

So, in conclusion we would like to note that bank marketing should consider and be designed to meet the following requirements:

- satisfaction market needs of market participants in a manner that is selling services and focusing on the careful study of the expectations and requirements of the banking market;
- definition of types of banking products offered and their prices;
- searching for differences of competitors;
- improving the quality and speed of service in the service sales outlets;
- bringing the service sales outlets closer to the buyer.

To fulfill these requirements, the bank has to create innovative, strategic and effective banking policy.

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IS IT POSSIBLE BY USING MUSIC TO INFLUENCE PEOPLE'S WILLINGNESS TO MAKE PURCHASES?

Key words: marketing, consumer behavior, music

Increasingly, the company managing shopping centers and shop owners pay attention to sensory marketing.

Studies devoted the influence of music on customers revealed that 70 percent of visitors of shops pay attention to it. Half of them noted that well-chosen repertoire makes shopping enjoyable and encourages shopping.

But only properly selected music is one of the factors that can create a pleasant psychological atmosphere, conducive to shopping. It can make store memorable and brightly stood among its competitors. The impact of musical means can be carried out purposefully, and then will be achieved useful result. Properly chosen music acts on a subconscious level, prompting customers to pleasant emotions associated with the place of purchase.

For each store background music is selected depending on the specificity of goods sold, the audience demographic characteristics and habits. In the children stores should sound songs from the cartoons, in the food stores - neutral music without words, in the youth clothing stores - rhythmic catchy music, preferably in

selling clothing style, in jewelry stores - jazz and brass band in trendy boutiques - fashion music similar to used at fashion shows. Sports shop requires vigorous dynamic music with high tact. The choice of music for the grocery store depends on its size. You should use preferably medium-slow with the fast tact in a supermarket for medium class. Popular music can increase throughput, not to create a queue in cash departments, to improve mood. In shops for contingent with high incomes is another goal - to get visitors to stay longer, make the buying process comfortable. You should use slow and mid-tempo slow music. Music can be used successfully in the holidays. For example, on New Year, when sales are high, it is possible to increase them for another 20 percent with holiday music. The most important goal during the installation of sound equipment - uniform sound field distribution, as a result of which it is impossible to locate the source of the sound. Localized source of sound, for example, the only stereo speakers, will begin to attract the visitor's attention, even if unconsciously. And it must be focused on the process of buying and music should not disturb him in this. For this reason, should be set a certain sound level is not loud or quiet. Hardly audible sound will make the visitor to listen, strain, too loud - will be distracting.

Used properly the music turns into one of the most effective means of store marketing. It was monitored - by 20 shops of Dnepropetrovsk with musical accompaniment. Music by styles as follows: pop music - in 6 stores; neutral music without words - 5 shops; fashion music - 3 stores; energetic dynamic music - 4 store; quiet, slow music - 2; As a result, it is clear that the direction of the music content being actively developed.

Musical works have a positive impact on the mood of customers. If visitors like what they hear during their stay in a shop or establishment, they are in no hurry to leave, and it certainly will drop again. And the more a person walks through the store, the more likely that he will buy something or buy more. You can believe or not believe in the possibility of the influence of music on the subconscious, but this simple method definitely works. Now, on the question: **"Is it possible by using music to influence people's willingness to make purchases"** - you can confidently answer - **Yes!**

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FOCUS ON ENTERPRISE ECONOMIC SECURITY

Key words: economic security

In general economic security of enterprise can be described as its ability to offer resistance to the total influence of environment's threats with the use of corporate resources in order to achieve its strategic goal as a result of activities on the basis of making management decisions, which are adequate to the given conditions. Achieving enterprise goals is determined by top managers' abilities to make the best use of existing corporate resources and forecast negative impacts of environmental