2. Інноваційні банківські технології XXI століття

MiliukovaN.O.
"International finance and investment", 1 year of Master Degree,
Institute of International Relations, Taras Shevchenko National University of Kyiv
Scientific supervisor - Doctor of Economics, professor of the Department of International Finance Tsyganov S. G.

PROBLEMS OF DEVELOPMENT OF BANKING SPHERE IN UKRAINE

The key task of the banking sector is the redistribution of financial resources among the population, business entities and the state into priority sectors of the economy. Today, Ukrainian banks operate in conditions of high risk of a market environment, which raises the increased requirements to ensure and maintain their financial stability, requires the use of an integrated approach to the development of systemic measures for the organization of banking activities. The current situation makes it necessary to study the issue of directions and measures to restructure the Ukrainian banking system.

In the context of the economic crisis, Ukrainian banks need to transform their activities, guided by the experience of international financial institutions. It is necessary to take into account the factors of influence of external and internal environment.

Internal factors of influence are clients and employees of financial institutions. The factors influencing the external environment include the current state of the economy, in which intellectual and innovative decisions determine the pace and prospects of economic development; processes of globalization that require creation of new conditions for the operation of financial and credit institutions through the creation of a foreign network of banking divisions, the introduction of unified global customer service standards, the development of innovative products and services; the development of information and communication technologies and the formation of a network economy on their basis; changes in the regulation of banking activities and the functioning of financial markets, which create a certain framework for the deployment of innovation activities.

Today, financial institutions are experiencing liquidity crisis and outflow of financial resources, reducing the financing of projects and the reduction of activities [1, p.486]. An important element for further development of the Ukrainian economy is retail banking, the potential of which is expressed in providing the banking system with a long-term sustainable resource, creating opportunities for accelerating the turnover of capital, meeting the demand of the population for expensive goods through lending. The complexity of the development of the banking sector is providing massive sales at a minimum cost level [3].

The main changes that can be made to address the urgent external problems of the banking sector are:

1) application of IT-technologies: management of accounts, cash settlements, electronic signature and electronic contracting;

2) expansion of the personnel qualification range: innovative manager, structured finance consultant, specialist of transactions;

3) organizational separation of each bank into three elements: sales of services, accounting and investment parts;

4) multichannel activities combining new and traditional technologies and tools, self-service, remote maintenance, remote service call centers;

5) improvement of automated self-service platforms (mono- and many functional, informational), which allow to reduce customer queues by releasing employees' time;

6) comprehensive use of new information and communication technologies for electronic and mixed marketing;

7) complete change in the structure and type of banking institution.

Based on the experience of international banks, such innovative suggestions can be introduced in Ukraine:

- crowdsourcing (a model for solving problems by uncertain volunteers, regardless of their professionalism, age and status);
- hackathon (event in which specialists from different fields of software development jointly working on the creation of a web service or mobile application);
- information field of ideas (common to all employees, the place of registration and storage of initiatives, in which each co-worker can register his offer and review the existing ones);
- Kaizen Approach (the process of continuous search and implementation of improvements due to the company's internal resources, through continuous improvement of technological processes and finished products);
- beta community of active users (online services that help to test products, submitting their proposals for revision in the form of feedback to developers until the time of the official release) [4].

The main engine of innovation development of banks is increasing the competitiveness of bank [2]. One of the possible ways to improve the internal banking environment can be the introduction of banking products to attract financial resources from European countries into the practical activities. Taking into account the tendency of customers to switch to remote service, banks need to transfer all operations to online mode, develop a robot-adviser, which in real time will help to prevent the adoption of false financial decisions. Programs with powerful algorithm will monitor the behavior of banking data to identify external and internal customer security threats.

Moreover, banks can become financial brokers due to analyzing and using customer information, and providing this information to customers who represent certain products or services (insurance, financing). A bank account in the future will be an open system, in which there will be a client control of current and future financial needs.

To summarise, the effectiveness of the banking system of Ukraine is influenced by both external and internal factors; therefore it is important to pay more attention to issues in the field of banking reengineering. The main areas of bank activity should be related to the introduction and development of new banking products and services, improvement of existing financial instruments and service technologies, changes in the organizational structure and business processes of credit institutions, using innovative methods. The development and creation of new banking innovations play an important role in the further economic development of Ukraine as a whole.

Literature:

1. Trudova M. Innovatsiyni perspektyvy rozvytku bankivs′koyi systemy Ukrayiny. — Ekonomika i suspil′stvo. Mukachevs′kyy derzhuniversytet. — 2016. — Vyp. 3. — S. 485–489.

2. Borovkova V. Banky i bankivs′ka sprava: [pidruchnyk dlya bakalavriv] / Pid red. V.A. Borovkovoyi; 3-tye vyd., pererob. ta dop. – M.: Yurayt, 2016. Access mode: http://stud.com.ua/19664/bankivska_sprava/banki_ta_bankivska_sprava

3. Zasady stratehichnoho reformuvannya derzhavnoho bankivs′koho sektoru [Electronic resource]. Ministerstvo finansiv Ukrayiny. — Access mode: http://www.minfin.gov.ua/uploads/redactor/files/SOB_strategy_01-15_11022016.pdf

4. Citizen-Driven Innovation [Electronic resource]. the World Bank. — Access mode: http://documents.worldbank.org/curated/en/629961467999380675/pdf/96634-WP-P147952-PUBLIC-Box391460B-Citizen-Driven-Innovation-Web.pdf

Андрейків Т. Я.
к.е.н., доц. кафедри фінансів, кредиту та страхування
Львівський торговельно-економічний університет

ІННОВАЦІЇ В ЗАБЕЗПЕЧЕННІ РОЗВИТКУ БАНКІВСЬКОГО БІЗНЕСУ

Сучасний стан світової економіки вимагає від країн швидкого та динамічного розвитку інноваційної діяльності в усіх сферах. Не виключенням є і банківський бізнес, який забезпечує безперервність руху грошових коштів між усіма учасниками економічних відносин (як резидентів, так і нерезидентів). Загострення конкуренції в банківському бізнесі є тригером процесу імплементації різних інноваційних розробок. Як правило, це забезпечує не лише отримання позитивного фінансового ефекту, а й приносить вигоди банку у напрямку підвищення лояльності клієнтів, впізнаваності бренду банку, зростання ефективності бізнес-процесів, зниження вартості банківських операцій тощо[2].

Еволюція банківської бізнесу в бік дистанційної моделі банківського обслуговування зумовлена низкою об'єктивних особливостей економічного і соціального середовища, в яких існують банки, і, в першу чергу – змінами в способі життя людей, автоматизацією банківських операцій, зростанням конкуренції, проникненням нових інформаційних та комунікаційних технологій, які докорінним чином змінюють обличчя сучасних фінансово-кредитних інститутів, способи їх комунікацій з клієнтами, канали продажу банківських послуг. Все це є відображенням інноваційного процесу, що постійно відбувається у банках й дозволяє їм в умовах жорсткої конкуренції та динамічної макроекономічної ситуації диференціюватися на фінансовому ринку з метою забезпечення зростання вартості бізнесу. Тому, аналіз різноманітних факторів впливу на інноваційний процес у банківських установах виявляється достатньо актуальним як з теоретичної, так і практичної точок зору, оскільки дозволяє