

Advertising is configured through Facebook. And the statistics also shows through. There is Power Editor application that only works with Google Chrome. It can customize the ads that are running and see how it works. The price of advertising in the identical price Instagram to Facebook. Works auction system: displays all such advertising and audience, an auction. Who will put a limit on the day is cheaper to this show.

Instagram is very promising in terms of sales. But its main function - aesthetic, it shows beautiful pictures. The better your photo, the more likes and comments. If you make the right content, the Instagram can bring good income. Advertising in the form in which there is now, I think, or sink into oblivion or be transformed to the needs of both consumers and advertisers.

Today, Instagram offers advertisers three ad formats: image, video, and a carousel. Given that the network belongs to Facebook, it is not surprising that the formats are very similar. Image: this format is similar to facebook but longer focuses on the image. Instagram allows you to place an image on the STA-button, on which the user will go to the advertiser's site. Carousel: is similar to the first format, but with additional functionality, you can display multiple images and calls to action in one ad and you can add videos to 60 seconds.

Instagram is suitable for business, which is easily visualized - from electronics to clothing stores, this niche is ideal for retail. B2B model can no longer so easy to fit Instagram in its advertising strategy. Simply put, advertising Instagram will make sense for your advertising strategy, only if Instagram, and before that was useful to you. If you have not used it in their advertising strategy before that, in principle, you can do without it.

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ANALYSIS OF INTERNET-BANKING COMPETITION IN UKRAINE

Key words: internet-banking, competition, competitor analysis, SNW-analysis

Internet-banking is a general name of processes of banking services and access to accounts and transactions with its, it provided at any time and from any computer which has Internet access. The browser is used for operations, it means the client part of software system shouldn't be installed.

Now the internet-banking market is very developed.

The paper deals with the research of the competitive position of JSC «AB «RADABANK» attached to the internet-banking services in Ukraine. At present, the JSC «AB «RADABANK» has a system of internet-banking, it's web-banking, but it does not stand no comparison with similar systems of competitors.

The leaders of the successful implementation of an effective system of internet-banking is «PrivatBank» (WEB-banking system «Private 24») and «Oschadbank» (WEB-banking system «Oschad 24/7»).

"Private 24" is the most developed system among the internet-banking. Probably every citizens of Ukraine, if had not used, or at least had heard about this system. There is a slogan: "Your alive internet-bank". The system is constantly being updated with new services. It can not only carry out your banking transactions around 24 hours a day, but also use many other services, such as buying of air or railway tickets, pay for any purchase on the Internet, buy tickets for football or basketball.

WEB-banking «Oschad 24/7» from the «Oschadbank» is a modern software system which allows you to monitor the status of your accounts and carry out banking transactions without visiting the bank 24 hours per day, 7 days a week, from anywhere in the world where is an access to the Internet.

There are two systems which not only the most functional, but they are also the most publicized at the market.

For the purpose of analyzing the competitive position, we should make a SNW-analysis.

Table

SNW-analysis

	Competitive advantages	Competitive position			Average	Concord Bank	East bank	Oschadbank	PrivatBank
		S 3	N 2	W 1					
1.	The possibility of credit file processing via internet-banking.			+ 1	1,8	1	1	1	3
2.	The presence of a mobile application for Android.			+ 1	1,6	1	1	1	3
3.	Availability of protection each transaction by entering the password from SMS during surgery through internet-banking or the introduction of a special issue.	+ 3			2,2	2	2	2	3
4.	The lack of fees for utility bills through web-banking (under restrictions, if the client uses another services of bank).	+ 3			2,2	1	2	3	3
5.	Easy recharge of other banks cards.		+ 2		2,4	2	2	2	3
6.	The ability to repay the loan through internet-banking.		+ 2		2,4	2	2	2	3
7.	Technical support.			+ 1	2,2	1	1	3	3
Total score:		13			14,8	10	11	14	21

Thus, the analysis of the competitive advantages of internet-banking JSC «AB «RADABANK» shows that the overall competitive position «RADABANK» (13 points) is weaker than the average of competitors (14.8 points).

There are cases of falling behind the bank such as impossibility of credit request filling through the internet-banking (item 1), the absence of Android mobile application (item 2) and unsatisfying acting of technical support (item 7).

Solutions of the problem:

- technical additional work by bank's programmers or by independent internet-banking firm;

- expanding of support staff and offering a separate subsection for the technical support of this particularly product (internet-banking) and systematic advanced training for support staff.

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MARKETING METHODS OF COMPETITIVE STRUGGLE IN THE RUSSIAN RETAIL INDUSTRY

Key words: competition, competitor analysis, competition, retail industry

Over the last decade, a huge number of new companies which sale foodstuffs appeared in the industry of the Russian retail trade. Meanwhile, it's necessary to develop new ways to promote the products because in the fierce competition in the industry it's very difficult to keep the leading position. Features of large companies are: scale, a huge range of products, highly developed advertising, etc. It gives a lot of advantages to the customer and at the same time, increases competition among companies.

According to the rating agency "Expert RA" [1], in the ranking of the largest companies of Russia in terms of volume of implementation, the leading retail chains are: "Magnit" - retail chain, X5 Retail Group, "Auchan", "Dixy Group", "Metro Cash & Carry", "Lenta", "O'Key Group". To improve the competitiveness companies are using various ways of stimulating product sales. In practice methods of price and non-price competition are used. [2]. It is believed that the most effective methods are the methods of price competition, but if such methods are preferred by customers, it's not the best method for the companies.

On the part of the price competition, recently method of price reduction as so-called " promotional actions" for various goods is successfully used, as well as special offers such as "1+1" and the receipt of discounts by accumulating points on the "loyalty card". Currently the methods of encouraging of regular customers in the form of cards which can provide a permanent discount are very popular and in this case the price tag indicates the "special price". Such cards are widely used by the stores "Lenta" and "O'Key".

On the part of non-price competition much more similar methods exist. Moreover, marketers are constantly developing new methods to increase sales and are also improving the existing ones, as they are the most profitable for the company. Among the most popular methods we can distinguish such as "gift with purchase", shares "happy day", when on certain days shops carry out various promotional actions, make competitions with various prizes that are meant to attract the largest number of customers. According to experts, the most effective method is an advertising of goods, because when customer comes to the store he chooses a product which he has heard about or saw somewhere already. [3]. Retailers now actively develop mobile apps where customer can learn about current promotions. The most