

practitioners well-known for their works in the study of financial stability of commercial banks are P. Rose, John. F. Cinco, James. C. Van Horne and others.

Due to these scientists the role and place of financial stability in the banking management, its indicators, methods and forms of control, communications with the threat of bank failures were proved. Results of studies of foreign scientists were set forth taking into account financial statements of commercial banks, the existing legal framework, the competitive market, its regulation methods inherent to developed market economies. Clearly, the Ukrainian economic realities in this aspect are different from overseas, as Ukraine's banking system is characterized by instability and high risks because of political and socio-economic situation. Approaches developed by foreign scientists are unsuitable for domestic practices as they require adaptation and adjustment.

*Scientific supervisor: Anpilogova T.V.,
Senior Lecturer*

UDC 655.3.066 (043.2)

Lotosh M.V.

National Aviation University, Kyiv

MODERN BOOK PUBLISHING: PROBLEMS AND PROSPECTS

Nowadays many people are ready to bet that paper book will ever disappear. Nevertheless with the advent of electronic media and the Internet printed books did start losing their readers. Does it mean that the paper book era is really coming to an end? Some people are convinced that electronic media is much easier and more convenient than traditional paper one.

According to the statistics held by Pew Research Center's Internet & American Life Project in the US around 75% of more than 2000 people older than 16 claimed that over the past year they have at least once read a book using some kind of electronic media. This is not the best news given the fact that in 2015 paper book readers reached 78%.

The research among Ukrainian students showed that 42% of youth prefers electronic books. Anyway, paper book does not give its way. The study showed that 62% of respondents get their books at stores, 16% shop online, 15% lend from friends, 7% take them in the library, and only one person claimed he didn't read at all.

Nevertheless book business experts' forecast for the next few years is quite unpromising: traditional book is losing its popularity. And it is not just because the number of readers decreases, the main reason is that the representation form changes, it is simply the age of electronic media.

It goes without saying that in the situation of global displacement of printed

book strong measures are needed. This includes governmental propaganda of reading especially among children and youth. Some of the steps that are being realized in Ukraine are:

- the annual Lesya Ukrainka contest of professional reciters;
- book trailers broadcast, which is the announcements of books using short video clips representing book's content through its bright and significant scenes. Such kinds of videos are created by publishers or the readers themselves to encourage others to read the book.
- book fairs. Ukraine is a frequent guest of international book fairs, it also holds book fairs on its territory.
- book popularization through media and advertisement. However, it must be noted that the number of advertising campaigns to support books and reading is extremely small.
- marketing techniques used by book sellers. It is also an effective way to stimulate readers' interest by sales, special and advantageous offers for regular readers.

In conclusion, it is worth mentioning that modern book publishing is going to face global-scale problems, which are the need to keep a steady reader demand for books, to resist the decreasing of book publishing volume, predicting the reader's request, stimulating the audience, motivating it to buy books. At the same time it is important to understand the modern reader personality. He is mobile, goal-oriented, searching, used to getting information almost immediately. He cannot be blamed for the lack of literacy and education, active stand in life, which largely results from reading books. He shows his interest in all new products. The appearance of e-readers is explained by their curiosity. That is why it is important for the publisher to predict audience demands, meet its needs. After all, it does not matter in what form the book exists: the man does not give up reading, he is just changing the information sources.

*Scientific supervisor: Tereminko L.H.,
Senior Lecturer*

UDC 004.056 (043.2)

Lugovets D.V.

National Aviation University, Kyiv

FRAUD TECHNOLOGIES OF CYBERCRIMINALS

As digital technology advances and more people rely on the Internet to store sensitive information, cybercrimes are becoming more and more of a threat to people across the world. Raising awareness about how information is protected and the tactics cybercriminals use is important in today's world.

Any cybercrime is generally defined as an offence committed against individuals or groups of individuals with a criminal motive to intentionally harm