

Table 1 – Financial ratios of BMW

Ratio / Year	2022	2021
Current Ratio	1.335	1.432
Liquidity ratio	1.110	1.200
Cash ratio	0.186	0.281
Asset-liability	0.462	0.486

Source: Yahoo finance

References

1. Financial statements of BMW AG. Financial year 2022 [Electronic resource]. – Mode of access: https://www.bmwgroup.com/content/dam/grpw/websites/bmwgroup_com/ir/downloads/en/2023/bericht/BMW-AG-Financial-Statements-2022-en.pdf. – Date of access: 19.10.2022.

УДК 338.1

ISSUES OF USING BIG DATA IN THE ECONOMY

Zhang Huadong, MBA student, Aliaksandr Buhayeu, PhD, professor
Vitebsk State Technological University, Vitebsk, Republic of Belarus

Big data is a series of approaches and methods for processing a large volume and a significant variety of data that are difficult to process in conventional ways. The purpose of big data processing is to obtain new information.

In order to show the possibility of using big data in the economy let us look at the example of typical business tasks in marketing.

Information about a complete understanding of your company and business, including in terms of statistics and numbers, as well as detailed data on competitors, plus new and detailed information about your customers – all this will allow you to succeed in attracting new customers.

Besides it will led to significant increase in the level of provided service to current customers, and will help you for better understanding the market and your competitors, which means getting ahead by dominating them.

Considering the above results that big data can achieve, it explains the desire of companies trying to conquer the market to invest in these modern data processing methods today in order to get increased sales and reduced costs in the nearest future.

More specifically, the use of big data leads to an increase in additional sales and cross sales due to a better understanding of customer preferences.

In addition, it allows you to search for popular products and reasons why they are to be bought or vice versa. Besides it contribute to the improvement of the service or product provided; it also contribute to improving the quality of customer service; it promote loyalty and customer focus; well, and also warn about possible fraud (which is more relevant for the banking sector). Finally, it reduce unnecessary costs.

One of the most illustrative and popular examples today, you can find in many places to read about on the Internet, is associated with Apple Co., which stores data about its customers and

users by means of using manufactured devices: iPhone, iPad, Apple Watch, Apple laptop (Mac).

It is because of the presence of such a system that the corporation owns a huge amount of information about its users and subsequently uses it for profit. In addition, you can find many such examples today on the internet.

References

1. Бугаев, А. В. Теория бухгалтерского учета: хроники эволюции и развития: научное издание / А. В. Бугаев. – Минск: Регистр, 2022. – 67 с.

УДК 677.023.77

МЕТОДЫ ОЦЕНКИ УРОВНЯ КОНКУРЕНТОСПОСОБНОСТИ ОРГАНИЗАЦИИ

Павлович З.М., студ., Жиганова Т.В., ст. преп.

*Витебский государственный технологический университет,
г. Витебск, Республика Беларусь*

Методы оценки конкурентоспособности тесно взаимосвязаны с различными точками зрения на сущность понятия конкурентоспособности. В соответствии с этим, существует огромное количество подходов к оценке конкурентоспособности, исходя из исследуемой информационной базы, способа проведения оценки, возможности принятия управленческих решений и других критериев [1].

Методы оценки конкурентоспособности организации можно классифицировать следующим образом: матричные методы оценки (такие как SWOT-анализ, PEST-анализ, матрица БКГ и др.); продуктовые методы определения конкурентоспособности организации (на основе оценки конкурентоспособности её продукции); операционные методы оценки (классические и рейтинговые модели); комбинированные методы оценки; оценки стоимости бизнеса. В таблице 1 представлены результаты сравнительного анализа методик оценки конкурентоспособности организации.

Таблица 1 – Сравнительный анализ методик оценки конкурентоспособности организации

Используемые показатели	Группа методов				
	Продуктовые	Матричные	Операционные	Комбинированные	Оценки стоимости бизнеса
Маркетинговые					
Экономические					
Производственные					
Организационные					
Кадровые					
Прочие					

Составлено автором.