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DEVELOPMENT DIRECTIONS OF DOMESTIC TOURIST COMPANIES

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Introduction. In the 21st century tourism took a leading place in the international foreign economic relations, began to have a serious impact on development of economy of the certain countries and the world economy in general. Those benefits for both people and economy of countries and the whole regions do not raise any doubts. Tourism is a complex sector, but it significantly influences national economy, social and humanitarian bases.

Aim and tasks. Research objective is definition of the developments' directions and tourism industry's financing, identification of factors, regularities and development trends at the present stage in Ukraine. Thus, there was a task to analyze systemically the current state of the Ukrainian tourist industry's development, in other countries, and to investigate the question concerning financial and organizational component of the Ukrainian tourism industry functioning in Ukraine.

Results. It was offered to use the concept of tourism development with transition in development from short-term to long-term planning, at the international, national and regional levels. Developing of the telecommunications has a certain influence on the development directions of the tourist industry: development of portals, websites, mobile applications to simplify communication between suppliers of tourism and ultimate consumers. In Ukraine, is more effective the state regulation model of tourism with control through the separate divisions in two directions. This will resolve the question of budgetary funds use for development and implementation of tourism's development programs. It is necessary to use alternative sources of travel business's financing such as agreements about tourist object's share uses, as partnership in attraction of borrowed funds and sponsorship.

Conclusions. At the present stage the important direction is state regulation in tourism in combination of the state and regional development tourism programs. These regulations requires improvement of tourists' service quality and personnel's professional competences development, development of the marketing plan and creation of the Ukrainian tourist agencies on advance in Ukraine and abroad. Such development has to be carried out by taking into account development of an information economy: in the Internet and with use of innovative financial instruments.

Keywords: tourism industry, organization of tourism development, financial aspects, tourist informatization, market self-regulation of tourism.

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НАПРЯМИ РОЗВИТКУ ВІТЧИЗНЯНИХ ТУРИСТИЧНИХ ПІДПРИЄМСТВ

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Вступ. У ХХІ ст. туризм зайняв лідируюче місце в міжнародних зовнішньоекономічних зв'язках, став чинити серйозний вплив на розвиток економіки окремих країн і світового господарства в цілому. Ті блага, які він дає як окремим людям, так і економіці деяких країн і цілих регіонів, не викликають ніякого сумніву. Однак туризм дуже складний сектор, який істотно впливає на економіку країни, її господарську, соціальну та гуманітарну основи.

Мета і завдання. Метою дослідження є визначення напрямків розвитку та фінансування індустрії туризму, виявлення чинників, закономірностей і тенденцій розвитку на сучасному етапі в Україні. Відповідно до поставленої мети повстало завдання системно проаналізувати сучасний стан розвитку туристської галузі в Україні та інших країн світу, дослідити також питання, що стосується фінансової та організаційної складових функціонування туристичної галузі в Україні.

Результати. У результаті проведеного дослідження було запропонована концепція розвитку туризму з переходом від короткострокового до довгострокового планування розвитку на міжнародному, національному та регіональному рівнях. Процес інформатизації має певний вплив на напрями розвитку туристичної індустрії: розробка порталів, сайтів, мобільні додатки тощо спрощують та прискорюють зв'язок між постачальниками туризму, посередниками та кінцевими споживачами. В Україні найефективнішою є модель державного регулювання туристичною діяльністю через окремий підрозділ у двох напрямках: вирішення загальних питань державного регулювання шляхом спрямування бюджетних коштів на розробку і реалізацію програм розвитку туризму, та координація маркетингової діяльності. Обґрунтовано використання альтернативних джерел фінансування туристичного бізнесу: угоди про пайове використання туристичного об'єкта; партнерства в залученні позикових коштів; спонсорської підтримки.

Висновки. На сучасному етапі важливим напрямком є державне регулювання у туризмі при поєднанні державних і регіональних програм розвитку туризму, підвищення якості обслуговування туристів і розвиток професійних компетенцій персоналу, розробка маркетингового плану і створення агентств по просуванню українських туристських послуг, як в Україні, так і за кордоном, що повинно проводитися з урахуванням розвитку інформаційної економіки в Інтернет просторі та з використанням інноваційних фінансових інструментів.

Ключові слова: туристична галузь, організація розвитку туризму, фінансові аспекти, туристична інформатизація, ринкове саморегулювання туризму.

Introduction. Tourism is one of the most active forms of people communication, promotes establishment and expansion of the international cultural ties between the countries, to strengthening cooperation of people in the world. It has global character with all signs of the world economy branch that is testified by considerable volumes of the international tourism activity. The highest and stable growth rates in the last decades are inherent in the tourist industry. Representing one of the most dynamic and perspective branches of world economy in general and economies of Ukraine in particular, tourism has a considerable impact on economic development of the state and its certain regions, promotes creation of new jobs not only in the tourist industry, but also in industries, adjacent to tourism, agricultural industry etc. It is a source of replenishment of the budget and inflow of currency receipts.

Considering escalating value of tourism for national economy and the circumstance that its further development demands attraction of considerable volume of financial resources, the Ukrainian government declared tourism by one of the priority directions of national economy functioning. Therefore, both in practical, and in theoretical aspects the question concerning a financial component of functioning tourism industry of in Ukraine is relevant.

Analysis recent research and publications. Dekhtyar N. [1], Diadechko L. [2], Martsenyuk L.V. [3], Gritsyuk M.Yu. [4] have paid attention to problems of a state, further development, planning, organization and regulation of effective work, at the corresponding use of the existing potential of the tourist industry in Ukraine.

Economic, financial problems and problems of tourism industry development are rather thoroughly investigated by such scientists as Kulinsk A. [5], Zakharchuk S. [6], Kolenda N. [7], Antonenko I. [8], Kostenko G. and Chaykovskaya A. [9].

Issues of the public tourist policy found reflection in researches of both domestic, and foreign scientists. Researches of foreign scientists are very valuable to the domestic tourist sphere as they have bigger experience of stable work in the conditions of the market economy.

However, in the analysis of results and their introduction it is necessary to consider financial, economic, and social development of the Ukrainian sphere of tourism and its opportunity.

For domestic enterprises, it is possible to select the analysis of a marketing component of development of the tourist region as tourist product, which Marczak M. & Borzyszkowski J. [10] carried out in their work. Foreign experience also testifies to a negative component of rapid development of the tourist sphere that is analysed in work of Triantafyllopoulos N. [11]. Interesting to the further analysis is the European approach to studying of a tourist object as separate brand on the example of the known European city by means of multiple-factor model, which is offered researchers: Berrozpe A. [12], Campob S. [12], Maria J.Yagüeb [12]. Integration of the traditional enterprises of service trade in digital economy demands changes of organizational forms and the general strategy of development management in tourism that is analyzed by authors: Zuzana Gajdo [13], Tomás Gajdo [13], Jana Kučerová [13], Ivana Magátová [13]. Reichstein C. and Härtling R.-C. [14] thoroughly studied the concept of changes in process of functioning and management of the tourist enterprise taking into account requirements of informatization of tourist services.

Annual reports of UNWTO and the World Economic Forum are important, because they provide the main aspects of formation, functioning and development of tourist services in the world including in Ukraine.

Aim and tasks. However, despite rather large number of the works devoted to a research of the tourism development problems in Ukraine, the questions concerning interaction of the state and private sectors at the solution of the financial, organizational problems arising in the tourist industry of Ukraine remain insufficiently worked out. Research objective is definition of the development directions and financing of the tourism industry, identification of factors, regularities and trends of tourism industry development at the present time in Ukraine.

Results. The industry of tourism is the perspective direction in economy and one of the largest, the highly profitable and most dynamically developing branches of the world economy. Tourist business occupies about 6% of world gross national product, taking the third place in world commodity turnover, 7% of total capital investments, 11% of world consumer spending and 5% of all tax revenues. It concedes in absolute expression only to export earnings of oil, oil products and cars. As the world export category, tourism takes the third place after such categories as export of fuel and chemicals. This is an indirect influence of tourism on economy almost equally in its direct result. Taking into account these prerequisites, the specific weight of tourism in creation of world gross national product according to forecasts of the World Tourism Organization (WTO) reaches 11-12% [15]. In many developing states, tourism wins first place in the export sector. The tourism role in universal developments of mankind and strengthening of universal values as it promotes strengthening of positive trends in economic, political, social and cultural life of people becomes more and more considerable.

Travel and tourism are now the largest generators of jobs, accounting for about 11% of the global workforce [16, p.311]. Thanks to tourism development there are hundreds of thousands of jobs, networks of telecommunication systems develop, culture and literacy of local population increase, positions of small and medium business, which are more than 70% of all occupied in tourism companies on average become stronger [17, p.38-39]. Continuous adaptation to human needs contributes to the development of tourism, of forms and methods of the travel organization changes. There are new types of tourism, conditions of sustainable development of tourism under which are created its ability during the long period of time to keep the quantitative and quality indicators, to meet expectations of consumers of tourist services becomes stronger.

In the modern globalized world, the leading states gave an appropriate assessment to considerable advantages of tourism industry. It promotes employment growth (including in so-called problem regions), diversifications of economy (as the sphere of tourism and resorts is connected with work in more than 50 industries), the innovation of national economy raises.

Tourism contributes to preservation and development of cultural potential, leads to harmonization of the relations between various countries and the people, preservation of ecologically safe environment. Besides, tourism is one the factors of implementation of foreign state policy [3]. Recently in the tourism industry, there are significant changes. Diversification of services, development of tourism in new territories, the amplifying competition force the governments of the different countries to reconsider the relation to the tourism industry, to establish development strategies of this industry, considering modern factors and trends.

Process of economy informatization in general also has a certain influence on the directions of the tourist industry development. If development of an information economy is considered the following type of economic society development, then the area of impact of informatization. This development only begins, one of such interesting examples are works [13], [14], [16] and others. In Ukraine similar scientific research is almost not conducted, or has very narrow and specific specialization of these researches. First, it is connected with low efficiency of development of this sphere in Ukraine. So, for example in 2017, it was only 8 bln. USA dollars to GDP of the country that is nearly 30 times less, than in such countries as Cyprus, Malta, Ireland, Luxembourg, Latvia and Lithuania which received in 2017 approximately 250 bln. USA dollars of income from the tourism industry, and 20 times less than Great Britain, the Netherlands, France, Spain, Italy, Germany, Austria, Greece, Denmark, Portugal, Finland, Sweden, Belgium, Bulgaria, Poland, Romania, Slovakia, Slovenia, Hungary, Croatia, Czech Republic [17,p.35-37]). Secondly, this direction of a research and the analysis of influence of digital economy on tourism development, economic and financial components of this influence only develop. However, completely it is impossible to allocate this trend and the direction of development.

Today the concept of tourism development which demands accounting of long-term interests of tourist services' consumers did not lose relevance, minimizing negative consequences of use of tourist resources, regulating tourism scales so that they did not exceed a possibility of the accepting territory, keeping its resources for future generations.

Despite similar approach, some rapid developments of a tourist component of national economy can negatively affect financial performance of development of the country and also some branches of economy, for example agricultural industry as it happened in Greece [11, p.15-16]. The example of these shortcomings of development of the sphere of tourism needs to be considered surely in the Ukrainian model of development of tourism industry. Therefore, rapid development of tourism not only did much harm to an ecosystem of Greece, but also caused speculative increase in prices for the agricultural land. The land plots which are potentially of tourist interest had cost above, than sites for farming. It attracted artificial interest in the loans having unfairly high loan percent which, except other, did not coincide with growth in incomes of the population. Usually it is a private example of negative impact of tourism on national economy, but not обходимо to note it to domestic experts of the tourist sphere.

At the international level the World tourist Organization (UNWTO), the European Union and other regional tourism organizations actively position themselves. They differ in lack of a control system and coercion from the outside. Depending on extent of participation of the state in tourism industry development researchers, allocate four models of state regulation of tourist activity in the leading countries on providing tourist services.

The first model is created in the USA and is characterized by existence of the powerful private sector and prevalence of instruments of indirect influence of the state.

The second model is represented by Egypt and Turkey, where strong state support of tourism through preferential crediting and use of instruments of direct impact of the state is noted.

The feature of the third model, European one, is combination of instruments of direct and indirect influence creates conditions for attraction of investments and holding effective marketing actions for advance of a the country brand in the national and international markets of tourist services. There are the share of public funds in the total costs of advertising of national tourist services that makes from 60 to 100%. Such model is widespread in France, Spain and Great Britain.

The fourth model is mixed where elements of the latest two models are combined, powers between the central and regional tourist administrations with use of instruments of direct and indirect impact of the state on tourism development are differentiated (Malaysia).

For the countries that are characterized by UNWTO as the "new" tourist markets including Ukraine, the third model where control is exercised through the separate division within the diversified ministry operating in two directions is represented effective solution of the general questions of state regulation and coordination of marketing activity [27].

Planning in tourism affects the national level in the concepts of tourist activity's development in the country in general considering specifics of certain regions.

In Ukraine, the sphere of tourism and resorts still does not play a due role in formation of favorable macroeconomic dynamics and budget revenues. In the international tourist market the national tourist product and natural medical resources of Ukraine are estimated as less attractive and competitive, than in other countries. Annually Ukraine visit about twenty million entrance (foreign) tourists, including with the organized purpose - only about one million people. In recent years reduction of an entrance organized stream by 10% is recorded [3, p. 24].

It demonstrates domination of destructive trends in the market of Ukrainian tourist services, prevalence of unorganized trips in the general structure of visits. Ukraine loses in competition, lagging behind the leading states of the world on the level of tourist infrastructure in progress at 5-15 times. The most notable lag is observed on indicators of the population security with hotel services, the quantities occupied in tourism on 1000 citizens, to quantity of labor costs of purchase of a residence right in hotel, etc. [3].

Thus, the Cabinet council of Ukraine approved on March 16, 2017 the Strategy of development of tourism and resorts until 2026 in which the main directions of the solution of complex problems of development in the sphere of tourism, hotel economy, resorts, sanatorium service, support of creation and modernization of tourist infrastructure, ensuring appropriate quality of tourist and resort services, effective use of the available tourist potential [18] are allocated, and formation of positive image of

Ukraine as country, attractive to tourism. These will provide to the increasing of the tourist flows to Ukraine with following:

- developments and realization of marketing advance strategy of a national tourist product and official tourist brand of Ukraine;
- creation and maintaining foreign languages in the tourist Internet portal "Visit Ukraine";
- development, production and distribution in Ukraine and abroad the printed materials promoting tourist opportunities of our state;
- the presentations of tourist capacity of Ukraine on national and international exhibition and fair actions, conferences, forums;
- creations of the national tourist organization;
- formations and realization of competitive national and regional tourist products;
- creations of the interactive database containing information on tourist and the recreational resources of Ukraine suitable for use in the sphere of tourism of resorts for visit by tourists and formation of national network of tourist and excursion routes;
- ensuring information maintenance of realization of public policy in the sphere of tourism and resorts [18].

At the regional level the development plans for tourism, which were more detailed and

specific, than nationwide can also significantly, differ between regions depending on the available resources and tourist potential. Designing of a competitive position in the market of the international tourism it is necessary to make certain tourist points and places well known and those that are will be recognizable. It is necessary to begin with more developed cities and regions, gradually developing the periphery, which has tourist potential.

So, most of marketing specialists of tourism consider that the stable and long relations with clients are formed thanks to three components: satisfaction, trust and duties [12, p. 1]. However, such approach can be improved definitely as it is specified in [12, p. 3] and to use cross-disciplinary communications. It is insufficient researches on identification of a brand in tourism, and they do not consider the specific nature of tourist events. In comparison with standard approaches of identification and belonging to a certain brand (Fig. 1.), in the context of tourism there are certain exclusive identification lines [16],

Thus, in Odessa the decision of city council established the Development program of tourism in Odessa for 2016-2020. The total amount of financial resources necessary for implementation of this Program is 33,140.0 thousand UAH which source are budget funds of Odessa.

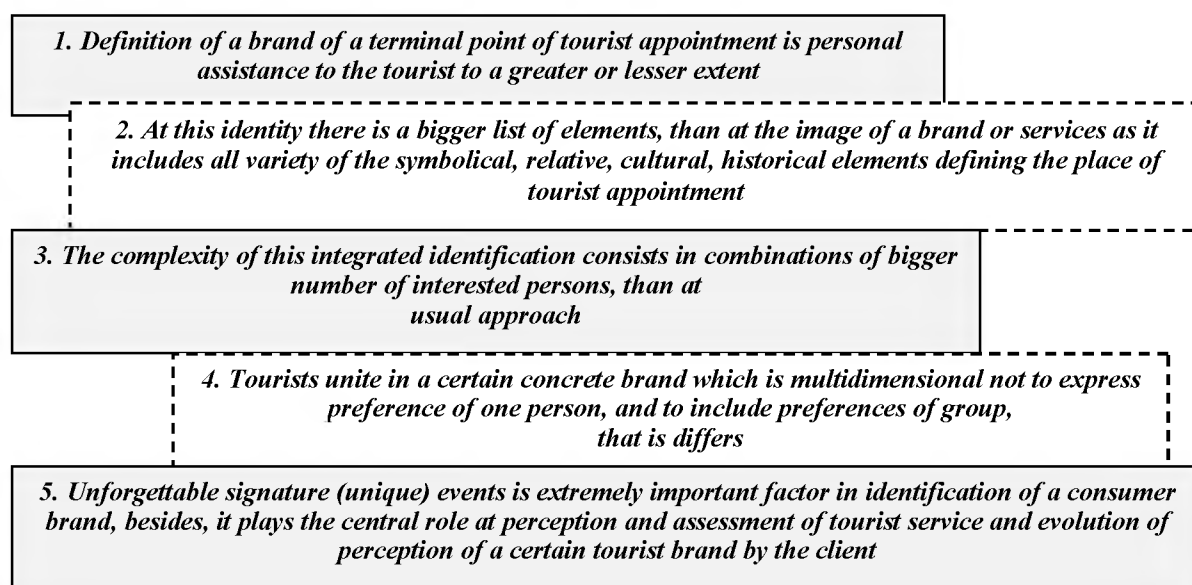


Fig. 1. Sequence of approach to identification of the tourist city, as brand

Source: it is developed by authors on the basis of [16].

In this document, it is emphasized that tourism industry is the strategic direction of development of the city. Objectively Odessa has all prerequisites for intensive development of internal and foreign tourism: features of geographical placement, favorable climate, the largest seaport of Ukraine, developed industry, a resort and recreational complex, transport, financial and welfare infrastructure. Thanks to the tourist potential Odessa occupies one of the leading places in Ukraine [19, p.5].

This document corresponds to the priority direction of Strategy of economic and social development of the Odessa city till 2022 "Tourist Odessa". It provides formation and development in the city of a competitive tourist complex, advance of a city tourist product in the markets of tourist services, branding of the city which strategic goals are improvement of the tourist's product quality, development of information infrastructure of tourist services, leading and positioning of the city as the international tourist center interesting to visit (is updated) [19, p.7].

Due to performance of the actions directed to the solution of problems in the sphere of tourism it is possible to achieve the following results:

- the quantity of subjects to informing in the city will increase by 50.0% (plates with QR codes, information and road signs);
- the number of the tourists who visited Odessa will increase by 30.0%;
- the number of the held events relating to event tourism will increase by 20.0%;
- the quantity of new excursion routes will increase by 20.0%;
- the number of the institutions of the sphere of tourism opened in the city will increase by 20.0% [19, p.10].

Effective cooperation of business, the power and public organizations is directed to implementation of the joint programs contributing to the development of Odessa as an attractive tourist destination will increase the level of its recognition in the world.

From the economic point of view, the appeal of the industry of tourism as component of service trade consists in faster payback of invested funds.

The developed industry of tourism can be created for rather short term (3-5 years) and it is

essential to influence economic processes in Ukraine for the account of:

- the high multiplicative effect stimulating growth of adjacent sectors of economy (the food industry and agricultural industry, construction, education, transport, etc.). The similar effect renders tourism on increase in number of jobs in allied industries;
- growth of investment attractiveness of the region due to improvement of conditions for life and rest of the population;
- creation of a significant amount of the new jobs which are not demanding high level of training of shots.

Financial security of realization of Strategy is carried out within state means and local budgets, touristic firms and agencies, means of the international technical assistance, other international donors, the financial organizations (institutions), funds from investors and other sources which are not prohibited by the law.

The amount of financing of Strategy is defined with specific objectives and within the means provided by the government budget for the corresponding year [18].

Realization of Strategy assumes achievement of such indicators in 2026:

- increase in tourism expenditures during the travel in Ukraine to 80 billion UAH;
- increase in volume of capital investments into the sphere of tourism and resorts up to 6.6 billion UAH;
- increase in number of the foreign tourists driving to Ukraine by 2.5 times in comparison with 2015;
- increase the number of subjects of tourist activity by 5 times on in comparison with 2015;
- increase in volume of receipts in local budgets from payment of a tourist tax by 10 times in comparison with 2015;
- increase in volume of receipts in a consolidated budget (taxes and fees) from activity of subjects of tourist activity by 10 times in comparison with 2015;
- increase in quantity of jobs in the sphere of tourism by 5 times in comparison with 2015;
- increase in number of internal tourists by 5 times in comparison with 2015;
- creation of ten tourist representations abroad [18].

Thus, for development of tourism the state by the direction of budgetary funds for development and implementation of development programs of tourism has to carry out the leading role in creating favorable conditions. It corresponds with experience of EU countries where budget financing of projects of strategy and development programs of tourism dominates (projects on improvement of infrastructure, on development of new tourist objects). Now control of development of tourism with elements of state regulation has to be exercised by means of market self-regulation by achievement of balance of supply and demand and also development of mechanisms of public administration and coordination at the regional level. It is both about state regulation, and about self-organization of economic entities through creation of tourist organizations and associations [26].

So, representatives of "Tourist Association of Ukraine" (TAU) which unites more than 350 leading tourist enterprises (travel agents, tour operators, hotels, airlines, educational institutions, specialized mass media) repeatedly addressed the top management of the country with the offer to consider a question of creation of separate central executive authority in the sphere of tourism. Besides, experts of TAU insist on creation of special "Advisory council concerning tourism" which will be "the effective platform for the analysis and development of normative legal acts concerning tourism, including new edition of the Law of Ukraine of "About Tourism". In addition, they will create suggestions for improvement of the tax and budget legislation in the sphere of tourism and practices of initiations of bills on creation of the mechanism of investments' attraction for the purpose of the tourist infrastructure's development [20].

Development of travel business demands considerable investments and it is impossible to count only on the help from the state. However, travel agencies do not have enough own means, commonly, and the bank credits in a present economic situation are also poorly available and are not attractive. Travel business cannot count on the considerable volume of long-term loans now, and high interest rates considerably reduce efficiency of bank-borrowed funds.

Therefore, there is a need to search for the alternative sources of financing of travel business.

Application of the agreement about share uses of a tourist object, widespread in world practice of hotel business under the name timesharing or fractional is interesting. The similar agreement provides attraction of financial resources of future users of a tourist object in exchange for the guaranteed rights of use. Such scheme, for example, was used by operators of hotel of the university of Texas in Austin when the part of funds for construction managed to be raised at graduates in exchange for the right of long-term use of a part of hotel rooms during week-end when there take place the most popular football matches. The same system is applied also by the largest operators of Marriott and Intercontinental hotel chains which obtain the credit for construction of tourist objects on the security of future payments of lodgers still of unfinished hotels. At the same time both individuals, and the companies can be potential users of tourist objects.

Partnership in attraction of borrowed funds is very interesting to representatives of small and medium business not only at public-private partnership, but also as partnership between several private companies. It is not obligatory from the tourism industry, for example, it could be representatives of related services of show business - the industries of public catering, operators of amusement parks and even the developer companies which have the right for the earth, neighboring to a tourist object. Development of tourist objects, as a rule, does the neighboring sites by their real estate objects, attractive to building, both commercial, and inhabited. Such partnership can be necessary help and pledge to success for representatives of small and medium business.

Recently the significant role in investment of the Ukrainian tourism is played by support from the EU. The part of the funds allocated by the EU for support of reforms in Ukraine are aimed also at the development of the Ukrainian tourism. Therefore, the investment project on creation of additional jobs and development of rural tourism in Odessa region, which started at the end of 2014 and proceeded until the end of 2016 with a total amount of financing of €340 million, was started.

Implementation of the project provided construction of two tourist camping, creation of tourist information center in Razdelnyansky district, installation of road signs of information, development and support of the Internet portal about development of green tourism in Odessa region and holding seminars for the tourist organizations of the region, presentation tours, etc. For development of the modern tourist enterprises, there is an important question of Internet usage such as development of portals, websites, mobile applications and so forth. These tools simplify and accelerate communication between representatives of tourism, intermediaries and ultimate consumers. Such approach usually considerably accelerates process of providing tourist service, but demands a certain readiness, responsibility of all participants of tourism industry and understanding of influence on it.

In terms of the competition, pricing and income (these are decisive aspects of development of any enterprise) we have the following components [16; 25]:

- the competition of the tourist enterprises in the Internet is more aggressive and intensive, but, unfortunately, generally it concerns a price factor (reduction of price) that promotes improvement of quality of service or differentiation of a service package. Therefore, at this stage of development, the effect of the Internet has negative impact on the competition in the tourist sphere;

- barriers in Internet access are considerably minimized, especially in terms of a financial component, because to start business online much demands less investments, and operating costs (seed capital, personnel, etc.), than to open the traditional tourist enterprise. Of course, more and more traditional tourist enterprises offer the services online. At the same time, there are new online tourist enterprises, which could not open the traditional tourist's enterprise. In the long term the old enterprises will be forced to share the market with new that makes a certain threat for stable functioning of these enterprises. Thus, influence of the Internet on barriers to access to the market can be considered also negative, but moderately negative;

- threat of replacement in the Internet quite big. Because now it is very easy to find replacement to any service in the Internet (there

is a large number of online services which provide tourist services of booking, of different types of transportation, various types of rest, etc.). Even outside the tourist sphere, it is possible to find alternative sources of tourist services (various entertainments, cultural activity, sporting events, etc.) in the Internet. As a conclusion, we see moderately negative impact and in this aspect of competitiveness of tourism online;

- the market power of suppliers in online space increases as the enterprises of tourism are capable to offer the services on the Internet to bigger quantity of ultimate consumers irrespective of traditional intermediaries. The last reduces prime cost of a tourist product / service for the consumer, improves position of suppliers and reduces influence of intermediaries in tourism industry. The similar trend is positive for development of the tourist enterprises online;

- directly simple and rather cheap, and, above all is direct link of the consumer with the supplier of tourist service / product increases the market power of consumers in online space that is positive effect of the Internet on development of tourist services online.

In conclusion, we summary that an exit of the tourist enterprises online can really create certain benefits for the tourist enterprise, but it is necessary to study all shortcomings carefully. It is required to understand that at this stage of development the Internet is an opportunity to provide services online and one of tools, which have to be, united in the general development strategy of the tourist enterprise. So, information and telecommunication technologies in itself do not guarantee any benefit if are not connected with the main strategy of the enterprise, need of the high level of development of information and telecommunication systems for the country, rather cheap services for construction and support of the enterprise online and, the last, presence of experts with the corresponding knowledge and skills. For exit online Ukrainian tourist enterprises will be required, first, stabilization of a traditional form of functioning of the enterprises, and secondly, adoption of the standard international standards. Going on-line travel companies have to resolve the whole complex of issues noted by foreign researchers (Table 1) [14].

Table 1. Constructs and items of the conceptual model

Construct	Item
Potentials of changing customer needs	Digital provision of information
	Digital, individual booking process
Digital services	Digital interaction within the Customer Journey
Digital marketing	Target group-specific marketing through social media. "Influencer" and "Blogger"
	Personalized customer approach through digital marketing
Data Mining	Personalized offers through comprehensive analysis of customer data
	Improvement of service quality
Online Travel Communities	Trusted Information Channel
	Influencing customer behavior
	Possibility to improve the tourist services offered by analyzing the customer evaluations
	(Internet-) Ratings
Structurally weak regions	Additional digital services
	Digital reporting on information trips
	Digital communication with customers

Source: developed by authors on [14].

The main problem is approach to realization of this questions' circle:

- first, this concept needs improvement taking into account features of domestic enterprises;
- secondly, it is the complex concept which demands constant and simultaneous performance of all its directions.

Providing tourist services, besides, is connected with use of modern financial instruments. Therefore, an opportunity to carry out non-cash calculation in traditional travel company or its online representation attracts more and more consumers of tourist services.

The popularity of non-cash payments quickly grows, and acquiring (reception for payment with banking cards) becomes means of prime necessity for business [21]. Having checked the statistical report of the NBU "The review of the market of payment cards and payment infrastructure of Ukraine for 2018" [22], it is possible to note rapid increase in demand for non-cash operations among Ukrainians and promoting of innovative financial services.

Therefore, the share of volume of non-cash operations with use of the payment cards emitted by the Ukrainian banks following the results of 2018 reached 45.1% [22]. It is 5.8% more in comparison with results of 2017 (39.3%).

As for growth of number of non-cash operations in tourist activity of Ukraine, it should be noted that in 2016 Oschadbank became the first bank that realized a possibility of payment of the consular fee by payment cards at the Boryspil and Odessa airports. The foreign citizens needing execution of short-term visas at entry into Ukraine can pay the consular fee by means of Oschadbank terminals. In addition, in April 2018 the MFA together with Oschadbank started online payment service for electronic visas (E-visa) by foreign citizens to entry into Ukraine with the business or tourist purpose. The merchant acquiring network of Oschadbank makes more than 38 thousand terminals in trade and service network [23].

Now such non-cash system of payment of tourist services as ipay.ua, which is the Internet platform for implementation of money, transfers and online - payments where the newest technologies of data protection of clients recognized around the world are applied and widely used. This platform allows paying tours, excursions, tickets, an insurance, to reserve hotels, restaurants by means of the cash card of Visa or MasterCard. For a long time such Ukrainian travel agencies as "Wind rose", "Yastreb tour", "Inkomartur 93" and also Airtickets.ua, Misto.travel, the center of booking, "Ukrzapad" online and others very actively work with ipay.ua.

Unfortunately, despite a prompt trend of development of this financial instrument, there is still a large number of the enterprises providing services in the sphere of tourism, or related (vacation spots, the remote cities, small shops, places of food, etc.), and using outdated approaches. Today considerably demand and desire from clients to pay with the payment cards (following the results of 2018 the greatest number of non-cash operations with use of payment cards was the share of calculations in retail chain stores - 51.2%, on the volume of non-cash operations there were translations of P2P [22]), that is the enterprise including tourist, has to be guided generally to provide service of acquiring increase.

The lack of services of acquiring or the online acquiring in the tourist enterprise leads to loss of clients. They pass to competitors who have such services. The unwillingness to master the latest financial the tool leads 30% of potential clients to loss.

Nevertheless, now the enterprises will not be able independently to choose any more a way of settling with the client as till 2020 all tourist enterprises will have to pass to non-cash payment [24]. It announced the Ministry of Economic Development and Trade in the corresponding project: "Requirements to subjects of managing on reception of electronic means of payment in payment for the goods (the provided services) sold by them" [24]. Therefore the domestic tourist enterprises have to solve for themselves as far as for them and profitable acquiring use is attractive as modern financial instrument in the industry of services, taking into account rapid development of non-cash payments among the population of our country, as the foreign tourists visiting Ukraine.

Conclusion. Against the background of the impact of globalization processes in the Ukrainian, tourism industry is the growing

competition in the market of tourist services can allocate the important directions of tourism development in Ukraine. There are creation of new tourist territories, diversification of a tourist product, construction of qualitative tourism infrastructure on the basis of the state and private investments, formations of legal and financial and economic base which will promote advance of the tourist enterprises online.

In Ukraine, it is necessary to improve public financing of tourism development that it had the stable character directed to achievement of strategic objectives, but not solutions of the current problems; it is necessary to increase efficiency of public financing by creation of partnership with business and public organizations.

At the present stage, the important directions are state regulation of tourist activity at an obligatory combination with the state and regional development programs of tourism; improvement of quality of tourists' service and development of professional competences of the personnel occupied in the field; development of the marketing plan and creation of the agencies on advance of the Ukrainian tourist services, as in Ukraine, and abroad. Now such development has to be carried out both in the traditional sphere, and taking into account development of an information economy, that is it is necessary to develop more rapidly domestic tourism online.

Further researches have to focus directly on formation of the development strategy of separate domestic enterprise taking into account new approaches in management (assistance to creation of the tourist cities as brands), development and implementation of telecommunication technologies for expansion of business opportunities with use of new financial instruments.

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