

ровать процесс перевозки вне зависимости от вида транспорта и протяженности маршрута, обеспечивая сохранность грузов и соблюдение сроков доставки.

Сегодня для функционирования транспортно-логистических систем необходимо применять современные цифровые информационно-коммуникационные технологии управления заказами, осуществлять планирование, организацию, мониторинг и контроль всех процедур доставки товаров в режиме реального времени.

Практическое применение полученных результатов. При анализе данных было выявлено, что применение технологии электронного сопровождения грузов оказывает положительное влияние на условия и результаты деятельности как транспортных компаний, так и государственных органов, в том числе таможенной службы. Технологии отслеживания грузов направлены на обеспечение безопасности цепи поставок товаров, позволяют контролировать процесс перевозки вне зависимости от вида транспорта и протяженности маршрута, обеспечивая сохранность грузов и соблюдение сроков доставки.

Широкое использование компьютеризированных средств и методов обработки информации является обязательным условием успешного функционирования любого современного предприятия.

Внедрение информационных технологий закономерно способствует повышению эффективности и конкурентоспособности как всего автотранспортного комплекса страны в целом, так и его отдельных элементов – на уровне региона, города или отдельного автотранспортного предприятия.

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DEVELOPMENT OF THE ONLINE BANKING MARKET

The Internet banking market is rapidly developing all over the world. Financial and labor resources are allocated for its development and improvement. The best specialists of information and communication technologies and marketing are working on improving Internet banking.

Marketers are engaged in research of preferences of consumers of remote banking services, conduct surveys among users in order to identify weak links of remote banking service systems, and also receive and consider proposals for improving remote access banking services in order to create and write a strategy for the development of these systems.

Programmers, based on the strategy, improve existing remote banking systems, develop new systems. Also, the main direction of their activity is the maintenance of original remote banking programs.

Another important role is played by specialists who are engaged in training the personnel of banking services, because it is bank employees who are the connecting link between the user and the bank's services. It would seem that at this stage in

remote banking, bank employees should not play one of the important roles, but not all users are able to use remote banking services, so every bank employee should be able to set up a profile in Internet banking, be able to connect cards to the system, help with registration if the user has problems, as well as coordinate user actions and talk about the possibilities and advantages of these systems. Nowadays, at least once, almost everyone has made a payment in remote banking systems, but still not everyone knows how to use them in practice. If the user has problems with the service, he contacts the bank or calls the hotline, which is why the bank's employees are the main link involved in solving the problem and providing information. The scheme of the functions of research, development and maintenance of remote banking services is shown in figure 1.

Study

- research of preferences of consumers of remote banking service
- conducting surveys among users and identifying weak links of remote banking service
- acceptance and consideration of proposals for improving the remote banking service
- creation and writing of strategies for the development of remote banking service systems

Remote banking service — Development

- improve existing remote banking systems
- engaged in the design of new systems
- support the original remote banking programs

After-sales service

- are engaged in training of personnel of banking services
- configure profiles in Internet Banking
- connect cards to the system
- help with registration
- coordinate user actions
- talk about the capabilities and advantages of these systems

Figure 1 – Diagram of the functions of research, development and maintenance of remote banking services [1]

Since the 80s, the telephone banking system has rapidly begun to develop, the continuation of the development of this system was the emergence of Internet Banking. In 1995, the first systems appeared that allowed account management via the Internet, and in the same year the first virtual bank appeared [2].

In America, the first virtual bank Security First Network Ban was created on October 18, 1995. A distinctive feature of this bank was the complete absence of physical branches. All the work of the bank was carried out exclusively through the website, where it was possible to open an account and access it. Already in the first year and a half, about 10 thousand bank accounts were opened. This bank was popular among customers. A year later, was opened the first virtual bank in Europe - Advance Bank. The creation of virtual banks began to gain momentum [3]. The advantage of these banks was the low cost. Their creation requires significantly lower costs than the creation of branches and physical branches of traditional banks. Costs are reduced due to the fact that there is practically no need to rent premises and the number of employees is reduced.

The virtual bank of that time allowed [4]:

1. Manage accounts while in other countries.
2. Work with accounts 24/7.
3. Check the status of accounts at the moment.
4. Confirm money transfers.
5. Make payments online.

According to statistics, in 2000, Internet banking systems were the most popular among the population of Europe, although the range of remote banking services of American banks was much wider. Today, Internet banking services are used by almost 50% of the population covered by the Internet. But still, there are currently areas where the Internet is not supported and where Internet banking simply cannot develop. Statistical data on the number of Internet banking consumers by country for 2020 are given in table 1 [5].

Table 1 – Statistics of Internet banking services consumption by country.

Country	Number of consumers, %
Iceland	91
Norway	89
Finland	86
Denmark	84
Netherlands	83
Sweden	82
USA	80
Belgium	61
France	58
Great Britain	57
Germany	49

The number of Internet Banking users in 2016 amounted to 1.43 million, in 2017 amounted to 1.83 million, and in 2018 - 1.94 million. In 2020, the number of Internet banking users in Belarus reached 4 million, when in 2019 the number of users was 2.63 million. The data are presented in table 2 [6].

Table 2 – Statistics of Internet banking services consumption in Belarus.

Year	Internet banking users, mln.	Population of the Republic of Belarus, people	Percentage of users from the general population, %
2016	1,43	9502000	15,05
2017	1,83	9498000	19,27
2018	1,94	9483000	20,46
2019	2,63	9476000	27,75
2020	4	9451613	42,32

As a percentage of the total population of Belarus in 2020 (the total population of the Republic of Belarus is 9,451,613 people), the number of Internet banking users was 42.32%, and in 2019 (the total population of the Republic of Belarus is 9476,000 people), the number of users was 27.75% people. Consequently, during the period from 2019 to 2020, there was an increase in the number of Internet banking users. The growth in the number of Internet banking users is shown in Figure 2.2 [7].

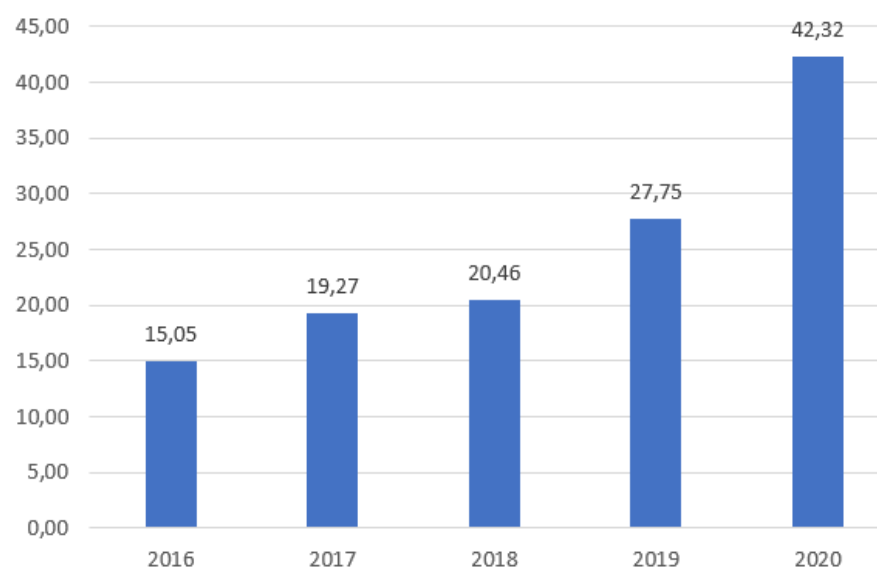


Figure 2 – Graph of the ratio of the number of Internet banking users to the total population of the Republic of Belarus [8].

As mentioned earlier, programmers who are engaged in the creation, development and implementation of special software in banks play a leading role in the development of Internet banking.

There are also various IT companies in the Belarusian Internet banking market that directly develop and implement Internet banking solutions. The leading places are occupied by the following companies: the company – developer of the website for Belinvestbank bank – Light Well Organization (LWO), the company –developer of the mobile application for MTB bank - Colvir Software Solutions (CSS), the company New Website worked on the development of the website for Belarusbank and Alfa-Bank, the company Alceda Consulting created the mobile application for Belagroprombank bank [9].

All websites and applications for Internet Banking have been developed by various large IT companies taking into account simplicity for the user and taking into account compliance with the corporate design of the bank itself, which is usually contained and prescribed in the "Brandbook" document.

Today, the number of users of remote banking services, including Internet banking, continues to grow. All banking service systems are constantly in the process of development and improvement. But we can say that the development of online banking services somehow adapts to the rapidly developing IT environment.

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УПРАВЛЕНИЕ ЦЕПЯМИ ПОСТАВОК В СОВРЕМЕННОМ МИРЕ

Торговля – одна из крупнейших отраслей экономики любой страны по объему деятельности и по численности занятого в ней персонала, а предприятие этой отрасли являются наиболее массовыми. Деятельность торговых предприятий связана с удовлетворением потребностей каждого человека, на которые влияют множество факторов и широкий спектр вопросов организационно-технологического, экономического и финансового характера, требующих повседневного решения. Оптовая торговля – важное звено, которое обеспечивает необходимую интенсивность и ускорение процесса товародвижения в условиях перехода к рыночным отношениям. Организуя движение товаров по каналам распределения, оптовая торговля способствует синхронизации производства и потребления товаров.

Управление цепочками поставок представляет собой процесс планирования, исполнения и контроля с точки зрения снижения затрат потока сырья, материалов, незавершенного производства, готовой продукции, сервиса и связанной информации от точки зарождения заявки до точки потребления, включая импорт, экспорт, внутренние и внешние перемещения, то есть до полного удовлетворения требований клиентов. Управление цепями поставок — это координация бизнес-процессов: материальных, информационных и финансовых потоков между участниками цепи поставок для достижения оптимального сочетания оперативности и эффективности. Конечной целью эффективной системы управления цепями поставок является наличие товаров в нужном количестве и месте, во время и по выгодной цене, при этом поддерживая высокий уровень сервиса.

Управления цепями поставок представляет собой поток материалов, информации и финансов. Материальные потоки включают распределение, движение