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ТРАНСФОРМАЦІЇ В ЕКОНОМІЦІ: ФІНАНСОВО-КРЕДИТНА СИСТЕМА І МАРКЕТИНГОВІ ПІДХОДИ

Актуальність. Сучасна економіка з її трансформаційними процесами в першу чергу потребує вирішення фінансово-кредитної системи країни. Міцність фінансів і ефективність функціонування кредиту визначаються станом грошового обігу, що, в свою чергу, вимагає постійного їх регулювання, посилення фінансово-кредитного впливу на економіку. Вийти із ситуації можна тільки за допомогою залучення наукових знань і досвіду, тобто створення самостійної науково-дослідної бази, участі в інтернаціоналізації високих технологій та набуття досвіду ефективного трансферту технологій, конкуренції за нові ринки, чіткого дотримання в господарській діяльності рекомендацій науки. Об'єднання фінансово-кредитної політики дозволить державі використовувати бюджетні методи регулювання економіки в повну силу через податки, державні витрати і кредити, процентні ставки, а також ширше застосовувати покупку і продаж цінних паперів. В умовах ринкової економіки фінансові методи регулювання, створюючи фінансову середу, можуть вирішувати економічні завдання державної ваги в Україні. А маркетинг передбачає вивчення реальних потреб клієнта, його основні цілі - залучення нових клієнтів-споживачів, що не вдавалися раніше до послуг конкретного об'єкта, а також пропозицію нових послуг. Сьогодні маркетингові дослідження органічно входять в банківську діяльність, стаючи її невід'ємною частиною.

Мета та завдання. Метою статті є визначення інструментів економічного механізму фінансово-кредитної та впровадження, застосування сучасних маркетингових технологій. Головною метою трансформаційної економіки є сприяння розвитку інвестиційно-привабливого середовища, обмеження інфляції, реструктуризація економіки, інтеграція у міжнародні фінансові ринки, досягнення соціальної стабільності у суспільстві. Для цього слід визначити сутність економічного розвитку з урахуванням якісних змін навколишнього природного середовища.

Результати. Для створення потужного економічного базису країни (і її регіонів) ринкові механізми повинні сприяти швидкому і якісному оновленню виробництва на базі новітніх техніко-технологічних і сучасних наукових досягнень, впровадження нових методів господарювання. Сьогодні на порядку денному - вирішення якісно нових, складних, багатопланових завдань і забезпечення єдиної мети: збереження умов життя і діяльності людей.

Інформаційні технології стали новим інструментом перетворення знань в інформаційний ресурс суспільства, який перетворився в головну цінність цивілізованого світу. Інформаційний ресурс трактується як соціальна сила, спрямована на перетворення суспільства.

Поява нової технологічної парадигми на основі більш потужних і гнучких інформаційних технологій зробило можливим перетворення інформації як такої в продукт виробничого процесу. Трансформуючи процес обробки інформації, нові інформаційні технології впливають на всі сфери людської діяльності і роблять можливим встановлення незліченних зв'язків між різними областями, так само як і між елементами і агентами цієї діяльності.

Важливим аспектом у використанні іноземних інвестицій є диференційований підхід при використанні принципу рівного ставлення до іноземних і національних інвестицій. Система прямих іноземних

капіталовкладень передбачає два важливі моменти: заміну системи затвердження урядовими органами проектів системою повідомлення; істотне обмеження податкових пільг для спільних підприємств з метою забезпечення принципу справедливої конкуренції між іноземними та національними компаніями з урахуванням екологічних обмежень. В першу чергу необхідно відкрити промисловий сектор для вкладень іноземного капіталу і лібералізувати процес інвестицій в такі технологічно складні сфери, як телекомунікація, інженерне будівництво, морський транспорт. Перед державою стоїть важке завдання спрямувати фінансові кошти інвесторів в галузі підприємництва, в розвитку яких була б зацікавлена країна.

Реформування економіки України передбачає структурну реорганізацію в галузі використання, охорони та відтворення природних ресурсів, що охоплює банківську, фінансово-кредитну системи, інвестиційну, інноваційну політику і безпосереднє природокористування на приватних і державних підприємствах. Тільки екологічно високоякісний товар і така ж високоякісна екологічна послуга користуються дійсним попитом на ринку і можуть привернути до себе споживача. Виходячи як з інтересів суспільства в цілому, так і кожного члена суспільства, потрібне застосування нових форм організації виробництва, бізнесу та праці, вдосконалення структури виробничо-господарської діяльності з урахуванням національних особливостей природокористування. Ефективність заходів по збереженню і підтримці біорізноманіття, інновацій в природоохоронний сектор може бути забезпечена тільки за умови загальнодержавного підходу до цієї проблеми.

Висновки. У процесі формування ринкових структур у трансформаційній економіці України ставиться завдання забезпечення позитивних змін у всіх ланках господарсько-виробничого комплексу на базі їх ринкового регулювання. Нова економіко-екологічна парадигма в глобальному масштабі, заснована на технологічній потужності та інформації, сприятиме зростанню взаємозалежності та взаєморозуміння в новій економіці для збереження нашої планети. На сьогоднішній момент необхідна принципово нова екологічна політика держави, яка чітко визначала б стратегію і тактику вдосконалення взаємовідносин суспільства, виробництва і природи, оптимального поєднання екологічних, економічних та фінансових позицій, критеріїв розвитку продуктивних сил і економіко-екологічних виробничих відносин.

Ключові слова: добробут населення, стійкість, фінансово-кредитна система, цінність природних ресурсів, маркетинг, інформаційні технології.

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TRANSFORMATION IN ECONOMY: FINANCIAL AND CREDIT SYSTEM AND MARKETING APPROACHES

Topicality. The modern economy, with its transformational processes, first of all requires the solution of the country's financial and credit system. The strength of finances and the efficiency of credit functioning are predetermined by the state of monetary circulation, which, in turn, requires their constant regulation, strengthening the financial and credit impact on the economy. One can get out of this situation only by attracting scientific knowledge and experience, that is, creating an independent research base, participating in the internationalization of high technologies and gaining experience in efficient technology transfer, competition for new markets, and strict adherence to science in economic activities. Combining financial and credit policy will allow the state to use budget methods to regulate the economy in full force through taxes, government spending and loans, interest rates, as well as to make wider use of buying and selling securities. In a market economy, financial regulatory methods, creating a financial environment, can solve economic problems of national importance in Ukraine. And marketing involves the study of the

real needs of the client, its main objectives - to attract new customers, consumers who have not previously resorted to the services of a particular object, as well as offering new services. Today, marketing research organically included in the banking activity, becoming its integral part.

Aim and tasks. The purpose of the article is to identify the tools of the economic mechanism of financial and credit and implementation, the application of modern marketing technologies. The main goal of the transformational economy is to promote the development of an investment-attractive environment, to limit inflation, restructure the economy, integrate into international financial markets, and achieve social stability in society. To do this, the essence of economic development should be determined taking into account qualitative changes in the environment.

Research results. In order to create a powerful economic basis for the country (and its regions), market mechanisms should facilitate rapid and high-quality renewal of production based on the latest technical and technological and modern scientific achievements, and the introduction of new business methods. Today on the agenda is the solution of qualitatively new, complex, multifaceted tasks and ensuring a single goal: the preservation of the living conditions and activities of people.

Information technologies have become a new tool for turning knowledge into an information resource of society, which has become the main value of the civilized world. Information resource is treated as a social force aimed at the transformation of society.

The emergence of a new technological paradigm based on more powerful and flexible information technologies made it possible to transform information as such into a product of the production process. Transforming the process of information processing, new information technologies influence all spheres of human activity and make it possible to establish innumerable links between various fields, as well as between the elements and agents of this activity.

An important aspect in the use of foreign investment is a differentiated approach in using the principle of equal treatment of foreign and national investment. The system of foreign direct investment provides for two important points: replacing the system for approving projects by government bodies with a notification system; substantial limitation of tax benefits for joint ventures in order to ensure the principle of fair competition between foreign and national companies, taking into account environmental restrictions. First of all, it is necessary to open the industrial sector for investments of foreign capital and liberalize the process of investments in such technologically complex areas as telecommunications, engineering construction, and maritime transport. The state is faced with the difficult task of channeling financial resources to investors in business sectors in whose development the country would be interested.

Reforming the economy of Ukraine involves a structural reorganization in the use, protection and reproduction of natural resources, covering the banking, financial and credit systems, investment, innovation policy and direct environmental management in private and public enterprises. Only an environmentally high-quality product and the same high-quality environmental service are in real demand in the market and can attract consumers. Based on the interests of society as a whole, and of each member of society, the use of new forms of organization of production, business and labor, improvement of the structure of production and economic activities, taking into account national features of environmental management, is required. The effectiveness of measures to preserve and support biodiversity, innovations in the environmental sector can be achieved only with a state-wide approach to this problem.

Conclusion. In the process of formation of market structures in the transformational economy of Ukraine, the task is to ensure positive changes at all levels of the industrial complex based on their market regulation.

A new economic and ecological paradigm on a global scale, based on technological power and information, will contribute to the growth of interdependence and mutual understanding in the new economy in order to preserve our planet. At the moment, a fundamentally new environmental policy of the state is needed, which would clearly define the strategy and tactics of improving relations between society, production and nature, the optimal combination of environmental and economic positions, criteria for the development of productive forces and economic and environmental production relations.

Keywords: population welfare, sustainability, financial and credit system, value of natural resources, marketing, information technology.

Problem statement and its connection with important scientific and practical tasks. At the present stage of development of economic relations in the light of overcoming the effects of the global financial crisis, an urgent problem for most financial and credit institutions is to increase their competitiveness in the occupied sectors of the financial market. And marketing strategies, prognostic estimates will allow to model situations with the least risk. Under the financial service we understand the activities associated with the attraction and use of funds of legal entities and individuals. It should be noted that the regulatory framework of Ukraine, the improvement of business process technologies and the complication of the conditions for the functioning of the financial and credit markets necessitate a review of the existing strategy for positioning financial and credit institutions in the country in the banking retail market. It is necessary to form effective mechanisms for the effective implementation of financial policies in the field of communications and distribution.

This complex of interrelated functions that are realized in the process of distribution of material flow between different customers can be considered as distribution logistics. All this necessitates the study and

study of theoretical and methodological approaches to the system of formation and effective implementation of a competitive marketing strategy in the retail market for goods and services (both financial and food) in a highly competitive environment.

Analysis of recent publications on the problem. There are very few publications that combine questions of the financial and credit system and the problems of marketing strategies in this area. In modern economic conditions, it is almost impossible for a legal or physical person without marketing knowledge and market research to be competitive. The concept of bank marketing appears. Marketing activity in the banking sector is directed primarily to the study of credit resources, analysis of the financial condition of customers, attracting deposits to banks, etc. It involves focusing on the real needs of the client, on meeting his demand. In our work, we expanded the range of problems to the state level and consider financial marketing of state importance and as a specific management function aimed at flexible adaptation of the financial-commercial activities of the investor-seller to the constantly changing conditions of the financial market. The authors indirectly relate to these issues in their works [1 - 11].

The current state of the financial and credit system is characterized by the underdevelopment of a number of sectors of the financial market, which in turn is connected and affects the development of the market for goods and services, the labor market. It should be noted and the relative weakness of financial institutions, whose economic function is the redistribution of money capital between the sectors of the national economy.

Allocation of previously unsolved parts of the general problem. Currently, there are no works that would systematically disclose the problem at the present level of transformational economic development, taking into account the financial and credit system both at the state level and at the business level, taking into account strategic, tactical and operational marketing models on the principles of sustainable economic development. Negative trends in the development of the investment potential of the economy and features of such a source of investments as bank loans are revealed. The main factors contributing to the need for increased investment activity include a decrease in the volume of investments, the deterioration of their structure, and a low share of bank loans in investments. Government support is not sufficiently effective, and it is designed to enhance the role of commercial banks in financing the investment needs of the economy. The necessity of developing strategic and tactical measures aimed at solving the identified problems is substantiated.

Formulation of research objectives (problem statement). The purpose of studying this issue is to determine the marketing technologies for solving financial and credit problems of the economy. The study is aimed at considering the financial and credit support of the investment potential of the Ukrainian economy and forecasting using predictive marketing modeling for the effective operation of the entire state financing system.

An outline of the main results and their justification. The possibility of solving existing problems in Ukraine is associated with the adoption of long-term programs designed to give a new quality to social and economic development and increase the well-being of the people. In Ukraine, the critical gap remains the growing gap between the volume of taxes collected and the budget needs for monetary resources. The arguments in favor of a policy that combines tax cuts with cuts in public spending and a balanced budget are not convincing under current conditions. Tax cuts are not an end in themselves, but a means of attracting additional investments into the economy, including foreign ones. However, to achieve a balanced budget still does not mean completely solving the tasks of balancing all monetary resources and using them most effectively in the entire financial turnover of the country. At the same time, with the help of state and banking support, it is necessary to intensify investment and innovation activities in the field of structural and qualitative restructuring of the production and economic complex, develop market and social infrastructure, form a qualitatively new market space.

Credit relations were also in conflict with the urgent needs of the development of material production and strengthening of finances, which in the conditions of a centralized management system were formed as volitional non-economic methods of state influence on money circulation and credit. The banking system became unlimited in granting loans, which did not improve the economic situation, but contributed to the intensification of the economic crisis. Loans were issued without appropriate calculations to increase future output, which led to a swelling of cash flow, the development of inflation and the depreciation of money. The strength of finances and the efficiency of credit functioning are predetermined by the state of monetary circulation, which, in turn, requires their constant regulation, strengthening the financial and credit impact on the economy. To this end, it is necessary to immediately resolve the issue of combining financial and credit policy, ensuring the continued maintenance of the stability of the system. A clear strategy for a unified fiscal

and monetary policy has not yet been developed. Combining financial and credit policy will allow the state to use budget methods to regulate the economy in full force through taxes, government spending and loans, interest rates, as well as to make wider use of buying and selling securities. In a market economy, financial regulatory methods, creating a financial environment, can solve economic problems of national importance in Ukraine. The role of the state should not be limited to influence through the sphere of public finance, but be exercised through legislative regulation of financial relations within the framework of other forms of ownership.

Under these financial conditions determined by the market, there are four main ways to increase profits: reduce production (commercial) costs, increase the speed of capital circulation, increase productivity and expand market share. Investments in expanded production are carried out at the expense of own funds - depreciation, savings and bank loans. If the state is interested in the development of production of a particular type of goods, a corresponding state investment policy is developed and implemented.

At present, capital investments in the renewal of production are drastically reduced, without which it is impossible to stop the process of economic decline. World experience shows that all states have emerged from the economic crisis on the basis of additional capital investments in production, equipment and technology upgrades, including through the introduction of new business methods. The reality is that today in Ukraine the depreciation of the basic production assets of enterprises exceeds 60%, and in some sectors of the economy and 90%. This leads to a sharp increase in the cost of repairing production assets, which usually contributes to changing the cost of development and introduction of new technology.

Since the beginning of the 1970s, Malaysia, Singapore, South Korea and Taiwan were the first in Asia to abandon the policy of import substitution and switched to the "open door" policy - accelerated development of export sectors of the economy with the help of foreign capital. Actively rebuilding the structure of its economy in accordance with the requirements of world markets, developing countries in Asia have begun to modify old and create new industries for themselves, orienting them to foreign markets: electronics and automobiles, shipbuilding, textile, footwear and handicrafts, toys. At the same time, the main advantage in the competitive struggle for the markets of some finished goods was their workforce, which met the requirements of market conditions: cheap, fairly educated and highly productive. The export-oriented economy of Asian countries operates on the basis of the full attraction of foreign capital and technology, on the use of foreign knowledge and experience in the organization and management of production. The main sources of borrowing and the introduction of foreign equipment and technologies are the import of production equipment (accompanied, as a rule, the acquisition of rights to use production processes) and high-tech goods on ordinary commercial terms; purchase of patents and licenses; receiving technical assistance from foreign countries; direct private foreign investment in the form of participation in joint ventures, branches of foreign firms [3, p.3,11]. But not for all states this way is effective, now new technologies are on the agenda, new information economy with marketing models, new environmental acute problems, new world relations between states, etc.

In order to create a powerful economic basis for the country (and its regions), market mechanisms should facilitate rapid and high-quality renewal of production based on the latest technical and technological and modern scientific achievements, and the introduction of new business methods. Today on the agenda is the solution of qualitatively new, complex, multifaceted tasks and ensuring a single goal: the preservation of the living conditions and activities of people. One can get out of this situation only by attracting scientific knowledge and experience, that is, creating an independent research base, participating in the internationalization of high technologies and gaining experience in efficient technology transfer, competing for new markets, and clearly following science recommendations in business activities.

The information technology (techno-economic) paradigm, as noted by K. Freeman [12, p. 76], is a concentration of interrelated technical, organizational and managerial innovations, the advantages of which should be sought not only in the new range of products and systems, but most of all in the dynamics of relative cost structures for various investments in production. Modern society is entering the stage of technological development, the content of which is information technology, coupled with artificial intelligence. Information technologies require deep theoretical research in the field of modern trends in the development of technology, technology, economics and politics, including computer science and cybernetics.

Information technologies have become a new tool for turning knowledge into an information resource of society, which has become the main value of the civilized world. Information resource is treated as a social force aimed at the transformation of society.

The emergence of a new technological paradigm [12, p. 28] based on more powerful and flexible

information technologies made it possible to transform information as such into a product of the production process. Transforming the process of information processing, new information technologies influence all spheres of human activity and make it possible to establish innumerable links between various fields, as well as between the elements and agents of this activity.

The first stage of transformations in the economy is the soft introduction of individual elements of the economic mechanism without any radical breakdown of the existing structures to stabilize positions. The purpose of the first stage is to keep (or take out of the crisis) the country's economy within the framework of a single Program to stabilize the standard of living of the population of Ukraine, to organize the work of the financial and credit, banking system, the work of enterprises, the agro-industrial, transport complexes, etc.

At the present stage of development of a market economy in the aggregate of problems, one of the most important is the formation of prerequisites for a new technological basis of production in all sectors of the national economy. Progressive shifts in production can occur only under the influence of scientific and technical progress on the basis of a scientifically based economic, environmental, informational, and scientific and technical policy.

The emergence of an economy with a network structure and deep interdependence of elements makes it possible to increasingly apply its achievements in the process of developing new technologies, knowledge, as well as managing both technology and knowledge, and the management process itself. This vicious circle will allow achieving greater labor productivity and efficiency of production and economic activity, provided that the necessary conditions are present for equally deep organizational and institutional changes. The processes of structuring property relations and the development of the diversity of its forms objectively require unification of the complex of attitudes in general and the mechanism for regulating income distribution, including a single tax mechanism, as well as optimizing and meeting the economic and environmental needs of people, taking into account the preservation of the quality of the natural environment.

The civilized market has a developed, complex and extensive infrastructure. It includes the financial and credit-banking system, a developed monetary system, stock and commodity exchanges, etc. The civilized market does not work without a developed infrastructure, including without its legal security. An important component of the market infrastructure is the banking system. The creation of a single domestic market and a common European space would allow domestic economic actors to take advantage of their positions on world markets.

Today, it is impossible to ignore the problems associated with the globalization of the economy and its consequences. Capital mergers are increasingly taking place at the international level and the issue of unifying the laws of the countries in whose territories branches of the merging companies operate is becoming ever more pressing.

The international integration of financial markets through the use of new information technologies has had a tremendous impact on the withdrawal of capital flows from national economies. Recently, by increasing their orientation to international markets, integrating markets and maximizing the competitive advantages of enterprises and companies, including the environmental component, they have been able to increase profitability indicators.

An important aspect in the use of foreign investment is a differentiated approach in using the principle of equal treatment of foreign and national investment. The system of foreign direct investment provides for two important points: replacing the system for approving projects by government bodies with a notification system; substantial limitation of tax benefits for joint ventures in order to ensure the principle of fair competition between foreign and national companies, taking into account environmental restrictions. First of all, it is necessary to open the industrial sector for investments of foreign capital and liberalize the process of investment in such technologically complex areas as telecommunications, engineering construction, and maritime transport. The state is faced with the difficult task of channeling financial resources to investors in business sectors in whose development the country would be interested.

Funds allocated by international financial organizations are mainly used to cover current budget deficits, as a result of which there is only a temporary improvement in the economic situation. But with the growth of external debt obligations, the need for their subsequent repayment and interest payments undermines the capabilities of the national economy. States solving their problems on their own do not burden their economies with debts and retain the possibilities of its development. Therefore, in the decision-making process, it is necessary to trace the movement of finances and determine their effectiveness in investing in a particular object, taking into account the forward-looking estimates.

Government regulations on technology transfers should be an integral part of the law on foreign

investments, taking into account the requirements of compulsory licensing, the licensee obtaining permission from state bodies to acquire technology abroad and import it into the country, to conduct technology expertise to limit access to outdated technologies.

Significant changes in the development of world trade contributed to the emergence of new phenomena in its international organization. These phenomena include the so-called regionalism, i.e. agreements on particularly close cooperation of individual countries on the type of free trade zones and customs unions. The number of such groups according to different estimates ranged from 80 to 100. According to the World Bank, about half of world trade is carried out within such zones.

The implementation of many European research programs is associated with the need to form international technological unions of the CU. Research programs play the role of catalysts of alliances of various types. The reasons for the formation of the CU in Western Europe are not only in pooling resources to intensify R & D, reducing costs in obtaining new technological capabilities, which is achieved through centralized subsidizing of projects or saving through joint costs, but also in eliminating duplication of work and increasing competitiveness. The reasons for the formation of a vehicle are also considerations of survival, the possibility of research and development or the production of a new type of product, which is beyond the power of each company, enterprise, or state separately.

Compensation, cooperation ties established at the level of economic organizations, enterprises of different countries will make fuller use of their intellectual, scientific, technical and production potential, will promote the transfer of mutual cooperation to a long-term and more stable basis, ensure greater balance of trade, expanding the supply of finished products to global market, overcoming to a certain extent protectionist barriers at the national and regional levels .

Of course, the task of integrating Ukraine into economic structures and creating a single internal market and a common European space [2, p. 54] should not be viewed as a self-sufficient goal. These processes are in the conditions of modern international cooperation of production, division of labor, the state of science and technology, primarily a necessary means of resolving social, humanitarian, environmental problems, a way to preserve and improve the environment, establish the necessary proportions of social production, improve the living standards of citizens of Ukraine . Outside of such a wide semantic context, any integration measures turn out to be devoid of any reasonable focus.

For the broad development of international forms of cooperation in the direction of bringing science and national production closer to the external market, its conditions and requirements, a reform of the entire economic mechanism in Ukraine is necessary.

The government should also promote the development of industrial infrastructure and the socio-economic sphere, placing an additional burden on the public sector. In any country with a market economy, there are two main forms of business: public, based on state ownership and private - on private. The differences between them consist in the degree of state support and economic freedom (freedom in choosing directions, methods and economic levers of production and business activities, independence in decision making and responsibility for their results).

The well-known Japanese businessman, Kazuma Tateisi, names eight prerequisites for the success of entrepreneurial activity [4, pp. 5, 6]: clear credo; correlation of the company's goals with the natural behavior of people (human factor); rational income distribution; corporate spirit (joint ownership); public interest policies (ownership); promising market (new products); original technology; effective leadership. Before starting to create a new type of product, and even more so to planning its production, separate groups of consumers are carefully studied, which leads to a wide differentiation of trademarks, contributing to the satisfaction of any taste. And marketing matters play a key role in any kind of activity.

Reforming the economy of Ukraine involves a structural reorganization in the use, protection and reproduction of natural resources, covering the banking, financial and credit systems, investment, innovation policy and direct environmental management in private and public enterprises. Only an environmentally high-quality product and the same high-quality environmental service are in real demand in the market and can attract consumers. Based on the interests of society as a whole, and of each member of society, the use of new forms of organization of production, business and labor, improvement of the structure of production and economic activities, taking into account national features of environmental management, is required. The effectiveness of measures to preserve and support biodiversity, innovations in the environmental sector can be achieved only with a state-wide approach to this problem.

When considering issues of a resource-safe policy, interests and disagreements arise between the state, entrepreneurs and consumers. The partnership should be aimed at clarifying the economic and environmental

interests in the system of industrial, consumer, distribution and exchange relations. During the period of economic transformation, there are acute questions about the most optimal combination of economic and environmental interests between producers and consumers. The priority direction for improving the mechanism for implementing the state environmental policy is reforming the legislative and regulatory framework for environmental management.

Enterprises or investors will not increase productivity without prior expansion of demand or its potential in Ukraine. When relations with other states were broken and markets were lost, the public sector could no longer expand markets and, accordingly, increase employment without raising taxes on capital or creating excessive money supply and government debt. Therefore, short-term measures to overcome the crisis in the economy consisted in reducing the number of employees and their salaries. To solve this problem, new markets should be sought. The market, as a natural way to create a balance between supply and demand, is a necessary condition for the effective functioning of any economy. Today, the market for environmentally friendly goods, services and technologies is particularly relevant, and these products, services and technologies are in high demand.

To open new markets, connecting market segments in different countries into a single network, enterprises, firms, organizations must possess modern telecommunication technologies and capital capable of moving quickly in space and in time. This stage is key in the development and implementation of an effective mechanism for reforming the economy of Ukraine.

Through satisfying the needs of consumers (buyers of goods and services), producers realize their ultimate goal - making a profit, and the final profit, in the case of environmental marketing, is improving (improving) the quality of life. Theoretically, this is exactly what should happen, but in practice in environmental management, in market conditions, the consumer would signal the market that clean living conditions and environmentally friendly goods are needed, the market will generate such a "demand" that is beneficial to the producer-owner. All manufacturers have one of the main goals - to get as much profit as possible, so it will be beneficial not to produce goods at all, in particular environmentally friendly, which is needed by the consumer and offer new products that meet this need, but which will be beneficial to the owner-producers. And only at this stage the law of "supply and demand" will begin to operate, but until new conditions appear for the possibility of replacing these products with similar products with the greatest profit for the manufacturer. But these features of a market economy do not contribute to the production and sale of environmentally friendly products. As Nelson writes in his book [12, p. 94], a new base in the theory of economic growth should be built around the interrelationships between technological change, the capabilities of a firm, and national institutions. Indeed, firms, companies, enterprises do not need technologies for the sake of the technologies themselves or in the growth of labor productivity as such - all this is an important means (of course, not the only ones) for achieving the main objective - profitability.

Environmental marketing, as a tool of economic and environmental policy, contributes to the development of sustainable business based on the spread of environmentally balanced production and distribution in the face of emerging environmental needs (the need for environmental safety, the need for environmental goods, services and conditions). The practical significance of the study is connected with the possibility and expediency of using its results in developing programs for the socio-ecological and economic development of territories, environmental protection, and the development of sustainable business.

Despite the adoption of natural resource codes and laws, government programs, planning and forecasting decision-making in environmental management and environmental safety, as well as the consideration of the environmental factor in the assessment of natural resources are not highlighted as one of the most important. An underestimated assessment of natural resources and damage caused to the environment can serve as the destruction of especially valuable natural and cultural objects. Accounting for economic and environmental indicators both at the macro and micro levels should contribute to the development of a resource-saving environmental concept. Its implementation will make it possible to achieve the preservation of unique natural objects of biodiversity, the country's environmental rehabilitation, the rehabilitation of polluted territories and coastal zones. The anthropogenic impact on nature has necessitated the adoption of urgent, comprehensive, long-term measures to resolve the problem of human survival, without prejudice to the interests of other species and future generations.

Many environmental effects can be taken into account using economic methods in preliminary assessments. This does not mean that the economic price can always be assigned to diverse environmental values. Many environmental, socio-environmental effects, damage can not be calculated. However, it is often useful to illustrate the economic consequences of changes in the environment, which can be done by estimating the economic value. In a broader sense, substantial damage to the environment arises due to

economic reasons, and an understanding of these factors is a prerequisite for the formation of environmental policies.

If you do not fully take into account the real costs and benefits associated with the implementation of projects and programs, including their impact on the environment, preference will be given to projects whose objects, directly or indirectly, will negatively affect the quality of life of people. If the calculations of national income do not take into account the damage caused to the natural environment and its depletion, then governments, international institutions and citizens get the wrong idea about the real efficiency of the country's economy.

The definition of the integral economic and environmental indicator (indicator) shows the environmental friendliness of the country's economy, since Macroeconomics is a set of strong ties that integrate all economic elements into a single integrity. This macrosystem organically connects all the links of material and non-material production, and the national wealth is the material foundation. Therefore, the inclusion of an assessment of natural resources in the national wealth of the country will reflect the country's natural potential. According to available estimates, natural resources constitute over 40% of the national wealth in Ukraine. The underestimation of natural resources and environmental damage distorts indicators of economic development and progress. According to Western scientists, damage in developed countries reaches 3-5% of GNP. According to experts in Russia, the economic damage from environmental pollution is 10-15% of GNP [14, p. 188]. In Ukraine, the situation is approximately the same as in Russia. Therefore, the orientation of the economy towards sustainable development will require the development of environmentally adjusted indicators reflecting the true state of the country's national wealth.

Some types of natural capital are vital, indispensable and have no price. The need to preserve such goods should be an absolute deterrent in all activities. This implies the establishment of safe minimum (limit and above limit) standards (for example, water and air quality, biodiversity conservation, land filling on land and on the seabed) and exclusion of the possibility of certain types of economic development.

Conclusions and perspectives of further research. The development of theoretical problems and practical tasks of high-intensity management is the main subject of research of all modern economics, in particular, its direction, which is associated with the improvement of the economic mechanism in the field of environmental management, both in the sectors of material production and in non-production sphere. In new economic conditions, it becomes important to link the isolated money capital with the reproduction process, in which the self-increase in value makes it possible, by controlling the value in money, to control production itself. In the process of formation of market structures in the transformational economy of Ukraine, the task is to ensure positive changes at all levels of the industrial complex based on their market regulation. The financial and credit system cannot be formed and function without effective management, which allows using the market mechanism to carry out financial and credit flows in the national economy based on a combination of market self-regulation and government regulation.

A new economic and ecological paradigm on a global scale, based on technological power and information, will contribute to the growth of interdependence and mutual understanding in the new economy in order to preserve our planet. At the moment, a fundamentally new environmental policy of the state is needed, which would clearly define the strategy and tactics of improving relations between society, production and nature, the optimal combination of environmental and economic positions, criteria for the development of productive forces and economic and environmental production relations.

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