

METHODICAL APPROACHES TO FORMATION OF TASKS, FUNCTIONS AND PRINCIPLES OF RISK MANAGEMENT AT RETAIL ENTERPRISES

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Lachkova L. I., Lachkova V. M., Arkhypova V. O. Methodical approaches to formation of tasks, functions and principles of risk management at retail enterprises

The objective of this article is to determine the tasks, functions and principles of risk management at retail enterprises to increase its effectiveness. Methodical approaches to determining the goal of risk management are analyzed and summarized in the article, there was substantiated the objective of managing risks of commercial activity at a trade enterprise that should lie in the early detection of potential abnormalities in performing commercial transactions and minimization of their undesirable effects. There was developed the list of tasks of risk management at retail enterprises that differs fundamentally from approaches existing in the professional literature first of all by avoiding their functional understanding. The developed tasks specify the goal of management, determine desired outcomes of managerial activity. The system of functions of commercial risks management at a trade enterprise that provides the relation of actions with the goals and tasks of their performance has been proposed. It has been substantiated that an important part of the concept of commercial risk management of a trade enterprise are the principles that determine the rules and patterns of managerial behavior, enable to combine the elements of a complex system in an integral whole, and further establish the logic of construction and implementation of the risk management process. The provisions formulated in the article develop theoretical grounds of risk management; expand its methodological and practical tools. Together, they to some extent solve the tasks of effective risk managing in commercial activity of retail enterprises.

Key words: retail, enterprise, risks, risk management.

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Lachkova Lyudmyla I. – Candidate of Sciences (Economics), Professor, Department of Finance, Kharkiv State University of Food Technology and Trade (vul. Klochkivska, 333, Kharkiv, 61051, Ukraine)

E-mail: milach53@gmail.com

Lachkova Victoriya M. – Candidate of Sciences (Economics), Associate Professor, Department of Finance, Kharkiv State University of Food Technology and Trade (vul. Klochkivska, 333, Kharkiv, 61051, Ukraine)

E-mail: vilach@yandex.ru

Arkhypova Viktoriia O. – Associate Professor, Department of Foreign Languages, Kharkiv State University of Food Technology and Trade (vul. Klochkivska, 333, Kharkiv, 61051, Ukraine)

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Лачкова Л. І., Лачкова В. М., Архипова В. О. Методичні підходи до формування завдань, функцій і принципів ризик-менеджменту на підприємствах роздрібно́ї торгівлі

Метою даної статті є визначення завдань, функцій і принципів ризик-менеджменту на підприємствах роздрібно́ї торгівлі для підвищення його ефективності. Проаналізовано та узагальнено методичні підходи щодо визначення цільової спрямованості ризик-менеджменту, обґрунтовано мету управління ризиками комерційної діяльності на торговельному підприємстві, яка має полягати у своєчасному виявленні потенційних відхилень у здійсненні комерційних операцій і мінімізації їх небажаних наслідків. Розроблено перелік завдань ризик-менеджменту на підприємствах роздрібно́ї торгівлі, який принципово відрізняється від існуючих у фаховій літературі підходів, передусім, уникненням їх функціонального розуміння. Розроблені завдання конкретизують мету управління, визначають бажані результати управлінської діяльності. Запропоновано систему функцій управління комерційними ризиками на торговельному підприємстві, яка забезпечує зв'язок дій із цілями та завданнями їх виконання. Обґрунтовано, що важливою складовою концепції управління комерційними ризиками торговельного підприємства є принципи, які визначають правила та закономірності управлінської поведінки, дають змогу об'єднати елементи складної системи в єдине ціле, а у подальшому встановити логіку побудови і здійснення процесу управління ризиками. Сформульовані у статті положення розвивають теоретичні основи ризик-менеджменту, розширюють його методичний і практичний інструментарій. У сукупності вони певною мірою вирішують завдання ефективного управління ризиками комерційної діяльності підприємств роздрібно́ї торгівлі.

Ключові слова: роздрібно́я торгівля, підприємство, ризики, управління ризиками.

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Лачкова Людмила Іванівна – кандидат економічних наук, професор, кафедра фінансів, Харківський державний університет харчування та торгівлі (вул. Клочківська, 333, Харків, 61051, Україна)

E-mail: milach53@gmail.com

Лачкова Вікторія Миколаївна – кандидат економічних наук, доцент, кафедра фінансів, Харківський державний університет харчування та торгівлі (вул. Клочківська, 333, Харків, 61051, Україна)

E-mail: vilach@yandex.ru

Архипова Вікторія Олександрівна – доцент, кафедра іноземних мов, Харківський державний університет харчування та торгівлі (вул. Клочківська, 333, Харків, 61051, Україна)

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Лачкова Л. И., Лачкова В. М., Архипова В. А. Методические подходы к формированию задач, функций и принципов риск-менеджмента на предприятиях розничной торговли

Целью данной статьи является определение задач, функций и принципов риск-менеджмента на предприятиях розничной торговли для повышения его эффективности. Проанализированы и обобщены методические подходы по определению целевой направленности риск-менеджмента, обоснована цель управления рисками коммерческой деятельности на торговом предприятии, которая должна заключаться в своевременном выявлении потенциальных отклонений в осуществлении коммерческих операций и минимизации их нежелательных последствий. Разработан перечень заданий ризик-менеджмента на предприятиях розничной торговли, который принципиально отличается от существующих в профессиональной литературе подходов, прежде всего, предотвращением их функционального понимания. Разработанные задания конкретизируют цель управления, определяют желаемые результаты управленческой деятельности. Предложена система функций управления коммерческими рисками на торговом предприятии, которая обеспечивает связь действий с целями и заданиями их выполнения. Обосновано, что важной составляющей концепции управления коммерческими рисками торгового предприятия являются принципы, определяющие правила и закономерности управленческого поведения и позволяющие объединить элементы сложной системы в единое целое, а в дальнейшем установить логику построения и осуществления процесса управления рисками. Сформулированные в статье положения развивают теоретические основы риск-менеджмента, расширяют его методический и практический инструментарий. В совокупности они в определенной степени решают задачи эффективного управления рисками коммерческой деятельности предприятий розничной торговли.

Ключевые слова: розничная торговля, предприятие, риски, управление рисками.

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Лачкова Людмила Ивановна – кандидат экономических наук, профессор, кафедра финансов, Харьковский государственный университет питания и торговли (ул. Клочковская, 333, Харьков, 61051, Украина)

E-mail: milach53@gmail.com

Лачкова Виктория Николаевна – кандидат экономических наук, доцент, кафедра финансов, Харьковский государственный университет питания и торговли (ул. Клочковская, 333, Харьков, 61051, Украина)

E-mail: vilach@yandex.ru

Архипова Виктория Александровна – доцент, кафедра иностранных языков, Харьковский государственный университет питания и торговли (ул. Клочковская, 333, Харьков, 61051, Украина)

Nowadays, economic environment of Ukraine is characterized by the increasing influence of factors of uncertainty and dynamic changes that generates risk situations. Risk-contributing external and internal factors affect the ability of trade establishments to function successfully and develop in a competitive environment, adapt to the uncertainty of conducting commercial activity and minimize consequent risks. At present time, at the enterprises of the industry there are considerable difficulties with the organization of risk management associated with the lack of methodological support, practical tools and qualified personnel able to work in this area.

All the above mentioned requires a comprehensive study of the process of risk management of retail establishments' commercial activity and it proves the topical character of the chosen topic of research at present stage of economic development.

Review of the latest research and publications. Some theoretical principles of risk management that mainly determine the authors' approaches to understanding the nature of risk, the causes and sources of its origin are formed in the works of foreign scientists and economists A. Marshall, G. Mill, F. Knight, J. Schumpeter. The issues of risks classification, their assessment and determining the ways of minimization are disclosed in the works of national and Russian scientists V. A. Abchuk, V. A. Borovkova, V. V. Vitlinsky, V. M. Granaturov, I. Yu. Ivchenko, S. M. Ilyashenko, T. S. Klebanova, L. O. Lihonenko, N. I. Machina, L. G. Melnyk, O. V. Rayevnyeva, E. A. Utkin, O. I. Yusyovych and others. Meanwhile, the existing developments do not allow forming the system vision concerning the organization of risk management at retail establishments by ignoring specificity of commercial activity in the industry.

The *objective* of the article is to define the tasks, functions and principles of risk management at retail establishments to improve its effectiveness.

To form the tasks, functions and principles of risk management, first, it is necessary to determine the purpose of risk management at retail establishments.

Scientists determine the goal of risk management quite controversially. Thus, Matvieiev B. A. thinks that the aim of such management is the "general concept of some model of the future outcome that can meet the existing need taking into account the real opportunities estimated on the basis of experience" [7, p. 72]. In our opinion, this approach forms a descriptive model and reveals neither directions of control effects nor their expediency in general.

The viewpoint of Borovkova V.A. is characterized by too broad understanding of appointing business risks management at a trade enterprise [3]. The author considers maximization of market value and profit in the situation of uncertainty and risk as target priorities of such management that, in our opinion, meets the objectives of commercial management, in general, and not only its risk-direction.

From our point of view, the objective of risk management of commercial activity at a trade enterprise should be early detection of potential abnormalities in conducting commercial transactions and minimization of their undesirable consequences. This viewpoint is based on researches of Blank I. O., Ivchenko I. Yu., Lukyanova V. V., who in their

works devoted to the study of risk management [1; 4; 6], concentrate on the forecast and reduction of negative consequences of risk situations manifestation.

The tasks of commercial risk management of a trade enterprise should contribute to the achievement of its objectives and, in our opinion, they are determined by the following provisions:

- 1) maintaining costs and other parameters of commercial activity within the frames that allow a trade enterprise to obtain the planned profit;
- 2) ensuring the security of commercial transactions;
- 3) ensuring stability of obtaining income from commercial activity;
- 4) avoiding disruptions in the course of performing purchase and sale of goods transactions;
- 5) preparing for possible losses due to a situation of commercial risk;
- 6) complying with external restrictions on performing of commercial activity.

It should be mentioned that the list of tasks developed by us is fundamentally different from the existing approaches in professional literature, primarily, due to the avoidance of their functional understanding. From our point of view, the tasks should specify the objective of management that is to define what results would be considered as desirable to achieve while conducting managerial activity. Instead, existing developments [2; 10] concern mainly determining functions that is actions to be performed in the course of managing of commercial risks and in this context they do not differ from the usual sequence of managerial procedures.

If the goals and tasks of commercial risks management determine its desired results then functions of such management determine specific types of managerial activity due to which the influence of a subject on commercial risk and the ratio arising in a situation of commercial risk takes place. We determined the following provisions of the management theory as the basis for constructing a system of functions of managing commercial risks at a trade enterprise:

1. Classic cycle of management at an enterprise covers a number of sequential processes of planning, analysis, organization, motivation and control. Since commercial risk management is a part of the overall management at a trade enterprise, its functions should be tightly woven into the context of overall managerial ones.

2. The process of identifying commercial risks is analytical by nature but, first, it affects significantly the quality of risk assessment and minimization of its level and, secondly, by content it requires the use of a complex of specific methods of risk study. Therefore, we propose to present its consideration as a separate function of commercial risks management.

3. The objectives of performing functions of commercial risks management should clearly determine a specific state and results that a trade enterprise seeks to achieve by means of exercising managerial effects on the objects of commercial risks management.

4. The tasks of performing functions of commercial risks management should clearly reveal the content of specific actions by means of which achievement of the defined goals takes place.

Taking into account the determined peculiarities of risk as an object of management that lie in its description by processes of identification, measurement, analysis and evaluation as well as the above-formulated provisions we have developed a system of functions of commercial risk management of a trade enterprise. That system ensures the linkage between activities and objectives and the tasks of their implementation (*Table. 1*).

An important part of commercial risk management concept of a trade enterprise are the principles that determine the rules and patterns of managerial behavior and make it possible to combine the elements of a complex system into an integral whole.

Raievniva A. V. states that management principles are "formulated as a fundamental beginning that is not recommended to recede from and its requirements regard the form of system management, methods of performing managerial functions" [9, p. 178].

The range of principles of commercial risk management covers from 3 to 18 provisions in the works of different authors [2; 5; 8; 10]. The most narrow and controversial approach is formed by L.K. Kuzhylna who draws attention to the necessity to observe the three principles; "risks detecting", "evaluation of probability of commercial risks uprising", "evaluation of risk transfer" [5, p. 105]. In our opinion, in this interpretation author departs from generally accepted understanding of principles as certain rules of any activi-

ties and identifies them with managerial functions that do not contribute to clarity of conceptual bases of commercial risks management.

The viewpoint of Udud I. R. is neither distinguished by completeness; she suggested observing the principles of priority of measures of prevention, continuity, planned nature, economic feasibility, complexity and consistency [10]. Except for the principle of priority, all the other requirements are general in nature and they can be considered in the context of any kind of managerial activity.

The principles of commercial risk management are quite widely covered in the works of Moskvina T. D. [8]. The author suggests a system of principles consisting of 18 requirements: priority of public interests, considering the operation of the law of causation, commitment, management synthesis, harmonic consistency, optimality, expediency, differentiation, adaptability, adequacy of information, risk limits maximization, risk synthesis, analogy, control, minimization and preventive measures, sequence, stimulation, responsibility. Despite quite complete disclosure of the principles pattern, from our point of view, this approach, first, lacks systemic vision of their range, and secondly, there is a contradiction in attributing certain kinds of managerial activity to a group of rules of such activity. The last comment concerns control, stimulation, minimizing and preventing risks that, as it was proved above, are functions of commercial risks management.

Table 1

The system of the objective-oriented functions of commercial risks management of a commercial enterprise

Functions	Objectives	Tasks
Planning	Develop procedure, sequence and time of performance of measures to manage commercial risks	1. Develop the program of commercial risks management. 2. Determine the need for training staff of purchase, sales and finance departments
Identification	Obtain the description of commercial risks in the course of performing purchase and sale of goods transactions	1. For each commercial process: identify potential situations that can reveal negative effect on the course of performing purchase and sale of goods transactions in the future. 2. Document the characteristics of these situations taking into account why they are considered as commercial risks
Analysis and evaluation	Measure, describe and evaluate the likely losses in the course of performing commercial transactions	1. Determine probability of commercial risks uprising. 2. Determine the amount of losses in case of occurrence of commercial risk situation. 3. Calculate the degree of effect of commercial risk on performing purchase and sale of goods transactions. 4. Determine the level of each identified type of commercial risks
Organization of work with risks	Reduce the degree of effect of commercial risks to an acceptable level	1. Construct a system of commercial risk management that determines its subjects, objects, goals and methods at a trade enterprise. 2. Develop detailed requirements for processing commercial risks: determine time of performance of particular stages of work; allocate responsibility; allocate the necessary resources. 3. Perform measures on processing commercial risks. 4. Develop a system for monitoring commercial risks
Motivation	Increase interest of personnel in preventing losses in the course of commercial transactions	1. Develop a system of incentives for better results in terms of the risk situation. 2. The use of measures on stimulating work with commercial risks.
Control	Support the established procedure for investigating and processing of commercial risks	1. Determine the effectiveness of investigating and processing of commercial risks. 2. Adjust measures for investigating and processing of commercial risks in case of their inefficiency

In our opinion, the viewpoint of Borovkova V. A. is the most consistent; she suggests identifying two groups of principles: general and local [2]. Among the general ones, the author considers the principle of scientificity, integratedness, commitment, consistency and complexity, dynamism, variability and efficiency. Correspondingly, it is suggested in the work to attribute to the pattern of local principles the following: the principle of orientation to the strategic goals, awareness of risk taking, encouraging reasonable risk activity, creation of equal conditions of risk activity for all units, selectivity and consistency, continuity of monitoring, operational controlling, continuous risk reporting, economy.

Falling in with this view, we also would like to state that the principle of causality, objectivity, rationality, and orientation to the future, communicativeness, integratedness and compliance should be attributed to the general principles of commercial risks management of a trade enterprise. General principles set requirements for commercial risks management as a certain type of managerial activity. Some of them are general scientific (scientificity, causality, objectivity, consistency), the other – system-wide that should be taken into account in the course of constructing the system of risks management (integratedness, communicativeness, communicative, etc.).

Accordingly, the second group of principles, in our opinion, determines specific requirements for commercial risks rather than the place of their uprising that is why we suggest distinguishing these principles not as "local" but as "specific", that more accurately describes their pattern. It is proposed to expand the pattern of the group by including principles of alternative, optimization and synergy. Furthermore, unlike the viewpoint of Borovkova V. A. we think that the principle of controlling determines not the rules of management but it concerns its functions.

Generalized authorial approach to forming the system of principles of commercial risks of a trade enterprise is presented in *Table 2*.

Table 2

Principles of commercial risk management of a trade enterprise

Group of principles	
General	Specific
Scientificity	Alternative
Consistency and complexity	Optimization
Determinism (causality)	Synergy
Objectivity (representation of reality)	Awareness of risk taking
Rationality and efficiency	Encouraging reasonable risk activity
Integratedness	(stimulation)
Commitment	Creation of equal conditions of risk activity for all units
Dynamism	Selectivity
Variability	Consistency
Continuity	Continuous risk reporting
Integratedness	
Compliance	
Expediency	
Communicativeness	
Orientation for the future	
Information support	

Taking into account the recommendations developed in the works of Borovkova V. A., Moskvina T. D. [2; 8] the pattern of general and specific principles of commercial risk management of a trade enterprise is determined by the following provisions:

1. Commercial risks management should focus on current achievements riskology and apply the most effective methods of studying and minimizing risks (principle of scientificity).

2. It is impossible to identify commercial risk and study it as an object of management without taking into account all its manifestations and relations between them. Determining the nature of such relations and developing solutions based on them allows avoiding inconsistency of goals in managing various types of commercial risks; increasing the security of a trade enterprise functioning that makes the pattern of the principles of consistency and complexity.

3. The processes of risk situation uprising, manifestation of risk and its minimization are associated with relations of causality and characterized by certain consequences (principle of determinism).

4. The basis for managerial decision-making should not be subjective idea of commercial risk but characteristics of a risk situation, its features and patterns of risk factors manifestation that are beyond the consciousness of the subject of management (the principle of objectivity).

5. The ratio of benefits from risk taking to the costs of its minimization determines the pattern of the principles of rationality (argumentativeness) and efficiency of preparation and managerial decision-making.

6. The system of commercial risk management should not exist independently but be an integral part of the general and functional (financial, personnel, logistic etc.) management of a trade enterprise (principle of Integratedness).

7. The principle of commitment sets the pattern and consistency of performing the process of detection, investigation and minimization of commercial risks.

8. The situational approach to commercial risk management requires consideration not only the relation between factors, risk events and their consequences in certain circumstances, but also changes of risk parameters over the time that determines the pattern of the principle of management dynamism.

9. Performing commercial activity presupposes the possibility of achieving its objectives in different ways, each of which will be characterized by a certain level of risk. Therefore, preparation and managerial decision-making should include different versions of risky situations depending on the manifestation of certain factors of commercial risk (principle of variability).

10. The principle of continuity determines the cyclical nature of the processes of planning, identification, analysis, evaluation, organization, motivation and control of the level and consequences of manifestation of commercial risks of a trade enterprise due to unpredictability of external changes.

11. Commercial risks management should be performed in accordance with the overall strategy of the enterprise development. Increasing risk in case of implementation, for example, of innovative strategies cannot be regarded as a signal to reorienting activity and only proves

the expediency of applying appropriate preventive measures (principle of compliance). In the work of Borovkova V. A. this principle refers to a group of specific and it is entitled "strategic goals orientation" [15] but, from our point of view, compliance of any functional direction of managing an enterprise strategy has a general nature.

12. Taking, avoiding or minimizing commercial risk is conditioned by expected results of performing commercial transactions that is commercial objectives of a trade enterprise (principle of expedience).

13. Because of communications between staff, customers, suppliers, etc. in the course of performing commercial transactions there are many relations that also can act as potential risk factors. Consideration of such relations is a requirement of the principle of communicativeness.

14. Commercial risks management should rely on the prospective state of a trade enterprise that is to some extent determined by potentially possible risk situations (principle of orientation for the future).

15. Special information that allows not only identifying a particular type of risk but also using a wide arsenal of the methods of its minimization is required to manage commercial risks. Obtaining such information, processing it and distribution among users makes the pattern of the principle of information support.

Unlike the general, specific principles rely on the properties of commercial risk as an object of management and the following conceptual provisions at the level of a trade enterprise characterize them:

1. Taking the risky decision in favor of a particular course of action an object of management refuses in advance other versions losing the opportunity to obtain profit by other means (alternative principle).

2. Development of decisions related to taking, avoiding or minimizing commercial risk should proceed from the necessity to determine the permissible ratio between expected incomes and losses that makes the pattern of the principle of optimization.

3. The direct relation between the level of possible losses and profits from commercial activity stipulates the necessity of considering synergistic effects in the process of risk factors manifestation and improvement of its level. The emergence of trade losses, for example, during transportation of goods can result in increased probability of their shortage in the process of realization and will mean the emergence of direct losses from purchase activity and indirect due to the increase in volume of unmet consumer demand (principle of synergy).

4. The principle of awareness of risk taking is the intensification of requirements to the objectivity of management process and stipulates a thorough study of all positive and negative consequences of the emergence of a risk situation.

5. Encouraging reasonable risk activity sets requirements for creating such conditions of performing purchase and sale of goods transactions under which higher level of their efficiency is reached (the principle of stimulation).

6. According to the research results of Borovkova V. A. creating equal conditions of risk activity for all units ex-

cludes any form of discriminating interests of the participants of risk activity on the part of the administrative apparatus. It provides equal conditions to support leadership and promotes developing the basis of competitiveness in the course of choosing a certain direction of development [2].

7. The system of commercial risk management stipulates an opportunity of choosing such methods and tools that to the utmost correspond to the risk situation that has developed at a certain point of time (principle of selectivity). Application of methods and tools should be performed in certain sequence determined by the functions of commercial risk management and objectives that are achieved in the process of their implementation (principle of consistency).

8. Activity of studying commercial risks and applying administrative effects to them covers a wide range of objects of management the state of which changes both according to quantitative and qualitative parameters. To study risk situations it is necessary to document such state that determines the pattern of the principle of continuous risk reporting.

CONCLUSIONS

As a result of the conducted research there were determined the tasks for risk management at retail establishments that specify the goal of risks management that is determine the desired results of managerial activity. There were substantiated functions of such management that characterize specific types of management by means of which the impact of a subject on commercial risk takes place. It was proved that an important part of the concept of commercial risk management of a trade enterprise were the principles that determine the rules and patterns of managerial behavior. These principles make it possible to combine the elements of a complex system of risk management in an integral whole that increases substantiation and adequacy of managerial decisions is the key to achieving the goals of an enterprise development. ■

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ЕКОНОМІЧНІ ЗАКОНИ В УМОВАХ МЕРЕЖНОЇ ЕКОНОМІЧНОЇ ДІЯЛЬНОСТІ

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Давидова І. О. Економічні закони в умовах мережної економічної діяльності

Мета статті – уточнення методологічних засад та специфіки мережних взаємодій на рівні формування економічних закономірностей. У статті системно розкрито вплив мережних форм економічної діяльності на функціонування економіки. Розповсюдження мережних взаємодій не тільки трансформує дію економічних законів, але й базується на економічних законах. При аналізі зміни проявів економічних законів досліджується система виробничих відносин мережної економіки, щодо якої можна казати про складення двох рівнів: перший утворюються навколо відносин, що виникають з приводу виробництва, розподілу, обміну та споживання технічних засобів мережних взаємодій; другий – заснований на відносинах з приводу виробництва, розподілу, обміну та споживання інформації як специфічного ресурсу. У процесі мережної діяльності відбувається інтеграція виробництва та споживання. Зроблено висновок про найбільш суттєві зміни з боку мережної економіки на функціональні економічні закони, але відзначено модифікації зв'язків на рівні взаємодій між продуктивними силами та виробничими відносинами, попотом і пропозицією в умовах зростання мережних продуктів та специфіки формування їх вартості.

Ключові слова: мережа, мережна економіка, економічна діяльність, економічний закон.

Бібл.: 9.

Давидова Ірина Олегівна – доктор економічних наук, професор, кафедра економічної теорії та права, Харківський державний університет харчування та торгівлі (вул. Клочківська, 333, Харків, 61051, Україна)

E-mail: irinadavydova@list.ru

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Давидова И. О. Экономические законы в условиях сетевой экономической деятельности

Цель статьи – уточнение методологических основ и специфики сетевых взаимодействий на уровне формирования экономических закономерностей. В статье системно раскрыто влияние сетевых форм экономической деятельности на функционирование экономической системы. Распространение сетевых взаимодействий не только трансформирует действие экономических законов, но и базируется на экономических законах. При анализе изменений проявлений экономических законов исследуется система производственных отношений сетевой экономики, относительно которой можно говорить о наличии двух уровней: первый образуется вокруг отношений, возникающих по поводу производства, распределения, обмена и потребления технических средств сетевых взаимодействий; второй – основан на отношениях по поводу производства, распределения, обмена и потребления информации как специфического ресурса. В процессе сетевой деятельности происходит интеграция производства и потребления. Сделан вывод о наиболее существенных изменениях со стороны сетевой экономики на функциональные экономические законы, но отмечены модификации связей на уровне взаимодействий между производительными силами и производственными отношениями, спросом и предложением в условиях роста сетевых продуктов и специфики формирования их стоимости.

Ключевые слова: сеть, сетевая экономика, экономическая деятельность, экономический закон.

Библ.: 9.

Давидова Ирина Олегівна – доктор экономических наук, профессор, кафедра экономической теории и права, Харьковский государственный университет питания и торговли (ул. Клочковская, 333, Харьков, 61051, Украина)

E-mail: irinadavydova@list.ru

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Davydova I. O. Economic Laws in the Conditions of Network Economic Activities

The article is aimed at updating of methodological bases and specifics of network interactions at the level of establishing the economic regularities. The article systematically discloses influence of network forms of economic activity on functioning of economic system. Spreading of network interactions not only transforms operation of economic laws, but is based on economic laws as well. When analyzing changes in manifestations of economic laws, system of production relations of the network economy is examined, in which existence of the two levels can be argued: the first is forming around the relations arising over the production, distribution, exchange, and consumption of technical means of network communications; the second is based on the relations regarding production, distribution, exchange and consumption of information as a specific resource. In the process of network activity, integration of production and consumption is carried out. It has been concluded that the most significant changes on the part of network economy concern the functional economic laws, while modifications of relations have been specified at the level of interactions between the productive forces and production relations, supply and demand in a growing network of products and the specificity of their value.

Key words: network, networked economy, economic activity, economic law.
Bibl.: 9.

Davydova Iryna O. – Doctor of Science (Economics), Professor, Department of Economic Theory and Law, Kharkiv State University of Food Technology and Trade (vul. Klochkivska, 333, Kharkiv, 61051, Ukraine)

E-mail: irinadavydova@list.ru