

reflected in the following aspects: the economic structure has been significantly improved and regional economies are more coordinated. The quality of economic growth has been significantly improved, the capacity for innovation has been significantly enhanced, and an innovation-oriented country has basically been established.

More rapid growth than in advanced countries, combined with exchange rate appreciation, will make the emerging markets the main destinations for world trade.

Reference

1. Zhang, Integrity Analysis of the difference and influencing factors of regional economic growth in China // Economic problem exploration. – 2019. – № 12. – P. 95–98.

УДК 338.4(677+685+687)

GLOBAL LEATHER MARKET: STATE AND DEVELOPMENT PROSPECTS

Sovetnikova O., PhD in Economics, associate professor,

Liu Hua – Master's Degree Student

Vitebsk State Technological University, Vitebsk, Republic of Belarus

Leather industry is one of the most important industries in light industry and national economy. The leather industry is responsible for expanding exports, increasing employment and activating the market. Therefore, the development of the leather industry under the new economic normal is of great significance to the global economic development.

This paper mainly starts from the macro fundamentals affecting the global economy, analyzes the long-term demographic change factors and the short-term economic impact of the epidemic, and analyzes the structural characteristics, growth trend and reform characteristics of the leather industry in the future [1].

How to gain competitive advantage in such a complex environment and improve their profit space is a very serious problem facing leather enterprises. In today's increasingly fierce market competition, it is difficult to ensure the success of the enterprise with excellent quality products and services without strong marketing activities.

And the marketing plan must be consistent with the internal and external conditions of the enterprise, so as to develop a practical marketing program. Enterprise marketing strategy should also consider the internal and external conditions of the enterprise, and more is the external conditions.

Only according to the continuous development and change of the market situation of the enterprise marketing mix, marketing activities can be correct and effective. Take the market as the center, take the marketing thought as the guidance, search and capture all kinds of information resources that are beneficial to the enterprise operation and development, and adjust the enterprise operation and development direction and product structure in time.

Therefore, many modern successful entrepreneurs whether to do a good job in marketing research, as the key to business decisions and business success or failure.

Modern enterprise operators, managers and research scholars have summarized their years of operation and management experience and research results, believing that "the focus of enterprise operation and management is operation, the core of operation is decision-making, the premise of decision-making is prediction, the basis of prediction is information, the source of

information is exploration and market research". It is true that the marketing research should be in the position of enterprise management.

Therefore, in order to understand and grasp the external situation of these enterprises, we must rely on market research, rely on market research to obtain market information and data, analyze these information and data, and predict the market development trend. Through market research, we can understand the overall market supply and demand, the size and trend of the market.

In order to determine the production plan and sales program of the enterprise. It can be seen that market research is the basic work for enterprises to develop marketing plans and strategies. Without market research, there is no basis for the development of marketing plans and strategies, and no practical marketing plans and marketing strategies can be developed. On the whole, marketing research and forecasting is an important part of management decision-making process, is the basis of management decision-making, management decision-making is the core of management.

Reference

1. ZHOU Q. Q. Study on the design of road sign advertising in leather market // Design, 2017. – № 6. – P.156–168.

УДК 336.7

ЭФФЕКТИВНОСТЬ АВТОМАТИЗАЦИИ КОММУНИКАЦИЙ В БАНКОВСКОМ СЕКТОРЕ

**Богатко И.А., маг.¹, заместитель управляющего дирекцией²,
Ванкевич Е.В.¹, д.э.н, проф.**

¹Витебский государственный технологический университет,
г. Витебск, Республика Беларусь

²ОАО «Белинвестбанк» по Витебской области

В 2020–2022 гг. произошло ускорение цифровой трансформации в банковском секторе. Причинами этого стал рост удаленной работы в период пандемии коронавируса COVID-19, а также увеличение количества жителей Республики Беларусь, пользующихся интернетом. Общая численность населения в Беларуси в январе 2023 года составляет 9,52 млн человек, из которых 8,27 млн – интернет-пользователи [1].

С учетом указанных фактов для наращивания клиентской базы банки должны перейти от простого обслуживания в офисах-продажах к построению эффективных онлайн-коммуникаций. Индивидуальное общение является дорогостоящим и трудоемким. Следовательно, коммуникация с клиентом, должна быть организована с максимально возможным снижением участия человека в решении вопросов.

По данным анализа международной консалтинговой компании McKinsey автоматизация коммуникаций позволяет на 15–20 % повысить удовлетворенность клиентов, на 20–40 % снизить расходы и на 20 % повысить конверсию [2, с.2].

В автоматизации коммуникаций важно, что клиентам не приходится долго ждать ответа специалиста и решения своего вопроса – большинство обращений удовлетворяются круглосуточно с первого онлайн-обращения. Важно при этом также автоматизировано