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Spis treści

OD REDAKCJI

Nowy numer czasopisma naukowego, którego wydawcą jest Wyższa Szkoła Turystyki i Ekologii w Suchej Beskidzkiej, Redakcja postanowiła oddać w całości naszym ukraińskim współpracownikom. Wojna, która toczy się za naszą wschodnią granicą utrudniła, a czasem uniemożliwiła normalną pracę naukową – jeśli więc możemy pomóc, przedstawiając rezultaty badań, prowadzonych w Ukrainie, to robimy to z wielką radością.

Na początku oddajemy głos Oleksandrowi Borovykovi, Arbitrowi przy Prezydencie Ukrainy ds. Krajowej Służby Mediacji, który przesłał tekst do Redakcji, dotyczący zarządzania konfliktami społecznymi i pracowniczymi. Liudmyla Chvertko i Yuliia Melnychuk (Państwowy Uniwersytet Pedagogiczny im. P. Tychyny w Umanie) w tym samym aspekcie przedstawiają problemy kształtowania dziedziny ubezpieczeń w taki sposób, aby sprzyjały włączaniu społecznemu. W obliczu wojny na nowo należy przemysleć rozwój przedsiębiorczości społecznej w Ukrainie (Oleksandr Tregubov, Doniecki Uniwersytet Narodowy), problemy zarządzania publicznego przedsiębiorstwami wodociągowymi (Hanna Frolova, Uniwersytet Technologiczny w Dnieprze), transformację rozwoju gospodarczego w kontekście globalizacji biznesu międzynarodowego (Olha Synihovets, Narodowy Techniczny Uniwersytet Politechnika Charkowska), sposoby zapobiegania bankructwu banków komercyjnych (Olga Chernetska, Olga Gubarik, Tetyana Savanchuk, Państwowy Uniwersytet Rolniczo-Ekonomiczny w Dnieprze), możliwości usprawnienia administracji podatkowej (Svitlana Sliusar, Uniwersytet im. H. Skovorody w Perejasławiu), wpływ kompetencji menedżera na efektywność przedsiębiorstwa (Halyna Tarasyuk, Olga Pashchenko, Żytomierski Politechniczny Uniwersytet Państwowy), doskonalenie metod zarządzania restauracją (Ihor Pistunov, Elizaveta Gorobets, Narodowy Uniwersytet Techniczny „Politechnika Dnieprzańska”).

Oczywiście naukowcy podejmują nie tylko problemy stanu wojny; Nataliia Moroziuk, która pracuje na Uniwersytecie Masaryka w Brnie, ocenia rolę Ukrainy w procesie rozwoju gospodarczego Unii Europejskiej, a Iuliia Siekunova i Inna Tovkun (Narodowy Uniwersytet Nauk o Życiu i Środowisku Ukrainy) – politykę zagraniczną współczesnej Bułgarii. Trzy artykuły można zaliczyć natomiast do tematyki humanistycznej: aspekt aksjologiczny bezpieczeństwa środowiska edukacyjnego (Anzhelika Shevel, Hanna Tsyhanok, Narodowy Uniwersytet Agrarny w Sumach), problem komunikacji w zakresie prawa, edukacji i religii (Olena Fedotova, Maryna Toporkova, Ukraińska Inżynierska Akademia Pedagogiczna i Państwowy Uniwersytet Biotechniczny w Charkowie), wyzwania i potencjał tworzenia homointeligencji w warunkach nowego cyfrowego świata (Oleksandra Dvurechenska, Tamila Hrachevska, Volodymyr Perminov, Narodowy Uniwersytet w Dnieprze im. O. Honczara).

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MANAGEMENT OF SOCIAL AND LABOR CONFLICTS IN UKRAINE: ASPECT OF EXTERNAL MILITARY INVASION AND WAR

Zarządzanie konfliktami społecznymi i pracowniczymi w Ukrainie: aspekt zewnętrznej inwazji wojskowej i wojny

Abstract.
The article describes the state of management of social and labor conflicts in Ukraine. The assessment of the activity of the National Prevention and Reconciliation Service under the President of Ukraine is given. The need for the existence of an institution that monitors the dynamics and state of social and labor relations at Ukrainian enterprises has been confirmed.
Keywords: *Ukraine, Russian invasion, war, arbitration, mediation, social and labor conflict, dispute, strike.*

Streszczenie.
W artykule opisano stan zarządzania konfliktami społecznymi i pracowniczymi na Ukrainie. Przedstawiono ocenę działalności Narodowej Służby Prewencji i Rekoncyliacji przy Prezydencie Ukrainy. Potwierdzono potrzebę istnienia instytucji, która monitoruje dynamikę oraz stan stosunków społecznych i pracowniczych w ukraińskich przedsiębiorstwach.
Słowa kluczowe: *Ukraina, inwazja rosyjska, wojna, arbitraż, mediacja, konflikt społeczny i pracowniczy, spór, strajk.*

INTRODUCTION

The social and economic conditions of Ukraine's economy require a constant response to crisis situations and the aggravation of social and labor relations in the labor collectives of the country's enterprises in the conditions of external invasion and war. The main factor influencing the external and internal environment of social and labor relations, as well as social and labor conflicts in Ukraine, is Russia's external invasion and Russia's active military actions on the territory of Ukraine starting from February 24, 2002. An important signal of support for Ukraine is the granting of candidate status for EU membership. The time of buffer zones between East and West is coming to an end, according to Roman Goncharenko, Deutsche Welle expert [1]. The decision of the European Union is historic – both for the former Soviet republics and for the EU. This is a turning point. Ukraine has been knocking on the door of the EU for about 20 years, but Brussels does not want to open it. The first signals were sent in the early years of the new millennium by authoritarian President Leonid Kuchma, who sought to maintain a balance between Russia and the West [1]. The window of opportunity opened only after his departure and the victory of the "Orange Revolution" in Kyiv in 2004, when he was replaced by the pro-Western politician Viktor Yushchenko. But nothing happened. Democratic changes in Ukraine took place in parallel with the first major expansion of the EU to the east, which was accompanied by the fears of many Western European countries about the influx of cheap labor. These fears were not borne out, but the EU did not want to continue enlargement at the same pace. Brussels took a break, then there was the 2009 financial crisis and then the 2015 migration crisis. But the main reason why Ukraine was not allowed to get closer to the EU until now was the resistance of the influential founding members of the EU. They were very pleased that the huge country forms a kind of buffer zone between the EU and Russia [1]. Western Europe also feared that the accession of Ukraine would change the balance in favor of the countries of Eastern and Central Europe, with which Brussels already has difficult relations. It has not been discussed publicly, but Western Europe has long recognized that Ukraine will remain in Moscow's sphere of influence, citing long-standing ties between "fraternal countries and peoples," as EU officials put it. Ukrainians themselves emphasized this by electing Russian-backed Viktor Yanukovych as president, whose pro-European rhetoric was only a camouflage [1]. The EU hoped that Ukraine would be satisfied with its Neighborhood Policy and free trade zone. It was a fatal, historical mistake that indirectly contributed to Russia's current war against Ukraine: Europe did not want to integrate Ukraine, and Russia wanted to return the former Soviet republic under its control at any cost. But both the EU and Russia underestimated the determination of the Ukrainians. As the two revolutions showed, in 2004 and 2014, Ukrainians value freedom and democracy above all else [1]. And as they also show every day, they are willing to die for it. The Russian invasion of Ukraine forced the EU to correct its mistake. How consistent Brussels will be remains to be seen. Of course, there will be attempts to slow down this process, but it is no longer possible to change the direction. Candidate status for Ukraine means that the era of buffer zones in the center of Europe is coming to an end [1]. Ukraine is moving west. And this means that Ukraine is moving along the European path, including in the construction of social and labor relations.

MANAGEMENT OF SOCIAL AND LABOR CONFLICTS IN UKRAINE: THE ASPECT OF EXTERNAL INVASION AND WAR

On November 17, 1998, in accordance with the Law of Ukraine "On the procedure for resolving collective labor disputes (conflicts)" [2] and in accordance with the Decree of the President of Ukraine, with the aim of promoting the improvement of labor relations and preventing the occurrence of collective labor disputes (conflicts), their forecasting and timely solution, a state structure was created – the National Service of Mediation and Reconciliation (NSPP). The National Mediation and Conciliation Service (NSPP) is a permanent state body created by the Decree of the President of Ukraine dated 17.11.1998 No. 1258/98, in accordance with the Law of Ukraine "On the Procedure for the Resolution of Collective Labor Disputes (Conflicts)" and the Recommendation of the International Labor Organization on Voluntary Conciliation and Arbitration No. 92 of 1951. NSPP was created according to the principle of similar foreign services. Similar services have existed in the countries of the world for more than 100 years. In particular, the Federal Mediation and Conciliation Service in the United States of America has been operating since 1917, the Advisory Arbitration and Conciliation Service in Great Britain – since 1896, the National Mediation Service in Sweden – since 1899. The head of the National Mediation and Reconciliation Service from 10/31/2006 (Decree of the President of Ukraine dated 10/31/2006 No. 911/2006) to the present is Okis Oleksandr Yaroslavovych, civil servant of the 1st rank, candidate of sciences in public administration, honored worker of education of Ukraine. The Head of the NSPP reports to the President of Ukraine on the results of the Service. Also, NSPP systematically informs the Office of the President of Ukraine, the Cabinet of Ministers of Ukraine, the National Security and Defense Council of Ukraine, the International Labor Organization and parties to the social dialogue about the state of social and labor relations in Ukraine, collective labor disputes (conflicts), strikes and social protest actions. NSPP has branches in Kyiv and all regions of Ukraine.

The main strategic tasks of NSPP [3]:

- promoting the interaction of parties to social and labor relations in the process of settling collective labor disputes (conflicts) that have arisen between them;
- forecasting the occurrence of collective labor disputes (conflicts) and facilitating their timely resolution;
- mediation and conciliation during the resolution of collective labor disputes (conflicts);
- ensuring the implementation of social dialogue, development of agreed proposals for the development of social, economic and labor relations

in Ukraine;
- implementation of measures to prevent the occurrence of collective labor disputes (conflicts);
- raising the level of legal culture of participants in social and labor relations.

The competence of NSPP includes the following strategic areas of activity [3]:
- registration of demands put forward by employees and collective labor disputes (conflicts);
- analysis of requirements, identification and generalization of the causes of collective labor disputes (conflicts), preparation of proposals for their elimination;
- training of mediators and arbitrators who specialize in resolving collective labor disputes (conflicts);
- formation of lists of arbitrators and mediators;
- verification, if necessary, of the powers of representatives of the parties to a collective labor dispute (conflict);
- mediation in the resolution of a collective labor dispute (conflict);
- involving people's deputies of Ukraine, representatives of the state authorities, and local self-government bodies in the reconciliation procedures.

The results of the activity of the National Mediation and Reconciliation Service for 2021 demonstrate the effectiveness of work on the implementation of social partnership, social dialogue and the prevention of social and labor conflicts [4].

During 2021, the activities of the National Mediation and Conciliation Service (hereinafter - NSPP) were aimed at fulfilling the tasks defined by the laws of Ukraine "On the procedure for resolving collective labor disputes (conflicts)", as amended, "On social dialogue in Ukraine", Regulations on the National Service mediation and reconciliation, approved by the Decree of the President of Ukraine dated November 17, 1998 No. 1258/98, as amended.
Yes, in 2021 NSPP [4.]. contributed to the resolution of 370 collective labor disputes (conflicts) (3 – at the national level, 4 – at the branch level, 5 – at the territorial level, 358 – at the production level), in which more than 1.6 million employees of 7,758 economic entities became direct participants.

The largest number of CTS(K) was registered, in particular, at enterprises, institutions, organizations of Lviv (71), Zakarpattia (50), Khmelnytskyi (41), Ternopil (28), Volyn (26) and Kharkiv (21) regions; among the types of economic activity: at enterprises, institutions, organizations of the budget sphere – 167 (by 43% more compared to 2020), mining industry and quarry development – 37 (by 73% more than in 2020), transport (35), public administration (27), mechanical engineering (16).

In total, in 370 disputes, 756 demands were raised by employees, of which: 377 (50%) – related to non-fulfillment of labor law requirements; 173 (23%) – regarding the implementation of a collective agreement, agreement or their separate provisions; 158 (21%) – regarding the establishment of new or changes in the existing socio-economic conditions of work and industrial life; 48 (6%) – regarding the conclusion or change of a collective agreement, agreement.

Out of the total number of KTS(K), 214 disputes were registered by the NSPP last year (1 - at the branch level, 1 – at the territorial level, and 212 - at the production level), of which almost 46% were due to the existence of arrears from the payment of wages and violation of deadlines payment of current wages [4].

The largest number of disputes was registered, in particular, in health care institutions – 85 (by 67% more than in 2020), education – 21 (almost 11 times more compared to 2020), at mining enterprises – 17 (by 21% more than in the previous year) and transport (17).

In the registered 214 CTS(K), 404 demands were made by employees, which is 15% more compared to 2020, of which: 183 (45%) – regarding non-fulfillment of labor law requirements; 102 (25%) – regarding the implementation of a collective agreement, agreement or their separate provisions; 84 (21%) – regarding the establishment of new or changes in the existing socio-economic conditions of work and industrial life; 35 (9%) – regarding the conclusion or change of a collective agreement, agreement.

With the assistance of the NSPP, in the course of conciliation procedures, 217 disputes were resolved and deregistered (3 – at the territorial level, 214 – at the production level) and 390 claims, of which 59% - related to non-compliance with the requirements of the labor legislation; 22% - regarding the establishment of new or changes in the existing socio-economic conditions of work and industrial life; 15% - regarding the implementation of a collective agreement, agreement or their separate provisions; 4% - regarding the conclusion or change of a collective agreement, agreement.

It should be noted that the specific weight of resolved KTS(K), in which employees have put forward demands regarding the timely payment of wages and repayment of arrears from it, is 42%.

During 2021, the courts of the first, appellate and cassation instances adopted 12 decisions, rulings and resolutions in 8 cases based on claims to the NSPP of 4 enterprises, institutions and organizations - Kryvyi Rih Vocational Agrarian Lyceum (Mykolaiv Oblast), Kromberg and Shubert Ukraine ZU LLC (Zhytomyr Region), JSC Commercial Bank "Privatbank" (Kyiv) and JSC "Ukrainian Railway" (Kyiv) [4].

The subject of the lawsuits were the demands of the plaintiffs for recognition as illegal and cancellation of certain orders of the NSPP on the registration of KTS(K). However, all lawsuits were rejected by the courts - decisions were made in favor of NSPP.

In general, during 2021, the Service conducted 4,428 conciliation procedures aimed at facilitating the resolution of CTS(K) and preventing their occurrence, including 4,136 conciliation meetings, 290 meetings of conciliation commissions, and 2 meetings of labor arbitrations [4].

As a result of the measures taken by the NSPP in the course of facilitating the solution of KTS(K) and preventing their occurrence, the arrears for the payment of wages in the amount of UAH 853.3 million or 60% of the total amount of debt (1 billion 425.9 million UAH) were repaid, which became the main cause of disputes and conflict situations.

In order to prevent the emergence of CTS(K), NSPP carried out measures aimed at resolving 749 conflict situations (2 – at the territorial level, 747 – at the production level) at 741 enterprises, primarily in Khmelnytskyi (80), Poltava (60), Volynsk (51), Dnipropetrovsk, Donetsk and Zhytomyr regions (42 each).

The complication of the state of STV was observed at enterprises, institutions and organizations of the budget sphere (235 conflict situations), in particular, in health care institutions - 157 (by 38% more than in 2020), in the sphere of housing and communal services - 126 (by 35 % more than in 2020), transport (49), mechanical engineering (46).

Of the total number of conflict situations during 2021, the NSPP took into account 563 conflict situations at 538 enterprises, in particular, Khmelnytskyi (79), Volyn (50), Zhytomyr and Poltava (34 each), Donetsk and Ternopil (30) regions.

With the assistance of the NSPP, 556 conflict situations (1 – at the territorial level, 555 – at the production level) or 74% of the total number at 550 enterprises were settled and deregistered, including Khmelnytskyi (76), Poltava (59), Volynsk (46), Donetsk (40) regions; among the types of economic activity – at enterprises, institutions, organizations of the budget sector (191 conflict situations), in particular in health care institutions (124), housing and communal services 99 (which is 2 times more than in 2020), transport (34), mechanical engineering (30).

Thanks to preventive measures of NSPP, only 28 conflict situations occurred (3.7% of the total number) became the subject of CTS(K). As part of the implementation of measures to promote the improvement of the state of STV and prevent the emergence of CTS(K), employees of NSPP participated in 297 meetings of commissions of (regional, local, district) administrations, where, in particular, the issue of repayment of arrears from the payment of wages to employees of 1,528 enterprises in the amount of more than UAH 4.4 billion [4].

During 2021, the NSPP contributed to the reduction of the level of social tension and the search for mutually acceptable solutions between the parties to the conflicts when salaried employees conducted 70 strikes and social protest actions (hereinafter referred to as ASP), in which more than 25,000 salaried employees took part.

The largest manifestations of protest activity took place in Dnipropetrovsk (3 strikes and 12 ASP), Donetsk (5 strikes and 4 ASP), Lviv (1 strike and 16 ASP) and Kharkiv (10 ASP) regions; among the types of economic activity - at enterprises, institutions, organizations of the extractive industry and career development (27) and health care (19).

The result of the NSPP's implementation of a set of preventive measures was a decrease in the number of social protest actions in 2021 by 47% compared to 2020, in particular in health care facilities by 56%, at mining enterprises by 54%.[4.].

During the past year, the NSPP and its branches in the regions organized the appropriate work on the timely and objective consideration of 1,713 appeals (by 7.3% more than in 2020) from citizens, letters from legal entities and representatives of associations of citizens without the status of a legal entity, in which 1,845 questions were raised (by 6.8% more than in the previous year), in particular, regarding:

- procedures for joining a collective labor dispute, resolving collective labor disputes, conflict situations – 566 (31% of the total number);
  - payments of arrears of wages – 229 (12%);
  - concluding and fulfilling the terms of an employment contract, collective agreement, agreement – 190 (10%);
  - dismissal from work, procedure for dismissal of employees and payment of settlement funds upon dismissal – 135 (7%);
  - rationing and payment of labor – 138 (8%);
- organization and procedure of social dialogue, assessment of compliance with representativeness criteria – 205 (11%);
  - holding social protest actions – 45 (3%);
  - other issues – 337 (18%).

Last year, in accordance with the requirements of Art 7 of the Law of Ukraine "On Social Dialogue in Ukraine" regarding the confirmation of the representativeness of the subjects of the parties of trade unions and employers' organizations once every five years, the next stage of the NSPP implementation of the confirmation of representativeness and assessment of compliance with the criteria of representativeness of the parties of the social dialogue has begun [4].

Thus, since the beginning of 2021, 212 meetings of the Commissions for assessing compliance with the criteria of representativeness and confirming the representativeness of the subjects of trade union parties and employers' organizations have been held.

According to the results of the Commission's work, the following were recognized as representative/representativeness was confirmed:

- at the national level – 2 all-Ukrainian associations of trade unions and 2 all-Ukrainian associations of employers' organizations;
- at the sectoral level – 29 all-Ukrainian sectoral trade unions and 6 associations of employers' organizations;
- at the territorial level - 92 regional organizations of trade unions and 15 regional organizations of employers.

In addition, during the past year, as part of the implementation of the International Labor Organization Project "Inclusive labor market for job creation in Ukraine", financed by the Government of Denmark within the framework of the Danish Neighborhood Program (DANEP) for 2017-2021 and the Danish Support Program for Ukraine, NSPP with the assistance of ILO experts and trainers, five training regional seminars were held on the topic: "Mediation in the settlement of collective labor disputes"[4].

The seminar program was developed on the basis of the certification course on mediation and conciliation and the training course on mediation in labor disputes, according to which the heads of the NSPP and its territorial branches were trained by the International Training Center of the International Labor Organization in Turin (ITC/ILO), and adapted from taking into account the needs and level of qualification of the participants - representatives of the NSPP and parties to the social dialogue, who are involved in the resolution of collective labor disputes [4].

As a result of the training seminars, 80 trainees – specialists of the NSPP and its branches in the regions, representatives of trade unions and employers' organizations, bodies of executive power and local self-government, scientists – received mediator certificates.

According to the results of the seminars, ILO experts provided a positive interim evaluation of the implementation of the Ukrainian-Danish project, based on the results of which a decision was made to hold a final seminar on the exchange of experience regarding the collective labor dispute settlement system with the participation of ILO experts, representatives of trade unions and employers' organizations, labor arbitrators, mediators from the states EU and Ukraine [4].

As part of the project of the NGO "National Association of Mediators of Ukraine" "Strengthening the capacity of the community of mediators to form quality criteria for dispute resolution services in Ukraine" with the support of The Matra Program of the Kingdom of the Netherlands, specialists of the National Association of Mediators participated in the round table – workshop

"Ethical standards and mechanisms for the implementation of mediation in Ukraine: what is necessary and sufficient?" on issues of retrospective experience of implementation of mediation in the regions, development of a consolidated vision of problems and further steps to ensure sufficient and necessary quality of service, safety of both customer stakeholders and mediators [4].

Also, with the aim of deepening cooperation and implementation of joint measures to prevent the emergence of and facilitate the solution of CTS(K), the cooperation of the NSPP with the Regional representatives of the Commissioner of the Verkhovna Rada of Ukraine for human rights in the Kirovohrad, Mykolaiv and Khmelnytskyi regions continued.

In addition, NSPP specialists participated in the meetings of the working group on reforming labor legislation for the development of legislative initiatives in the field of labor legislation, formed by the Presidium of the National Tripartite Socio-Economic Council, regarding the discussion of draft laws "On collective agreements and contracts", which was developed with the aim of increasing the role of collective-contractual regulation of labor relations, strengthening the protection of the rights of employees and employers, establishing cooperation between the parties to social dialogue, and "On Amendments to the Code of Ukraine on Administrative Offenses Regarding Strengthening Responsibility in the Field of Collective-Contractual Activities" [4].

During the past year, the Service continued to actively cooperate with higher educational institutions in the direction of raising the level of legal culture, forming legal knowledge on issues of social and labor relations and collective protection of the rights of employees, and the development of social dialogue as a tool for social peace [4].

In particular, a number of thematic events were held on the basis of Lesya Volyn National University of Ukraine, Institute of Humanitarian Training and Public Administration of Ivano-Frankivsk National Technical University of Oil and Gas, Central Ukrainian State Pedagogical University named after Volodymyr Vinnichenko, National University of Water Management and Environmental Management, Poltava University of Economics and Trade, Kharkiv National University of Economics named after S. Kuznets, Khmelnytskyi National University, Cherkasy State Technological University, etc. [4]. Within the framework of cooperation with regional centers for retraining and advanced training of employees of state authorities, local self-government bodies, state enterprises, institutions and organizations, NSPP specialists conducted a number of educational and practical seminars on the application of the provisions of the laws of Ukraine "On the procedure for resolving collective labor disputes (conflicts)" and "About social dialogue in Ukraine".

Substantial assistance in raising the level of legal culture and improving the social and psychological climate in the labor teams of enterprises is provided by non-staff institutions formed by the Service. Thus, today there are 335 NSPP information and consultation centers in district centers and cities of regional significance, 346 labor arbitrators and 116 independent NSPP mediators work on public grounds [4].

Over the past year, NSPP specialists made 21 appearances on radio and television, prepared and published 106 publications in the print media, delivered 59 lectures, organized and held 1,340 events (seminars, meetings, round tables) on the issues of ensuring the implementation of social dialogue and the implementation of legal mechanism for solving the CTS(K).

Information about the activities and practical work experience is systematically published on the official website of the NSPP. In total, in 2021, 972 publications on the implementation of the provisions of the laws of Ukraine "On the procedure for resolving collective labor disputes (conflicts)" and "On social dialogue in Ukraine" were prepared and posted on the official website of the NSPP [4].

The effective work of the NSPP branch in the Poltava region is facilitated by freelance specialists of the NSPP, namely: 9 labor arbitrators and 5 independent mediators of the NSPP, in addition, information and consultation centers of the NSPP have been created and are operating in each district of the region, which take an active part in monitoring of dynamics and the state of social and labor relations in collectives of enterprises, institutions, organizations of the region, contribute to the development of social partnership and social dialogue, and in conditions of external invasion and war.

CONCLUSIONS

Based on the results of the study, the following trends in the development of social and labor relations in Ukraine were determined.

1. The development of social and labor relations largely depends on internal and external factors of social and economic stability in Ukraine. The current state of social and labor relations is under the influence of Russia's external military invasion and war.
2. In 2017, the NSPP initiated amendments to the Law of Ukraine "On the procedure for resolving collective labor disputes (conflicts)" and the Code of Ukraine on administrative offenses regarding liability for violations of the legislation on the procedure for resolving collective labor disputes (conflicts) and participated in the work of the working group . the group of the Committee of the Verkhovna Rada of Ukraine on Legislative Support of Law Enforcement Activities to develop a draft of the Law of Ukraine on Amendments to the Code of Ukraine on Administrative Offenses and some other legislative acts of Ukraine on liability for violations of collective labor legislation. disputes In December 2017, at a

meeting of the Committee, the draft law was supported unanimously and a decision was made to submit it for consideration by the Verkhovna Rada of Ukraine. It is necessary to resume work on updating the content of this Law of Ukraine. A possible point of improvement of this Law is the introduction of consideration of individual labor disputes (conflicts) within the framework of this Law.

3. It is necessary to intensify the use of the Law of Ukraine On Mediation as a form of pre-trial consideration of social and labor disputes and conflicts. To recognize the right of NSPP arbitrators and mediators to conduct a pre-trial mediation procedure, and to enter NSPP arbitrators and mediators in the national register of mediators of Ukraine.
4. It is also necessary to supplement the publication of the statistical collection "Labor of Ukraine" with statistical indicators of the characteristics of collective agreements, the state of arrears from wages, working conditions, the number of registered collective disputes and conflicts.
5. It is necessary to study the possibility of publishing reviews of the state of social and labor relations and conflicts by the central apparatus of the NSPP.

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INNOVATIVE ASPECTS OF FORMING AN INCLUSIVE ENVIRONMENT IN THE FIELD OF INSURANCE

Innowacyjne aspekty kształtowania środowiska sprzyjającego włączeniu społecznemu w dziedzinie ubezpieczeń

Abstract
The article is devoted to the problems of creating conditions for the implementation of inclusion in the field of insurance and the role of innovation in this process. It has been proved that the creation of an inclusive environment in the field of insurance involves removing existing barriers and obstacles to obtaining insurance protection for potential consumers of insurance services, creating conditions for their inclusion in insurance relations, changing the value system of insurance market and increasing insurance culture. The importance of introducing innovations and digital technologies for the process of building an inclusive environment in the insurance market has been proved. An assessment of current trends and indicators of inclusive development of the insurance market of Ukraine was made, which revealed their lag in comparison with economically developed countries, as well as showed the positive trends of technological innovation and informatization in the insurance business. It is argued that building an effective inclusive insurance market environment and accelerating financial integration are closely linked to the level of digital and financial literacy, awareness of potential consumers of insurance products about the possibilities of the insurance industry and their understanding of the practical benefits of insurance. It is proved that the need to increase the level of inclusive development of the insurance market of Ukraine necessitates the joint efforts of financial market participants - by studying and meeting the real needs of consumers, strengthening the responsibility of insurance companies and other financial institutions to customers for failure to fulfill their obligations. authorities - by pursuing a consistent public policy in this area.
Keywords: *insurance, financial inclusion, inclusive environment, insurance inclusiveness, insurance innovations, digitalization in insurance.*

Streszczenie:
Artykuł poświęcony jest problematyce tworzenia warunków do realizacji inkluzji w obszarze ubezpieczeń oraz roli innowacji w tym procesie. Udowodniono, że tworzenie inkluzywnego środowiska w obszarze ubezpieczeń wiąże się z usuwaniem istniejących barier i przeszkód w uzyskaniu ochrony ubezpieczeniowej dla potencjalnych konsumentów usług ubezpieczeniowych, tworzeniem warunków do włączenia ich w relacje ubezpieczeniowe, zmianą systemu wartości rynku ubezpieczeniowego oraz wzrostem kultury ubezpieczeniowej. Udowodniono znaczenie wprowadzania innowacji i technologii cyfrowych dla procesu budowania inkluzywnego środowiska na rynku ubezpieczeniowym. Oceniono aktualne trendy i wskaźniki inkluzywnego rozwoju rynku ubezpieczeniowego

Ukrainy, które ujawniły ich opóźnienie w porównaniu z krajami rozwiniętymi gospodarczo, a także pokazały pozytywne trendy innowacji technologicznych i procesu informatyzacji w branży ubezpieczeniowej. Stwierdzono, że budowanie efektywnego integracyjnego środowiska rynku ubezpieczeń i przyspieszanie integracji finansowej są ściśle powiązane z poziomem wiedzy cyfrowej i finansowej, świadomością potencjalnych konsumentów co do produktów ubezpieczeniowych (w temacie możliwości branży ubezpieczeniowej oraz ich zrozumienia praktycznych korzyści płynących z ubezpieczeń). Udowodniono, że istnieje potrzeba zwiększenia poziomu inkluzywnego rozwoju rynku ubezpieczeniowego w Ukrainie, co wymaga wspólnych wysiłków uczestników rynku finansowego – poprzez badanie i zaspokajanie rzeczywistych potrzeb konsumentów, wzmacnianie odpowiedzialności firm ubezpieczeniowych i innych instytucji finansowych wobec klientów w obliczu niewywiązywanie się władz z obowiązków w tym zakresie – poprzez prowadzenie konsekwentnej polityki publicznej.

Słowa kluczowe: *ubezpieczenia, inkluzja finansowa, środowisko inkluzywne, inkluzja ubezpieczeniowa, innowacje ubezpieczeniowe, cyfryzacja w ubezpieczeniach.*

Introduction

A distinctive feature of modern highly developed society is the formation of an inclusive environment in all spheres of human life. An inclusive environment provides free access to the benefits of civilization, and inclusion is rightly seen as an effective tool for achieving sustainable economic growth.

A systematic approach to the process of forming and developing an inclusive space includes, among other things, financial inclusion. The United Nations and the World Bank define financial inclusion as the access of individuals and legal entities to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way[1]. Financial inclusion has been identified as an enabler for 7 of the 17 Sustainable Development Goals[2]. The need to ensure the quality and dynamics of economic growth of the Ukrainian economy necessitates the formation of an inclusive environment in the financial system as a whole and in each of its components.

The inclusive orientation of the financial market development puts new demands on the insurance sector as well. Creating an inclusive environment in the field of insurance involves removing existing barriers and obstacles for potential consumers of insurance services, creating conditions for their inclusion in insurance relations, and changing the value system of insurance market participants and increasing the level of insurance culture. The implementation of

[1] *Financial Inclusion*; https://www.worldbank.org/en/topic/financialinclusion/overview#1 (date of application: 10.05.2022).
[2] *Take Action for the Sustainable Development Goals*; https://www.un.org/sustainabledevelopment/sustainable-development-goals/ (date of application: 10.05.2022).

the tasks is based mainly on scientific and technological progress, improving the material and cultural level of all segments of the population and the innovative nature of management work. Science, innovation and new technologies are designed to accelerate the formation of an inclusive environment in the insurance market and contribute to the improvement of qualitative and quantitative economic and social indicators of social development.

The issue of creating conditions for the implementation of inclusion has been and remains the subject of theoretical research and applied developments and recommendations. In research, the concepts of inclusion and the environment in which it should be implemented are considered mainly in pedagogical, social and psychological paradigms. At the same time, in recent years, more and more attention has been paid to the study of the place and role of inclusion in the financial system.

Financial inclusion, according to A. Atkinson and F. Messy, refers to the process of promoting affordable, timely and adequate access to a wide range of regulated financial products and services and broadening their use by all segments of society through the implementation of tailored existing and innovative approaches including financial awareness and education with a view to promote financial well-being as well as economic and social inclusion[3].

A. Demirguc-Kunt, L. Klapper and D. Singer argue that Financial inclusion means that adults have access to and can effectively use a range of appropriate financial services. Such services must be provided responsibly and safely to the consumer and sustainably to the provider in a well regulated environment. The authors provide an overview of financial inclusion around the world and highlight its benefits, as well as how these benefits can contribute to inclusive growth and the economy[4].

Scientific and practical approaches to defining the concept and place of financial inclusion in the system of factors of socio-economic development, clarifying reserves and barriers to expanding financial inclusion in Ukraine were covered in the work of K. V. Anufrieva and A. I. Shklyar[5]. Problems of financial inclusion in Ukrainian society and developed in the scientific work of

[3] Atkinson A., Messy F., *Promoting Financial Inclusion through Financial Education: OECD/INFE Evidence, Policies and Practice,* "OECD Working Papers on Finance, Insurance and Private Pensions", 2013, 34, OECD Publishing; http://dx.doi.org/10.1787/5k3xz6m88smp-en (date of application 01.04.2022).

[4] Demirguc-Kunt A., Klapper L., Singer D., *Financial Inclusion and Inclusive Growth A Review of Recent Empirical Evidence*, Policy Research Working Paper 8040. The World Bank. 2017. April. 27 p.; https://openknowledge.worldbank.org/bitstream/handle/10986/26479/WPS8040.pdf?sequence=1&isAllowed=y (date of application 09.05.2022).

[5] Anufriieva K. V., Shkliar A. I., *Financial inclusion as a factor for socio-economic development,* "Ukrainian society", 2019, 3(70), p. 59-77; https://doi.org/10.15407/socium2019.03.059.

Zakharchenko N. V.[6] The author substantiates the relevance and basic idea of financial inclusion, finds out the reasons for its current low level, reveals the main components of financial inclusion and the criteria for shaping the financial behavior of consumers.

A separate area of research is the study of the specifics of the formation of an inclusive environment in various spheres of human life. In particular, the scientific work of M. O. Andreeva is devoted to the conceptualization of the concept of "inclusive environment" and its study in terms of building a society of equal opportunities[7]. The author characterizes the current trends of building an inclusive environment in Ukrainian society in the context of European integration and argues that in a society of equal opportunities "inclusive environment can be considered a natural environment"[8]. An inclusive environment, according to D. Palatnaya, is "a human environment that provides conditions for the inclusion of all persons, taking into account their diversity, in the spheres of society by removing any barriers"[9].

Despite the growing interest of researchers in studying the processes of inclusive development and ensuring the inclusiveness of various spheres of human life, the issue of conceptual foundations and theoretical and methodological approaches to ensure the inclusion of the insurance market still remains unexplored.

The purpose of the article is to summarize the features of the formation of an inclusive environment in the insurance sector and justify the role of innovation in ensuring its development.

Own research

Inclusion as a state of inclusion implies a person's interest in certain activities and processes, his active participation in these processes, as well as the effectiveness of these actions. Depending on the circumstances, a person's involvement in activities and involvement in processes, in response to what is happening in a particular environment, may have different degrees of intensity. In view of this, the inclusive environment of the financial sector in general means a set of conditions that promote the involvement of the general public in

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6 Zakharchenko N., *Financial inclusion to increase the well-being of the population and state economic growth.* "Finance of Ukraine", 2020, 6, p. 105-116; https://doi.org/10.33763/finukr2020.06.105.

7 Andreieva M. O., *The clarification of the concept "inclusive environment" in the context of the development of equal opportunities' society in Ukraine,* "Imidzh suchasnoho pedahoha", 2017, 6, p. 47-50; http://nbuv.gov.ua/UJRN/isp_2017_6_13.

8 Ibidem, p. 50.

9 Palatna D., *Inclusive environment: developing integrated definition,* "The Bulletin of Taras Shevchenko National University of Kyiv", Social work, 2019, 1, p. 22; https://doi.org/10.17721/2616-7786.2019/5-1/4.

the financial services market through their accessibility to retail consumers and the satisfaction of individual interests. Such an environment creates interest in potential consumers and encourages them to actively use financial products, as well as provides a basis for understanding the benefits of such actions. N. V. Zakharchenko describes an inclusive financial system as one in which people do not live outside it, but in it, thanks to awareness, availability of certain knowledge and skills, and their active use[10].

In our opinion, the inclusiveness of the insurance sector is determined by the ability to insure all categories of potential policyholders against risks through insurance protection mechanisms, as well as the ability of participants in insurance relations to benefit from insurance[11]. At the same time, financial inclusion in the insurance sector is an indicator of the availability of insurance services for the population, as well as the demand for insurance products as a tool to minimize risks and ensure insurance protection.

The role of innovation is extremely important in creating conditions for the development of inclusion in the insurance market and increasing the level of financial inclusion in the insurance sector. This direction of development of the insurance market of Ukraine is defined by researchers as one of perspective. After all, modern Ukrainian society is becoming increasingly dependent on continuous and inevitable innovation progress as the dominant mode of development, and the ability to innovate is a kind of indicator of the effectiveness of modern social systems at different levels, which allows to survive and develop competition[12].

Note that until recently, insurance was one of those segments of the financial market, which was characterized by a tendency to traditional ways of doing business and the slow pace of implementation of technological innovations and the process of informatization. However, current challenges and trends have significantly affected the innovative development of the insurance industry. Today's trends point to the high innovation activity of the insurance business and the awareness of insurance market participants of the priority of innovation and digital transformation. The proliferation of digital devices for personal and business use, as well as the expansion of digital technologies are

[10] Zakharchenko N., *Financial inclusion to increase the well-being of the population and state economic growth*, “Finance of Ukraine”, 2020, 6, p. 108; https://doi.org/10.33763/finukr2020.06.105.

[11] Chvertko L. A., Problems of ensuring the inclusiveness of insurance in today's challenges, “*Financial and credit mechanism of economic and social development*”, Kropyvnytskyi, 2021, p. 126; https://dspace.udpu.edu.ua/handle/123456789/14544.

[12] Klimova G. P., *Formation of a national innovation system is a strategic priority for the development of Ukrainian society*, “The Bulletin of Yaroslav Mudryi National Law University”, Series: Philosophy, philosophies of law, political science, sociology, 2018, 4 (39), p. 20; https://doi.org/10.21564/2075-7190.39.151140.

changing the patterns of consumer behavior in the insurance market. Consumers are increasingly moving to online interaction and expect any service to be available digitally. In particular, during the restrictive measures imposed by the government to curb the spread of the disease during the COVID-19 pandemic, the reorientation of insurers to remote electronic formats became especially important and significantly increased[13]. Currently, the online insurance system used by insurers as an alternative to face-to-face meetings with potential customers covers a range of technologies, including: insurance calculator, online payment for insurance, ordering and purchasing insurance online, online consultation, video consultation and other.

The widespread introduction of e-commerce in insurance has a positive impact on the development of a modern inclusive environment in this area. The variety of digital insurance products facilitates consumer access to them due to the lack of need to visit financial institutions. At the same time, research shows that this causes some isolation of people who are reluctant to use digital technologies – such categories of consumers mostly include the elderly and villagers[14].

To ensure the financial inclusion of these and other categories of people, there is an urgent need to promote digital awareness in the country and master the digital skills of people of different ages, regardless of the type of settlement where they live. This will help to develop an effective inclusive environment and accelerate financial integration by enabling the use of and benefit from digital information, products and services on an equal and equitable basis. Effective inclusion, as opposed to expanding the customer base only for profit and economies of scale, is related to equal opportunities for all segments of the population, age, gender, wealth, education, professional prestige, etc., support for vulnerable groups and increase social welfare.

The problem of digital and financial inclusion of villagers still remains relevant not only for Ukraine but also for other countries. According to the International Telecommunication Union, people in cities around the world are twice as likely to use the Internet as in rural areas[15]. Studies show, the COVID-19 pandemic "has exacerbated existing digital divides between and within

[13] Chvertko L., Korniienko T., Vinnytska O., *Digitalization of insurance business as an effective risk management lever*, "Sciences of Europe", 2022, № 89. vol. 1, p. 7-11; https://www.europe-science.com/wp-content/uploads/2022/03/Sciences-of-Europe-No-89-2022.pdf.

[14] *Financial literacy, financial inclusion and financial well-being in Ukraine in 2021. Report on the results of the study*, USAID Project; http://www.fst-ua.info/wp-content/uploads/2021/10/Ukraine_2021_Financial-Literacy-Survey-Report_UA.pdf (date of application: 01.04.2022).

[15] *Measuring digital development: Facts and figures 2021;* https://www.itu.int/en/ITU-D/Statistics/Documents/facts/FactsFigures2021.pdf (date of application: 04.05.2022).

countries related to age, disability, gender, geography and socioeconomic status. According to experts, with many essential services pushed online, there is a real and present danger that those without broadband Internet access could be left ever further behind"[16]. Efforts by governments and international organizations are working to address gaps in Internet connectivity and access. It should be noted that the task of expanding access to information via the Internet in all territorial communities of Ukraine, regardless of geographical location, is defined in the State Strategy for Regional Development for 2021-2027[17]. In particular, the need to ensure uninterrupted access to high-speed Internet of all settlements and ensure coverage of all rural areas with fixed broadband Internet access, declared in operational objective 1 "Stimulation of economic development centers (agglomerations, cities)" and operational objective 4 "Infrastructure development Transformation of Regions" (strategic goal I "Formation of a united state in social, humanitarian, economic, ecological, security and spatial dimensions").

Digital literacy training should be combined with financial literacy training. After all, the effectiveness of the process of creating an effective inclusive environment in the insurance sector of the financial market is closely related to the level of awareness of potential consumers of insurance services about the possibilities of the insurance industry and their understanding of the practical benefits of insurance. Currently, the level of financial literacy of the country's population in the field of insurance is unsatisfactory. The general index of financial literacy of Ukraine in 2021, calculated according to the OECD methodology, is 12.3 points (or 58% of its maximum value – 21 points)[18].

The lack or lack of skills in managing the risks associated with personal savings and other risks that lead to losses and require significant financial resources to cover them is evidenced by the low level of coverage of the population of Ukraine in insurance services. In particular, in terms of insurance density, which is determined by the calculation of insurance premiums per capita, Ukraine ranks last in the world rankings: in 2018 the country ranked 73rd in risk insurance, and life insurance – 82nd out of 88 countries. In recent years, the values of these indicators remain low and at the end of 2020 amounted to 31.5 dollars. USD per person under Non-life insurance contracts and 4.5 USD.

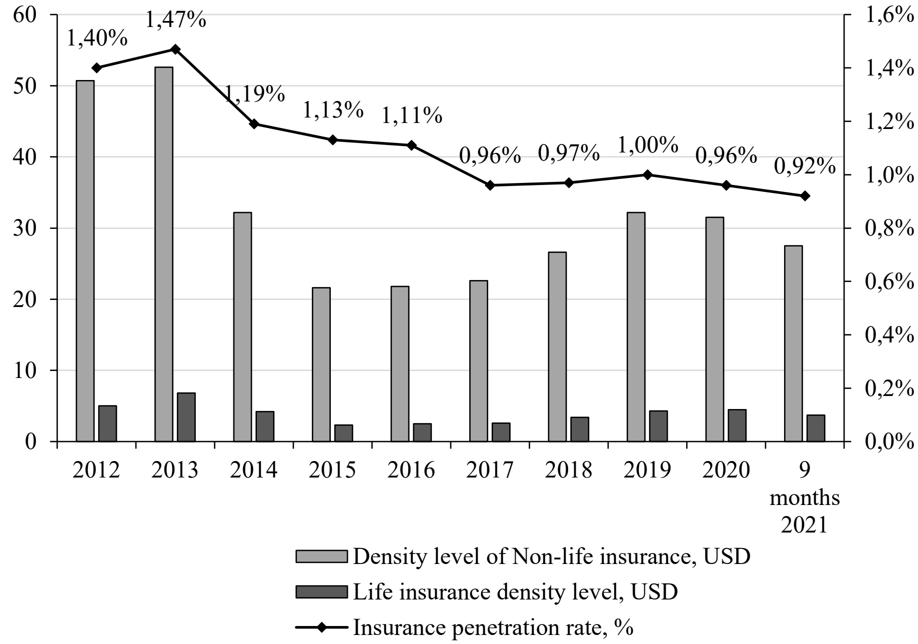
[16] *Digital inclusion of all*; https://www.itu.int/en/mediacentre/backgrounders/Pages/digital-inclusion-of-all.aspx (date of application: 11.05.2022).

[17] *State Strategy for Regional Development for 2021-2027*: approved by the resolution of the Cabinet of Ministers of Ukraine of August 5, 2020; https://zakon.rada.gov.ua/laws/show/695-2020-п#n11 (date of application: 21.05.2022).

[18] *Financial literacy, financial inclusion and financial well-being in Ukraine in 2021. Report on the results of the study*, USAID Project; http://www.fst-ua.info/wp-content/uploads/2021/10/Ukraine_2021_Financial-Literacy-Survey-Report_UA.pdf (date of application: 01.04.2022).

US per person under Life Insurance (Fig. 1). The level of insurance penetration into the country's economy is too low: over the last decade, the volume of net insurance payments in the country's GDP structure averaged slightly more than 1.0%, while the values of similar European and global averages are 5.0% and 6.1% respectively[19]. In the dynamics for the years of the analyzed period (2012–2021), the indicator of insurance penetration into the economy is characterized by a clear downward trend.

Fig. 1. Dynamics of indicators of penetration and density of insurance in Ukraine*



*Source: developed by the authors according to the data [20]

[19] *Future regulation of the insurance market in Ukraine: White Book*, 2020; https://bank.gov.ua/admin_uploads/article/White_paper_insurance_2020.pdf?v=4 (date of application: 12.05.2022).
[20] *GDP of Ukraine*; https://index.minfin.com.ua/ua/economy/gdp/ (date of application: 15.04.2022).
Performance indicators of insurance companies; https://bank.gov.ua/ua/statistic/supervision-statist#6 (date of application: 15.04.2022).
People; http://ukrstat.gov.ua/operativ/operativ2007/ds/nas_rik/nas_u/nas_rik_u.html (date of application: 15.04.2022).
Official exchange rate of hryvnia against foreign currencies; https://bank.gov.ua/ua/markets/exchangerate-chart (date of application: 15.04.2022).

Insufficient public knowledge and general information about the rights and responsibilities of consumers of insurance products leads to a reluctance to use the latter as a tool to protect, preserve savings and improve welfare. The results of a survey conducted within the USAID "Financial Sector Transformation Project " show that only 9% of respondents indicated that they or their family members use insurance services, while in the Organization for Economic Cooperation and Development member countries 40% use insurance services[21]. It should be noted that often such subjective consumer sentiments are formed due to distrust of financial institutions and the system in general, which, from the point of view of K. V. Gruber, is a key prerequisite for inclusion in financial relations[22].

Improving the level of financial literacy of the population of Ukraine requires efforts on the part of both financial market participants and public authorities, primarily through a consistent state policy in this area. Coordination of actions of state bodies, local self-government, educational institutions, public and private organizations involved in various initiatives and innovations in the field of financial education and financial institutions will help create favorable conditions for strengthening public confidence in the insurance sector, increasing insurance revenues and using financial potential insurers as powerful institutional investors in the economy of Ukraine. It is important to note that strengthening the responsibility of insurance companies and other financial institutions to customers for non-compliance with their obligations, integrity to consumers, in particular when disclosing information about financial services, will be a solid foundation for increasing confidence in the financial sector. The need to increase the financial literacy of the population has been identified as one of the strategic goals of the development of the financial sector of Ukraine, the achievement of which is aimed at ensuring financial inclusion[23]. Using financial information, applying financial knowledge in practice, usually means better money management, achieving financial goals and avoiding stress related to financial problems; thus, ultimately, financial literacy improves financial well-being.

Inclusive financial technologies, which use creative approaches to serve new customers, play an important role in expanding the access of vulnerable

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[21] *Financial literacy, financial inclusion and financial well-being in Ukraine in 2021. Report on the results of the study*, USAID Project; http://www.fst-ua.info/wp-content/uploads/2021/10/Ukraine_2021_Financial-Literacy-Survey-Report_UA.pdf (date of application: 01.04.2022).

[22] Gruber K., *Access to financial services for individuals as a component of financial inclusion: evolution and estimation in domestic conditions*, "History of economics and economic thought of Ukraine", 2020, 53, p. 421; https://doi.org/10.15407/ingedu2020.53.407.

[23] *Strategy for the development of the financial sector of Ukraine until 2025;* https://bank.gov.ua/ua/about/develop-strategy (date of application: 01.05.2022).

groups to financial services, including through digital insurance platforms that offer micro-coverage[24]. Note that microinsurance, according to scientists, is a unique combination of innovation in both underwriting policy and in the policy of finding alternative sales channels[25]. The positive experience of its use confirms the effectiveness of this tool (for example, this is stated in the publication of M. El-Zoghbi and L. Michaels[26]). Fintech-based digital financial services reduce costs by maximizing scale, increase the speed, security and transparency of transactions, and provide more tailored financial services that serve the poor. Widespread introduction of microinsurance is extremely important for Ukraine. This type of insurance protection organization can serve as a means of overcoming distrust in traditional insurance and alienation from insurance of entrepreneurs and the poor, and become a means of improving their insurance culture[27].

Technology solutions and the availability of the Internet allow us to expand access to a variety of low-cost insurance products. The most popular technological solutions currently used in insurance include: big data, artificial intelligence and machine learning (20%), insurance based on time of use ("pay when you drive") (13%), telematics (13%), insurance for IoT-spheres (Internet of Things) (12%), robot advisors and chatbots (10%), blockchain (4%), etc.[28].

The need to create the most comfortable conditions for customers of insurance companies at all stages – from concluding a contract and paying payments to payments and renewal of contracts – requires insurers to further digitize business processes. However, the introduction of digital technologies largely depends on the success in solving problems that hinder the digital trends of the Ukrainian economy as a whole. In particular, experts of the Ukrainian Institute of the Future[29] highlighted a number of institutional, infrastructural, ecosystem and governmental problems of transformation of the Ukrainian economy into digital, which require a radical solution (Fig. 2).

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[24] *Inclusive Fintech 50: Driving Innovation in an Era of Uncertainty*, 2021, December; https://content.centerforfinancialinclusion.org/wp-content/uploads/sites/2/2021/12/Fintechs-Driving-Recovery-in-a-Digital-Era_WEB.pdf (date of application: 15.05.2022).

[25] Baranova O. V., *Discourse issues of micro insurance in Ukraine*, "Finance, accounting and audit", 2018, 2 (32), p. 43; https://ir.kneu.edu.ua/handle/2010/34003.

[26] El-Zoghbi M., Michaels L., *Platforms, Livelihoods, and Inclusive Finance*, Apr 6, 2022; https://www.centerforfinancialinclusion.org/platforms-livelihoods-and-inclusive-finance (date of application: 26.05.2022).

[27] Shirinian L., Shirinian A., *Microinsurance in Ukraine: to be or not to be*?, monograph, Cherkasy, 2012, p. 16.

[28] *Technologies: Telematics, BigData, IoT, Artificial Intelligence*; https://forinsurer.com/theme/77 (date of application: 14.05.2022).

[29] *Ukraine 2030E is a country with a developed digital economy*; https://strategy.uifuture.org/kraina-z-rozvinutoyu-cifrovoyu-ekonomikoyu.html (date of application: 14.05.2022).

Fig. 2. Problems that hinder the development of digital trends in Ukraine and the transformation of the Ukrainian economy into digital *

Institutional

- Low involvement of government agencies in the implementation of the Concept of Digital Economy and Society.
- Inconsistency of relevant legislation with global challenges and opportunities.
- Inconsistency of national, regional, sectoral strategies and development programs with digital opportunities.

Infrastructural

- Low level of coverage of the country's digital infrastructure.
- Lack of separate digital infrastructures.
- Unequal access of citizens to digital technologies and new opportunities.

Ecosystem

- Weak state policy on incentives for the development of innovative economy.
- Immature investment capital market.
- Outdated education system, lack of focus on STEM education, soft skills and entrepreneurial skills, imperfect models of technology transfer.
- Shortage of qualified personnel for the full development of the digital economy.

*Source: formed by the authors based on the materials of the Ukrainian Institute of the Future[30]

The future success of the insurance industry towards increasing the level of inclusive development and creating a modern inclusive environment will depend on the available opportunities of insurers and other participants in the insurance market, their willingness to invest and willingness to maintain relationships with customers. Accelerated demand for online transactions and the entry into the consumer insurance market of non-traditional players, encourages insurers to focus on innovative use of their competitiveness. Generating rational ideas and ensuring the maximum pace of their implementation is a source of competitive advantage for insurance companies. Globalization and modern communication technologies create opportunities for the existence and development of successful innovative enterprises and clusters, even despite the gen-

[30] Ibidem

eral technological backwardness, low purchasing power of consumers and territorial remoteness, through inclusion in international value chains[31]. This will have a positive impact on the development of the vast majority of economic sectors, including insurance.

At the same time, it seems reasonable to think that in order to increase the level of financial inclusion of the state and the insurance business, it is not enough to simply create technical conditions for the use of insurance products and services. It is important to study the real needs of the consumer and focus on meeting them. After all, the main motive for financial inclusion is to ensure free access of all adult members of society to financial services that are personalized according to the needs of each.

Conclusions

Thus, an inclusive environment in the financial sector is a set of conditions that promote the involvement of broad sections of the population in the financial services market through their accessibility to retail consumers and the satisfaction of individual interests. Such an environment creates interest in potential consumers and encourages them to actively use financial products, promotes awareness of the benefits of such activity.

The inclusion of insurance and the environment in which it should be implemented is determined by the ability to insure all categories of potential policyholders against risks through insurance protection mechanisms, as well as the ability of participants in insurance relations to benefit from insurance.

Creating an inclusive environment in the field of insurance involves removing existing barriers and obstacles to obtaining insurance protection for potential consumers of insurance services, creating conditions for their inclusion in insurance relations, and changing the value system of insurance market participants and increasing the level of insurance culture. The implementation of the tasks is based mainly on scientific and technological progress, improving the material and cultural level of all segments of the population and the innovative nature of management work. Science, innovation and new technologies are designed to accelerate the formation of an inclusive environment in the insurance market and contribute to the improvement of qualitative and quantitative economic and social indicators of social development.

Building an effective inclusive insurance market environment and accelerating financial integration are closely linked to the level of digital and financial literacy, awareness of potential consumers of insurance products about the

[31] *Strategy for the development of innovation in the period up to 2030;* https://zakon.rada.gov.ua/laws/show/526-2019-p#n12 (date of application: 16.05.2022).

possibilities of the insurance industry and their understanding of the practical benefits of insurance. Currently, the indicators of the development of the insurance market of Ukraine indicate that these characteristics are unsatisfactory. Overcoming them requires efforts both on the part of financial market participants, by studying and meeting the real needs of consumers, strengthening the responsibility of insurance companies and other financial institutions to customers for failure to fulfill their obligations and public authorities - primarily through consistent public policy sphere.

Only the consolidation of actions of state bodies, local self-government, educational institutions, public and private organizations will ensure the future success of the insurance industry on the way to increasing the level of inclusive development and the formation of a modern inclusive environment.

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DEVELOPMENT OF SOCIAL ENTREPRENEURSHIP IN UKRAINE: CURRENT TRENDS AND PROSPECTS

Rozwój przedsiębiorczości społecznej w Ukrainie: aktualne trendy i perspektywy

Abstract
The author of the article determines the role of social entrepreneurship in the development of the national economy; looks at the peculiarities of the development of this sphere in Ukraine and specific socio-economic effects that determine its advantages over the traditional business; identifies the factors influencing the growth of social entrepreneurship and highlights the problems in this area. Some perspective directions of the state policy have been configured to support social business and use its full potential for the social and economic development of the country.
Keywords*: social entrepreneurship; development; social enterprises; socio-economic problems; public policy.*

Streszczenie
Autor artykułu określa rolę przedsiębiorczości społecznej w rozwoju gospodarki narodowej; przygląda się osobliwościom rozwoju tej sfery w Ukrainie i specyficznym efektom społeczno-gospodarczym, które decydują o jej przewadze nad tradycyjnym biznesem; identyfikuje czynniki wpływające na rozwój przedsiębiorczości społecznej i zwraca uwagę na problemy w tej dziedzinie. Skonfigurowano pewne perspektywiczne kierunki polityki państwa, które mają na celu wspieranie przedsiębiorczości społecznej i pełne wykorzystanie jej potencjału dla rozwoju społeczno-gospodarczego kraju.
Słowa kluczowe: *przedsiębiorczość społeczna; rozwój; przedsiębiorstwa społeczne; problemy społeczno-gospodarcze; polityka publiczna.*

Introduction

In its economic development, Ukraine is facing many social problems, which have been significantly exacerbated by the global COVID-2019 pandemic, quarantine measures, and military action. Among the main issues are the following: an increasing number of the unemployed; lower living standards; loss of human capital due to the increased migration of the population abroad (including highly qualified specialists and scientists), etc.

According to research, standard tools and existing mechanisms to address such issues are not always effective and may not lead to the desired result. In current conditions, the market cannot solve all economic problems, and the state's ability to perform its social functions properly is also somewhat limited.

In turn, world practices have proven the effectiveness of innovative approaches to solving social problems based on the development of such types of entrepreneurship that can take into account current issues and challenges and involve non-state sector resources to stimulate entrepreneurship, public affairs and social issues.

Among the main ones, social entrepreneurship is of particular interest. It can combine public and state interests by strengthening the functions of economically active market participants in supporting socially vulnerable groups, civil society development and social responsibility of both businesses and the public, solving socially significant issues and overcoming social problems in the country (poverty, creating new jobs and employment, preserving the environment, etc.).

It should be noted that social entrepreneurship in Ukraine has certain specifics and faces several problems. Therefore, paying attention to the potential of this area, it should be said that it should be developed by taking into account current socio-economic, political and other changes and challenges, both national and global. This raises the issue of studying current development trends and forming strategic directions for the future.

It should be noted that the ideas of social entrepreneurship are associated with the name of M. Yunus, who drew attention to the fact that "profits from the business are directed to the development of the enterprise, as well as community support and implementation of social projects" (Yunus & Weber, 2007). Furthermore, the theoretical basis of its development was formed in the eighties of the twentieth century by B. Drayton, who defined this term as "an innovative approach through which individuals can solve serious social problems facing their community" (Ashoka, 2021).

Practical aspects of this approach to business development were continued in the 1990s by Gregory Diz. He thought the concept included "a passion for social mission with business discipline, innovation ...", and among the reasons for its emergence he noted the "failure of the public and private sectors to solve socio-economic problems of society… ", pointing to the fact that "a social entrepreneur participates in commercial enterprises aimed at making a profit to only use the profits to create valuable social programs for the whole community " (Dees, 2020).

We want to state here that the current problems related to the development of social entrepreneurship are of interest to both Ukrainian researchers and scientists from around the world. The need to use such an approach, construct different scenarios for its development and overcome obstacles is highlighted in the works of I. Bosak (2018), I. Hall (2018), F. Erpf (2022), B. Kosovich (2020), G. Mishchuk 2017), D. Moron (2021), A. Svinchuk (2017), J. Tirana (2022), R. Schola (2019) and others.

It should be noted that the development of social entrepreneurship is one of the priority areas studied by international organisations. Thus, the development of social partnership has received meticulous attention in the documents and projects of the Organization for Economic Cooperation and Development (OECD, 2022), the World Bank (World Bank, 2022), the European Commission (European Commission, 2022) and others. The activities of various non-profit organisations, such as the social, philanthropic organisation Ashoka, aim to solve the most acute social problems.

However, given the dynamics of modern socio-economic processes and the emergence of new challenges and problems in the social sphere, the study of current trends in social entrepreneurship requires further research and consideration of the problem from different angles, which distinguishes this study from the existing ones.

Therefore, this work aims to study the current social entrepreneurship trends in Ukraine and develop promising directions in this area.

The results of the research

It should be noted that both in the modern national legislation of Ukraine and scientific research, there is no generally accepted interpretation of the term "social enterprise".

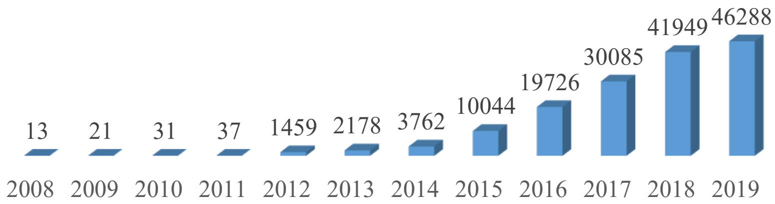
In scientific discourse, this concept is seen as "a type of business, the main purpose of which is to make a profit, which is then used to solve societal social problems (poverty reduction, human rights protection, employment and support of socially vulnerable groups, etc.)" (Husak, 2016).

It should be noted that the principles of social entrepreneurship to facilitate the development in Ukraine began to be used in the nineties of the last century and are associated with the support of international donor organisations.

Considering the number of social enterprises in Ukraine, it should be noted that due to the lack of uniform criteria for their identification in the national legislation, estimates of the level of development differ in different sources significantly. Thus, T. Lunkina and G. Ivanenko (2019), based on several Internet sources, determine that their number equals 46.3; according to "EU4Youth - Unlocking the potential of young social entrepreneurs in Moldova and Ukraine" (Kamenko, 2020), this number equals only 1 thousand; V. Kifyak and L. Malysh (2020) identify 700 entities.

The number of social enterprises increased almost by 3.56 thousand from 2008 to 2019 and amounted to 46,288 entities (Fig. 1). At the same time, the first significant rise was recorded in 2015 due to the intensification of the search for new approaches to addressing pressing issues in the socio-economic sphere.

Fig. 1. Number of social enterprises in Ukraine, units



Compiled by the author according to the data (Lunkina, T., Ivanenko, 2019; Sotsialni pidpryiemstva v Ukraini, 2020)

Among the main prerequisites for further intensification of such processes in the country are the following: the need for businesses to adapt to new challenges both nationally and globally; increasing the number of social problems, raising the level of social consciousness of citizens; the opportunity to hire people that due to various circumstances are not able to work in traditional business (people with disabilities, the elderly, refugees, etc.); demand on the part of conventional enterprises for certain types of work (cleaning services, delivery, production), which may be unprofitable for them, but will make it possible to use the potential of social enterprises on an outsourcing basis; consumer interest and growing demand for products made by domestic social enterprises.

It should be noted that in many cases such businesses are socially oriented. Their activities aim to achieve prosperity and focus on addressing pressing issues of the local community where they are located through the interrelated development of economic, social, environmental, ethical components, as well as an increased focus on social justice.

In this context, we should agree with the author of the study (Fliunt, 2019), who notes that "… the social enterprise solves problems by trying to find a systemic solution that is an integral part of the business and brings visible results to the community."

Implementing the concept of social entrepreneurship allows obtaining specific socio-economic effects that determine its advantages over traditional business. Among the main ones are the following: high levels of responsibility for the results of work both to consumers and the community; adaptability to changes in the external environment and the prospects for the introduction of innovative approaches to solving social problems; creating additional opportunities for reforming the social sphere; paying enough attention to social issues; employing people from the vulnerable groups of the population, which will involve them in public life; promoting the development of territorial communities; encourages citizens to solve social problems by participating in projects; receiving international grants, soft loans; reducing the burden on local budgets in terms of solving social issues; promoting competition in production and services.

When engaging in social entrepreneurship, attention is paid to vulnerable categories of people. Among the main ones are people with disabilities, internally displaced persons, those participating in the Allied Forces Operation, women in difficult life circumstances, internally relocated businesses, older adults, the youth, etc.

Today, the country already has examples of successfully operating social enterprises: Pizza Veterano, Veterano Coffee (Kyiv), Urban Space 100 (Ivano-Frankivsk) and many others.

There are three types of social entrepreneurship in Ukraine. In this context, the study of G. Chabaray (2018) appropriately singles out the following enterprises: those employing at least 50% of employees representing vulnerable groups, with most of the profits reinvested in order to develop the companies and create new jobs); those enterprises where less than half of the workers are from vulnerable groups, while at least 10% of the profits are spent on social purposes; those enterprises that do not employ people from vulnerable groups but spend 20% of income on social goals.

We state that business entities operating in Ukraine based on social principles can choose any organisational and legal form. But most organisations registered as social entrepreneurs have one of the following three. Namely: sole proprietor, sole proprietor registered as a non-governmental organisation and a non-governmental organisation.

Note that the peculiarities of social enterprises are related to the type of the model chosen. Therefore, we think it appropriate to consider the results of the study by O. Kireeva (2011), which identifies five main models that characterise the social entrepreneurship of Ukraine (Table 1). However, it is often the case that not all social enterprises show the characteristics inherent to one model. Often, those enterprises that produce and sell products, directing their profits to support non-profit projects of the public organisation, create jobs for socially vulnerable groups. That is, they integrate the features of both employment models and organisational support.

Table 1. Models of social entrepreneurship in Ukraine

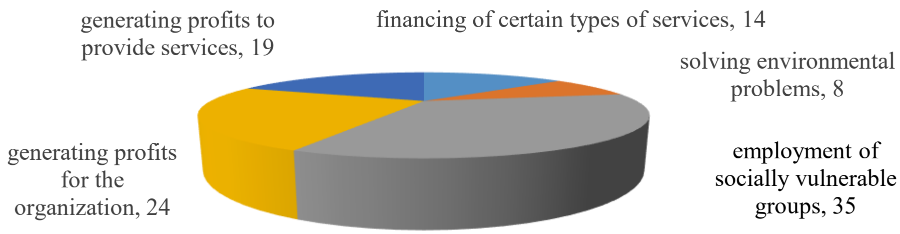
Name	Characteristics	Consumers	Advantages
Entrepreneur support	provide services that are part of the social program. Relative specialisation (enterprises are engaged in additional activities, including providing accounting services).	Legal entities and individuals are working on creating or developing their businesses.	The ability to increase the well-being of its employees and customers by increasing its market share and profitability.
Employment model (integration work).	Provide employment assistance and conduct training for those wishing to obtain professions that do not require high qualifications and are in demand in the market. Profits are distributed between reinvestment and social goals; the interest rate depends on the organisation's rules.	Provide employment and training opportunities for vulnerable groups.	Reducing social tensions in society by reducing inequality.
Subsidy model	The activity is focused on making a profit, which is used to finance social programs. A significant share of profits (at least 50% of income) is spent on social needs.	Legal entities and individuals.	Enterprises implement the social program independently. Activities are not limited.
Service fee model.	It provides services that are a source of income and simultaneously make up the social program. It can be the production of goods	Children, the disabled, the unemployed, and the youth.	Innovation, creativity and flexibility.

	given to the target audience for free or at a reduced price.		
Organisational support model	Profits are used to support the parent organisation. The work of volunteers is used.	Children, the disabled, the unemployed, and the youth.	Innovation.

Compiled by the author according to the data (Kirieieva, 2011)

Paying attention to the activities of social enterprises, we note that the most common are sole proprietors (26%), private enterprises (16%), public organisations - 14% and others. By type of activity, those employing socially vulnerable groups (35%) predominate, the second place is occupied by those who generate profit for the organisation (24%), and the third place is taken by those generating profits to provide services (19%).

Fig. 2. Distribution of the main activities of social enterprises (according to 2019),%



Done by the author according to the data (Voxukraine, 2019)

However, it should be noted that despite the rapid growth of enterprises, social entrepreneurship in Ukraine faces several problems that slow down its development. Among the main ones are the imperfect legal framework, lack of state support; insufficient managerial experience and awareness regarding the implementation of business activities in this area; low awareness in the society in general and the non-profit sector in particular, and low awareness of the importance of public initiatives.

Researching tendencies in the development of social business in Ukraine in the current challenging situation has necessitated the formation of the corresponding state policy. It should be noted that this policy, based on world best practices, should be comprehensive and aimed at creating a favourable environment and implemented by the relevant national and local authorities to reconcile the interests of the state and the businesses. Therefore, among the main priorities of such a policy in Ukraine should be:

- formation of a practical regulatory framework in the field of social entrepreneurship to consider modern challenges and its harmonisation with international standards;
- development and approval of essential strategic documents that determine the course, tools and mechanisms for implementing public policy;
- intensification of state support for the creation of social enterprises with the direct participation of local communities;
- introduction of a program approach to the development of social entrepreneurship, which provides for the formation of state programs and mechanisms for their implementation aimed at supporting such enterprises, and their preferential lending (if the project is justified);
- use of infrastructure facilities owned by the territorial community as a potential resource base for the creation of social enterprises;
- intensifying cooperation with the European Union countries in the social entrepreneurship field. Introduction of best practices (for example, the experience of Sweden in the formation of "incentive packages", which include free professional business advice on turning an idea into a business model, assistance in obtaining grants for testing, support in the adaptation period and expansion;
- development of the domestic production market,
- creating conditions for intensifying investment activity and introducing the newest financial products. Financial support of social enterprises at the state level, encouraging and supporting grants;
- development of a modern scientific database and improving the existing system of training professionals to work based on the principles of social entrepreneurship; support of research in this area on the part of the government;
- raising the level of social awareness of citizens and public awareness of the benefits of social entrepreneurship and social responsibility (training, consultations, online training, use of relevant services (video lectures, educational videos, films), designed for a specific target audience;
- improving the system of training and retraining for various industries, taking into account the transformation processes in the field of social entrepreneurship, increasing their competencies in project development, business models and social responsibility (training, seminars, international internships, relevant platforms for knowledge and skills);

– development of comprehensive support for social enterprises through the provision of affordable loans, consulting and training services, as well as the establishment of social partnerships to address specific problems in communities; providing legal, financial and advisory assistance to social entrepreneurs who want to start their own business;
– establishing practical cooperation between local authorities and social enterprises.

Conclusions

Social entrepreneurship is an effective tool for solving social problems, with its specifics of implementation in Ukraine. However, along with the advantages over traditional business and socio-economic effects, despite the rapid growth in the number of enterprises, social entrepreneurship in Ukraine faces several problems that slow down its development. Therefore, a need exists to form an appropriate public policy, creating a favourable environment to reconcile the state's interests and entrepreneurship. Among the main priorities of such a policy in Ukraine are the following: the formation of a practical regulatory framework in the field of social entrepreneurship; development and approval of essential strategic documents; introduction of a program approach to development; intensification of cooperation with the countries of the European Union; development of a modern scientific database and better methods of training professionals to work on the basis of the principles of social entrepreneurship; raising public awareness of the benefits of social entrepreneurship and social responsibility; establishing effective cooperation between the local authorities and social enterprises and others. This will provide essential support for social entrepreneurship and full use of its potential for socio-economic development of the country.

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FEATURES OF PUBLIC ADMINISTRATION OF WATER SUPPLY ENTERPRISES UNDER MARTIAL LAW

Problemy zarządzania publicznego przedsiębiorstwami wodociągowymi w stanie wojennym

Abstract
The article considers changes in the national legislation, defines state guarantees for the exercise of the human right to quality drinking water and features of public management of water supply companies under martial law.
Keywords: *housing and utilities, centralized water supply, drinking water, martial law.*

Abstrakt
W artykule uwzględniono zmiany w ustawodawstwie krajowym, określono gwarancje państwa dla realizacji prawa człowieka do wody pitnej wysokiej jakości oraz cechy zarządzania publicznego przedsiębiorstwami wodociągowymi w stanie wojennym.
Słowa kluczowe: *mieszkalnictwo i gospodarka komunalna, scentralizowane zaopatrzenie w wodę, woda pitna, stan wojenny.*

Introduction.

99% of cities, 90% of towns and 30% of villages in Ukraine are provided with centralized water supply. However, in general only 69% of the population has access thereto and only 48% have access to a sewerage system, i.e. water discharge. 270 thousand people in 9 regions of Ukraine receive water according to the schedule or use imported water [1]. At the same time, the existing infrastructure was built in 1950-1970s, it is obsolete and largely worn out – over 30% of water pipes, drainage networks, pumping units are in an emergency condition. At the same time, it should be recognized that the problem has not been solved [2].

According to the standards of the United Nations Economic Commission for Europe, a state whose water resources do not exceed 1,5 thousand m^3 of annual flow per person is considered not provided with water. In Ukraine, the reserves available for use per person are 1.09 thousand m^3 – in average water years, and 0,62 thousand m^3 – in low-water years. In fact, Ukraine is one of the least water-provided countries in Europe [3].

Water management activities on the territory of Ukraine are carried out in an extensive way, simultaneously with the environmentally hazardous use of water bodies, which leads to total pollution. The unsatisfactory condition of water bodies is one of the main reasons for the poor quality of drinking water. In general, the problem of drinking water supply has three components: the availability of drinking water in the settlement, its accessibility and quality [4].

Recent research and publications analysis

The issue of ensuring the human right to quality drinking water in natural and man-made emergencies has received little attention in domestic science. The present has forced to ensure this basic human right under martial law.

Individual issues of providing the Ukrainian citizens with drinking water, including in terms of law, are considered in the works of Yevstignieiev A.S., Marutiak Y.I., Obiyukh N.M. [5]. A scientific approach to water supply and drainage was used in their studies by Zapolskyi A.K., Khilchevskyi V.K., Matsiievska O.O., and implementation at the level of engineering equipment of localities – by Shulha M.O., Derkach I.L, Aleksakhin O.O. The urgent issue of the essence and content of public policy in the sphere of drinking water supply was covered in the work by Sorokovska S.V.

Statement of basic material.

After the beginning of an open full-scale military aggression of the Russian Federation against Ukraine, the President of Ukraine V.O. Zelensky signed a Decree on introduction of martial law in Ukraine on February 24, 2022 [6], which was approved by the Verkhovna Rada of Ukraine [7].

Today, the country is in a pre-crisis situation in the industrial, social, fiscal and budget and banking systems due to declining production, rising unemployment, increasing social tensions, state and local budget deficits, inflation, etc.

The range of problems that existed in the housing and utilities complex expanded as a result of the war in the country. At the same time, the housing and utilities sector must still ensure functioning of human localities and the necessary conditions for citizens to live by providing them with utilities. The first priority is the supply of drinking water to the population.

Water supply is one of the main critical infrastructure services of the State. An authorized public authority responsible for this sector of critical infrastructure is the Ministry of Communities and Territories Development of Ukraine, which together with enterprises, institutions, organizations of any form of ownership, legal entities and/or individuals who own, lease or otherwise legally hold critical infrastructure facilities that ensure an appropriate state of their security, functionality and continuity of operation and the ability to provide basic services [8].

But the majority of drinking water supply facilities are owned by territorial communities and directly in the sphere of management of local government bodies, i.e. resolution of issues related to their functioning and development is fully entrusted to the financial and economic bases of local territorial communities [9].

For example, territorial communities of villages, towns, cities in Dnipropetrovsk Region own 5 water services companies (Vodokanals), which, along with other water suppliers, provide drinking water to residents of Dnipropetrovsk Region centrally. In 2020, the population of the region was covered by centralized water supply service: in cities – 2390,32 thousand people (96,9%), in urban-type settlements – 185,21 thousand people (84,7%), in villages – 184,56 thousand people (34,3%). The basic enterprise of the water supply and sewerage sector of the region is the communal enterprise „Dneprovodokanal" [10].

Since 2014, when the decentralisation reform began, local government bodies have been given additional powers, in addition to the problems they had to solve on their own.

First of all, it is worn out pipelines and obsolete equipment used in some places since the Soviet times. As a result water losses during its delivery to the consumers are on average 30-40%. Moreover, the road infrastructure is being destroyed because of pipes under the road are leaking.

It should be noted that a peculiarity of construction of water utilities in the Soviet times was that they were almost always designed for large capacity. For example, if a city had 400,000 residents, the pumping stations were designed for a million persons. Now, the same locality has only 250,000 residents. Thus, the capacity of the existing equipment exceeds the need by four times. If this equipment is replaced, it can save up to 30% of electric power.

Today there is an urgent need to implement energy saving projects. Water supply enterprises, which belong to the common property of territorial communities of villages, towns, cities of Dnipropetrovsk Region, have debts for consumed electric power, including past years, amounting to about UAH 372 million as of May 2022. The current payments are not transferred in full due to the difficult financial situation. Under these circumstances, the utilities will not be able to find "internal" resources for the upgrade and attract loans.

Thus, the water services companies themselves are unable to upgrade their fixed assets, as the tariff for centralised water supply and discharge has not included the cost-effectiveness of providing these services for decades. In practice, financial support from the local budget is used for the operations of public utilities, which is targeted to repay debts for the energy consumed.

Andriyi Nikitin, the Vice President of Association of Ukrainian Water and Sanitation Companies, Director of UE Zhytomyrvodokanal said: "Upgrade of public utilities must be started from upgrade of people consciousness. Water is a priority in the world. There is plenty of water in Ukraine, but it is of low quality due to the lack of long-term strategies and competent management.

Urban residents have a role to play in this process. We should want to have clean water running from the tap, and not just low tariffs for the service. We have to understand: clean water cannot be cheap. At least, with our infrastructure" [11].

The problem of quality drinking water for Ukraine has been and is still urgent. In terms of own water resources, Ukraine is one of the least supplied countries in Europe. About 80% of water resources are in the Dnipro basin.

The Law of Ukraine "On Drinking Water and Drinking Water Supply" stipulates that the State guarantees protection of consumer rights in the sphere of drinking water and drinking water supply by providing everyone with drinking water of standard quality [12]. Therefore, drinking water supply companies continuously monitor the safety and quality of drinking water at water intakes, where exactly water is supplied to water supply systems [13].

In Ukraine, there are State Sanitary Rules and Norms „Hygienic requirements for drinking water intended for human consumption", adopted in 2010. They regulate the safety characteristics and properties of drinking water. Furthermore, DSTU 7525:2014 „Drinking water. Requirements and methods of quality control" is current. These regulatory documents pointed to which indicators need to be monitored in water and set maximum allowable standards for their content [14].

In recent years, a number of legal acts have been adopted in Ukraine to implement 6 directives of the European Union on water quality and water resources management. In particular, in 2018, the Government approved the Procedure for State Water Monitoring, and at the end of 2020, the Ministry of Environmental Protection and Natural Resources of Ukraine approved the first modern surface and sea water monitoring programs that meet European requirements, including the Program for State Diagnostic and Operational Monitoring of Surface Waters. Their main goals are to comply with European standards, improve the quality of drinking water and form a modern water policy [15].

In addition, at the legislative level, the Law of Ukraine "On the National Targeted Social Program "Drinking Water of Ukraine" for 2022-2026" was adopted on February 15, 2022, which was submitted to the President of Ukraine for signature [16].

The "Drinking Water of Ukraine" for 2022-2026" Programme envisages the construction, reconstruction and overhaul of water supply and wastewater disposal networks, drinking water and wastewater treatment plants, and establishment and proper equipment of drinking water and wastewater quality control laboratories (over 1,700 regional infrastructure projects). A total of UAH 28,588.6 million is proposed for the implementation of the programme, consisting of UAH 16,949.3 million from the State budget and UAH 11,639.3 million from other sources. After the official promulgation of this legislative act, the ways and means of solving the problems in the sphere of drinking water supply, defined in the Programme, with proper financial support, can be implemented at the regional level.

At the same time, martial law does not relieve water suppliers in Ukraine of their responsibility to comply with environmental requirements under the international law. Russian offensives, shelling and bombing of cities and infrastructure have damaged water supply, drainage and utility systems. This endangers freshwater supplies and contaminates rivers, which are sources of water for industry, utilities and individual households. To date, according to the Ministry of Environmental Protection and Natural Resources of Ukraine, the treatment facilities of UE Sievierodonetskvodokanal, UE Lysychanskvodokanal, UE Rubizhne VUVKH, EU Popasna Vodokanal and UE Oblvodokanal are damaged. Therefore, untreated wastewater from Sieiverodonetsk, Lysychansk, Rubizhne, Popasna and part of Zaporizhia pollutes water resources [17].

In addition, the problems of the enterprises are aggravated because of:

- The level of payment for services consumed by the population and business entities has decreased by almost 35%. In order to stabilize the situation, the Ministry of Regional Development has developed amendments to the Methodology of Distribution of Volumes of Utility Services Consumed in a Building among Consumers, which provide for the application of a correction factor under martial law to prevent excessive charges for centralized water supply, taking into account the reduction of volume of service supply compared to the peacetime [18];
- Increase (by more than 50%) in the cost of reagents for the preparation of drinking water whereof quality shall meet the requirements of the State Sanitary Rules and Norms "Hygienic

Requirements for Drinking Water Intended for Human Consumption" (DSanPiN 2.2.4-171-10), due to change of providers who found themselves in temporarily occupied territories [19];
- Migration of skilled workers who have left their places of permanent residence.
- Consequently, it is possible to identify the following features of public administration of water supply enterprises, which are characteristic of martial law conditions in Ukraine:
- Budget expenditures are reallocated without the approval of the relevant commission of the local council to ensure uninterrupted functioning of public utilities and to meet the vital needs of residents of territorial communities [20];
- Making amendments to local budget decisions, with budgetary financing of construction, reconstruction and overhaul of production capacities of housing and utilities complex enterprises being carried out on a final basis;
- It is prohibited to accrue and collect late charges (fines, penalties), inflationary charges, annual interest accrued on arrears formed for untimely and/or incomplete payment by the population for housing and utilities services, as well as termination/suspension of housing and utilities services in case of their failure to pay or partial payment [21];
- The development and implementation of the approved investment programmes and development programmes of enterprises are delayed and suspended in order to save their own financial resources.

In addition, the Cabinet of Ministers of Ukraine by its Decree No.502 of April 29, 2022 recommends the bodies authorized to set tariffs not to increase tariffs for centralised water supply and wastewater discharge for the population and to leave them at their current level as of 24 February 2022 for the duration of martial law [22].

Conclusions

Thus, today's war has affected all sectors of the economy and led to stagnation or outright decline in most sectors of the country, including the housing and utilities sector. Nevertheless, Ukraine can envisage a financial aid package to restore its economy by attracting resources from international financial institutions. For this purpose it is already necessary to begin developing the concept of economic and financial, production and engineering, social, natural and ecological security of the sector of housing and utilities services of the country in accordance with the conditions of martial law, as well as its recovery in the post-war period.

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TRANSFORMATION OF ECONOMIC DEVELOPMENT IN THE CONTEXT OF GLOBALIZATION OF INTERNATIONAL BUSINESS

Transformacja rozwoju gospodarczego w kontekście globalizacji biznesu międzynarodowego

Abstract
The article considers the most significant trends in the development of international business. The content of transformational processes related to the new conditions of globalization of international business and modern challenges is revealed. The trends of the present and the directions of development of global international business are highlighted, such as the development of new organizational forms, the strengthening of the influence of large international corporations, the increase in the innovative activity of international companies, digitalization, the involvement of digital technologies in business operations, the formation of partnerships. The relevance of strategizing in the implementation of economic development priorities, the formation of innovative systems that create competitive advantages and the introduction of foreign experience in building partnerships are determined.
Keywords. *international business, globalization, economic development, innovations, transformation, digital technologies*

Streszczenie
W artykule rozważono najistotniejsze tendencje w rozwoju biznesu międzynarodowego. Scharakteryzowano treść procesów transformacyjnych, związanych z nowymi warunkami globalizacji biznesu międzynarodowego i współczesnymi wyzwaniami. Podkreślono tendencje współczesności i kierunki rozwoju globalnego biznesu międzynarodowego, takie jak: rozwój nowych form organizacyjnych, wzmocnienie wpływów dużych korporacji międzynarodowych, wzrost aktywności innowacyjnej firm międzynarodowych, digitalizacja, zaangażowanie technologii cyfrowych w działalność biznesową, tworzenie partnerstw. Określono znaczenie strategizacji w realizacji priorytetów rozwoju gospodarczego, kształtowania systemów innowacyjnych tworzących przewagi konkurencyjne oraz wprowadzania doświadczeń zagranicznych w budowaniu partnerstw.
Słowa kluczowe: *biznes międzynarodowy, globalizacja, rozwój gospodarczy, innowacje, transformacja, technologie cyfrowe*

Introduction

In the system of the global economy, international business performs the functions of creating value chains, developing innovations, disseminating knowledge and technologies, developing innovative networks, forming international structures, ensuring international flows of goods, services, information, capital, labor, integrating the scientific potential of countries and consolidating world scientific resources.

In the global conditions of development, the place of Ukraine among the economies of other countries of the world is assessed on the basis of an analysis of the functioning of the Ukrainian business system using world rankings. In Ukraine, the development of international business is being transformed under the influence of the crisis caused by the COVID-19 pandemic and the challenges of war. At the same time, it should be said about the weakness of the business system of Ukraine, the main reasons at the present stage of which are the challenges of the state of war, the deepening of negative trends in the economy, unsatisfactory investment attractiveness, excessive debt burden and factors complicating economic processes due to the COVID-19 pandemic. These circumstances point to the deterioration of the country's place in the world economy.

In solving urgent problems of economic development and ensuring the participation of international business in them, taking into account the peculiarities of modern globalization, it is important to study modern trends in the transformation of economic processes, the experience of developed countries in overcoming the crisis and implementing transformational changes. The accumulated world experience in conducting international business is the starting point in the formation of its modern forms. The study of the essential features that characterize modern transformations in international business, the identification of factors that generate such changes, is of particular importance for understanding the processes taking place in the global economy.

Own research

The purpose of the article is to study the transformation of economic processes under the influence of the globalization of international business. The main task is to define and study modern transformational processes in international business. The methodological base of the study was made up of scientific works of domestic and foreign scientists and leading experts, statistical and analytical materials, analytical materials of international organizations. In the process of research, analytical and abstract-logical methods were used. The process of development of international business was studied by foreign scientists: R. Griffin, M. Pustay, D. Johnson, C. Turner, B. Toyn. Studies of the knowledge economy and qualitatively new conditions for the development of international business are carried out by P. Drucker, F. Machlup, J. Stiglitz, D. Floey and others. But the study of the transformation of economic development in the context of the globalization of international business is relevant.

Development is a necessary condition for functioning, transformational processes are an integral part of the development of socio-economic systems.

Transformation and transformational processes are considered as a qualitative change in the economic system. Transformation means a change in something, a transformation of a system of different scale, depth, direction, caused by internal and external factors. Economic transformation is a continuous process of modifications, which can be one-time, discrete, systematic. Its key feature is a set of changes leading to a new economic state, new economic results and the setting of new economic goals and objectives. Transformation is not only a process of system transformation, but also a process of formation. Economic transformation occurs under the influence of objective and subjective factors. Transformation is considered as a general form of development of economic systems associated with evolutionary and revolutionary changes, transitions of economic systems from a stable to an unstable state and vice versa. In the practice of managing economic systems, it is important that such transitions are manageable. The study of the causes and content of the characteristic features of transformations is necessary to ensure their manageable nature. The instability of international economic relations and international business is part of the unstable economic processes. Globalization consists of multiple transformations in various fields of activity, is associated with the emergence of the information economy and the knowledge economy and the corresponding transformation of economic processes. International business in development is characterized as a process that begins with simple forms of ordinary foreign trade and, as it develops, reaches a higher form.

In a global economy, large international companies that own branches and subsidiaries in many countries are becoming the main economic unit. The modern development of international business objectively requires the development of new approaches to the organization of its conduct. The systemic transformation of the economy has a destabilizing effect on the competitive positions of enterprises. Competition becomes international and reaching the global level.

As a result of globalization and the deepening of the internationalization of production, the international business system is undergoing changes. In the context of globalization, international business acquires fundamentally new features, determined by the nature and specifics of new trends. Objective reasons for the internationalization of business are being formed, which are mainly determined by global competition, changes in the company's environment, and technological innovations. With the development of forms of internationalization of international business, the requirements for resources and competencies are growing. For effective operation in the global market, modern international business shows a high level of organization and complex, different and flexible management systems. The impact of globalization, the processes of internationalization transform and endow with new qualities the traditional forms of international business, form their innovative forms. Forms of international business are becoming more diverse. The innovation sphere provides additional opportunities. Innovation, knowledge and information technology are the dominant factors in changing the forms of international business.

In the field of international business, there is a growing trend towards an increase in the share of enterprises that involve digital technologies in business operations, digitalization of international business is underway. The largest digital income is provided by international companies operating in the field of media, telecommunications, finance, retail, automotive, high-tech services, professional services. The most powerful direction in the development of digitalization of international business is the transformation of business processes based on e-commerce technologies. The development of electronic commerce as a separate segment of international business creates the prerequisites for the development of areas: electronic information exchange, electronic capital movement, electronic money, electronic marketing, electronic banking, electronic insurance services, etc.

The growth of international business and the activation of international business structures are due to strategic needs, new strategic imperatives, changes in the international business environment and the conditions of doing business. The rapid development of international business is based on changes in the political and technological conditions for doing business. There is a digital transformation of international business entities (Table 1).

The development of information technologies is changing the conditions of competition on a global scale, the methods of conducting international business operations.

Table 1. Digital transformation of international business entities

<table>
<tr><td rowspan="5">International business environment (changes in political and technological conditions for doing business)</td><td colspan="9">Mission, long-term and short-term goals of international business entities (change in strategic development imperatives)</td></tr>
<tr><td colspan="9">Digital strategy</td></tr>
<tr><td colspan="2">Competitive strategies</td><td colspan="3">Business strategies</td><td colspan="4">Functional Strategies (marketing and interaction with consumers, production, personnel, innovation, etc.)</td></tr>
<tr><td colspan="9">Directions of digital transformation</td></tr>
<tr><td>Functions</td><td>Business process</td><td>Business model</td><td>Business ecosystem</td><td>Business assets</td><td>Organizational culture</td><td>Partnership (ecosystem)</td><td>Business environment</td><td>others</td></tr>
</table>

developed by the author

<u>The international business environment is rapidly changing, new trends are being identified.</u>

The external environment of enterprises plays an increasingly important role, since firms are no longer closed systems, they are interconnected by common organizational, economic and social processes. It becomes essential to deepen the relationship of subjects with partners and the entire infrastructure of a market economy. Information and technological changes have formed the latest forms of competition. The united enterprises into large economic complexes see the supranational space as a sphere of activity. Global competition is between transnational systems. Competition is shifting to previously outside the competitive sphere, namely, the information space, human resources. Achieving world leadership is associated with an increase in the share of intellectual and information capacity, which also characterizes international trade strategies. There is an actualization of new spheres of social and economic activity.

With the advent of new technologies, the acceleration of innovation cycles, the business environment becomes more complex, and partnerships make more sense. Partnerships have significant potential to achieve development goals and create additional opportunities. In the process of interaction between participants, there is an exchange and implementation of knowledge and competencies. Through licensing deals, patent deals, franchising, engineering, consulting, leasing, and other types of technology transfer, campaigns gain access to technologies created in other countries.

International business is affected by changes in the external global environment. The strengthening of global transformations in the technological and innovative spheres of international business is a prerequisite for the transformation of forms of international business. Capital, information and technology are becoming factors for strengthening integration. Maintaining the competitiveness of companies depends on the speed of information exchange and decision-making. In the context of globalization, international business is changing in accordance with the political, legal, economic, technological, cultural environment, and the forms of international business are being transformed. International franchising, netchaising, engineering, outsourcing, subcontracting, offshoring are implemented in their activities not only by TNCs, but also by small firms. Forms of international business are mobile, acquiring new features due to the influence of globalization, internationalization processes, scientific and technological progress, international competition, the peculiarities of consumption of goods and services, etc. As a result of globalization, the structure of international business is changing. The dominant factor in the development of new forms is innovation, knowledge, and information technology. With the development of Internet technologies, the global business model “netchaising” prevails.

The globalization of international business is manifested in the intensification of the activities of transnational corporations and the emergence of global TNCs in their development.

In a globalizing economy, large international companies are becoming the main economic unit. Transnationalization is the process of expanding the international activities of business entities, their going beyond the borders of countries, leading to the growth of companies into transnational ones. Transnationalization is determined by quantitative and qualitative indicators. It is characterized by the number of host countries, the share of foreign assets, the share of income received abroad, as well as the form and structure of ownership, and the managerial type of thinking. The power of TNCs in the globalized world is growing even more, they are becoming an objective factor in the transformation of economic life. Transnationalization is assessed using indices such as transnationalization index, country transnationalization index, individual transnationalization index (commodity or sectoral diversification index), complex indicator of transnationalization. Calculation of indices makes it possible to classify TNCs, to identify global and multinational companies. The main source of competitive advantages is the ability to innovate, the cost structure of TNCs shows an increase in investment in R&D, the transformation of innovation into a systemic process, and the formation of new innovation strategies. The main reasons for the growth of TNCs are access to new markets, access to new sources of resources, economies of scale, the achievement of competitive advantages, risk reduction and the development of transport and information technologies. Modern TNCs are implementing a model that uses the strategy of simultaneous development and organization of business processes, the main attention is shifted from products to production. A process is being implemented, driven by an innovative strategy, a high level of organizational and technological integration. This is a model that combines the market, science and technology, strategic and technological integration with buyers, suppliers, innovative unions, networks. They implement strategies to engage in innovation processes, demonstrate their ability to use resources to gain advantages in scientific, technological and market areas. The influence of TNCs is determined by the concentration of control over strategically important areas. On the basis of TNCs, a new global economic system is being formed, leadership is determined by financial resources, advanced technologies, coverage of sales markets and an active investment policy on a global scale. There is a significant increase in the income of mega companies. There is an increase in the degree of transnationalization of small and medium-sized businesses.

The issues of the system of international regulation are becoming topical.

The functions of global governance mechanisms are related to the development of rules governing the main areas of international interaction between state and non-state actors of the world economy and ensuring their implementation in order to achieve globally significant goals. Depending on the subjects that produce and implement decisions, the mechanisms of global governance are divided into official, mixed and private, *which are evolving in the direction of legitimizing formal mechanisms and the development of mixed, private mechanisms that determine the need for partnership between government and non-state actors.* The most important initiatives are the adopted Principles of Responsible Investment [3], the international standard ISO 26000:2010 "Guidelines for Social Responsibility", the transformation of elite clubs into a base for broad discussions on global development issues (for example, the Davos Forum). The importance of mixed global governance mechanisms is growing significantly, non-state actors are involved in the work of official mechanisms, negotiation platforms are being developed where the principles of regulating global processes are discussed, new generation norms, “codes of conduct” of TNCs are being developed.

Also, the main trends are associated with a change in the significance of the named mechanisms of global governance and the range of actors involved.

Significant potential and exceptional competencies in the adoption of globally significant issues are recognized in TNCs or non-transparent club-type structures pursuing their own goals. In addition, the following stand out: partnership of state actors with non-state actors representing the private sector and civil society; formation of tactical alliances between TNCs and non-governmental organizations on certain issues of global governance, especially in the environmental sphere; reforming international institutions in order to search for legitimacy and effectiveness, complementing interstate formats, increasing initiatives for the effective participation of international business structures and global society in the adoption and implementation of internationally significant decisions. The cooperation of TNCs and non-governmental organizations in the regulatory system determines the minimum participation of state actors. Strengthening the potential and exclusive competencies of such entities as TNCs forms the basis of new legitimate mechanisms for global governance with an increase in the role of non-state actors in the world economy.

Technological rivalry is becoming a priority and the role of the largest technology companies is growing.

The main source of competitive advantage is the ability to innovate. To maintain leadership positions, companies are constantly increasing their innovative capabilities based on the formation of new innovative strategies and the transformation of innovative activity into a systemic process. The cost structure of the largest TNCs shows an increase in R&D investment. The ranking of international corporations in terms of R&D costs distinguishes the leaders in R&D investment in the areas of software production and provision of information services, automotive, pharmaceuticals, and electronics.

The main directions of adaptation of enterprises to the global space, interaction with other subjects in the conditions of transformation are being formed.

The internal environment, market structure, external environment form system-forming factors that, in interconnection, form the modern development of the management of international business enterprises. In the development of the newest sectors of the economy, the restructuring of large companies is considered from the point of view of the theory of strategic transformation, and specifically the reengineering of production processes, the introduction of information technology and the latest ways to measure results. The main advantage of information enterprises is the professional competence of employees. Companies make a choice between internal and external growth. Large enterprises are pursuing external growth and strategies related to vertical expansion, integration of supply and distribution, control of branches. Small and medium enterprises - domestic growth, strategies related to horizontal expansion, economies of scale, increasing market share. The advantage of the development of enterprises is the cluster model, new organizational forms and modern organizational structures are applied. Globalization, increased competition, a new structure of needs, economic crises are changing the business models of international business. There is a transformation of business models, new organizational forms of companies appear.

Each enterprise builds its own initiatives, understanding the stage of development, the system approach provides them with higher efficiency. In managing the increase in business value, an innovative business model, access to pioneering achievements are embedded. This management also highlights the components of income, expenses, intangible assets and risks.

International business is defined as the business interaction of firms, which is associated with the use of capital in various forms and the benefits of increasing business activity. International business is the sphere of activity of most enterprises and their employees. This area is very dynamic, and interaction at different levels is constantly acquiring new features. Now it is important how the company is able to establish mutually beneficial relationships with partners.

The effective use of new opportunities as a result of the development of information technologies, the formation of a network economy, the information society suggests a radically different model for managing international companies. The new business model, the decapitalized business, focuses on the company's core business and relies less on physical capital. This model divides companies into those that have relatively little capital and own a brand, and those that form network external structures, grouped around branded companies. That is, in cooperation, cooperation of branded companies with a network of external structures is created, they are also called the "value added community" and are distinguished by the orderliness of processes and technologies, the continuous process of optimization. They can be vertical or horizontal communities, depending on their focus on sector-specific or cross-sectoral processes. Brad companies are achieving substantially higher performance metrics. Decapitalization processes are not very common in the Ukrainian business environment, and the experience of Western companies in outsourcing and brand management is relevant.

What is important is the social responsibility of business, the support of business circles for solving the problems of globalization, creating a more stable and comprehensive economy. To achieve these objectives, the developed principles are directed: the principles of human rights, the principles of labor and economic principles.

Conclusions

The scale of operations carried out in the field of international business is growing rapidly, the importance of international business entities in the global economy is increasing. Thanks to globalization, business structures increase sales, have access to resources and innovative technologies, and receive higher profits. In determining the global determinants of the environment of operations of multinational and global companies, the technological environment is the most dynamic element of the international environment due to the acceleration of scientific and technological progress. The degree of integration of the country into the information and communication system determines the degree of its economic development, is called the motive for the entry of multinational companies into the country.

Thus, ensuring international competitiveness is associated with a deep and qualitative restructuring of enterprises, management, development of innovative and production processes, and increased requirements for the competencies of the digital economy. Industrial development embodies modern progressive factors, including social, intellectual, information technology. In the context of globalization, the development of economic systems is globally oriented with the realization of new opportunities and advantages. Dynamically variable advantages of participants in global competition are shaped by the development of innovative systems. The construction of the information society becomes a priority, but remains significant, and the asymmetry of world economic development actualizes even more, the creation of the foundations and development of the knowledge economy. The results of the study are also important for analyzing the degree of integration of economic systems into the process of globalization.

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BANKRUPTCY OF COMMERCIAL BANKS: CAUSES AND WAYS TO PREVENT

Bankructwo banków komercyjnych: przyczyny i sposoby zapobiegania

Abstract
Due to keen competition, banks may increase their market share and profits by imposing price policies, such as raising deposit rates, lowering loan rates, or even worse by loaning to those with high risks, which all could increase the probability of bankruptcy.
The number of failed banks has reached a high unparalleled since the great Depression. Research in developing predictive models for bank failures is therefore warranted and desirable in this turbulent period.
This article is devoted to the problems of the bankruptcy of commercial banks in Ukraine. The main approaches to define bank failure and its effect on the banking system stability are described in the article. The basic causes of bankruptcy of banks, their classification on external and internal features defined reasons such as Ukraine.
The main aim of the research is the analysis of methods of management of financial stability of banks. The improvement of mechanism of early diagnostics of bankruptcy of banks is offered due to determination of summarizing index of inclination of concrete bank to bankruptcy on the basis of construction of cluster model of the domestic banking system after the algorithm with long-term horizon of prognostication. The proposed approach allows to detect bankruptcy threats and provide suitable measures timely to rehabilitate them to increase financial stability and prevent possible liquidation procedures, which will significantly increase the stability and balance of the banking sector overall the country. The authors-developed model will significantly increase the financial stability of banks and their effective development, ensure high accuracy in assessing the probability of bankruptcy and establish the level of bankruptcy risk. As far as the usage of this model allows not only to assess the state of functioning of the risk management system for a specific period of time, but also allows to predict the probable problems on the basis of the obtained data of the bank in the future. Consequently, cluster models which are capable of producing successful solutions for semi-structural and non-structural problems, can be used effectively in evaluating and forecasting banking crises.
Keywords*: bankruptcy, banks, insolvency, commercial bank, banking system bankruptcy assessment, financial statements.*

Streszczenie
Ze względu na ostrą konkurencję, banki mogą zwiększać swój udział w rynku i zyski poprzez narzucanie polityki cenowej, np. podwyższanie stawek depozytowych, obniżanie stawek kredytowych, lub co gorsza poprzez udzielanie kredytów osobom o wysokim ryzyku, co w sumie może zwiększyć prawdopodobieństwo bankructwa.
Liczba ogłaszanych upadłości wzrosła do poziomu nie notowanego od czasu wielkiej depresji. Dlatego też w tym burzliwym okresie pożądane są badania nad opracowaniem modeli predykcyjnych dla bankructw.
Niniejszy artykuł jest poświęcony problemom upadłości banków komercyjnych na Ukrainie. W artykule przedstawiono główne próby zdefiniowania upadłości banków i jej wpływu na stabilność systemu bankowego. W artykule przedstawiono podstawowe przyczyny upadłości banków, ich wpływ na czynniki zewnętrzne i wewnętrzne, które zostały zdefiniowane na przykład na Ukrainie.
Głównym celem badań jest analiza metod zarządzania stabilnością finansową przedsiębiorstw. Poprawa mechanizmu wczesnej diagnostyki bankructwa kostek jest proponowana dzięki wyznaczeniu sumarycznego wskaźnika skłonności kostek betonowych do bankructwa na podstawie konstrukcji modelu klastrowego krajowego systemu bankowego według algorytmu z długoterminowym horyzontem prognozy. Zaproponowany model pozwala wykryć trzy przypadki bankructwa i w odpowiednim czasie zapewnić odpowiednie środki zaradcze w celu ich przywrócenia, aby zwiększyć stabilność finansową i zapobiec ewentualnym procedurom likwidacyjnym, co znacznie zwiększy stabilność i wiarygodność sektora bankowego w całym kraju. Opracowany przez autorów model znacząco zwiększy stabilność finansową banków i ich efektywny rozwój, zapewni wysoką dokładność w ocenie prawdopodobieństwa upadłości i oszacuje poziom ryzyka upadłości. W związku z tym wykorzystanie tego modelu pozwala nie tylko ocenić stopień funkcjonowania systemu zarządzania ryzykiem w określonym czasie, ale również pozwala przewidzieć prawdopodobne problemy na podstawie uzyskanych danych banku w przyszłości. W związku z tym modele klastrowe, które są zdolne do tworzenia skutecznych rozwiązań dla problemów półstrukturalnych i niestrukturalnych, mogą być skutecznie wykorzystywane w ewakuacji i prognozowaniu kryzysów bankowych.
Słowa kluczowe: *bankructwo, banki, niewypłacalność, bank handlowy, system bankowy, oceny bankructw, świadczenia finansowe*

Relevance of research.

Ensuring the economic development of the financial system of each state is virtually impossible without a reliable and developed banking system. In turn, the recent economic crises and significant changes in the national economies of other countries have a negative impact on the level of competitiveness, stability and growth of unprofitable banks, and as a result of the entire banking system. During the last decades the banking system of Ukraine tested considerable bankruptcy and liquidation of commercial banks.

Analysis of the last researches and publications

These changes the direct-coupled with imperfection forming and adjusting of the Ukrainian banking system, by the high level of mistrust to the banking system, by instability of political situation, that resulted in appearance widely of circle of researches of this question in labours of scientists I.A. Blank, V. Biloshapka, N.P. Bilolipeckiy, R. Burganov, V.S. Dombrovskiy, G. Kireycev, A. Moroz,, S.Onisko, T.V. Pepa, E.A. Revtuk, M. Savluk, A.Turbanov, O. Tretyak, E. Shabalin, A.D. Sheremet, A.S. Yablonska. Substantial are researches of question of reasons and effective methods of adjustment of the state of bankruptcy of banks at the level of the general system.

The aim of the article consists in determination of economic essence of bankruptcy, reasons and research of methods of removal of crisis position and as a result of non-admission of passing to the stage of bankruptcy and liquidation of bank.

The task of research is: establishment of economic essence, kinds and reasons of bankruptcy of banks, realization of analysis of current events of adjusting of the banking system, realization of estimation of methods of early diagnostics of bankruptcy of bank, opening of essence of maps of Kahonena.

Exposition of basic material

A concept "bankrupt" originates from Italian expression of "banca rotta", that from translation means to "kick about the bench of banker, that stood on the area of city, in case of his insolvency to settle up with creditors". In turn in world practice, economic essence of concept "bankruptcy" is vast enough, that is confirmed by the wide circle of researches, as home so foreign researchers.

Bilolipeckiy N.P. determines bankruptcy, as a crash of subject of menage in accordance with the level of technical or physical inability to liquidate the born financial obligations.

On determination of Skvorcova, bankruptcy is the state of exceeding of charges above acuestss, that results in financial insolvency.

In turn Pepa T.V. characterizes bankruptcy insolvency of subject to carry out redemption of own debt obligations through a shortage in the necessary volume of money.

The analysis of normatively-legal base provides determination of this concept in Commercial Code of Ukraine, where it is marked that bankruptcy is inability of debtor to renew the solvency and satisfy with confessed the court of requirement of creditors differently as from application of certain cramps of liquidating procedure.

To our opinion actual is opening of concept "bankruptcies" as judicial the confessed state of insolvency of business entity to execute the undertaken obligations and carry out activity on corresponding market segments as a result of her economic unefficiency, that is the negative result of deep financial crisis and, as a rule, results in application of liquidating procedure.

For commercial banks bankruptcy means:

- financial decline and reaching of insolvency level;
- absence of possibilities to conduct financing of current activity;
- accumulation of debts without possibilities to pay them .

In accordance with it, bankruptcy of commercial bank is insolvency to carry out financing of current operating activity, and bear responsibility for by own debt obligations before creditors, as a result of insufficient volume of liquid assets [2, 25].

The next types of bankruptcy of commercial banks determine:

- real bankruptcy - is characterized complete insolvency to proceeding in financial stability and solvency during a current period as a result of loss of capital;
- technical bankruptcy - the state of insolvency, origin of that is the result of substantial accumulation of the debtor outstanding debt;
- intentional bankruptcy - is the consequence of lawless actions of shareholders and higher link of management(leader or proprietor of bank establishment) and consists in proof financial insolvency;
- fictitious bankruptcy is the not legislative(fictitious) announcing bankruptcy of bank, purposeful closing of current financial status as a result of avoiding fulfilling commitment or receipt of postponement of terms of their payment;
- hidden bankruptcy - arises up as a result of lawless concealment of fact of proof financial position of bank establishment, provided by the idea of not reliable data about the results of activity.

The state of bankruptcy of bank establishment from the point of view of supervisory bodies is characterized one of terms:

- permanent insolvency personal touch of that is absence of assets in a sufficient volume that will satisfy implementation of certain obligations, id est the state of deficit of the personal funds;
- absence of possibilities to execute the obligations before the depositors of money or creditors are unliquidated of establishment.

Process of confession a jar considerably differs a bankrupt from confession of enterprise a bankrupt. An actual decision-making about bankruptcy of bank is accepted by the National bank of Ukraine, organ that carries out a supervision and adjusting of bank activity, and a court only accepts or declines this decision. An insolvent bank, actually bankrupt, can long time carry out uneffective activity, increasing debts. Therefore a decision of NBU in relation to bankruptcy of bank is absolutely logical.

By the signs of gradual offensive by a bank bankruptcies that is preceded to his announcement consist in:

1) assumption reduction of sizes of the capital of bank and normative capital on 10 and more percents during a current month, from the set sum in accordance with the normatively-legal acts of the National bank of Ukraine;
2) during five and more working days a bank did not carry out implementation of requirements of depositor or other creditor;
3) bank carried out a right for violation of legislation in the field of adjusting of question of prevention and counteraction to legalization(to washing) of acuestss got a criminal way, as a result of financial machinations;
4) by a bank offence of requirements of legislation was carried out in relation to the question of presentation and promulgation of accounting, presentation and promulgation of unreliable in accounting information that results in curvature of data about the financial state of bank establishment;
5) presence of threats to interests of depositors or other creditors, as a result of the systematic unproviding of the effective functioning and control system by risks. Procedure of liquidation of bank is officially completed by including of corresponding record about bank-bankrupt in the Single state register of enterprises and organizations of Ukraine.

If in a term marked by a legislation (180 days), a situation in a bank was not well-regulated, then NBU makes decision in relation to determination of bank insolvent and stops a supervision after his activity.

Development of ways of adjusting of the banking system and introduction of events of warning of offensive of the state of insolvency and bankrupt, as a result, needs research of reasons of origin of this position. A question of origin of bankruptcy is important enough and simultaneously difficult, as reasons of his origin divide into two categories:

1) External reasons of bankruptcy - these circumstances do not depend on activity of shareholders and guidance of bank. To them take is economic instability of the state; political vibrations; mass exceptions of holding; a loss of trust is to the banking system; high level of risk of credit-currency politics; blanks are in the normatively-legal base of legislation; strengthening of level of competition; considerable rate of inflation; instability is on currency and credit markets; natural calamities and others like that.

2) Internal reasons of bankruptcy - is a result economically not effective administrative decisions of guidance and include: non-fulfillment of terms of legislation of the country; machinations are in the process of reflection of information in accounting; absence of competent personnel's and internal checking systems; lacks of forming of the interbank system; deficit of own turnover means; an increase of level of not economic charges is in their general structure; realization of uneffective politics of investing and financial activity by establishment: low level of events of marketing activity; conflict situations between the proprietors(by founders) of establishment and others like that [1, 87].

The estimation of the real and objective state of bank establishment is possible only at taking into account of all factors that result in the state of insolvency, not only internal, for forming and introduction of counter-measures of reacting on negative factors that are basis of offensive of bankruptcy.

Beginning the estimation of level of bankruptcy of bank the important stage there is establishment of the state of the banking system, appropriating one the categories, in accordance with five basic groups of level of financial stability:

- a financially stable bank;
- banks with the initial state of instability, that is characterized non-permanent unprofitableness of activity upon the current date, understating of capital in compared to the set norm, presence of unpaid, during four dates, documents of clients, disparity of forming of obligatory reserve to the set procedures;
- banks that have the temporally complicated financial position (during three months supported unprofitable activity and failure to observe of normative level of capital, reserve of reimbursement of possible losses is absent);
- financial state, that characterize the first signs of the state of bankruptcy;
- banks with the critical level of financial instability.

Realization of this description is based on the presence of certain signs of bankruptcy, to that take:

1) the direct signs of instability of activity of bank, that consist in: violation of legislative base of adjusting; by instability of balance of monetary resources on correspondent accounts; by the accumulation of unpaid documents of clients of bank; realization not reasonably of risk credit and percent politics; by the low level of trust to the bank and increase of level of complaints of his clients and others like that.

2) The indirect signs of instability characterize: highly risk and unreliability and highly to risky activity at the market; by absence of possibilities to potential development; a high percent of interbank credits is to the general volume of the attracted backlogs; unbalanced of procedures of bringing in and placing of money; introduction of methods of the aggressive marketing of bringing in of attention of potential clients.

An achievement of bankruptcy a bank is by the final stage of development of financial crisis. To the state of bankruptcy the stages are preceded so passing of bank:

- origin of initial problems in the system of adjusting of bank activity (level of qualification of guidance and administrative link that does not answer the necessities of development to bank activity, as a result uneffective activity of supervisory service of bank, fallaciousness or irrelevance of certain bank transactions, increase of break of liquidity, increase of level of open currency position);
- presence of the state of latent insolvency (delay in time of arranging for payments, considerable increase of interest rates after part of the attracted resources with the use of the aggressive marketing, increase of gossips about the unfavorable financial state of bank);
- Presence of the obvious state of insolvency a jar(one of methods of adjustment this situation there is bringing in of temporal administration) is changes of skilled personnel, reduction to the volume of client operations, realization of the fixed assets of bank, increase of amount of cases of violation of legislation);
- offensive of the state – bankruptcies (there is absence of realization of any payments, realization of process of liquidation of bank, recall of license to bank activity, realization of trials).

Setting essence, reasons of origin and estimating the financial state of bank important there is concentrating of attention on events that will provide stable economic development, both separate bank and all banking system. The important events of adjusting at state level is : a variable of current legislation to the terms of present time, modernization of process of licensing, guaranteeing of transparency of the banking system, introduction of politics of administration of bank establishment, providing of firmness of political situation of the country.

At the level of separate bank adjusting events must provide: introduction of the quality internal checking system after activity of bank, increase of level of qualification of workers of the banking system by realization of training, removal of possibilities of realization of financial machinations by the employees of establishment, to work out and inculcate the quality system of exposure and reacting on risks, to conduct the events of optimization of charges of the bank.

Will consider the process of adjusting of the financial state at the level of separate bank more detailed. For banks with the high level of financial problems actual is adjustment of level of liquidity [3, 7]. It is expedient to set the maximum values of indexes that is used for description of liquidity, as an exit outside these norms is the negative phenomenon of bank activity.

One of the most effective methods of adjusting of bankruptcy there is realization of early diagnosticians of bankruptcy, that are the mortgage of perfection of economic activity, for an account, to the search of potential backlogs and optimization of control system [4, 310]. Early diagnostics is the effectively coordinating system, that provides intercommunication between the processes of forming of the informative system, analysis, planning and adjusting of realization of activity a bank. This process is sent to the estimation of the quantitative and quality state of bank in certain moment of time and realization of prognosis of activity in future periods.

An object of diagnostics is a separate bank. A subject of process of diagnostics is a national bank of Ukraine and in the wide understanding public organs of general management, organs of statistics, organs of local self-government, other banks, clients of bank. An object is risks of potential bankruptcy. Important is research of factors that are basis of forming of credit risks and risks of liquidity.

It costs to take to the factors of estimation of credit risks:

– internal normative documents that provide adjusting of risks of commercial bank;
– list of services and types of activity, that form activity of bank establishment;
– classification of present and potential risks;
– behavior of clients of bank;
– quality of organization of control system by bank services;
– geographical location of establishment;
– level of providing of credit risk a mortgage;
– part of conditional obligations in their general structure(guarantees, uncovered and reserve letters of credit, credit lines and others like that);
– change in the structure of operations that is given by a bank(active operations overdue, negatively classified credits and losses as a result of active operations);
– level of provision of bank reserve sufficient for liquidation of losses from active operations;

- quality of dataware that is basis for realization of administrative activity;
- level of quality and provision of skilled resources.

By factors that are basis of estimation of risk of liquidity is:

1) A presence of assets of bank establishment and structure of their distribution are in accordance with the degree of liquidity (assets, securities and others like that);
2) Estimation of diversification of passive voices of bank establishment. Taking into account the volumes of separate type of obligations in the lump sum of passive voices of bank(urgent obligations, money separately physical and legal persons, interbank money, in the cut of suppliers of money, in accordance with the terms of redemption of obligations and others like that);
3) Clean breaks of financing are with accenting of attention on short-term to the breaks, namely: to the forecast requirements in financing, estimation of possibilities of adjustment of financial breaks of financing with the economically advantageous rates of percent for the use of the attracted resources, estimation of level of liquidity of financial markets for the sake of bringing in of additional funds, analysis of motion of money streams;
4) Presence economically effective plan of reacting on crisis circumstances and others like that.

Early diagnostics of bankruptcy is complex approach of estimation of activity of bank establishment, that includes for itself the list of the exchangeable stages of analysis of potential bankruptcy with determination of quantitative descriptions, establishment of the actual state of establishment, realization of prognosis in relation to future performance, forming and introduction of events of adjustment of financial position indicators, current control after reacting of the system on the preliminary realized events.

A process of introduction of early is diagnosticians of bankruptcy of bank needs realization of previous procedures of preparation of the system that provides in future :

- correspondence of the information basis of formation of internal accounting indicators with indicators of centralized data;
- adherence to pre-established technical and organizational parameters of the system in the process of conducting diagnostic procedures;
- carrying out the process of early diagnosis, in accordance with the principle continuity;

- openness of the results of the study of the state of the bank for all interested users of this information.

Main principles that specialists must follow in the process of realization of early diagnostics consist in:

1) orientation to quantify the direction of banks to bankruptcy;
2) timeliness of analysis activities to identify negative changes in the system;
3) optimality between simplicity and complexity of methods used by a specialist in the process of early diagnosis.

Relevant for today in the process of early diagnosis of bankruptcy is the use of banking institutions Kahonen cards, which provide a visual representation of the data structure in multidimensional space. The advantage of this method is the clarity of the research. Maps in the process of studying the state of the system allow you to perform the following list of analytical operations:

- identify previously unknown images and structural associations with their display on the map, excluding any external influences;
- make a description of the classes identified during the study;
- distribute objects by identified classes;
- compare the positions of several objects with the definition of characteristic differences;
- provide a process of monitoring the change in the state of each individual object over time relative to others;
- sorting objects according to the list of criteria due to the selection of areas shown on the map.

In the banking sector, Kahonen cards provide for the formation of a system that provides classification and systematization of banking institutions in accordance with prominent related characteristics and ensures the establishment of a class of banks with an increased probability of bankruptcy.

The research process itself consists in entering the necessary information into the system, data processing using a pre-built neural network and obtaining the result in the form of distribution of banks to the appropriate class depending on the calculated indicators. Banks that fall into the class of "potential bankrupt" (or related) need increased attention from analysts. In the future, a horizontal analysis is conducted to determine the period of time during which the bank from the class "potential bankruptcy" to make the transition to the class "bankrupt".

The formation of the system should ensure the implementation of such procedures as:

1) Separate from the general array of primary financial information only that part which contains data on the threat of bankruptcy of a banking institution;
2) Configure the system to obtain the necessary list and format of information, implement the use of certain methods of data processing, which will ensure the optimal process of distribution of banks by class;
3) Formation of a system of horizontal analysis of bankruptcy;
4) Assess the accuracy of the results of the study to determine the percentage of inaccurate calculations of troubled banks;
5) Based on the results of the analysis to form recommendations for the use of banking potential.

The quality of card construction is directly proportional to the completeness and quality of financial information about the activities of banking institutions of Ukraine during a certain period of time.

Requirements for financial inputs: uniformity, regularity and discreteness during the study period, high level of data reliability and reliability of sources, no technical errors in its formation, publicity and publicity to a wide range of stakeholders.

The basis of the analysis is the information published by the National Bank of Ukraine on its official website, published in official publications and systematized by the Association of Ukrainian Banks financial information on the list of banks in Ukraine. This information has a higher level of reliability and reliability, the possibility of inconsistency of data is minimal.

Additional information sources are information generated by the Deposit Guarantee Fund of physical axes, statistics of the Infin-service, reports of news agencies, etc. The use of additional sources helps to establish the class of banks with significant deterioration in financial condition using independent expert sources for analysis.

The array of primary information that forms the basis for early diagnosis of bankruptcy of banking institutions is quite wide and includes the main indicators of financial activity of the institution. The indicators include information that provides a characteristic:

1) Capital - the amount of balance, authorized, paid-up registered capital; own shares of the bank, purchased from shareholders; part of the dividends is aimed at increasing the authorized capital; emission differences; general reserves; reserve fund; results of revaluation of fixed assets and intangible assets, etc.;

2) Assets - the total amount of assets; share of highly liquid assets; loan portfolio; the amount of investments in securities; data on receivables; net assets, etc.;
3) Liabilities - the total amount of liabilities of the bank; share of funds of the National Bank of Ukraine, budgetary and extra-budgetary funds; demand deposits of individuals and time deposits; own debt securities; other liabilities;
4) Bank income - total income; the amount of interest and commission income; contingencies; other banking and non-banking operating income;
5) Bank costs - the total amount of costs; interest expenses; other bank and non-bank operating expenses; deductions to reserves and write-offs of doubtful assets; income tax, etc.;
6) Financial results of the bank - net profit (loss).

Thus, it can be **concluded** that banking is continuously interrelated with risks that can lead to economic decline, insolvency and ultimately to a state of bankruptcy. The main reasons that are the basis for the onset of bankruptcy include: lack of capital, the presence of risky transactions, non-compliance with reserves, inefficient management system of the banking institution, political instability in the country, etc..

The key risks of the imbalance of the financial system are: the dependence of the country's economy on changes in the foreign economic system; rising inflation; growth of currency imbalances in the banking system; accumulation of debt on loans, etc.

The formation and implementation of a cost-effective management system is the key to preventing insolvency and efficient operation of the banking institution. An important stage in managing the activities of a banking institution is the implementation of an early bankruptcy diagnosis system, which would effectively provide regular analysis of problems and negative changes in the financial condition of the institution with further development and implementation of corrective measures. Previous practical experience has shown the need to use in the process of early diagnosis of Kahonen cards, which is due to a systematic approach to determining changes in the crisis situation of individual banks of the whole system. The use of cards provides early detection of banks' problems and determining the level of propensity of each individual bank to bankruptcy. In turn, early diagnosis of bankruptcy is the key to timely improvement of the management system and the bank as a whole.

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IMPROVEMENT OF THE METHOD OF FINDING EQUILIBRIUM PRICES IN THE WORK OF THE RESTAURANT

Doskonalenie metody poszukiwania równowagi cen w pracy restauracji

Abstract
A large group of methods fits into the framework of linear program tasks. Such tasks are to minimize or maximize the objective function under linear constraints. The relevance of the topic is that any real economic task does not end with one criterion, and when planning production processes at the enterprise should constantly make difficult decisions related to many pricing criteria. The pricing strategy makes it possible to coordinate the direction, level and speed of price changes, because pricing in the food industry is an effective tool for maximizing the restaurant's profits. In this paper, it is hypothesized that the calculation of retail prices relative to the average value of food (share of costs), for a particular group of goods, gives a more adequate result than relative to the average rate of return. To test the hypothesis, there were two comparative optimization models, the main element of the first is the average value of the rate of return, and the second – food. Between the calculated prices, for two models, a comparative analysis was conducted, the results of which were able to determine the most correct method of calculating retail prices.
Keywords: *optimization, pricing, rate of return, food.*

Streszczenie
Duża grupa metod wpisuje się w ramy zadań programów liniowych. Zadania takie polegają na minimalizacji lub maksymalizacji funkcji celu przy ograniczeniach liniowych. Istotność tematu polega na tym, że każde realne zadanie ekonomiczne nie kończy się na jednym kryterium, a planując procesy produkcyjne w przedsiębiorstwie należy stale podejmować trudne decyzje związane z wieloma kryteriami cenowymi. Strategia cenowa umożliwia koordynację kierunku, poziomu i szybkości zmian cen, ponieważ ceny w przemyśle spożywczym są skutecznym narzędziem maksymalizacji zysków restauracji. W niniejszej pracy postawiono hipotezę, że kalkulacja cen detalicznych w stosunku do średniej wartości żywności (udziału w kosztach), dla danej grupy towarów, daje bardziej adekwatny wynik niż w stosunku do średniej stopy zwrotu. Do sprawdzenia hipotezy zastosowano dwa modele optymalizacji porównawczej, przy czym głównym elementem pierwszego jest średnia wartość stopy zwrotu, a drugiego – żywność. Pomiędzy obliczonymi cenami, dla dwóch modeli, przeprowadzono analizę porównawczą, której wyniki pozwoliły na określenie najbardziej poprawnej metody kalkulacji cen detalicznych.
Słowa kluczowe: *optymalizacja, polityka cenowa, stopa zwrotu, żywność.*

Introduction

The restaurant business is a promising area for long-term investments, the average profit of which is 15 - 20%. Today, Ukraine maintains trends of increasing public areas and the number of catering establishments. In a market economy, enterprises face the need to independently regulate prices. In recent years, there has been an increase in the role of product prices. The process of developing pricing policy is one of the most complex and responsible sections of management, based on the study of market conditions. An effective pricing policy in enterprises should be in line with market trends and ensure the best results, taking into account available resources [1].

The economic function or role of modern restaurants is that such organizations have a significant contribution to economic development due to the fact that they have a positive impact on the improvement of other sectors of economic activity. All restaurants are involved in the formation and development of gross national product, as well as help shape the country's budget (through income tax and VAT), participate in the social protection system (eg, social security contributions), and provide various assistance to local authorities. It is also worth noting that new enterprises are new jobs and, consequently, lower unemployment in the country. In turn, the level of economic development of the state is reflected in the income of the population, as well as its desire to spend any part of the money on services offered, including the services of catering companies, which include restaurant organizations. Most Ukrainian restaurants are actively involved in various processes of international relations, as their services are accompanied by various diplomatic receptions or international meetings, ie affect the development of foreign tourism in the country. The experience of rational work of modern restaurant organizations in Ukraine shows the economic feasibility and rationality of investing money in the effective development of the analyzed system [1].

To date, it is known that the average turnover of financial resources invested in a restaurant organization is about five times faster than, for example, in the development of trade enterprises. Virtually all modern domestic enterprises that provide a variety of restaurant services are a key part of the market economic system, and therefore affect its development and improvement [1].

In a market economy, enterprises face the need to independently regulate prices. In recent years, there has been an increase in the role of product prices. An effective pricing policy in enterprises should be in line with market trends and ensure the best results, taking into account available resources. Thus, incorrect decisions on setting prices for products can bring the indicators of financial and economic activity of the enterprise beyond the allowable values and negatively affect profits.

The pricing policy of the enterprise is to set such prices for products (services) and so vary them depending on the market situation to ensure the planned amount of profit and solve problems in accordance with the objectives of pricing policy. The difficulty of forming a pricing policy is primarily that the price is a conjunctural category, the size of which determines a number of factors that act with different force, in different directions and in different periods of time [2].

Currently, optimization is an integral part of science, technology, economics and many other areas of human activity. Optimization is a purposeful activity that consists in obtaining the best results under given conditions. As a rule, the result of optimization is the most important factor in the enterprise, namely the coordinated and fast work of all departments. Pricing in the food industry is an effective tool for maximizing restaurant profits. The general model of optimization of equilibrium prices looks like the sum of models of each separate group of goods of all volume of the nomenclature. For example, in the general nomenclature of the restaurant there are different groups of goods that correspond to the menu sections. Therefore, the calculations of all coefficients and systems of equations will be calculated according to individual groups of goods. Thus, we obtain an optimization model for each group, taking into account the individual characteristics of each dish [3].

Profit is an important indicator of the effective operation of economic entities. However, the absolute amount of profit does not show the level of efficiency, quality of work of the business entity. Therefore, in order to accurately determine the level of efficiency of economic activity of the enterprise, use the relative rate of return, which is expressed as a percentage and is called the rate of return.

The rate of return makes it possible to determine the efficiency of the use of all advance capital, the degree of its profitability. The higher the rate of return of the enterprise, the more efficiently used advanced capital [4].In the process of analysis of entrepreneurial activity in the internal calculations of profitability (loss) of a particular batch of goods is widely used rate of return, calculated as the ratio of the mass of profit from sales to the total cost of these products. This indicator of the rate of return makes it possible to determine which products are more profitable, ie more profitable for production. The rate of return reveals the relationship between the amount of capital, cost of production, price and mass of profit. From this relationship we can conclude that the maximum profit depends on the established rate of return [5].

The modern method of estimating the cost of the enterprise in the food industry is food cost (from the English. Food cost – the cost price of food, products) – control over the cost price of culinary products by choosing alternative ingredients for price and quality, minimizing write-offs. When using food, it is necessary to calculate not only the "cost price" of each dish, but also the "cost price" of the group of dishes, "cost price" of production, "cost price" of the trade hall and restaurant as a whole, and "cost price" of taking into account indirect food costs, margins. Currently, food is included in the examples-calculations of practicing restaurateurs-managers and analysts of the restaurant business, but information about the approach to calculating food, the order of its formation, competent assessment and control is presented unsystematically, which updates this study [6].

It is important to note that the studied indicator is one of the most key indicators of efficiency and effectiveness of the catering company. Food cost is an indicator of the effectiveness and efficiency of the catering enterprise, which is the percentage of the cost of raw materials for catering products and revenue from sales (retail price) of products. In different sources, the optimal values of food range from 16 to 40% depending on the type of enterprise. Coffee shops – 12-16%, bars – 16-25%, restaurants – 25-40%. The indicator of the share of costs makes it possible to determine the liquidity of the restaurant.

The article presents two optimization models for determining optimal prices. The first model is based on the value of the share of profits, and the second – the share of food costs. In this paper, we hypothesize that the calculation of retail prices within the average value of food cost (cost price share), gives a more adequate result. To test the hypothesis, an optimization model was created, the main element of which is the average value of food cost – the share of costs [7].

Own research

Mathematically, the alternatives represent the area of acceptable solutions and two or more objective functions that must be maximized (minimized) in this area. Therefore, in the future the problem of multicriteria optimization will be considered in terms of focusing on maximizing the target functions in the field of acceptable solutions [8].

There are various algorithms for mathematical programming, which are used for optimization. Comparison of two alternatives or selection of the optimal solution is carried out using the objective function, which is determined by the established design parameters that provide optimal values according to quality criteria. The criterion is an indicator of the effectiveness of the system in relation to the goal. Depending on the number of criteria, optimization is divided into single-criteria and multicriteria. With multi-criteria, or multi-purpose, optimization of each goal meets the criterion by which you can assess the degree of its achievement. For the most part, it is almost impossible to achieve optimization by all criteria, so the problem of better choice of certain criteria is solved. To solve the problem of optimization, it is necessary to identify control parameters, determine their values at which the objective function acquires a maximum (minimum); set limits on design parameters. Restrictions are set due to economic and technological considerations [9].

The design parameter of this optimization model is the coefficient of adjustment of the share of costs (food costs) for an individual product, and is carried out as the difference between the Fibonacci number and the relative frequency of consumption of this product in the previous period.It should be noted that Fibonacci numbers are widely used to predict changes in prices, exchange rates in the technical analysis of financial markets (Fibonacci reference lines, Fibonacci arcs, Fibonacci periods, Fibonacci correction levels). Fibonacci numbers - elements of a numerical sequence: 0; 1; 1; 2; 3; 5; 8; thirteen; 21; 34; 55; 89; 144; 233; 377; 610; 987; 1597; 2584; 4181; 6765 etc. According to the analyzed sequence, each subsequent number is equal to the sum of the two previous numbers [9]. Before finding the optimum, the recommended value of the coefficient $\varphi = 1{,}618$, with the restriction that $\varphi \geq 0$. This value has a Fibonacci number – the value of the golden ratio.

In the scientific work Pistunov I.M., Gorobets E.Y. "Using the method of finding equilibrium prices in a restaurant" [11], to find prices used a model based on the rate of return. The developed methodology was calculated according to the report on the implementation of the restaurant for the period of September 2022. Thanks to the model, it was possible to set equilibrium prices, determine promotional offers for the next week and increase the company's profit by redistributing prices.

The optimal selling price can be determined by adjusting the rate of return on each item separately so that the overall rate of return of the point of sale remains unchanged. Price adjustment is proportional to the volume of sales of each product [12].

The model of optimization according to the rate of return is presented in formula 1:

$$\sum_{i=1}^{G}\left|NP_{ig}-\frac{\sum_{i=1}^{Ng}\left(\frac{(C_{\mathrm{ig}\ kor}-\mathrm{CP}_{\mathrm{ig}\ kor})}{\mathrm{CP}_{\mathrm{ig}\ kor}}\cdot\left(Ц_{ig}\cdot\left(1-\left(NP_{\mathrm{ig}}\cdot\left(\varphi_g-\frac{B_{ig}}{\max(B_{ig})}\right)\right)+NP_{\mathrm{ig}}\right)\right)\right)}{\sum_{i=1}^{Ng}\left(C_{ig}\cdot\left(1-\left(NP_{\mathrm{ig}}\cdot\left(\varphi_g-\frac{B_{ig}}{\max(B_{ig})}\right)\right)+NP_{\mathrm{ig}}\right)\right)}\right|\rightarrow max, \tag{1}$$

where, M^{NP} – optimization model for the rate of return; NP – rate of return; CP – cost price; B – weight of goods in the general nomenclature; NP_{kor} – adjusted rate of return; C_{kor} – adjusted price; G – the number of groups of goods, N_g – the nomenclature of goods of the trade institution of each group, C_{ig} – the unit price of goods, ($1 < g < G$). Before searching for the optimum, the initial value of the variable coefficients $\varphi_g = 1{,}681$ is recommended.

The data obtained as a result of optimizing the model according to the rate of return on the group of dishes "Pizza" are given in table 1 and figure 1. According to the results, it can be argued that prices have risen significantly relative to baseline values. This is due to the fact that when we want to increase profits – we raise prices and reduce demand for each unit of goods.

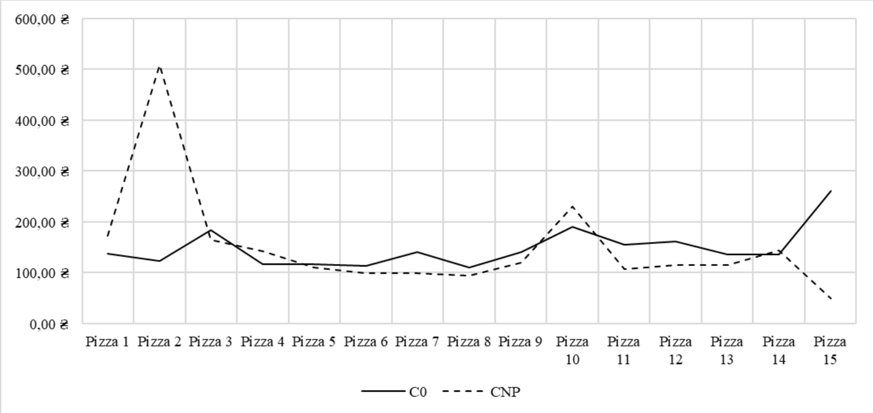
Table 1. Calculations for M^{NP} for the group "Pizza"

Name	C^0	C^{NP}	ΔC
Pizza 1	137,01 ₴	172,86 ₴	26,16%
Pizza 2	122,33 ₴	508,69 ₴	315,82%
Pizza 3	183,10 ₴	165,00 ₴	-9,89%
Pizza 4	117,20 ₴	142,73 ₴	21,78%
Pizza 5	116,38 ₴	110,87 ₴	-4,74%
Pizza 6	114,07 ₴	99,54 ₴	-12,74%
Pizza 7	140,66 ₴	98,53 ₴	-29,95%
Pizza 8	109,79 ₴	93,58 ₴	-14,77%
Pizza 9	140,85 ₴	119,74 ₴	-14,98%
Pizza 10	190,00 ₴	229,55 ₴	20,82%
Pizza 11	155,24 ₴	106,43 ₴	-31,44%
Pizza 12	161,55 ₴	115,73 ₴	-28,36%
Pizza 13	136,39 ₴	114,56 ₴	-16,00%
Pizza 14	135,75 ₴	144,38 ₴	6,35%
Pizza 15	260,00 ₴	50,08 ₴	-80,74%

C^0 - starting price, C^{NP} - prices are calculated using the M^{NP} model.
Data obtained by the authors

The condition for optimizing the model is forecasting the price of the future period under the condition of a constant value of the average rate of return. The model calculates prices in order to get the maximum profit. From this we can conclude that prices are calculated according to the following algorithm: the most popular dish has the highest price, and vice versa, the least popular – the lowest. The sharp dynamics of price changes is observed in the chart (figure 1). The calculation algorithm is logical, but the projected prices have a large gap relative to the previous values, so it is necessary to revise the solution plan.

Figure 1. Graph of comparison of current prices and calculated by MNP for the group of dishes "Pizza" (created by the authors)



Consider the method of determining the optimal selling prices by adjusting the food cost (share of costs) for each item separately so that the total share of costs remains unchanged. Price adjustment is proportional to the volume of sales of each product. The calculation of optimal prices was carried out using data from the software package 1C: Enterprise that performs activity accounting retail enterprises.

We introduce the following notations for the following economic parameters: M^F – optimization model for food cost; F – food cost (share of costs); CP – cost price; B – weight of goods in the general nomenclature; CC – adjustment factor; F_{kor} – adjusted food; C_{kor} – adjusted price; G – the number of groups of goods, N_g – the nomenclature of goods of the trade institution of each group, C_{ig} – the unit price of goods, $(1 < g < G)$.

Find F_{ig} for an individual product as:

$$F_{ig} = \frac{CP_{ig}}{C_{ig}}, \tag{2}$$

Find F_g for a particular group of goods as:

$$F_g = \frac{\sum_{i=1}^{Ng}(F_{ig} \cdot C_{ig})}{\sum_{i=1}^{Ng} C_{ig}}, \tag{3}$$

For each product, the share of costs must be taken into account separately, to maximize profits by increasing sales, it is necessary to take into account the demand for each individual unit of goods. The recommended price for each individual product – these will depend on the frequency of purchase of each product – K_i. This frequency is for a certain short-term period (one month, because there are many factors that change daily, and data for a longer period will be irrelevant, in addition, there is a certain cyclicity, depending on the day of the week).

To adjust F, determine the weight of each product B_i in the general nomenclature:

$$B_{ig} = \frac{K_{ig} \cdot C_{ig}}{\sum_{i=1}^{Nq} K_{ig} \cdot C_{ig}}, \tag{4}$$

from formula (4) it follows that the sum of all weights will not change:

$$B_g = \sum_{i=1}^{Ng} B_{ig} = 1, \tag{5}$$

The adjustment factor for each partial rate of return on an individual good is the difference between the Fibonacci numbers and the relative frequency of consumption of that good in the previous period. The coefficient of adjustment of CC_i for each product, each group will be found by the formula:

$$CC_{ig} = F_{ig} \cdot (\varphi_g - \frac{B_{ig}}{\max{(B_{ig})}}), \tag{6}$$

where φ is the Fibonacci number, the approximate value is 1.618. Before finding the optimum, the recommended value of the coefficient φ = 1,618, with the restriction that φ ≥ 0. This value has a Fibonacci number – the value of the golden ratio.

It is important to note that at the first stage of calculations it is recommended to take the average value of the share of costs of a group of goods.

$$F_{g\,ave} = \frac{\sum_{i=1}^{n} F_{ig}}{n}, \tag{7}$$

where n is the number, (0 ≤ n). After optimizing the model, the average food value will not change.

Therefore, the adjusted price of $C_{ig\ kor}$ at the first stage of calculations will be found as:

$$C_{ig\ kor} = C_{ig} \cdot (1 - CC_{ig} + F_{g\ ave}), \tag{8}$$

$C_{ig\ kor}$ in the following calculations will be found as:

$$C_{ig\ kor} = C_{ig} \cdot (1 - CC_{ig} + F_{ig}), \tag{9}$$

The value of the adjusted rate of the share of costs for each individual product, a certain group will be found by the formula:

$$F_{ig\ kor} = \frac{CP_{ig}}{C_{ig\ kor}} \cdot 100\%, \tag{10}$$

In order to verify compliance with the conditions, you need to calculate the average share of costs in each group, for each product, after adjusting the price of $F_{g\ kor}$ by the formula:

$$F_{g\ \text{кор}} = \frac{\sum_{i=1}^{Ng}(CC_{ig} \cdot C_{ig\ kor})}{\sum_{i=1}^{Ng} C_{ig\ kor}}, \tag{11}$$

The model of optimization of the search for equilibrium prices of a certain group has the form:

$$-\left|F_g - F_{g\ kor}\right| \to max, \tag{12}$$

where F_g is calculated by formula (3). The variable factor in this problem will be the number φ_g, for which the constraint $\varphi_g \geq 0$ is set.

Then, in order to find the values of equilibrium prices for the entire range, it is necessary to use the following optimization model:

$$-\sum_{i=1}^{G}\left|F_g - F_{g\ kor}\right| \to max, \tag{13}$$

The model consists of formulas (1) - (13) and has the general form:

$$\sum_{i=1}^{G}\left|F_{ig} - \frac{\sum_{i=1}^{Ng}\left(\frac{CP_{ig\ kor}}{C_{ig\ kor}} \cdot (C_{ig} \cdot (1-(F_{ig} \cdot \left(\varphi_g - \frac{B_{ig}}{\max(B_{ig})}\right)) + F_{ig}))\right)}{\sum_{i=1}^{Ng}(C_{ig} \cdot (1-(F_{ig} \cdot \left(\varphi_g - \frac{B_{ig}}{\max(B_{ig})}\right)) + F_{ig}))}\right| \to max \tag{14}$$

The model is moving to the maximum, because the goal of optimizing retail prices is to increase profits. Before searching for the optimum, the initial value of the variable coefficients φ_g = 1,681 is recommended. The number of coefficients depends on the number of product groups. A separate coefficient for each group.

This form of functionality is due to the need to provide optimal calculation for any algorithms, most of which allow to find only the largest value of the extremum. After the formation of the initial table. data optimal prices were in the spreadsheet MS Excel simplex method [11]. As a result of calculations, we obtained values of F_g and $F_{g\,kor}$, which are equal to each other.

The results of calculations of new prices for the next month of observations for the group "Pizza" are shown in table 2. Input data are taken from the report on the sale of food in the restaurant for the period from 1-28 February 2022. All calculations are performed according to the formulas specified in the previous paragraphs.

Table 2. Calculations on the M^F model for the group "Pizza"

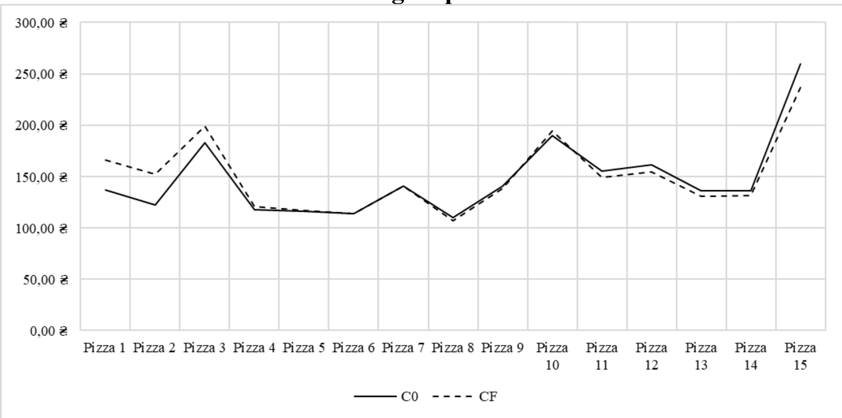
Name	C^0	C^F	ΔC
Pizza 1	137,01 ₴	166,15 ₴	21,26%
Pizza 2	122,33 ₴	151,93 ₴	24,19%
Pizza 3	183,10 ₴	198,70 ₴	8,52%
Pizza 4	117,20 ₴	120,54 ₴	2,85%
Pizza 5	116,38 ₴	116,99 ₴	0,52%
Pizza 6	114,07 ₴	113,68 ₴	-0,34%
Pizza 7	140,66 ₴	140,74 ₴	0,06%
Pizza 8	109,79 ₴	106,73 ₴	-2,79%
Pizza 9	140,85 ₴	138,68 ₴	-1,54%
Pizza 10	190,00 ₴	194,51 ₴	2,37%
Pizza 11	155,24 ₴	148,79 ₴	-4,15%
Pizza 12	161,55 ₴	154,64 ₴	-4,28%
Pizza 13	136,39 ₴	130,27 ₴	-4,48%
Pizza 14	135,75 ₴	131,56 ₴	-3,09%
Pizza 15	260,00 ₴	236,67 ₴	-8,97%

where, C^0 - starting price, C^F - prices are calculated using the M^F model.
Data obtained by the authors

Adequate dynamics is observed on the chart, the calculated prices have a small deviation compared to the initial values.

According to the obtained calculations, we will perform a comparative analysis, in table 3 we compare the prices obtained as a result of optimization for M^F and M^{NP}, in figure 3 you can see the dynamics of price changes.

Figure 2. Graph of comparison of current prices and calculated by the Ministry of Finance for the group of dishes "Pizza"



(created by the authors)

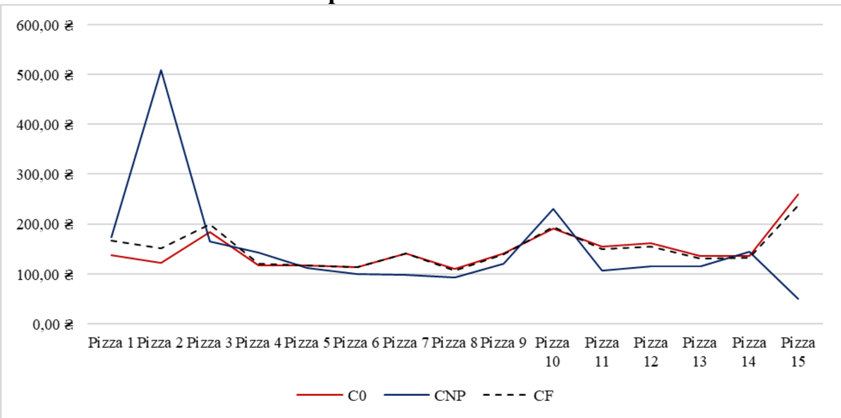
Table 3. Comparative analysis of the results obtained after the optimization of M^{NP} and M^{F}

Name	C^0	C^{NP}	C^F
Pizza 1	137,01 ₴	172,86 ₴	166,15 ₴
Pizza 2	122,33 ₴	508,69 ₴	151,93 ₴
Pizza 3	183,10 ₴	165,00 ₴	198,70 ₴
Pizza 4	117,20 ₴	142,73 ₴	120,54 ₴
Pizza 5	116,38 ₴	110,87 ₴	116,99 ₴
Pizza 6	114,07 ₴	99,54 ₴	113,68 ₴
Pizza 7	140,66 ₴	98,53 ₴	140,74 ₴
Pizza 8	109,79 ₴	93,58 ₴	106,73 ₴
Pizza 9	140,85 ₴	119,74 ₴	138,68 ₴
Pizza 10	190,00 ₴	229,55 ₴	194,51 ₴
Pizza 11	155,24 ₴	106,43 ₴	148,79 ₴
Pizza 12	161,55 ₴	115,73 ₴	154,64 ₴
Pizza 13	136,39 ₴	114,56 ₴	130,27 ₴
Pizza 14	135,75 ₴	144,38 ₴	131,56 ₴
Pizza 15	260,00 ₴	50,08 ₴	236,67 ₴

where, C^0 – starting price; C^{NP} – prices are calculated according to the M^{NP} model; C^F – prices are calculated according to the M^F model.
Data obtained by the authors

As a result of the calculation, we observe that the consumable part of each pizza is regulated in the range of the set average value of food. Thus, we get prices that have a slight gap with previous values. This is explained only by the fact that price regulation is within the average value of the cost. This method determines the markup for each product, based on the established average value of food cost.

Figure 3. Graph of the dynamics of prices obtained after the optimization of M^{NP} and M^{F}



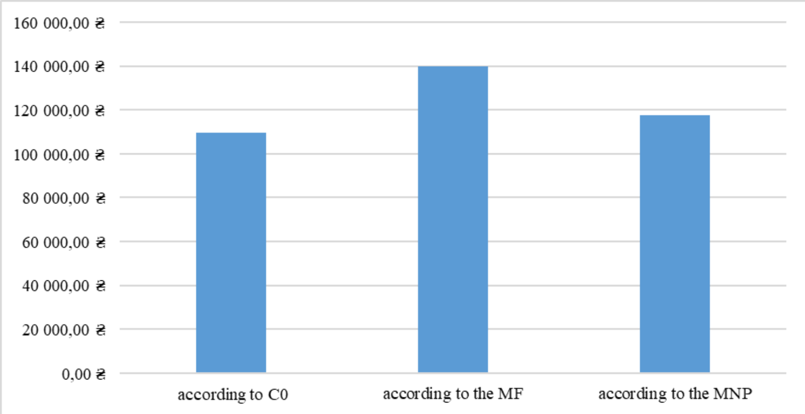
created by the authors

According to the graph (figure 3), we can conclude that the chart of the M^{F} is closer to the schedule of output prices than the chart of M^{NP}. At the beginning and end there is the biggest difference in price, this is due to the fact that the pizzas in the table are in descending order (by number of sales). The first positions in the table are most in demand, so the model proposes to increase the price of these positions. Pizzas, which occupy the last place in the table, are the least popular, so their prices should be reduced, or stimulate sales through promotional offers.

Interestingly, the optimal value of the number ϕ in the calculation option for M^{NP} is 13.45. And in the results of optimization according to the M^{F} model, the value of ϕ is equal to 1.23. Thus, the hypothesis that the calculation of retail prices relative to the average value of food (share of costs), for a particular group of goods, gives a more adequate result than relative to the average rate of return, was confirmed.

According to the results, we see an increase in income in two cases. Income after M^{NP} optimization is higher, as prices have changed relative to the average rate of return.

Figure 4. Income



(created by the authors

Conclusions

1. Developed a method of determining equilibrium prices based on statistical observations of sales.
2. The calculation is performed according to the optimization algorithm so that the level of food cost does not change.
3. Equilibrium prices are for several groups of goods, each of which has its own average value of food cost.
4. Verification of the proposed methodology on real data proves that the criterion of invariability of the share of costs (food costs) of different groups of goods allows to increase profits from their sale.
5. It is necessary to continue studying the impact of such price fluctuations on consumer activity of customers

So, comparing the two models, we concluded that the Food cost optimization model gives a more adequate result. It is also important to note that the graph of this model has a similar amplitude compared to the graph of initial prices. Price changes are logical and reasonable. The calculation is made taking into account many criteria, such as: demand; weight of goods in the general nomenclature, according to other goods of the i-th group; adjustment factor of each individual position. The received prices give result – the income increases.

After the study, it can be argued that the optimization model for calculating retail prices in this paper has been refined. The developed technique can be used in the work of the restaurant to determine retail prices.

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IMPROVING TAX ADMINISTRATION IN UKRAINE TAKING INTO ACCOUNT EUROPEAN EXPERIENCE

Usprawnienie administracji podatkowej w Ukrainie z uwzględnieniem doświadczeń europejskich

Abstract
The article defines the goals of improving the tax administration system in Ukraine; the model of relations between the state and the taxpayer was chosen in accordance with world practice; proposed measures and ways to improve the tax administration system, in particular the elimination of corruption; European experience and issues of domestic practice were studied, in connection with which methods for improving the Ukrainian tax system were proposed in order to create favorable conditions for the development of economic entities and restore positive economic dynamics.
Keywords*: taxes, taxpayers, tax system, taxation, taxpayer dominance model, tax policy.*

Streszczenie
W artykule określono cele doskonalenia systemu administracji podatkowej w Ukrainie; wybrano model relacji między państwem a podatnikiem zgodnie z praktyką światową; zaproponowano środki i sposoby doskonalenia systemu administracji podatkowej, w szczególności eliminację korupcji; przeanalizowano doświadczenia europejskie oraz zagadnienia praktyki krajowej, w związku z którymi zaproponowano metody doskonalenia ukraińskiego systemu podatkowego w celu stworzenia korzystnych warunków dla rozwoju podmiotów gospodarczych i przywrócenia pozytywnej dynamiki gospodarczej.
Słowa kluczowe: *podatki, podatnicy, system podatkowy, opodatkowanie, model dominacji podatnika, polityka podatkowa.*

Introduction

Today, the first task of modernizing the fiscal services of Ukraine is to improve the tax administration system. The main goals of this improvement are: to create more effective tax administration mechanisms; preventing corruption in tax relations; promoting voluntary tax payments; creating partnerships between fiscal authorities and taxpayers; creating fairness for all tax conditions of taxpayers; ensuring that adequate financial resources are mobilized to budgets at all levels.

To improve the tax collection and management system, we must focus on improving the tax ethics and tax culture of citizens, changing the attitude of citizens towards paying taxes in accordance with the law. In this regard, it is recommended to take into account the experience of EU member states.

Issues related to tax reform have always been the focus of attention of famous domestic scientists, such as A. Vasilik, L. Demidenko, T. Efimenko, V. Ilyashenko, P. Melnik, Yu. Kaspruk, Yu. Kasperovich, R. Paslavskaya, V. Popova and others. Their research highlights the importance of effective functioning of the Ukrainian tax system.However, modern requirements of that time caused a need for a new study of the tax system, which would outline ways to improve tax administration in Ukraine taking into account European experience.

Purpose of the article

The main purpose of the article is to analyze the current state of the national tax system and formulate practical recommendations for improving tax administration in Ukraine in combination with European experience.

Own research

Currently, ordinary citizens of Ukraine - taxpayers do not want to voluntarily fulfill their tax obligations. The reason for this is the lack of a clear relationship between taxation and the unfavorable flow of public services to taxpayers.

In international practice, there are three regimes of relations between the state and taxpayers [2]:

1. State dominance in "taxpayer state" relations. In this relationship, the payer is largely given responsibility and the state rights. Taxpayers in this model are treated as financial resource providers. Since their rights are limited and they are not interested in voluntarily fulfilling tax obligations, the level of tax evasion is high. As for the state, it increases administrative pressure, strengthening control. As a result, institutions of state control have intensified and the level of the shadow economy has increased. Such a model is inherent in authoritarian states and, of course, does not apply in democratic countries.
2. Taxpayer dominance in "state-payer" relationships. This model is inherent in weak states with inefficient state devices. The scale of tax evasion, as in previous models, is increasing due to unsupervised taxpayer behaviour. As a result, tax revenues to the state budget are reduced and the conditions for the playing field are distorted, since evaders are provided with additional financial resources to further

invest in their business. The payer-led model won't work because sooner or later there will be a crisis in public finances and increased government control until the state dominates the payer.

3. Mutual commitment model. This model is chosen by democracies and countries with economies in transition. All subjects of tax legal relations are equal, and their activities are controlled and accountable. Both the state and taxpayers represented by the financial sector are obliged to comply with tax laws and enjoy equal guarantees for the observance and protection of their legal rights. Payers are no longer considered as objects of control, but as equal partners who pay taxes to receive the relevant services and guarantees provided by the state [6, p. 18].

Therefore, the improvement of the tax collection and administration system should begin with the establishment of partnerships between taxpayers and tax authorities on the basis of a new understanding of the status of people in the state and the collection and administration of taxes, respect for the rights and interests of people. In this case, citizens will pay taxes voluntarily, not forcibly.

Regarding tax violations, an enterprise compares the benefit it derives from concealing the actual level of income generated to the risks associated with disclosing such a concealment. Therefore, it is necessary to strengthen responsibility for tax violations.It should be noted that, given the high level of corruption in the state due to a decrease in the tax burden and increased penalties for violation, there will be no positive changes in the behavior of legal entities in the process of collecting and administering taxes. Therefore, reducing the level of national corruption is one of the priority measures to improve the tax collection and administration system [4, p. 97].

We propose the following measures to prevent corruption:

– minimize direct communication between taxpayers and officials of fiscal authorities by increasing the use of the latest computer technologies in the process of tax administration;
– arrangement of places with transparent walls for officials dealing with visitors;
– strengthening the criminal liability of employees of the State Fiscal Service and taxpayers for corruption;
– special courses (conferences, round tables, seminars) aimed at the formation of moral and moral guidelines on the prohibition of corruption crimes [6, p. 16].

After the adoption of the Tax Code of Ukraine, the general level of tax burden in Ukraine did not significantly decrease, although this legislative act provides for a decrease in the rates of the main budget-forming taxes (corporate income tax - from 25% to 16%, VAT - from 20% to 17%).

Lower interest rates are attractive to business, and should also help reduce the level of the shadow economy and stimulate the development of business structures and entrepreneurial activities that underlie the country's financial potential. On the other hand, however, the question arises of how to compensate for budget losses due to lower tax rates, given that tax revenues account for more than 80% of the revenues of the consolidated budget of Ukraine.

Given the best practice in EU member states to apply differentiated tax rates based on the social weight of goods and services, we can propose four tax rates:

- 0%, which will continue to be taxed on export transactions;
- lower tax rates - tax on the sale of essential goods (agricultural products, bakery products and other food products);
- raising tax rates - tax on the purchase and sale of luxury goods (jewelry, luxury cars, fur and leather products, new equipment);
- main tax rate (level 20%) - tax on all other purchases and sales of goods and services. We believe that the introduction of this differentiated tax rate contributes to the balance of budget revenues from VAT management and meets the socially oriented principles of tax legislation.

The introduction of a progressive system of personal income tax is also justified (basic personal income tax rates - 15% and 17% - profit is taxed at a rate exceeding 10 times the minimum wage established by law as of January 1 of the reporting tax year), since incomes of wealthy segments of the population are taxed at a higher rate.

Regarding the conditions and size of tax social benefits, it is necessary to raise the income limit to which taxpayers are entitled to claim benefits, especially by fully determining the cost of a consumer basket to improve living standards to meet a person's basic needs.

When collecting personal income tax, it is necessary to take into account the experience of the EU countries in which the total family income is subject to taxation, taking into account the number of dependents. For example, in France, taxpayers are assigned the following coefficients:

- 1 – single persons without children;
- 2 – married persons without children;
- coefficient 3 – to spouses with one child;
- coefficient 3.5 – to spouses with two children;
- coefficient 4 – to spouses with three children.

Personal income tax is then determined by the following algorithm:

1) total household income is divided by the corresponding ratio;
2) tax is calculated at the rate determined for this income level;
3) the resulting amount is multiplied by the same factor as in paragraph 1.

In the UK and Germany, taxpayers have the option of taxing income from marriage together or separately. The improvement of the tax collection and management system should continue to develop in the direction of improving the procedure for accounting for taxpayers and paying taxes.

In practice, there are often cases of companies registering with false instructions. Most tax evasion and money laundering schemes are based on the activities of such companies. In most cases, such companies are registered for people who have had their passports stolen or lost. These enterprises can enter into fictitious agreements for the purchase of products, performance of work, payment for services, etc.

To reduce the likelihood of registering a fictitious company on other people's documents, it is recommended to have a debugged system for the rapid exchange of information about lost documents between law enforcement and fiscal authorities, as well as identifying a limited number of persons with access to such databases.

Tax returns should be simplified. In international practice, the most simplified form of reporting is used, indicating only those indicators that matter in determining the tax to be paid. In Ukraine, tax reporting forms contain the largest amount of data and serve as the basis for further control by fiscal authorities.

It is positive that reports can be submitted electronically, but in practice, the procedures for submitting electronic reports are still imperfect. Therefore, automation and computerization processes used in tax administration require improvement and strengthening through the introduction of the latest technologies.

In addition, it is necessary to improve tax control procedures. If tax control in European countries provides for the adoption of measures, then in Ukraine – in order to identify untimely or incomplete fulfillment of tax obligations.Therefore, it is necessary to strengthen the management and control over the activities of taxpayers on whom tax offenses have been identified, and to minimize the interference of the financial department in the economic activities of law-abiding taxpayers.

Economic expert A. Vigirinsky believes that due to changes in legislation, all business entities will be forced to pay taxes in accordance with their constitutional obligations, because "the culture of taxation is also the need of our society, it is not mandatory and will not be able to educate" [1].

An important aspect of improving Ukrainian taxation is the use of tax holidays. Tax holidays are a mechanism designed to increase entrepreneurial activity. The result is likely to be a significant increase in the number of newly established businesses. However, according to experts, it would be inappropriate to introduce a five-year tax vacation for all small businesses. They can only be applied to newly created objects after confirming that they are actually new objects and have not been registered under a different name.

In the United States, taxpayers are also required to provide the tax authorities with all information that can be used to determine the taxable base, even if this information contains information against the taxpayer. The United States tax authorities have the right to receive information about the life, income and expenses of the payer from any agency, agency and organization, communications, including individuals who are prohibited from using for other public services [5, p. 235].

Most tax audits are done on their own. In the course of their actions, tax authorities usually issue notifications to payers requesting additional information. Based on the results of the tax audit, a decision can be made on the additional tax payment or the return of the excess amount paid.

In the United States, parametric primary control methods are widely used, in which statements are mathematically determined based on unlikely (potentially unreliable) data. Such statements are carefully analyzed. Based on the results of the analysis, decisions can be made to conduct additional internal inspections, in difficult cases - on-site inspections. An IRS agent has the authority to conduct a tax review, usually involving a constant examination of the payer's activities over a period of time.

If the taxpayer does not agree with the results of the audit, he has the right to appeal to the appellate instance ili to the court. In the United States, there is a court devoted to the consideration of disputes in the field of taxation - the Tax Tribunal. If the decision is made in favor of the payer, he will receive all administrative and legal costs [4, p. 137].

In the United States, tax law regulates expenses of approximately 0.5-0.7% of collected taxes [6, p. 97]. Compared to the United States, Canada introduced VAT at the federal level, which is also primarily a fiscal tax. Meanwhile, sales tax applies in many areas.

In Canada, excise tax rates are quite high. Excise taxes are not only of fiscal and social importance, but also a way for the state to control the flow of taxable goods. The problem of the Canadian excise organization is the presence of a large number of smuggled tobacco products (in the eastern and southern provinces of the country), mainly from the United States with some reservations [7, p. 31]. The main tax revenues of the local budget are formed by taxes on real estate (various real estate taxes account for 40% of local budget revenues and business activities.

Tax administration in Canada is administered by the Canadian Customs and Customs Service, reporting to Parliament through the Minister of National Taxation. The agency also administers most local taxes, but local authorities pay for such services. In some provinces, local taxes are administered by territorial bodies (taxation departments of individual regions).

Canadian tax compliance costs account for approximately 1% of the tax collected [8, p. 97]. As for the economic process of Ukraine's modern development, it would be beneficial to take into account the tax administration regimes of neighboring countries and EU member states. Therefore, it is appropriate to make a comparison and analysis of the current state of the tax system of Ukraine and the EU countries (Table 1).

Table 1.Regulation of the taxation system in accordance with international experience and the Tax Code of Ukraine

International experience (European Union countries)	Tax system of Ukraine
Assist the tax authorities in determining the tax list of the taxpayer.	The taxpayer must independently determine the taxes and payments that he must pay in accordance with the law.
The priority task of the tax authorities is to work with tax defaulters for: - persons who are registered with the tax authorities and for some reason have not filed or stopped filing tax returns and paying taxes; - persons engaged in economic activities receive income from such activities and are not registered with tax authorities and do not pay taxes.	The work of the State Tax Service of Ukraine is focused on taxpayers who voluntarily and independently register in accordance with the established procedure.
The taxpayer is registered with the tax service body, and not with a separate body of the tax service of the executive branch. In particular, taxpayers can file applications and tax reports, carry out reconciliations, receive various documents and requests from any tax authority at the executive level or in electronic form.	The taxpayer is controlled and retained only by the tax authority at the place of registration.

Automatically receive the registration number of a citizen from the moment of birth or immigration to the country. Therefore, EU citizens do not need to contact the tax services, apply, wait for documents.	The issue of automatic assignment of registration numbers of taxpayer accounts based on the information of the Ministry of Justice on newborns has not been resolved.
Identification of risky taxpayers during the VAT registration process is the norm in many European countries (Irish taxpayers have selective access to registered taxpayers; the tax authorities of the United Kingdom and Lithuania have the right to receive information from taxpayers in the event of a problem with the VAT application) information here Data, Sweden uses information received from third parties.	The tax code does not provide for inspections of business registration. As a result, the number of inspections of VAT amounts claimed by taxpayers remains large.
It provides a single national source of information about citizens, non-residents, taxpayers, taxpayers, with access to state authorities, prosecutors, local government, law enforcement agencies, individuals and legal entities that have many advantages for state authorities (without citizens who provide the opportunity to quickly obtain reliable information on various information and citizenship (saving time).	Create technical capabilities to ensure that government agencies have access to information available in other government databases within their authority.
Apply an efficient, transparent and simplest taxation system - the only account (Sweden, Denmark, Great Britain, Belgium) that allows taxpayers to pay all taxes due to them with one payment sheet and 100% protection against money transfer errors. The tax service has a truthful description of the state of the taxpayer's budget calculation, namely: a situation where one taxpayer is simultaneously	There is no technical ability to introduce taxation of a single account, but they are trying to do them.

overpaid and the other is underpaid is impossible.	
In many countries income tax returns are submitted annually (UK, Czech Republic) and VAT is submitted quarterly (UK, Cyprus).	The number of reporting periods is significantly larger, which increases the time it takes for taxpayers to collect taxes.

Source: developed by the author according to the data [3]

Ukraine should be interested in the experience of countries whose taxpayers consider the introduction of a single tax account to be the most important achievement of the tax service, which significantly improves relations with the tax service, reduces bureaucratic procedures and expenses associated with paying tax. In Ukraine today, it is technically impossible to introduce a single account for paying taxes, but they are trying to create it.

Conclusions

Therefore, the improvement of the tax collection and administration system should begin with the following aspects: establish a partnership between financial management and taxpayers; reduce the overall level of tax burden; strengthen the responsibility of taxpayers and tax authorities for non-compliance with tax requirements; corruption; differentiated management of value added tax; personal income tax; improving the standard of living of the population by increasing the cost of the consumer basket to meet the basic needs of the person, thereby revising the scale and conditions for the provision of social tax benefits; improving accounting in the financial sector; strengthen the automation of the tax collection and administration process, improve the quality of taxpayer services.

Thus, the improvement of the tax collection and management system should be based on the further development of partnerships between taxpayers and tax authorities, so that the constitutional obligation of citizens to pay taxes changes from mandatory to voluntary. And learn from the international experience of domestic practice, increase the efficiency of the tax collection and management system, provide complete tax information to all participants in tax legal relations. This will help to achieve effective results and strengthen the social component of the tax system.

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THE INFLUENCE OF MANAGER'S COMPETENCE ON THE EFFICIENCY OF THE ENTERPRISE

Wpływ kompetencji menedżera na efektywność przedsiębiorstwa

Abstract
The article summarizes the approaches to the definition of «managerial competence», presents his own vision. The types of competence of the manager as communication, personal, social, professional, creative, managerial, methodical, legal are singled out, and the characteristic of each of them is given. The vector of influence on efficiency of activity of the enterprise on each kind of competence of the manager is defined. It is also investigated that an important factor in the effective management of managers is flexibility and adaptability, i.e. readiness for change. A methodical approach to the formation of managerial competence is proposed.
Keywords: *competence of the manager, communication competence, personal competence, social competence, professional competence, creative competence, managerial competence, methodical competence, legal competence, efficiency of enterprise activity*

Streszczednie
W artykule podsumowano podejścia do definicji "kompetencji menedżera", przedstawiono własną wizję. Wyodrębniono rodzaje kompetencji menedżera takie, jak komunikacyjne, osobiste, społeczne, zawodowe, kreatywne, menedżerskie, metodyczne, prawne oraz podano charakterystykę każdej z nich. Określono wektor wpływu każdego rodzaju kompetencji menedżera na efektywność działania przedsiębiorstwa. Zbadano również, że ważnym czynnikiem skutecznego zarządzania menedżerów jest elastyczność i umiejętność adaptacji, czyli gotowości do zmian. Zaproponowano metodyczne podejście do kształtowania kompetencji menedżera.
Słowa kluczowe: *kompetencje menedżera, kompetencje komunikacyjne, kompetencje osobiste, kompetencje społeczne, kompetencje zawodowe, kompetencje twórcze, kompetencje menedżerskie, kompetencje metodyczne, kompetencje prawne, efektywność działalności przedsiębiorstwa.*

Introduction

Modern realities of doing business make a number of requirements for managers, including the ability to respond quickly to changes in the environment of the enterprise, the ability to predict, make decisions on which depends the future of the team and the company, to be able to choose among many alternatives that very direction of development that will be effective for the enterprise. And this, of course, is not the whole list of aspects of the manager's activities in today's conditions. The modern manager is entrusted with the functions of strategist, analyst, psychologist, motivator, leader, teacher, organizer. That is, the traditional understanding of the position of manager only as a leader has changed.

But in order for a manager to have the competencies and skills to perform the duties assigned to him, you need appropriate education, training, practical training. However, today the opinions of entrants about the need to study in higher education institutions are somewhat divided. On the one hand, some school leavers mistakenly believe that higher education is not necessary because theoretical training is not useful at all. The main thing is to have significant practical experience. Some students do not show interest in forming a personal powerful basis for theoretical training, but see a key role in practice. Employers, in turn, are looking for candidates for managers who have not only a thorough theoretical training, speak foreign languages, but also – extensive practical experience.

Given all the above, let's look at how important education is to train a competent manager who will be able to effectively and efficiently solve the tasks facing him every day. First of all, let's analyze the concept of "manager's competence", what elements make it up, what determines its level and how it affects the performance of the enterprise.

Presenting main material

Analysis of literature sources showed that the issue of competence of the manager, its types are given enough attention. Let's look at approaches to the definition of this concept in more detail.

<u>Manager's competence</u> is the effectiveness and efficiency of the manager's actions in accordance with the goals and strategies of the firm[1]. According to Hilukha O.A., Yushchyshchyna L.O.[2], corporate management competencies are the core around which corporate governance is built. For example, if shareholders need corporate governance based on the principles of transparency, predictability, decency, it is necessary that managers first of all show such

[1]https://uk.wikipedia.org/wiki/Компетентність.

[2] Khilukha O.A., Yushchyshyna L.O., *Formation of competencies of the corporation manager* „Problemy systemnoho pidkhodu v ekonomitsi", Vol. №2 (70), 2019, pp. 20-27; http://psae-jrnl.nau.in.ua/journal/2_70_2_2019_ukr/3.pdf [in Ukrainian].

competencies and behave accordingly. Lishtaba L.V.[3] notes that competence is a characteristic of a person. The basis of these definitions is knowledge, awareness, experience, which indicates the integrative nature of these definitions. The term "competence" (from the Latin competence) – a definition that highlights the behavior of the subject associated with knowledge of a particular job, defines the main characteristics of a person who has achieved or is able to achieve high results in their professional activities, characterizes a professional[4]. Summarizing the research, we propose to understand the competence of the manager to understand the integrated complex concept that characterizes the personal, professional, social, communication and basic qualities of the manager, which are constantly evolving and improving, contributing to effective and efficient activities to achieve goals and strategies. Let's consider in more detail the components of the competence of the manager. It is important to remember that they are all interconnected, intertwined, and one formed the other.

Communicative competence. First of all, we want to draw attention to the fact that most of the manager's working time is communication: communication with subordinates, customers, business partners, government officials, financial institutions, etc. In addition, in the business world, the emphasis has shifted towards non-business communication. Perminova S.O.[5] notes that this trend has its peculiarities in the professional activities of top managers, who spend up to 90% of their time in verbal contact with other people, and not only with immediate subordinates or managers, they regularly meet with those who at first glance associated with solving professional problems. Considering communication as a process of developing contacts, there is a need for joint activities that involve perception, understanding of the partner, direct communication process and working out a common strategy of interaction. Researchers also suggest communicative competence as the ability to have the potential and experience to be successful in professional communication, as well as provide

[3] Lishtaba L.V., *Theoretical approaches to determining the competence of the manager* "Ekonomichnyi analiz", Vol. 22. (2), 2015, pp. 75-81; https://www.econa.org.ua/index.php/econa/article/download/983/773/ [in Ukrainian].

[4] Burdonos L.I., *Formation of managerial competence of the future service manager,* "Scientific research in XXI century", Vol. 44, 2021, pp. 56; https://ojs.ukrlogos.in.ua/index.php/interconf/article/view/9808 [in Ukrainian].

[5] Perminova S.O., *Communicative competence of the manager in modern business interaction*, „Naukovi pratsi KNTU. Ekonomichni nauky", Vol. 16, 2009, Ch 1., pp.30-35;http://www.irbis-nbuv.gov.ua/cgi-bin/irbis_nbuv/cgiirbis_64.exe?I21DBN=LINK&P21DBN=UJRN&Z21ID=&S21REF=10&S21CNR=20&S21STN=1&S21FMT=ASP_meta&C21COM=S&2_S21P03=FILA=&2_S21STR=Npkntu_e_2009_16%281%29__7 [in Ukrainian].

confidence that the specialist will be able to effectively implement them in situations of interaction with people, using appropriate means of communication. The composition of communication competence includes the degree of satisfactory mastery of certain norms of communication, behavior as a result of learning, mastering socio-psychological standards, stereotypes of behavior, mastering the strategy, tactics and techniques of effective communication[6].

Thus, having communication competence, the manager is able to establish and maintain harmonious business and personal relationships; clearly and logically express their thoughts, be able to persuade, argue; choose the information means and channels of communication that are appropriate in a given situation; successfully counteract manipulation; use non-verbal means of communication.

Personal competence. Hilukha O.A., Yushchyshyna L.O.[7] note that personal competencies are not professional in nature and are necessary in any field of activity; personal competence means spiritual maturity, awareness of the manager's own life goals and meaning of life, understanding of themselves and other people, the ability to understand the deep motives of behavior. I believe that the foundation of personal competence is humanity, i.e. respect for people, empathy, promoting self-realization and development of subordinates, morality. Yes, the business world is cruel, but, as practice shows, it is those companies whose leaders pay much attention to the development of corporate culture, team cohesion; whose management treats employees as "the most valuable treasure" (for example, Microsoft, Apple, Coca Cola), are successful in the long run. In addition, the ability to self-develop, self-study, self-improvement can be added to personal competence.

Social competence (acquisition of soft skills by a manager) as a concept is of paramount importance for a manager for two reasons: first, in terms of professional well-being and a sense of satisfaction with professional activities; secondly, the quality of social competence affects his ability to achieve personal development and is a predictor of constant self-regulation. With low social competence, both of these factors can actually lead to the degradation of the mental health of the manager and negatively affect the successful functioning

[6] Panfilov Yu., Hren L., Bondarenko V., *Methods of forming the communicative competence of the future leader-manager*, "Teoriia i praktyka upravlinnia sotsialnymy systemamy", Vol. 2, 2016, pp. 10-19; http://tipus.khpi.edu.ua/article/view/73495 [in Ukrainian].

[7] Khilukha…, pp. 20-27.

of the organization. For the manager, this means a low level of social responsibility[8].

The social competence of the manager is formed on the basis of communicative and personal one. Its manifestation is the presence of a manager's clear system of values, life position, ability to empathize, i.e. empathy, tolerance, responsibility, ability to control their emotions, restraint, tact, politeness, friendliness. Possession of social competence contributes to the formation of a professional team, the ability to motivate staff, to respond flexibly to the challenges of the environment.

Professional competence. An important aspect of the professional competence of managers is the social aspect, as the activities of the manager is determined by the effectiveness of managing trade-offs with staff, partners[9]. This actualizes the need to develop a system for the development of social competence of managers in organizations. Professional competence of the manager Yalanska S.P.[10] suggests to understand as the formation of personal-developmental, activity-developmental, communicative, professional components and the component of mastering experience. We believe that professional competence is a collective concept that reflects the level of knowledge, experience, personal and business qualities that are sufficient to perform the tasks, to achieve the strategy of the enterprise.

Creative competence is the highest level of professional competence, when the leader carries out his activities on a creative basis. Indicators of achieving creative competence of managers are: creative, conceptual thinking; competencies: self-improvement, verbal-communicative, non-verbal, value, motivational, psychological, organizational, informational.

Managerial competence. Hilukha O.A., Yushchyshyna L.O.[11] argue that managerial competencies, i.e. leadership qualities of managers, the ability to manage a group of employees who apply to positions at all levels of management. A component of managerial competence is methodological compe-

[8] Tkach T.V., *Social competencies of the manager*, t. 7, Vol. 42, 2018, pp. 202-212; http://www.appsychology.org.ua/data/jrn/v7/i42/23.pdf. [in Ukrainian].
[9] Tkach…, pp. 202-212.
[10] Yalanska S. P., *Creative competence of the manager and socio-psychological climate in the team*, "Naukovyi visnyk Poltavskoho universytetu ekonomiky i torhivli", 2010, Vol. 6 (51), Ch. 2. pp. 128-131; http://journal.puet.edu.ua/files/journals/1/articles/197/public/197-755-1-PB.pdf [in Ukrainian].
[11] Khilukha…, pp. 20-27.

tence. We consider methodical competence as the ability of the future manager's personality to apply various methods and techniques in a structured and effective way during pedagogical activity with the staff of the hotel and restaurant enterprise[12]. That is, methodological competence is directly related to personnel management, training, professional development and skills, development of employees' need for self-improvement and self-learning.

Legal competence cannot be overlooked. The legal competence of the manager is the presence of a system of professional and legal knowledge of current legislation; awareness of the essence of law and mechanisms of its action; ability to think in legal terms; it is appropriate to use the acquired legal knowledge in professional activities, to achieve an effective result in a regulatory manner[13]. It is the legal competence that outlines the rules for the manager, the criteria of how to act in a given situation in accordance with the requirements of the law, legally correct. That is, in his work, the manager must adhere to the principle of legality and legitimacy of the activities; be able to make responsible decisions.

We distinguish for each type of competence the impact on the effectiveness of the enterprise (Table 1).

Table 1. The influence of the components of the competence of the manager on the effectiveness of the enterprise

Type of competence of the manager	Short description	Influence on efficiency of activity of the enterprise	Result
Communicative	Ability to clearly and logically express their thoughts, use non-verbal means of communication, persuade, argue their point, counteract manipulation.	Establishing and maintaining long-term harmonious relations with stakeholders; choosing exactly those communication channels that will be most effective at a	

[12] Kravchenko L., Onipko V., *Management competence of the future manager of the service sector: organizational and methodological components*, „Vytoky pedahohichnoi maisternosti", Vol. 27, 2021, pp. 155-161; http://sources.pnpu.edu.ua/article/view/247074 [in Ukrainian].

[13] Polishchuk O., *Legal competence as a basis for professional growth of the future manager*, 2015; http://znp.udpu.edu.ua/article/view/196612 [in Ukrainian].

		given time. Clear understanding of subordinates of the tasks.	Flexible response to environmental challenges. Forming a team as a team of like-minded people who are "sick" of one thing. Achieving the chosen development strategy.
Personal	Understanding of oneself and people, understanding of one's own life goals and meaning of life, self-learning, self-development.	Cohesion of the team, promotion of self-realization and self-development of staff.	
Social	Empathy, a clear system of values, a sense of satisfaction with professional activities, the achievement of personal development.	Formation of a professional team, increase of labor productivity of personnel through adjustment of system of motivation	
Professional, creative	Ability to use the acquired knowledge and experience. Self-improvement. Creative thinking.	Execution of the set tasks, achievement of the planned. Formation of a favorable socio-psychological climate in the organization.	
Managerial, methodical	Leadership qualities. Ability to apply structured methods and techniques of working with the team.	Development of employees' need for self-improvement and self-learning. Ability to lead a group of people. Making management decisions in conditions of uncertainty.	
Legal	System of professional and legal knowledge of current legislation.	Ability to think in legal terms. Achieving an effective result in a regulatory manner.	

The manager must comprehensively and systematically combine the above competencies in the process of implementing professional actions, and is based on the desire for self-development and self-education.

No less important factor of the manager's activity is flexibility and adaptability, i.e. readiness for changes, formation of employees' involvement in changes, their motivation. It is confirmed by the variability of the environment of the enterprise, both external and internal. Consumers are more demanding and whimsical, relationships with stakeholders are changing, international relations are developing or collapsing, and so on. In addition, you need to be able to measure the effectiveness of change, i.e. to establish feedback that allows you to manage the change process, use the experience gained in the implementation of subsequent projects (eg, customer satisfaction, turnover, staff support).

We offer the following methodical approach to the formation of managerial competence (Table 2). We believe that the personality of the manager begins to form in childhood, when the upbringing of parents lays the foundation of human relations, worldview, moral postulates and values, understanding of their value as a person, as part of the social environment, focus on performance. In addition, when considering this issue, you can you ignore the temperament, character traits, the presence or absence of certain complexes, psychological and moral stability, the ability to adapt to any conditions or environment. That is, answering the question "Is it possible to raise a manager or a leader?" we are inclined to think that it is possible, but still the qualities and worldviews laid down from childhood also have a rather big influence on the efficiency of the manager's work.

Table 2. Methodical approach to the formation of managerial competence

Competence	Approach to the formation of managerial competence
Personal, communicative, social	Education, social environment. Development of the ability to communicate with people, to communicate with people, to express one's opinion, to persuade, not to be manipulated. Formation of the ability to interact in a team, education of the quality of empathy
Professional	Gaining the necessary work experience and level of professional knowledge. Mastering techniques and technologies in the field of professional activity. Formation of one's own life position, moral values, worldview.
Managerial, methodical	Mastering the art of personnel management. Formation of the ability to set tasks and be responsible for their implementation. Mastering the technologies and methods of making managerial decisions based on practical and analytical thinking with elements of risk.
Legal	Understanding the need to operate in a legal environment.

Based on the material presented above, you can think of a certain ideal image of the manager. However, this is not the case. Each manager has certain competencies expressed to a greater or lesser extent, which will affect the results of the enterprise as a whole.

Conclusions

Thus, as we found out, the efficiency and effectiveness of the enterprise largely depend on the skills, abilities and experience of the manager. It depends on the manager how the task is set, whether it will be performed, achieved as planned, whether the strategy will be implemented. Further research will be related to the formation of methods for assessing the competence of the manager of the enterprise.

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ASSESSMENT OF UKRAINE'S ROLE IN THE ECONOMIC DEVELOPMENT OF THE EUROPEAN UNION

Ocena roli Ukrainy w procesie rozwoju gospodarczego Unii Europejskiej

Abstract
This article is dedicated to the assessment of Ukraine's role in the further economic development of the European Union. It is proved that despite the low standard of living, the need for deep systemic changes, and large financial resources, both sides are interested in Ukraine's membership in the EU. The example of export-import relations, which deepened with the Association Agreement signing, considers Ukraine's impact on the economic situation in Europe. It is concluded that Ukraine as a resource-rich country can ensure the stability and prosperity of Europe for many years to come.
Keywords: *economic development, the European Union, exports, imports, resource potential of Ukraine, accession* of *Ukraine to the EU*

Streszczenie
Niniejszy artykuł poświęcony jest ocenie roli Ukrainy w dalszym rozwoju gospodarczym Unii Europejskiej. Udowodniono, że pomimo różnic w poziomie życia, konieczności głębokich zmian systemowych oraz różnic zasobów finansowych, obie strony są zainteresowane członkostwem Ukrainy w UE. Autorka, na przykładzie relacji eksportowo-importowych, które pogłębiły się wraz z podpisaniem umowy stowarzyszeniowej, rozpatruje wpływ Ukrainy na sytuację gospodarczą w Europie. Stwierdza, że Ukraina jako kraj bogaty w zasoby naturalne może zapewnić stabilność i dobrobyt Europy na wiele lat.
Słowa kluczowe*: rozwój gospodarczy, Unia Europejska, eksport, import, potencjał surowcowy Ukrainy, przystąpienie Ukrainy do UE*

INTRODUCTION

In June 2022, Ukraine was granted the long-awaited status of a candidate country for joining the European Union (next – EU). At the same time, discussions have intensified about the feasibility of such a step and the threat to Europe. The main argument of opponents of European integration is Ukraine's non-compliance with the EU criteria, high level of corruption, and need for system changes. Given this, the governments of the EU member make statements that the status of the candidate country is granted to Ukraine "upfront".

However, the events of recent months have confirmed that Ukraine is an integral part of the world economy. The war provoked an economic crisis, a shortage of resources, and the threat of famine around the world. Ukraine, the largest state in Europe, has influenced social and humanitarian spheres and political processes within some European countries. Therefore, it is important to study the influences in more detail to develop effective mechanisms for overcoming crisis phenomena in the EU.

OWN RESEARCH

The area of the EU is 4,2 million km^2, the population is about 445 million people [1]. The total gross domestic product of the EU countries is 3,861.7 billion euros (by its size, the second place after the United States). This makes the EU one of the most influential players in global markets and opens up many opportunities for the countries that are part of it.

Ukraine's accession to the EU will significantly change the economic and social balance of power both within it and in the world. Thus, the total area of the territory of Ukraine is 603,628 km^2, that is, 5.7 % of the territory of Europe [2]. By population, Ukraine (considering the temporarily occupied territories) ranks 4th place in Europe after Germany, France, and Italy. After Ukraine joins the EU, its territory will increase to 4.8 million km2, the population to almost 0,5 billion people. In addition, the geopolitical situation in Europe is completely changing.

Due to the war in Ukraine, negative processes in the economy of the EU countries continue to deepen. Так, from 2008 to 2013, the EU economy was strongly affected by the financial crisis, with GDP dropping by more than 4 % in 2009 and then again slightly in 2012. Between 2014 and 2019, the economy progressively recovered, with annual growth rates around +2 %. However, in 2020 there was a drop of just above 6 %, mainly due to the effects of the Covid-19 pandemic [1]. Currently, the GDP growth rate of the EU countries is expected to decrease by less than 1%.

In Europe, inflationary processes have accelerated. Some countries with stable economies, for example, the Czech Republic expects inflation of more than 12% [1]. Already in the world significantly increased food prices, with the beginning of the heating season should expect the next increase due to the shortage of natural resources, not only due to the sanctions of the Russian Federation, but also a reduction in exports from Ukraine and imports to it.

Today, Ukraine is one of the poorest countries in Europe. Ukraine's GDP is 132 billion euros in actual prices, which corresponds to 21 places, ahead of countries such as Bulgaria, Estonia, Latvia, Lithuania, Croatia, Slovenia, Iceland, Slovakia, and Cyprus. In terms of GDP per person, Ukraine ranks last place (fig. 1). For comparison, in Bulgaria GDP per person is 9000 EUR. However, it should be borne in mind that Ukraine has a high level of "shadow economy". According to estimates by the Ministry of Economy of Ukraine, it is 31% of GDP or 900 billion UAH [3, 4].

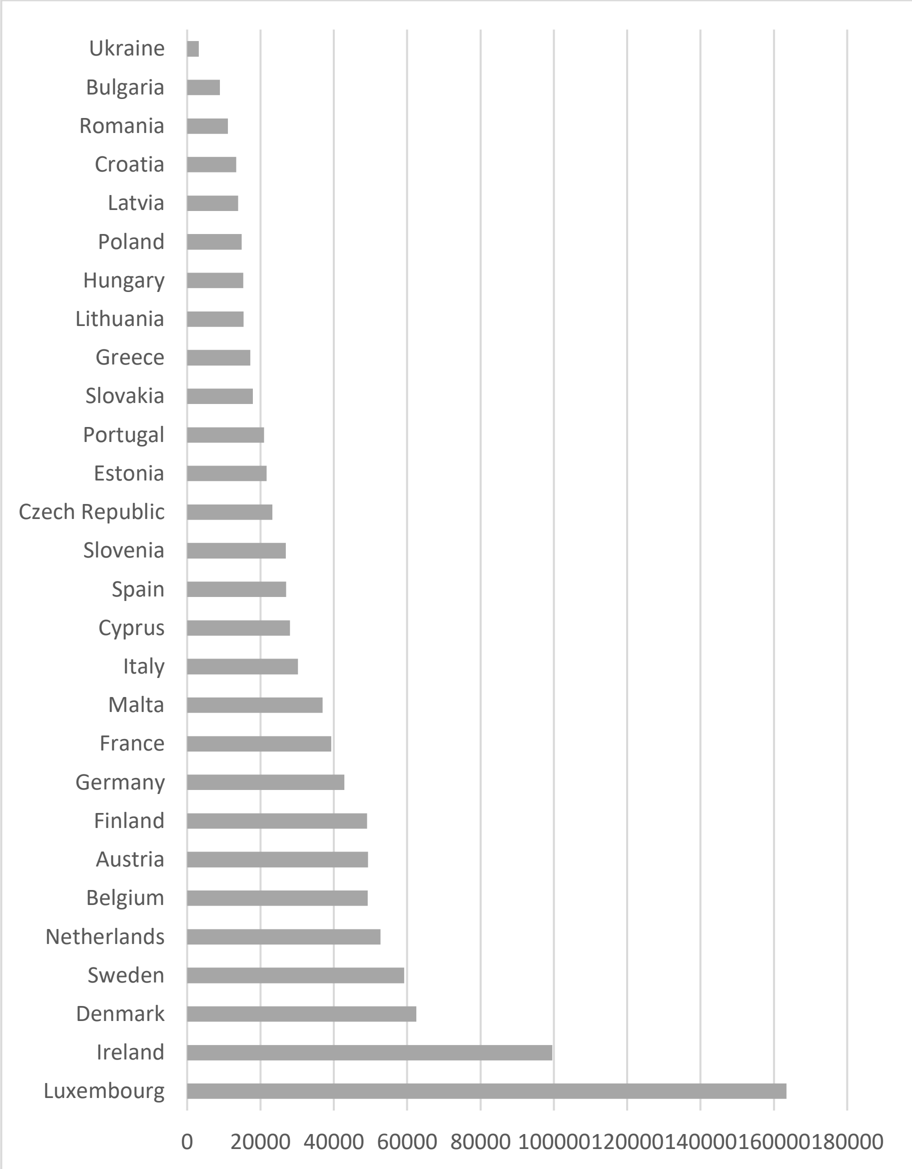
Ukraine will need systemic changes in the economy and significant financial resources, which will become an additional burden for the EU. Today, one-third of the EU budget is already spent on overcoming economic, social, and territorial differences of the EU, restructuring fallen industrial zones, and developing the agricultural sector. However, in the long term, the EU will get a new boost to economic growth, and in the future another big strong economy and stability in the region.

Until now, economic cooperation between Ukraine and the EU mainly consisted of deep free trade zones. According to the EU-Ukraine Association Agreement, which fully entered into force on September 1, 2017, the main instrument of Ukraine's rapprochement with the EU is a deep and comprehensive free trade area. In 2021, the EU countries in the structure of Ukraine's exports occupied 54.4% (for comparison, China only 14%). At the same time, Ukraine's exports to the EU have a steady upward trend. Since 2017, Ukraine's exports have increased by 15%, that is, Ukraine, whose production has long been focused on the market of the Russian Empire, and subsequently the Soviet Union, managed to adapt to new conditions, and producers gradually integrate into the European environment (fig. 2).

The largest share in exports of Ukraine to the EU countries is non-ferrous metals and products from them (ferrous metals) – 23.7 (ferrous metals), mineral products 14.5 % (ores, slag, ash), prods of plant origin 14.3 (mainly grain and oilseeds). Stability in Ukraine will be able to help European countries, Ukraine is a resource-rich country, according to some of them belongs to the leading countries of the world, and at the European level, most of them occupy the first positions. For example, the reserves of coal, iron and manganese ores, titanium, zirconium, kaolin, sulfate-potassium, and sodium salts, building raw materials.

The mining industry is currently owned by a large Ukrainian business, but exploring new fields, and recovering from the fighting of existing ones, may be of interest to investors from EU countries. In the future, it is planned to explore new minerals for Ukraine – gold, copper, chromium, lead, zinc, molybdenum, rare earth metals, phosphorites, etc. this will allow, according to existing forecast estimates, experts to increase the export capabilities of the domestic mineral and raw materials base by 1.5-2 times and reduce imports of raw materials by 60-70%.

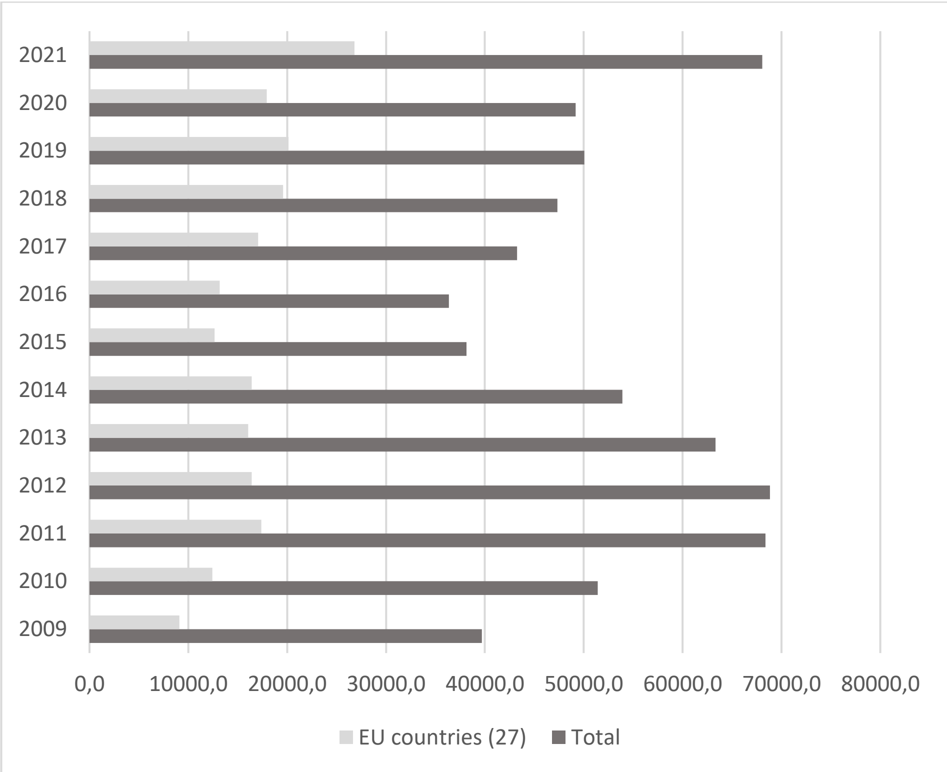
Fig. 1. Comparison of the EU and Ukraine in terms of GDP per capita, Euros



According to the data [1, 2].

A well-known fact is the export potential of the agricultural sector of Ukraine and its exclusive role in providing food and solving the problem of hunger. It occupies a leading position in the supply of sunflower oil, grain (wheat and corn, etc.) to the EU countries, sugar, confectionery products, some vegetables and fruits, and flour milling products. Since 2016, the volume of Ukrainian exports of soybeans, poultry meat, and honey has increased. According to the results of 2021, the largest volumes of wheat exports in the history of Ukraine were recorded - 20,071 thsd t, poultry meat — 459, frozen berries, and other fruits — 76, pasta — 38 thsd t.

Fig. 2. Dynamics volumes of exports and imports of Ukraine to the EU countries, mln. USD



According to the data [1, 2].

Due to the geographical position of Ukraine, it is natural that among the services that it exports to the EU countries, transport services, in particular air and pipeline, are in the first place. The second place is settled by services in the field of telecommunications, computer and information services. At the same time, Ukrainian digital products are unique in the world. Their use by European countries could improve the quality of public and financial services.

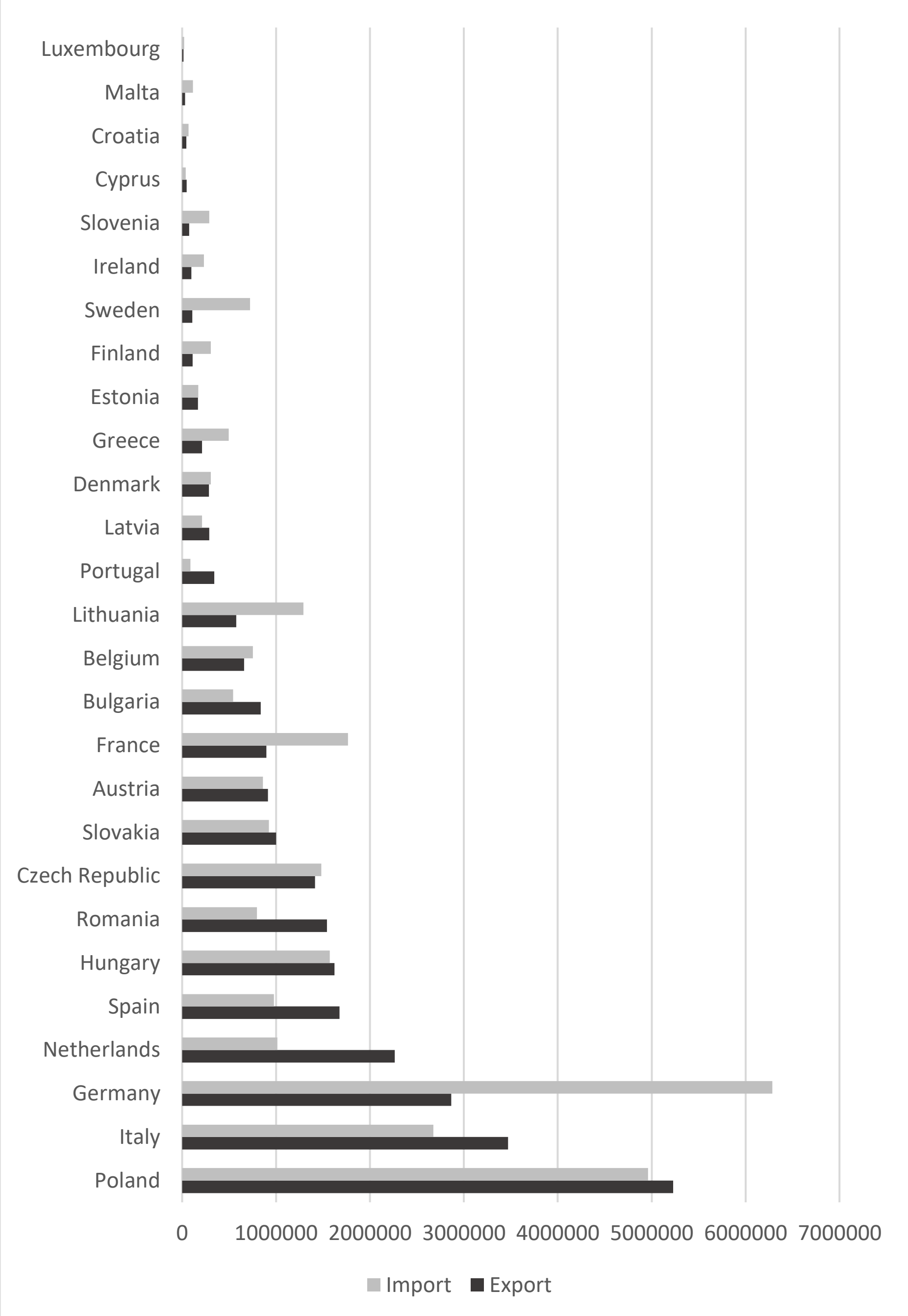
In 2022, not only will there be a shortage of individual resources, but individual campaigns that import goods and services to Ukraine will not receive revenues. First of all, Ukraine is a large market with a population of 45 million persons, the total purchasing power of which is more than 20 billion USD. Currently, the EU countries in Ukrainian imports of 53.2 %, in 2017 amounted to 41 %. With the further rapprochement between Ukraine and the EU, import growth should be expected, especially in the post-war period. Ukraine is a large market with a population of 45 million, the purchasing power of which is now more than 20 billion USD. In addition, the complete suspension of relations with the Russian Federation, including trade, will increase it by another 20 % and thus "compensate" for the losses of European producers from the imposition of sanctions.

The largest share in the structure of Ukraine's imports from the EU countries is occupied by machinery, mechanisms, and electrical equipment 20.3 %; products of industry and related industries 18.3, in particular nuclear reactors, boilers, machines; means of ground transport, except railway 11.3, mineral fuels; oil and its products distillation 11 %. Among the services in the first place are transport services 22.8 %, namely maritime transport, services related to travel 20.8 and business services, namely professional and consulting 14.6. That is, it is obvious that it will not feel the negative consequences of events in Ukraine, not only in processing but also in the service sector, for example, the tourism industry. Each Ukrainian spent on average more than 35.0 thousand USD. Ukrainians traveled quite actively, especially after receiving a visa-free regime.

If we make a geographical analysis of the export-import relations of Ukraine, they to some extent reflect the geopolitical situation and the mood of different governments of the EU countries. Ukraine exports the most to Poland, Italy, and Germany. The largest importers of Ukraine among European countries are Germany and Poland. Italy, France, and Hungary (fig. 3).

According to official data of the State Customs Service of Ukraine, in 2021, Ukraine exported food products worth $27.9 billion, almost 25% higher than the record figure in 2020. The volume of deliveries of agricultural products of Ukrainian production to the EU member states and the UK increased by 12% against a record figure of $7.5 billion in 2019 and amounted to $8.4 billion last year. At the same time, the EU's share in domestic agricultural exports amounted to 30.1% last year. The volume of supplies to Africa in 2021 increased from $2.9 billion in 2020 to $3.7 billion (28%). This provided the region with a share of 13.3% of Ukrainian agricultural exports [4].

Fig. 3. Volumes of exports and imports of Ukr. in context the EU countries USD



According to the data [1, 2].

The main consumers of Ukrainian agricultural products were India ($ 1954 million), the Netherlands ($ 1767 million), Egypt ($ 1601 million), Turkey ($ 1465 million), Spain ($ 1171 million), Poland ($ 1073 million), Germany ($ 851 million). Indonesia ($761 million), Italy ($748 million).

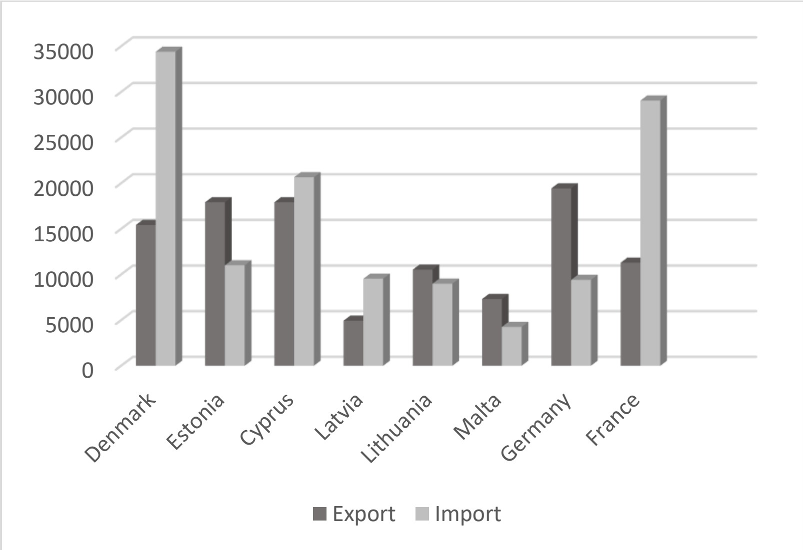
Particular attention should be paid to maritime transport, since the consequences of the Russian blockade of Ukrainian ports were felt by all countries of the world and may lead to an uninjured crisis this autumn, in particular food Main export goods of Ukraine to the EU (ferrous metal, grain, etc.) were transported through seaports. In 2021, Ukraine exported maritime transport services to Germany, Cyprus, and Estonia, and imported from Denmark and France (fig. 4).

The largest number of international transportations are carried out by the Black Sea ports of Odesa, Illichivsk, and Pivdennyi. The Port of Odesa /accounts for more than 20% of the cargo turnover of maritime transport in Ukraine. The main cargoes are ores, oil and petroleum products, building materials, grain cargoes (grain), sugar, citrus fruits, etc. Illichivsk port is mainly to ensure export supplies. In the cargo turnover of this port, metals, coal, building materials, iron, and manganese ores occupy a high share. Penny Port serves mainly as a port plant and specializes in ensuring ammonia exports. In the Black Sea shipping company, a significant amount of cargo work is also performed by Mykolaiv, Kherson, which specializes in sending iron and manganese ores, and building materials.

Thus, until 2022, relations between Ukraine and the EU were reduced mainly to exports and imports of products. There were almost no investments in the Ukrainian economy, financial assistance was reduced to grant assistance. Thus, in 2021, $ 4,968.7 mln. each was received from the EU countries. This represents 74.3 % of total private equity in Ukraine. These are mainly participation in capital – $ 3,310.3 mln., reinvestment of income – $ 2,387.7 mln., debt instruments – $ 1658.4 mln. and equity instruments, except for reinvestment of income – $ 922.5 mln.

The largest volume of direct investments to Ukraine came from Cyprus – $ 1426.1 mln., Netherlands – $ 1409.1 mln. and Germany – $ 710.3 mln. The smallest volume of Romania is $ 3.1 mln., Bulgaria – $ 9.2 mln. There was no investment from Portugal, Slovenia, and Croatia. Given the widespread practice of withdrawing financial resources by Ukrainian businessmen to offshore zones based on an analysis of the investment structure, it can be argued that the least 20-30% of foreign direct investment is Ukrainian funds drawn abroad.

Fig. 4. The volume of exports and imports of services in Ukraine to the EU countries in 2021, thsn. USD



According to the data [1, 2].

Ukraine's unattractiveness for investments related to the difficulty of starting a business, the lack of a single source of information on business activities, an onerous system of tax administration, abuse by control bodies, corruption, and confusing regulation are by no means an exhaustive list of external obstacles facing any entrepreneur in Ukraine. In the World Bank's Doing Business Rating, Ukraine moved up, rising by 12 positions – from 76th in 2018 to 64th in 2020 [5].

With the granting of Ukraine the status of a candidate country, the situation must change. First of all, Ukraine must bring its legislation to EU legislation. That is, the rules of doing business become clear to all players, there are guarantees for future investors. The experience of Central and Eastern European countries shows that with the application for EU membership, the volume of foreign direct investment, for example, in the countries of the Western Balkans, is growing. Thus, Albania has the largest inflow of foreign direct investment occurred in the year of application for EU membership – 11.2 % in 2009. In Slovakia and Slovenia, the largest volume of investments took place in the year of completion of accession negotiations – 12 % and 8 %. Romania record volumes in 2009 – 9 %. The largest inflow in Montenegro in 2009 the year before the status of a candidate for EU membership – 37.3 % of GDP [6].

In addition, the EU stimulates the attraction of investments through various separate programs for specific regions. Such a program will be for Ukraine. The European Commission has already developed and adopted a strategic plan for the post-war restoration of Ukraine called "Rebuild the Ukraine" for hundreds of billions of euros, which will require fighting corruption and carrying out reforms for future accession to the European Union. According to the document, the reconstruction of Ukraine's war-torn infrastructure will take more than 10 years, and the funds allocated for restoration will be associated with strict conditions, such as the fight against corruption and the efforts of the Ukrainian government to carry out reforms. According to the plan, the reforms should bring Ukraine closer to the EU. During reconstruction, the principle of "doing better than it was" should apply. This means that new infrastructure and homes must be designed to meet climate.

To minimize corruption risks, Ukraine is required the recovery process to be transparent and accountable to the people of Ukraine. The rule of law must be systematically strengthened and corruption eradicated. All funding for recovery needs to be fair and transparent. The recovery effort has to be based on a sound and ongoing needs assessment process, aligned priorities, joint planning for results, accountability for financial flows, and effective coordination [7].

The recovery process should ensure a sustainable restructuring of Ukraine, which is consistent with the 2030 Agenda for Sustainable Development and the Paris Agreement, integrating social, economic, and environmental aspects, including the green transition. Since Ukraine can become an innovative platform for testing various innovations and technologies, the digital sphere, and green energy will develop. Welcome innovative approaches to recovery, such as digital transformation; transition to green energy; national and international innovation, and sustainable financing, including the use of possible reparations; contributions from private donors and the private sector.

Investments in the agriculture and processing industry are promising in Ukraine. And if there are restrictions for foreign companies and individuals regarding the conduct of rural farming, then the processing industry, logistics, and production of agricultural machinery, seeds, and fertilizers are those industries that may be of interest to foreign investors. Interfering with the security situation, Ukraine has all the prerequisites for the revival of the military-fishing complex. Also attracting investment in the mining industry.

Some countries plan to develop their programs for the restoration of Ukraine. Each country is invited to take custody of a particular city or region and participate in its development. For example, the Czech Republic decided to prepare a special plan for the reconstruction of Ukraine, which corresponds to the European one and it will be developed in dialogue with Ukraine, based on long-term partnerships. The Czech Republic is ready to continue to assist refugees from Ukraine, can supply weapons, continues to provide humanitarian assistance, and is ready to join the reconstruction of infrastructure, in particular in the field of water supply.

CONCLUSIONS

Thus, Ukraine is now not only a geographical and civilizational part of Europe but also intricately connected with it economically. The events of recent months have proved that Ukraine's membership in the EU is mutually beneficial in the economic, social, and security dimensions. Ukraine, as a resource-rich country with a high level of human capital, can give impetus to new forms of economic cooperation and partnership in the field of innovation, in particular, the EU may be interested in digital, infrastructure projects, investments in green energy, etc.

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FOREIGN POLICY OF MODERN BULGARIA

Polityka zagraniczna współczesnej Bułgarii

Abstract
The article examines the foreign policy of the modern Republic of Bulgaria, reveals the changes in its foreign policy, which began with the development of a democratic political system and the transformation of the political regime in the country. Today, Bulgaria is a member of NATO and the European Union. The status of the „front zone" of the EU and NATO after the Russian war in Ukraine contributed to the increase of the strategic importance of the Republic of Bulgaria. The Bulgarian government has intensified its search for security guarantees in the United States. But today, under the influence of the Russian factor, Bulgaria's position is increasingly different from that of NATO and the EU. The foreign policy of modern Bulgaria is aimed at restoring close ties with the Russian Federation and establishing a constructive dialogue with Russia, easing sanctions against Russia.
Keywords: *Republic of Bulgaria, NATO, European Union, Ukraine, Russian Federation, sanctions.*

Streszczenie
Artykuł analizuje politykę zagraniczną współczesnej Republiki Bułgarii, ukazuje zmiany w jej polityce zagranicznej, które rozpoczęły się wraz z rozwojem demokratycznego systemu politycznego i transformacją reżimu politycznego w kraju. Obecnie Bułgaria jest członkiem NATO i Unii Europejskiej. Status „strefy frontowej" UE i NATO po rosyjskiej inwazji na Ukrainie przyczynił się do wzrostu strategicznego znaczenia Republiki Bułgarii. Rząd bułgarski zintensyfikował poszukiwania gwarancji bezpieczeństwa w Stanach Zjednoczonych. Obecnie jednak, pod wpływem czynnika rosyjskiego, pozycja Bułgarii coraz bardziej różni się od pozycji NATO i UE. Polityka zagraniczna współczesnej Bułgarii zmierza do przywrócenia bliskich więzi z Federacją Rosyjską i nawiązania konstruktywnego dialogu z Rosją, złagodzenia sankcji wobec Rosji.
Słowa kluczowe: *Republika Bułgarii, NATO, Unia Europejska, Ukraina, Federacja Rosyjska, sankcje.*

Introduction

The Republic of Bulgaria conducts its foreign policy in accordance with the main long-term goals of the Bulgarian state and society. Bulgaria's external orientation largely coincides with the main directions of European and North Atlantic policy. The main differences between Bulgaria's current foreign policy and the European and North Atlantic communities are its strong economic and other ties with Russia.

Bulgaria's foreign policy has changed radically since Bulgaria became a new European state. The Republic of Bulgaria has expressed its desire to become a member of NATO and the European Union. But their allies had very different visions of NATO's future strategy. Germany and France have issued an ultimatum to the EU to build its own future course, independent of Washington. Therefore, the formation of a common foreign and security policy as a necessary component of NATO's transformation has been a priority. As a result, the European Union could gain the status of one of the largest communities. However, the shift in the priority of US foreign policy from the Euro-Atlantic to the Asia-Pacific region, as well as the reduction of the military presence in Europe, convinced their NATO partners that their decision to develop their own autonomous defense capabilities in Europe was right [1].

But in 2014, significant adjustments were made to the plans of both the EU and the United States in connection with Russia's war against Ukraine. There was a threat of a new line of division. The status of the "front zone" contributed to the increase of the strategic importance of the Republic of Bulgaria in this period. This situation has accelerated the desire of Bulgarian politicians to seek guarantees of their security in the United States. It is in these conditions that the idea of creating an autonomous European defense system has acquired special significance and relevance [2].

Own research

Bulgaria is in a zone of rivalry between two projects – European (EU) and Eurasian (Russia). She became a hostage of acute intersystem contradictions. The Republic of Bulgaria is indispensable and important for the transportation of oil and gas to Europe from the Caucasus, Central Asia and the Middle East. It has become a platform for fierce confrontation between the United States, the European Union, Russia and Turkey.

Russia's war against Ukraine and the annexation of Crimea were considered by the Bulgarian government to be a threat to its national security. This precarious situation near its borders has forced the Bulgarian government to step up cooperation with NATO and the United States on the one hand, and with EU member states on the other. The main areas of cooperation between Bulgaria and the United States became the fight against terrorism, border security and cybersecurity. The United States has strengthened its military presence in Bulgaria. The Russian-Ukrainian war has accelerated the implementation of projects to modernize the armed forces and military facilities of the Republic of Bulgaria. However, the Russian-Ukrainian war also has significant negative consequences for Bulgaria, especially in the energy sector. Under the new conditions, the government of the Republic of Bulgaria changed its energy policy, sought to resume all energy projects with Russia [5].

Bulgaria's current foreign policy is characterized by efforts to benefit from both contacts with the West and contacts with Russia. In parallel with its participation in the construction of the Turkish Stream branch in the Balkans, the Bulgarian side is simultaneously building an interconnector with Greece, which will allow it to receive gas from both the Southern Gas Corridor and LNG from the United States. So far, the policy of „geopolitical twine” is bearing fruit. Bulgaria is gradually approaching the creation of a gas hub.

The Republic of Bulgaria is a member of the European Union, but has not been affected by European sanctions against the Russian Federation or Russian counter-sanctions. Why? Because Bulgaria's exports to Russia do not include high-tech equipment banned for export; there are no European sanctions against CEE countries that have historical economic ties with Russia (energy, military-industrial); Bulgaria supplies only 2% of agricultural products to Russia.

In response to Moscow's sanctions, producers from other EU countries began exporting their products to the Republic of Bulgaria at reduced prices, sometimes at lower prices. As a result, Bulgaria's domestic market was filled with cheese and other dairy products, mainly from Poland, the Netherlands and the Czech Republic. The same situation in the market of fruit and vegetable products. The main supplier of vegetables to the market of Belarus was Turkey. The flow of cheap vegetables and fruits from the EU has worsened the situation of domestic Bulgarian producers. Storefronts were full of Polish apples, Spanish pears, and even Bulgarian peppers and tomatoes imported from the EU. Domestic meat producers have been hit by imports from EU countries. Therefore, the indirect influence of the counter-sanctions of the Russian Federation made promising in the Republic of Bulgaria only four agricultural industries - grain production, oil production, cultivation of essential oils, tobacco growing.

The Republic of Bulgaria is the poorest country in the EU and cannot compete with the more developed members of the Union.Therefore, its strategic location in the center of the Balkans could be a chance for its economy. Geographical location could play an important role in reviving the Bulgarian economy and increasing its geopolitical weight. The country could benefit from major projects, such as South Stream, that create new jobs in northern Bulgaria, which is less developed than southern Bulgaria. In the Bulgarian public space, there is no generally accepted assessment of the economic effects of the implementation of South Stream. For many years, pro-Western Bulgarian politicians and the media controlled by him have waged a targeted campaign to portray the project in a negative light, usually emphasizing its economic insolvency and arguing that only a small group of people would benefit from the pipeline. The opposite view is that Bulgaria would earn tens or even hundreds of millions of dollars a year if it implemented this project. These estimates may be inflated, but if we look at the problem free of political bias, we can conclude that the benefits for Bulgaria would certainly be significant. As a transit country, it would increase its political weight in the Balkans and Europe. This would also lead to economic recovery - it is certainly more profitable for the country to receive direct gas supplies from Russia than to buy it after it has already left for Turkey.

The Russian-Ukrainian war divided the Bulgarian government, politicians and people into supporters and opponents of Moscow's foreign policy. In 2014-2016, most politicians took the position that the Russian Federation was a threat to the national security of the Republic of Bulgaria and supported the imposition of EU sanctions on it. The rest of society considered Russia a friendly state towards Bulgaria and called for the lifting of the sanctions regime as soon as possible.

The Balkan direction remains a priority for Bulgaria. Supporting Northern Macedonia's accession to NATO and the EU, Sofia has taken a hard line on the Macedonian issue, not intending to compromise on historical "principles".

In 2014, the Bulgarian Ministry of Defense released the policy document „Vision 2020: Bulgaria in NATO and European Defense”. It details the foreign policy position of the Republic of Bulgaria on the NATO summit in Wales. The Russian Federation is identified in this document as a major threat to Bulgaria's national security. But the main directions and provisions of this document caused great public outrage and protest of the opposition BSP. Therefore, it was recalled and reworked. Defense Minister N. Nenchev said that "a hybrid war is currently taking place in Bulgaria as a result of the conflict between Russia and Ukraine." In such a foreign policy situation, Bulgarian politicians must „break free from ideological dependencies” and "overcome the shadows of the past" [4].

In 2016, during the presidential campaign in Bulgaria, the "Russian theme" was the main one.Both rivals have used foreign policy to increase their supporters. According to the election results, he played a decisive role - the pro-Russian candidate R. Radev won, although he had no conceptual differences from the opponent's program. After the inauguration, the position of government and society changed somewhat. Now the government, the president and most Bulgarians want to restore traditional close ties with Moscow, and are in favor of a good and constructive dialogue with the Russian Federation, especially in the energy sector. Since 2016, the Republic of Bulgaria has been advocating the easing of sanctions against Russia in the European arena [3]. After all, the only Bulgarian NPP - Kozloduy, which has 2 power units with a capacity of 1,000 MW each, today operates fuel JSC "TVEL" which is part of the Russian state corporation "Rosatom". The contract with TVEL provides for the supply of fuel to Kozloduy NPP until 2025.

Bulgaria's position on security issues is controversial. By refraining from unconditional support for NATO's activities in the Black Sea, Bulgaria is simultaneously counteracting Russia's hybrid threats, including Russian espionage and information activity.

On the night of February 24, 2022, Russia openly launched a full-scale war against Ukraine, attacking Kyiv and other cities with missiles. Today, Russian troops are shelling and destroying key infrastructure, conducting massive shelling of residential areas of Ukrainian cities and towns using artillery, rocket-propelled grenades and ballistic missiles. In this tragic situation for Ukraine, Bulgaria reaffirms its position on maintaining Ukraine's sovereignty and territorial integrity within its internationally recognized borders. Thousands of people are taking to the streets of Bulgarian cities to support Ukraine.

But at the same time, the current President of Bulgaria Rumen Radev called Crimea Russian territory and said that EU sanctions against Russia were ineffective and called for "more pragmatic cooperation with Russia." "Sanctions against Russia look ineffective. We need a pragmatic policy towards Moscow. First of all, we must not forget that Russia is a very important factor in the fight against global terrorism, "Radev said [6]. The Ministry of Foreign Affairs of Ukraine stressed that the words of the current Bulgarian president do not promote good neighborly relations between Ukraine and Bulgaria and sharply disagree with Sofia's official position in support of Ukraine's sovereignty and territorial integrity within its internationally recognized borders. After all, Bulgaria was among the countries that said at the Crimean Platform summit in August that Crimea is an integral part of Ukraine and that „we do not recognize and will not recognize Russia's attempts to legitimize its illegal seizure and occupation of the peninsula”.

Usually Bulgaria shows great sympathy for Russia.They are historically motivated not only by Russia's decisive contribution to Bulgaria's liberation from Ottoman rule, but also by its nostalgia for the communist era, when many saw the Soviet Union as a catalyst for modernization. In addition to emotional closeness, there is also economic proximity - Bulgaria is very dependent on energy supplies from Russia.

From the very beginning of the Russian invasion of Ukraine, Bulgaria has taken a position completely loyal to the country's European and Euro-Atlantic partners. Sophia condemned Russia's attack. The overall line was fully supported by the European Council and the NATO Summit. The same applies to the Council of Europe and the OSCE. At the UN General Assembly, Bulgaria, along with all EU member states, voted in favor of a resolution condemning Russia.

The Bulgarian government assessed the war in Ukraine and its annexation of Crimea as a threat to national security, and therefore intensified cooperation with NATO and the United States on the one hand, and with EU member states on the other. In recent years, contacts between Bulgarian officials and representatives of NATO and Allied forces have intensified. The number of joint Bulgarian - American military exercises held in the Black Sea region has increased unprecedentedly.

Influential representatives of the Bulgarian political elite are aware of pro-Russian sentiments in society and do not want to openly oppose them. However, this apparent unanimity between Bulgaria and its partners has not hidden domestic political tensions. Bulgaria is now ruled by an unusual four-party coalition. One member of the government is the Bulgarian Socialist Party, a successor to the former Communists, which has opposed new sanctions against Russia through its Russophile electorate. There is an even more outspoken pro-Russian Renaissance party in parliament, which has initiated protests against possible NATO intervention in the Russian-Ukrainian conflict. Prime Minister Kirill Petkov, a staunch and staunch opponent of Putin's war, recently called Russia a „missile refueling” not quite diplomatically. It should be added that President Rumen Radev is much more restrained than Petkov, and at one point suggested that possible peace talks between Moscow and Kiev could take place in Bulgaria. In addition, 77 percent of Bulgarians oppose NATO interfering in the war on Ukraine's side. These nuances do not significantly change Bulgaria's position on the conflict. However, they point out that influential representatives of the Bulgarian political elite are aware of pro-Russian sentiments in society and do not want to openly oppose them.

Bulgarian President Rumen Radev has said he will not allow his country to become involved in the conflict in Ukraine. He noted that the provision of weapons to Ukraine „poses a threat to the security of the Bulgarians". R. Radev also considers such assistance to Kyiv as a solution that will inevitably have negative consequences for the economic and social spheres of his country. In his statement, he refuted the position of the Minister of Finance of Bulgaria Asen Vasilev on the readiness to give up Russian gas. But at the same time, on April 13, 2022, the President of Bulgaria Rumen Radev called for an international investigation to determine whether chemical weapons were used in Mariupol [5]. Bulgaria will not renew its natural gas supply contract with Russia's PJSC Gazprom over the war in Ukraine. The country will consider alternative supplies and a future joint contract with the European Union to avoid a deficit. This year, Ukraine began collecting signatures in support of Ukraine's accession to the EU from its foreign partners. Lithuania was the first to formally commit itself to supporting Ukraine's accession to the European Union. Bulgaria became the eighth country to sign the Declaration on the European Perspective in Ukraine [5].

Conclusions

Thus, today the Republic of Bulgaria is a sovereign country that has long made its choice to become a member of NATO. Therefore, it must decide for itself how to organize the defense capabilities of its country in coordination with its partners.

The fundamental principle of the foreign policy of the Republic of Bulgaria is continuity in terms of priorities and strategic orientation. The responsibility of Bulgarian citizens and allies, as well as the desire for predictability in foreign policy decisions and the implementation of a balanced approach in foreign policy activities and initiatives are also key elements of Bulgarian policy.

NATO is the main guarantor of the security and defense of the Republic of Bulgaria. Based on this, Bulgaria considers it important to take an active part in the process of shaping NATO policies and decisions while maximally defending Bulgarian interests. Bulgaria is satisfied with NATO's strategic concept as a collective defense alliance of international stability through cooperation with a wide range of partners and crisis management responsibilities.

Within the EU, Bulgaria has actively participated in multilateral coordination and decision-making mechanisms for the implementation of the common foreign and security policy and, in particular, the Common Security and Defense Policy, which is a priority for it.

As we can see, Bulgaria's interest in the EU and NATO supports efforts to maintain and enhance security and contributes to the ability to respond quickly and effectively to threats and risks - both far from the borders of the Euro-Atlantic area and in the widest possible collective format. The resilience of security around the country will only be strengthened by expanding the European and Euro-Atlantic space.

The process of shaping and implementing Bulgaria's foreign policy and, more broadly, in the context of NATO and the EU is undergoing a more dynamic and increasingly complex analysis and response from the international security situation. Globalization remains a leading trend affecting the overall development of environmental security. Its size is associated with profound changes in the balance of power among the major international factors.

The Republic of Bulgaria continues to consistently advocate for the deepening and expansion of cooperation with NATO and views it as the sole guarantor of its own and European security. Bulgarian politicians are quite reticent about the idea of building Europe's autonomous defense potential. Largely because the state does not have the financial and technical capacity to fully participate in European military-political construction. Today, Bulgaria is more of a "consumer" of security than its "producer". It is too early to talk about its contribution to building the EU's autonomous defense potential financially, technically and professionally. It is obvious that in the future the EU will have to make a certain contribution (primarily financial) to the training, technical equipment and modernization of the Bulgarian armed forces.

Bulgaria continues to consistently advocate deepening and expanding cooperation with NATO and views it as the sole guarantor of its own and European security. Any attempt by the EU to address security issues outside NATO's well-known and time-tested structures raises fears among Bulgarian politicians that such initiatives could call into question the Alliance's viability.The EU, in carrying out military-political construction, may face opposition from Bulgaria in this matter. The EU will not be able to ignore Bulgaria's interests and needs in matters of European security, as the country is of strategic military importance.

As for the relations between Ukraine and Bulgaria, they need to be rethought and reset. In particular, the work of the intergovernmental commission on trade and economic cooperation needs to be resumed, and contacts at the level of parliaments and civil society institutions need to be developed. Given growing pressure from Russia, cooperation in countering hybrid threats looks promising.

Bulgaria's foreign policy is conducted in accordance with the principles and norms of international law. Its main goals are national security and independence of the state, the welfare and fundamental rights and freedoms of Bulgarian citizens, as well as promoting a fair international order.

The Republic of Bulgaria is one of the few EU countries that has not been directly affected by either European sanctions against Russia or Russian counter-sanctions. First, the structure of its exports to Russia does not include high-tech equipment banned from export. Secondly, there are no European sanctions against CEE countries that have historical economic ties with Russia (energy, military-industrial). Third, Bulgaria has a minimal supply of agricultural products to Russia (2%). The indirect impact of the Russian embargo is felt only in the agricultural sector of Bulgaria.

The most important directions of the foreign policy of the Republic of Bulgaria are: active participation in the structures of the EU, NATO, UN; maintaining relations with neighboring countries.

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EDUCATIONAL ENVIRONMENT SECURITY: AXIOLOGICAL ASPECT

Bezpieczeństwo środowiska edukacyjnego: aspekt aksjologiczny

Abstract
The article considered the conceptual aspects of the study: security and the axiological aspect of the security of the educational environment. Presented the classification of security aspects. The content of the complex safety of the educational environment is disclosed. The speech of the British Foreign Secretary Liz Truss regarding the reset in relation to the peaceful world to the solution of the problem of international aggressors against the backdrop of the Ukrainian crisis and her vision of the future picture of the world are analyzed.
Keywords: *axiological aspect of the security, security, complex safety of the educational environment, picture of the world, educational environment, values.*

Sreszczenie
W artykule rozważano koncepcyjne aspekty opracowania: bezpieczeństwo oraz aksjologiczny aspekt bezpieczeństwa środowiska edukacyjnego. Przedstawiono klasyfikację aspektów bezpieczeństwa. Ujawniono treść kompleksowego bezpieczeństwa środowiska edukacyjnego. Analizie poddano wystąpienie brytyjskiej minister spraw zagranicznych Liz Truss dotyczące resetu w stosunku do demokratycznego świata w celu rozwiązania problemu międzynarodowych agresorów na tle kryzysu ukraińskiego oraz jej wizję przyszłego obrazu świata.
Słowa kluczowe: *aksjologiczny aspekt bezpieczeństwa, bezpieczeństwo, kompleksowe bezpieczeństwo środowiska wychowawczego, obraz świata, środowisko wychowawcze, wartości.*

Introduction

Today, our country is creating its European face through a bloody struggle for such values as responsibility, freedom, justice, equality, solidarity and dignity.

With this in mind, Ukraine must undergo a process of change, which will entail the formation and implementation of public policy following

European requirements to ensure a fully-fledged joining to European civilized countries. No doubt, Ukraine is strongly united with them by European identity, history, geography and culture.

Historical experience shows that contradictions are exacerbated at tipping points in the development of society and state-building. Mentioned above facts are convincingly evidenced by Ukraine. So, security is a very troublesome issue for our country now.

As a rule, researching the essence of the phenomenon that is identified with the concept of “security” a variety of aspects are focused on. They are conceptual (ontological and gnoseological foundations of security); practical (security is considered in the context of reflecting certain needs in the life of the individual, society, state and the international community); value-based (security philosophy, security culture, etc.).

In our study, we will analyze the value or axiological aspect in the context of the security of the educational environment.

Own study

Currently, the term comprehensive security of the educational environment is widely used. Comprehensive security of the educational environment covers the protection condition of the educational institution from real and anticipated threats of social, man-caused and natural origin, which ensures its safe operation. Comprehensive security of the educational environment is a set of certain types of security (intellectual, spiritual, moral and ethical, psychological, pedagogical, ethnic, physical, labour, and management), which provides and guarantees the protection of all participants in the educational process.

According to O.V. Vykhrystiuk, V. V. Kovrova, and E.H. Leonova, the security of the educational environment is mostly ensured by holistic and systematic monitoring of the educational environment, which allows timely identification of emerging threats and risks to the educational environment and implementation of appropriate effective corrective measures [1].

A distinction should be made between security in education and educational security. Security in the field of education is associated with many facilities that exist in this area, while educational security is determined by the actual education and characterizes in some way the educational status of the individual. Security in the field of education includes, in particular, educational security. However, in addition to educational security, security in the field of education as a social phenomenon takes the form of social relations of a certain content. In fact, both the state of security of a security object and security are manifested as a certain social interaction between the relevant actors involved in the action and the creation of conditions that ensure the security of the security object.

Educational security is a type of security and is closely related to other types, in particular, national, economic, informational, other, which is determined by the close relationship of education with economics, information, psychology, because education as a social phenomenon is a product of social interaction and indeed actualized, acquires values – individual and social only as a result of communication between the subjects of society. All mentioned above determine the social nature of educational security, its social value.

The problem of clarifying the essence of security at each stage of society required a person to find different methods of achieving protection of its existence, which are determined by the specific cultural and historical situation, people's way of life, their worldview and so on. The origin of security knowledge can be traced to mythology, religion, philosophy, and in general the history of science.

Let's analyze the problem of the concept of "the security of educational environment" by defining the essence of its components, namely "educational environment" and "security". Problems of educational environment organization are highlighted in the works of many researchers. So, V. Yasvin in his research defines the concept of "educational environment" as "a system of influences and conditions of personality formation, as well as opportunities for his or her development contained in the social and spatial-object environment".

As I. Baieva notes, the educational environment is a subsystem of the socio-cultural environment and is considered to be a set of specially created psychological and pedagogical conditions, as a result of interaction with which the formation and development of personality happen.

The issue of defining the term "educational environment of higher education" is touched upon by A. Katashov. In his study, it means a set of spiritual and material conditions of HEI operation which provides self-development of the free and active personality of the student and the creative potential of his or her personality. The educational environment is a functional and spatial association of educational entities with close diverse group relationships established between them, and it can be considered as a model of socio-cultural space where the formation of personality takes place".

Thus, all the above scholars have had a common view that the educational environment is a set of specially created conditions under which the development and formation of personality and the formation of values take place. As far as we are concerned, values, their nature, features, and the system of values in society overall are a kind of signposts in shaping the worldview and the spiritual world of a human. So, the desire to obtain them is an important condition for gaining the necessary life experience and socialization.

The axiological aspect of security is really the fact that security is in the list of universal values, such as goodness, truth, and beauty, because it is valuable for many people generations, though its content and meaning were understood differently in various epochs. Security creates optimal conditions for maintaining a harmonious livelihood and sustainable development of society. Knowledge of security gives a person freedom of choice and reveals its value gist. Thus, security is one of the most important needs along with human needs for food, clothing, housing, etc. Its provision is the main prerequisite for human existence and progressive development. In this case, the same situation can be assessed by the subject as dangerous (as it is recognized in relation to the subject) or as safe (as it is recognized in relation to the action that denies the very existence of the subject).

According to N.A. Berdiaiev, the tragedy of human life is primarily in the conflict between good and evil, and human values. Thus, the Polish scientist L. Kolakovskyў, studying this problem, identified such pairs of values that conflict with each other as antagonistic: security and freedom; freedom and equality; equality and personal rights; property and justice. In his opinion, these conflicts cannot be resolved by recognizing one value at the expense of another, but only in the case of their simultaneous recognition and development. This is the main condition for resolving the conflict of these pairs of values, and hence possible conflicts in society. And the more universal the value, the more significant its integrative function in society.

Values are general ideas that help people to distinguish good from evil, desirable from undesirable and on this basis to formulate social guidelines and principles of behaviour. This is very relevant now, because without a doubt, we are going through difficult times.

There are many universally accepted values which do not seem to be related to politics or education. Let’s take at least such basic values as God, human life, health, love, family, and communication. Conditions of social existence (political environment, socio-psychological climate), of course, affect a person’s daily life, his or her private being, family practices, and human life on the whole.

In general, a person can achieve something high only when he or she dares to be himself, accept the challenges of fate, and own historical and personal responsibility. This, in fact, is what true morality teaches, and these lessons acquire a special significance in our time. This applies not only to the individual. Humanity as a whole now reached the stage in its development at which this development can no longer remain unlimited and uncontrollable, and humans as patrimonial beings must finally determine their principled position in the world, value priorities concerning it and accordingly limit their own growth and practical activity.

The person, as well as a collective, a society has many value orientations. Some of them are smaller, others are more significant, among them are trivial and sublime, and soon. Orientations to higher values – ideals (personal, class ideals, the ideal of a leader, ideals of kindness, beauty, justice, etc.) are of great importance. The ideal is a model, a prototype, a concept of perfection, the highest goal of aspirations. "An ideal is a perfect image that determines the way a person or a social class thinks and acts". The formation of natural objects in accordance with the ideal is specifically a human form of life, because it involves a special creation of the image of the purpose of activity to its actual embodiment.

In a recent speech, at the Lord Mayor's 2022 Easter Banquet in Mansion House, Secretary of State for Foreign, Commonwealth and Development Affairs Liz Truss stressed that geopolitics was back and called for a reset in the free world's attitude to the international aggressors amidst the Ukrainian crisis.

So, in the context of Russian unprovoked aggression against independent and democratic Ukraine a wide range of significant issues must be paid attention to:

the world picture is both a map of the territory and the main driving (motivational) force, it determines what a person/society wants and where and why moves;

the tragedy that Jerusalem, Mahdeburh, Hernika, Khirosyma, Bucha and Mariupol have to pay for always comes from the same reason: distortion of the picture of the world;

and the distortion of the world picture occurs in two stages: breaking the feedback from reality, falling into indoctrination, where indoctrination is the cause and the breaking is the consequence.

Doctrinated people, no matter with what – "free liberal ideas" or "Soviet communism", sooner or later lead to trouble. If these people are at the head of the real apparatus of opportunities (such as the state), then to great trouble. The combination of doctrinaires at the head of several states is a disaster. The power of politics, the power of the simplest man, the power of humanity or any part of it is determined by the quality of its connection to reality [5].

N. Machiavelli's ideas are worth mentioning. He emphasized that in order to succeed in the political endeavour a human had to live in that very epoch and take into account its peculiarities. A lot of things could be achieved only on the wave of time feeling it. In addition, the ideas of M. Machiavelli can identify features of innovative political strategy. He wrote inter alia that the ruler had to develop and apply adequate methods and tools governing the state and people, which could be changed depending on the circumstances: for example, not to move away from good, but if it was necessary to resort to evil. According to his ideas, some virtues could lead to demise, but some vices could help to find prosperity and be safe. Thus, in the XV book "Sovereign" the following can be read: "... Sovereign, if he wants to stay in power, must learn to deviate from the good and use or not use this skill, looking as needed". To achieve the goal the ruler must be able to use both the path of law and the path of violence. In particular, for the sake of order and stability as social goods, the ruler may, if necessary, show cruelty, because indulgence in this case will lead to riots and violence, and good can lead to evil [2].

It is impossible not to have neither a world picture nor a worldview – a person simply can not operate without them, but will be a broken doll. The picture of the world must not be allowed to degenerate into a doctrine, the concept is a cancerous tumour in the mind. The problem is that indoctrination occurs in early childhood through the system of upbringing, education and social practices and then is complemented throughout a human's life.

Civilization is often mixed in lies – lies of unwillingness to face reality – the fear of life is much stronger than the fear of death. Add to the basis of the recipe the essential sacred traumas of humans and mankind, which come from their very essence, and we will get an interesting fundamental task of saving the human race from its software. In principle, people who have not received basic training in philosophy and psychology should not be allowed into politics – especially where they are closed: in the depths of mass and individual consciousness, where philosophical and political concepts define the world picture, and sacred wounds and traumas force them to choose one or another concept.

Unfortunately, the ideal of precluding people who have not been taught the basic psychohygiene skills from the centres of power and decision-making is far from being realized. World politicians continue to grow and operate within clans and concepts. So far, we have to fight for the quality of clans and greater adequacy of concepts, the quality of which is determined by the strength of their connection with reality. But as reality frightens the masses and prevents elites from winning elections, there will still be a lot of self-deception and new Bucha and Mariupol in world politics. At the individual level, however, you can solve this problem [2].

The strength of society consists of educated and organized citizens who respect common existence, common decisions and appropriate actions. In our opinion, education is a system that consumes, performs and produces values and forms value orientations, as the most important elements of the internal structure of personality, enshrined in the life experience of the individual, distinguishing significant, and essential for a person from nonessential, insignificant.

According to Bourdieu, people with substantial symbolic capital impose on others the most appropriate scale of values that preserves their social status, their de facto monopoly on the institutions of the education system that establish and guarantee social categories [4].

A truly safe educational environment manifests (should manifest) itself in self-organization and self-government at all levels of life – in students' and pupils', in trade unions, and human rights movements, and in the activities of various non-governmental organizations that make up civil society.

Human is free, that is, a person determines the purpose, content and rhythm of his or her existence. No one can force a free citizen to commit oneself to something one considers unworthy, something that does not matter to one. But such disengagement and freedom of self-determination do not mean that a citizen can leave the sphere of public life at all – no matter how diverse and complex it may be and no matter how insufficiently educated and unprepared a person may consider oneself. No one can replace an individual citizen in his or her social activity. "Without me, the people are incomplete," - said O. Platonov. And "the way apart from the people is no longer the way," as Confucius proved [1].

Therefore, the axiological aspect of the security of the educational environment is becoming important today. In terms of priority, individual values of a human (personality) always prevail over social ones. Individual values are the link between a person and society, the culture of a particular society. A human (life, work, creativity) as not so much a biological as a social being has been and remained super-valuable. Therefore, the axiological aspect of the security of the educational environment has become increasingly important today.

Conclusions

The axiological aspect of the study of educational security is a logical conclusion of socio-philosophical penetration into the subjective meaning of human actions that determine human relations in the process of social interaction, as all its participants are guided in choosing their goals and means to achieve certain preferences. There are the values and related emotions, in which not only personal experiences are manifested, but also the experience of generations and socio-ethnic communities that is enshrined in consciousness and mentality, guide individual choice of behavior. The combination in the value world of the individual rational and sensual attitude to reality creates a basis for the formation of interests, creating social motivation to make decisions and choose opportunities, achievement goals to meet their physical and spiritual needs.

Axiological categories cover an infinitely diverse range of universal "eternal" values, embedded in the truth-good-beauty triad and represented in life's aspirations to fully meet the personal, group and social educational, political and spiritual needs of a human.

In our opinion, it is necessary, that in the public and individual consciousness of Ukrainians transformation of traditional value norms and their displacement by new ones will happen. New values should be formed based on the goals and objectives of the society and reflect the social needs, which can be met only by following the paradigm of public administration, where the main value is a human. This, in turn, leads to changes in the construction and provision of a favourable environment necessary for the development and self-realization of citizens, and the protection of their rights and freedoms. The educational environment is the environment of such type.

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LAW, EDUCATION AND RELIGION AS A PROBLEM OF COMMUNICATION

Prawo, edukacja i religia jako problem komunikacji

Abstract
The article analyzes the problem of legislative provision of religious education in the context of the spread of educational institutions of non-traditional religiosity. Attention is paid to the bases and scope of the study of religion in the context of globalizing cultures, the communicative aspects of law, morality and religion, education and religion are considered. The conclusion is made about the need to find means of communication in the triadic scheme «law, education, religion».
Keywords: *law, morality, education, religion*

Streszczenie
W artykule analizowany jest problem legislacyjnego zapewnienia edukacji religijnej w kontekście upowszechniania się instytucji edukacyjnych o nietradycyjnej religijności. Zwraca się uwagę na podstawy i zakres badania religii w kontekście globalizujących się kultur, komunikacyjne aspekty prawa, moralności i religii, edukacji i religii. Wyciągnięto wniosek o konieczności poszukiwania środków komunikacji w triadycznym schemacie "prawo, edukacja, religia".
Słowa kluczowe: *prawo, moralność, edukacja, religia*

Introduction

Among the variety of problems in the current socio-cultural situation in Ukraine the problem associated with the return of religion to public life is not the least. The issue of religious education in schools and free educational institutions cannot be defined either by representatives of education or by representatives of traditional religious organizations. But the problem of religious education is further complicated by the fact that in the culture of Ukraine (and the world) they offer their educational programs and representatives of non-traditional religious movements that require more careful solution to the problems of personality formation from legal and educational institutions. Paying attention to the bases and scope of the study of religion in the context of globalizing cultures, we consider urgent the problem of quality organization of communication between law, education and religion.

Researchers V.S. Nersesyants, V.G. Yaroslavtsev, Yu.M. Bondar, P. Getma, A.A. Huseynov, O.G. Danilyan, O.M. Yelmanova, V.O. Lektorsky, P. Novgorodtsev, M.M. Kosmiy, G. Radbrukh, O.F. Skakun, V.A. Chichneva explored the philosophical and legal aspects of the relationship between law and morality. In these works, the relationship between law and morality is considered in legal or socio-philosophical aspects. We will be interested in the communicative aspect of law and morality in relation to religion and education. In this regard, we turned to the representatives of classical and modern Western philosophical and educational thought: B. Spinoza, K.-G. Jung, J. Habermas, J.A. Comenius, I. Kant and others. The modern communicative aspect of education drew our attention to the works of N.P. Volkova, K.A. Dmitrenko, G.I Krokhmalnaya, A.A. Leontieva, M.S. Petrushkevich. Combining these three spheres of society and culture, we propose to consider some problems of their communicative aspect.

The purpose of the article is to consider some variants of the communicative aspect of the problem of interaction of law, education and religion in the context of involvement in the education system of non-traditional forms of religiosity.

Main part

In modern culture, the urgency of law in general and human rights in particular, among other issues, is associated with a new stage of understanding what is happening in the world, in world civilization, what is called the process of globalization and confrontation of different types of cultures which are sometimes not similar in understanding of a person and his rights and responsibilities.

Understanding the legal system also raises the issue of morality, which the modern American philosopher L. Fuller calls a relative of the law «Any departure from the principles of internal morality and law is an image of human dignity as a responsible subject» [9, p.19].

The concepts of morality in relation to law have different interpretations, in addition, law and legislation are not identical concepts, but the adopted legislation must be based on the moral component (I. Kant). The sources of the problem of communication of law, morality and education have religious roots. The historical aspect of the relationship between law and religion proves that the basis of law has always been the laws of God in the broadest sense of the word – the testaments, on the basis of which the laws of man were formed. All ancient peoples gave their laws a divine explanation and justification. The connection between the deification of power is especially noticeable in the ancient cultures of Egypt and Babylon, whose religion was based on utility, and the divine law incorporated both legal articles and political rules. Thus, the communicative aspect of law and religion has a long history, which has changed according to a certain stage of cultural development. Emphasizing the communicative aspect of religion and law, the famous lawer M. Korkunov noted that «the divine theory of the origin of law can not only directly unite God, law and man, but also tell man how to live and act to become a better being» [4, pp. 99–115].

I. Kant offers a slightly different position on the relationship between law and religion. According to him, the law should not be associated with religion, but only to provide a basis for the general realization of human freedom. But his categorical imperative argues that liberation from religion does not mean the right to freedom from conscience and moral obligation. I. Kant proposes the idea of the need to raise the law over the state, and the state should become a body for the protection of individual rights. On this basis, the idea of mutual responsibility of the individual and the state is formed: the individual may demand from the state the same as the state from the individual. The meaning of the rule of law is to protect people, their individuality and dignity.

Today, there is a «wall of separation» between religion and law in most states of the Christian tradition of law. For the first time, the rejection of religion was enshrined in the First Amendment to the US Constitution, which prohibited Congress from enacting laws that established religion or prevented it from practicing freely. This norm, according to Thomas Jefferson, built a «wall of division» between church and state. However, in the United States, it has long prevented the interpenetration of religion and law. This is evidenced by many acts adopted in the XVIII and XIX centuries. The processes of secularization have influenced and continue to influence the communicative aspect of law and religion in Europe, which J. Habermas characterizes as an open and incomplete dialectic. Turning to the analysis of law, J. Habermas points out that the understanding of law is not a type of reflection, but social communication, during which is formed not only the concept of law, but law as a fact of social life. The idea of law, in his opinion, is not introduced into social practice from the outside, but is formed and constantly updated in the course of social discourse. J. Habermas recognizes that positive law needs moral justification, which confirms its fairness [10].

Turning to the analysis of the communicative aspect of education shows that the interest in this problem has long historical roots. This confirmation is found, among others, in the works of Plato (dialogue «Phaedrus») and Aristotle, who proposed the first scheme of communication. Comenius in his «Great Didactics» drew attention to the fact that it is impossible to become human without teaching, so the failures in the system of humanitarian and moral education cannot be compensated by anything. On this basis, it can be argued that it is in the school that a communicative educational space is formed, which helps the formation of man in the system of culture and knowledge. «The person whom the education system should teach everything is both a participant and the result of this process», says modern researcher of the education system Yarmak. [13, p. 2]

Education as a factor in shaping the critical way of thinking of future citizens and the means of intercultural dialogue plays a leading role in shaping both the moral code and the ideological position of man. In the conditions of polyreligiousness of modern western culture, the issue of studying religion at school becomes relevant, as it lays the foundations of tolerant behavior based on respect for the dignity of each person.

So, we will be interested in the relationship, the interaction of pedagogical communication practices with religious subjects and leisure activities in Ukrainian schools. In this area of research it is very important to consider the ways of communication in the educational process, paying attention to their interaction with the education of worldview. In our context – consideration of the impact of religious themes and issues on the upbringing and education of students on the example of communicative practices of the Wolfdorf school. The appeal to the educational technologies of this school is not accidental, as its specificity is associated with the spread of non-traditional religious movements in the field of culture in general and in the education system in particular, which are rhizomatically spread in different cultural regions. Their actions in different aspects and impacts on different areas of culture and society are unpredictable.

The basis for the existence of religious subjects in the education system is legal acts. Article 35 of the Constitution of Ukraine states: «The church and religious organizations in Ukraine are separated from the state, and the school – from the church». But the fact of the existence of religious subjects and religious schools in Ukraine takes place.

On the one hand, according to the Constitution, Ukraine is a secular state in which the school is separated from the church, on the other – in 2016, the President of Ukraine Petro Poroshenko signed the law «On Amendments to Certain Laws of Ukraine Concerning the Establishment of Educational Organizations by Religious Organizations», which allows religious organizations to establish religious educational institutions.

What is the communicative aspect between law and religion in this aspect? How «together» or cooperation? Is it legal, or at least it is necessary to introduce religious subjects, given that children from families with different religious views, as well as children of atheists, study in Ukrainian schools. Today, there is no consensus either in the school education department of the Ministry of Education and Science of Ukraine or among the leaders of public organizations.

Let's try to turn to pedagogical communicative practice to find out whether a free personality is brought up in the conditions of new educational institutions of the so-called alternative pedagogy. We are talking about pedagogical communication as a mechanism for managing the educational process. One of the features of pedagogical communication is that it is a bridge from consciousness to activity. Pedagogical communication allows to establish pedagogical cooperation, consciously choose different types of communication and use numerous verbal and nonverbal techniques and means of pedagogical influence on students.

To determine the place and importance of pedagogical communication in the educational process, the most acceptable is the theory of communicative action of J. Habermas. The purpose of this theory is to describe the unfolding of the «world of life» in the evolutionary perspective, the essence of which is the development of human cognitive abilities, the motivation for the action of thought. This is one of the most important goals of education today and is dictated by the rapidly developing market relations, the revival of the spirituality of society, the humanization and humanization of the educational process.

According to J. Habermas, the «life world» has not only the function of forming a communicative action, but also is a reservoir from which communication participants draw beliefs to offer interpretations suitable for reaching a consensus in the situation of the need for mutual understanding, which in our context not only gives grounds for the formation of a certain type of worldview, but also transfers it to further communicative practices.

Social actions, according to J. Habermas, differ in goals, which differently express the structures of the «life world», contribute to the coordination of actions of participants in the social situation. Each action includes a system of references, which consists of objective facts, social norms, personal experience and is governed by knowledge [12]. This means that a teacher who uses a given method of teaching and education, can direct information in various forms of communication with students, including leisure activities, in the direction of education of the desired type of worldview. In the Wolfdorf school it is anthroposophy (theosophy), which according to the worldview is pagan pantheism, its religious basis was the neo-Hindu works of O. Roerich and O. Blavatsky. For its formation a detailed study of Hindu mythology, reading religious literature (Mahabharata, for example) is used. Myth, according to C. G. Jung, is something that is believed always, everywhere, by everyone, so it is a very useful means of educating the worldview.

Excursion to religious sects, such as the ashram Moscow Krishna Consciousness Society, where elements of the cult and ideas of Krishnaism are shown in an attractive perspective, deserves special attention on the way to the formation of a new religious means of comprehending the world. It should be noted that excursions are also conducted to other religious organizations (for example, Orthodox and Catholic churches), but then conversations are held that promote the benefits of neo-Hinduism or anthroposophy. Steiner's anthroposophy and are limited to it, although sometimes do not refer to this doctrine.

Teaching in Waldorf schools is based on the principles of succession and personal influence of the teacher, who, incidentally, leads the educational process from 6 to 14 years old. During each period of his childhood and adolescence, the child is under the supervision of the same person who knows the characteristics and needs of his ward. The teacher has the right to decide for themselves why and how to study the child at the moment. This orientation of the pedagogical process is fully consistent with the materials of research on neo-religious movements, which note that these organizations use the method of «love bombardment», when the teacher becomes the center of attention and admiration.

The question arises – is not such pedagogical communication a totalitarian model? Not only the model of communication itself, but also the appeal to the biography of R. Steiner and to his sympathy for Nazism leads us to this idea.

Pedagogical communication is the processing of information into knowledge. The essence of pedagogical communication is that it enhances the work with information, and with the help of pedagogical communication is the instrumentalization of learning, that is teachers use the information as a tool for explanation, understanding and learning. In the case of methods of teaching and education in the Wolfdorf school, instrumentalization is based on anthroposophical ideas, which differ from the direction of the educational ideology of secular schools.

Pedagogical communication is related to both interpersonal and group communication. In the conditions of group school communicative practice the activity is more effective than individual. Kurt Levin, a social psychologist and author of «field theory» as a conceptual core, points out that it is much easier to change individuals in a group than individually. This applies to both the teacher-student relationship and the student-student relationship and the student-teacher relationship. The student learns to use different options for interpersonal communication, being in a group setting. In addition, the group has the effect of «social relief» [6], which creates the prospect of preventing the formation of an individual position.

At the Wolfdorf school, students are influenced by the group's religious field, especially during such forms of lessons and leisure activities as eurythmy and recitation. Dependence on this group persists even after students graduate from this school or leave for some reason. Modern new religious trends, spreading across the cultural space of Europe and America, are being introduced into the education system, which is the most effective way to attract believers. Schools are being formed that use modern popular teaching methods, adapting them to the goals of their social practices.

Sectarian education in the context of religious pluralism for many parents has no «distinguishing marks», so the results of this kind of education for many are unpredictable. The opinion about the school is formed only on the basis of a «good» teacher and the kindness of the situation. The fact is that the means of logic here to work in terms of forming a position is very difficult, because we are dealing with the affective nature of the choice [12]. The only argument is the attractiveness of communication. It can be argued that both the Wolfdorf and any other non-traditional religious movement offer communication within its society as a commodity.

In this situation, such an aspect of education as parental education plays a very important role. It is important to choose a school as fully conscious. In our case, it is the knowledge of the essence of anthroposophical (theosophical) teaching, the worldview of which is brought up in the Wolfdorf school. In support of thought, we turn to the arguments of B. Spinoza, who believed that in order to gain individual freedom it is necessary to understand and apply in practice the external determination of the will. In addition, it is necessary that the subject has a fairly well-developed intellect. Due to the fact that not everyone has a high intelligence and / or a certain level of education, most people are in the power of emotions and passions, provoked by various external factors, and subordinate the individual. A person who, in his opinion, is prone to affect, «no longer possesses himself, but is in the hands of fortune» [14].

Communication in the context of education should be a means of accumulating knowledge in the necessary field. Let's dwell on some aspects of the organization of the union of knowledge and communication in the Wolfdorf school.

In our case, it is not only the study of myths on extracurricular reading, but also their dramatization. Of particular note is an excursion to the Moscow Krishna Consciousness Society sect, where Indian culture is presented in terms of the worldview of Vaishnavas (Krishnas), the introduction of such a subject as recitation, in which students clearly read prayers to the gods (mostly from the Hindu pantheon), reorganized Zoroastrian cult of fire worship in the form of a lantern festival, etc. Such a practice of excursions and holidays could have given rise to a positive assessment, if only it had been put on the basis of secular education, having obtained its communication methods.

Speaking in the language of J. Habermas, in measuring the functional aspect of mutual understanding, communicative action serves the tradition and renewal of cultural knowledge. And in the context of the Wolfdorf school – worldview orientation of leisure activities – is the manipulation of the inner world of the person, which occurs on the basis of qualitatively organized communication of the artificially created cultural world at all levels of communication: teacher-student, student-teacher, student-student), which allows us to talk about a more effective way to achieve the goal compared to the secular school. Communication becomes a presentable commodity of all non-traditional religious movements in general and their educational means of implementation in culture in particular. And in a way, in our opinion, it is becoming a religion.

Z. Baumen warns that the situation in modern culture, where «a strong force is already doing its business in the supranational space, is very dangerous: everything can happen in it and nothing can be predicted. So far, only those forces are globalizing that ignore state borders, local rights and customs, any principles and values» [8].

In the modern world of wide information flows and complex communicative interactions every year for a person in the world of society only increases the risks and the number of conflict sources. In the transition from an industrial to a post-industrial (information) society, there is a need to overcome communication barriers to establish serious control over the organization of the education system and its communication practices. In this dimension, the triple union of law, religion and education (through the orientation to the moral ideal), must work to create appropriate communication practices to form in the minds of people an orderly harmonious world.

Conclusions

Uncertainty of status, its legal justification leads to such negative consequences as the existence of non-traditional religious educational institutions under the guise of secularism, which entails unpredictable consequences. It is also clear that in order to reach the necessary consensus in the development of legal documents and educational technologies, it is necessary to involve specialists in these areas. In our opinion, it is the communicative aspect of the interaction of law, education and religion that will help to positively solve this problem.

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ISSUES AND POTENTIAL OF HOMOINTELLIGENS FORMATION IN THE CONDITIONS OF THE NEW DIGITAL WORLD

Wyzwania i potencjał tworzenia homointeligencji w warunkach nowego cyfrowego świata

Abstract
The article deals with the cardinal change in the role of information in the processes of communication on different levels. Authors show that free access to information has a positive effect on the process of personal self-development, but contains certain dangers and threats to modern human. Analyzing various aspects of overcoming these problems, the authors argue that their successful solution will contribute to the formation of a new personality of the digital age – HomoIntelligens.
Keywords: *Information, Digital Technologies, Digital Society, Virtual Reality*

Streszczenie
Artykuł dotyczy kardynalnej zmiany roli informacji w procesach komunikacji na różnych płaszczyznach. Autorzy wskazują, że swobodny dostęp do informacji wpływa pozytywnie na proces samorozwoju osobowego, ale zawiera pewne niebezpieczeństwa i zagrożenia dla współczesnego człowieka. Analizując różne aspekty przezwyciężania tych problemów, autorzy przekonują, że ich pomyślne rozwiązanie przyczyni się do ukształtowania nowej osobowości epoki cyfrowej – HomoIntelligens.
Słowa kluczowe: *informacja, technologie cyfrowe, społeczeństwo cyfrowe, rzeczywistość wirtualna*

Introduction

The 10th years of the XXI century demonstrated to the world the unprecedented development of scientific advances in techno-technological area, which has turned information and communication technologies into an organic component of modern civilization. Gadgets have become an attribute of modern young and middle-aged people, which allow them to receive the information rapidly and efficiently on all the issues of their owners' interest. The mass distribution of gadgets and turning them into alter-ego users, as long as they store the full range of information necessary for a conventional life, contributed to the spread of nomophobia, the so-called fear of being left for a moment without your mobile gadget, and therefore without access to information. The above contributed to a radical shift in the role of data in communication processes at various grades, from interpersonal to communicative procedures at the interstate degree to the state-individual level. Information moderated by modern computer networks and a wide range of services has become a powerful tool for influencing various goals, both at the level of interpersonal communication at others, such as man-state and man-community. In addition, the wide range of access to virtually any information at the present stage has created a fundamentally new problem for every individual in the digital society, which was unknown to previous generations - the availability of heavily loaded information flows, leading to oversaturation, information overload and, ultimately, fatigue and unwillingness to be critical of available data. It is worth noting that in previous historical periods, high-quality information in any field was available only to a limited number of people who were oriented to disseminate it only among the chosen ones. Importantly, this applied not only to science but also to public information, as exemplified by the non-disclosure of interstate agreements in the Middle Ages and modern times, as rulers considered it unworthy of their subjects to know the content of documents due to their low social status. The Representatives of previous generations had to seek information in various sources the lion's share of their time, which is why on the mental, genetic level of the modern digital world were unprepared for large open volumes of information and forced to answer questions about how to select information in this way so as not to be outside the social and intellectual context of society.

Undoubtedly, free access to information is a positive asset of modern humankind because it saves a great deal of time searching for and obtaining it, creates opportunities for all interested to plunge into the intellectual treasures aof human beings without leaving their habitat, and receive messages from the most remote corners of the earth almost in real-time. Of course, this has a positive effect on the process of personal self-development and can be a significant factor in enriching the creative potential of mankind, but at the same time contains certain dangers and threats to modern men, such as the availability and dissemination of low-quality information products to manipulate, disseminate false information (unconsciously or deliberately). These factors highlight the need to address several issues for modern man: how to work with large amounts of information, how to choose sources of information, and protect against harmful information influences in an environment where no individual can be isolated from information flows that contribute to the formation of a fundamentally new format of society. A successful solution to this range of issues will have a positive impact on the shaping of a brand new personality of the digital age HomoIntelligens, which, according to the famous researcher J. Masuda “will have a high level of intellectual information and knowledge (made available by computer)”.

The issue of objective analysis of information and finding effective ways to prevent the spread of fake data in society has become the object of modern researchers. First of all, it is necessary to highlight the work of D. Kuleba "War for Reality", which presents ways to solve several problems related to the search for gnuine information in a world where objective reality coexists with post-truth reality, which operates not by facts but the attitude to them and their interpretation [6]. V. Stepanov studied the influence of information space on modern society, which created a model of the human psyche - a representative of contemporary society, the structure of which has completely changed under the influence of the informatization procedure [8]. In her research, O. Vlasenko considering this issue described such an essential aspect as negative informational influences on the example of Ukrainian citizens, emphasizing that the search for effective mechanisms to counter them will ensure their security in the information society [1]. Examining the question of the place of the individual in modern information evolution, S. Gorova concludes that the growing informational impact on human consciousness puts on the agenda the question of its adaptation to current realities [3]. Khalamendyk VB, analyzing the impact of information flows on the individuals' mental states, emphasizes the need for information hygiene to prevent the negative influence of uncontrolled data consumption [9]. Thus, many aspects of formation a new personality HomoIntelligens of the modern digital world have been considered in contemporary scientific discourse, but it is appropriate to analyze such an aspect as the process of overcoming new challenges facing the individual in this context. Accordingly, the article aims to analyze an individual's place in the functioning of modern digital society and study the problems that hinder the formation of HomoIntelligens as a response to the opportunities, which are provided by information technology for further development, and self-improvement of humanity as a whole based on an interdisciplinary approach.

The author of the concept of the article and the main assumptions is T. Grachevska; digitalization of the economic sphere is considered mainly by O. Dvurechenska, the issue of the impact of digital technologies on the functioning of states – V. Perminov.

Own research

In the XXI century the fourth industrial revolution or digital revolution occurred, associated with the transition from analog to digital technologies. Digital technologies are implemented in all traditional spheres of human life. Owing to such technologies, new types of human activities and products are emerging, such as online services, crypto-currency, cyberspace, mind fitness etcetera. The digital society has become one of the determinants of human development. Exercising the advantage of the digital world is a necessary condition for the development of competitive public and private structures; people get more opportunities to meet their needs and improve their well-being. The functioning of digital society also contributes to the effective fulfilment of the state's national interests and meeting the individual citizens' needs. Digitization is gradually becoming a necessary condition for sustainable development.

Digital technologies today are significantly changing the functioning of states. The leading trends in the digital society are the introduction of e-government and e-democracy; the emergence of the digital economy; virtualization of money and banking services; the formation of cyberspace and cybersecurity; the emergence of new technologies and scientific fields (cloud technologies, artificial intelligence, bioengineering, robotics, 3D printing, BigData,); blockchain; development of the economy of shared consumption; smart city development; use of digital devices while performing most of your daily activities at any level; virtualization of the human workplace; transformation of information into a determining factor in the lives of institutions and citizens; diversification of virtual services; the emergence of virtual reality; development of e-sports on a par with traditional sports; introduction of the Internet of Things and Internet services. The list of trends is not exhaustive and is constantly changing in line with the development of digital technologies. The development of the digital society leads to changes in the conditions of human existence. To take advantage of the digital society, a person must develop digital competencies, skills in new technologies, critical thinking, emotional intelligence, soft skills, and the ability to process and analyze large amounts of information. Besides, the system of values is changing based on a network model rather than a linear one.

Digital technologies, as the basis of the digital society, contribute to the rapid solution of problems people and institutions are constantly encountering. In particular, the challenges facing humanity due to the COVID-19 pandemic have not only been successfully addressed through digital technologies but have also demonstrated the benefits of the digital society and given impetus to its further development. Technologically backward societies faced the need for digitalization as an essential condition for further development. Admittedly, that advanced communities are interested in overcoming the technological backwardness of such societies, as this will expand the range of partners and benefit from cooperation. Economic changes in digital societies are changing business processes. Companies have been able to hire employees from around the world, but professionals do not even need to leave their place of employment. The process of attracting ordinary citizens to entrepreneurial activity has been simplified: opening a business via the Internet, buying shares using a computer or smartphone, and participating in cryptocurrencies. Availability and transparency of information contribute to the companies' transparency, the development of fair competition, and increased users' trust. The digital society provides opportunities for countries poor in natural resources to build an economy based on digital products.

The digital society contributes to the development of the democratic foundations of society. Citizens have more opportunities to express their political position and influence the functioning of public institutions (e-government, e-democracy). The experience of using digital technologies during the "Arab Spring" for the activities of the opposition in countries with authoritarian regimes and military campaigns has already become a classic.

The design of a digital society is both an evolutionary and an artificial process in which states play a significant role. Realizing the benefits of creating a digital society, government institutions oll over the world, depending on their resources, develop digitalization and regulate this process. In addition, public institutions contribute to the demand for digitalization of society via the introduction of digital technologies at all levels, creating the necessary infrastructure, ensuring the availability of digital technologies for citizens, and informing about the benefits and positive results of digital societies, building the required security system. The activity and initiative of state institutions in creating a digital society have no alternative. The digitalization of society will take place under any circumstances due to the transparency of borders. However, only the interaction of the public and public sectors will get the maximum effect from new technologies. Society should understand digitalization as a necessary condition for further development and promote (test, express, use) digital reforms of the state in traditional fields (medicine, education, security, public services).

Digital technologies are increasingly connecting government and non-government actors, forming a wide range of horizontal and vertical communication systems at the national, regional, and global levels. The presence of constant communication promotes better mutual understanding of its participants and accordingly creates a basis for efficient cooperation.

The digital society offers unlimited opportunities to realize the potential of each person. Digital technologies allow you to participate in globalization processes and express your identity simultaneously via the personification of devices. Workplace virtualization enables you to find a balance between professional and personal life, promotes self-realization, and, as a result, improves the quality of life. In addition, the availability of information in digital societies contributes to the substantial achievement of professional and personal goals. The digital society optimizes the receipt of public services and medical care, and the educational process minimizes or virtualizes bureaucratic procedures. A person's ability to take advantage of the digital society will depend on the ability to self-educate and develop adaptive skills.

Digitization affects the transformation of the security system. A large amount of personal data and information about the activities of companies and government agencies enters cyberspace. Using such information for illegal purposes can have devastating consequences. Ensuring cybersecurity is becoming a priority of the state. At the same time, digital technologies and operational communication allow finding violators in a short time.

The economic sphere has undergone the greatest digitalization today. The introduction of digital technologies in the economy has contributed to the emergence of new products and services designed to make human life more comfortable. However, the most important consequence of the economy's digitalization is the solution to the problems on which the survival of humankind depends. The planet's resources cannot fully meet basic human needs, but the latest technology can do so. In the energy sector, instead of traditional energy resources, which are exhaustible and unevenly distributed, it is possible to use inexhaustible energy, which can be produced in almost every part of the world. Bioengineering has changed the quality of medical products and significantly reduced mortality. Artificial intelligence can accelerate computational operations significantly and obtain alternative solutions to complex problems. Robots can perform tasks in conditions that are unacceptable to humans (space, high/low temperatures, radiation). Effective use of the benefits of the digital society is impossible without recognizing the dangers of the digitalization of the state, society, and citizens. The essence of the digital society reveals through the presence of constant communication between its participants, so the main risk is the ability of the state, society, and citizens to use effectively the information received and transmitted through such communication.

The current state of human development is characterized by a certain transition, because the uncertainty, which is especially evident in the information sphere, must eventually lead to the formation of a particular type of personality culture, formed from the full range of advantages and disadvantages of constant computerization. This process will not be possible only at the local or international level, as it involves the formation of a fundamentally new type of communicative, computer culture of individuals, formed under the influence of the rapid development of information technology and globalization processes and largely devoid of national, geographical and ethnic influences. The above indicates the need to find new landmarks and guidelines for its formation and cultivation, especially at the mental level. Undoubtedly, currently, the formation process of information culture is only in the process of establishment, because new opportunities for communication in the real world, but in the virtual world have emerged relatively recently. Thus, one of the main problems encountered by individuals in the new information world while creating the HomoIntelligens society is the problem of forming an information culture that allows a clear orientation to the norms and rules that operate in the computerized world. Of course, such a concept as information culture is not fundamentally new and contains many components. Yes, V.G. Voronkova notes that the concept of "information culture of the individual" characterizes individuals and professional qualities that meet the requirements of social and professional activities in the context of continuous informatization [2]. Since information is a system-forming element of modern society, awareness of the principles and methods of working with it should become the foundation for a new information culture. It should be noted that the younger generation should acquire the necessary skills and abilities to live in the information society in the process of socialization and learning , whereas, the older generation must go through the path of adaptation, which also involves the acquisition of the necessary competencies. Undoubtedly, the formation of new information culture is not a matter of one year or a decade; however, due to the awareness of the inevitability of further increasing the role of information technology, consequently, the formation of a new cultural paradigm based on universal principles of information management can cope with turbulent and uncontrolled flows of information. In view of the above, it seems time to radically change the approaches to the formation of the younger generation's views on the importance of information in the life of modern personality and opportunities to use it as a positive and destructive potential in a globalized information society. The basis for further formation of information culture should be openness and readiness of mankind to accept new information, to refute facts that were previously considered final and doctrinal, and, consequently, readiness for lifelong learning.

The above highlights another emerging issue, the emergence of which was provoked by the rapid development of science and digital technology - the availability of large amounts of information from various fields, which tend to quickly lose its relevance and be refuted by the latest developments and inventions. Rapid information circulation on average per person is a very complex phenomenon that can lead to trivial confusion and misunderstanding of the processes occurring in society and science. On the one hand, information technology creates the potential for self-improvement and personal development; on the other hand, it can form an incorrect, distorted picture of the world, providing the wrong, unprofessional handling of information. Solving this problem can be accepted as an axiom of the already mentioned element of the culture of the information age - readiness for continuing education and learning, which means not only learning certain abstract, theoretical information, but also learning in practice, such as the introduction of new information technologies at one's workplace. Realizing that the whole human life is learning that is formed while studying in educational institutions; mainly teachers and educators who must convince their students that an individual must conduct a continuous process of self-education in the world of informatization, in particular, learn new views and inventions, subject to convincing evidence that refutes previous established classical convictions. A fundamentally different meaning is being implied regarding the concept of education. According to P. Drucker, in the new realities, educated people will be considered those who will be able to learn throughout their lives, mainly through formal education [4]. Thus, the earlier a person joins a lifelong learning process, the more chances he has to become a HomoIntelligens of the digital society. It is essential to emphasize that under these circumstances the role of teachers and lecturers will change dramatically at all educational levels. If in the previous stages of human existence educators acted as a kind of transmitter of knowledge, for instance, information, now they have a fundamentally new role, which is to create and disseminate algorithms for tracking, analyzing, updating outdated, and obtaining new information, which is a key to belonging of the individual to the new digital world. Readiness for lifelong learning will also determine the status of the individual in society, as the mastery of new technologies and the ability to use them skillfully will become an objective marker of the individual's belonging to the HomoIntelligens. Thus, the information overload can be solved only by recognizing the need for each individual to be ready to learn new knowledge through continuing education at any age, and willing to critically and analytically perceive any facts and messages.

The rapid development of information technology has contributed to the formation of virtual reality and virtual communities, which has created the problem of the coexistence of the material world with the imaginary world and virtual communities, which have become widespread over the past decade. Virtual communities are based on the common interests of their members, the unification of which has become possible solely through the development of information technology. Representatives of each virtual community create a system characterized by **spreading** certain views, raising particular issues that do not always fit into the social context, and face today's challenges. Thus, a crucial aspect of the information society is to establish the optimal balance between the material world and virtual reality, featured by its agenda of pressing issues; and the existence of thought leaders and idols who determine the main directions of their development. The complexity of this situation is that in previous historical epochs, each individual accepted the existing reality a priori, not looking for ways to replace it with something because he understood the unreality of this task. In the light of modern information technology development, this opportunity has been given to everyone through the construction of a virtual world, which for many is a brilliant alternative to mundane reality, which allows avoiding all the troubles of the material world. A key attribute of the virtual world, according to VG Voronkova, is its holographic nature, which combines both external and internal structures of discourse: certain communicative symbols (smilies, specific language structures) and their semantic loads that help to understand all the mysterious participants in communication [2]. Thus, in the virtual world, in contrast to the material world, a graphic symbol (such as a meme) can serve to express an emotion or thought, helping to concisely and clearly demonstrate and quickly disseminate certain essential messages that do not require further analysis or interpretation. To some extent, the existence of such communities is an attempt to transfer their problems and experiences to the virtual world, find like-minded people who can support and share views on particular concerns, and offer optimal ways to solve existing issues, which can be positively considered as additional channels for implementation communication without barriers and borders around the world. However, the existence of separate virtual communities, which also operate on different platforms, carries the risk of a border between this common and not only with the material world, but even with the same communities, but created based on other interests, hobbies, preferences. Mainly this circumstance can lead to the isolation of a community, its existence in its coordinate system when only certain aspects of both virtual and real-life, around which the community is functioning, are taken into account. It can lead to a certain one-sided attitude to the environment and sometimes even ignoring important social and political issues that are secondary to a particular community, but paramount for all mankind. The existence of such relatively isolated communities, known to scientific discourse as "echo chambers" is of great concern to Kuleba: the exclusive communication of members of separate communities ultimately leads to the belief of its members in their own rightness and leveling any alternative judgments [6, p.149]. It is problematic to disagree with his view that in today's world societies are not just associations of interest but certain ideological unions that methodically harden the ideological beliefs of individuals and encourage them to take definite steps, not always positive. One way to overcome this state of affairs may be for each individual to become aware of the primacy of their national identity, which will prevent them from ignoring important issues, if not on a global scale, then at least at the level of the individual state. Thus, we are talking about the expediency of forming a particular hierarchy of identities and self-awareness of a certain person, which may be the result of the development of information culture and an attribute of HomoIntelligens, which can correctly place emphasis on the communicative process.

The current state of information technology development has significantly accelerated information exchange. According to S. Horova, this became possible due to the widespread social network development, which is horizontal communications in interpersonal communication using Internet technologies [3]. Social networks, the emergence of which does not depend on the will of the power vertical, do not require significant investment, which has a positive effect on the possibility of information exchange, contains significant threats and dangers, paradoxically, for a man not in the virtual but in the material world. The ability to share almost real-time with your friends and close news through social networks has contributed to the accumulation of terabytes of personal information on their pages. This has created unprecedented opportunities for its use for any purpose: from outright criminal to its use to manipulate public opinion to win a particular candidate in the election can be easily used to manipulate not only individuals but certain social groups, and radically influence the change of public opinion. Evidence of the reality of this practice can be the events of the presidential election in the United States in 2016 when it ran via personal data managed to secure support for Trump. Undoubtedly, this example provokes much debate about how crucial the use of this information was during the election campaign, but it is their involvement with political technologists that make them one of the essential components of their election strategies. This is what creates a dangerous contender for the use of personal information to achieve a political goal, which leads to the recognition that Orwell's assumptions about the future of a hypercontrolled world have become a reality. Of course, in today's world, completely isolate themselves from social networks, especially the young and middle generations, will not succeed, because they are an attribute of their lives. However, one way to solve this problem may be a more balanced attitude to the content they post on their personal pages, and an extremely serious attitude to the messages that come online. It is the formation of awareness that personal information is an essential component of positioning the individual in the digital world, which will be the key to a proper understanding of its value to ensure their own rights and interests and prevent its use for manipulation.

The information society is characterized by comprehensive opportunities for content placement not only for representatives of large and influential institutions but for the average citizen. Such broad prospects for the presentation of their own opinions, and views, in the practical absence of censorship, pose another problem that stands in the way of forming HomoIntelligens and its environment, the quality of information products offered for consumption. Of course, the quality is valuable and different individuals may have opposing views on the one work evaluation, the phenomenon of the event. Everyone who posts their content online should form an awareness of the need for self-censorship to maintain the proper level of its quality. It can be assumed that the ability to produce quality and relevant content will have a significant impact on the positioning of the individual in the digital age, and the role of other factors, such as the availability of material resources, and significant financial wealth will gradually decrease. Undoubtedly, the ability to prepare quality content is endowed only with creative individuals who can combine information from different fields of knowledge and activities. Thus, it can be stated that for the formation of HomoIntelligens it is essential to master the ability to synthesize information from different fields, mainly the availability of comprehensive, encyclopedic knowledge is a significant component of orientation in the turbulent information flows.

In the context of the functioning of the information society, another problem arises – the protection and guarantee of human rights in the virtual world. The vast majority of regulatory documents, both international and national, define the rules of action in the real world, while more and more legally significant steps are taken by individuals in virtual reality. Oksana Yefimchuk, an expert in the field of intellectual property law and media law, identifies among the main problems of human rights in the virtual world the difficulty of identifying the perpetrator, the irresponsible attitude of site owners to the content posted on them, the extreme complexity of response [5]. The issue of personal data protection, which, as mentioned above, can be used for manipulation, is also quite acute. In this regard, the EU has even decided to adopt a new Regulation on the protection of personal data, which imposes quite strict requirements on those who work with personal data and imposes severe penalties in case of violations. However, at present, taking any steps to restore violated rights in the virtual world is extremely difficult since it is effortless to post certain information on the network, but it is just as easy to remove it from here. That is why the information technology society faces the task of creating effective legal norms that would provide each individual with the opportunity to be protected and feel confident in the boundless virtual world.

The rapid penetration of information technology into the life of the individual has created another problem - the preservation of psychological and physical health in the conditions of practical continuous use of gadgets. Having constant access to information provided by gadgets has led to problems such as memory loss and the inability to remember and process large amounts of data. The definition of a phenomenon is even defined as the "Google effect". He was one of the first to draw attention to the American researcher N. Carr, who was seriously concerned about the inability to concentrate on huge texts, the desire to obtain the necessary information as concisely as possible, the loss of the ability to immerse yourself in deep and serious reading [10]. This phenomenon can be explained by the human body's response to the development and availability of information channels: if we have a strong belief that any information can be easily found online without much effort, then why bother to memorize it. As for the inability to concentrate on large amounts of information, this problem is probably directly related to the dynamism of the modern world, the constant lack of time in modern man, which does not allow him to focus for a long time on one issue. If previous generations did not know what to do with free time, then for today's digital world the urgent task is to create an algorithm for optimal distribution of time and activities that every modern person must carry out during the day, understanding and proper implementation of time management. It is clear that the era of extensive narratives is outdated and the present is necessary to master the art of short but meaningful explorations to be in the trend of the modern world.

The constant use of gadgets poses a problem and a problem for physical health, especially for the younger and middle generations. These issues are primarily related to the deterioration of vision and the emergence of diseases of the musculoskeletal system, which experts directly link to a sedentary lifestyle, the formation of which was influenced by the widespread involvement of gadgets in the lives of individuals. It seemed that this problem could be solved simply by banning their use, but everyone understands the utopian nature of this idea. Promoting a healthy lifestyle, and building a belief that health remains as valuable in the digital age as it was in the Gutenberg era, can be one effective solution, then at least reduction of this problem.

Conclusions

The analyzed set of problems that accompany the process of formation of HomoIntelligens, reflected the incomplete readiness of mankind to divide two worlds: the real world, the material world, and the virtual world, without which the digital age can not exist. To overcome all these problems of humanity in general, and each individual in particular, it is necessary to reconsider the paradigms of modern society, focusing on building its intellectual and creative potential and adapting it to the changing modern information world.

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10. W stosowaniu przypisów preferuje się przypisy dolne numerowane na każdej stronie; dopuszcza się stosowanie przypisów harvardzkich – jeden lub drugi styl konsekwentnie w całej pracy. Na końcu artykułu należy umieścić napis: Bibliografia, a pod nim zestawić wykaz pozycji literaturowych.
11. Opis bibliograficzny:
    a) opisy bibliograficzne szereguje się w układzie alfabetycznym według nazwisk autorów lub według tytułów prac zbiorowych – gdy nie ma podanego redaktora),
    b) pierwszym elementem pojedynczego opisu bibliograficznego powinno być nazwisko oraz inicjał imienia autora, a bezpośrednio po nim należy podać dalsze elementy opisu,
    c) prace jednego autora podaje się według daty wydania, od najstarszych do najnowszych, a w przypadku powtarzania się roku wydania, tytuły poszczególnych publikacji szereguje się alfabetycznie,
    d) jeżeli dla kilku dokumentów ta sama osoba jest autorem i/lub pierwszym współautorem (przez co kilka opisów bibliograficznych w wykazie literatury zaczyna się od tego samego nazwiska), wówczas: najpierw podaje się prace napisane samodzielnie przez tego autora, a następnie prace jego współautorstwa,
    e) w pracach zbiorowych należy podawać jako pierwszy element opisu nazwisko redaktora naukowego ze stosownym skrótem red. (w

publikacjach angielskojęzycznych: ed./eds), co pozwala szeregować wszystkie pozycje bibliograficzne według nazwisk,

f) w opisach dzieł wydawniczych za granicą obowiązuje pisownia stron, numerów, skrótów w języku tekstu (np. „w” w języku polskim = „in” w języku angielskim, podobnie: „s.”/„ss.” = „p.”/ „pp.”, „nr” = „no.”, „t.” = „vol.”).

I. ŹRÓDŁA DRUKOWANE

1. KSIĄŻKI

a) książka: jeden-trzech autorów

Nazwisko autora, imię lub pierwsza litera imienia/ imion, *tytuł książki: podtytuł (napisane kursywą)*, wydanie (podaje się, jeśli jest inne niż pierwsze), nazwa wydawnictwa, miejsce wydania i rok wydania.

Kotler Ph., *Marketing,* Dom Wydawniczy REBIS, Poznań 2005.

b) książka: powyżej trzech autorów

Nazwisko autora, imię (lub pierwsza litera imienia/ imion) i in. (lub skrót et al. dla publikacji angielskojęzycznych), *tytuł książki: podtytuł (napisane kursywą)*, wydanie (podaje się, jeśli jest inne niż pierwsze), nazwa wydawnictwa, miejsce wydania i rok wydania.

Szumański A. i in., *Kodeks spółek handlowych: Suplement do tomów I-IV: Komentarz do nowelizacji,* Wydawnictwo C. H. Beck, Warszawa 2009.

c) książka: praca zbiorowa pod redakcją

Tytuł książki: podtytuł (napisane kursywą), skrót. red. (lub ed./eds. dla publikacji angielskojęzycznych), imię (lub pierwsza litera imienia/imion), nazwisko, wydanie (podaje się, jeśli jest inne niż pierwsze), nazwa wydawnictwa, miejsce wydania i rok wydania.

Wzrost gospodarczy w krajach transformacji: konwergencja czy dywergencja?, red. R. Rapacki, Polskie Wydawnictwo Ekonomiczne, Warszawa 2009.

d) artykuł/rozdział z pracy zbiorowej

Nazwisko autora, imię (lub pierwsza litera imienia/ imion), tytuł artykułu/ rozdziału *(napisane kursywą),* podtytuł, w: *tytuł książki: podtytuł (napisany kursywą),* skrót: red., inicjał imienia redaktora, nazwisko redaktora, wydanie (podaje się, jeśli jest inne niż pierwsze), nazwa wydawnictwa, miejsce i rok wydania.

Falkowski A., *Spostrzeganie jako mechanizm tworzenia doświadczenia za pomocą zmysłów*, w: *Psychologia: Podręcznik akademicki,* red. J. Strelau, Gdańskie Wydawnictwo Psychologiczne, Gdańsk 2000, ss. 26-56.

e) publikacje, raporty wydane przez instytucje rządowe, organizacje, firmy (brak autora)

Tytuł: podtytuł (napisany kursywą), nazwa instytucji sprawczej, nazwa wydawnictwa, miejsce wydania i rok wydania.

Rocznik demograficzny 2015, Główny Urząd Statystyczny, Zakład Wydawnictw Statystycznych, Warszawa 2016.

f) książka: brak autora

Tytuł: podtytuł (napisany kursywą), wydanie (jeśli jest inne niż pierwsze), miejsce wydania i rok wydania, nazwa wydawnictwa.

The Oxford English Dictionary, Clarendon Press, Oxford 1989.

2. CZASOPISMA

a) artykuł z czasopisma:

Nazwisko autora, imię (lub pierwsza litera imienia/ imion), tytuł artykułu: podtytuł artykułu, *Tytuł czasopisma (napisany kursywą, cudzysłów)*, rok wydania, numer, s./ ss.

Daszkiewicz M., Wrona S., *Znane twarze w kreowaniu wizerunku marki na przykładzie sieci handlowych*, „Zeszyty Naukowe Uniwersytetu Szczecińskiego", 2013*,* nr 776, ss. 311-325.

b) artykuł z gazety:

Nazwisko autora, imię (lub pierwsza litera imienia/ imion), tytuł artykułu: podtytuł artykułu, t*ytuł gazety (napisany kursywą, bez cudzysłowu)*, rok wydania/data publikacji (dzień, miesiąc, rok), numer (nie jest obowiązkowy), s./ ss.

Makarenko V., *Szaleństwo w stylu ambien*, „Gazeta Wyborcza", 2-3 lutego 2000*,* s. 25.

II. ŹRÓDŁA ELEKTRONICZNE

a) książka elektroniczna /e-book:
Nazwisko autora, imię (lub pierwsza litera imienia/ imion) lub nazwa instytucji sprawczej, *tytuł książki: podtytuł (napisane kursywą)* [typ nośnika np. online, CD ROM], wydanie (tylko jeśli jest inne niż pierwsze), nazwa wydawnictwa, miejsce wydania i rok wydania, adres URL [data dostępu].
Fishman R., *The rise and fall of suburbia*, Chester 2005: Castle Press, http://libweb.anglia.ac.uk/Digital_Library/E-books [05.06.2005].

b) artykuł w czasopiśmie elektronicznym:
Nazwisko autora, imię (lub pierwsza litera imienia/imion), *tytuł artykułu: podtytuł(napisany kursywą)*, tytuł czasopisma w cudzysłowie, rok/data wydania [online], numer, strony (o ile są podane), adres URL[data dostępu].
Bobińska M., *Ryzykowny kurs*, „Gazeta Prawna”, 2002, nr 105, s. 2, http://archiwum.infor.pl/gp/index.php?str=s&P18 [27.02.2003].

WYŻSZA SZKOŁA TURYSTYKI I EKOLOGII
W SUCHEJ BESKIDZKIEJ

Wyższa Szkoła Turystyki i Ekologii jest znaną marką na rynku edukacyjnym Europy. Wysoką jakość kształcenia potwierdzają liczne nagrody, akredytacje i certyfikaty. Misją uczelni jest gwarantowanie absolwentom kompleksowego wykształcenia, w oparciu o najnowszą wiedzę i doświadczenie przekazywane przez cenioną kadrę oraz praktyków biznesu.

Uczelnia oferuje kształcenie na poziomie studiów I i II stopnia w systemie stacjonarnym i niestacjonarnym, specjalistyczne studia podyplomowe oraz certyfikowane kursy i szkolenia. Nowoczesne programy edukacyjne są realizowane w języku polskim i angielskim na Wydziale Turystyki i Rekreacji, Wydziale Informatyki oraz Wydziale Nauk Społecznych.

WSTiE kreuje oraz wdraża nowatorskie rozwiązania dla współczesnych problemów z branży turystycznej, informatycznej i politologicznej. Wyróżnia nas kreatywność i innowacyjność w tworzeniu programów nauczania uwzględniających potrzeby dynamicznego rozwoju gospodarki i społeczeństwa.

Główną siedzibą uczelni jest renesansowy zamek suski zwany Małym Wawelem, w którego zabytkowych wnętrzach mieszczą się nowoczesne sale wykładowe oraz laboratoria komputerowe. Studenci cenią sobie kameralną atmosferę, nowoczesne metody nauczania oraz szerokie możliwości zdobywania wiedzy teoretycznej i praktycznej.

Uczelnia zapewnia specjalistyczną wiedzę i doświadczenie. Współpracuje z ośrodkami edukacyjnymi z całego świata, współtworzy kompatybilne programy nauczania umożliwiające kontynuację studiów za granicą, zapewnia praktyki i staże realizowane na całym świecie. Tworzy partnerstwa strategiczne w sektorze szkolnictwa wyższego, wdrażając i upowszechniając nowoczesne rozwiązania i dobre praktyki w edukacji. Jako silne centrum akademickie o zasięgu ponadregionalnym uczelnia przyciąga studentów z całej Polski, a także posiada wieloletnie doświadczenie w kształceniu studentów z zagranicy. Jest otwarta na współpracę z kolejnymi podmiotami w celu transferu wiedzy, edukowania młodych ludzi, przekazywania nowoczesnych rozwiązań w branży turystycznej i IT. Otwartość na dzielenie się wiedzą oraz umożliwienie dwukierunkowego przepływu edukacji – to kluczowa dewiza WSTiE.

Dbałość o wysoką jakość kształcenia, dostosowywanie oferty do zmieniających się oczekiwań rynku, doskonalenie kompetencji kadry oraz coraz większa digitalizacja metod nauczania zapewniają WSTiE wysoką pozycję w rankingach – uczelnia od lat należy do grona najlepszych turystycznych szkół wyższych.

Strategicznym elementem funkcjonowania Wyższej Szkoły Turystyki i Ekologii jest umiędzynarodowienie, które obejmuje wszechstronną współpracę w zakresie transferu wiedzy, know-how, organizacji wykładów monograficznych, wymiany kadry i studentów oraz tworzenia kompatybilnych programów nauczania umożliwiających kontynuację studiów za granicą. Nasi partnerzy to wiodące centra naukowe, instytucje rządowe i stowarzyszenia z całego świata (Stanów Zjednoczonych, Anglii, Niemiec, Francji, Hiszpanii, Włoch, Portugalii, Węgier, Słowacji, Czech, Ukrainy, Kazachstanu, Gruzji, Białorusi).

WSTiE stale obserwuje zapotrzebowanie rynku na nowe kwalifikacje i zawody, analizuje potrzeby pracodawców i rynkowe trendy kształcenia. W Krakowie uczelnia realizuje kolejną edycję pionierskiego projektu – studia podyplomowe *Menedżer hotelu* – z innowacyjnym programem oraz największymi nazwiskami w branży w roli wykładowców-praktyków. Jedyny w Polsce program kształci menedżerów w sposób kompleksowy, z nastawieniem na aspekt praktyczny, warsztaty oraz case study.

Opuszczając mury uczelni, studenci chcą mieć w ręku nie tylko dyplom, ale także pakiet praktycznych umiejętności, gwarantujących znalezienie wymarzonej pracy. To zapewnia w WSTiE program Study&Work umożliwiający studentom jednoczesne studiowanie, praktyczne zdobywanie umiejętności oraz zarabianie. Uczelnia umożliwia ukończenie kilku specjalności oraz zdobycie dodatkowych kompetencji na certyfikowanych kursach, warsztatach i szkoleniach, spotkaniach z przedstawicielami życia gospodarczego, społecznego i naukowego.

Dzięki współpracy z instytucjami i firmami turystycznymi na całym świecie, m.in. największymi sieciami hotelowymi, studenci przygotowują się do zadań zawodowych na praktykach m. in. w Hiszpanii, Grecji, Niemczech, Wielkiej Brytanii, Irlandii, we Włoszech. WSTiE zapewnia również praktyki w telewizji, radiu, redakcjach czołowych dzienników polskich, a także w agencjach reklamowych i PR oraz w firmach informatycznych.

Wyjeżdżając na praktyki, studenci mają okazję podniesienia swoich kwalifikacji językowych, poznania nowych kultur, zwiedzenia różnych zakątków świata. Przebywając w międzynarodowym środowisku, zdobywają cenne doświadczenie życiowe i budują swoją ścieżkę kariery zawodowej. Pracują w najatrakcyjniejszych ośrodkach turystycznych, gdzie wykorzystują szanse nawiązania cennych kontaktów z pracodawcami, co pozwala na ponowny wyjazd w kolejnych latach czy dłuższy staż po studiach.

Najlepszym potwierdzeniem jakości studiów w WSTiE są nie tylko akredytacje i miejsca w rankingach, ale przede wszystkim losy absolwentów. Program praktyk i staży lokuje studentów w atrakcyjnych miejscach, które nierzadko stają się ich przyszłym miejscem pracy. Absolwenci WSTiE pracują w renomowanych firmach związanych z branżą turystyczną na całym świecie, m.in. w Londynie, Sztokholmie, Dubaju, na Wyspach Kanaryjskich, na Majorce.

Ważnym obszarem aktywności WSTiE, obok dydaktyki, jest działalność naukowa realizowana w kilku formach. Należą do nich badania naukowe oraz projekty badawcze prowadzone przez pracowników naukowych poszczególnych wydziałów. Unikalna metodologia badań uzyskała akceptację Ministerstwa Sportu i Turystyki, jak również Polskiej Organizacji Turystyki. Treść i wyniki badań naukowych, prezentowane na organizowanych przez uczelnię konferencjach, wzmacniają proces dydaktyczny oraz decydują o poziomie kształcenia kadr naukowych.

WSTiE organizuje konferencje naukowe, krajowe i międzynarodowe, a także uczestniczy w spotkaniach naukowców, praktyków i osób zainteresowanych rozwojem nauki. W ramach konferencji referowane są wyniki badań, odbywają się wykłady monograficzne, seminaria i panele dyskusyjne.

Uczelnia skupia wokół siebie grono znakomitych wykładowców, ludzi kultury oraz ekspertów-praktyków, którzy zaangażowali się w rozwój Uniwersytetu Trzeciego Wieku. Jego celem jest edukacja ustawiczna seniorów poprzez ich udział w wykładach z różnych dziedzin nauki. Ważnym aspektem jest rozwijanie zainteresowań i pasji słuchaczy, krzewienie kultury fizycznej oraz aktywizacja społeczna – popularyzacja idei współpracy międzypokoleniowej seniorów i studentów.

Uniwersytet Trzeciego Wieku przy WSTiE zaprasza wszystkich chętnych seniorów do udziału w kolejnych wykładach z zakresu turystyki i rekreacji, zdrowia, kultury, historii, nauk społecznych, nauk przyrodniczych, języków obcych i informatyki.