

and small companies, most often there are so-called consultants. There are several effective and proven ways of sale when consultant can sell you unnecessary goods.

1. The promotion.

To attract more customers brands are often put free trial samples. If the store is similar, the consultant will draw your attention to this item.

2. The weak point.

A few discreet questions from the consultant will introduce you and your preferences all. Thus you will leave the store with a suitable, but not the desired product.

3. Upsell.

The responsibility of each consultant to offer the consumer first new, then expensive, and only after acceptable for the price of the goods.

4. The persistence.

A sincere smile, friendly eyes, constant communication with the client, the greeting and farewell the ability to repeatedly return customer again to this store.

However, it should be remembered that these practices are not for all stores.

Thus, these secrets can help the consumer who does not want to be deceived by marketer who wants to sell goods.

Shokotko Yu.

Palekhova L., research supervisor

National Mining University

IMPROVING SUPPLY IN THE CONTEXT OF GLOBALIZATION

Nowdays, Ukrainian tube manufacturers face a lot of serious problems. On the one hand, the market tends to globalize and the business competition becomes more severe. On the other hand, the oil and gas sector, which appears to be the key client of tube-producing companies, is experiencing a major recession. Moreover, the trade barriers from Russia, the major customer for Ukrainian tubes, continue to grow.

Interpipe, a major tube producer, cannot ignore these difficulties. The company's annual production is more than 1,4 million tones. Interpipe possesses 4,3% of world's seamless tubing market and 12,8% of railway wheels market. In order to be more Europe-oriented, the company needs to use new promotion tools, widely used in Europe, in a more active manner. One of these tools is called BSCI – Business Social Compliance Initiative.

BSCI aims at initiating a stable improvement of supplying countries' activity by introducing monitoring of social responsibility in the world trade. However, all the suppliers shall have an estimation procedure as for compliance with the Code on a regular basis. Lots of the companies, who are BSCI members, have been already working in Russia, CIS and the Baltic states, therefore the suppliers' demand for an estimation services as for compliance with the BSCI Code is increasing.

Interpipe can benefit from the BSCI standard implementation in the following ways:

- Trust of BSCI partners and development of business relations with them;
- Market positioning as a company with high social responsibility level;
- Demonstrating liability and business exposure to all the interested parties;
- A better access to the suppliers, corporation members of BSCI.

Shpartko T.
Kanishchenko O., research supervisor
Taras Shevchenko National University of Kyiv

PECULIARITIES OF INTERNATIONAL MARKETING IN INSURANCE

In terms of growing unsated insurance market, there is a significant use of marketing to promote this type of business. Despite the rapid growth of Ukrainian insurance market, the number of insurance companies and increased competition, the demand for this type of services is low. This is so, because there is lack of sufficient information about the insurance market and its individual segments, as well as the lack of insurance culture and confidence in the insurance.

The problem of negative attitude towards insurance has comprehensive social, psychological and informational purposes, and, therefore, there is no reason in expecting to solve it at the state level, through the mechanism of compulsory insurance. Today, leading Ukrainian companies Ukraine are trying to solve this problem effectively by introducing the mechanism of insurance marketing, which is based on international marketing strategy of the insurance industry. The purpose of the study is to highlight the main features and peculiarities of the application of marketing in this area and the reasoning for this.

Insurance marketing is the complex of actions aimed at increasing the income of the insurance company or maximizing the sales of insurance products through the fullest consideration of the needs of clients. Marketing insurance is a preliminary analysis of the profitability and potential customers, as well as the methodology of their conquest and retention [2]. In these definitions, consumer is seen as an object of effort applied by an insurer, and not the equal part of insurance relations.

International experience shows that the most effective and useful are only the equal relationship between seller and buyer of insurance services. In this context, marketing of insurance services should be viewed as a system of concepts and techniques by which understanding and effective interaction between the insurer and the insured is achieved. In addition to this, this system provides them with optimizing their financial and economic relations, which is aimed at meeting all the needs of customers in high-quality, cheap and full insurance protection, as well as reaching the