

more complex is to keep the audience upon transition from a teenage age category in adult for effective cooperation with the bank.

Addressing to foreign experience, it should be noted the successful realization of the strategy of «growing» the client in the German savings bank «Sparkasse» still in the 90's of the last century [4]. Specialists of the bank allocated the families expecting the child's birth. Then, the bank sent to happy parents letter of congratulations, and opened addressed to the newborn the account for the sum of 5 marks. Thus the bank keeps track of all-important events in life of customers. For children of preschool age produced comics KNAX; first-graders receive a letter of congratulations and the bank card; gave lectures on financial literacy with school students; separately produced magazines for teenagers; provided student loans for training; students Bank offers soft loans for cars; persons from 35 years offers savings accounts, developed special retirement program. Today two thirds of the German populations of deposits are placed in the bank «Sparkasse», which confirms the effectiveness of the strategy of «growing» customers.

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2. Isyn J.M. Key issues of marketing strategy in the banking sector [electronic resource]. - Mode of access: <http://dis.ru/library/detail.php?ID=23392>.

3. What do the banks to retain customers? Title screen [electronic resource]. - Mode of access: <http://news.finance.ua/ru/news/~272167>.

4. The official website of the bank Sparkasse [electronic resource]. - Mode of access: <https://www.sparkasse.de/>.

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## **FOCUS ON LEVEL ASSESSMENT OF ENTERPRISE ECONOMIC SECURITY**

Assessment of enterprise economic security enables to determine timely the current state of enterprise's business activity results can be characterized by inefficient use of corporate resources in the existing environmental conditions.

The indicator of business activity that summarizes the most and directly reflects management company efficiency is its net profit. The factors of businesses macro- and microenvironment can create a lot of dangers for a company and prevent ensuring of certain economic security level.

Under the condition of gaining profit the enterprise economic security level (*ESL*) is offered to determine as follows:

$$ESL = 1 + \frac{P_a - P_r}{P_r}, \quad (1)$$

where  $P_a$  – the actual level of net profit in analyzed period;

$P_r$  – the rational level of net profit calculated in accordance with the given natural, technical, technological, organizational and economic conditions in analyzed period.

If a company has losses, the expression (1) looks as the following:

$$ESL = \frac{L_a - L_l}{L_l}, \quad (8)$$

where  $L_a$  – the actual level of loss in analyzed period;

$L_l$  – the losses that are limiting for the enterprise.

Based on the conditions of the profit formation the enterprise economic security level  $ESL$  may have the following alternatives of changing:

1. When an enterprise operates in a profitable way:

1.1. If  $P_a \geq P_r$ , then  $ESL \geq 1$ . In this case, an enterprise results in net income that exceeds a rational one. An impact of environmental factors on economic security of enterprise is positive.

1.2. If  $P_a = P_r$ , then  $ESL = 1$ . An enterprise carries out business activities correctly taking into account all the factors that affect it. Levels of actual and rational profits are equal. An environment influence on economic security is positive.

1.3. If  $P_a < P_r$ , then  $ESL < 1$ . A level of actual net profit is less than rational. An environmental impact on enterprise economic security is unsatisfactory.

2. If  $P_a = 0$ , then  $ESL = 0$ . An enterprise operates in nonprofit level.

3. When an enterprise has losses the possible approaches are follows:

3.1. Loss decreasing is planned: if  $L_a < L_l$ , then  $ESL > 1$ ; and if  $L_a > L_l$ , then  $ESL < 1$ . An impact of macro-and microenvironment on an economic security level increases or decreases respectively.

3.2. Loss increasing is planned: if  $L_a < L_l$ , than  $ESL > 1$  that points to improvement of business results; if  $L_a > L_l$ , than level  $ESL < 1$  that reflects worsening of business activity results.

Thus determining an enterprise economic security level by net profit level  $ESL$  is equal  $ESL = 1$  when actual and planned profits are coincided. Such level characterizes business activity of enterprise as agreed with an environment satisfactory for stable enterprise functioning. In case of under-fulfillment of planned rational net profit level in analyzed period, the level  $ESL$  will vary between  $0 < ESL \leq 1$ . If an enterprise has losses an economic security level will be negative  $ESL < 0$ . Under condition of exceeding planned rational net profit level in the actual period the level will be as follows  $ESL > 1$ .

Focusing on level assessment of economic security can help organizations determine how much to invest, where to invest, and how fast to invest in economic security-governance actions. They serve as one means to identify security risks to the enterprise and quantify the degree of risk exposure.