

Thus, the basic e-government complex as an objective necessity of the post-industrial, informational society has been created in Belarus. The implementation of the above state programs has provided a modern infrastructural basis for the arrangement of information exchange between all social, economic and political actors: individuals, businesses, society and the state. The further development of e-government technology remains one of the key state policy areas. Ultimately, the incorporation of e-government into the system of public administration in Belarus will improve the competitiveness of the national economy and increase its integration into the global economic system.

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ECOLOGICAL AND ECONOMIC ASPECTS OF THE CIRCULAR ECONOMY

Science has proven that life on Earth has existed for billions of years, but whether a person will have a place in it in the future depends only on him, on how he will use natural resources. That is why the most important task of humanity is to realize the importance of the shift to a circular model of the economy. The purpose of the research is to study the characteristics of the circular economy, as well as to inform the public about the need for waste recycling and the use of secondary raw materials. This topic is quite relevant today, because almost every country in the world has problems associated with a shortage of raw materials and energy resources, environmental pollution and the growth of landfills for various types of dumps. The idea of a circular economy is being covered by the European Union. Such amazing scientists as Kenneth E. Boulding, Barry Commoner, Walter Staher and other specialists have made a huge input in this sphere.

1. Closed supply chains form the basis of a circular economy. The “take, make, reuse” chain ensures the maximization of added value throughout the entire product lifecycle with dynamic recovery within relatively long time intervals of values of various types and volumes [2].

2. The closed-loop economy sets goals not only for producers, but also for consumers. The goal facing manufacturers is to produce durable and environmentally friendly products. The goal for the consumer is to use expensive products, such as a car, on a rental or carsharing basis, without spending a lot of money on those products that will be difficult to dispose of as a result of “aging”.

3. The purposes of applying the circular economy in the countries of the world are different. For developed countries, the priority is to change the structure of production and consumption, competition, jobs, and for developing countries – sustainable development, solving problems related to indigence.

4. Anyone can contribute to the development of a circular economy. The use of reusable containers will decrease the consumption of cellophane and plastic, and also reduce the number of purchases of products unnecessary to a person, since you can buy them in bulk. Replacement of paper books with electronic media. During the cleaning of the apartment, vinegar and baking soda should be used, as well as for washing dishes – loofah (an organic sponge made of porous squash). Give preference to public transport, not cars, and for a long trip – trains, not planes, etc.

5. Recycled waste can become a high-quality secondary raw material or energy capable of generating economic profit. Today there are many industries that successfully use secondary raw materials, for example, the manufacture of railway lines, machine tools, etc. In addition, the most active secondary raw materials began to be introduced in the automotive industry. According to European legislation, future cars will consist of 95% of melted metal materials [1].

6. The growth of the indicator of refuse generated in production. The analysis of statistics on industrial waste and household waste in the Republic of Belarus for 2020 makes it possible to determine how many potential resources are currently not used in the country's economy. Thus, in 2020, only 35% of the 61183 thousand tons of industrial waste produced were recycled [3].

It must be pointed out that the amount of waste has increased less than the volume of recycled one. This reflects the positive trend in the development of our state in the field of circular economy, especially bearing in mind the current epidemiological situation, as well as the additional growth of refuse (medical masks, gloves, and so on). However, this is not enough. The significant and favourable experience of other countries, for example, Sweden and Germany should be viewed by the Republic of Belarus.

Thereby, the implementation of a circular economy model requires the involvement of all spheres of production, industries. For our country, the most important goal is to solve the problem of insufficient recycling of waste, since by not doing this, we miss the additional benefit from the use of secondary raw materials. By solving this problem, the state will solve not only environmental problems, but also reduce the cost of purchasing primary raw materials.

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TRENDS IN RETAIL BUSINESS DEVELOPMENT

Relevance of the chosen topic is determined by the recovery of consumer demand, the increasing share of networks on the market and the fact that the industry is actively introducing digital technology.

The retail business becomes more and more demanded nowadays and that is why let's consider philosophy, strategy, business tactics in more details. In any business there is such a dualism philosophical unity and struggle of opposites, this is when one problem is solved and you can spoil something else, so you must always look for compromises.

- Cheap and profitable means cheap for the client, profitable for the bank.
- Friendly interface and security is a balance of usability and security.
- Online or offline, the bank is well represented in the regions; the bank even has such a strategic target, designed for the regions and for deeper development. The bank has its own interface and usability.

Digitalization is one of the first strategic goals. The bank sees that pensioners are now actively using online channels, we recommend them to our friends, in general we deepen online channels, but offline channels remain and the bank wants them to be easy to use, the bank itself is testing different types of service, for example self-service points.

- Financial service or "Lifestyle", in other words the bank has a strategy often used by European banks, this is simplicity and financial services, in other words the bank provides services which are described in the banking code.

So here is the battle of opposites, on the one hand the client wants it to be simple and understandable, on the other hand he wants it to have known, well, maybe not always interesting individual functions, for example, we can say about the mobile application Internet banking, a person unfamiliar with this application it will be difficult for him to understand [1].

Bank Strategies: