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ПРОБЛЕМИ ЗАБЕЗПЕЧЕННЯ МАЙНОВОЇ БЕЗПЕКИ СУБ'ЄКТІВ ГОСПОДАРЮВАННЯ

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Strengthening of negative trends criminogenic situation in Ukraine, the deepening crisis in the economy, lack of political stability, the worsening socio-political situation – all this provides a repeated search of the most effective means to ensure economic and financial security business in the country, the organization and management of the property security business, security of personnel of the company, its managers, owners and founders.

Property security presupposes the existence of property risks that are objectively inevitable in the work of business entities; therefore, there is a need to find ways to avoid costs resulting from its actions. Therefore, there is a question of effective management of this type of risk, which the main place belongs to ability and skill to foresee and mitigate property risks, defining a uniform and precise prerequisites and basic circumstances of their origin, their degree, and the study of alternative directions of activity of subjects of managing in the conditions of existence of risks. Taking to account the objectivity of the existence of property risks in its activities, the enterprise is required to make special provisions for partial reimbursement, to search for additional sources, thus providing a stable, the most effective and uninterrupted functioning of all available resources [1].

Analysis of recent researches and publications

Looking at the current situation in Ukraine we can say that the financial security is the most valuable benefit that is a result of the strengthening of the government and the assimilation of legal norms. The development of the problem of providing an adequate level of property security is multidimensional, therefore, all modern anti-crisis measures should be formed based on the global goal of safeguarding national security.

Research of this problem in Ukraine has been started since the beginning of 90-ies XX century due to the emergence of new threats to economic security of the state [2].

Own works according this subject have devoted such well-known scientists, politicians, public figures, as V. Hatuaev, I. Chumarin, B. Andrushkiw,

Смоквіна Г.А., Димова К.В. Проблеми забезпечення майнової безпеки суб'єктів господарювання.

У статті розглядається визначення поняття майнової безпеки, її структура, суб'єкти та їх класифікація. Порівнюється рейтинг страхових компаній, що займаються майновою безпекою по всій Україні. На основі отриманих результатів запропоновано напрямки щодо регулювання майнових ризиків діяльності суб'єктів господарювання.

Ключові слова: майнова безпека, структура, страхування, рейтинг, самострахування

Смоквіна А.А., Димова Е.В. Проблемы обеспечения имущественной безопасности субъектов хозяйствования

В статье рассматривается определение понятия имущественной безопасности, ее структура, субъекты и их классификация. Сравняется рейтинг страховых компаний, занимающихся имущественной безопасностью по всей Украине. На основе полученных результатов предложены направления по регулированию имущественных рисков деятельности субъектов хозяйствования.

Ключевые слова: имущественная безопасность, структура, страхование, рейтинг, самострахования

Smokvina A.A., Dimova K.V. Security problems property safety of economic entities.

The article deals with the definition of property safety, the structure, subjects and their classification. Compared the rating of insurance companies engaged in property security across Ukraine. On the basis of these results suggests ways to regulate the property risks of economic entities.

Keywords: property security, structure, insurance, rating, self-insurance

Z. Bereza, O. Belous, O. Vlastic, L. Gerasimenko, L. Sidorenko-Sticenko, O. Sorokowskaya, A. Sukhorukov, O. Shnipko, Z. Yakubovich, etc.

Hatuaev V. believes that: "Economic security is the state of protection of property of legal, organizational, special, technical, educational, preventive and other measures against illegal encroachments" [3].

According to Chumarin I.G: "Economic security is one component of the security force, the state of protection of property interests of the organization from internal and external threats by minimizing commercial risks, the system of economic, legal and organizational measures developed by the administration of the organization [4].

Analysis of scientific-theoretical views established that safety of the property given its universal significance is a separate security. This concept has its internal structure (system events); the content of the elements which gives the opportunity to understand how, by what methods and means are achieved is the protection of property from illegal encroachments.

In the current economic conditions, the owner should be aware that the property which he owned may be lost – to be encroached by third persons, to resist accidental loss or destruction. To avoid this, it is necessary to constantly improve the measures for its protection.

For each and every entity of the organization of these events will be unique and not be limited to, the installation of security and fire alarm systems, especially if the company includes the production and (or) storage. Even installed and operating system access control to the protected object will fail if not properly designed and implemented rules for access to the system management, in other words, the procedure of turning on and off.

Moreover, the system itself is not able to protect from theft by employees from the warehouse or production, namely, the offence by virtue of its prevalence, most detrimental. Thus, under a property security refers to a set of measures to safeguard the assets and property of its employees, is situated in the territory to a business entity [5].

In the formation of a new socio-economic relations, the development of the market of security services, legal and organizational basis of functioning of service in the provision of property security and comprehensive scientific analysis is practically not subjected, and also to be fully investigated and the concept of "property security".

The aim of the article is to consider the concepts of property safety, its structure, actors and their classification, to suggest directions for the regulation of property risks of business entities and to provide a comparative ranking of insurance companies and property safety throughout Ukraine.

The main part

One of the important conditions for sustainable development of economic entities in the course of market reforms in Ukraine, the formation of high end results of production and economic activity is the

presence of an effective system to ensure their financial security.

Change of the economy under the impact of market mechanisms has allocated property safety system businesses in the special object of management. Effect short market history of these issues in the Ukrainian economy only begins to move into the grade of the most significant. In this case, the property and security of economic entities were the least developed both in theoretical and in practical aspects. Many Ukrainian entrepreneurs until recently don't understand the importance of this issue, not have clear notions of what should be the object of protection from competitors, hostile elements and criminal groups [6].

The concept of "property security" was introduced into scientific circulation recently. In this regard, we consider it appropriate that further consideration of the content of such concepts as "security", "property", "property", "thing", in their historical and legal formation and development that will correctly identify the place and role of financial security in the national security structure. In existing dictionaries, the term "security" is defined as a condition in which not in danger, there is protection from danger, provided with safety and reliability.

Taking into account a general account is given in the course V.K. Senchagova, "... safety is the state of the object in the system of his ties from the point of view of the ability of self-survival and development in the context of internal and external threats, and actions are unpredictable and difficult to predict factors." The main objects of security are: personality – its rights and freedoms; society – its material and spiritual values, the state – its constitutional order, sovereignty and territorial integrity [7].

In an explanatory dictionary of Russian language by S. I. Ozhegov and N. Yu. Shvedova property is things and tangible assets primarily in the ownership entity (physical or legal), state or municipality, or belonging to the organization on the right of economic management or operational management [8]. In the dictionary by V. Dahl this position is clarified: the property is "possessions, wealth, status," that is, the objects of the material world.

Some of the authors of the content of the notion "property" reduce to the totality of things, valuables, cash and securities that must be owned by individuals.

Efremova T.F. believes that: "property is something that is owned, in the comfort of someone, of something".

According to the financial dictionary: "a thing is a subject of external (material) world, in their natural state in nature or created by human activity, which is the main object in the property relationship".

From the analysis of the literature it can be concluded that the financial security is the protection of the totality of things, of material values, which were created by nature or by human labour in the possession, in the comfort of someone, of something that is protected from internal or external threats.

Conclusions about the desirability of using the term "property" instead of the concept of "property" in this area and came known British experts D. Brooksbenk and J. Wilson [9]. In their view, the term "property" is better because it includes confidential information, trade secrets and prestige of the enterprise, which is an important factor for their owners". This position is an additional argument, as in Ukraine, the development of market relations involves the same kind of attitude to values.

Thus, the generalization of the above property allows us to consider security in the broad and narrow sense. In the broad sense of economic security subject to the law of Ukraine " About fundamentals of national security of Ukraine" refers to the state of protection of property from internal and external threats as illegal, and so natural (natural disasters), technological, environmental, aerospace and other nature [10].

According to the narrow sense of material security is the protection of property from illegal encroachments legal, organizational, technical, educational, preventive and other measures [11].

Relative to other phenomena that do not depend on the will of man, but capable of causing significant property damage to the person, entity, society and the state, they require self-study and on this basis to develop measures on their prediction and prevention.

Structure property safety from the point of view of domestic and foreign scientists includes the following elements: legal; social; organizational; technical;

educational; warning and others. Legal protection of property in general and property in particular provide for the establishment of an effective legal framework throughout the country, from all aspects of property security and are the defining character.

Organizational measures to ensure property safety is multifaceted in nature are closely linked to legal and usually caused them.

The vast majority of business entities shall protect the property in parallel to the main or other tasks, such as administrative (state and non-state administration), industrial (industrial enterprises), etc. The list of subjects, designed to ensure the security of property in extreme conditions, in comparison with the stable conditions of activity of the economic entity and of the society, has its own characteristics. There are the forces and means of the Ministry of emergency situations of Ukraine.

The introduction of technical means in the protection of objects is a necessary condition for the effective functioning of the entire system of property security. It is important that all these elements are closely interacted, creating the necessary conditions for personal development, the development of her social experience, culture, values and norms of society. After developing the concepts and definitions of the object property safety is useful to consider the subjects of property safety which are designed to implement its contents. The subjects of security of the enterprise can be classified according to the following criteria, which are presented in fig. 1.

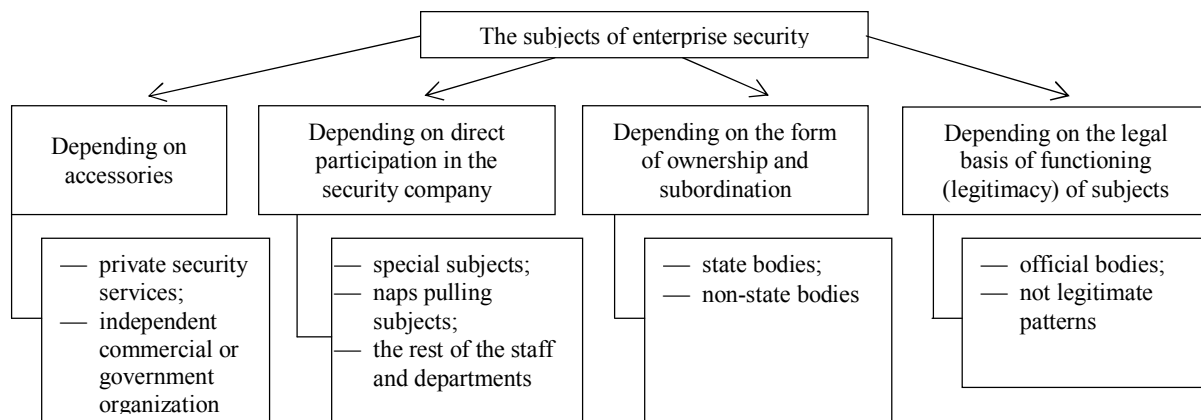


Fig. 1. Classification of subjects of property safety company

Depending on the accessories:

1) own security services, which are included in the structure of economic entities and completely contained for their funds. The structure of these units is based depending on the level of formation of the company, the array of issues that confers on these services the company's management at some stage of its development;

2) independent commercial or government organization who are hired by the entity to perform functions on providing certain or all aspects of its security. Such entities usually specialize in a purely custodial and security services (protection of

buildings, structures, transport, individual employees of enterprises, institutions, families, etc), or purely economic, legal or consulting services.

Depending on direct participation in the security company:

1) special entities created solely to perform the functions of a security firm, as its own security service, and the raised contract;

2) half-special entities within easy functions which include some that are aimed at ensuring the security of the enterprise. Such subjects are the human resources department, financial department, medical unit, etc;

3) another staff and organizational units, whose participation in the implementation of measures to ensure the security of the enterprise has an exclusive character [12].

Depending on the form of ownership and subordination:

1) the government shall exercise powers on the security of subjects of the financial and economic activities, the structure of which they are members, or provide services to outside firms on terms of contracts, as exemplified by the activities. The state security service MIA of Ukraine regarding security measures, without exception, all commercial banks in Ukraine;

2) non-state bodies, which are represented by security organizations, think tanks, media and consulting services for a fee on the terms of the contract provide services for the protection of objects, carry out information security, trade secrets and the like. To this group the subject belongs and private security enterprises non-state-owned [13].

Depending on the legal basis of functioning (the legitimacy of the subjects):

1) the official bodies that operate within the framework of current legislation of Ukraine and international treaties, the agreement ratified by the Verkhovna Rada of Ukraine;

2) illegitimate structure, which activity occurs outside the legal field of Ukraine. Currently their functioning dynamics has to decrease, which is caused by the failure of business entities from their "services", but to deny its existence is not necessary. These entities, in other words "roof", offer its services through the use of threats, violence, pogroms and ensuring protection from such structures. Typically, these services are offered to business entities whose activity is wholly or partly in the shade, which is the basis for blackmail [14].

The above list of subjects of enterprise security, except the last, successfully creates a market for security businesses. Often local entrepreneurs create demand for the physical protection of buildings, collection, a set of protective measures against racketeering and listening of telephone channels, areas of eavesdropping devices, computers and computer networks from unauthorized access and viruses. Thus property security should be viewed as a system, which is understood as a set of interrelated subjects and methods intended to ensure the protection of property from illegal encroachments [3]. Conventionally, this system can be represented in the form of block diagrams, depicted in fig. 2 [3].

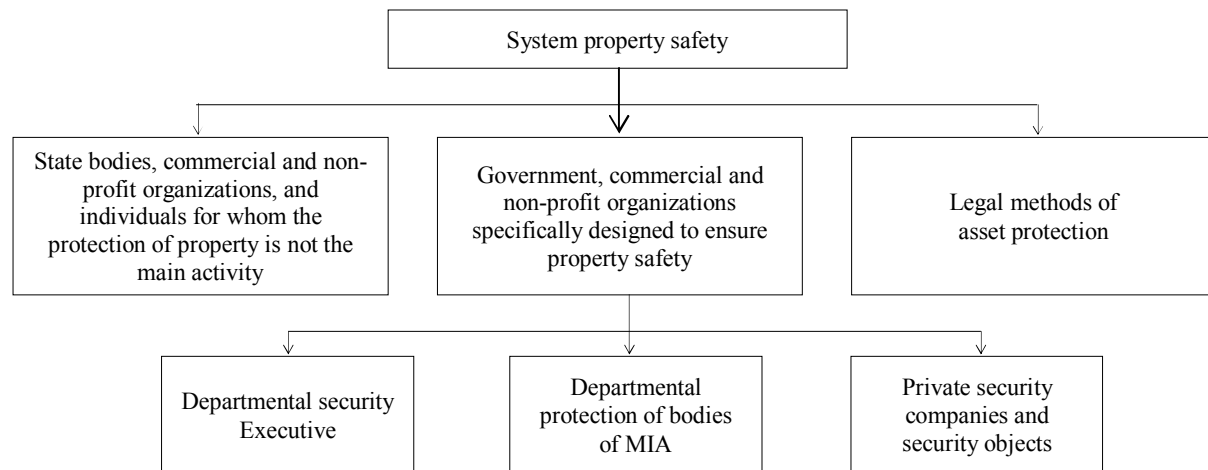


Fig. 2. The structure of the system property safety

The protect property from illegal encroachments in all the specified subjects of property safety system should be based on the following principles: legality; prioritizing the protection of the constitutional rights of individuals; interaction system stakeholders together; cooperation in the security area of the property with other States or business enterprises; the professionalism of officials in ensuring property safety; education in the field of protection of property; mutual responsibility of the individual, society and the state in ensuring the security of property.

Among economic security structures specifically created to ensure property safety, a special place is occupied units of extra departmental security service IN bodies of internal Affairs, the significance of which in promoting financial security in modern

conditions is explained by the following circumstances:

- treating of the public security police and representing the Executive authorities, operates on the principles of sustainability and self-financing. It contains special (non-budgetary) funds received under contracts for providing security and other services from the owners and other customers.
- not receiving any budgetary allocations to departments make a significant contribution to the protection of public order, fighting crime in all regions of the country. On the background of significant growth in property crimes in Ukraine in recent years, the increase in the number of protected sites and apartments of citizens

registered successive reduction of a small number of committed thefts [3].

Today in the conditions of market economy, entrepreneurial activity is carried out in conditions of uncertainty, the turnover of the economic environment, and the resulting uncertainty in obtaining the expected end result that causes the risk. The main risk factors are the economic freedom of market players, the competitive environment, the incompetence of managers, a major cause of risk is the uncertainty of the results of operations.

The number and variety of risks are so great that without a systematic approach to the determination of

their composition cannot do any one business entity. The necessary prerequisites for the occurrence of risk are: interest of decision-makers, in its results; the presence of uncertainty [15].

Given the above stated, and to minimize the risk, on the subject property safety, it would be appropriate to offer self-insurance, or to have recourse to the insurance company. But today the insolvency protection of businesses using insurance of various risks in Ukraine to date has not received sufficient development that is primarily due to the instability of the economic situation and the lack of strong insurance traditions, fig. 3.

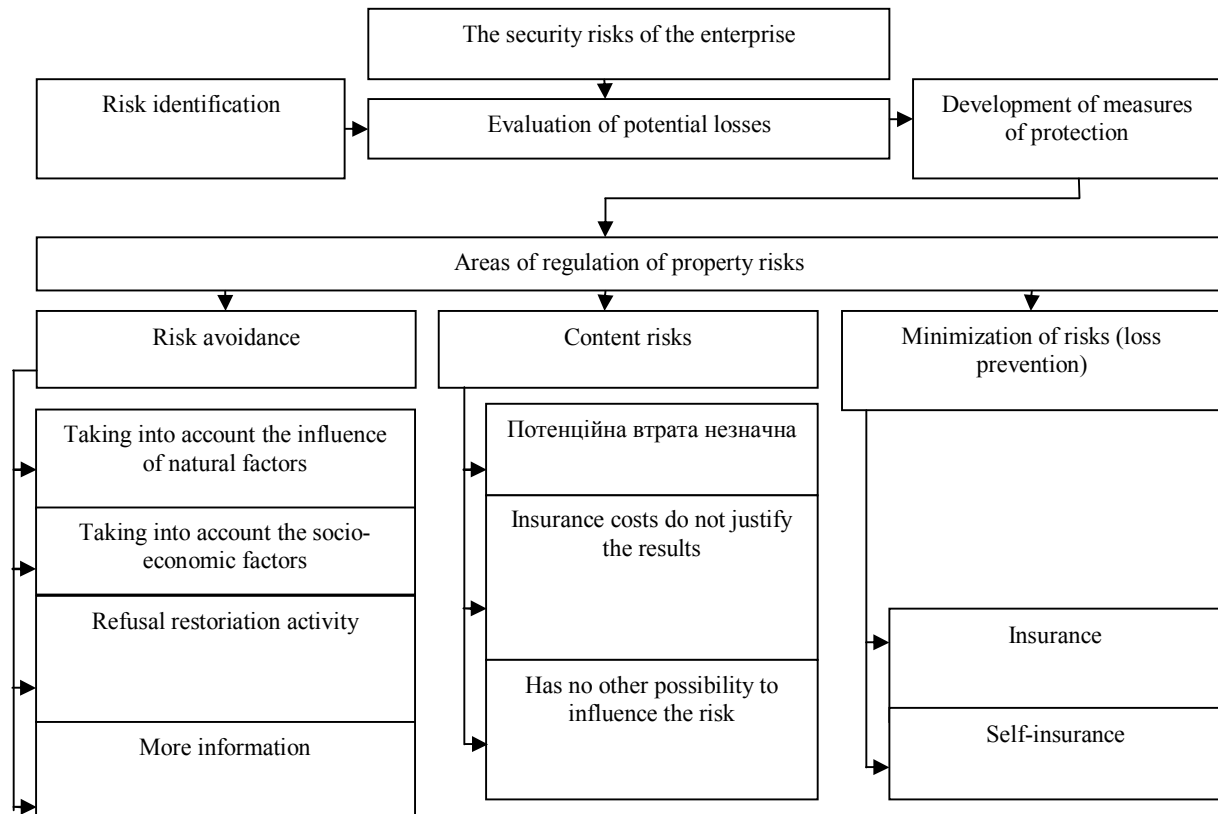


Fig. 3. Areas of regulation of property risks of business entities

According to the Law of Ukraine "On insurance" insurance is a form of civil law relations on protection of property interests physical and legal persons in the event of the occurrence of certain events – insurance cases determined in the insurance contract or applicable law by the payment of insurance compensation at the expense of funds that are generated through payment for physical and legal persons of insurance payments (insurance premiums, insurance premiums), and income from investment of these funds [16].

Under the contract of insurance the insurer undertakes, in the event of an insured event to pay to the policyholder or another party specified in the contract, the monetary amount of the indemnity, and the insurer undertakes to pay insurance premiums and other terms of the contract [17, art. 979].

The insurance contract is concluded in written form, but can also be through the issuance by the insurer to the policyholder of the insurance certificate (policy, certificate) [17, art. 981].

The policyholder under the insurance contract is obliged to pay to the insurer the insurance payment and insurance payment (insurance premium, insurance premium). The insurance contract comes into force from the moment of entering of the first insurance payment, unless otherwise provided by the contract [18]. The procedure and terms of payment of the insurance premium specified in the insurance contract. The sum insured in property insurance is set to the value of the property at the prices and rates prevailing at the time of the contract, unless otherwise stipulated in the insurance contract [19].

In Ukraine inquire about the reliability of the insurer is much more complicated. There is no official

information on the insurance market. Insurance supervision Department protects statements of insurers, as a state secret. So let's try to make your own ranking, presented in table 1, whose main task

will be providing insurance consumers with objective information about the activities of insurance companies in a clear, extremely compressed [20].

Table 1. Results of the ranking of insurance companies of property security throughout Ukraine

| № | Company name | City | Assets, th. UAH | The level of solvency | The final rating |
|----|--------------|-----------------|-----------------|-----------------------|------------------|
| 1 | КРЕДО | Zaporozhye | 5625,5 | 25,65 | 5 |
| 2 | АЗОВ | Mariupol | 9129,1 | 21,65 | 5 |
| 3 | ИНПРО | Lviv | 9009,6 | 20,64 | 5 |
| 4 | ДИСКО | Dnepropetrovsk | 15234,6 | 20,29 | 5 |
| 5 | ГАРАНТИЯ | Chernigov | 11117,1 | 19,91 | 5 |
| 6 | ГАЛИТСКАЯ | Ivano-Frankivsk | 3353 | 17,8 | 5 |
| 7 | АВАНТЕ | Kharkiv | 53289,3 | 16,3 | 5 |
| 8 | UNION-INSUR | Simferopol | 3169,1 | 14,8 | 5 |
| 9 | АСКА | Donetsk | 70574,4 | 10,87 | 5 |
| 10 | ЛЕММА | Kharkiv | 408727,8 | 6,72 | 5 |
| 11 | АУРА | Dnepropetrovsk | 34801,5 | 6,28 | 5 |
| 12 | НАДРА | Kiev | 14100,1 | 4,88 | 4 |
| 13 | ВИКТОРИЯ-М | Vinnitsa | 1457,5 | 4,28 | 4 |
| 14 | ИНТО | Odessa | 24487,7 | 4,21 | 4 |
| 15 | ОРАНТА | Kiev | 90139,1 | 2,87 | 4 |
| 16 | СКАЙД-ВЕСТ | Kiev | 28858 | 2,68 | 4 |
| 17 | ОСТРА-КИЕВ | Kiev | 62550,8 | 2,51 | 4 |
| 18 | МОНОМАХ | Odessa | 9927,8 | 1,56 | 3 |

The final rating grade is given on a five-point scale based on the obtained level of solvency:

5 – high level of solvency with high financial stability (> 5);

4 – a sufficient level of solvency with acceptable financial strength (2,5 – 5);

3 – the low level of solvency (1 – 2,5);

2 – unsatisfactory level of solvency (<1) [20].

According to the rating results, we can say that 17 out of 18 represented insurers showed good results and were rated 4 and 5. However, one company still did not look so good, in fact, reflects the situation on the Ukrainian insurance market, 7-8% of insurance companies still do not meet the requirements of policyholders.

People's interest in insurance protection is the basis of the existence of insurance companies that offer a variety of insurance services and are in the market for their sellers, having the purpose of making profit. If there is no interest on the part of insurers in purchasing insurance services, the insurer shall not in the possibility to exist. Because only exercise your specific product the company creates insurance funds, invests, accumulates income. Thus, the insured in the relationship with the insurer plays a crucial role.

Solvency is a key indicator of the reliability of the insurance company, its financial stability and, therefore, the main indicator of the company's attractiveness to potential customers. The rankings of

insurance companies solvency indicator is placed on the first place among other criteria of reliability [21].

Self-insurance means that the entrepreneur prefers to err than to buy insurance in the insurance company. Thus it saves on the cost of capital on insurance. Self-insurance is a decentralized form of creating natural and insurance (reserve) funds are directly in the business entity, especially in those whose activities are subject to risk. The creation of an entrepreneur of a separate Fund for reimbursement of possible losses in the production and trade process expresses the essence of self-insurance. The main objective of the insurance is operative to overcome temporary difficulties, financial and commercial activities. In the process of self-insurance created in a variety of reserve and insurance funds. These funds depending on the purpose of appointment may be created in kind or cash.

Reserve cash funds are created primarily for incidental expenses, payables, costs for liquidation of a business entity. An example of such a formation can serve as the Foundation of insurance price risk; Fund of markdown goods in trade enterprises; Fund the repayment of bad debts, etc [22].

Thus, property insurance is the insurance industry, in which the object of insurance relations supports the property in various forms; its economic function – the compensation of damage caused by an insured event [23]. The insured may be the property which is the property of the insured and in the possession, use and

disposal. Insurers are not only the owners of property, other legal and physical persons bearing the responsibility for its preservation [24].

Conclusions

The basis of the real economy, as the primary links of the market, are entities that not only have to produce socially meaningful, competitive products, and work purposefully to ensure their own financial security. The economic market has highlighted the domestic economic entities previously unknown problems, such as leakage of commercial information, the existence of unfair partners, the mercy of corrupt

officials, racketeering and other negative impacts from organized crime.

Issues such as the threat to financial security are brand new for Ukrainian entrepreneurs and its decision still was not strictly necessary in the daily work, although they are equally relevant for all types of businesses: large, medium and small.

In order to minimize the risk of property safety business entities need to use self-insurance, or insurance services. These issues require further research and improvement of normative-legal base of Ukraine.

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