essence and connection with economic security

Martyn Olha(presenter), Balash Liliia

Lviv State University of Life Safety, Lviv, Ukraine

[*martyn_olga@ukr.net*](mailto:martyn_olga@ukr.net)

Abstract

National security is a complex structured system and a multifaceted phenomenon, as the functioning of the economic system unfolds in time and space in different areas. The structural elements of national security are economic, political, military, informational, environmental, spiritual and moral, fire and man-made security.

Fire safety in society is a complex multifactorial category and characterizes the state of protection of man, society, national wealth and the environment from fires. Fire safety reflects the ability to withstand the destabilizing effects of various factors that pose a real threat of fires. It is guaranteed by the state mechanism of fire safety as an objective need to prevent real and potential fire threats, reduce the likelihood of their occurrence and minimize losses and damages from real fires.

Fire safety arises as a social phenomenon in the process of resolving the contradiction between such an objective reality as the danger of fires, and the need of man, businesses, society and the state as a whole to prevent, localize or eliminate the effects of fires, while realizing their interests in ensuring fire safety by modern most adequate means.

Economic security is a fundamental component of national security, its material basis, the most important qualitative characteristic of the economic system, which determines its ability to maintain normal living conditions, sustainable provision of resources for economic development, as well as consistent implementation of national and state interests. It determines the level of security of all structural components of national security, including fire safety. Economic security is a state of the economic mechanism, which corresponds to a certain state of the economic system and the state, which provides and guarantees the development and growth of the economy and social sphere with sufficient protection of the economic interests of the country.

Analysis of the relationship between economic and fire safety using pairwise correlation coefficients shows that the growth of GDP, GDP per capita leads to an increase in the number of fires, and consequently the direct material damage from them. The reasons for this negative pattern are outdated fixed capital, insufficient investment in the latest technologies, the use of flammable materials, increased use of new appliances and equipment (in production and in everyday life), and so on. However, fire statistics reflect the real situation with fires, and economic indicators are data from the official economy, the functioning of the shadow economy is not taken into account.

The correlation analysis between the main indicators of economic security and the number of people who died and were injured as a result of fires allowed us to formulate a real relationship: higher levels of national economic development and higher incomes reduce human losses due to fires.

Today, the role of the state in ensuring both economic and fire safety is objectively growing. To this end, it is necessary to significantly increase funding and implementation of new technologies and equipment in the fire safety system, increase public investment in the latest technologies, develop and implement new equipment and safe technologies in the home.

Today's situation in Ukraine requires scientifically sound state regulation of the national economy and on this basis - to increase funding for fire safety, taking into account the experience of developed countries.

Key words: fire safety, economic security, national security

The Structure of Monetary threats in the Context of economic Security

Myskiv Galina(presenter),Grygoryshyn Nazarii

Lviv State University of Internal Affair

e-mail: galinamyskiv@gmail.com

Abstract

The threats of the monetary system to the state's economic security are factors monetary nature and negative influence, which direct their action to other components of the national economy.

All threats that arise in the monetary system were grouped by areas of origin into: institutional, monetary, banking and investment.

The group of institutional threats arises in the sphere of NBU activity due to it imperfect regulation of the monetary sphere or imperfect interaction between institutions.

The group of monetary threats arises in the monetary system and includes indicators of NBU direct regulation, which got out of control.

The group of banking threats arises in the activities of banking institutions and covers negative indicators, occasions and processes that are not regulated by banks.

The group of investment threats relates to the movement of investment capital, what leads to the inflow or outflow of a large mass of investment resources into or out of the national economy.

The authors formed matrices for assessing monetary threat groups for 2010, 2015 and 2020, based on the analytical study of the NBU indicators. An each threat was assigned a certain number of points from 0 to 5, where 0 is the lowest threat level and 5 points is the highest critical threat level.

The main results of the study: the average score of monetary threats groups in 2020 was 2.25, which is defined as a small level of threats, or quite acceptable; the average score in 2010 was 1.99, and the average score in 2015 was 3.7. That is, the level of monetary threats in 2015 was defined as high with a clear negative trend of indicators, whose values exceeded the normative values.

According to the defined system of monetary threats, in 2020 the biggest monetary threat was the group of institutional threats, which contain a large share of subjectivism, the so-called "human factor". It is the transparency of the NBU, the level of management professionalism, coordination with the Government and the frequency of changes in legislation - these are the threats that can be increased or minimized depending on the level of officials' professionalism of monetary institutions. And in this group, we see the greatest threat at the end of 2020.

The lowest score, according to our estimate - 1.63, was received by the group of monetary threats, which, accordingly, forms the lowest level of monetary threat. This is a group of threats that are directly exposed to the NBU's regulatory activities, and which were successfully minimized at the end of 2020, which indicates the effectiveness of monetary policy.

It should be noted that according to the evaluation criteria points, none of the selected groups at the end of 2020 shall not have a high or critical levels of threats to economic security. The average score for all threat groups was 2.25, which is defined as a low level of threats, or quite acceptable.

However, within each group present threat of high level, estimated at 4 points. In particular, in the group of monetary threats - is the excessive dollarization of the economy. Among the banking threats are the growth of bad debts, the deficit of domestic medium- and long-term credit resources, the lack of long-term lending to the economy. In the group of investment threats - this is a significant amount of withdrawal of funds in the offshore. These threats are high risk and their dynamics does not show a downward trend.

The situation with the level of monetary threats was much worse at the end of 2015. The average

score for all groups of threats was 3.7, what is defined as a high threats level with a clear negative trend of indicators in the reporting period, the values of which exceeded the normative (threshold) values.

The highest danger in 2015 was posed by monetary threats (group average score - 4), which were formed under the influence of external socio-political instability and led to a short-term collapse of the entire economic system of the state: the annual tempo of inflation rose to 143.3%; international reserves decreased to a critical amount of 6,419.66 million dollars USA; the share of overdue debt has doubled to 13.5%; the exchange rate began to rise sharply from UAH 15,768 at the beginning of 2015 to 23,784 at the end of the year, etc. All these events took place at the same time and had devastating consequences for the economic system of the state, violating its economic security.

In 2015, the group of banking threats received an average score of 3.73, the group of investment threats - 3.75, which indicates a fairly high threat to economic security from both groups.

The assessment of the level of monetary threats at the end of 2010 showed that the average score for the four groups was 1.99, which is lower than the estimated average score for 2020. That is, according to our estimates, the level of monetary threats in 2010 was lower than 2020, and defined as low with insignificant deviation from normative values.

At the same time, in 2010 the highest level of threat was the excessive dollarization of the economy, the level of which was 40.31% on loans and 42.97% on deposits, which is almost twice the optimal rate.

Thus, the highest level of monetary threats to the state's economic security was in 2015 - the year of the financial crisis. The level of threats in 2010 and 2020 was acceptable, subject to control and regulation by the NBU. The implementation of the NBU's monetary policy was effective, what is confirmed by the evaluation points and the dynamics of the main indicators of the monetary sphere.

Therefore, having studied the set of monetary threats and their impact on the economic security of the state, we came to the following conclusions:

monetary threats should be divided into four groups: institutional, monetary, banking and investment (according to the sphere of threats);

An activity or inactive state of a threat can be determined by analyzing the dynamics of indicators that characterize it;

the study showed that each of the selected groups of threats has active threats that require the development of measures to minimize or counter them;

today, the most active threats lie in the institutional environment of the monetary system, as most of them are subjective and depend on the professionalism of officials, their qualifications, the desire to change the situation, etc.

Monetary policy, aimed not so much at financial, but at and modernization of production and its structural restructuring, should play an important role in ensuring Ukraine's economic security at the present stage. Only in this case will economic growth become a component of macroeconomic stabilization, while today there is a restrictive nature of monetary policy, its focus is mainly on minimizing inflation rather than the needs of economic growth (resulting in reduced demand, rising unemployment, etc.).

Keywords: *monetary security, institutional threats, monetary threats, banking threats, investment threats, evaluation criteria.*

Legalization of the economy and counteraction to corruption in the system of economic security

Nakonechna Nataliya

Lviv State University of Internal Affairs

nakonnat@gmail.com

Abstract

During the period of independence, Ukraine has been trying to move to a market economy and work closely with the world community. This also applies to the area of combating legalization (laundering) of proceeds from crime, which is a fairly new area of public policy.

State policy in the field of combating money laundering is based on international European standards and requirements. The normative base is formed from the basic or Basic Law, several specialized resolutions, numerous resolutions of the Verkhovna Rada of Ukraine and the Cabinet of Ministers of Ukraine, decrees of the President of Ukraine, departmental legal acts.

It should be noted, however, that the process of formation and development of public administration in this area, which is carried out mainly through government regulation, remains quite complex. For example, public administration in the field of combating money laundering began practically with the first step in the external or international dimension, which was Ukraine's accession to the UN Convention against Narcotic Drugs and Psychotropic Substances in 1991[1].

Ukraine became a member of the Council of Europe in 1995 and intensified European and international activities to combat organized crime. On May 29, 1997, two conventions were signed - the Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime and the European Convention on Mutual Assistance in Criminal Matters [2].

Over the next few years, some work was done in Ukraine to bring certain norms of national legislation in line with European legislation. First, it concerns the introduction of criminal liability for money laundering and the inclusion of certain sections in the Laws of Ukraine "On Financial Services and State Regulation of Financial Services Markets" and "On Banks and Banking" to prevent the use of the financial system with in order to legalize income [3].

However, such state regulation in the field of combating money laundering turned out to be so formal and insignificant that in September 2001, at the FATF plenary session, Ukraine's measures to combat money laundering were considered ineffective. The FATF stressed that Ukraine had taken insufficient measures to combat money laundering and, in particular, the lack of significant improvements in the financial monitoring system [4].

Regulation and control over the activities of financial institutions were considered weak, and customer identification requirements were insufficient. The most significant shortcoming in counteracting this was the lack of a special (profile) law aimed at preventing the legalization of proceeds from crime [5]. Thus, the weak level of counteraction to money laundering was provoked by the relevant actions of the FATF, which ranks Ukraine among the countries and territories that do not cooperate in the field of money laundering.

As a result, Ukraine was included in the so-called "black list", and on December 20, 2002, the FATF plenary decided to impose economic sanctions on it, which included, above all, banking and financial services.

In 2002, Ukraine ratified the European Convention on the Suppression of Terrorism (1991) and adopted current legislation that meets international standards for combating criminal income (Vienna and Strasbourg Conventions, Basel Principles in Banking).

At the same time, administrative liability was introduced for violating the legislation on preventing and combating legalization (laundering) of criminal proceeds, as evidenced by the inclusion in the Code of Administrative Offenses of a new Article 166-9 "Violation of legislation on preventing and combating legalization (laundering) of criminal proceeds, terrorist financing and proliferation of weapons of mass destruction. "

In June 2003, the Cabinet of Ministers of Ukraine requested the FATF European Monitoring Group to send a FATF expert mission to Ukraine to convince European and international institutions that Ukraine has a state policy to prevent and combat money laundering.

In September of the same year, as part of the second round of evaluation of the Special Committee of Experts of the Council of Europe on Mutual Evaluation of Anti-Money Laundering Measures (MONEYVAL), a group of MONEYVAL experts visited Ukraine together with FATF representatives. Following a visit in October 2003, Ukraine prepared an appropriate action plan to improve its national financial monitoring system.

In order to create a comprehensive, internally harmonized regulatory framework, the necessary changes were made to the laws governing the financial services market. The amendments ensured compliance with FATF recommendations in domestic legislation. To implement the FATF plan for state regulation of financial monitoring, a number of legislative acts were adopted [6].

An important event was the adoption by the Verkhovna Rada of Ukraine on October 14, 2014 of the Law of Ukraine "On Prevention and Counteraction to Legalization (Laundering) of Proceeds from Crime or Financing of Terrorism and Financing of Proliferation of Weapons of Mass Destruction", which entered into force on February 6, 2015.

Since then, this law, adopted to implement agreements with the International Monetary Fund and taking into account the proposals to the national legislation of FATF experts, is the main legal act in the field of combating money laundering and is aimed primarily at ensuring compliance with new international anti-money laundering standards. dirty money.

To ensure that the national anti-money laundering / anti-terrorist financing system complies with FATF recommendations, legislators have taken into account both the most updated 40 + 9 recommendations and the explanatory note to FATF recommendations (2012), FATF compliance assessment methodology and effectiveness of counter-terrorism financing measures. 2013).

This approach in the framework of state regulation of the fight against legalization (laundering) of proceeds from crime, allowed:

- introduce a national risk assessment of the financial monitoring system and improve the risk-oriented approach;
- identify measures to combat the proliferation of weapons of mass destruction;
- adopts changes in the approach to the definition of predicate offenses (including tax offenses for predicate offenses);
- improve the legal requirements for the quality of criminal investigations of crimes related to the legalization (laundering) of criminal proceeds;
- to amend the Criminal Procedure Code of Ukraine (regarding the investigation of legalization crimes);
- introduce financial monitoring of national public figures and officials of international organizations;
- withdraw thresholds for financial monitoring of brokers and notaries;

– to exclude persons who carry out cash transactions in the amount of more than UAH 150,000 from the subjects of primary financial monitoring due to the introduction of mandatory monitoring of such operations by banking institutions;

– emphasize the implementation of operational and strategic analysis of suspicious financial transactions by the domestic financial intelligence unit and optimize the supervisory functions of the subjects of state financial monitoring [7].

Thus, the creation of an effective system for combating money laundering and terrorist financing at both national and international levels can significantly reduce the motivation to receive such proceeds and, consequently, reduce the number of illegal acts, identify and destroy sources of "dirty" money and eliminate terrorist and criminal groups of necessary funding. In this regard, the fight against money laundering is becoming one of the most important tasks of individual states and the international community as a whole.

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Forensics as a tool to combat corruption: application practice and development Prospects

Olha Patsula

Lviv State of Internal Affairs, Lviv, Ukraine

o.patsula@gmail.com

Abstract

The development of the economy, the growth of the number of companies and their scale lead to an increase in threats and risks associated with their activities and operations. One of the biggest problems in this direction is the emergence of facts of corporate fraud in various forms. At the same time, according to the latest report of the International Organization of Fraud Investigators (ACFE) «Report of the nations 2020», corruption and bribery account for 43% of all types of fraud in enterprises. At the same time, according to the Ukrainian Crisis Center, 47.4% of companies surveyed consider corruption in business a very serious problem, and 25% - rather serious. Research conducted by PwC and described in the Fighting Fraud: A Never-Ending Battle in 2020 shows that: 6 out of 10 organizations do not have a program to combat bribery and corruption risks; almost half of all respondents do not conduct a risk assessment or do it formally; half of all do not carry out the procedure of ensuring the reliability of their processes and constant monitoring of stakeholders; less than a third test the effectiveness of the internal control system.

In general, corruption for business is quite harmful because it: hinders the promotion and preservation of better human resources, worsens the moral environment in the team; leads to a decline in competitiveness, loss of customers and income, inhibits the development of the company; contributes to the loss of confidential information and intellectual property, theft of valuables; reduces the reputation of the business.

Tools used to prevent corruption and bribery in Ukrainian companies are extremely rare. Thus, research conducted by experts of the analytical system YouControl shows that 47% of respondents do not have a special action plan to detect and eliminate and eliminate internal corruption, 31% plan to create it and only 22% use anti-corruption compliance. In this regard, the study of the practice of applying mechanisms to prevent corporate fraud in general and corruption schemes in particular, is extremely relevant. Among such mechanisms, in our opinion, it is worth studying the experience of forensics. In the business world, it is used to outline a set of measures to detect fraudulent schemes in the company, both among employees and organized by top managers.

Some authors believe that forensics is a set of independent initiative services provided to company owners or the company's board of directors of various organizational and legal forms, auditing, consulting and other specialized entities. Other, including foreign authors, forensics is considered as a complex or generalization of scientific methods of various fields, such as accounting, forensics, psychology and others. However, the most successful, in our opinion, are the definitions of Charles Davis and R. Farrell in their work "Characteristics and experience of forensics", as well as the definition in the publication of Gorodilov M. and Shilyaeva N. The first, characterize forensics as a comprehensive study of financial and economic activities of economic entities whose purpose is to identify various facts of fraud, financial fraud, other illegal actions, both by management and by other employees and third parties, in addition submission of proposals for a system of measures to minimize them. Others point out that forensics is an independent activity aimed at investigating, analyzing, resolving disputes related to financial, legal, and commercial issues with significant risks, and developing procedures aimed at detecting economic crimes and combating all types of financial fraud, initiated by the owners of the company or the board of directors.

From the above definitions, we conclude that the main purpose of this activity is to identify threats of fraud, collect evidence on the fact of the violation and (or) identify the perpetrators. Forensic allows you to resolve the situation through a pre-trial investigation and with minimal loss of personal interests of the owner, increase business efficiency, ensure the security of investments, gather evidence for litigation.

Assessing the anti-corruption activities of the enterprise, the forensic procedure involves the procedure of independent assessment of the risks associated with possible non-compliance with anti-corruption legislation, the formation of proposals for the internal anti-corruption policy of the company. In the process, it analyzes the facts of bribery and corruption schemes that have taken place in the company's activities in the past, identifies signs of possible schemes to steal property, as well as through interviews, assesses the level of susceptibility to fraud of its employees. If necessary, total inspections of partners are conducted to identify conflicts of interest and hidden relationships. To do this, use special methods of collecting information, which include: various forms of comprehensive inspections of all departments of the enterprise; forensic check - express diagnostics of business for fraud in the middle of the enterprise; OSINT (open source intelligence) and HUMINT (human intelligence).

Among the main differences between forensics and audit and other types of control are the lack of a clear verification algorithm, focus on protecting the business from the inside, non-compliance with the presumption of information, use of any tools and information, construction of potential fraud scenarios, initiative, process and form of reporting forensics.

The forensic service is provided mainly by special audit companies, as well as other experts, whose involvement depends on the specifics of the enterprise and the industry in which it operates. However, due to the growing number, scale and complexity of economic crimes, forensics is becoming a promising area in the field of education and training of young professionals, conducting research.

Key words: fraud, corruption, bribery, forensic, compliance.

Forms of reducing transaction costs in e-commerce

Oleg Pidkhomnyi¹(presenter), Iryna Revak² (presenter)

¹*Ivan Franko National University of Lviv, Lviv, Ukraine,* ²*Lviv State University of Internal Affairs, Lviv, Ukraine*

olegpidkhomnyi@ukr.net, irarevak@gmail.com

Abstract

The results of the study indicate the real and potential impact of e-commerce on transaction costs in the direction of their reduction. When using e-commerce, such a key type of transaction costs as the cost of "finding information about the distribution of prices and quality of goods", as well as finding potential buyers or sellers tend to decrease. It is substantiated that the relevant information about consumer behavior, their solvency is also important, the issues of accelerating the circulation of information are relevant. It is emphasized that the success of electronic trading platforms as an institution that reduces transaction costs will be determined not only by the results of the specific enterprises' business processes automation, but also by consumer requirements and the development of the entire market infrastructure.

Innovative processes that have covered the Ukrainian economy are being actively introduced in the field of e-commerce. The set of progressive, qualitatively new changes caused by the rapid development of information technology, actively contribute to the e-commerce, the production of new out-of-store forms of trade, the organization of online stores and more.

The effectiveness of market relations can be assessed by the level of transaction costs. The higher the level of economic development and the higher the intensity of exchange are, the higher, if other things being equal, the level of transaction costs is. High transaction costs in the domestic economy significantly reduce the effectiveness of market relations, so solving the problem of reducing them is of particular interest from the standpoint of theoretical research and development of practical approaches.

Transaction costs account for more than a quarter of total costs, so their reduction, optimization and management are important direction in reducing general costs, increasing profits and profitability of organizations.

Among the studies of foreign authors on e-commerce and the impact of information and communication technologies on the economy should be noted the works of R. Coase, O. Williamson, T. Eggertsson, G. Akerlof, A. Alcian, X. Demsets, P. Milgrom, J. Roberts and others. Thus, American scientists L. Garciano and S. Kaplan study the impact of e-commerce on transaction costs on the examples of American business practice; J. Brown and A. Golsby consider the impact of the introduction of e-commerce in the trade of insurance products to reduce transaction costs, increase competition and increase consumer surplus. It is worth noting a group of authors (P. Drucker, F. Evans, T. Wurster, G. Mini, D. Schneider), whose works explore the impact of e-commerce on the organization of the firm, the structure of industry markets. The unifying point in the work of these researchers is that e-commerce contributes to a sharp increase in the specialization of the business entity in the most important and profitable areas of activity and the transition to new forms of interaction.

The main potential impact of e-commerce on the economy is realized when it is used in inter-economic interaction, where it takes two main forms – bilateral trade and electronic trading platforms. Consumer transaction costs are an important factor in the structure of consumer costs when buying goods, and their reduction increases the final consumer utility of goods and contributes to a positive decision to buy goods.

The increase in consumer utility of goods, with the same price characteristics, due to lower transaction costs, distinguishes it in the range of similar product offerings in the electronic trading market.

Accordingly, it has a positive effect on consumer choice of the buyer, because of increased sales of goods and increased profits of the online store.

One of the e-commerce models on the internet is dropshipping. The term dropshipping gained popularity in 2006 when AliExpress became popular in the United States with the opening of Chinese e-commerce stores. At that time, many people did not know what dropshipping was. But some smart entrepreneurs have taken the initiative and opened their stores to make a profit. They used AliExpress because of the low prices. Soon, many people took over the business, and the dropshipping business became a hit.

Today dropshipping has become an extremely lucrative e-commerce business model that can be started with virtually zero investment. Some e-commerce giants like Zappos, Wayfair, Fab and Gilt have built their business models around dropshipping.

The development of e-commerce in inter-economic interaction and its specific forms depend on the state of three groups of factors: structural and economic - the level of competition and fragmentation of markets, the nature of relations between participants, the level of product unification; management – participation in inter-organizational e-commerce requires high efficiency of enterprise management; infrastructural – conducting e-commerce is impossible without the appropriate technological infrastructure.

Thus, the rapid introduction of any type of innovation in the e-commerce system allows not only to expand the range of services and increase the speed of customer service, but also to provide comfortable service and billing conditions, reduce transaction costs and increase their efficiency.

Innovation is gradually becoming a sign of Ukrainian trade, which is becoming more deeply rooted in the structural processes of domestic entrepreneurship. Today, the e-commerce market is at a stage of rapid development, because over the past decade the number of online stores in Ukraine and around the world has grown significantly. The main factors of such growth, in our opinion, may be: saving time, a wide range of goods and services, the choice of form of payment and delivery, lower price, the timeliness of obtaining information.

The market is developing most dynamically in China and other countries in the Asian region, but Europe generates the most profit. The number of Internet users is constantly growing: in 2015, only 49% of the world's population used the Internet. In 2019, this figure was 61%. The highest penetration rates of the Internet in Europe - at 85% and in North America (84%), the lowest - in Southeast Asia and Oceania. However, the largest population here - more than 3.4 billion people, many of whom may later become users of the network and, accordingly, buyers.

One of the market trends is the expansion of payment options. Many owners of leading online stores use traditional payment instruments, but the demand for innovative payment methods is growing. A step towards this demand contributes to the further expansion of online retail, through Apple Pay and other contactless payment systems.

The domestic e-commerce system, characterized by general positive internal structural changes, is rapidly adopting a variety of innovations. Among the wide range of market innovations in retail networks, the most widespread are such types of innovations as technological, revolutionary, social, managerial, organizational, combinatorial, architectural, local, radical.

A positive feature of the development of e-commerce is the involvement of economically active people in finding new jobs. Thus, due to e-commerce in Ukraine, the demand for such categories of specialists as programmers and service providers has increased, the potential for export of goods and services is growing every year, and the tax base is increasing. E-commerce overcomes a number of obstacles, in particular: territorial remoteness, unreasonable waste of time to get acquainted with the properties of the product at the time of purchase (this can be done in advance via the Internet), cash payments, risk of fraud in supermarkets, retail stores and more.

However, despite the significant advantages of e-commerce, we can identify the following disadvantages that negatively affect the transaction costs: high distrust among domestic consumers to online stores due to their lack of experience in shopping, paying for services, including utilities through electronic networks; operation of almost all online stores in prepaid mode; low share of online settlements in their total volume; the complexity of the procedure for returning the goods if the agreement between the parties is not concluded, the lack of the mechanism for returning the goods; no guarantee to receive (buy) quality products due to the inability to inspect (try on) at the time of purchase; long delivery time, especially if the supplier is in another country, region, continent; the risk of fraud (or the risk of being deceived) is possible in the absence of detailed information (or its distortion) on the company's website about its commercial activities, financial statements, terms of cooperation with partners, forms of payment and payment, etc.

Key words: e-commerce, transaction costs, electronic trading platforms, market infrastructure, dropshipping.

Labour migration and its impact on the socio-economic development of Ukraine

Podra Olha¹(presenter), Halyna Levkiv²

¹*Lviv Polytechnic National University*, ² *Lviv State University of Internal Affairs*
olha.p.podra@lpnu.ua

Abstract

The problem of migration in the modern world is relevant under the influence of globalization and transnationalization processes. The formation of migrant flows has an impact on the economies of individual countries and the world as a whole, because migrant flows almost correspond to the flows of investment capital. The issue of migration flows and their economic consequences is especially relevant for countries where migration capital becomes a significant share of GDP, including Ukraine, where this share reaches 10%. Ukrainian migration is caused by the influence of these global migration trends, however, it should be noted that there are internal causes in the country - crisis socio-economic factors and military conflicts, which force citizens to seek places of residence and employment abroad.

Ukraine, like other post-socialist countries, is characterized by a low level of product competitiveness, insufficient investment's volumes, a low level of economic involvement in the international division of labor, and cheap labor. According to the UN Special Commission on Migration, Ukraine is in the Top 10 largest countries in the world - suppliers of migrant workers to other countries. If in 2000 it ranked 5th position in the world ranking, then in 2017 it ranked the 8th position.

According to international experts, depopulation is characterized a record speed in Ukraine [1, P. 234]. Experts from the Department of Economic and Social Affairs of the United Nations have released a forecast of the dynamics of population decline in Ukraine and former socialist countries, in particular: Bulgaria, Romania, Serbia, Croatia, Hungary, Lithuania, Latvia, Moldova and Poland [2]. Experts have predicted a 15% reduction in population in these countries by 2050. Labor migration, which has become a major threat to national security, economic development and human capital development, is considered to be the main cause of today's rapid population decline.

Unfortunately, there is no accurate data on the volume, structure and directions of migration in Ukraine. Real data cannot be obtained due to lack of reliable information on population as a result delaying the census of the population of Ukraine. Another reason that does not allow to establish real data on migration volumes and to determine the number of Ukrainian citizens working abroad is illegal migration. Therefore, some experts estimate the volume of labor migration in 5-7% of the working population. According to the Migration Report of the UN Special Commission for 2017, the number of migrant workers was 5.9 million [2].

Eurostat official data show that in 2018 Ukraine became the leader among other countries of the world by the number of persons who have received a residence permit in the EU-28 countries (527000 applicants, or 16% of all applicants for a residence permit in the EU-28), ahead of China (6.4%), India (6.1%), Syria (5.4%), Belarus (4.3%), Morocco (3.9%). Poland is the absolute leader among EU-28 countries in the number of residence permits issued to Ukrainians - 78.5% of the total number of permits [3].

The risks for the Ukrainian labor market are: visa-free status with a number of EU countries, simplified procedure for Ukrainians to obtain a work visa in Poland, the opportunity to earn more, better realize ones potential abroad, almost no language barrier and other tools to influence migrants. At the same time, the research of migration specialists who have their own point of view on migratory mobility of the population is interesting. In particular, it is believed that a person minded to migration has a higher level of human capital than one who leads a stationary lifestyle.

One of the main reasons for the migration increase in Ukraine was a sharp decline in living standards, as the average salary in 2013 was about \$ 408, in 2014 - \$ 204, in 2015 - \$ 182, and in 2016 - only \$ 165. On January 2020, the minimum wage in Ukraine was UAH 4,723 or approximately EUR 171, while in the EU countries the level of the minimum wage is much higher: Lithuania (607 euros), Romania (466 euros), Latvia (430 euros), Hungary (487 euros), Croatia (546 euros)), The Czech Republic (574 euros), Slovakia (580 euros), Estonia (584 euros) and Poland

(610 euros). The highest minimum wages are in Luxembourg (2141 euros), the Netherlands (1635 euros), Belgium (1593 euros), Germany (1584 euros), France (1539 euros) [4].

Some Ukrainian scientists' state that today Ukraine is facing the fifth wave of Ukrainian migration, which began in the 2010s and has primarily involved highly educated youth, such migration is a response to numerous global and national challenges for socio-economic development. UNESCO's analytical data on the number of Ukrainian students abroad, as well as the trend of growth of this phenomenon, testify to the growth of youth migration [5].

While there has been a slow increase in the number of students studying abroad during 2008-2013, since 2014 these processes have accelerated significantly and in 2018 the number of students studying abroad has increased almost five times compared to 2008 and amounted to 157 thousand persons [5]. Usually, educational migration is considered to be a positive phenomenon for the country of origin of the student, because it gives an opportunity to access higher quality education, to have a wider choice of subjects, to study or improve a foreign language, cultural, educational, social partnership. However, Ukrainian students view educational migration as an opportunity for emigration or "a social lift", which will allow them to find a job in the EU labor market.

Educational migration brings more benefits to recipient countries than to donor countries; it is considered that income from international students is a significant component of national budgets; in addition, migratory redistribution preserves one's own education system because the neighbor countries of Ukraine are also experiencing a lack of their own entrants as a result of the outflow of young people to more developed countries and the decline in youth numbers due to low natural growth, and as a result these countries try to do their best to attract foreign students.

Many studies have been conducted in Ukraine to identify the positive and negative effects of migration. Positive effects include foreign money transfers of migrants, which in 2018 were estimated by the National Bank of Ukraine at approximately \$ 11 billion or 10% of the country's GDP, at the same time, it must be understood that the outflow of labor resources abroad can lead to higher inflation and economic growth slowdown.

Labor migration is a very important factor in stimulating and discouraging economic development, on the one hand migration forms a significant flow of financial income, but on the other hand - the dependence of the economy on such a flow, which can have a negative impact on overall economic development.

Keywords: migration, labour market, educational migration, foreign money transfers

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Financial security assessment of banks under the conditions of macroeconomic uncertainty

Svitlana Rodchenko (presenter), Mariia Rodchenko (presenter)

O.M. Beketov National University of Urban Economy in Kharkiv, V.N. Karazin Kharkiv National University, Kharkiv, Ukraine

svrodchenko@gmail.com, maryrodchenkoo@gmail.com

Abstract

Acute financial and political crisis in Ukraine has negatively affected the banking system of Ukraine, which is manifested in decrease in the number of commercial banks, reduced confidence of financial services consumers, deteriorating quality of banks' loan portfolios and, consequently, their unprofitableness. In unstable macroeconomic conditions and intensification of struggle for customers, the processes of assessing and monitoring the state of bank's financial security are being updated for banks to overcome the crisis and organize measures to prevent possible threats to its activities. Therefore, the issue of ensuring bank's financial security is relevant not only for banks but also for all participants of market relations. Bank's financial security is understood as the state of interests' protection of owners, customers, employees and management of the bank, its financial stability from external and internal threats.

Assessment of bank's financial security level is associated with the need for analytical processing of a large amount of diverse information, its correct interpretation and adoption of reasonable and timely decisions based on its analysis. The study has revealed that economic literature had not yet formed a single methodological approach to assessing the level of commercial banks' financial security. The analysis of scientific literature has showed that there are the following groups of methods and models for assessing the level of financial security of banks and banking system: methods and models based on the use of economic standards as the main criteria; method of coefficients and indicators; method of economic and mathematical modeling; methods of expert assessments. It should be noted that existing methods do not take into account the value of banking institution. Increasing the bank's value for raising its investment attractiveness is an important task of bank management in conditions of macroeconomic instability. Bank's value is a complex economic indicator that integrates the efficiency of its activities. That is why it is important to take into account value-oriented components when measuring the integrated indicator of banks' financial security by its severance into a separate component of monetary security.

To objectively assess the level of banks' financial security, it is reasonable to use a multi-level model for assessing the level of banks' financial security, which involves a comprehensive analysis of bank's financial condition at operational, tactical and strategic levels.

The proposed model is based on calculation of an integrated indicator of banks' financial security level on the basis of five functional components. The first component – capital resources – is based on analysis of relationship between different groups of assets, liabilities and equity. To assess this component of bank's financial security, the following indicators are used: regulatory capital adequacy, capital adequacy ratio, interest margin level, term deposit ratio to the deposit portfolio and financial leverage ratio. Credit and investment component allows revealing the possibilities and direction of bank to attract financial resources, allows to assess bank's ability to meet its obligations to customers, creditors, investors, shareholders and other counterparties in analyzed periods. Assessment of credit and resource component is carried out by assessing the level of problem loans, ratio of total lending activity and instant liquidity. The income and expense security component makes it possible to draw conclusions about profitability of bank. Currency security of bank is assessed using the ratio of foreign exchange assets, ratio of foreign

currency liabilities, and ratio of foreign currency funds use completeness. Monetary component allows assessing the level of value generation by cash flows from operating, investing and financing activities.

Depending on obtained results, the level of banks' financial security is determined at five levels: optimal – the level of bank's financial security, which characterizes bank's effective functioning; sufficient – the level of bank's financial security, which involves the weakening of one or more security components; satisfactory – the level of bank's financial security, which allows the bank to perform its functions, but there may be a tendency to reduce the level of financial security; low – the level of bank's financial security, which allows to perform certain functions and there is a further threat to bank's existence; critical – the level of bank's financial security, which characterizes unprofitable activities, bank is on stage of bankruptcy or liquidation.

In accordance with each level of banks' financial security, it is proposed to establish security zones of banks and develop appropriate strategies for value-oriented management:

- at the optimal level of banks' financial security, it is advisable to apply the strategy of maintaining the rate of increase in value, which provides for maintaining the achieved level of security by maintaining the rate of increase in value. This strategy envisages monitoring the growth of value rate in order to prevent the emergence of possible threats and quickly neutralize their impact. Banks that choose this strategy are characterized by a high level of regulatory capital adequacy and capital adequacy ratio. To maintain the rate of value growth, banking institution must maintain a high level of liquidity and return on assets;

- at the sufficient level of banks' financial security – a strategy of increase the rate of value growth, aimed at increasing the rate of banking institution value growth. This strategy is chosen by banks that try to maintain a leading position in the market, so they must have a high level of capital component (regulatory capital adequacy, capital adequacy ratio, return on capital) and liquidity, providing the average level of problem loans and interest margins;

- at the satisfactory level of banks' financial security – a strategy to achieve the target value, which is aimed at determining and achieving the desired value of banking institution. As this strategy is aimed at achieving the target level of value, the institution needs to mobilize all available resources, which is manifested in a high level of regulatory capital adequacy, and ensuring bank's flexibility. For the rapid reorientation of institution to other bank's activities it is necessary to achieve an average quality of return on capital, liquidity, level of problem loans and capital adequacy ratio;

- at the low level of banks' financial security – a strategy of limited growth of value, which is aimed at ensuring the growth of banking institution value, carried out in conditions of limited resources. Ensuring the growth of bank's value requires the average quality of capital components (regulatory capital adequacy, capital adequacy ratio), return on capital, liquidity;

- at the critical level of banks' financial security – a strategy to achieve a positive increase in value, which involves determining the value potential of bank and introduction of measures to increase bank's value. As this strategy is implemented by banking institutions in crisis, banks with this type of strategy are characterized by low quality of liquidity components, return on capital, high level of problem loans, low interest margins and average quality of regulatory capital adequacy and ratio.

Identifying the main factors influencing the value and security of bank allows developing and implementing adequate measures to influence internal factors and take into account the actions of external in conditions of macroeconomic instability.

Key words: banks' financial security, indicators, methodical approach to assessment of banks' financial security, functional components of banks' financial security, value-oriented strategy of bank management.

Optimal anti-crisis strategy for ensuring the economic security of the enterprise

Oleksandr Sylkin(presenter)
Ukrainian Academy of Printing, Lviv, Ukraine
drvel@ukr.net

Abstract

The choice of an anti-crisis strategy should be based on four parameters: the type of security system, the type of threat impact, the existence of a need for anti-crisis management, and the availability of resources.

One of the safest threats to the existence of the Ukrainian state is recognized by international and domestic experts as corruption that permeates the entire power vertical.

The key stage in countering internal and external threats, preventing bankruptcy and strengthening economic security at the enterprise is the formation of an anti-crisis development strategy. This stage is very difficult because it requires a high level of readiness for changes and the ability to implement planned activities from the enterprise.

The formation of a matrix is becoming more relevant in order to establish an anti-crisis management strategy at machine-building enterprises, which would take into account the system of economic security at the enterprise, its level, the availability of resources and the level of influence of external and internal threats. If we consider the definition of an anti-crisis management strategy in the system of ensuring economic security, then one of the key parameters are the following:

- or is the system of economic security at the enterprise algorithmic or not?
- there is a need to apply anti-crisis management based on the results of calculating the integral indicator?
- are there enough resources to implement anti-crisis management and ensure economic security at the enterprise?
- which threats have the greatest impact on the enterprise?

In an algorithmized system of economic security at an enterprise, it should be understood that the process of its formation took place in compliance with all scientific and methodological recommendations, which, in turn, provide for the creation of an appropriate service for attracting personnel only with appropriate education and the like.

The system of economic security at an enterprise can not always be formed purposefully, work as a full-fledged service, or adhere to some clear order of formation in general. Domestic practice and the results of the expert assessment show that more than 30% of the interviewed experts noted that there were no consistent algorithmic actions to create a system of economic security, and only during the operation of the enterprise, gradually without clear planning, the responsibilities of ensuring economic security were transferred to those or other employees of the enterprise (accountants, employees of the financial department, etc.). Since, as already proved above, the economic security system is closely related to anti-crisis management, understanding which its state at the enterprise is a key factor in determining the anti-crisis strategy.

Very important in the preparation and successful implementation of the anti-crisis strategy for ensuring economic security is how the domestic machine-building enterprise positions itself in each of the given parameters: "the type of economic security system at the enterprise - the influence of threats - the need to apply anti-crisis management - the availability of resources." It should be noted that the parameters we have proposed allow us to speak only about making a choice of strategy, since a large number of individual characteristics of each domestic enterprise do not allow guaranteeing the maximum level of effectiveness of the chosen strategy.

Let us characterize each of the parameters we have proposed for determining the anti-crisis strategy for ensuring the economic security of an enterprise:

1. systems of economic security at the enterprise. It can be both algorithmic and non-algorithmic system. An algorithmized system of economic security should be integral, include highly qualified management personnel with a high level of responsibility and professionalism, personnel should be guided by the methodology for developing anti-crisis programs and countering threats. In addition, an algorithmized system of economic security should be formed in accordance with the scientific and methodological foundations, which provide for the formation of relevant services, the creation of an appropriate control and monitoring system, and the like. If the system of economic security is not algorithmized, no services of this kind have been created at the enterprise, the work to ensure security is additionally entrusted to individual employees, whose position is not directly related to this process, etc.

2. The influence of threats. You think that, depending on what type of threats, such a variant of the anti-crisis plan should be chosen: an anti-crisis plan, which provides for an adaptation process with a significant influence of external threats; anti-crisis plan, which provides for the use of countermeasures and liquidation, with a significant impact of internal threats.

3. The need to apply anti-crisis management. The need to apply anti-crisis management is a key issue in the entire process of ensuring economic security. Building one or another anti-crisis strategy is impossible without this parameter. Based on the results of calculating the integral indicator, we will determine whether the company requires the use of anti-crisis management or not. If there is no such need, then, accordingly, the anti-crisis strategy will be aimed at applying precisely preventive measures and supporting a certain level of economic security at a high level.

4. Availability of resources. To implement any measures, whether anti-crisis or not, a certain amount of resources is always needed. Unfortunately, they are always not enough for the application of anti-crisis measures, since the enterprise is already undergoing a crisis development or a significant amount of resources has simply been "withdrawn", thus marking a distrust of the possibility of taking the enterprise out of the financial crisis. We will refer to resources: financial (their level, volume, etc.); human resources (the amount of available human resources that can be involved in the formation and implementation of an anti-crisis strategy for ensuring economic security); technical (the level and quality of the technical means available at the enterprise).

The parameter "determining the required availability of resources" should be considered in more detail. To establish this stage, an assessment matrix should be formed, it will consist of two criteria on two planes - an assessment of the criterion level and an assessment of the significance of a given criterion for the formation and implementation of an anti-crisis strategy for ensuring economic security. The assessment of the general criterion will occur at four levels, at which the amount of certain resources is high, medium, satisfactory or low.

Key words: anti-crisis management, economic security, anti-crisis strategy, enterprise, security

Models of agricultural sector development as a direction of ensuring food security of the country

Svitlana Vasylchak¹(presenter), Buryk Zoriana²(presenter)

¹Lviv State University of Internal Affairs, ²Vasyl Stefanyk Precarpathian National University

e-mail: vsv123@i.ua

z.burik@ukr.net

Abstract

The development of the agricultural sector affects the economic and food security of the region and the state. Given the Sustainable Development Goals by 2030, it has been identified that one of the world's challenges is food security and the development of the agricultural sector. In particular, this is stated in SDG 1 "No Poverty", SDG 2 "Zero Hunger". SDG 2 identifies the need to overcome hunger on the planet by supporting and intensively developing the agricultural sector, including the formation of sustainable food production systems, the use of new technologies in overcoming soil erosion and the introduction of innovations in the agro-industrial sector. Factors influencing the development of the agro-industrial sector include: climatic conditions, development and stability of this sector in the country, the availability of technologies for the development of the agro-industrial sector, the degree of cooperation and clustering of the industry and others. It is important to build conceptual models of agricultural development, as well as maps of agricultural development in individual states (territories). The purpose of the article: to analyze the development of agriculture in the EU, the choice of criteria for the formation of schemes for the development of agriculture in individual countries and to identify patterns of development of the agricultural sector of individual countries.

Keywords: agricultural sector; food security; development; sustainable development goals.

Research results. Food security is determined by the provision and access of the population to food and the continuous improvement of the quality of life. There is a direct link between the development of the agricultural sector and the individual goals of sustainable development (SDG1, SDG2, SDG8), see table. 1.

Table 1

Correlation between the goals of sustainable development and growth of the agro-industrial sector

№	Goals	Features of implementation in the agro-industrial sector
1.	Goal 1: No Poverty	Overcoming poverty through the development of the agricultural sector, providing the population with food, increasing the economic development of individual states.
2.	Goal 2: Zero Hunger	Improving the efficiency of the agro-industrial sector, intensifying activities in the agro-industrial complex, intensifying the cultivation of animals and plants
3.	Goal 8: Decent world and economic growth	Improving the level of welfare and social status of the population, the development of the state

Source: Transforming our world: the 2030 Agenda for Sustainable Development

Analyzing the dynamics of indicators: The global food security index, GDP (\$ PPP) (billion), Population (million), Land Area (sq km), Economic accounts for agriculture - values at current prices,

Economic accounts for agriculture - values at current prices, it can be argued that large sown areas are not always the engine of agricultural development and food security.

For example, Finland, Switzerland, Sweden and Norway, as well as Austria and the Netherlands, have a high level of food security (Table 2).

Table 2

Dynamics of the level of food security and development of the agricultural sector of some European countries

Country	The global food security index	GDP (\$PPP) (billion)	Population (million)	Land Area (sq km)	Economic accounts for agriculture - values at current prices	Unit values at basic prices
Ukraine	77	411.2	42.01	579,290	349.1	112
Bulgaria	47	166.06	6.99	108,560	1499.8	149.6
Slovakia	35	195.4	5.46	48,080	583.05	151.3
Romania	34	583.8	19.36	230,080	4764.8	188
Hungary	28	323.5	9.69	90,530	2300.7	151.4
Greece	29	329.5	10.47	128,900	704,13	146
Spain	22	1,936	46.74	499,564	3643.1	177.6
Poland	21	1,265	38.25	306,190	3959.3	152.6
Italy	22	2,589	60.55	294,140	3679.5	144
Austria	8	509.2	8.65	82,523	800.27	167.4
Netherlands	9	1,010	17.26	33,690	323.23	268.2
Sweden	4	561.2	10.05	407,310	775.69	186.0
Norway	5	362	5.37	365,123	453.17	177
Finland	2	267	5.53	303,910	652.18	174.0
Switzerland	3	597.6	8.61	39,516	339.63	335.2

Source: Eurostat; The Global Food Security Index

Taking into account the tendencies and analysis of the development of the agricultural sector, it can be generalized that the states apply extensive and intensive models of development of the agricultural sector. Reducing the sown area of agricultural products and food security is not an effective model of agricultural production. A more efficient option is to technologicalize production without significantly expanding sown areas, increasing agricultural production and meeting the needs of the population.

Data of multifactor analysis performed in the program Statistica 8.0. show us a high degree of interrelationship between indicators: The Global food security index and Accounts agroindustrial, mln euro. We get the empirical regression coefficients: $b = 0.000267$, $a = 2.2431$

Regression equation (empirical regression equation) (1):

$$y = e2.2431181435107e0.000267x = 9.42267e0.000267x \quad (1)$$

The empirical regression coefficients a and b are only estimates of the theoretical coefficients β_i , and the equation itself reflects only the general trend in the behavior of the variables under consideration.

The sum of the columns of the matrix are equal to each other and the checksum, which means that the matrix is composed correctly. Using the formula, we calculate the Spearman's rank correlation coefficient (2):

$$p = 1 - 6 \frac{880}{15^3 - 15} = -0.57 \quad (2)$$

Results. According to the results of the research, a high degree of correlation between the capacity of the agricultural sector and the level of food security in the country has been proved. It is established that the level of food security and development of the agricultural sector is significantly influenced by: the economic level of state development (indicates the use of an intensive model of agricultural sector development) and to a lesser extent the territory owned by the state.

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Corruption as a threat to economic development

Inna Vysotska(presenter), Nataliia Chapliak (presenter), Oksana Nahirna

Lviv State University of Internal Affairs, Lviv, Ukraine

inna_vysot@ukr.net

Abstract

One of the safest threats to the existence of the Ukrainian state is recognized by international and domestic experts as corruption that permeates the entire power vertical.

Corruption undermines human values in justice, dignity, and law. However, corruption has not only negative social consequences. It also hinders economic development, has negative financial consequences for citizens, companies and the state as a whole.

In the World Corruption Perceptions Index for 2019, Ukraine received 30 points out of 100 possible, taking 126th place out of 180 countries together with Mali, Malawi and Liberia.. This is an unacceptably low figure for a large European country with a population of 45 million, which is Ukraine. This level of corruption threatens Ukraine's political and economic stability. Ukraine is not the only country that has faced this shameful phenomenon. There is still no country in the world completely free of corruption. According to the UN report, the world economy loses \$ 2.6 trillion annually due to corruption. This is more than 5% of global GDP. The annual amount of bribes worldwide is one trillion dollars. Among the neighboring countries, Ukraine has the best indicator only for Russia. All neighboring countries, including Moldova, which has 32 points, are less corrupt in terms of perception than Ukraine.

The level of corruption is not important, its consequences are important. The negative consequences of corruption are manifested in the social, law enforcement, judicial, and economic systems. The impact of corruption on the economy is particularly dangerous.

Corruption slows down a country's economic growth, makes its citizens poorer and less productive, and hinders business development.

Corruption has a generalized effect on economic growth. To obtain reliable data, we will conduct an econometric assessment of the dependence of GDP growth on the level of perception of corruption. The analysis for the period 2012-2019 showed that there is an inverse linear relationship between these indicators. The GDP growth rate of 46.5% depends on the level of perception of corruption.

Negative consequences of corruption for the economy:

- expansion of the shadow economy. The shadow economy has negative consequences for the state: lack of tax revenues, reduction of the state budget expenditure, exacerbation of social problems. Assessment of the dependence of the level of the shadow economy on the corruption index showed that there is an inverse relationship between these values, as evidenced by the level of the correlation coefficient – 0,7. In recent years, we have seen a decline in the shadow economy. The main reasons for the decline in the shadow economy are: achieving relative macroeconomic stabilization and lower inflation, minimizing corruption schemes in the gas sector, improving tax administration, including VAT, improving business conditions. The effectiveness of the process of de-shadowing of the economy primarily depends on the ability of the state to create favorable conditions for business in conditions of fair economic competition in the market;

- violation of competitive market mechanisms. The holding of non-transparent public procurement tenders led to the fact that public orders and budget funds were received not by those who were competitive, but by those who could illegally obtain benefits. This leads to a decrease in market efficiency and

discrediting the ideas of market competition. The state spends about 300 billion hryvnias a year on public procurement. Public procurement was one of the main areas of corruption at all levels of government and a factor in significant financial losses to the state. Since 2016, the electronic public procurement system ProZorro has been operating in Ukraine. ProZorro's public procurement system saves up to \$ 1.1 billion. for a year;

- inefficient use of budget funds. Corruption negatively affects both revenues and expenditures of the state budget. As the level of corruption in the state increases, budget revenues decrease. This decline is due to rising levels of the shadow economy, declining tax revenues, social security. The social expenditures of the state budget suffer from corruption, as corrupt government expenditures are primarily financed, and social expenditures lose their targeting, ie they are received by the rich. The growth of corruption per unit corresponds to a decrease in the ratio of budget expenditures on education and medicine by 1.32–2.19% of GDP.

- price increase due to increase in «corruption costs». Businesses give bribes to avoid paying taxes and government regulation. In Ukraine, 62% of respondents evade taxes, 47% of them give bribes for this purpose.

- deterioration of the investment climate. Considering corruption as a kind of additional "tax" on business, foreign investors believe that each increase in the rate of this "tax" by one percent reduces the impact of direct investment in the country by 5 percent. There is a close inverse relationship between foreign direct investment and the level of corruption. Confirmation of this thesis is the value of the correlation coefficient at the level of 0.8. Rising corruption reduces foreign direct investment even more than a comparable increase in taxes.

Corruption is a systemic social phenomenon that has arisen over a long period of time, so it takes a lot of effort and time to overcome it. Over the last 5 years, there has been progress in the fight against corruption. However, this progress is insignificant, and modern society needs more effective action by the state. But such changes also have positive results. The study showed that in 2018 the implementation of anti-corruption measures will save \$ 6 billion. USA annually.

In world practice, there are different approaches to combating corruption. However, it is ineffective for copying foreign experience without adapting to domestic realities. In order to reduce the level of corruption in Ukraine, it is advisable to create an effective and efficient system of anti-corruption justice, to actively involve business in establishing new transparent rules for the relationship between government and business. But Ukraine's strategic goal should be to form a society's zero tolerance for corruption.

Key words: corruption, corruption perception index, consequences of corruption, shadow economy, corruption perception index

Financial and economic security management in the digital economy: aspects of strategic, personnel, project and risk management

Zachosova Nataliia (presenter), Kutsenko Dmytro, Koval Oleksii, Kovalenko Andrii

Bohdan Khmelnytsky National University of Cherkasy, Cherkasy, Ukraine

natazachosova@gmail.com

Abstract

With the spread of digital economy, financial and economic security management must undergo transformations in response to the challenges of rapid digitalization of economic processes. Peculiarities of security-oriented management in such circumstances should be: the transition to financial and economic security from the physical plane to the digital plane; focus on counteracting cyber threats and information risks; balanced and moderate management of transparency of business entities, formation of responsible attitude of all employees to ensure financial and economic security, use of four-vector approach to financial and economic security management (it is advisable to combine positive practices and tools of four areas of management – strategic, personnel, project and risk management).

The digital economy is characterized by a high level of automation of financial and economic processes, partial, and in some cases – the complete elimination of man from the factors of production, the transition to the relationship "machine"- "machine". A similar trend is emphasized by supporters of the idea of the spread in the world of Industry 4.0, which is characterized by the total spread in the economic system of the Internet of Things. Under such conditions, timely identification of threats, risks and dangers to the state of corporate resources of the entity – financial, material, informational, personnel, reputational, etc., becomes a complex task that must be performed automatically or with the involvement of responsible persons on an ongoing basis. In the first case, the management of companies will still have to turn to security experts – to verify and interpret the results automatically obtained, and in the second – to organize staff training in accordance with the permanent progress demonstrated by the organization of economic relations.

The low level of flexibility of domestic management mechanisms remains a problematic aspect. For example, in the field of strategic planning. Traditionally, the strategy of the enterprise is developed by company management for a period of five years. In the digital economy, we need to be prepared for the fact that in the event of a technical breakthrough, the emergence of certain innovations, paradigm shifts and the transfer of processes from the material plane to the digital plane, strategic guidelines may also change and strategy must be revised. At the same time, the high level of bureaucracy does not allow to make changes to the company's strategy quickly, which leads to the fact that the company continues to pursue goals that are no longer relevant.

There is no doubt about the feasibility of using project management to ensure the financial and economic security of enterprises. In particular, the organization of the system of financial and economic security should be rationally carried out in the form of a project to establish a mechanism for managing the security of the economic structure. Using project management tools to accomplish this task is a good idea, as project management is characterized by the formation of temporary teams and the election of a team leader, who may not hold a high management position in the company permanently, but is an expert in his field. This approach is indispensable in addressing the process of financial and economic security, as its multi-tasking and multi-resource, as well as the complex nature of the construction require the participation of representatives of various departments, specialists in various fields, experts in local business processes – ie necessary is the formation of a team that, after the completion of the project will be able to return to work as separate employees in different departments. As for the leader of such a team,

the digital economy or the Internet economy is a plane in which young people often become experts, which is the norm in the project approach, but in classical management models it can provoke opposition from experienced staff of respectable age.

Personnel management is an important component for the organization and implementation of the process of financial and economic security management. The use of the principle of universal involvement of employees in the process of ensuring financial and economic security requires a transformation of approaches to personnel management. The company's staff should be recognized not only as its important resource, value and competitive advantage, but also as a source of risks and threats. Accordingly, it is necessary to develop documentation and information-analytical support for the process of identification of personnel risks. For these purposes, the personnel policy of the enterprise is excellent, which can include a full list of rights and responsibilities of employees to participate in financial and economic security management. In addition, each management decision must be weighted in terms of the level of security of its consequences for the company's assets and its staff. Safety-oriented activities of staff in the workplace should take a prominent place in the corporate policy of the enterprise.

The expediency of involving risk management tools in the process of managing the financial and economic security of a modern enterprise is obvious. In contrast to the preventive nature of management decisions aimed at dealing with threats to the business entity, the task of risk management is to maximize the positive consequences of the implementation of risks, not just to prevent and counteract their negative consequences. The ability of effective risk management to generate additional resources from the use of risks for the benefit of the company can well complement the mechanism of financial and economic security.

Thus, the management of financial and economic security in a digital economy should focus primarily on information threats and risks of processes implemented in the digital environment. Those who are involved in safety-oriented management must demonstrate a high level of digital literacy. The organization of actions to counteract the main threats and risks can be carried out in the form of individual projects using project management techniques. Ensuring financial and economic security should be in the list of strategic priorities of the enterprise in a high-risk environment, which also requires prudent management in order to ensure the possibility of their transformation in the future into additional benefits of the enterprise.

Key words: management, economic security, personnel, strategy, risk

Internal and external threats to the economic security of higher education institutions

Zinaida Zhyvko¹(presenter), Liliia Kukharska²(presenter), Myroslava Stadnyk³, Anastasiia Volnykh¹

¹*Lviv State University of Internal Affairs, Ukraine;*²*Hetman Petro Sahaidachny National Army Academy;*

³*Lviv institute of management*

e-mail: professor2007@ukr.net.

Abstract

In the process of functioning of higher education system there are certain organizational-economic relations which not only influence its development, but also give more volume social and economic effect concerning economic security. Hence, one of the components of economic interests of the state and national economic security is the qualitative development of the higher education system. The issue of providing a high level of educational services is timely and relevant, because the safety of the enterprise, where the student will work, will depend on the quality of training in the future.

With the help of the expert method, the strengths and weaknesses, opportunities and threats of the activity of higher education institutions to ensure an appropriate level of quality of their educational services and economic security were identified and a SWOT analysis matrix was built. Using the results of the expert poll and the method of Y. Goldstein's method, improved by I.V. Stankevych, quantitative estimations of influence of strengths and weaknesses on use of opportunities and protection from threats are established.

In contrast to the method proposed by Goldstein G.Y., we operate on three indicators, only one of which is a probabilistic estimate, doesn't distort the results of the estimate and reflects current market conditions.

It is established that quality management of educational services in order to ensure the economic security of higher education institutions (HEI) should focus on overcoming such weaknesses as: lack of cooperation with foreign educational institutions; non-observance of quality standards; insufficient volume of research and development; formal renewal of educational and working programs; weak level of information support of the educational process; due to the use of the potential strengths of educational institutions: high professionalism of the faculty; establishment of international relations; implementation of quality management system; establishment of a research university; high rating of applicants.

It should be borne in mind that the results of this assessment are quite variable in time, because according to the circumstances may change the system of factors, and step their influence.

It is believed that threats can or can't be signs of danger. For example, a subject may threaten a system but not pose a real danger. At the same time, it can be dangerous, but not a threat to the system of danger. In this case, uncertainty may further affect the system through challenges.

Risks are an expression of possible danger. Risks in themselves and their presence before they affect the system can only cause hazards. Subjects of the system management should strive to be aware of the presence of risks, constantly assess them, know their importance and content.

Thus, the danger arises as a result of the influence of factors, a number of which form risks, their further transformation leads to threats, which, in turn, taking the form of a challenge affecting the system.

Therefore, ensuring economic security should be based on the analysis of factors, determination of the risk area, threat assessment and response to the challenges in order to prevent or reduce possible damage.

Among the factors that affect economic security, there are two groups: positive and destructive (threats), with the degree of destructive factors included:

1. The probability of the emergence of an environment capable of generating a hazard (occurrence

of a risk zone).

2. A provocative action or a means of pressure (challenge).
3. A real opportunity to do evil, to do harm (danger).
4. Intention to cause harm or unintentional dangerous circumstances (threat).

Threats include anything that creates conditions for managers, faculty, other permanent staff, and students to violate existing educational laws and licensing conditions.

Among internal threats, the most common are those associated with the risk of non-compliance with legal requirements. The risk of noncompliance with the legislative requirements of the economic systems of higher education institutions, scientific organizations and educational institutions may be manifested to a high degree in their failure to perform all areas of the economic systems (e.g., lack of material resources, low technical readiness, availability of laboratories, specialized rooms, computer classrooms, library collections, non-targeted and ineffective use of money, violations in the operation of buildings and structures, failure to comply with construction regulations).

The risk of aging consumers and staff in the higher education system. Attention should be paid to the fact that in some positions in the higher education system, a significant proportion of employees are of pre-retirement and retirement age. The struggle for talented professionals is due to the constant shortage of qualified personnel in almost all economic systems without exception, and therefore this risk will remain high for all elements of higher education.

The inability to predict and timely respond to changes in consumer demand should be considered one of the most important risks of all economic systems without exception, so for all elements of higher education system risk will be high.

The risk of inability to innovate in higher education is insignificant due to the fact that it is in this system that innovative approaches are born.

Equally threatening is the existence of a conflict between management and the teaching profession. This is especially dangerous, and even worse, when students are involved in a conflict.

One of the negative challenges to the economic security of the HEI is the lack of preventive measures against corruption and fraud in the HEI as one of the threat factors. Corruption in any sphere of society is an asocial, immoral and illegal phenomenon. Corruption in education has the most painful consequences, having a long-term impact, creating a basis for further entrenchment of corruption in society, distorting the axiological paradigm of its existence, as well as inflicting irreparable damage, inhibiting, among other things, economic development of the country and negatively affecting the possible innovative growth with a sharp decline in the quality of education. This problem is a symbiosis of the driving forces that feed one another. At the educational level, corruption is caused by poor quality teaching, subjective assessment, and students' disinterest in learning.

One of the preventive tools that has become more relevant than ever in recent times is public resistance. Public resistance to corruption in the HEI should include constant monitoring of the educational process by specialized public organizations and encouraging students and teachers to take an active position in the fight against corruption in the HEI. Increasing the value of higher education, as well as the quality of education (this will not only affect the corruption component in higher education, but also significantly improve the quality of specialists who will graduate from higher education) is almost the most important among preventive measures.

The means of preventing corruption at the level of the education system is to modify the system of state order to bring it in line with market requirements, to optimize the number of the HEIs by reviewing the criteria for licensing and accreditation and to create a sense of academic dignity among students.

Keywords: risk, threat, quality of education, technical support, corruption

The economic crisis impact due to Covid-19 in the municipal public management of Santa Catarina State in Brazil

ANGELITA ADRIANE DE CONTO

UNOCHAPECÓ

*DG Contabilidade e Gestão Pública LTDA
Pública Assessoria em Contabilidade e Gestão
Gama Contabilidade e Assessoria LTDA*

Abstract

Many actions were taken by all spheres of the government in order to prevent the Corona Virus (COVID-19) to spread amongst the people and cause even death. Field hospitals were built, inputs acquired, health teams trained and an uncountable number of acts were made to regulate sanitary actions reflecting on social isolation, quarantine, temporary closing of most of the companies and also restrictions to circulate among others. Although the innumerable actions adopted, the effects of the public calamity caused by the pandemic and the strategies to contain the virus directly affected the economy and collection of public revenues on the municipalities. In view of this current and significant economic and impacted scenario, all municipalities will face a field full of challenges and uncertainties when talking about municipal accounts and economic sustainability. It is very clear that there is a need for long-term policy planning and a risk management as alternatives to a rebalance of the municipalities accounts that has to be kept in mind by the current and the future governments, especially the ones that are going to assume their chairs in 2021. The findings in this work deserves the attention of all the government entities as it shows worrying results.

Key words: Pandemic. Crisis. Economy.

SUSTAINABILITY OF ORGANIZATIONS DURING AND POST PANDEMIC

Beatriz Lucia Salvador Bizotto

Ramiro Barcelos street, 1810 CEP 95210-076 Vacaria Rio Grande do Sul Brazil

UNIFACVEST university center/Brazil

beatrizluciabizotto@gmail.com

Abstract

Sustainability in companies, or better, environmental sustainability is the best concept that covers environmental, social and economic issues. After all, being sustainable means having the ability to sustain yourself economically, socially and environmentally. The term corporate sustainability became popular among companies after consumers began to demand environmental and social responsibility from companies for their activities.

With the Corona virus pandemic, crucial circumstances arose for organizations to incorporate the three pillars of sustainability in their strategies: social, environmental and economic. With the pandemic, companies had to reorganize and establish new working methods and ways to make a profit through the home office.

The health care and well-being of employees are facts that the current scenario has awakened. In addition to the concern with society that is most affected by restrictions to contain the spread of the virus. Solidarity initiatives have become a matter of survival. Companies that have always had adequate financial planning. They are the ones that manage to overcome the crisis, and still took advantage of the crisis to create new opportunities, and innovated, adopted new technologies and differentiated strategies. They invested in the safety of their employees, and with society. The people who made a difference at the height of the crisis, who took advantage of the moment of social distance to make technical and academic improvements and interacted with society. It turned out that it is not necessary to purchase several pieces of clothing and shoes. There is no need for excessive consumption. Because the fear of losing a job forced people to rethink consumption.

People started to make their own food at home. Thus reducing costs in restaurants and the like, tastes. The innovative strategy was to prepare their digital channels so that the search for purchase through the e-commerce system, and where they were positively surprised with an increase of up to 80% in their revenue compared to the previous year.

It is possible to infer that companies that know how to innovate and have met environmental, economic and social characteristics will be lasting.

Keyword: Sustainability: Economic, Innovation, Pandemic

Impacts of the COVID-19 Pandemic on the quality of life of SC teachers

Maria Tais de Melo

Simone Regina Dias

Arceloni Neusa Volpato

Abstract

In this study, we sought to identify the impact of factors related to the Covid pandemic 19 on the quality of life of teachers who work in the education network of the State of SC. It was an exploratory research, which was analyzed from a quali / quantitative perspective, with the application of an adapted instrument where stress symptoms and everyday issues were listed. Among the factors identified, we point out that a significant sample of teachers are directly feeling the consequences of this process, since in the scale of monitoring the stress process, only 9% of the interviewees were asymptomatic and 20% were already in the stage of absolute exhaustion. Our expectation is that the results can serve as a basis for structuring policies aimed at workers' health.

Keywords: Professor. Quality of life. COVID 19.

The relationship between service quality and customers' decision to stay of the Hard Rock Hotel Pattaya during the outbreak of the COVID-19 virus

Tippawan Mungkhuanklang¹ Aitsaree Junviseat² Thitiphoom Phaisanjaroenwong³

¹ Ramkhamhaeng University, Bangkok, Thailand

² korneak.k@gmail.com

ABSTRACT

This research have the objectives (1) to study the service quality of Hard Rock Hotel Pattaya (2) to study the customers' decision to stay in Hard Rock Hotel Pattaya (3) to determine the relationship between service quality and customers' decision to stay of the Hard Rock Hotel Pattaya and (4) to determine service quality that affect customers' decision to stay for the Hard Rock Hotel Pattaya during the outbreak of the COVID-19 virus. Quantitative research samples were collected from 400 peoples who stayed at Hard Rock Hotel Pattaya during the COVID-19 outbreak using online questionnaire. Statistics for data analysis were frequency, percentage, mean, standard deviation, T-test analysis, ANOVA one-way analysis of variance, Pearson correlation analysis and regression analysis.

The researchers found that the objectives (1) service quality of Hard Rock Hotel Pattaya comment at the highest level with an average total of 4.75 purposes, (2) the customers' decision to stay in the Hard Rock Hotel Pattaya comment on the highest level with an average total of 4.44 purposes, (3) the service quality have relationship with customers' decision to stay in the Hard Rock Hotel Pattaya comment at the percentage 93.1 purposes (4) the service quality in response services, concrete services, service confidence affected on customers' decision to stay. Therefore accept the research hypothesis. For analysis of service quality in reliability, reliability did not affect the customers' decision to stay. Therefore rejected the research hypothesis.

Keywords: Service Quality, Customers' Decision to Stay, Hard Rock Hotel Pattaya

Global Digital Farm with Environmental Education to SDG Economy

Asst. Prof. Dr. Sujinna Karnasuta

Department of Environmental Science, Faculty of Environment,

Kasetsart University

Email: Sujinna.k@gmail.com

The economic development of the country and the world must be carried out in conjunction with appropriate sustainable development must be conducted through research and development with intellectual property (IP) to move sustainable development goal (SDG) innovation with learning participation at the family, community, social, national, and global levels. A significant sample of the IP innovation is “Digital Organic Playground to World” called “i-OP World” as new farming business organic biodiversity agroforestry to global marketing demand network and green fun active learning at onsite and global online. The innovative i-OP World can be agro-tourism ecosystem using just small area use and the public environment learning center with virtual farming about cases of biodiversity conservation, circular implementation for agro local plantation. The i-OP World agricultural products produced for domestic consumption and to delivery to global farmer role on the i-OP World platform as “Global digital farmer”. The rice and fruit diversity across country have a relatively high economic value. In case of IP of the diversity Thai young rice leave producing from the different i-OP World across Thailand, consist of benefits of health agents as Betaglucan and Antioxidant. Therefore the leave can be health food and drink products and being ingredient mixed for many product for health value added, it is used as a case study in learning and understanding of research in creating agricultural innovation. The i-OP World and the Thai young rice leave products researched on applied research and fundamental research that can be integrated together in the different areas. The sustainable utilization of biodiversity and local knowledge for sustainable tourist attraction development by using the participation of the community, tourists, and relevant departments. As for the measures, plans, and guidelines, there are ecological strategies, participation, marketing promotion, and the promotion for tourism development.

Keywords: Digital Farm; Environmental Education; SDG; Economy

Human Resource Management Model of the Position Specialist Identification of Representative Council Members

Lopchai Taratis

Asst Prof. Dr. Yannakorn Toprayoon

Asst Prof. Dr. Jakpong Pemmetra

Master of Arts in arts of Management, Rajapark institute

Email : yannkorn1978@gmail.com

Abstract

The House of Representatives is a weak and inefficient political institution compared to the administration. According to the Constitution of the Kingdom of Thailand Year 2017. This research was to study the human resource management model of the Position Specialist Identification of Representative Council Members. Use qualitative research. Collect information from experts identifying members of the Thai House of Representatives Officials of the Thai House of Representatives and academics The results of this study can summarize the human resource management achievement of the Position Specialist Identification of Representative Council Members. 1) There is an expert selection agency And should set appropriate properties to make Members of the House of Representatives must select those with knowledge and experience. Professionals should be registered by the Council of Representatives. And survey their social work history Work experience Network Politics and like mass work 2) there should be an assessment Follow up operations This may be summarized every year. 3) The compensation should be high. Benefits Equivalent to a government official at the level of a director at the beginning level There should be public welfare, nursing fees, travel expenses. 4) Must be a volunteer who wants to work in public Because political work is a job that benefits the society as a whole 5) Core competencies Achievement Accumulating expertise in the work Good service Cooperation Morality

Keywords: Human Resource Management, Model, Position Specialist Identification, Representative Council Members

The COVID-19 Pandemic & the Future of Tourism in Thailand

Dr. Taksina Seanyen

Doctor of Philosophy (Integrated Tourism and Hospitality Management)

Apaporn Hasoh

Master of Arts (Integrated Tourism and Hospitality Management)

Email : Taksinayuyee9@gmail.com

Wanida Onlamai

Master of Arts (Integrated Tourism and Hospitality Management)

Email : wanilamai@gmail.com

Hathairat Sawasdee

Master of Arts (Parks, Recreation and Tourism)

Email : hathairat.bim@gmail.com

Trirath Pluempitichaikul

Master of Arts (Mass Communication)

Email : Trirath.pl@spu.ac.th

Abstract

The Covid-19 epidemic has reduced the number of foreign tourists in the first six months of this year to 6.7 million. According to statistics in 2019, the number of foreign tourists coming to Thailand is about 40 million, which makes Thailand the tourism income of foreign tourists to 1.9 trillion baht. Recently, the Bank of Thailand lowered its forecast for the number of foreign tourists this year to just 8 million. If the number of tourists is only 8 million, Thailand will have only 384 billion baht in foreign tourist income)80% lower than last year(.

Thailand is very likely to have a second coronavirus epidemic in the second half of 2020, and even with the lockdown of the country, there is a chance that the epidemic has escaped the country. Nevertheless, Thailand has been able to keep the low transmission and with low damage. Thus enabling Thailand to open the country safely as it has successfully helped open a city by keeping good measures and ignoring surplus measures. The situation is graded and reminded the society of what to do or not to do.

The next phase of the COVID-19 situation, it will still be a situation under epidemic risk. This is based on Thailand experience in the success of COVID-19 management, partly due to the collaboration between the central and regional government organizations, also decentralization to the regional and local levels. This creates a positive effect on flexibility and efficiency. However, the role of the local government organization as a supervisor of tourist attractions and establishments at the local level should be increased to be able to manage risks that may arise in many cases. By creating good prototypes of participating local tourism in order to ensure maximum safety for tourists and restore confidence as quickly as possible.

In addition, lesson learned on dealing with epidemics and disasters by establish standard of epidemic security system throughout the supply chain and jointly set a new long-term goal of tourism that will move towards sustainability.

If there will be foreign tourists visiting Thailand in the next two years, creating a seamless travel interface for tourists will be very important for the Next Normal by using the existing system. For example, “Thai Chana” is linked to the tourism information system with the security of both health and accidents. And it must be done seamlessly, starting from keeping yourself safe, dealing with police and hospitals, accessing embassies and receiving news.

Keywords : COVID-19 epidemic, Tourism, Management, Tourist

Brief history of Unifacvest and its actions during the coronavirus pandemic

Roberto Lopes da Fonseca

Graduated in Business Administration, Master in Business Administration, both from the Pontifical Catholic University of São Paulo (PUCSP), and Ph.D. in Law from Centro Universitário FACVEST-UNIFACVEST, in partnership with Universidade Veiga de Almeida (UVA).

Abstract

Located in the city of Lages, in the mountain region of Santa Catarina, Brazil, the Centro Universitário Facvest-Unifacvest has its origin in the preparatory courses for entrance exams, created in 1990, at the foundation of Colégio Uninvest, with courses from kindergarten to high school and technical, and in the institutionalization of Faculdades Integradas Facvest, in 1998. In 2011, Facvest was transformed into a University Center, giving it a new educational status. Today, Unifacvest has 58 on-site and distance courses, offered in 864 support centers, distributed in 25 Brazilian states, with more than 50 thousand students enrolled, with the goal of expanding educational work to other countries. During the coronavirus pandemic, Unifacvest promptly adhered to social isolation and remote classes, in such a way as to preserve our students and professors, as well as maintain scheduled academic activities. The objective of the present work is to present a little of the history of the Centro Universitário FacvestUnifacvest and its socioeconomic context, as well as to show which actions were carried out to maintain the academic activities scheduled and, at the same time, collaborate with social isolation and hygiene, in times of pandemic caused by the coronavirus.

2121: Less teaching, more learning

MsC Kedma Villar

Brasil

In the 21st year of the 21st century's transpandemic world, the skills and abilities that the market and society say are necessary for success have converged. The framework for learning needs several combined skills that definitely results in a world with more learning focused in the individual. These skills differentiate the professional, sustain all aspects of disadvantage, ingenuity, agility and continuous improvement; ability to transform bold ideas into innovative products, services and solutions; ability to overcome goals. This means that just dominating a content is no longer enough.

The market requires employees with communication skills, problem solving, critical thinking, teamwork, and who know how to live with diversity. What do you think will happen next year? Will we continue to be challenged to adapt easily and quickly? The key is to learn to unlearn in order to learn more

Keywords: Learning, Adaptation, Skills, Market

SOCIO-ECONOMIC ANALYSIS FOR STRATEGIC DESTINATION MARKETING POST-PANDEMIC

DR MOHD RAZIFF JAMALUDDIN

INSTITUTE OF BUSINESS EXCELLENCE, UNIVERSITI TEKNOLOGI MARA, MALAYSIA

Abstract

In the basic societal marketing concept, socio-economic analysis determines the progress of the products or services accepted by the social class targeted by the company. The interaction between social class and economy will define the segment and explain the differences in the acceptance level of the products and services. For the destination, catering to the specific socio-economic segments and resolving the destination positioning is crucial in strategic marketing planning. The decision to cater to a specific socio-economic segment requires the tourism players to dedicate strategic investment and asset acquisition to determine future market share, loyalty, and destination image. Examining the tourists' needs and desires before creating a value proposition usually becomes a tough decision for the destination. The unpredictability in traveling activity, especially no end to the current pandemic, requires destination management organization to correctly measure the available resources to promote the destination once the international tourism resume. The budget allocation to the tourism industry itself was slashed by half that push the DMO to critically allocate the right budget either for the development or marketing. The post-pandemic tourism industry may experience a short-term disruption in the form of various needs and wants, changed of interests and habits, affected spending power, and adjusted level of satisfaction. Hence, the destination must decide the potential socio-economic segment with the highest probability of traveling to the destination with a comprehensive understanding of the socio-economic characteristics. Thus far, there are no reliable research findings that offer the type of socio-economic segment that brings the best potential to meet the destination image post-pandemic. Moreover, this area's available findings remained debatable that open for more research to be conducted to inject renewed elements in the socio-economic framework.

SOFT MATTER PHYSICS AND GLOBAL PANDEMIC COVID-19 AN INDEPTH INSIGHTS

Anaswara Ramachandran*, **Sudhanshu Singh**¹**

** Integrated physics, Central University of Tamilnadu, **Department of Electronics and Communication Engineering, Amity University Rajasthan*

¹ansikuso@gmail.com

Abstract

World is going through a global pandemic COVID-19 and this situation can be explained through soft matter point of view. Covid-19 also known as Coronavirus have a complex form of nucleic acid and it has a strong lipid layer. It is transmitting and mutating very fast and affected almost all sectors of world. The virus attack and virus transmission can be explained through soft matter. Discoveries of vaccines and viral interaction are surveyed here. A detailed study about viral pandemics and tactics to prevent this in future are also discussed.

Index Terms- COVID-19, Soft matter, Transmission, Viral interactions, Vaccines

Developing a Causal Model of Factors Influencing the Decision to Select Loan Services of Thai Commercial Banks of Small and Medium-Sized Entrepreneurs in Thailand

Dr.Pichyada Pheunpha

*Assistant Professor Dr. of the Faculty of Management Science
Ubon Ratchathani University*

ABSTRACT

The research purpose was to investigate the influence of service marketing mix 7Ps, corporate image, customer relationship management, and personal traits to SMEs entrepreneur decision making to select the loan services of Thai commercial banks in Ubon Ratchathani province, Thailand. The quantitative research methodology and questionnaire with a very highreliability coefficient were used in this study. Cluster sampling was collected from 382 SME entrepreneurs in 3 districts from Ubon Ratchathani province. Data were analyzed by descriptive statistics, correlation analysis, and structural equation modeling.

The research results showed that structural equation modeling was consistent with the empirical data at a good level. A goodness of fit index were Chi-square = 269.261, df = 110, Chi-square to df = 2.45, CFI = .968, TLI = .955. The significant factors affecting decision making in the loan services were service marketing mix, customer relationship management, and entrepreneur characteristics. However, the corporate image did not affect decision-making in SMEs entrepreneurs' load services in Ubon Ratchathani province. For the Findings, the Thai commercial banks can determine the strategies of the service marketing mix, customer relationship management based on different entrepreneur traits to create more competitive advantages of bank loans in the future.

Keywords: Decision-making, Service Marketing Mix, Corporate Image, Bank Loans, Customer Relationship Management

Empirical Analysis of Network Based Intrusion Detection Prevention Systems using Machine Learning Models

Dushyant Gupta¹ and Ratan Singh²

¹ *Symbiosis Centre for Information Technology, Plot No:15, Rajiv Gandhi Infotech Park,
MIDC, Hinjewadi, Phase 1, Pune, Maharashtra 411057
Pune, India*

² *Ajeenkya DY Patil University DY Patil Knowledge City Road Via Lohgaon, Airport Rd,
Charholi Budruk, Pune, Maharashtra 412105
dushyant.gupta@associates.scit.edu
mr.ratan.proff@gmail.com*

Abstract

In recent years, the rising number of attacks against the living environment has raised the question of computer and network systems regarding Cybersecurity. These days, a large number of attacks that contribute to the phenomenal traffic between the network is the main concern of network security. With the assistance of machine learning using the Anomaly-based Intrusion Detection prevention system monitoring, this intrusion mechanism needs to be eliminated. This paper illustrates the empirical study on advanced machine learning algorithms that will help avoid DDoS attacks and help to assess the performance of IDPS based on the anomaly. In analyzing and classifying the different attacks on information security systems, the Machine Learning algorithm is used, which contributes to the results of the simulation on NSL-KDD datasets. These observations support the reliability approach that has a distinction in significance from other IDS that are carried out according to the same datasets. In various attack-based scenarios, it has shown better efficiency and improvement in other parameters. This technique has been improved in, recall, precision accuracy and detection rate compared to the legendary methods.

Keywords: Anomaly based Intrusion Detection Prevention Systems, Advanced Machine Learning, DDoS, Random forest, ANN, SVM, NSL-KDD datasets

Rural development Tourism

Dr. Gina
Philippines

Abstract

Rural tourism development is now a buzzword worldwide because of the growing urbanization. The world needs balance for the next generations benefits. Rural tourism focuses on actively participating in a rural lifestyle in many villages which facilitate tourism the hospitable community and eager to welcome visitors. Agriculture is becoming highly mechanized and therefore, requires less manual labor. This trend is causing economic pressure on some villages, which in turn causes young people to move to urban areas. There is however, a segment of the urban population that is interested in visiting the rural areas and understanding the lifestyle. Rural tourism development is utilized as this year's UNWTO theme to respond the social, environmental and economic issues around the globe. The presentation describes Rural Tourism with its types and characteristics. This emphasizes the activities in our rural communities as significant resources in developing rural tourism development, and its importance and benefits. Rural tourism development strategies are considered in this presentation giving balance on planet, people and prosperity.

Civil Participation-Driven Social Capitalization-Enabled Resilience Cycle for Community-based Tourism

Chai Ching Tan

School of Management, Mae Fah Luang University

drcctan@yahoo.com , tan.cha@mfu.ac.th

Abstract

Community-based tourism (CBT) is flourishing in Thailand, partly credited to the active local participation and engagement-driven national policies that aim to stimulate effective uses of local resources and destination attributes for income-earning and sustainable socio-cultural and ecological development. Against this policy-grassroot synergistic backdrop and given the scarce literature on the civil roles in CBT, this study examines the civil participation as an important social capitalization bridge to enable and thrust the community development and organization towards realizing CBT potentials while creating positive impacts on the economics, cultural, social and environmental domains of sustainability. In particular, a civil participation-driven social capitalization-enabled resilience cycle model, with a root taken to social capitalization structure of destination management that relates and integrates the structural and relational elements, and the cognitive goals, is proposed, as a key conceptual contribution to the extant literature of CBT and tourism, and is empirically supported by the neural network simulations and structural equation modeling (SEM) fitting. The samples were drawn from the agriculture- livelihood based communities who exploit community-based tourism (CBT) to supplement their earnings and help them develop socio-cultural and ecological attitudes and sustainability results. The SEM and the neural network results were well-aligned and cross-supportive, which manifests another domain of contribution in the methodological aspect in social sciences, tourism and hospitality disciplines. The resilience cycle model fit is dynamic in nature, and provides a base for the continuous development of the communities in sustainable manner.

Economic security and competitiveness of the enterprise

Olga Voronka

Lviv State University of Internal Affairs

olga.voronka24@gmail.com

Abstract

Market conditions provide each economic entity with almost unlimited economic freedom. Business entities, making management decisions, choose the trajectory of development, conduct financial and economic activities, in the process of which are subject to possible risks and losses. In this case, to ensure the desired results, the development of sound management decisions and their practical implementation, the company should be able to determine the state and level of its economic security and, if necessary, adjust them to achieve the purpose of operation. In such conditions, analytical research and forecasts, which allow to assess the conditions of operation of the enterprise in terms of their safety and competitiveness, become especially relevant. In general, the low level of economic security of economic entities is due to the mismatch between the importance of this problem and the attention paid to it. Issues of economic security of enterprises have been the subject of research in the works of many domestic and foreign scientists. However, the problem of economic security of the enterprise is extremely complex, and the issues of its provision while maintaining the appropriate level of competitiveness require more in-depth research in order to achieve more significant general theoretical results and practical recommendations.

Economic security is a dynamic institution, which performs the functions of ensuring effective economic activity of all units and subsystems, functions of forming and maintaining appropriate competitiveness and protection of economic interests by using its economic and political properties in a market economy [1, p. 45].

Economic categories — competitiveness and economic security — as characteristics of the economic system are in close interaction, which in the context of globalization acquires additional emphasis. Competitiveness can be considered as a direct indicator of the level of economic security, as the latter is one of the basic directions of state policy of national security, characterizes the ability of the national economy to expand self-reproduction.

In the most general form, competitiveness is understood as the presence of properties that create advantages of the subject of economic activity (competition). The bearers of competitive advantages can be different subjects or categories of competitiveness: types of products, individual enterprises and organizations or their groups that form sectoral or conglomerate associations, and, finally, individual countries or their associations (regional, political, ethnocultural), leading the competition for leadership in various areas of international economic relations [2, p. 11].

In our view, the main stages of solving the problem, should include the following:

- the enterprise should be created taking into account the requirements of security, certain security mechanisms are laid at the stage of establishment of the enterprise and are correlated with the financial and economic activities of the enterprise;

- the formation of a system of economic security involves the implementation of a comprehensive approach to solving the strategic goals of the enterprise and ensuring its economic security. Threats to the economic security of the enterprise always exist as a consequence of destructive factors in all spheres of financial and economic activity of the enterprise without exception. Identification of the threat is possible through the detection of deviations of the actual financial and economic activities of the enterprise from the optimal, safe or planned;

- systematization of the conceptual apparatus for a formalized description of the economic security of the enterprise. Based on the analysis of existing approaches to the interpretation of the security concepts,

economic security, financial security, the system of economic security and modeling, as well as the tasks that, in our view, should be performed by the economic security system, we have identified the following basic characteristics of these concepts: dynamic characteristics of the system of economic resources of the enterprise, the interaction of which allows forming positive financial flows of enterprise development (and is characterized by the ability of the enterprise to function safely to achieve its goal under existing external conditions and their changes). The localization within the system is the initial prerequisite for solving the problem of economic security of enterprises. Conducted researches allowed to make the following generalization: the system of economic security of the enterprise is a set of interconnected functional subsystems, the implementation of which ensures the realization of the purpose of the system with the help of special tools;

- forecasting the economic security system development based on the dynamics of changes in external influences and the study of the potential ability of such a system to self-organize under their influence;

- modeling the economic security of the enterprise in a single system using indicators of economic security and building on their basis the profile of the enterprise in the security system, which allows to determine the level of enterprise security and provides space for strategic management decisions in the context of its competitiveness;

- the model of the enterprise in the system of its economic security is built with the help of indicators of solvency, economic growth, current liquidity, equity and borrowed capital and financial stability. Moreover, for each indicator involved in the model, it is necessary to determine the points of influence on it. In the model it is necessary to determine the ratio of values of indicators and safety zones: which allows determining the zones of change of their values that affect the economic security of the enterprise. The combination of these zones taking into account the values of basic indicators forms the profile of the enterprise. Graphic representation of the profile of the enterprise gives the chance to receive a qualitative estimation of a condition of economic safety of the enterprise not only in statics but also in dynamics. The model makes it possible to develop profiles of enterprises behavior, the implementation of which will achieve a safe level of economic security;

- the implementation of the proposed model makes it possible to determine the necessary conditions to achieve a balance between the main factors of economic security, which will effectively manage it.

The organization and functioning of the system of economic security in order to maximize the efficiency of the enterprise and its competitiveness should be based on the following principles: the principle of legality, the principle of economic feasibility; combination of preventive and liquidation measures, the principle of continuity, the principle of coordination and the principle of responsibility.

The strategic priority of the enterprise should be the development of human capital through investments in education, science, training, health care, which will ensure in the future not only the development of intellectual and professional growth of the individual and increase the competitiveness of the enterprise development of the state economy [3, p. 152].

Thus, the competitiveness of the enterprise as ensuring economic security is one of the priorities of enterprise management. Competition as a complex category makes it possible to put into action the great potential of market incentives for business activity, which are still underused. By pursuing an active industrial policy, the instrument of which is fair competition, it is possible to achieve the desired harmonization of the interests of the state and economic entities.

Keywords: competitiveness, economic security, enterprise, market, evaluation.

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Financial Security of Joint Stock Companies

Nina Poyda-Nosyk (presenter)

Uzhhorod National University, Uzhhorod, Ukraine

ninapn74@gmail.com

Abstract

The current period of development of the world economy is characterized by the growing role of joint stock companies (JSC) in the economy of many highly developed countries as the most effective organizational form that can significantly expand the financial capabilities of business. Despite the fact that joint-stock companies are not the predominant form of business organization in many countries, giving way to individual entrepreneurs and limited liability companies, nevertheless, these enterprises occupy a leading position among other organizational and legal forms in terms of mobilized and invested financial resources, and the size of total sales exceeds 80%.

However, joint-stock companies, due to the specifics of their organizational and legal form, today suffer the most from raiding, corporate conflicts and various threats to their financial stability. The organization of entrepreneurial activity in the form of public and private JSC generates specific threats to their financial security. The forms of manifestation these threats were identified according to the selected 5 comparison criteria – number of shareholders, financial management system, placement of shares on the stock market, disclosure of information. The status of a company as public or private is reflected in the company's ability to raise capital in stock markets, the degree of protection of minority shareholders, the stability of ownership and control in the company, the flexibility of corporate governance tools.

More various threats to financial security are generated in the organization of business activities in the form of public JSC, the main among which, according to the author, are high dependence on the stock market, a complex management system, freedom of purchase and sale of shares, information openness. The main threats to private JSC are: the lack of access to raising capital through the stock market, information secrecy. Common threats for both types of JSC are: continuous struggle for control over JSC, the likelihood of hostile capture (takeover), lack of interest of the control center (large shareholders) in successful financial activities. In general, it can be concluded that a higher level of financial security due to a greater degree of protection against external risks and threats can be provided in the organization of business activities in the form of private JSC.

Given the existence of a causal link in the chain "needs-interests-goals-actions", which is an axiom and does not require proof, and the existence of general corporate and individual corporate interests, it should be noted the conceptual difference between the concepts of entrepreneurial goal (owner) ", and" purpose of the enterprise ", " purpose of the business ". The purpose of the entrepreneur (or owner) means the set of his intentions and interests as an individual, designed for business activities; the purpose of the enterprise is a conditional analytical concept designed to compactly describe the factors of enterprise behavior in economic and administrative environments. Thus, the purpose of the entrepreneur as the owner (shareholder) should be considered separately from the purpose of the enterprise, because a particular enterprise in some cases serves only as a means of realizing the personal interests of the entrepreneur. After all, for example, such an event as the liquidation of the enterprise may meet the goals of the entrepreneur, but not meet the goals of the enterprise. A priori, a joint-stock company cannot be identified, generally speaking, with its management (director), shareholders, staff, or a specific legal entity.

In this regard, it is advisable to distinguish between groups: the interests of the JSC as a legal entity, the interests of shareholders (large and small), the interests of top managers, staff interests, the interests of external stakeholders (business partners, financial institutions, government). In this case, each group of participants may have a main interest and local interests related to key areas of corporate business.

Competitors are excluded from the list of main participants whose financial interests are protected due to the obvious main goal they may pursue - to eliminate a competitor from the market, which, of course, cannot fit into the system of financial interests of the enterprise. Based on this, the financial security of the JSC should be considered through the prism of harmonization in time and space of the interests of the JSC with the interests of the components of the environment - shareholders, government, financial institutions, business partners and other entities.

One of the reasons for threats to the financial security of companies is corporate conflicts, which can often be the result of the existing capital structure. Depending on how dispersed the ownership structure is, it is common to calculate the share of CEOs (CEO Holdings), institutional investors (Institutional Holdings) and insiders (Insider Holdings).

During the investigation it was taken 6700 EU companies as a sample, including financial companies. All joint-stock companies are divided into 94 groups depending on the activities and sector of the economy in which they operate. Based on statistical data processing, the maximum analysis was performed, the results of which are presented in the next figures. The investigation shows that CEOs are most motivated by the shares of participation in the authorized capital in the field of retail trade (special lines), in which this indicator is the highest - 18.3%. It should be noted that retail (special lines) consists of a wide range of retail outlets of companies in various industries. The emergence of this type of activity is due to the fact that retail via the Internet has become an important part of the sales sector. Main characteristic features of this industry are a high level of competition and higher level of energy consumption. The lowest value of the indicator was observed in the shoes industry (0.01%). The average values of the sample at 6.37% are observed in such industries as real estate operations and services (6.98%), restaurant business (6.53%) and recreation (6.42%), energy (6.22%), metallurgical industry (6.73%).

Stock ownership requirements (SORs) for top executives of U.S. public firms have become widespread in recent years. In 1998, fewer than 11% of the S&P 500 firms required their CEOs to own a certain amount of company stock, yet by 2013 over 82% had adopted such rules. The rationale often advanced for SORs is to address agency and corporate governance concerns by tying manager wealth and incentives to shareholder outcomes; however, the empirical evidence of the performance effects of SORs is quite mixed.

Distribution of institutional investor's shares in various industries and activities shows, that the highest share is observed in the field of property and accident insurance - 53.22%, the lowest - in the sale and maintenance of office equipment (14.89%). The closest to the average value, which is 30.52%, are such activities as health services (30.87%), software (30.56%), household products (30.51%), healthy food products (30.08%), retail trade (special lines) (29.83%).

Among insiders, the highest share is concentrated in the portfolios of owners, executives and managers of companies operating in the field of brokerage and investment banking - 35.36%. The latter fact indicates the existence of an internal motivational mechanism for influencing the direct interest of this group of people in the results of their companies.

The average share of owners and managers in the ownership structure, set at 16.96%, was recorded in such areas as entertainment software (17.68%), healthy food (17.67%), car retail (17, 22%), shipbuilding and maritime transport (16.64%), soft drinks (16.61%) and office electronics (16.36%).

It concluded that from the point of view of financial security the most resistant to external threats and risks is of a private JSC with one shareholder. The most vulnerable to external threats is a public JSC with a dispersed share capital structure and a control center for external quasi-investors (who have established control over the JSC without significant monetary costs, using "shadow" schemes of privatization, raiding, management of government share pools etc., and who no longer invest in the controlled enterprise).

It was found that these CEOs reduce firm nonsystematic risk, but not market risk, through

investment allocations and M&A across industries; reduce earnings volatility and financial leverage; and receive increased compensation. The most vulnerable to external threats is a public JSC with a dispersed share capital structure and a control center for external quasi-investors (who have established control over the JSC without significant monetary costs, using "shadow" schemes of privatization, raiding, management of government share pools etc., and who no longer invest in the controlled enterprise).

Also, it was found that CEOs holding reduce firm nonsystematic risk, but not market risk, through investment allocations and M&A across industries; reduce earnings volatility and financial leverage; and receive increased compensation. Institutional owners affect stock volatility and it depends on their typology, based on the distinction of their possible behaviors: passive versus active.



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