

computer science. It cannot replace real life communication but with right equipment people can stay in touch and reduce their stress level. And we should remember that despite all the isolation measures that have occurred due to the coronavirus, that we are not alone and can help each other endure this difficult times.

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CUSTOMER JOURNEY MAP FOR BUSINESS IN CLOTHES SALES

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In the business environment, where there are often many competitive players on the market selling similar goods or services, in order to make them powerful and compete strongly, you need to understand your customer. Find out what the customer thinks, what makes him happy and satisfied with the purchase, and then he will definitely become a loyal customer of the company. To better understand the customer, marketing uses several of these tools. One of them is called a customer journey map.

The aim of the article is to investigate the client's way from the moment of interest to the repeated purchase, and to find out what he feels and what he does at different stages.

Customer journey map is a visual representation of the history of interaction of buyers with a particular company in the form of a table or infographics, and helps to look at the consumer, satisfy them, and improve customer experience, based on reliable knowledge.

In a classical expression the map of the client's way includes the following components: goals and expectations, actions or stages, emotional state, and opportunities for improvement.

The conducted research revealed a type of business which sells women's minimalist clothing online on its own site. The consumers are young women, usually from 21 to 35 years old, with average income, who have an active life position, and work in economics, business or journalism.

At the stage of awareness they decide to find comfortable, minimalistic clothes for themselves; open the Internet, look for clothes shops; find the site of the store.

The next step is the viewing, where they look through the range of clothes, looking for the necessary information about prices, sizes, delivery, methods of payment and terms of return of the returned product; read reviews about those clothes; choose what they would like to buy.

When a client decides to purchase a product, he notifies the manager of his desire to purchase the product, provides his order details, pays in full or prepaays.

After the payment is made, the next stage is called the retention. At this stage, the customer receives the order number and determines the future choice. After the SMS-notification he goes to the post office for the request, tries the received clothing on, leaves a comment about the goods, and receives a discount on the next purchase in the form of five percent.

As for the possibilities for improvement, it should be noted that for the further development and optimization of the company's work it is necessary to introduce a telegram bot or virtual

manager, develop a mobile app that helps the consumer to order at any time of the day or night; many convenient payment methods allow the customer to choose the desired option of payment.

Considering all of the above, we can conclude that the customer journey map has an indirect impact on the company's work and due to this type of consumer research it was determined how the company, which sells women's clothing on the Internet through its own site should work, what can be redesigned, and how to optimize comfortable use.

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ADVANTAGES AND DISADVANTAGES OF INSURANCE MEDICINE

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The issue of healthcare was on the agenda, but it became the most relevant. The COVID-19 pandemic has caused great damage to the global economy and medical systems of the world's leading countries.

The main element of the health care system is health insurance. Therefore, the main task is to analyze health insurance as a phenomenon, to find advantages and disadvantages. It is also necessary to determine the feasibility of introducing national insurance in Ukraine.

Health insurance is a type of insurance against the risk of costs associated with receiving medical care. In most countries, it is a form of social protection of the interests of the population in the healthcare system.

In the event of an insured event, the insurer guarantees payment for medical care at the expense of the funds accumulated by the policyholders. Medical insurance allows to guarantee a citizen the free provision of a certain amount of medical services, in the event of an insured event (violation of health), if there is a contract with an insurance medical organization (insurer). The latter bears the costs of paying for the case of providing medical care (risk), from the moment the citizen pays the first contribution to the relevant fund. Ensures the right of working citizens and their family members to qualified medical care and material support, in case of illness and in other cases.

The purpose of health insurance is:

- protection of the health and working capacity of the company's employees;
- reducing the financial problems of the employer and employees related to the organization and provision of medical care;
- reducing the number of days of disability of employees by providing high-quality medical care and monitoring the recovery process;
- an additional incentive for employees to save their jobs and improve the quality of work.

There are two types of financial support systems for healthcare in the world:

- American system, which is based mainly on private sources.
- Western European system, which is based on public health funds. but it does not exclude the participation of the state in the formation of health funds.