cess, but by coordination of several parallel processes in order to avoid «relay» effect;

- orientation of all innovative activities of the Bank to the consumer created banking products with the possibility of total control over the first steps of innovation.

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ECOLOGIZATION: CHANGING INDUSTRY, CHANGING MINDS

Nowadays, tourism and hospitality industries are getting the most rapidly developing areas of economy. The growth is connected with increasing flows of tourists through applying innovations. As a result, the impact on environment is becoming more intense and it leads to ecological crisis. Avoiding this crisis can be reached by using ecological approaches to business that are environmentally friendly: where managers are eager to institute programs that save water as well as energy and reduce solid waste. At the same time, taking into account the idea of saving money — to help to protect both the earth and the environment [1].

Nowadays people are more careful to environmental issues than ever. Despite the fact that "green technologies" increase the cost of work by 10–15 %, saving resources during the further operation can be considered as a key criteria [1]. There are 3 crucial steps towards making your business proecologic:

1. Eco-construction can be a starting point in establishing eco-business. It means creating eco-standards at the very beginning — during design and construction: usage of eco-friendly materials (wood, glass, clay, straw, soil, natural stone, reed etc.), installing alternative energy sources (solar panels, wind generators etc.), usage of natural phenomena for their own purposes (collecting rainwater for technical needs), reduction of electricity costs due to installation of special energy-saving equipment as well as innovative light sources, usage of touch devices to make water consumption lower. It can illustrate the real cost-efficiency of such methods (reduction of energy consumption to 25 %, and water — up to 30 %).

2. Ecological operations, which involve the implementation of environmental events, programs, projects in already constructed hotels, may include a big variety of things: replacement of plastic with iron or wood (e.g. iron sticks, selling only glass-bottled drinks), purchase of products with eco-labeling and local products production, usage dispensers which can be refilled, at the same time all the rooms can be provided with natural and organic cosmetics, usage of environmentally friendly detergents for cleaning rooms, separate garbage collection.

3. Ecological corporate culture influences the development of the relationships with people around: partners, workers and guests.

Cornell University's recommendations include collaboration with companies that already have a reputation for environmental awareness. Issues in organizing the business should be resolved comprehensively from the very beginning — starting with planning and procurement of food and equipment, purchasing items from recycled materials, choosing personnel with environmental self-awareness of each employee, determining the further eco-education of each guest [2, p. 167].

All these steps are key to obtaining an environmental certificate. It is voluntary and is carried out in accordance with the requirements of STB ISO 14001-2017. In Belarus, the environmental certification is just beginning to develop, but examples of the active use of eco-management are already available in large chain hotels in Minsk. For example, Marriott Hotel replaced tiny bottles with large bottles and recyclable plastic. In addition, in other hotels there are energy-saving lamps, aerators installed, separate collection of garbage and its disposal for processing, special detergents with eco-labeling are used, saving electricity equipment, etc.

Thus, we can talk about the gradual development of a system of environmental projects in the field of hospitality and restaurant business in Belarus, which combine, on the one hand, environmental concern and the health of guests-consumers of services, and on the other hand, with their own business interests.

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