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UDC 658:004

Manachynska Yulia,

Associate Professor of the
Department of Finance, Accounting and Taxation
Chernivtsi Institute of Trade and Economics of
State University of Trade and Economics

DIGITAL TECHNOLOGIES IN THE FINANCIAL PROCESS MANAGEMENT: ACCOUNTING ASPECT

Effective management of cash flows and their financial modeling for small and medium-sized agribusiness can be quickly implemented in the environment of the following digital products: Finmap, PlanFakt, Financial Architect, Wallet. Mainly, the online functionality of Finmap makes it possible to generate a forecast cash flow based on information about income and expenses, and also provides integration with banks, fig. 1.

Besides, the Finmap online service allows you to create a cash flow report (CashFlow) and Profit/Losses (P&L) in the management accounting system, fig. 2.

Visual interpretation of the changes dynamics in income and expenses is important for financial modeling of agribusiness cash flow management, fig. 3.



Fig. 1 Data import from bank accounts into Finmap

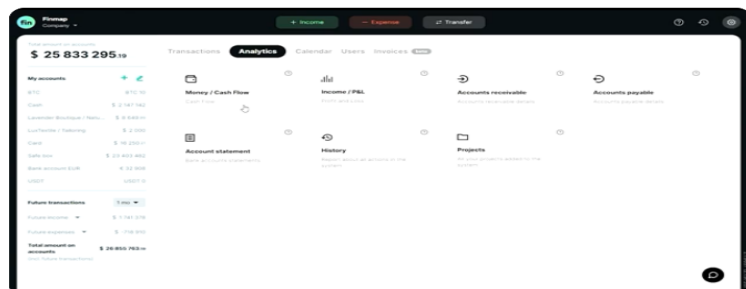


Fig.2 Finmap digital product functionality for the formation of actuarial management reporting.



Fig. 3 Visual interpretation of the income and expenses dynamics in the Finmap online service

However, Finmap does not have a plan-fact analysis, which is implemented in another digital product for management accounting - PlanFact.

PlanFact, a digital product for actuarial management accounting, allows you to create a budget of income and expenses, both for the short-term and for the long-term forecast periods. After that, the digital product provides a functionality to analyze the reasons for its implementation or non-implementation. In addition, it is also possible to evaluate the efficiency of agribusiness by its parts: sales by branches, profits from growing certain types of agricultural products, ABC-analysis of customers, etc.

For a small agribusiness, Wallet from BudgetBakers can serve as an effective digital online product for modeling cash flows.

Wallet is an effective expenses tracker for a small agribusiness, particularly for individual entrepreneurs in the agricultural sector. This digital product makes it possible to carry out financial modeling of cash flows and forecasts for a month, a year or even 10 years. As in the previous digital systems, Finmap and PlanFact, automatic updating of bank transactions and reliable synchronization with the bank serving the agricultural company is ensured.

Besides, the Wallet program provides for:

- online possibility for forming flexible budgets, which contribute to planning and forecasting net cash flows;
- shared access to selected accounts (in particular, the possibility to join from any Android, iPhone or Web platform has been secured);
- multi-currency support, automatic cloud synchronization, geo-map transactions, debt management, export to CSV/XLS/PDF, etc.

The next alternative is Financial Architect, which is an effective cash flow management program. The environment of this program ensures:

- keeping balances of bank accounts, cards and wallets (unlimited accounts);
- tracking income and expenses as well as budgeting;
- setting categories for expenses and income (unlimited);
- several currencies (unlimited).

The interface of the Financial Architect software product at displaying the net cash flow is shown in Fig. 4.



Fig. 4 The Financial Architect interface at the net cash flow formation.

The Financial Architect environment also provides:

- the formation of schedules for cash flows, income and expenses;
- the filter by accounts, categories, currencies and comments;
- the data export into the CSV table;
- saving data in the archive for transfer;
- the credit tracking;
- synchronizing with partners.

Emphasis has been made upon modern information systems of actuarial management accounting and financial modeling of cash flows for small and medium-sized *agritourism business* - Finmap, PlanFakt, Financial Architect, Wallet from BudgetBakers.

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УДК 338.48

Миросєді Ольга

студентка Харківського національного університету
імені В. Н. Каразіна

Подлепіна Поліна

доцент кафедри туристичного бізнесу та країнознавства
Харківського національного університету імені В. Н. Каразіна

ОСОБЛИВОСТІ ВИКОРИСТАННЯ ЦИФРОВИХ ТЕХНОЛОГІЙ В ТУРИСТИЧНІЙ ІНДУСТРІЇ

На сучасному етапі розвитку суспільства спостерігається прискорений розвиток та впровадження сучасних інформаційних технологій, вплив яких має місце в усіх сферах людської діяльності. Наразі важко уявити повсякденне життя людини та її професійний шлях без використання сучасних технологій: цифрових пристроїв, мережі Інтернет, засобів комунікації тощо. Інформаційні технології значним чином спростили життя людини, і при цьому стали рушійною силою розвитку нових сфер її діяльності. Цифрові технології мають значний вплив на розвиток туризму, забезпечуючи нові можливості для