

– increasing the level of protection of the country in terms of biological safety of farm animals, ensuring the safety of food [2].

Thus, the meat and meat products market is one of the largest segments of the food market in the Republic of Belarus both in terms of capacity and number of participants. The production volumes of meat and meat products in the Republic of Belarus are increasing every year. Over the past 5 years, there has been an increase of 15-20% on average. There is a gradual technical re-equipment of the main meat processing plants, which leads to an expansion of the assortment of products offered, an increase in their consumer properties and competitiveness.

Promising areas of development of the meat complex are: improving the quality of products and expanding export opportunities, increasing the competitiveness and profitability of products, achieving the volume and structure of livestock production, allowing to balance supply and demand for the most important types of agricultural products.

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DEVELOPMENT OF CORPORATE BUSINESS IN THE CONTEXT OF DIGITALIZATION ON THE EXAMPLE OF JSC "BELAGROPROMBANK"

The market of financial services is changing very dynamically, so all the banks are focused on all the novelties of the market that arise at the moment, to introduce a new system of work is not easy and fast enough, so the technology that comes to market now, the bank primarily looks at their rapid integration solutions, the services in the bank so that customers can quickly adapt to new opportunities that brings today.

JSC "Belagroprombank" occupies the 2nd place in the market position in our Republic by regulatory capital, by resource base, it is an authorized bank of the Republic of Belarus to service state programs, as well as it is one of the largest banks, which has implemented a quality management system complying with international standards of customer service [1].

Today, all products and offers are based on the development of Internet banking and mobile applications, in fact the same Internet banking only accessed through a mobile application. Digital sales is a completely different way of interacting with customers. Here you need to learn how to communicate at the level of chat bots, or other means of communication. How customers can find out about changes in the bank's product line or new features and services of the bank, how they can connect or disconnect various services.

The bank's sales channel is a single window of service provision with the same design and logic of interaction with the client. Sales channel is a way which passes the sales manager in order to find a client, sell him a product and service, that is, when the manager or the bank through a digital channel goes to the client offers the service or the sales channel to buy the desired product and service passes a certain way and reaches the bank, that is, on the one hand the bank goes to the client, on the other hand the client goes to the bank, so the client went to the bank he must understand where he finds the bank and how this service he will have to offer that he was able to buy it.

Sales channels in the B2B segment are a business, that is when a legal entity interacts with a legal person. They are subdivided into own and partner sales channels.

Own sales channels are channels of promotion of bank products, they belong to the bank and all costs of their development are borne by the bank. The own sales channel is divided into active and passive that is when the initiator of the sale is either the seller – this is active sales or passive sales when the client initiates the purchase. On the slide there are examples of what sales channels are.

Partner sales is when the sales are outside the bank and its implementation of sales is carried out by a partner of the bank, the bank also has partners who sell bank services and current accounts, credits by having the customers consume the partner's service and in parallel buys the bank's product.

Today there are trends in communication with the client. The first trend is communication. This promotion of all channels to promote products and services, the

bank uses a unified approach to customers, the logic of the relationship with customers brand book, color scheme of products, the structure is the same. The second trend is the evaluation of the life cycle of the client. Not all the clients may buy all the products of the bank in a constant mode; there are clients who come and get acquainted with the bank and do not consume a large number of products at once. If you understand the life cycle of a customer, you may compare it to the life cycle of the bank's products. The next trend is clear communication between marketing and service departments. The fourth trend is digitalization of customer interaction channels. More and more promotion of products now, the transition to the digital area, that is, less and less manager will

directly disappear to the client products by holding some conferences, then now the interaction with the client goes digital, offline because of the situation with covid, very accelerated the entire digital transformation. And the last trend, the most active trend, is the development of an ecosystem of placeholder questionnaires and also an aggregator of offers.

At the moment more and more mobile applications are being developed. Geometric face recognition, finger recognition. The work in mobile applications is confirmed by researches on a global scale, and it is seen that downloads of mobile applications, banking and financial applications are growing and there is an increase in sales in application stores, the growth of business spending on advertising in applications.

JSC “Belagroprombank” keeps up with the whole banking community, moves from the classical understanding of the bank to the ecosystem bank, that is when interaction with the client is carried out not only at the point of sale, but when all possible product lines are sold in a single digital window. All the financial services a customer needs, checking and finding counteragents, if these services are included in the bank's products at once, then the customer becomes attached to the bank and receives additional options together with the service, and it becomes harder for him to leave the service, for example, because he automatically loses the options which were additionally purchased by him when receiving bank products, and when he leaves the service he loses some non-essential things - this is the classical ecosystem approach to customer service [2].

At present, the bank is building an online ecosystem, that is, when all products are offered to clients from the digital platform used, not only the B2B platform, but also by developing remote banking services to clients.

To summarize, 2021 was a business challenge for the whole world. But the challenge that is given every day allows to change, develop and improve. The bank should be flexible, fast, adaptive and ready for anything, as customers expect more emotional and comfortable interaction from banks.

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