

– 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.

The meat processing industry is highly competitive in the Republic of Belarus, meat processing enterprises are available in all regions of the country. Meat processing plants located in Brest, Minsk, Grodno, Vitebsk, Gomel, Bereza and Volkovysk are leading in terms of meat processing and sale of final products. The meat processing industry not only meets the needs of the growing population, but also plays a significant role in the country's foreign trade.

The specifics of the meat processing industry are closely interrelated with one of the most important branches of agriculture – animal husbandry [1].

The production of livestock products is carried out in agricultural organizations, peasant (farmer) farms and households of the population. The main production of livestock products is concentrated in agricultural organizations, the share of which in the production (cultivation) of livestock and poultry is 95.3%. The number of agricultural organizations with cattle as of January 1, 2020 was 1,210 organizations, including cows – 1,188 organizations. Production (cultivation) of pigs is carried out in 156, production (cultivation) of poultry meat and eggs – in 52 agricultural organizations. The dynamic increase in the production of livestock products and the improvement of its quality are carried out through the introduction of modern technologies for raising livestock and poultry, the consolidation of production on the basis of cooperation and integration, and the improvement of state regulation of production. The intensification of the industry made it possible to concentrate 100 percent of poultry and egg production at 52 industrial-type enterprises, 115 complexes for the cultivation and fattening of pigs – 88 percent of pork and 72 complexes for the cultivation and fattening of cattle – 12 percent of beef.

Currently, the country is experiencing an increase in the production of meat and products from it.

According to the results of the study, it can be concluded about the positive dynamics of the growth of meat production in the Republic of Belarus as a whole.

Significant results have been achieved in the meat industry of the Republic of Belarus, the country's food security is being steadily ensured. Belarus fully covers the demand of the domestic market for processed meat products at the expense of its own production.

The development of the meat subcomplex is regulated by the state development program "Agrarian Business". As priority areas within the framework of the program for 2021-2025, the following are defined:

- modernization and technical re-equipment of meat processing organizations, consolidation and consolidation of production,
- diversification of sales markets;
- maximum realization of the productivity potential of farm animals and poultry due to compliance with technological regulations in the production of livestock products;
- development of organic production and reduction of negative effects of chemicals, antibiotics on the environment and human health;

– 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.