

Сумський державний університет  
Навчально-науковий інститут бізнес-технологій «УАБС»

**ПРОБЛЕМИ ТА ПЕРСПЕКТИВИ РОЗВИТКУ  
ФІНАНСОВО-КРЕДИТНОЇ СИСТЕМИ УКРАЇНИ**

МАТЕРІАЛИ

IV Всеукраїнської науково-практичної on-line-конференції  
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**У двох частинах**

**Частина 1**



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## References

1. Movchan O.A. Electronic transactions with payment cards system. *Bulletin of the National Bank of Ukraine*. 2010. № 6. P. 38–41.

2. National Bank of Ukraine official website. URL: <https://www.bank.gov.ua/>

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## SEO ANALYSIS OF THE ONLINE BANKING AREA IN UKRAINE

Obviously, we live, work and develop ourselves in the time of digital era. With each year our possibilities in that direction expand and innovations in various areas make our lives more comfortable.

One of the biggest impact that digitalization has made on our way of life includes changes in financial area. Technology is rapidly transforming the way the financial sector is operating. New digital technologies have given the platform to new services, which have already proved their efficiency. Mobile banking, online banking, cashless payments etc. became an everyday reality and we can pay with our cards, phones, and watches or with any other devices we choose. In our opinion, the above mentioned innovations positively influenced the financial area in the following key directions:

— They made payment process for both sides much easier and faster and, as a result, more convenient.

— Cashless payments are simpler to track; besides digital money doesn't have the expiration date. Therefore, there is no need to spend resources on their producing.

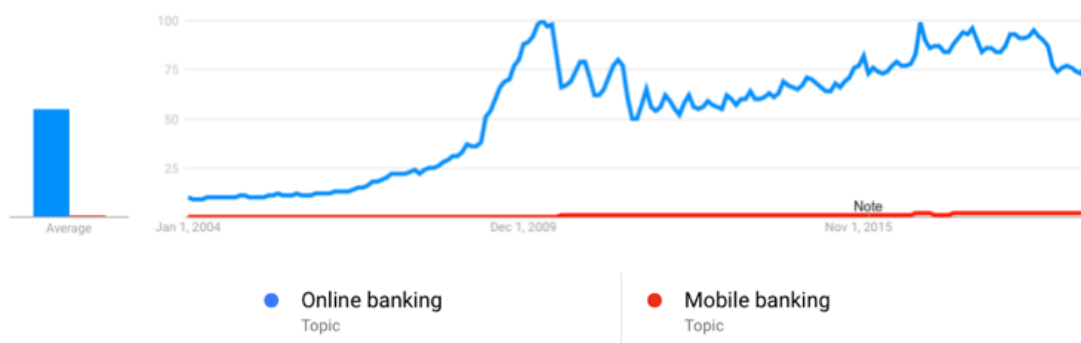
— They connect customers to their money anytime and anywhere.

— They decrease human error.

— They reduce necessity of handling large amounts of cash.

— The problem of fake currency is solved.

For the last fifteen years the topic of online and mobile banking has reached its highest point and nowadays still keeps its position as a trend topic (see Picture 1).



Picture 1 - Interest over time (according to the Google Trends [1])

Ukrainian financial system is not only following worldwide trends but it is also developing and implementing some of them. In fact, online banking area in Ukraine is increasing at a fast pace and is already advanced.

Table 1. - SEO analysis of the Ukrainian online banking websites (October 2019 results)

№	2	3	4	5	6	7
Name	Privat24	Monobank	PUMB online	Universal Bank	Raiffeisen ONLINE	ONLINE PRAVEX
URL	<a href="https://www.privat24.ua">https://www.privat24.ua</a>	<a href="https://www.monobank.ua">https://www.monobank.ua</a>	<a href="https://online.pumb.ua/en/security/lo gon">https://online.pumb.ua/en/security/lo gon</a>	<a href="https://www.universalbank.com.ua/en/online-banking">https://www.universalbank.com.ua/en/online-banking</a>	<a href="https://online.aval.ua/i bank/home ?1">https://online.aval.ua/i bank/home ?1</a>	<a href="https://www.pravex.com.ua/praveks-banking/onlinepravexua">https://www.pravex.com.ua/praveks-banking/onlinepravexua</a>
Fully Loaded Time	15.0s	3.8s	8.5s	4.4s	5.9s	13.4s
Pages in Google	90	195	39	8000	-	726
Referring Domains	8536	265	124	1916	-	249
Total Visits	19.11M	206.82K	1.24M	110.99K	727.75K	34.76K
Bounce Rate	74.94%	62.75%	18.69%	49.82%	20.32%	50.5%
Pages per Visit	1.52	2.1	9.37	3.69	5.52	3.53
Time On Site	02:14	02:06	08:12	05:12	08:48	03:17
Direct	46,69	19,14	60,94	47,93	69,37	44,47
Referrals	15,95	19,95	8,82	2,75	2,95	5,59
Search	32,04	52,88	25,16	41,0	23,02	47,47
Social	1,29	1,7	1,38	0,83	2,8	1,18

In order to highlight specificities of the online banking area in Ukraine the SEO analysis of the websites that are functioning in the chosen direction has been provided (see Table 1). Websites for the analysis have been chosen from the top results of the organic search with keywords ‘online banking’ or ‘mobile banking’.

According to the analysis, PUMB online and Raiffeisen ONLINE have the best engagement results. Therefore, they have the most interesting content and

comprehensible structure for the visitors. The most linked websites are Privat24 and Universal bank. The fastest is Monobank. The most popular traffic sources are direct and organic search.

In conclusion, we would like to point out that due to digital transformation of the financial sector customers are given fast, affordable, convenient and secure banking service. As for online and mobile banking, they are steadily becoming the most popular payment methods in this country.

### **References**

1. Official website of Google Trends, available at: <https://trends.google.com/trends/explore?date=all&q=%2Fm%2F0352k1,%2Fm%2F0bys4z>
2. Official website of Serpstat, available at: [serpstat.com](http://serpstat.com)
3. Official website of Similarweb, available at: [similarweb.com](http://similarweb.com)

## **СЕКЦІЯ 5. ОБЛІК І ОПОДАТКУВАННЯ В УМОВАХ СОЦІАЛЬНО-ЕКОНОМІЧНИХ ТА ІНСТИТУЦІЙНИХ ЗМІН**

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Податок на додану вартість - це непрямий податок, який входить в ціну товарів (робіт, послуг) та сплачується покупцем, але його облік та перерахування до бюджету здійснює продавець (податковий агент). Надходження від цього податку є найзначнішими за обсягом з усіх податків, які