

INNOVATIVE TECHNOLOGIES IN TOURISM INDUSTRY

In the 21st century tourism has become more popular than ever before. Due to the improvement of international communication there's no problem in travelling all over the world. Consequently, the tourist flow increases greatly every year, constituting an essential part of any country's income. If a country doesn't want to lose such an important source of enrichment, it is required to develop constantly its tourism industry. The development can be reached by providing it with innovative technologies. According to the Belarusian state program 2016–2020 “Hospitable Belarus”, one of the main purposes mentioned was “the development of the new principles and approaches to the formation and promotion of the national tourism product” [1]. It shows understanding of the fact, that the involvement of innovative technologies is a necessity for our country's tourism development. That's why now we will try to sort out, why they are so necessary and what technologies can be used.

Nowadays people often don't want to be tied with the guide or with a tourist group. An essential part of them prefers to have a free schedule and belong to themselves. For such people it will be suitable to get personal routes, developed only for themselves, and a *pack of audioguides*, appropriate for this or that monument, dependently on the place they appear. They'll help people to plan their journey by themselves, to have more free time when it's necessary or to hurry up in case of an unexpected situation. Moreover, they will help people to save their money as they wouldn't have to pay for a guide and for organised bus movements.

Another innovative technology, providing a solution to the problem of ruined tourism objects, is *3D-projecting*. With its help hundreds of ruined objects could be revised and shown in their initial view. It would essentially increase the tourist interest to the ruined objects, give them an opportunity to compare the real condition of the object with its initial one and consequently, provide them with more useful information about the country's history and historical events. This technology would be extremely actual and useful for our country because there were plenty of battles during the history of Belarus and an essential part of our monuments was ruined during their history. In general, the *advantages* of using innovative technologies in tourism are: increasing of the tourist flow; popularization and simplification of access to information on tourist routes; creation of favorable conditions for investments in tourist infrastructure; popularization and promotion of perspective projects in the field of tourism [2].

So, we see, that innovative technologies in tourist industry are not less important, than in any other one. They can greatly increase the number of excursions available and people's interest in them. Plenty

of minds nowadays are overwhelmed with bold and extraordinary ideas. The thing is only to bring them to life. And I just wish them good luck and resoluteness.

References

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MANAGEMENT OF INNOVATIVE PROCESSES IN BANKING

The concept of “innovation” is interpreted by modern economic science as “the end result of innovation activity, embodied in the form of a new or improved product introduced on the market, a new or improved technological process used in practice, or in a new approach to social services”. In relation to the topic of the article, we mean the creation of a banking product that has more attractive consumer properties compared to the previously proposed one, either a qualitatively new product that can satisfy the previously untapped needs of its potential buyer, or the use of more advanced technology for creating the same banking product [1]. All innovative processes existing in the bank can be divided into three logical groups [2]:

1) a simple internal organizational innovation process, i.e. a process involving the creation and use of innovation within the same bank. In this case, the innovation does not take the form of a new banking product, but only improves the production technology of existing products or any service technology;

2) a simple inter-organizational process involving the formation of a new banking product intended to be promoted on the market as a subject of sale;

3) an expanded innovation process, mainly related to the formation of an integrated banking product, when, during its creation, the bank cooperates with its partners, thereby redistributing the innovation process among several participants.

Examples include acquiring services, remote account management systems, package provision of insurance services, etc. In general, any in-