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INFLUENCE OF INNOVATION DEVELOPMENT ON THE ECONOMIC SECURITY OF THE COUNTRY

Proscura Volodymyr, Lyzanets Anzhela

ВПЛИВ ІННОВАЦІЙНОГО РОЗВИТКУ НА ЕКОНОМІЧНУ БЕЗПЕКУ КРАЇНИ

Проскура В. Ф., Лизанець А. Г.

An important direction of realization of Ukraine's national interests in providing economic security in modern conditions is the activation of business innovation activity. The current state, factors of formation and development of innovative entrepreneurship and organization of the technology transfer infrastructure in Ukraine are analyzed in the article.

Innovative entrepreneurship is based on finding new creative ways of development that is fundamentally different from the reproductive, classical type of business activity. However, the current model of functioning and state regulation of the economy does not provide adequate conditions for the creation and development of high-tech industries in Ukraine. Only 6.4% of enterprises are engaged in innovations in Ukraine, while those in Germany, the USA, France and Japan are ranging from 70% to 82%, in Sweden, Italy - about 50%, and in the Russian Federation - 9.1%.

Inflation, corruption, political instability, high tax rates, complicated access to finance, inefficient state bureaucracy, currency market regulation, restrictive regulation of the labor market, inappropriate quality of infrastructure, etc. are the negative factors for doing innovation activity in our country. Ukrainian export mainly consists of intermediate goods with a relatively low technological component: the share of high-tech products in export amounted only 5.5 percent of the total volume of Ukrainian export in 2016.

The directions of growth and increase of innovative potential usage efficiency are substantiated in the article. Ukraine has the prospect of becoming a full-fledged competitor in the global market for innovations and high technologies. This goal is achievable, first of all, due to the usage of integrated approach to the implementation of state innovation policy, creating favorable

conditions for the development of innovative entrepreneurship by developing innovative infrastructure and creating innovative clusters.

Keywords: *innovative business, technology transfer, economic security of the country, innovative activity of enterprises, innovative potential.*

У статті здійснено аналіз сучасного стану, факторів формування і розвитку інноваційного підприємництва та організації діяльності інфраструктури трансферу технологій в Україні. Визначено вплив інноваційної діяльності на економічну безпеку країни. Обґрунтовано напрямки нарощування та підвищення ефективності використання інноваційного потенціалу як умови забезпечення конкурентоспроможності української економіки на світових ринках.

Ключові слова: *інноваційне підприємництво, трансфер технологій, економічна безпека країни, інноваційна активність підприємств, інноваційний потенціал.*

Innovation development is one of the main priorities that determine the effectiveness of resource potential realization, ways of its further development and the economic security strategy of the country. Under the country's economic security we mean the condition which ensures sufficiently high and stable economic growth; effective satisfaction of economic needs; state control over usage of national resources; the protection of economic interests of the country at the national and international levels.

Some modern economists believe that the national economy can be oriented towards the transition to the innovative way only after achieving economic security through financial independence, energy self-sufficiency and stability, mainly by achieving technological progress through the development of fundamental and applied science. However, the present stage of economic relations development makes it possible for many countries to use technology transfer as the mean that enables to combine business and science and obtain economic benefits from the sale of research results and advanced technologies, as well as buying modern technologies that are offered for sale by other countries. This approach enables to combine the potential of internal innovation development with the external innovation market opportunities and to use it for accelerating economic strengthening of the state. Consequently, the problem of the development of innovative entrepreneurship as one of the directions determining the Ukraine's economic security strategy is extremely relevant.

Theoretical basis of formation and functioning of national innovation infrastructure are formed by such scientists as: O. I. Amosha, V. M. Heyets, E. S. Godunova, V. P. Ilychuk, I. O. Irtysheva, A. I. Sidorova, V.P. Semynozhenko, V.P. Solovyov, M.G. Chumachenko and others. Despite the depth of the theoretical studies, there is currently no effective innovative entrepreneurship and technology transfer infrastructure in Ukraine, which negatively affects the Ukraine's economic security level.

The aim of the article is to analyze the current state and development of innovative entrepreneurship and organization of the technology transfer infrastructure in Ukraine, as well as to identify its influence on the national economic security.

At present, due to the global economic crisis, the national economic system of Ukraine, as well as systems of many countries, is in difficult situation taking into account the main indicators and criteria of economic security. The innovative entrepreneurship is considered to be an important direction to improve the economic viability of society and its economic security.

Innovative entrepreneurship is the type of commercial activity aimed to generate profit through the creation and active diffusion of innovations in the national and world economies.

Innovative entrepreneurship is based on finding new creative ways of development that is fundamentally different from the reproductive, classical type of business activity. It includes the creation of new products, technologies, materials, search of new markets, forms of management or new innovation-oriented business structures.

Observing the state of innovative development of the Ukrainian economy we can make conclusion of the urgent necessity to increase the innovative activity of the business sector and to create effective mechanisms for commercialization of the intellectual activity results as a way to increase its economic security.

In Ukraine, according to the World Economic Forum (WEF) information, despite the adoption of a number of strategic directions of innovation sector development [3], the economy has not become innovative, although it has strengthened its competitiveness.

World Economic Forum published The Global Competitiveness Report 2017-2018 ranking the economies of the countries due to the Global Competitiveness Index. The Global Competitiveness Index consists of more than 100 indexes, combined in 12 pillars of competitiveness, which are grouped into 3 major sub-groups [3]. Covering 137 economies, the Global Competitiveness Index 2017–2018 measures national competitiveness defined as the set of institutions, policies and factors that determine the level of productivity.

Already traditionally, the rating was headed by Switzerland. Top ten most competitive economies included the United States, Singapore, the Netherlands, Germany, Hong Kong, Sweden, the United Kingdom, Japan and Finland.

Ukraine this year ranked the 81th place among 137 countries, having improved its position by four points. (Georgia – the 67th place, Turkey - the 53th; Russia – the 38th; Poland - 39th).

According to the results of WEF research, Ukraine has worsened its position in 4 out of 12 key indicators. Most of all was lost by the pillar «Labor Market Efficiency» (minus 13 points). Also, Ukraine suffered losses in the estimation of the innovation component of the Index (minus 9 points), infrastructure (minus 3 points) and the component that represents higher education and training (minus 2 points).

Despite the slight improvements, this year our country still demonstrates the worst positions in the strength of the banks (130th place), the regulation of stock exchange (134th place), the quality of roads (130th place), inflationary changes and the ability of the country to hold talents (129th place), the protection of property rights (128th place) [3].

Negative factors for doing business in our country are determined to be (in order of decreasing): inflation, corruption, political instability, high tax rates, complexity of tax legislation, instability of government, complicated access to finance, ineffective state bureaucracy, currency market regulation, lack of employees education, bad workforce ethics, lack of innovate ability, restrictive regulation of the labor market, inappropriate infrastructure quality, crime and theft, poor health protection quality.

Only 6.4% of enterprises and organizations are engaged in innovations in Ukraine, while those in Germany, the USA, France and Japan are ranging from 70% to 82%, in Sweden, Italy - about 50%, and in the Russian Federation - 9.1% [4].

One of the main reasons for reducing the share of high-tech products in the total volume of exports is the low level of innovation activity in the business sector. Nowadays the Ukrainian export mainly consists of intermediate goods with a relatively low technological component. The share of high-tech products in export amounted only 5.5 percent of the total volume of Ukrainian export in 2016. At the same time in advanced countries the share of high-tech products in export is 20-40%. At present, there is a need to update technological processes at Ukrainian enterprises in order to gradually transform the Ukraine's economy into more innovative and knowledge-based one and, as a result, more competitive at the world markets [1].

Computing, information and communication equipment, high precision machines take a minimum share in Ukrainian export nowadays. Comparison of this indicator shows a significant backlog of the national business sector by the level of innovation activity. The situation may be improved through breaking stereotypes of national economic processes state management. The main emphasis should be done on creating favorable conditions for the innovative processes activation in Ukraine as the basis of positive socio-economic transformations. As practice shows, in

Ukraine, as in any other state, there can't be any other way of development, but the formation of innovative knowledge-based economy, in which the intellectual capital plays the decisive role.

If this circumstance is underestimated, in the nearest future Ukraine will be pushed out of the high-tech products market at all. That will eventually lead to negative consequences: won't allow raising the population living level up to modern international standards and ensuring the safety of the national economy and the state as a whole.

The current model of economy functioning and state regulation does not provide adequate conditions for the creation and development of high-tech industries in Ukraine. At present high-tech industries form only 6% of GDP and 5.5% of export. The science-intensive GDP (expenditure on research as a share of GDP in Ukraine) is only 0.77% [2].

In general, Ukraine's economy is oriented towards production of traditional industrial products with low gross value added, which are realized on saturated, hopeless for further development markets. Scientific institutions researches mainly serve interests of the raw material economy. The technological gap between Ukraine and advanced countries is deepening every year.

One of the most important factors causing the activation of innovation production is the attraction of creative people into business.

Ukraine ranks the 31st point by the level of human capital development [3], which corresponds to advanced countries, but by the level of GDP per capita our country has the 105th position. The discrepancy between the human capital development and living standards leads to the outflow of highly skilled specialists abroad. The main reasons to this are the lack of opportunities to realize themselves for youth and professionals and low social guarantees for scientists and highly skilled specialists.

Innovative entrepreneurship and technology transfer promote further small and medium business growth as the basis for socio-economic society development. This is mainly due to the fact that, unlike big business, the most important advantages of small and medium enterprises are flexibility, ability quickly to adapt to new environmental requirements and susceptibility to scientific and technological progress.

According to the analysis conducted by experts of the World Bank Ukraine climbed in the ranking on 3 points (from 83rd to 80th place) during the last year. By the degree of favorable conditions for business activity, the country takes place between San Marino and Bosnia and Herzegovina. However, it should be noted that this year, the authors of the research changed the methodology and listed according to it the last year's figures. As a result, it turned out that Ukraine occupied in 2016 not 83rd but 81st place, therefore, taking into account new data, the overall ranking of the country has improved only to one position (from 81st to 80th places). Over the past year, Ukraine has improved its business conditions in only four of the ten indicators considered in the given research.

According to the indicator of easiness of business registration, the country occupies the 20th place in the world (in 2016 - 24th place); according to the easiness of obtaining permits for construction - 140th place (in 2016 - 137th place); the possibility of connection to the power supply system - 130th place (in 2016 - 140th place); the easiness of property rights registration - 63th place (in 2016 - 62th place); the possibility of lending - 20th place (in 2016 - 19th place); the level of protection of investors - 70th place (in 2016 - 101th place); by the level of taxation - 84th place (in 2016 - 83th place); on the level of international trade - 115th place (in 2016 - 110th place); by the level of enforcement of contracts - 81 place (in 2016 - 93th place); according to the simplicity of liquidation of enterprises - 150th place (in 2016 - 148th place) [5].

By the way, the introduction of new technologies has always been a complicated task. Different countries choose different ways of solving it. For example, in the United States, most of the federal scientific researches are carried out through contracts and grants by non-governmental organizations.

Germany was originally guided by the experience of the USA in the field of high technologies. But here were also used the experience of the development of US incubators,

functioning of science and technology parks in the UK, France and Japan. However, since the early 1980's, the emphasis was done on the creation of the regional innovation funds network with the gradual shift of the center of innovation activity gravity to small and medium-sized enterprises.

Japan, as well as the new industrialized countries of South-East Asia have concentrated their resources on buying up promising high-tech innovations at the last (pre-rational) stage. In this case, it was only necessary to organize a final elaboration of the innovation and its launch into production with subsequent implementation in the market [4, p. 234].

Thereby, the most important factors capable to exert significant influence on strengthening the national economy security are innovation activity, innovative entrepreneurship and technology transfer. Full-scale usage of innovative potential for economic system security is possible only with the conscientious fulfillment of the goals and objectives of the innovation policy, which is carried out at the state level.

Further innovative entrepreneurship development in Ukraine makes it necessary to create a favorable innovation infrastructure. Many of its elements are created, but they do not support the innovative process from appearance of idea, commercialization and to the introduction of innovations in a proper way. This means that many organizations are already using innovation at their base, but this usage remains limited; there is no opportunities for it diffusion. Business processes in such organizations, of course, acquire minor improvements, but they are not able to «pull» all production to a qualitatively new level.

Favorable conditions for the sustainable economic development of the national economy can be created by innovation clusters. Innovation clusters are a kind of «base» on which the continuous interaction of financial and intellectual capital is carried out. In addition the innovation clusters ensure the quality, efficiency and speed of innovation processes. Besides, the members of the cluster gain such advantages and qualities as the susceptibility to innovations, productivity growth, and rationalization of business processes.

To summarize, one of the main tasks of ensuring economic security of Ukraine is to develop the innovative entrepreneurship and technology transfer infrastructure. The main objective of this infrastructure will be the formation of high-tech competitive industries that allow the national economy to become less dependent on the export-raw material orientation. Despite the negative situation in this sphere, Ukraine has prospects for development and becoming a full competitor in the global innovations and high technologies market. This goal is achievable, first of all, due to the usage of integrated approach to solving the tasks, as well as due to the presence of not only political will, but also the consistent actions of the national government. Thereby, the main prerequisite for the realization of Ukraine's national interests in the system of ensuring economic security is the intensification of the innovation activity of the national economy, its branches and the main economic entities.

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WPLYW UBEZPIECZEŃ NA DZIAŁALNOŚĆ PRZEDSIĘBIORSTW

Pukała Ryszard

ВПЛИВ СТРАХУВАННЯ НА ОПЕРАЦІЇ ПІДПРИЄМСТВ

Пукала Р.

INFLUENCE OF INSURANCE ON ENTERPRISES OPERATIONS

Pukała Richard

W artykule przedstawiono zagadnienia dotyczące wpływu ubezpieczeń na działalność przedsiębiorstw, które w ramach swojej działalności narażone są na szerokie spektrum ryzyk, mogących zdestabilizować ich funkcjonowanie, a w skrajnym przypadku doprowadzić do ich upadłości. Jedną z metod finansowania ryzyka jest ubezpieczenie, które ze względu na swoją skuteczność oraz niski koszt jest optymalnym z punktu widzenia przedsiębiorstwa sposobem transferu ryzyka. Popyt na ubezpieczenia jest wyrazem przezorności ubezpieczeniowej przedsiębiorców oraz konsekwencją określonego poziomu świadomości ubezpieczeniowej. Pomimo swojej atrakcyjności, sam fakt wykorzystywania przez przedsiębiorstwa ochrony ubezpieczeniowej nie determinuje roli ubezpieczeń w procesie zarządzania przez nie ryzykiem. Bardzo ważny jest w tym przypadku właściwy dobór ochrony ubezpieczeniowej, aby była w jak najlepszym stopniu dostosowana do indywidualnych potrzeb przedsiębiorstwa.

Słowa kluczowe: ryzyko, przedsiębiorstwa, zarządzanie ryzykiem, finansowanie ryzyka, ubezpieczenia.

У статті представлені питання, що стосуються впливу діяльності страхових компаній щодо їх діяльності піддаються впливу широкого спектра ризиків, які могли б дестабілізувати їх функціонування, а в крайніх випадках привести до їх банкрутства. Одним з методів фінансування ризику є страхування, яке через його ефективність та низьку вартість є оптимальним способом передачі ризику з точки зору компанії. Попит на страхування є вираженням страхового прогнозування підприємців та наслідком певного