

## **FEATURES OF ADVERTISING IN THE INDUSTRIAL MARKET**

The aim of this work is the analysis of promotion, advertising and features of the industrial and consumer markets. The evaluation of B2B and B2C customers' differences is shown in Table 1.

Table 1

	2 (the mass consumer)	B2B (corporate customers)
The methods of the promotion	- The attitude to the products is formed by the means of a mass audience coverage	- The attitude to the products is formed due to the informing character funds .

Accordingly, the tools of promotion should be aimed at "target audience". The differences of advertising for the industrial and consumer markets are shown in Table 2.

Table 2

2 marketing	2 marketing
<ul style="list-style-type: none"> <li>-Advertising has a secondary influence on the final consumer</li> <li>- Advertising works in conjunction with other tools of the influence</li> <li>-Advertising is informative</li> <li>- The content of the advertisement and the selection of its target audience are the most important things</li> </ul>	<ul style="list-style-type: none"> <li>- Advertising has a direct influence on the final consumer</li> <li>- Advertising is the main instrument of the influence on the sale</li> <li>- Advertising affects the sale</li> <li>- The high importance is in the form, place and other details of advertising campaigns</li> </ul>

Therefore, advertising in the industrial market has its own characteristics. In many ways, it is carried out by personal contacts and for advertising is requests more information, and it is not based on the emotions of the person, but on the scientific and technical data and objective facts.

## **APPLE PAY THE FUTURE OF MOBILE WALLET TECHNOLOGY**

“Apple Pay” the innovation idea that introduced by Apple company as new version of mobile payment system that expected to be the breakthrough to change the mobile wallet market and increase the popularity of electronic commerce market.

Apple's payment service was launched in October 20/2014 as the full integrated, fast, convenient mobile payment system. The system work will be easy,

the paying in stores happens in one motion thanks to the innovative Near Field Communication antenna (NFC). for paying, just hold the iPhone near the contactless reader with your finger on Touch ID. To start using the service, you have to load your cards on the Passbook application [3].

For the secure payments. Instead of using your actual credit and debit card numbers when you add your card, a unique Device Account Number is assigned, encrypted, and securely stored in the Secure Element, a dedicated chip in iPhone, iPad, and Apple Watch. These numbers are never stored on Apple servers. And when you make a purchase, your actual credit or debit card numbers are never shared by Apple with merchants or transmitted with payment. As for the privacy Apple Pay doesn't store the details of your money transactions [3].

The system can be used on the recently released iPhone 6 and iPhone 6 Plus, Apple Pay is available in the US today, and is expected to be made available in additional countries next year. Ahead of its launch, more than 500 banks across the U.S. including had already signed on to support Apple Pay, and more than 220,000 store are supporting Apple Pay within apps at launch [3]. Apple pay system has several economic and systematic privileges, the economic:

- Partners: Apple's list of launch partners for Apple Pay includes the 3 dominant payment networks and 6 card-issuing banks. In contrast, Google had just one card issuer partner and one payment network partner at launch .

- The company market share: Almost 70% of U.S. population is using smartphones, and the iPhone has long reigned as the most popular option. a study from Business Insider shows the company already has more than twice the number of credit cards on file as Amazon[5].

As for the systematic:

- Apple pay offers double security techniques; it has biometric security in the form of Touch ID and is implementing a tokenization system for added security, which makes them powerful security tools against hackers. Google Wallet support tokenization, but Google uses a cloud-based tokenization process. That reintroduces other security risks [1].

- Privacy: Apple will not collect any data about Apple Pay transactions [3]. While Google's inevitable goal with Google Wallet was to collect data on purchase behavior, in order to increase the relevance of targeted product ads [1].

For all the above features, it is safe to say that Apple's payment system economically and systematically represent the most integrated version of the mobile wallet system till now, which means that it has the chance to win the competition and change the mobile wallet marketplace, but still there is main obstacle in which Apple pay has to overcome, it is to convince the consumers and the retailers that Apple pay is simple and secure system. For the consumers a study by (Thrive Analytics) showed that the top reason why people are not using mobile payments is because they're concerned about security (46% of people). Another reason behind the reluctance of digital wallets is the impossibility to pay easily using a credit or debit card [4].

As for the retailers, since mobile wallet first introduced by Google in 2011, NFC wallets have struggled for adoption, because merchants didn't have point of sale

terminals equipped with the capability, but as merchants upgrade the terminals for EMV-chip card acceptance in the U.S., those new terminals will likely have NFC functionality.

The economic effect of Apple pay on the company will not be only by taking fees from the banks for each money transection as Apple mentioned [3], but it also will be by tying the consumers with the company, knowing that it will be the interface between the banks and the consumers in each money transection, and when you look closely at Apple Pay's retail partners, it becomes clear that the company isn't trying to replace credit and debit cards. It's going after cash, and the limitations paper money puts on spending, Displacing cards' role is difficult, because cards are convenient. The biggest opportunity for Apple Pay would be in replacing cash [2].

As a conclusion Apple Pay success will have a positive impact on the card networks and certainly the terminal manufacturers as well as the merchants. And having the most integrated payment system on the most popular smartphone company could make it a significant player in the mobile wallet market place, it is believed that it may actually increase the opportunity for PayPal (and other payment players) in the electronic commerce market.

References:

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## **THE MARKET OF FOOD STUFFS CONDITION IS IN SETTLEMENT OF NEKHVOROSCHA**

Today the market of food is about 18% of the products produced in Ukraine. The industry has significant manufacturing facilities, human resources and research potential, because in recent years, interest in it has revealed many international companies. Due to significant domestic and foreign investment in the Ukrainian enterprises, and the introduction of international experience in the field of positive changes. In particular, the introduction of new technologies production significantly improved product quality.

Shop "Svetlana" - a grocery store, the company is privately owned. A location is a pidpriemstva- settlement of Nekhvoroscha in the Poltava area. The aim and object of activity is - retail sale of food.