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**КОМРАТСКОГО ГОСУДАРСТВЕННОГО УНИВЕРСИТЕТА**

# **СБОРНИК СТАТЕЙ**

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Экономические науки  
Сельское хозяйство и перерабатывающая промышленность  
Информационные технологии, математика и физика  
Право и политические науки

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## **DIGITAL TECHNOLOGIES ON THE INSURANCE MARKET OF UKRAINE**

**Vinnytska Oksana**

PhD in Economics, Associate Professorof,  
Pavlo Tychyna Uman State Pedagogical University, Uman, Ukraine,  
e-mail: vinnytska.oksana@ukr.net  
orcid id: 0000-0001-6402-6451

**Korniienko Tetiana**

PhD in Economics, Associate Professorof,  
Pavlo Tychyna Uman State Pedagogical University, Uman, Ukraine,  
e-mail:korniienkoto@ukr.net  
orcid id: 0000- 0001-8020-0771

**Abstract.** It has been introduced that digitalization is not only the digitization of information and its expansion through current telecommunications channels, but also the processes of introducing new telecommunication technologies to provide services to clients of an insurance organization. The basics of digital technology have been studied and analyzed for insurance effective work in the field of insurance: a website, a social network, a chat bot, a web forum, video hosting, video telephony, cold technologies, automated systems for re-verifying the reliability of insurance contracts.

**Keywords:** digitalization, insurance market, digital technologies in the insurance market, insurance service, telematics, cloud technologies.

The current stage in the development of the insurance market is its digitalization. The transition of the insurance business to digital technologies is a necessary requirement of our time. The insurance market is constantly being modified under the influence of social, economic and political factors, but its fundamentals remain the same [5]. With increased competition, increasing consumer demands and oversight, the insurance market is rapidly taking a leading position in advanced technological progress.

Every year, services for remote claims settlement are developing, the number of insurance products sold online is growing, and mobile applications are being introduced. To date, individual national insurance companies offer up to seven insurance products that can be ordered or purchased online. Usually these are quite classic products that do not require additional underwriting from insurance companies. Insurance companies in the financial market were among the first to receive the right to conclude electronic insurance contracts in the field of compulsory third party liability insurance of vehicle owners. The level of digitalization of an insurance company can also be tracked by the information content of its official website. Digitalization helps to obtain information about any financial institution in a short time and in an accessible form [7]. Therefore, the main positive aspect of its implementation is the creation of an open insurance market in the informational sense.

The creation and filling of the official websites of insurance companies was one of the first aspects of the digitalization of the Ukrainian insurance market. Today, it is quite easy to find the official website of an operating insurance company in search engines such as Google and others. Having studied the official websites of insurance companies, it can be noted that they do not have about 20% of insurance companies registered in Ukraine. In addition, the share of life insurance companies is much higher, accounting for 64% of registered life insurance companies that do not have official websites.

Insurance companies, at the request of the time, actively began to create online stores, which was one of the important elements of digitalization. In these stores, you can purchase not only international and domestic electronic auto insurance policies, but also place an online order for property, hull, travel, accident and health insurance.

About 19% of insurers have created online stores in the field of risk insurance, in these stores 3% are owned by life insurance companies. While the latter are companies that mainly belong to insurance groups and have connected sites. Such companies have an online store and an online account on their websites, but it is impossible to buy a life insurance contract online; today, not a single insurer provides such a service in Ukraine.

The option offered by insurance companies "online payment" is being actively implemented in the insurance market and is based on cooperation with banking institutions. The share of insurers offering such a service is rather low and makes up only 10% of the total number of insurers with official websites, but this technology is being actively introduced into the activities of insurance companies.

In 2021, the sale of OSGNOS electronic policies amounted to 1.03 million contracts, the leaders in the sale of these policies were: PJSC Insurance Company VUSO, PJSC Insurance Company PZU Ukraine, PJSC Ukrainian Fire Insurance Company, PJSC Princely Vienna Insurance "Group", PJSC "Insurance company" Unika" [4].

Only 9% of individual sites have created online accounts for their clients of an insurance company, where the client can basically get acquainted with the list of valid insurance contracts, when the next insurance premium should be paid and see the paid insurance premium.

Today, more and more Internet users use social networks in the world, and Ukraine is no exception. Some of the best advertising platforms that can be used to advertise insurance products are social networks where promotional offers, news of insurers, etc. are posted. To date, only a third of insurance companies provide links to social networks, video platforms and managers. Of these, risk insurance companies - 29% and insurers providing life insurance services - 3%.

In general, Ukrainian insurance companies are also starting to implement cloud technologies. This technology provides Internet owners, including insurers, with access to server computer resources and the use of software as an online service. We can say that if there is an Internet connection, you can process data, perform complex calculations using the capabilities of a remote server. The use of cloud technologies contributes to the preservation and protection of databases of insurance companies. Cloud computing is provided by IT companies mainly on a paid basis. Thus, UNIQA Insurance Company PJSC operates in the De Novo cloud environment [8].

Mobile devices are used at an extremely high rate, being one of the components of digitalization both in the world in general and in Ukraine in particular. This leads to the introduction and development of mobile applications of insurance companies. From practice abroad, during the maintenance of the insurance policy, the client has the opportunity through a mobile application:

- calculate the cost of the insurance contract;
- report an insured event; - call for help if necessary;
- connect with the call center of the insurance company; - provide information about losses, transfer video, photos from the place of occurrence of the insured event;
- through a mobile application, you can track real-time information about making a decision on an insurance payment [6].

When conducting research on the websites of insurers, it should be noted that the official websites have links to mobile applications that have such insurers today: PJSC "Princely Vennaya Insurance Group", PJSC "Insurance Company "UNIQA", PJSC "Ingo Ukraine", LLC Insurance Company Greenwood Life Insurance, PJSC Ukrainian Joint-Stock Insurance Company Aska and others. The current applications of insurance companies help clients calculate the cost of an insurance contract, make an appointment with a doctor, pay an insurance premium online, and upload personal documents for insurance payments.

Mobile devices are used very highly, being one of the components of digitalization both in the world in general and in Ukraine in particular. It should be noted that mobile applications are being created and implemented in the insurance business quite actively, and, according to Ukrainian scientists, mobile applications increase the mobility of insurance companies and accelerate their business processes [1, p. 78]. Also, the mobile application is able to provide the insurance company

with an extensive database for marketing research. At the same time, scientists studying foreign experience in using mobile applications note that domestic insurers do not yet use all their technical capabilities, and therefore there are significant prospects for their development and application in practice [2, p. 45].

Telematics is the next digital technology that is gradually being introduced into the Ukrainian insurance market. Telematics in insurance is the process of clarifying the cost of an insurance policy for an individual insured, which takes place with the help of technical devices. This is a special monitoring system, the main task of which is to monitor the behavior of the insured [8, p. 33]. For example, CASCO insurance is a rather expensive insurance service for a consumer. The consumer wants to reduce the cost of the insurance contract, this insurance organization, by installing a telematics device for free, can study the driver's behavior style for a certain period. The device transfers the received information to the cloud storage, where it is analyzed and then displayed in a mobile application. These technologies are constantly being improved, and today it is not even necessary to install a telematics device, you can simply download the application to your smartphone.

In the domestic insurance market, such services are already provided by insurance companies: OJSC Ukrainian Joint Stock Insurance Company ASKA, OJSC IC ARKS Insurance, OJSC IC INGO Ukraine. According to domestic insurance companies, the insurance rate can be reduced by 60% using a telematics device [3].

An important direction of digitalization was the introduction of automated services for checking the validity of international Green Card insurance policies. Basically, such systems are installed at Ukrainian checkpoints.

Consequently, a new direction in the formation of the insurance market is digitalization, which provides for a large number of technologies in combination with telecommunication systems, which improves the service of both insurance organizations and potential customers and insurers. Conditions conducive to the development of digitalization of the insurance market and the creation of a virtually innovative digital citizenship based on the use of various digital technologies. In addition to the positive aspects, digitalization also brings new threats, since digitalization leads to an openness of the insurance market, which requires the creation of a system of protection against cyber risks.

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## IMPACT OF ART-MARKETING ON CONSUMER CHOICE

**Veronica Bulat**

PhD, Associate Professor, Moldova State University

email: [veronica.bulat@usm.md](mailto:veronica.bulat@usm.md)

orcid id: 0000-0002-6051-3460

### Abstract

In various fields, art marketing is a kind of platform that brings together business, art, profiting from this kind of synergy. In a general sense, marketing is the promotion of goods to the consumer. Art marketing is an art in itself. This is the case when art can serve and promote the sale of goods and services. Art marketing is an auxiliary tool for any business that leads to one common mission - satisfying the needs of the consumer and making a profit.

**Key words:** sustainable marketing, strategy, consumer behavior, cultural marketing.

### Introduction

Art marketing is the branch that studies the use of marketing techniques in the field of art, as well as the use of art in the field of any kind of entrepreneurship [1, p.10]. The main objective of art marketing is to combine enlightenment and market technologies to obtain a commercial effect.

Also, an important stage of art marketing is educational activities and providing an opportunity to touch art, but it is worth remembering that art is different from art. One type of creativity covers the broad masses as a consumer, and the other is understandable only to people with a certain specialized education.

Accordingly, marketers in the art field should not only generate ideas, but also use the most effective commercial potential promotion tools. An art marketer is a person who knows not only the branch of culture in which he works, but also owns the mechanisms of art marketing business tasks that satisfy the objectives of the brand/company [2, 22]. Consequently, the success of companies directly depends on the specialist who is engaged in the promotion of goods / services. Goods/services must correctly inform the consumer about the benefits of their purchase and consumption.

One of the classics and founders of marketing was Philip Kotler. He defines marketing as a human activity aimed at meeting the needs of the client through exchange. Kotler's concept is that, by definition, the goal of any organization is to meet the needs of consumers and create comfortable living conditions for them by covering their needs and requirements. If we talk about the sphere of culture, then the task is to satisfy the spiritual needs of a person and give him the opportunity to get aesthetic pleasure. But in the end, the indicator of effective activity is the extraction of profit.

### Results and discussions

Art marketing has become an object of attention as a separate area on the part of the economy and business at the moment when it began to objectively reflect commercial reality and culture in one "bottle". In recent years, the art sphere and art marketing in particular have reached a certain level, at which they separated from other areas, being a separate economic science and a subject of research [3, 31]. Effective art marketing is a synergy of the needs of the company with the creative ideas and capabilities of the art heroes of modern art culture participating in this project.