

An important consideration for the analysis of the state and prospects of the company sales activity is the assessment of the enterprise external environment, the identification and forecasting of the main opportunities for increased sales of products and threats that have a devastating impact on the business entity.

The marketing activity of enterprises depends largely on the effectiveness of cooperation with retail networks. There is a minor number of large retail chains, which establish their own rules for cooperation with small firms. Low payment discipline of counterparties also affect negatively on the enterprises activity, which leads to high indicators of receivables at enterprises, and, consequently, to diversion of current assets.

Nowadays, the global economic space has generated many threats, which adversely affect the efficiency of enterprise sales activities. At the same time, opportunities are opened for the intensification of international trade, the release and consolidation of enterprises in the world market. Both threats and opportunities should motivate enterprises to search for qualitatively new marketing approaches gaining popularity among consumers.

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MARKETING TECHNOLOGIES IN THE SYSTEM OF PROVIDING INNOVATIVE DEVELOPMENT OF MODERN ENTERPRISES

Modern enterprises functioning as a part of socio-economic environment are constantly on guard of creation and implementation of various innovations to secure their efficiency in the market. It goes without saying that development and further

implementation of these innovations require reorganisation within the system of enterprise management structure. Such circumstances demand qualitative managerial decision making, active involvement on the part of staff. Marketing activity is highly exposed to innovation due to serving as a sort of mediator between the company's interior and exterior environment. Marketeers are thus obliged to possess a wide range of skills including conducting system analysis of the market, estimation of innovative capacity of the project, clear view of production techniques.

The topic of innovative marketing has been heatedly discussed within the scientific circles thanks to its applicability. A number of renowned theorists have contributed their thoughts on the matter, among whom one can distinguish F. Kotler, D. Krevens, M. Porters and A.F. Pavlenko.

The top priority of the article lies in achieving comprehension in innovative marketing development inherent to Ukrainian enterprises, as well as detecting its main problems together with generating ways to solve them.

Innovative activity in marketing sphere is aimed at practical application of scientific and technical results of workers' intellectual potential in order to obtain new or significantly improved produce, manufacturing process and meeting solvent consumer demand. Innovative activity serves as engine of shifting socio-economic processes, the results of which transform productive power of the society.

One of the main principles of an innovative enterprise marketing is attainment of the perfect commodity form apart from scientific progress. In other words, an enterprise attempts to promote what has come out of development while development itself is set to satisfy consumer's expectations. Before elaboration of a new product one should clarify who the target audience of the given product is, which particular demands it would meet, what sort of buyer's problems it could resolve. Such questions lay foundation of the successful positioning in the market.

Product positioning analysis explicitly demonstrates that up-to-date innovative product apart from buyer's individual requests should also match such criteria as high-tech, certification, environmental standards correspondence, warranty period, maintenance service.

There are four types of innovation that engulf a wide variety of changes inherent to enterprises. They include: 1) product (considerable changes in product (or service)

quality and properties); 2) process (changes in production methods); 3) organisational (business climate changes, reorganisation of workplace); 4) marketing innovations (changes occur in product design, packaging, new channels of promotion and product placement).

The leading principles of innovative marketing are:

- comprehensive study of the market, rival influence, consumer's tastes and demands;
- influence on the market for the benefit of the enterprise, the producer of innovative ideas and services.

Marketing survey should include shaping ideas, their accumulation for the sake of selecting those pertaining the highest estimate of commercial or other kind of value. Strategic planning is following the survey to secure scientific and technical basis of the new produce. It states patenting and licensing of the product. The next stage predetermines studying reaction to novation, possibilities of salesmanship in the market, trade mark development. The final stage of innovative marketing activity involves collecting and analysing data on the results of innovation implemented.

Innovative marketing is creation and usage of an intellectual product, bringing novel original ideas to implementation as a ready-made commodity, ways of presenting them to the buyer. This type of marketing is positioned as expansion of informational technologies into businesses, government and non-commercial establishments.

When dealing with innovation one should consider factors able to slow down or on the contrary speed up the innovative process. Human factor is due in no small part to this question. Innovation brings about changes to existing decisions. Resistance to change from the part of workers is inevitable, since it might require adjustment of their status, necessity to take on new responsibilities, deviations of corporate behavioural stereotypes as well as settled traditions. Under such circumstances it is absolutely obligatory to reinforce a system of staff motivation and encouragement.

Another utterly important factor suggests establishing partnerships with agents functioning inside and outside the enterprise from suppliers to customers. As a rule, the responsibility is granted to marketing groups which arrange sales network, organise advertising campaigns, exhibitions, presentations, privilege and direct sales,

establish service maintenance etc. Their activity grounds the environment within which informational exchange and trade will take place.

Taking everything above mentioned into account, one can conclude that innovative activity is practically impossible without qualified staff and managerial force. Educated, creative, and ambitious workers, their knowledge will drive innovation, retain the leading position among rivals in the market.

Marketing tools implementation serves as one of the many reasons behind enterprise's success. Marketing innovation can pose as a new commodity, marketing technology, or the result of other types of innovation.

Studying dynamics of enterprises ratio performing separate examples of innovation in Ukraine has proved that changing design and packaging currently play the main part in driving innovative marketing.

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МЕРЧАНДАЙЗИНГ В СИСТЕМІ ЗАБЕЗПЕЧЕННЯ ІННОВАЦІЙНОГО РОЗВИТКУ СТРАХОВИХ КОМПАНІЙ

В умовах нестійкого розвитку сучасного страхового ринку страховики постійно прагнуть укріплювати свої позиції у конкурентній боротьбі за клієнта-страхувальника. Це спонукає їх впроваджувати нові маркетингові технології у просуванні страхових продуктів. З огляду на економічну ефективність щодо