

It is important to understand that MLM-marketing is a type of marketing. This is just a way to promote products through distributors. What about company's activity that uses this type of marketing, but at the same time spreading people for money, is a completely different conversation.

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THE PSYCHOLOGY OF MONEY

It is well known that money plays one of the most important roles in modern society, but only a few people realize it what way it affects our lives. The psychology of money can help to understand how our beliefs, expectations, and feelings influence our financial behavior, success, and disappointment. Its main purpose is to make people become more aware of money scripts, to show how they may be sabotaging themselves and how they can rewrite those scripts to create more success. How you earn, save, spend and invest, what your business strategy is, may influence your mental health.

Almost every day we spend money on different goods and services and do not pay attention to the sensations, which are connected with such process. But many psychological phenomena come from that it. For example, some people have such fear as emotional spending. It is the fear of things causes them to spend more money, as they use it to feel safer. They are afraid that people can leave or stop loving them if they don't make material gifts.

Another phenomenon is that a man might suddenly feel scared about losing a job and start throwing money at the problem –applies to courses, buys new outfits for interviews and so on. Their main problem is that they think problems are solved very quickly with the help of money. In fact, they just cover one problem by

another by paying more than they really need. Such people unusually believe that money can bring happiness. But one great idea exists: "small money is small problems, and big money is big problems". One more thing that can be helpful for that type of human is that the most reliable rout to happiness from money is giving it away. Gifts provide greater happiness to the giver than personal indulgence or hoarding. Money interferes with people's ability to enjoy little things in life.

The opposite reaction caused can be about hoarding money. Man are so afraid of not having any money that they keep saving it and avoiding any kind of spending, even when it might have the potential to make more money. This leads to losing out on opportunities and less fulfilling.

One more interesting fact that psychologists have noticed is that people do spend more with credit cards. When the weight of a wallet doesn't change, we are less likely to think we've really spent anything.

Before spending money, we must earn it. The majority of people believe that the more they work, the more money they will earn. But real wealth comes to the one who correctly thinks, plans and acts, and not to someone who just work hard from dawn to dusk. Only in the case of a competent approach to the issue of earning money, thinking deeply, you have a chance to become rich.

We all have a tendency to value money differently depending on where it comes from. For example, if somebody wins some sum of money in the lottery he is more likely to spend that on unnecessary thing than the same sum he earned on his job.

Job is connected with career. It is believed that you can make a fortune only in youth and after forty you can only relax. This negative attitude still lives in the minds of many. Contrary to that opinion, according to statistics, people create the best in age from about forty to sixty years. These statements are based on a careful study of the activities of thousands of people. The best examples are such well-known millionaires as Henry Ford and Andrew Carnegie.

In case people have more money they need they tend to invest it. Every big financial win or loss is followed by mass expectations of more wins and losses. People are more sensitive to losses than gains. Man usually do not like risks, but anything worthwhile with money has high stakes. High stakes entail risks of being wrong and losing money. Losing money is emotional. After some studies psychologists found out that having made an investment, people search selectively for reassurance that it was a good one. After selling, investors look for evidence that the stock went down. However, people underestimate the need for error. Errors let us endure, and endurance lets us stick around long enough to let the odds of benefiting from a low-probability outcome fall in our favor. The biggest gains occur infrequently, either because they don't happen often or because they take time to compound.

Of course, money plays not only positive role in our lives. It happened so that people started judging wealth by what they see. We can't see people's bank accounts or brokerage statements. So we rely on outward appearances to gauge financial success. We consider money as a mask, which is worn to look better in the eyes of others.

But, the idea of money triggers a sense of self-sufficiency and promotes social detachment. It reduces a desire to distance ourselves from others.

Perception of money is easily distorted. It was found out that children from poor families see coins bigger than children from rich families. People think of old pounds notes bigger than new ones- result of inflation. Our behavior towards money goes beyond its utilitarian value. People have a conditioned emotional attachment to money- they are attached to its form and resist alterations.

Studies have also shown our attitudes to money are often directly related to the experiences we had as children – more specifically in terms of how we experienced our parents' money attitudes. Most of children follow their parents' attitude directly, and a few of them follow the opposite path to the parents.

To make a conclusion, it is necessary to say that one of the most important financial truths for anyone to grasp is the fact that it is not how much money we earn or even how much we spend, but whether we are in control of our money that matters in the long run. The more you know about money, the better able you are to master it.

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PURCHASE MOTIVATORS

The purpose of our paper is two-fold. Firstly, to define the preferences of shop owners in choosing smells and sounds. Secondly, to learn how well aroma- and audiomarketing are developed in Belarus.

An average person uses several channels of information perception: visual, tactile, auditory and olfactory. The first three analyzers of modern consumers are overloaded. A resident of a big city is faced with such a huge amount of audiovisual information that they are no longer able to process it. Olfactory analyzer, according to aromamarketers, is much more promising to deliver the information to the customer. According to Martin Lindstrom's book “Sensory Branding”, the sense of smell is 75% ahead of other senses.

Aromamarketing is a relatively new kind of interaction with the customers. Thanks to attractive fragrances, buyers do not want to leave the store, which means that they will stay there longer and will definitely return. The purpose of