

PRINCIPLES OF DIGITAL MARKETING

Information technology marketing is an interactive marketing of goods and services that uses digital technologies to attract, retain customers and ensure their consumer satisfaction. Communication with the consumer in digital marketing is carried out through intermediaries - the Internet and mobile communications [1]. And here there may be doubts of the following kind. Internet advertising and mobile advertising are perceived in most cases as spam, and therefore software products appear to protect the user from unnecessary messages and calls. Indeed, sending materials to all addresses without taking into account the characteristics of the addressee is wasted time, And the negative perception of these messages by users contributes only to the deterioration of the sender's image [2]. What, then, is the point of using digital marketing? In our opinion, everything is very simple here: applying it, there is no need to violate the laws and rules of "traditional" marketing in the digital dimension.

First of all, the principle, when carrying out Internet advertising, it is necessary first of all to determine the target audience. And only then, taking into account the interests of the target audience, develop an advertising appeal, select and use the appropriate means of transmitting information for this audience. Therefore, if, for example, a travel company offers expensive trips to Norway to low-budget persons (pensioners, students, etc.), then the result of such online advertising will be negative.

The second principle of organizing promotional activities in traditional marketing is a mandatory pretest of advertising, that is, a preliminary check of advertising means before conducting an advertising campaign in order to predict its potential success or failure and identify possible errors. Pretest is advisable in the case of online advertising. Conduct a small survey, find out what emotions advertising causes, what people learn from it, what actions it encourages to take - here is just a small list questions, the answers to which any marketer needs to know, including "digital" [3]. This is much more important for service and tourism organizations - for a number of reasons, one of which is the inseparability of the quality of the service on behalf of the person providing it. Accordingly, if the quality of Internet advertising carried out by a travel organization is not good enough, then in most cases this is perceived by

¹ Student of the group BEM-819k NTU "KhPI"

² Head Departments Economy Business NTU "KhPI", Doctor of Economics, Professor

consumers as a poor quality of the tourist service itself. In addition to promoting goods (services), Digital marketing is designed to facilitate the establishment of permanent partnerships with customers - maintaining a database of clients, setting up and functioning of a feedback system, online presentations of goods, the formation of documentation, invoicing, payment, etc., related to the daily work of a travel organization, can be done automatically, without the involvement of staff or with a minimum amount of it [4]. One thing can be answered to the possible objections of opponents of digital marketing about where to put the released staff: they must learn, acquire new skills in order to be able to "fit" into the digital economy.

The third principle. It is necessary to change the system of views on education and even mentality, and this is a complex and lengthy procedure. However, the realities of our time are such that no one will be able to "stay away". Therefore, workers in the field of service and tourism, realizing the importance of strengthening their competitive position in the market, will eventually be forced to accept and use new technologies.

Fourth princip. When implementing digital marketing, organizations should remember that the main value of an enterprise in the digital economy is a client who becomes a key figure in the process of economic activity [1-4]. This rule of "traditional" marketing is of particular importance for organizations in the service and tourism sector, which can receive a stable income and profit only if customer requests are maximally satisfied, since it is here that the dissatisfied person immediately goes to Competitors.

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Khodyrieva O.O.¹, Pererva P.G.²

RISK ASSESSMENT IN THE DIGITAL ECONOMY

The digital economy is a global trend, thanks to which every sphere of the economy and entrepreneurship remains market-competitive. The concept of digital society and economics was first formulated in 1995 in the USA by Nicholas Negroponte at the Massachusetts Institute of Technology and was developed with the final formulation of the definition of "digital economy" in the writings of Don Tapscott. It is believed that the concept of the digital economy, its model component is a kind of virtual environment, the content of which more organically and in detail complements the existing realities, integrates with them.

Modern development trends have led to the widespread introduction of the digital economy and, in this regard, a rethinking of basic concepts, in particular, the concept of risk. In the field of the digital economy, it makes sense to claim that there is digital risk. Indeed, when it comes to information (digital) technologies, cyber risk is often mentioned. In circles of specialists, both of these concepts are accepted, which in reality mean the same thing. It should be assumed that over time it will be one concept, but cyber risk will remain a component of digital (information) risk.

Digital risk management includes the development and implementation of economically sound recommendations and measures for the enterprise aimed at reducing the input level of risk to an acceptable project level [1-4]. A set of these measures is embedded in the overall system of business improvement and development, making it more predictable and manageable. Risk management policy for an enterprise is the process of developing and implementing programs aimed at achieving a balance between the expected benefits of reducing risk in achieving the desired result of entrepreneurial activity and the necessary costs for this. In this, the expected benefits are the reduction of losses, the stability of the system and the result; costs – expenses of all types of

¹ Postgraduate student NTU "KhPI"

² Head Departments Economy Business NTU "KhPI", Doctor of Economics, Professor