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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:

- Digitalization – implementation, which involves the use of online, when developing a product, the bank tries to make it available in the digital channel, so that there is maximum functionality.

- Reduction of operating expenses. In a bank the main operating costs are employees, that is, time, paper turnover, the more digitalization of processes, both external and internal, the less manual labor is involved and the more operating costs are reduced.

- Customer focus is a customer-centric way of thinking, when a product is distributed and transmitted. Any product should be customer-focused, aimed at a specific target audience.

- The first bank in the regions – there is a large network, the bank aims to develop the regions as in the regions are now presented less financial services than in the capital, less partnership things, discounts, loyalty programs and the bank aims to develop the regions, it is more such a social goal, the bank wants the regions were also more developed, to prosper, that everything was good.

Tasks solving tactics:

- Win-win tactics – so that all parties win, finding solutions that would find a compromise, and best of all a win for one part of the problem and for the second part of the problem.

- Feasible tasks – there should be arguments on problematic issues, knowledge of the subject area.

- Quick solutions tactics – the most interesting solutions will be those that can be implemented here and now, that require minimum cost and that are the most elaborated.

- Original solutions – if there is originality in solutions, then it is good both for the client and for the bank.

- Completeness of practical applicability is the formalization of the idea, if we talk about mobile applications then there are almost no addressed screens. There are retail cases in the banking product section [2].

- A family package is a set of services for family members, it can be per-transfers, a joint account, expense control.

- Card wow – now there are a lot of clients, a lot of gifts and they are given fitkoys for activity and they exchange real gifts that the bank buys.

- Corporate business products – these are products that in principle overlap with retail cases, it's more of an IT package, a package for starting a business.

The next pledge of the task case is a banking service: – Bullbaby app - the case consists of promoting a mobile app and offering additional functionality.

- Consumer credit – non-standard approaches to promotion and increasing sales.

- Corporate business services – it is a tariff designer as tariffs are complicated, hard to read, it is difficult to find something original, first of all the bank wants to simplify the tariff schedule and automate it. There were other cases in the first place you can pay attention to [2].

– Smart City is the possibility of issuing smart cards, on the chip card is written, in addition to the payment application on which we watch the payment in the terminal, there are written also non-banking applications in this case for students is the application identification of the student and he can use this card through the turnstile, you can use in libraries, in the dormitory.

– Partnerships – this is a loyalty program, this is like a gift that someone makes, someone provides services, the bank is actively developing a loyalty program with its customers and accordingly adding legal entities. in these loyalty programs.

– Points of convergence between the interests of individuals and legal entities are the marketplace, for example if a legal entity sells something, then you can install credit tools so that the individual can immediately get a loan for something that the legal entity sells. We can conclude that a modern bank is a bank for clients, a client-oriented bank using modern financial technologies and new digital communication channels.

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THE CURRENT STATE AND PRIORITY DIRECTIONS OF THE DEVELOPMENT OF THE MEAT PROCESSING INDUSTRY IN THE REPUBLIC OF BELARUS

The meat processing industry traditionally occupies one of the leading places in the Republic of Belarus. The main source of protein and other valuable components in the diet is meat products. The meat and meat products market is based on long-standing traditions and is one of the largest segments of the country's food industry.

The purpose of the research presented in this article is to analyze the current state of the meat processing industry in the Republic of Belarus according to a number of statistical indicators.