

- банкротства, фіктивного банкрутства чи доведення до банкрутства» [Електронний ресурс]. – Режим доступу : [http://www.me.gov.ua/control/uk/publish/article?art\\_id=161074&cat\\_id=32854](http://www.me.gov.ua/control/uk/publish/article?art_id=161074&cat_id=32854)
8. Наказ Міністерства фінансів України та Фонду державного майна України 26.01.2001 № 49/121 «Положення про порядок здійснення аналізу фінансового стану підприємств, що підлягають приватизації» [Електронний ресурс]. – Режим доступу : – <http://zakon4.rada.gov.ua/laws/show/z0121-01>
  9. Реверчук Н. Й. Управління економічною безпекою підприємницьких структур: Монографія / Н. Й. Реверчук. – Львів: ЛБІ НБУ. – 2004. – 195 с.
  10. Сиротяк Р. М. Методичні підходи до аналізу фінансового стану підприємства / Р.М. Сиротяк, Л.І. Сопільник // Менеджмент та підприємництво в Україні: етапи становлення і проблеми розвитку : [збірник наукових праць] / відповідальний редактор О. Є. Кузьмін. – Львів : Видавництво Львівської політехніки, 2010. – 416 с. : іл. – (Вісник Національного університету «Львівська політехніка»; № 691). – с. 95-99.
  11. Черниш С. С. Проблеми застосування методик аналізу фінансового стану на вітчизняних підприємствах / С.С. Черниш // Інноваційна економіка. 2012. – №5 [31]. – с. 142-145.
  12. Бугай В. З. Удосконалення методичного підходу щодо оцінки поточної ліквідності балансу підприємства/ В.З. Бугай, Є.Л. Білий // Вісник Запорізького національного університету. – 2009№1(4). – с. 29-33.
  13. Савицкая Г. В. Анализ хозяйственной деятельности предприятия : Учебник. – 5-е изд., перераб. и доп. / Г. В. Савицкая. – М.: Инфра-М, – 2009. – 536 с.
  14. Прохоров В. В. Финансовый анализ [Електронний ресурс]. – Режим доступу : <http://finances-analysis.ru/index.htm>
  15. [US Economy](http://useconomy.about.com/). Liquidity [Електронний ресурс]. – Режим доступу : <http://useconomy.about.com/>
  16. Кольцова И. Нормативы ликвидности, финансовой устойчивости и независимости для вашей компании [Електронний ресурс] / И. Кольцова // Финансовый директор. – 2011 р. – № 4. – Режим доступу : <http://finances-analysis.ru/index.htm>
  17. Камышникова Э. В. Формирование универсальной шкалы оценки уровня экономической безопасности предприятия / Э. В. Камышникова // Вісник Донецького національного університету економіки і торгівлі імені Михайла Туган-Барановського. – 2009. – № 4. – с. 76-80.

Vershytsky A.V., Putintseva M.V.

UDC 330.341.1:316.334.2

## INFLUENCE OF INNOVATIVE CULTURE ON STATE DEVELOPMENT. UKRAINIAN AND NORWEGIAN EXPERIENCE

### ВЛИЯНИЕ ИНОВАЦИОННОЙ КУЛЬТУРЫ НА ГОСУДАРСТВЕННОЕ РАЗВИТИЕ. УКРАИНСКИЙ И НОРВЕЖСКИЙ ОПИТ

*Summary.* The purpose of the research is determination of the influence level of innovative culture on the state development on the example of Ukraine and Norway and the tendencies reveal of the innovation culture of society, as a factor of innovation activity in the state. This research describes essence of innovative culture as a whole, its influence on the innovative processes and compares differences in governments' approaches to supporting innovative activity in Ukraine and Norway. The authors used such methods of studies as synthesis, idealization, induction and deduction, mental simulation, etc. The main findings are that innovative culture of society is one of the key aspects that directly influence on the economic indicators.

**Key words:** innovative culture, innovation activity of society, state development, National Innovative System.

*Анотація.* Целью исследования является определение уровня влияния инновационной культуры на государственное развитие на примере Украины и Норвегии и выявление особенностей инновационной культуры общества, как фактора инновационной активности государства. Эта статья описывает сущность инновационной культуры в целом, её влияния на инновационные процессы и сравнение различий в государственных подходах к поддержке инновационной активности в Украине и Норвегии. Были использованы такие методы исследования как синтез, индукция и дедукция, анализ и т.п. Основными выводами стало то, что инновационная культура общества – это один из ключевых аспектов, оказывающих прямое воздействие на экономические индикаторы.

**Ключевые слова:** инновационная культура, инновационная активность общества, государственное развитие, Национальная Инновационная Система.

*Анотація.* Головна мета цієї роботи – це визначення рівня впливу інноваційної культури на державний розвиток на прикладі України та Норвегії, а також виявлення особливостей інноваційної культури суспільства, як фактора інноваційної діяльності держави. Ця стаття відображає інноваційну культуру загалом, її вплив на інноваційні процеси, а також порівняння відмінностей в державних підходах до підтримки інноваційної діяльності в Україні та Норвегії. Були використані такі методи дослідження, як синтез, індукція, дедукція, аналіз та інші. Основним висновком є те, що інноваційна культура суспільства – це один з ключових факторів, який прямим чином впливає на економічні індикатори.

**Ключові слова:** інноваційна культура, інноваційна активність суспільства, державний розвиток, Національна Інноваційна Система.

### Introduction

Culture is a wide-encompassing notion that concerns the common values, behaviors, beliefs and attitudes shared by a nation, region, organization or other social entity. During the last years, cultural factors affecting innovation have gained more and more attention among innovation policy makers and scholars in EU and abroad. It is shown that a nation's capacity to generate and adopt innovations is dependent on the general attitudes towards entrepreneurship and risk-taking, openness to new information, readiness to accept change, and others. These factors are expressions of nation's culture and they may act as key drivers or main obstacles of innovation.

Modern Ukrainian economy refers to the third technological way, while the economies of the world's leading countries are predominantly in the fifth. For our country such transition can be possible only with the creation and production in the Ukrainian society of innovative thinking and thus the innovation culture.

A **hypothesis** is the assumption that the innovative culture in Ukraine as concept is at a stage of methodological development and judgment; there are no strict plans of its implementation and providing, and this one of the main reasons of insufficient economic growth of Ukraine. In turn in Norway innovative culture is broadly spread and supported by the state. The experience of leading countries of the world proves the existence of a direct relationship between the level of welfare of the nation and the innovativeness of the economy – "80% of GDP growth of economically developed countries is achieved through innovation" (Kropotova, 2006).

**The object of the research** is the innovative culture as the main aspects of influencing the government establishment in Ukraine and Norway.

**The subject of the study** is the ways and approaches to the implementation and execution the government support of innovative learning among public.

### Analysis of the last researches and publications

Modern science is actively exploring innovative culture as one of the mechanisms of adaptation to innovation environment. Today it is the center of attention of economists (J. Epstein, H. Shelton), sociologists (B. Lisin, V. Fokina) and teachers (A. Kozlova, L. Elizarova). This phenomenon is scientifically proven to dissertations R. Milenkova, I. Tsirkun and others.

However, it should be noted that a number of theoretical issues concerning this theme has still not been fully resolved and requires further integrated research.

Some researches consider innovative culture as the special form of human culture that provides close relationship with its other forms (Kozlova, 2007), others consider it as the protective filter for the general culture (Holodkova, 2005).

It is also possible to meet the notion of innovative culture of the person as "spheres of his spiritual life reflecting his valuable orientation, fixed in motives, knowledge, abilities, skills, patterns of behavior and providing his readiness and ability to maintenance and realization of innovations in all spheres of life" (Prudnykova, 2011). Even more variety arises at disclosure of the content of this concept.

Consequently, there is a need for certain systematization, careful analysis and definition of a generalized approach to the interpretation of innovation culture as a phenomenon of cultural modernity.

Thus the **relevance** of this research is defined by the need to examine the nature of the innovation culture of the society and to identify possible ways of its further development and improvement.

### Influence of innovative culture on the state development

From the point of view of the innovation process, cultural factors are two-way influence. First, cultural factors may contribute or prevent creation of new ideas and their effective implementation of the new products and processes. Second, culture influences the way in which new products and processes are understood and put into practice. Depending on cultural factors, a person can resist new products and processes, or, on the contrary, to accept and promote.

The ability of people to innovation, intellectual capital and information today should be the priorities of development of any country. Analysis of the domestic economic literature suggests that issues of innovative development of the country now occupied a key place in economic science, evidenced by the number of different studies and publications on the subject.

However, this situation does not reflect real changes in the economy. Ukraine still lags behind many European countries, including Norway, in the key economic indicators. Table 1. shows the data of Ukraine and Norway in the field of energy, which clearly support this argument (International Energy Agency, 2013).

**Table 1.** Selected Indicators of Ukraine and Norway for 2011

	Country	Norway	Ukraine
1.	Population (million)	4.95	45.71
2.	GDP (billion 2005 USD)	319.64	95.29
3.	Energy prod. (Mtoe)	195.35	85.48
4.	Net imports (Mtoe)	-165.84	47.75
5.	Total Primary Energy Supply (Mtoe)	28.14	126.44
6.	Elec. consumption <sup>1</sup> (TWh)	114.78	167.40
7.	CO <sub>2</sub> emissions <sup>2</sup> (Mt of CO <sub>2</sub> )	38.10	285.36

<sup>1</sup> Gross production + imports – exports – losses.

<sup>2</sup> CO<sub>2</sub> emissions from fuel combustion only. Emissions are calculated using the IEA's energy balances and the Revised 1996 IPCC Guidelines.



In Norway can be seen quite the opposite situation. "Innovation Norway" is the Norwegian Government's most important instrument for innovation and development of Norwegian enterprises and industry (Innovasjon Norge, 2012). They support companies in developing their competitive advantage and to enhance innovation. Innovation Norway provides competence, advisory services, promotional services and network services.

By combining local industry knowledge and international networks with the business ideas and the motivation of entrepreneurs, the foundation for new successful businesses is created.

And it allows seeing the difference between results of innovative activity of Ukraine and Norway.

Main innovation indicators of Norway are represented in OECD reports (in which the same Ukrainian indicators are absent) author selected comparable indicators of innovative activity relying on the site of the State Statistics of Ukraine (ukrstat.gov.ua) and the site of Statistics Norway (www.ssb.no/english/). The chosen indicators are provided in the table below (table 2).

**Table 2.** Indicators of science and innovation in Ukraine and Norway in 2011

		Ukraine	Norway
1.	Financing Research & Development (R & D) as % of GDP	0.75	1.69
2.	Number of research organizations	1255	3 261
3.	Researchers in R&D (per million people)	1,425	5,434
4.	The share of innovation active enterprises in the total number, %	16,2	24
5.	Innovation costs in the industry as % of GDP Government budget appropriations or outlays for R&D (GBAORD) as a % of GDP	1.58	0,824
6.	High-technology exports (% of manufactured exports)	4	18
7.	Patent applications, residents	2,649	1,122
8.	Scientific and technical journal articles	1,639	4,440
9.	Trademark applications, direct resident	16,836	3,411

Proceeding from the table such conclusion follows: indicators of innovative development in Norway are higher than in Ukraine, especially in those areas which concern GDP:

- Financing Research & Development;
- Number of research organizations;
- Innovation costs in the industry as % of GDP.

GDP of Norway is higher than in Ukraine. According to International Monetary Fund, in 2011 GDP at purchasing power parity per capita in Norway was \$ 53,396, in Ukraine - \$ 7,222 (International Monetary Fund, 2010-2011). The main direction of development of the Norwegian economy is innovative sphere so it receives sufficient financing. In Norway there are more entities of innovative orientation than in Ukraine thus more employees work at them.

Development of innovative culture of the society in Ukraine and the establishment of an integrated national innovation system will stop the negative trends prevailing in the domestic economy, and move on to the next level of development.

### Conclusions

In this article, the authors have described the problems associated with the development of the national innovation system of Ukraine, the issues of forming a society's culture of innovation, as one of the factors that determine the direction and pace of innovation in the state.

It should be noted that the practical solution of the problems outlined by the circle to consider time periods, as the process of creating the infrastructure takes longer than training required specialists.

Positive attitudes towards innovation, risk taking and entrepreneurship among general public can be boosted through information and involvement. Public events and workshops involving all levels of innovators and promoting public-private innovation partnerships help to facilitate the exploration of experiences and attitudes towards creativity, promote new forms of collaboration and support inventiveness.

The use of media like TV and games helps raise public awareness of innovation. It is recognized that popular media like TV or games have the potential to address lower income groups that are hard to reach by conventional promotion measures.

### References:

1. Holodkova L. A. Innovative culture of parties of professional education: formation conditions / Holodkova L. A. // Innovations. – 2005. – № 4. – P. 16-26.
2. Innovation Norway [Electronic resource] // Innovasjon Norge. – 2012. – Mode of Access : <http://www.innovasjon norge.no/Contact-us/>
3. Key World Energy Statistics 2013 [Electronic resource] // International Energy Agency. – 2013. – P. 54-56. – Mode of Access : [http://www.iea.org/publications/freepublications/publication/KeyWorld2013\\_FINAL\\_WEB.pdf](http://www.iea.org/publications/freepublications/publication/KeyWorld2013_FINAL_WEB.pdf)
4. Kozlova O. G. Innovative culture: essential characteristics : monography / O. G. Kozlova, R. V. Milenkova. – Sumy : Publishing house The Sumy State Pedagogical A. S. Makarenka University, 2007. – 140 p.
5. Kropotova N. V. Socio-cultural aspects of formation of national innovative system // Development of innovative culture of society: problems and prospects / Materials of scientific and practical conference. – Simferopol: Publishing center of the Crimean institute of business, 2006. – 200 p.

6. List of countries by GDP (PPP) per capita. [Electronic resource] // International Monetary Fund. – 2010-2011. – Mode of Access : [http://en.wikipedia.org/wiki/List\\_of\\_countries\\_by\\_GDP\\_\(PPP\)\\_per\\_capita](http://en.wikipedia.org/wiki/List_of_countries_by_GDP_(PPP)_per_capita)
7. Prudnykova O. V. Innovative Culture: Problems of the Legal Regulation [Electronic resource] / O. V. Prudnykova, M. V. Rozhkova // Right forum. – 2011. – № 3. – P. 644-647. – Mode of Access : <http://www.nbuu.gov.ua/e-journals/FP/2011-3/11povppr.pdf>

Смирнова Е.А.

УДК 339.138

## ТЕОРЕТИЧЕСКИЕ ОСНОВЫ РАЗВИТИЯ ИННОВАЦИОННОГО МАРКЕТИНГА В СТРАХОВЫХ КОМПАНИЯХ

*Аннотация.* В статье рассмотрены теоретические основы понятия инновационного маркетинга и маркетинга инноваций. Определено, что инновационный маркетинг выступает как маркетинговая деятельность, направленная на разработку, внедрение и распространение инноваций, что позволит страховым компаниям повысить конкурентоспособность, прибыльность а также сформировать и улучшить эффективность продаж страховых продуктов.

**Ключевые слова:** инновация, маркетинг, инновационный маркетинг, страховая компания.

*Анотація.* У статті розглянуті теоретичні основи поняття інноваційного маркетингу і маркетингу інновацій. Визначено, що інноваційний маркетинг виступає як маркетингова діяльність, яка направлена на розробку, впровадження та розповсюдження інновацій, що дозволить страховим компаніям підвищити конкурентоспроможність, прибутковість а також сформувати і поліпшити ефективність продажів страхових продуктів.

**Ключові слова:** інновація, маркетинг, інноваційний маркетинг, страхова компанія.

*Summary.* World experience of development of economy proves presently, that rational combination of marketing and innovative activity allows operatively to find not enough the satisfied consumer queries, or to form them (for on principle new commodities), develop, produce and move forward new (modernized) products at the market.

The analysis of domestic and foreign experience shows that conception of the innovative marketing is perspective direction of development of insurance companies, for this reason actual is a question of forming and increase of efficiency of sales of insurance products with the use of new technologies of marketing. The decision of this question requires introduction of modern innovations in marketing activity of insurance company, which are successfully used in the insurance marketing.

It is necessary to examine the innovative marketing as a type of activity, directed on optimization and control after innovative and sale activity of insurance company, that will allow to occupy strategically a vantage-ground at the insurance market, and also to increase the income of insurance company.

In modern terms by the prospects of development of the insurance marketing, taking into account the features of the presented approaches there is active application of the innovative marketing, and in order that to attain efficiency of introduction of marketing's innovations the selection of the followings stages is needed:

- search and analysis of idea of new insurance product;
- collection of information about a potential market and segment of future product, and also analysis of competition on him;
- actuarial calculations of perspective of the chosen segment;
- determination of «technical side» of new product;
- development of marketing strategy for a new insurance product.

Thus, the innovative marketing is one of important directions of development of the insurance marketing, and also comes forward as marketing activity, directed for development, introduction and distribution of innovations, that will allow insurance companies to promote competitiveness, profitability, and also to form and improve efficiency of sales of insurance products

**Keywords:** innovation, marketing, innovative marketing, insurance company.

**Постановка проблемы.** В настоящее время экономика, основанная на научно-технических инновациях, приобретает глобальный характер, поскольку обеспечение устойчивого развития экономики и улучшения благосостояния и качества жизни населения возможно на основе системного, непрерывного использования продуктов научной, научно-технической и инновационной деятельности.

Мировой опыт развития экономики доказывает, что рациональное сочетание маркетинговой и инновационной деятельности позволяет оперативно находить недостаточно удовлетворенные потребительские запросы, или формировать их (для принципиально новых товаров), разрабатывать, производить и продвигать на рынке новую (модернизированную) продукцию. Анализ отечественного и зарубежного опыта показывает, что концепция инновационного маркетинга является перспективным направлением развития страховых компаний, именно поэтому актуальным является вопрос формирования и повышения эффективности продаж страховых продуктов с использованием новых технологий маркетинга. Решение данного вопроса требует внедрения современных инноваций в маркетинговую деятельность страховых компаний, которые успешно используются в страховом маркетинге.

**Анализ последних исследований и публикаций.** Проблемам маркетингового обеспечения инновационной деятельности и разработкам инновационных маркетинговых инструментов в страховании посвящены научные работы зарубежных и отечественных исследователей: В. В. Адамовича, М. Бейкер, Л. В. Балабанова, В. Б. Гомелля, С. А. Гурьянов, Дж. Залтмен, А. Н. Зубец, В. Я. Заруба, М. А. Калинина,