

communication services in the GDP is about 4%. The share of the gross added value of the ICT sector in the gross added value of the economy of the Republic of Belarus has increased over the past 5 years from 3.2 to 5.2%, and in the services industry – to 10.5%. In 2013-2017, export of the telecommunications services in Belarus doubled and in 2018 it was almost 1.5 billion of US dollars. Moreover, the export of ICT services is growing by 18-20% annually. In 2017, the number of subscribers with an access to the Internet was 11.8 million people, i.e. 74.4% of the population aged 6–72 were Internet users, and 73.1% of the respondents used the telecommunications services daily. Digitization had an equally profound effect on all spheres of the economy and all parts of the social renewal. Nowadays, Belarus ranks 32nd in the world ranking (176 countries) in terms of the level of ICT (information and communication technologies) development, as well as 21st in terms of the number of subscribers with a fixed broadband access to the Internet.

Global and national experience proves that banks, which are the dominant segment of the economy of any economic system, face digital technologies on a daily basis. However, according to researchers of Ernst & Young and Cisco, banks hold off on digital transformation: 85% of all banks in the world have included digital transformation in many priority areas, but only 19% believe that they are mature enough to start the "digital transition". 43% out of 7,200 bank customers interviewed in 12 countries are of the opinion that banks do not quite understand their needs, 37% do not believe that the bank would help them achieve their financial goals, 28% do not trust the words "best interest rates", 25% intend to switch to another bank with more modern services. Generally, the situation with the "digital transition" in the bank sphere should be considered in researching of expanding of the digital segment in the national economy.

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FEATURES OF MANAGEMENT OF FINANCIAL AND ECONOMIC SAFETY OF THE CONSTRUCTION ENTERPRISE

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The management of financial and economic safety of the enterprise is determined by the management of management. Under the management of specialists understand the system of principles and methods of developing and

implementing managerial decisions related to ensuring the protection of its interests from internal and external threats [1; 6; 7].

Under financial and economic safety should be understood as a dynamic state of the enterprise in which it provides stable results of activity, adapting to a variety of changes. Financial and economic security of the construction enterprise provides for the protection of the main resources of the construction enterprise from possible threats of the external and internal environment. For construction enterprises, the maintenance is the organization of safety management due to the fact that during production processes there are unconventional activities for other types of business risks and threats that need to be tracked and monitored.

The main components of the financial and economic security system of construction enterprises are: object, subject, normative and legal support, functional components, mechanism of functioning and methodology for assessing the state of the construction enterprise. Construction enterprises are characterized by low capital exchange and prolonged economic cycles; high individualization of the consumer of the construction object; distance and territorial disunity of objects; the specifics of management and accounting audit; functioning in close interaction with other branches of the economy; the need for a variety of public norms and norms.

Functional areas for the provision of economic security of the construction enterprise are the protection of commercial secrets and confidentiality of information; computer security; internal safety; safety of buildings and structures; Physical and technical safety; communication safety; safety of economic-contractual activity; safety of cargo transportation and persons; security of advertising events, business meetings and negotiations; fire safety; ecological safety; competitive intelligence; information-analytical work.

The process of ensuring the economic security of the construction enterprise has a certain specificity, therefore one must first study the specifics of the enterprise, its market segments, further analyzing external and internal threats to the economic security of the construction enterprise, to study information about crisis situations in advance, the reasons for their occurrence and possible ways to settle. It is customary to conduct an audit of available funds for economic security and analyze their compliance with the threats identified. Then develop a plan for minimizing dangers, to form a budget for ensuring economic security. In the future, it is necessary to evaluate the activity of the management system of economic security of the enterprise and implement measures for its improvement.

At the present stage of the construction industry enterprises require the use of modern instruments for managing financial and economic safety, since construction business is attractive and competitive. Construction enterprises need to manage safety, distribution of tasks, authority, responsibility between individual management links. Construction enterprises should exist in a rapidly changing external and internal environment, which is characterized by instability

and dynamic development. The management should quickly adapt to changing business conditions and to determine the ways of development to be adjusted to the situation of environmental changes. Factors influencing the financial and economic security of construction enterprises in different ways and its functional components.

In order to increase the efficiency of the system of economic security of the construction enterprise, it is expedient to combine multiple approaches to evaluating economic security and management tools.

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INFORMATION AND ANALYTICAL SUPPORT OF ART INVESTMENT FINANCIAL SECURITY MANAGEMENT

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Both theoretical and methodological basics of art investment financial security management, interalia on the basis of an in depth review of scientists' and practitioners' opinions, the author's approach to concrete definition for content of such concepts as "art investment", "art investment financial security" and "art investment financial security management" have been substantiated in the first section. The offered concept definitions were provided as a basis for the scientific research theoretical basis formation.

The present approaches to investment have been characterized, both advantages and disadvantages of using various methodological approaches to assessment have been established, the criteria and indicators used in this process have been also given. A comparison of the yield investment in art objects with