

forecast period. McCormick will remain the market leader, followed by Unilever. There are a few brands that operate only in specific regional markets. While S&B Foods operate only in Japan, it has over 40% of the revenue share in the Japanese market for spices and seasonings.

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## **MODERN MARKETING TECHNOLOGIES IN BANKING**

*Key words: competitiveness, customer, banking, marketing, innovative products and services.*

Growing competition induces banks to better understanding of the banking component of the market, understanding and consideration the requests of existing and prospective customers, the development and introduction of new financial services and promoting them on the market, the use of flexible and differentiated pricing methods, formation and strengthening client base.

With the expansion of technology modern banks face the problem of competition. Trying to resist and take leading positions in the rating of the banking system, banks have to use modern marketing techniques in order to obtain competitive advantages and hold the image of a bank. The main factor which helps to increase the effectiveness of the bank is a new approach to customer - first it is the innovation of technology (banks are forced to introduce innovative products and services to attract more customers or to keep the existing ones). Thus, it is fundamental marketing that takes place in all the business processes of the banking system.

The marketing approach is the identification and analysis of customer queries and the search of system improvement and consumer enjoyment, taking into account the financial, organizational, economic, technological risks, as well as legislative and legal framework.

Modern trends in the domestic banking activities are characterized by the transition of Ukrainian banking institutions into the establishment of service type for which the criteria of the quality of banking products sales and customers service quality is a priority.

Modern banking products and marketing techniques include the following systems:

- CRM-system (Customer Relationship Management) using technology of customer relationship management;
- SMM or social media marketing - a complex of measures on the use of social media as a channel to promote companies and solve other business problems;
- SEO or search engine optimization – the processes of updating text content (content), site structure, control of external factors to meet the requirements of the algorithm of search engines.

So, in conclusion we would like to note that bank marketing should consider and be designed to meet the following requirements:

- satisfaction market needs of market participants in a manner that is selling services and focusing on the careful study of the expectations and requirements of the banking market;
- definition of types of banking products offered and their prices;
- searching for differences of competitors;
- improving the quality and speed of service in the service sales outlets;
- bringing the service sales outlets closer to the buyer.

To fulfill these requirements, the bank has to create innovative, strategic and effective banking policy.

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## **IS IT POSSIBLE BY USING MUSIC TO INFLUENCE PEOPLE'S WILLINGNESS TO MAKE PURCHASES?**

*Key words: marketing, consumer behavior, music*

Increasingly, the company managing shopping centers and shop owners pay attention to sensory marketing.

Studies devoted the influence of music on customers revealed that 70 percent of visitors of shops pay attention to it. Half of them noted that well-chosen repertoire makes shopping enjoyable and encourages shopping.

But only properly selected music is one of the factors that can create a pleasant psychological atmosphere, conducive to shopping. It can make store memorable and brightly stood among its competitors. The impact of musical means can be carried out purposefully, and then will be achieved useful result. Properly chosen music acts on a subconscious level, prompting customers to pleasant emotions associated with the place of purchase.

For each store background music is selected depending on the specificity of goods sold, the audience demographic characteristics and habits. In the children stores should sound songs from the cartoons, in the food stores - neutral music without words, in the youth clothing stores - rhythmic catchy music, preferably in