

determining the ratio between domestic and external borrowing, ensuring the stability of the exchange rate and the financial market of the country [2].

The effective directions of managing the budget deficit should include the following:

1) development of effective anti-crisis measures aimed at improving the efficiency of the economy, which will contribute to the growth of GDP, financial resources of society, and is the main source of budget revenues; 2) optimization of the relation between the state, communal and non-state sectors of the economy, improve the system of incomes and the mechanism of their mobilization; 3) optimize and restructure the spending part of the budget [3].

Thus, the main task for solving the problems of balancing the budget should be the improvement of the efficiency of social production, which will contribute to the growth of financial resources of society, which is the main source of budget revenues. Practical realization of this task is possible through economic reforms (tax, budget, pension, administrative-territorial) and implementation of anti-inflationary, open and clear society policies that will contribute to the development of economy and social sphere.

In conclusion, in order to improve the financial situation of Ukraine it is necessary to pay attention to the use of direct methods of financing, such as: use of financial derivatives, restructuring and optimization of expenditures.

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MARKETING AS A BUSINESS PHILOSOPHY

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Everyone knows that marketing is the organization of production and marketing of products, based on the study of market needs for goods and services. However, marketing is not just an important business function, it is a certain business philosophy. Marketing plays a central role in overall business strategy. A business has two main functions: marketing and innovation. Marketing and innovation bring results: the rest is costs. Accordingly, the company must determine and decide which markets and customer segments should serve and understand their needs, desires, perceptions and preferences. The marketing concept and philosophy is one of the simplest ideas in marketing, and at the same time, it is also one of the most important marketing philosophies. In general, the client and his or her satisfaction. The marketing concept and philosophy teach that the organization should strive to meet the needs and requirements of its customers while achieving the goals of the organization. Simply put, "customer is king." The marketing strategy in the price range includes: pricing for various sales channels; prices for packages provide for the simultaneous sale of several products of the company at a special price level; conducting seasonal promotions and discounts; the possibility of price discrimination [1].

The main goal of interaction marketing is the expedient building of permanent trusting relationships with business partners. Such relationships are mutually beneficial for both the seller and the buyer of services. Using a structured marketing complex based on an analysis of competitive advantages (marketing mix), the company significantly reduces the cost of attracting new customers, reduces the time it takes to service customers, thereby increasing the overall efficiency of the enterprise. The consumer of services, in turn, receives quality service and an individual approach based on a privileged business partnership. In this case, the determining factor for the successful use of this approach is personal contacts with all business partners: consumers, distributors and other participants in the marketing chain. Relations between partners in this case become a more significant resource than material, financial and human resources [2].

All marketing activities, one way or another, are associated with the concept and philosophy of the enterprise. Marketing of an enterprise is expressed through the consistent implementation of the stages of activity. Analytical activity includes the collection, synthesis and analysis of information at the stages of production or formation of services, as well as the study of internal and external environment.

Analyzing all of the above, I can conclude that considering marketing as a business philosophy requires an understanding of the democratic process of consumption, in which consumers have the right to “vote” for the product they need for their money. This determines the success of the company, which sets itself the task of studying the nature of needs and their fullest satisfaction.

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