

amounted to 4.5 % of all retail. But for comparison let's have a look at Germany, where the Internet sales turnover is 15–20 %. This may lead to the conclusion that many buyers refuse online stores for various reasons.

For example, the description of the goods in reality may not match the quality of the delivered goods in reality. The product in the picture may look beautiful, but when you receive it, you may see some defects or have a dull tint that is not the same as in the picture. Of course, the online store can either return money or replace the product. But the problem is that, first of all, a person loses time waiting, and if one product is replaced with another, there will be no guarantee that a better product will come. In turn, in order to avoid these situations, the owners of online stores must carefully ensure that the product is fully consistent with the description and picture, even if it will require additional money to be spent. Thus, the quality of service will improve, the client base will grow. Sometimes, it is better to spend more money on promoting a quality service in order to have a larger customer base in turn.

Another reason to refrain from online trading is the possibility of scams. To date, a large number of scammers have already been identified on the Internet, for example, there are so-called “clone websites” that have the same website design but differ only in the domain name of the site by a few characters. Fraudsters deliberately deceive people for insignificant amounts, because for a few rubles a person will not sue retailers, but will simply forget this incident — this is what the criminals are counting on. In this case, the owners of online stores need to carefully monitor the security of their sites. Protect your potential customers from scams, employ staff capable of closely monitoring hacker attacks, and monitor clone sites. Thus, customer confidence will increase, therefore, the customer base will grow.

Thus, the Internet store is considered to be a business that is ahead of its time. Despite the Covid 19 pandemic, online stores continue to develop and maintain a strong position in the service sector.

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SMALL BUSINESS DEVELOPMENT AND SUPPORT IN THE USA

Развитие и поддержка малого бизнеса в США

Small and medium-sized enterprises play a major role in the development of any nation's economy. Our aim is to show that the United States of America is considered to be one of the most prominent countries in the area of small and medium-sized enterprises.

There are currently over 7 million businesses in the USA, each with less than 500 employees. In addition, there are also 18.3 million individual non-agricultural enterprises in the USA, which employ 52 % of the working population, and the annual growth of small businesses is 600 thousand units. The share of small and medium-sized enterprises in the US GDP is 50 %.

However, even with this high rate, there are many problems in running a small business due to both micro and macro factors. 33 % of small business owners responded that lack of capital was a major problem.

A US bank study found that 82 % of small businesses fail because of cash flow problems. The second most common reason small businesses fail is the lack of a market for their products or services. Of the total number of small businesses that fail, 42 % believe their products or services are not needed, 23 % do not have the right team, and 19 % are simply beaten by competitors.

It follows that small businesses need constant support from the state. The Small Business Administration (SBA) in the US provides tremendous support for small business. In particular, it helps with training, advice and advocacy, but in addition the SBA also supports small businesses financially.

One of the greatest advantages for American entrepreneurs is the government's help in getting public contracts. This enables small companies to participate in auctions and commissions to distribute public procurement and orders.

The US is a nation built on the principles of free enterprise, which undoubtedly drives and develops the country. Therefore, government support programmes for businesses in the US are very diverse and include: concessional financing, subsidies and loans; provision of various infrastructures for the promotion and development of products and services; tax deduction; acquisition of equipment, real estate and land; privileges in the import-export area as well.

Thus, the development of small business in the USA in the modern conditions is rather dynamic, there is an annual growth of millions of small enterprises, the rate of employment in this sphere of business is over 50 %, and the share in GDP is 50 %. These indicators confirm a rather high level of development of this sector of the economy in the country. To a large extent, such a position of small businesses is determined by the availability of state support.

At the same time, SMEs in the US face a number of problems that can negatively affect the further dynamics of business development, including the quality of the workforce, taxation, government regulation, etc.

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TENDENCIES OF COFFE SHOP MARKET

Тенденции развития рынка кофейной индустрии

The beverage market currently includes ready-to-drink products, instant and brewed ingredients and specialty stores. According to Business Wire's "World Coffee & Tea Market Report 2020-30: The Impact and Recovery of COVID-19", the overall market is projected to grow from \$142.1 billion in 2019 to \$168.5 billion in 2023. This is the topic of our research.

In connection with the coronavirus, the figures have decreased, but a positive trend is predicted in 2023 — \$191.1 billion. By capitalizing on the industry, one can predict the success of the coffee industry in 2023[1].

Recently, the concept of coffee houses and the psychology of their target audience has changed quite a lot. Owners of popular chains as well as newly opened cozy coffee houses, coffee points with takeaway drinks have to adapt to the changing trends of the coffee business market. Among visitors to coffee shops there are both young people (20–30 years old) and the most solvent part of the population — people over 35 years old. Thus, the target audience is quite extensive and gives the marketer a wide field for activity and research.

If we talk about the trends in the coffee business, then at present it is not only "special offers", "drinks of the day", lunches and breakfasts with discounts or at a fixed price, although they are of no small importance.

In today's culture, more than just coffee is important to the consumer in a coffee shop. A spoiled consumer sees this drink as a "must have" — in order to be successful in the market, establishments need to have a wide range of desserts and snacks. In addition, the atmosphere captivates.

But the drinks don't fade into the background — for example, the latest trend is to make "non-tea" teas from gooseberries, for example, or sea buckthorn.