

terminals equipped with the capability, but as merchants upgrade the terminals for EMV-chip card acceptance in the U.S., those new terminals will likely have NFC functionality.

The economic effect of Apple pay on the company will not be only by taking fees from the banks for each money transaction as Apple mentioned [3], but it also will be by tying the consumers with the company, knowing that it will be the interface between the banks and the consumers in each money transaction, and when you look closely at Apple Pay's retail partners, it becomes clear that the company isn't trying to replace credit and debit cards. It's going after cash, and the limitations paper money puts on spending, Displacing cards' role is difficult, because cards are convenient. The biggest opportunity for Apple Pay would be in replacing cash [2].

As a conclusion Apple Pay success will have a positive impact on the card networks and certainly the terminal manufacturers as well as the merchants. And having the most integrated payment system on the most popular smartphone company could make it a significant player in the mobile wallet market place, it is believed that it may actually increase the opportunity for PayPal (and other payment players) in the electronic commerce market.

References:

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THE MARKET OF FOOD STUFFS CONDITION IS IN SETTLEMENT OF NEKHVOROSCHA

Today the market of food is about 18% of the products produced in Ukraine. The industry has significant manufacturing facilities, human resources and research potential, because in recent years, interest in it has revealed many international companies. Due to significant domestic and foreign investment in the Ukrainian enterprises, and the introduction of international experience in the field of positive changes. In particular, the introduction of new technologies production significantly improved product quality.

Shop "Svetlana" - a grocery store, the company is privately owned. A location is a pidpriemstva- settlement of Nekhvoroscha in the Poltava area. The aim and object of activity is - retail sale of food.

The store has a mixed portfolio, which is a set of different groups, species names that a great variety of functionality. Sales are mainly consumer goods (most often purchased and even daily population) and periodic demand (purchase which is done periodically). The product range is very wide and deep within the individual product items.

By competitors to the shop «Svitlana» there are food a shop in the settlement of Nekhvoroscha it is a shop «Orchid» 18%, «Luck» 27% and also four food stalls together 33%. Main competitors are two shops - «Orchid » that «Luck».

Capacity of the potential market in the town - 27,378,000 UAH. The market share of the store "Svetlana" 22%. Market saturation is 12.5%, which means that the market is very attractive for the firm.

It can be concluded that the market for food in the village of artemisia evolving and is promising. Need to apply marketing policy in the enterprise, in order to adapt to rapid changes associated with changing the environment.

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THE COMPETITIVE ADVANTAGES OF FOREIGN COMPANY IN UKRAINE CAFÉ MARKET

During the late years the cafes in Ukraine have managed to turn into sociocultural phenomenon. The coffee is no more utilitarian morning stimulator and moreover it has become the significant place of the time spending of absolute European type. However, the cafes are not only the successful business but also a tremendous development potential.

The following features contributed to the changes in consumers' style of living:

- the special population layer, solvent enough to cover café visit expenses;
- the perception of consumer services has changed, i.e. from treatment café as premium class establishment to its vision as a comfortable place to have snack and good time;
- the house chores share has reduced within the general amount of personal time and as a result people started to dine and supper out-of-home more often;
- the level of inflow differentiation of society has increased.

The special features of Ukrainian café market are follows:

- the café market is replenished with new investment annually (up to \$200-300 mln)
- the cafes occupy 20-30% of Ukrainian coffee market;
- the number of café market members rise approximately by 7-8%;
- the income from additional product points sales makes up from 10% to 45% of overall revenue;