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RISK MANAGEMENT

There has always been such a problem as risk management. Today, risk accompanies almost all areas of activity. Thus, risks arise in any activity of an economic entity, and they should be paid careful attention to in order to find optimal solutions in the field of risk management. Currently, the theory of enterprise risk management continues its active development, based on economic and mathematical methods and information technologies. But the modern period of development requires maximum disclosure of the specifics of this procedure for managing special systems, the expiration of their uncertainty principle. There is a large number of papers devoted to reliability issues, but scientists have not made a generally accepted decision.

Some authors note the physical component of reliability, some – economic, and others consider that reliability is one of the elusive conditions for the systems functioning. The concept of the stability of the functioning of the enterprise and the reliability of its management is directly related to the concept of risk. In general, under the risk, they usually imagine something terrible, the worst possible situation, which can lead to various kinds of losses, failures. Risk is a complex phenomenon that has many different, and sometimes opposite, bases. This leads to the existence of a number of different definitions of the concept of "risk", to various degrees corresponding to the scope of their application. To date, there is no such universal interpretation of this concept in science.

If we consider the risk in the company's activities, it recommends considering the possibility of adverse situations and consequences. Risk management should take place through preliminary research and analysis of the situation, the formation of a system of modern impacts through various measures aimed at reducing the likelihood of risk. Sometimes, when making difficult decisions, a person is rarely guided by economic and financial models. Losses frighten us, so people try to risk even more than necessary, but it does not always end well.

Then it is necessary to identify the main actions necessary to prevent or reduce risk. All procedures and actions aimed at reducing the volume and price of risk, as well as the operating factors, are very costly in their implementation. This means that in order for the firm not to lose its competitiveness in the system and maintain financial viability and

literacy, the costs of reducing the amount of risk must be compared with the expected losses that make up the price of risk.

If we consider the main risk factors, the following can be noted: limited resources in decision-making and implementation, lack of information about the state of the external environment. Therefore, the main task is to create a risk management system to prevent and minimize them, in order to narrow down the range of factors that cannot be determined at the initial stage.

Risk management is a combination of several methods, models and approaches to reduce the risk and the losses from it. With the observance of a comprehensive risk management system, the accuracy of step-by-step implementation and the principles of risk management, it is possible to prevent or at least minimize the impact of unexplained factors. If there is a negative reaction to such impacts, it is impossible to predict the outcome of events.

Effective risk management will help us solve many problems arising in various unforeseen situations, ranging from the possibility of their complete prevention to partial minimization of risks, which in turn will help the company to use all opportunities for its development, as well as to keep risks at an acceptable and manageable level.

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SENSOMARKETING AS A FIELD OF APPLICATION OF THE DEVELOPMENTS OF EXPERIMENTAL PSYCHOLOGY

The purpose of the study is to consider the application of the developments of experimental psychology in sensory marketing.

Results of the study: the definition of experimental psychology and its connection with sensory marketing was analyzed; Ch. Spence's experiments carried out for large companies are considered; the studies of A. Hirsch, which had an impact on aromamarketing, were studied; the aroma development of Ch. Visochi was considered.

Experimental psychology is a discipline responsible for setting up correct experiments within various areas of applied psychology [1]. Thus, using its methods, one can determine the feasibility of innovations in sensory marketing, an innovative marketing direction based on influencing consumer behavior by influencing the channels of his sensory perception.

A prominent representative of experimental psychology, whose developments have found application in sensory marketing, is Charles Spence, professor of experimental psychology at the University of Oxford, head of the Crossmodal Research Group. Exploring the characteristics of the taste sensory perception of consumers, he conducted a series of psychological experiments that allow him to connect taste buds with auditory,