

products, introduction on the market of a new or improved technological process used in practice, or a new approach to social services.

"Disruptive Innovation" - innovations that change the values of the ratio on the market. At the same time the old products become uncompetitive simply because the parameters on the basis the competition took place before the competition, are irrelevant.

"Disruptive Innovation" Model - a theory Clayton Christensen, which he first introduced in 1997, in his book «The Innovator's Dilemma: When New Technologies Cause Great Firms to Fail» This model can be used to describe the impact of new technologies on company operation. Clayton Christensen studied the reasons because of which the largest companies, world leaders in their industry is rapidly losing their dominant position, lose their superiority, when the market launch new technologies. Everything changes at a time when the "disruptive technology" finds buyers who is willing to put up with a new product and disadvantages which need new features of this product. Having such a buyer, a new technology begins to develop, grows production volumes, there comes a point when new technology is beginning to justify its name "disruptive technology."

In cases where disruptive innovation by reducing the total production (a new segment on harnessing the resources considerably smaller segment has become irrelevant) we are talking about closing techniques.

Closing the technology leads to technological progress, which in this case undermines the existing economic system, violation of the balance of production and creates structural unemployment. From this viewpoint, the technology covering both promotes human welfare in one area and, at the same time, creates another problem.

Examples of "disruptive innovation" are the phone (replaced the telegraph), ships (replaced sailing ships), semiconductors (replaced by electronic devices), digital cameras (replaced film), electronic mail ("undermined" traditional mail).

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FEATURES OF ADVERTISING IN INSTAGRAM

Key words: marketing, marketing communications, promotion of social networks

Instagram opened up advertising opportunities for all businesses, and it is not surprising that the use of this platform by marketers grows rapidly, - said eMarketer principal analyst Debra Aho Williamson. - Her close relationship with Facebook is a key advantage. According to Admixer, as of October 2015, Instagram 830 000 registered users from Ukraine, most of them - girls 18-35 years.

According to eMarketer research, the number of companies using Instagram in marketing, will be doubled in the coming year. In 2015 32.3% of US companies with 100+ employees will use Instagram for marketing activities, by 2017'th such is already 71%.

Advertising is configured through Facebook. And the statistics also shows through. There is Power Editor application that only works with Google Chrome. It can customize the ads that are running and see how it works. The price of advertising in the identical price Instagram to Facebook. Works auction system: displays all such advertising and audience, an auction. Who will put a limit on the day is cheaper to this show.

Instagram is very promising in terms of sales. But its main function - aesthetic, it shows beautiful pictures. The better your photo, the more likes and comments. If you make the right content, the Instagram can bring good income. Advertising in the form in which there is now, I think, or sink into oblivion or be transformed to the needs of both consumers and advertisers.

Today, Instagram offers advertisers three ad formats: image, video, and a carousel. Given that the network belongs to Facebook, it is not surprising that the formats are very similar. Image: this format is similar to facebook but longer focuses on the image. Instagram allows you to place an image on the STA-button, on which the user will go to the advertiser's site. Carousel: is similar to the first format, but with additional functionality, you can display multiple images and calls to action in one ad and you can add videos to 60 seconds.

Instagram is suitable for business, which is easily visualized - from electronics to clothing stores, this niche is ideal for retail. B2B model can no longer so easy to fit Instagram in its advertising strategy. Simply put, advertising Instagram will make sense for your advertising strategy, only if Instagram, and before that was useful to you. If you have not used it in their advertising strategy before that, in principle, you can do without it.

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ANALYSIS OF INTERNET-BANKING COMPETITION IN UKRAINE

Key words: internet-banking, competition, competitor analysis, SNW-analysis

Internet-banking is a general name of processes of banking services and access to accounts and transactions with its, it provided at any time and from any computer which has Internet access. The browser is used for operations, it means the client part of software system shouldn't be installed.

Now the internet-banking market is very developed.

The paper deals with the research of the competitive position of JSC «AB «RADABANK» attached to the internet-banking services in Ukraine. At present, the JSC «AB «RADABANK» has a system of internet-banking, it's web-banking, but it does not stand no comparison with similar systems of competitors.

The leaders of the successful implementation of an effective system of internet-banking is «PrivatBank» (WEB-banking system «Private 24») and «Oschadbank» (WEB-banking system «Oschad 24/7»).