

The implementation of the activities of this block will increase the degree of reliability of outsourcing companies, as well as legislatively regulate outsourcing relations.

2. Ensuring transparency of the banking outsourcing market

The implementation of the activities of this block will provide information about the banking outsourcing market in the Republic of Belarus to the main users.

3. Improving the work of outsourcing organizations

The implementation of the activities of this block will allow outsourcing organizations to gain competitive advantages in the market of this type of services, improve the quality and timeliness of providing services with lower prices for them, and provide their companies with a stable financial position.

It should be noted that the transfer of certain functions of banks to third-party organizations, in addition to the economic effect for banks and outsourcing organizations, will also achieve a social effect that will have an impact on the creation of new jobs in the country.

In general, the development of outsourcing in Belarus has great potential, this is due to the emergence of Belarusian outsourcing companies capable of offering high-quality services at a competitive price.

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THE REPUBLIC OF BELARUS IN THE CONTEXT OF GLOBAL GREENING AND DIGITALIZATION OF THE ECONOMY

The purpose of the research is to determine the impact of global trends on the economy of the Republic of Belarus.

In the era of industrialization, mankind mercilessly used natural resources, introduced new, not always environmentally friendly, production technologies in pursuit of the greatest profit. Our ancestors hoped they would lead us to prosperity, but what

now? Now the whole world is seriously thinking about how to preserve nature and resources in their current integrity, while not reducing the level of production. Who better than us, economists, know what scarcity of resources is? Especially today, in the context of limited resources, the rapid economic growth of countries and the same rapid deterioration of the biosphere, which affects the daily life of a person, it is so important not only to speak, but to act towards the greening of the world economy. One of the forms of its implementation can be considered a natural and economic complex, which forms an equilibrium ecological and economic system (EES). Academician M. Ya. Lemeshev defined the EES as an integration of the economy and nature, which is an interconnected and interdependent functioning of social production and the flow of natural processes in nature. In the global interpretation, the EES is interpreted as an environmentally oriented socio-economic formation – the goal of sustainable development. It was in this sense that at the closing of the Conference in Rio de Janeiro, M. Strong spoke about the need for the transition of mankind from an economic system to an ecological-economic system. Of course, in order to make this transition, fundamental changes are needed not only in the economy, but also in the legislative acts regulating economic activity. In particular, as it is already happening in a number of European countries, the introduction of environmental taxes: a tax on energy resources, vehicles, carbon dioxide emissions, as well as taxation of many other groups of products and processes (packaging, batteries, disposable goods, car tires, etc.). This innovation is effective not only in the environment, but also in the economic growth of countries. Our country is also implementing the introduction of environmental taxes, but their share is extremely small. When improving environmental taxation in the Republic of Belarus, it is advisable to take into account the world experience, in particular the experience of the EU countries. An analysis of foreign experience in environmental taxation allows us to formulate the main directions for improving environmental taxation in our country.

Another modern trend in the world economy is the digitalization of the economy. It can be considered as a new stage of globalization, since with global digitalization, the costs of conducting transactions in distant markets are reduced, new markets for goods and services are opening up, as a result of which not only the range of work of such a direction as marketing is expanding, but also its structure is becoming more complicated. Digitalization has made it possible to organize the work of companies and firms online, to interact in real time with foreign customers and partners, and to manage supplies on a global scale. The global digitalization of the economy is changing business models, as well as revising the principles of communication with customers, suppliers and partners, the conditions for providing products and services. The global digital economy opens up opportunities for acquiring new knowledge, mastering new professions and upgrading skills, and improving the conditions of everyday life of citizens.

The digital economy is seen as a driver of economic growth that can lead to significant economic shifts and impact entire areas of business, the labor market and people's lifestyles. The Republic of Belarus adopted the state program "Digital Development of Belarus" for 2021–2025 in order to ensure the introduction of information and communication and advanced production technologies in the sectors of the national economy and the sphere of life of society. This program provides for, for

example, the digital transformation of enterprise and production management processes, as well as the creation of unified digital solutions (government digital platforms) to promote domestic products on the world market, the maximum digital transformation of internal and external business processes, including the introduction of an integrated electronic medical maps (including through the creation of centralized healthcare services), ensuring the interaction of healthcare organizations within the framework of a single information space of the industry.

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CUMULATIVE PENSION PROGRAMMES AS A TOO FOR SOLVING THE PROBLEM OF LOW PENSIONS IN BELARUS

The purpose of the paper is to assess the necessity and prospects of additional cumulative pension insurance in Belarus.

One of the signs of a civilized state is the social protection of citizens. It means that the state guarantees the citizens that in the event of certain risks, his income will be preserved to a certain extent. The main type of social security for the population of the