

зовнішньоекономічних операціях.

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KEY POINTS OF MARKETING STRATEGY FOR REAL ESTATE ORGANIZATIONS

Today, the real estate market in Ukraine is actively developing and expanding, that is evidenced by the annual raise of real estate transactions, the continued increase in the number of dealers, and significant growth in the quality of real estate services.

However, there is a tendency to approach market mature stage, which will be accompanied by a decline in demand, increased competition, reduced profitability and attractiveness of commercial real estate among investors. Therefore, the real estate market agents even today are thinking about how to meet such forecasts, which new horizons are opening up before them and real estate investors, how to keep competitiveness in these conditions.

In search of answers to these questions real estate organizations in increasing frequency turn to the methods of marketing. Mostly, the marketing policy of the real estate agencies imply actions of product enhancement in the eyes of potential buyers, tenants, investors or other target group, as well as the work on improving provided services, the search of new ways to attract customers.

The basic components of marketing policy of any real estate organization are:

- Website development of company and its continuous aesthetic, functional and technical improvement in order to increase attendance;
- Expansion of the list of provided services;
- The creation of recognizable logo;
- Carrying out of extensive advertising policy;
- Detailed operational analytics of real estate market;
- Search for new ways to attract customers, etc.

It is important to note that at the modern stage the main marketing communications are:

1. Outdoor advertising – the most effective way of informing in the real estate market. Large billboards, citylights, banners, which are located near the object, or directly on it, would not be unnoticed by passing traffic and pedestrians. On such promotional materials the name of real estate agency, phone number, and a brief slogan are indicated.

2. Printed advertising involves placement of text messages or pictures in mass media. Specialized publications about real estate are a source of information for market participants, developers, realtors, law firms. A separate group of specialized literature - weekly newspapers and magazines of ads on real estate objects, that are published several times a week and inform those, who interested in real estate searching.

3. Targeted advertising contains flyer or information sheet, which is sent abundantly to potential customers. Another option of direct mail is the widespread distribution of information via e-mail with pictures and a description of the proposal. As a rule, this kind of advertising is interesting and effective.

4. Internet (design of web page, ads on major thematic sites).

5. Direct marketing and presentation of real estate object is exciting and effective in the presence of competently composed presentation materials. Booklets, projects, video presentations contain specific features of an object, plans, a description of competitive advantages of the object,

commercial conditions and all necessary information for the customers of object's areas.

Also, it should be emphasized that at the modern stage more and more real estate agencies begin to pay special attention to the policy work with staff.

The main steps for attaching of new employees are:

- pre-interview;
- the main interview;
- training of new employees;
- the passage of qualification examination;
- fixing of a trainee after the certain specialist of the company, who works out a plan of development for the trainee;

- conduction of seminars and training for real estate agents. In general, the successful marketing policy of realtor organization can be represented in the form of four building blocks:

1. General marketing (marketing actions parameters, the life cycle of the product.)
2. Fundamentals of competition (competing forces; the main market laws, affecting competition; the basic competitive strategies; specific competitive strategies of real estate company; the internal competition (groups of influence and coordination of their interests).
3. Competitiveness (basic customers' needs of real estate companies; key factors for success of realtor organization in the competition; customer types and appropriate kinds of sales).
4. Promotion (market segmentation; positioning and competitive repositioning; differentiation and development of a unique trade proposition; tools for promotion of real estate company, stimulation and development of customer loyalty).

When developing a marketing strategy probabilistic approach is used. With the help of economic and mathematical modeling, the most perspective option of marketing strategy is determined. However, this method is difficult and practically is not applied nowadays.

When developing a marketing strategy, it is much easier to apply the scenario approach. The essence of it is that we are given three scenarios of market development: pessimistic, the most probable and optimistic. On these options perspective capabilities of the company, the possible actions of competitors and other factors that may affect the development of the market are applied. Their consideration allows us to formulate the main and back-up options for a marketing strategy of the firm.

Marketing options are selected on the basis of principle of providing the best total satisfaction for solvent needs of customers of firm's goods and services, and maximum efficiency per unit of investment. An essential requirement for developing strategy is that it can adapt to previously unforeseen environmental changes. There can be a lot of reasons for such changes: from the saturation of the market, creation of new technologies and occurrence of numerous competitors to a fundamental change in the law.

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ИНДИКАТОРЫ СТАБИЛЬНОСТИ ФИНАНСОВОЙ СИСТЕМЫ

Развитие экономик государств за последние десятилетия характеризуется усложнением взаимосвязей и повышением взаимозависимости ряда стран, что повлекло к существенным изменениям функционирования кардинальных проблем как внутри стран, так и за их пределами.

Можно сформулировать несколько объективных условий, при которых экономические, социальные и политические процессы в обществе следуют траектории устойчивого развития. Среди них одно из важнейших – стабильность национальной финансовой системы.

Существующий мировой опыт по проблеме поддержания стабильности содержится в виде систем индикаторов стабильности финансовой системы, которые позволяют указать и диагностировать «болевы точки» конкретной страны, обосновать решения по предупреждению или смягчению неблагоприятных процессов.

Задачей данной работы является анализ теоретических подходов к созданию индикационных систем и их приложения для повышения устойчивости финансовой системы.