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*XV Міжнародна науково-практична
конференція молодих вчених та студентів*

MARKETING MANAGEMENT: FACING THE GLOBAL COMPETITIVENESS CHALLENGE

**МАРКЕТИНГОВЕ УПРАВЛІННЯ
КОНКУРЕНТОСПРОМОЖНІСТЮ В УМОВАХ
ГЛОБАЛЬНИХ ВИКЛИКІВ**

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In conclusion, ambassador programs are only gaining more popularity as an attractive marketing strategy for companies of different sizes and from different industries. In the digital age the influence that people emit may be one of the most if not the most powerful tool for companies.

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INFLUENCE OF KNOWLEDGE FORMATION AMONG SECONDARY SCHOOL STUDENTS ON THEIR FURTHER MOTIVATION TO ADMIT MARKETING TO UNIVERSITIES

Key words: students, learning, abilities, motivation, economic education, vocational training, marketing.

The main task of the school is to teach and educate children, to provide them during the educational period with quality knowledge that they could successfully implement in the future. In the current conditions, the modern school faces the problem of students' loss of interest in learning. This is felt both at the stage of senior and primary school.

Today, teachers note a significant decrease in interest and low motivation of students to study. This is already observed in elementary school students. The formation of learning motivation is an important factor in successfully solving the tasks of humanitarian education, aimed at the general elevation of spirituality, the upbringing of the mentality of a respectable individual.

A solid foundation for the implementation of these educational tasks is laid in the primary level of education. Therefore, there is a need and necessity to study the selected problem, the solution of which is an important condition of educational activity

As historical experience shows, economic education and economic upbringing play the role of an accelerator of the economic development of the countries of the world, so every society must constantly take care of the economic competence of its citizens, first of all, the youth, in order to ensure stable rates of economic growth. The development of the market economy made it necessary to reorient and deepen the economic training of the individual. In solving this problem, a special place belongs to the general education school, because the formation of economic knowledge and economic culture among young people is an integral condition for the establishment of universal human values at the current stage of development. [1]

At the end of. In the 20th century, in the developing countries of the world, the problem of economic training of school youth became actualized, and a number of concepts of economic education appeared, which took into account the following social trends:

First, the development of the market economy led to the growth of the role of economic culture, entrepreneurship, and the ability to make non-standard decisions in various economic situations. It is extremely important for young people to learn market management methods, principles of behavior and turn acquired economic knowledge into deep personal convictions,

which would be realized in the desire to deepen their knowledge during further studies at universities in economic specialties, in particular in the "Marketing" specialty;

Secondly, there is a significant dependence between the professional formation of schoolchildren's preferences and the economic incentives of labor activity, population employment problems. Of course, not every student will become an economist or marketer in the future, but a certain level of economic education will help everyone in further independent work;

Thirdly, in market conditions, each individual acts not only as a consumer, but also as an active economic entity capable of making effective decisions at both the macro and micro levels. Successful activity in the conditions of a market economy requires systematized, thorough economic knowledge from all segments of the population, and hopes for the civilized development of the economy in the country must be linked to those who are still studying at school today.

The analysis of school practice on the problems of economic education and upbringing in various educational institutions in the countries of the world convinces that in recent years, significant work has been carried out to improve and deepen the economic education of students. Many secondary education institutions have achieved certain results in arming students with economic knowledge and skills, in forming in them the skills of practical implementation of acquired knowledge, in ensuring their entry and adaptation to the current system of economic relations, in introducing a comparative analysis of the foundations of world economic experience. [2]

The purpose of economic education in the system of general secondary education is to prepare students in such a way that will provide them with a sufficient level of life competence in the field of economic relations at the level of the state, family and individual. The content of the economics school course is structured in such a way that it can realize the purpose and objectives of the course, form basic knowledge of the basics of economic science, and introduce the main trends in the development of economics as a science and as a business practice. At the current stage, the study of economics at school should ensure: - development of economic culture, economic thinking of students aimed at critical analysis of processes and effectiveness of activities; - formation of skills to independently acquire, assimilate and apply economic knowledge, observe and explain modern economic phenomena; - expanding ideas about professional activity in the field of economics, obtaining and consolidating skills of the chosen profile; - ensuring the level of economic preparation that will allow high school students to continue their studies in higher educational institutions. [3]

The introduction of economics into the basic curriculum is a significant asset of school education, but the level of economic knowledge of secondary school graduates shows that school economic education needs systematic improvement.

Modern problems of economics teaching methodology:

- bringing the content, structure and scope of school economic education into compliance with the requirements of the time;
- improvement of methods, techniques, means and forms of education;
- development of new methods and techniques for applying computer technologies in the study of economics;
- introduction and spread of non-traditional methods of teaching economics and marketing;
- improvement of the content and organization of extracurricular work on economics.

Therefore, various forms and methods of conducting educational classes will provide an opportunity to: reveal the abilities of each student, arouse genuine interest in the subject, develop the idea of cooperation between the teacher and the student, become an active participant in the educational process, learn the material directly in classes and outside the school, and also have a desire to deepen their knowledge in further personal development.

When the expediency of following one or another of the approaches is determined, it is necessary to focus on the profile of the general educational institution and a specific class, as well as take into account the interests and level of training of students.

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DEVELOPMENT OF DIGITAL BANKING MARKETING IN THE FIELD OF PROVIDING BANKING SERVICES

Key words: development, digital banking marketing, banking services.

Digitalisation of banking system is one of the aspects of the macroenvironment that influences on business models of banks. This aspect can be seen in stimulating the development of remote service and digital payments, which can serve as a source of prospects within the limits of commercial bank activities. In the context of digitalisation such a trend leads banks to fierce competition for clients and requires higher costs, but simultaneously gives the right to banks to transform their business models on the basis of digitalisation.

In such conditions digital bank can function as an IT-company, which has all the qualities either of a bank or the elements of payment infrastructure for making payments and calculations through a digital system. Let's have a look at the differences between conventional and digital banks (table 1).

Table 1. Comparison between traditional and digital banks [1]

Conventional bank	Digital bank
The data on the clients is concentrated in the main office of the bank	All the information belongs to the clients
Clients are interacted offline in the office	Banks can interact with their clients online
Existence of distance from clients to the bank offices really matters	Existence of distance from clients to the bank offices does not matter for clients
Digital services are additional links of the service model for clients	The majority of services can be provided in digital format
Standardisation of products and services of a bank	Different types of services and products depend on the needs of the clients
The information about the clients and how the clients are served differs because of different service channels	The necessary information about clients is received from one source despite of the different ways to access it

In contrast to conventional banks, the majority of modern digital banks are aimed on retail customers and operate without offices and departments. These banks provide their services and products by using mobile applications and Internet websites, which is nowadays also being used in conventional banks of Ukraine.

At the present time commercial banks and financial companies in Ukraine offer a great variety of digital services, which is very useful for their potential and current clients. Typical options and problems in the sphere of financial relationships can be solved with the minimal involvement of resources and time thanks to automation of processes by implementing new digital technologies and financial programmes in banks.

Financial technologies, provided with modern computer software, can make communication between banks and clients easier, faster, cheaper and more effective. Transactions

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