

ASSESSMENT OF THE USE OF DIGITAL BANKING AS A PART OF BANKS' CREDIT MANAGEMENT SYSTEM IN UKRAINE

Andrii Semenog^{1*}, , Alina Medvid², , Dmytro Dmitrishyn³ 

¹ Dr. Sc., Associate Professor, Department of Financial Technologies and Entrepreneurship, Sumy State University, Sumy, Ukraine

² Master student, Sumy State University, Sumy, Ukraine

³ PhD student, Sumy State University, Sumy, Ukraine.

*Corresponding author: Andrii Semenog, e-mail: a.semenog@biem.sumdu.edu.ua

Received: 02.12.2024

Revised: 09.12.2024

Accepted: 16.12.2024

Abstract: The spread of the global digitalisation trend leads to changes in banking service methods, in particular, in matters of obtaining credit resources, which are associated with increasing the convenience and security of the products and services offered and expanding their range. In addition, digitalisation leads to changes in the preferences of customers who seek to optimize interaction with the bank through modern digital technologies. One such method is digital banking, which provides banking services remotely via the Internet based on advantages such as convenience, speed, time and geographical availability in use, which determines the relevance of the issue of introducing digital banking into the activities of banks as a component of the credit management system. Therefore, today, the topical issue is the introduction of digital banking into banks' activities and the users' attraction to its use. The study aims to assess the level of use of digital banking by leading banks in Ukraine and its spread among the population. The article characterizes the concept of digital banking, presents its features in the context of its functioning within the credit management system in the bank. The level of use of digital banking was assessed based on the analysis of such indicators as the number of readers of the official web pages of Ukrainian banks, the level of attendance of bank websites, the number of downloads of mobile applications, assessment of users of mobile applications in Google Play and App Store. Fifteen of the most popular banks in Ukraine were selected for analysis. Banks' official websites were also analysed according to criteria characterising the convenience of using the sites and the availability of obtaining the necessary information. Based on the calculation of the population's integral indicator of the use of digital banking, the growth of demand among users for digital banking services was proven. The calculated integral indicator gave grounds to assert a high level of digital banking in Ukraine and its active use by Ukrainians.

Keywords: bank, digital banking, mobile banking applications, banks' credit management, digital technologies, fintech, digital financial services, banks digital activity.

Cite as: Semenog, A., Medvid, A., & Dmitrishyn, D., (2024). Assessment of the use of digital banking in Ukraine. *Economic Sustainability and Business Practices*, 1(2), 30-39. <https://doi.org/10.21272/esbp.2024.4-04>.



Copyright: © 2024 by the authors. For open-access publication within the terms and conditions of the Creative Commons Attribution (CC BY) licence (<https://creativecommons.org/licenses/by/4.0/>).

1. Introduction. Innovative developments in banking services contribute to the sustainable improvement of banking products and the introduction of the latest service technologies to meet consumer needs. With the spread of the global digitalisation trend, there is a need to change the interaction of banks with customers. One such change is digital banking, which significantly simplifies banking services, as it involves overcoming time and space barriers, provides online access to banking services and meets customers' financial needs without physically visiting a bank branch using remote identification. Given the acute realities of today, an important aspect is the speed, ease and efficiency of obtaining banking services for the Ukrainian population. Therefore, today, the urgent issue is the introduction of digital banking into the activities of banks and the attraction of users to its use to increase the convenience and accessibility of financial services.

2. Literature Review.

The concept of digital banking has been the focus of many researchers who have contributed significantly to the disclosure of this issue with their scientific works. Scientist V. V. Rysin (Rusin, 2017), in his study, considered the main problems and prospects for developing digital banking in Ukraine and the world. The author analysed the critical capabilities of the largest banks in Ukraine in implementing Internet banking to provide banking services and identified the primary requirements for digital banking organisations. Scientists O. G. Cherep and T. V. Khmelkovska (Cherep & Khmelkovska, 2021) conducted a comparative characteristic of digital banking and traditional banking; based on the data obtained, they identified the main advantages and disadvantages of digital banking services. In their study, L. P. Bondarenko and A. R. Podaryn (Bondarenko & Podaryn, 2022) focused on analysing online banking applications and identified the five best. In conclusion, the importance of mobile applications for banking services was characterised. Scientists O. V. Gasiy, O. A. Skorba, and N. B. Reshko (Gasiy et al., 2024) revealed the issues of convenience and accessibility of banking services through online banking and mobile banking in Ukraine. The authors distinguished such concepts as "internet banking", "online banking", "web banking", "electronic banking", and "mobile banking" and also identified the problems of the development of online banking in modern conditions and provided recommendations for overcoming them. M. S. Onishchuk and S. O. Kushnir (Onishchuk & Kushnir, 2024) characterised the concepts of Internet banking and mobile banking. They identified the key advantages of using digital banking services for clients and institutions. The authors listed the main trends in the development of digital banking technologies and promising directions for their implementation in the activities of Ukrainian banks.

3. Methodology and research methods.

The article uses general scientific and unique methods that provide an objective analysis of the research topic of the level of development of the digital banking sector in Ukraine. During the study, methods of systematising information and generalisation of statistical data on the activity of users of official banks' websites, their rating position, and the volume of downloads of mobile banking applications were used. In addition, calculating the integral indicator of the level of use of digital banking was applied. The methods used allowed us to achieve the set goal and complete the tasks disclosed in the next section of the article.

4. Results.

In the modern realities of digital transformation, the banking sector faces significant challenges that lead to changes in the methods of performing traditional banking operations and the interaction of banks with their clients. With the development of digital technologies, user needs are also actively changing. Therefore, the development of digital banking, a system for managing bank accounts remotely using remote banking services, is becoming increasingly widespread. This allows you to perform all standard operations anytime and anywhere using a phone or computer via the global Internet.

Over the past ten years, the number of interests in digital banking has multiplied. Thus, according to Google Trends, from 2004 to 2024, the number of search queries on "digital banking" and "mobile banking" has increased significantly, the dynamics shown in Figure 1. In particular, more attention among users is paid to mobile banking, a type of digital banking that involves receiving banking services using a mobile application.

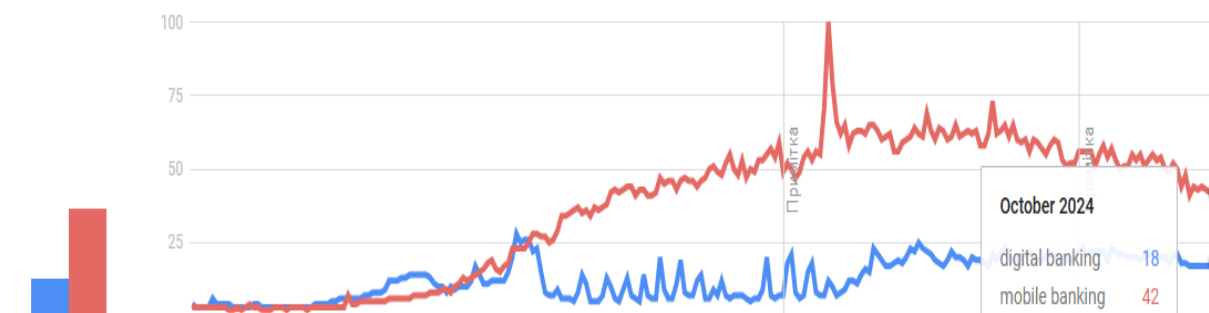


Figure 1. Comparison of the number of search queries for the topics "digital banking" and "mobile banking" in 2004-2024

Source: compiled by the author using Google Trends (Google Trends, 2024)

Today, Ukrainian banks are actively using digital banking in their activities; in particular, the following trends are becoming the most widespread (Yesina, 2023):

- Mobile banking is a type of online banking that provides services using a mobile application installed on the client's device (smartphone, tablet, smartwatch, etc.). You can receive all banking services using the mobile application without physically visiting the bank.

- Virtual cards are unique bank payment cards without plastic, providing online payments and conventional payment terminals using NFC contactless payment technology or QR code payment technology.

- Virtual banks are banks without physical branches that provide customer service remotely using the Internet.

- Digital wallets are electronic means of payment that allow bank customers to quickly and safely pay at points of sale using a smartphone on POS terminals that support Mastercard contactless payment technology.

Contactless payment is making payments using contactless technologies that allow you to use a card or a mobile device equipped with an NFC wireless chip.

Biometric identification is the process of using a person's physical or behavioural characteristics to identify them. Such characteristics include fingerprints, selfies, iris scans, and voice recognition, providing greater customer data security.

Chatbots are programs designed for automated communication with users via text messages.

P2P (Peer-to-Peer) lending is a mechanism for borrowing money between individuals using unique online platforms (Artemieva, 2023).

As the analysis shows, digitalisation in the financial services market has become a key trend in the development of the financial industry, which has significantly changed approaches to managing credit operations. Digital banks, which operate without physical infrastructure, are increasingly using technology to improve credit management to ensure the efficiency of credit processes and risk management. In this context, digital banking institutions rely on advanced (disruptive) technologies such as big data (Big Data), artificial intelligence (AI), machine learning (ML) and blockchain to optimise the credit process. They allow:

- automate key stages of the credit cycle (application submission, creditworthiness assessment, decision-making and debt repayment monitoring), which reduces the bank's operating costs and speeds up customer service by processing large data sets to create more accurate risk models. This allows banks to make more informed decisions about issuing or refusing a loan to a client, optimising the credit portfolio or launching new credit products;

- better personalise credit products, offering customers individual credit conditions adapted to their financial needs and behaviour;

- simplify customers' access to the bank's credit resources through remote identification and assessment of the creditworthiness of consumers of financial services, which is especially important in the context of inclusive access to financial resources by vulnerable categories of people

- improve the credit risk assessment mechanism by using alternative data (for example, from the client's activity on social networks or by scanning information from the phone book), especially for customers without a traditional credit history;

- increase the transparency of credit processes, relying on the advantages of decentralised data storage systems, providing additional reliability and transparency in credit operations. Overall, this contributes to customer trust and reduces the risks of fraud.

The development of digital banking directly depends on close interaction and expanded cooperation with fintech companies, the growing role of ESG principles (environmental, social and governance aspects) in lending, and the development of hybrid lending models within the framework of developing open banking concepts that combine traditional and digital approaches to the processes of providing loans by banking institutions.

Since the functioning of digital banking involves user interaction with the official websites of banks and their mobile applications, to assess the level of use of digital banking, it is advisable to analyse such indicators as the number of readers of the official bank page on Facebook and Instagram; the level of attendance of bank websites; the number of mobile application downloads, the rating of mobile application users on Google Play and App Store, and it is also worth assessing the convenience of official bank websites. Thus, the number of bank readers on social networks shows more significant activity on Facebook than on Instagram, as shown in Figure 2.

As we can see, seven banks (Oschadbank, PrivatBank, PUMB, Sense Bank, Ukrsibbank, Ukrgasbank, and Credit Agricole) have more than 100 100,000 subscribers, among which Oschadbank has the most significant number of readers, namely 316 thousand people. However, the activity of banks on Instagram is much lower; only Monobank and PrivatBank have more than 100 100,000 readers.

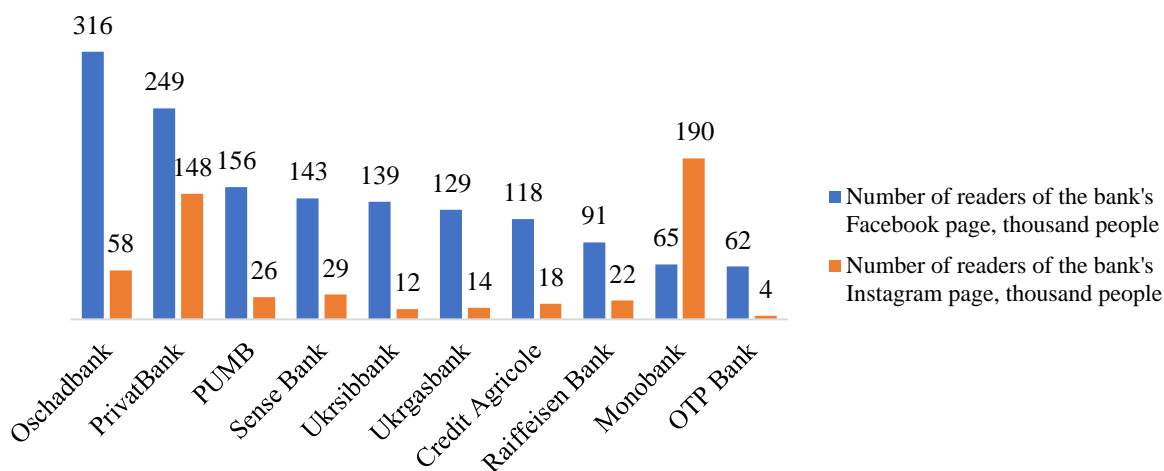


Figure 2. TOP-10 banks by the number of followers on Facebook and Instagram, as of 01.11.2024
Source: compiled by the authors

Regarding the level of visits to official websites, PrivatBank takes the leading position (Figure 3), with about 13.5 million users. Also, the three most visited sites include Monobank (3.2 million people), Oschadbank (3 million people) and Raiffeisen Bank (2.7 million people).

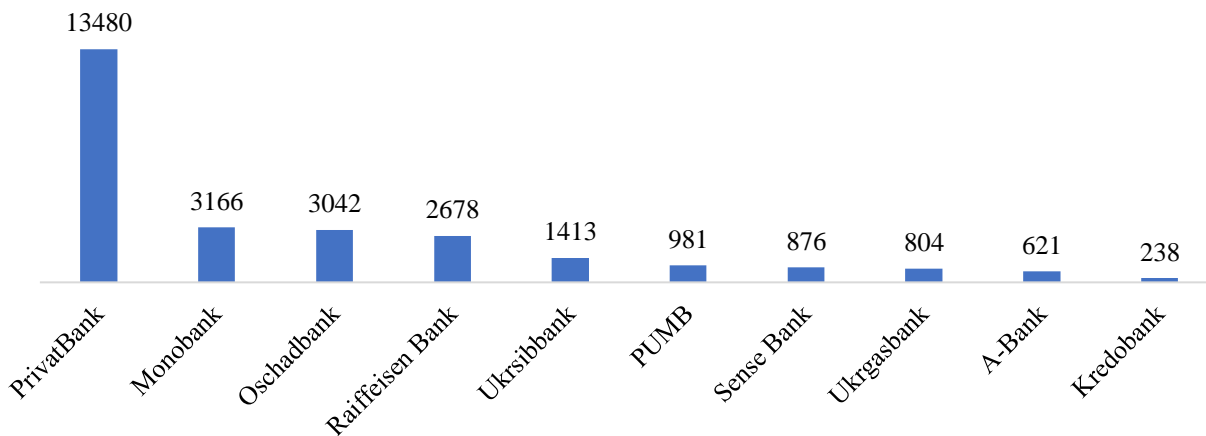


Figure 3. TOP-10 banks by the official website's attendance level, as of 01.11.2024, thousand units
Source: compiled by the authors

To assess the level of digital banking, an analysis was conducted of the official websites of the 15 most popular banks in Ukraine. The analysis selected indicators that characterise the websites' convenience and accessibility for obtaining the necessary information (Table 1).

Table 1. Rating of the websites of the TOP-15 banks of Ukraine (Rating on a scale of 1-5 (best option – 5, worst – 1))

Bank name	Naviga-tion ease	Interface design and attractive-ness	Infor-mati-on cont-ent	Adapt-ability	Load-ing speed	Secu-rity	Functi-onality	Custome-r support	Recom-menda-tions and tips	Total
PrivatBank	5	5	5	5	5	5	4	5	5	44
Monobank	5	5	4	5	5	5	5	5	4	43
Oschad bank	5	5	5	5	5	5	4	5	5	44
Raiffeisen Bank	4	4	3	5	5	5	4	5	3	38
Ukrsibbank	5	5	5	5	5	5	4	4	4	42
PUMB	5	4	5	5	5	5	4	3	3	39
Sense Bank	4	3	2	5	5	5	3	4	2	33
Ukrgasbank	5	4	4	5	5	5	4	5	3	40

A-Bank	4	4	4	5	5	5	4	4	2	37
Kredobank	3	2	3	5	5	5	4	3	2	32
OTP Bank	4	4	4	5	5	5	3	4	3	37
Tascombank	3	2	3	5	5	5	3	4	2	32
Alliance Bank	3	2	3	5	5	5	3	4	2	32
Credit Agricole	3	2	3	5	5	5	3	3	2	31
Accordbank	3	2	3	5	5	5	3	3	2	31

Source: compiled by the authors based on (Overview, 2024)



Figure 4. Rating of TOP – 15 official bank websites based on the assessment conducted

Source: compiled by the authors based on [10-24]

The next step in assessing the level of digital banking is to analyse the activity of banks' mobile applications (Figure 5). Thus, the leader in the number of users is PrivatBank, whose mobile application is the most popular on the Ukrainian market, with over 13 thousand users downloading it monthly. A high level of downloads is observed for the Monobank mobile application, about 10 thousand. The average level of downloads is observed for the applications of A-Bank (ABank24), OTP BANK (OTP Bank UA), PUMB (PUMB Online), Oschadbank (Oschad), SENSE BANK (Sense Super App).

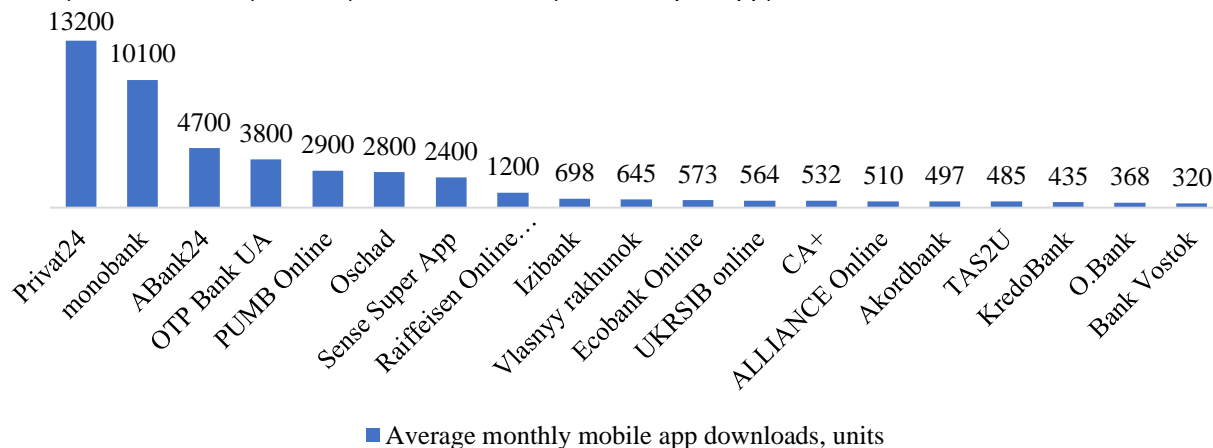


Figure 5. Rating of mobile banking applications for individuals (Android version) by download level, as of 11.01.2024

Source: compiled by the authors based on (Google Play, 2024)

According to the ratings of mobile application users on Google Play and App Store, Monobank and A-Bank have the highest score – 4.9 points; users on the App Store also gave the highest rating to Monobank’s mobile application – 4.9 points. In contrast, Kredobank had the lowest rating – 2.7 points on Google Play and 2 points on the App Store (Figure 6).

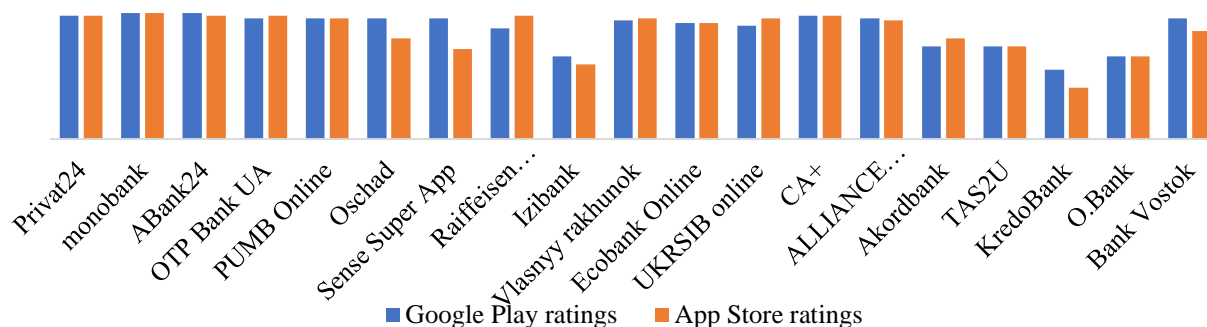


Figure 6. User rating of mobile applications on Google Play and App Store
 Source: compiled by the authors based on (Google Play, 2024; App Store, 2024)

To confirm the growing user demand for digital banking, it is advisable to apply the integral method. To calculate the integral indicator, it is worth choosing seven indicators that, in our opinion, fully characterise digital banking (Table 2).

Table 2. Indicators for calculating the integral indicator of the level of use of digital banking

Year	Number of non-cash payments, million	Number of POS terminals, thousand units	Number of contactless payment cards, million	Number of bank branches, thousand units	Share of population with bank accounts, %	Share of population using online payments, %	Share of non-cash payments in quantitative terms, %
2014	989,3	187	2,4	19290	39,8	41,2	55,91
2015	1245,0	210	3,2	15082	43,2	47,8	65,49
2016	1775,0	256	5,4	11871	49,7	51,7	70,63
2017	2070,0	289	6,5	10316	54,8	56,6	74,76
2018	3100,5	321	7,6	9489	59,3	61,7	76,3
2019	4167,1	349	8,6	8509	65,34	64,9	82,4
2020	5211,2	386	13,2	8002	69,45	68,87	86,9
2021	7040	439	20,0	7134	70,89	73,45	90,1
2022	5494,5	368	25,7	6685	83,56	81,34	92,6
2023	6771	469	27,0	5336	89,35	87,5	93,5

Source: compiled by the authors based on (National Bank of Ukraine, 2024)

In the first stage, we create a matrix from the original data, where the indicator, specified within a specific time interval, has the appropriate meaning n_{it} . The next step is to standardise the values of digital banking indicators using the Z – standardisation method, which allows converting n_{it} to normalised values y_{it} (Semenog, 2024):

$$y_{it} = \frac{n_{it} - \bar{n}}{\sigma_n}, \tag{1}$$

where \bar{n} – the average value of digital banking over the entire study period;

σ_n – standard deviation of the digital banking indicator value over the studied period.

Since during the standardisation, information about the qualitative characteristics of the studied features was lost, it is necessary to create a reference point $E = (e_1, e_2, \dots, e_n)$ whose coordinates are determined in the case of the presence of an economic standard, which is [29]:

– stimulator:

$$e_i = \max_{t=1 \div T} \{y_{it}\}; \tag{2}$$

– destimulator:

$$e_i = \min_{t=1:T} \{y_{it}\}. \tag{3}$$

The next step is to determine the size of the distance l_t between this point $E = (e_1, e_2, \dots, e_n)$ and each other point $Y = (y_{1t}, y_{2t}, \dots, y_{in})$ for each period t by calculating the Euclidean distance:

$$l_t = \sqrt{(y_{1t} - e_1)^2 + (y_{2t} - e_2)^2 + \dots + (y_{in} - e_n)^2}. \tag{4}$$

Having obtained the distance value for the period, we determine the integral indicator of digital banking IBR_t :

$$IBR_t = 1 - \frac{l_t}{\bar{l} + m\sigma_l}, \tag{5}$$

where \bar{l} – arithmetic mean l_t for the analysed period;

σ_l – standard deviation l_t ;

m – a positive number, chosen to be 2 or 3, such that the value of IBR_t is in the interval $IBR_t [0; 1]$ [24].

After considering the possible intervals of the integral indicator, we identified the types of generalising assessments of digital banking (Table 3).

Table 3. Ranking of the integral assessment of digital banking

Value of IBR_t	Generalised assessment of digital banking
$[0,7; 1,0]$	Very high level
$[0,5; 0,7)$	High level
$[0,3; 0,5)$	Average level
$[0,1; 0,3)$	Low level
$[0; 0,1)$	Very low level

Source: compiled by the authors

Seven key indicators were used to create a comprehensive digital banking indicator, the dynamics of which are shown in Table 4. The table shows the average values, standard deviations and standardised values.

Table 4. Average values, standard deviations and standardised values of the integral assessment and vector ideal indicators according to the criteria

Year	Number of non-cash payments, million	Number of POS terminals, thousand units	Number of contactless payment cards, million	Number of bank branches, thousand units	Share of population with bank accounts, %	Share of population using online payments, %	Share of non-cash payments in quantitative terms, %
2014	-1,23	-1,51	-1,05	2,14	-1,39	-1,51	-1,84
2015	-1,12	-1,26	-0,96	1,15	-1,18	-1,06	-1,07
2016	-0,89	-0,77	-0,72	0,40	-0,78	-0,80	-0,66
2017	-0,76	-0,41	-0,60	0,03	-0,47	-0,47	-0,33
2018	-0,30	-0,07	-0,48	-0,16	-0,20	-0,12	-0,20
2019	0,17	0,23	-0,37	-0,39	0,17	0,09	0,28
2020	0,63	0,63	0,14	-0,51	0,42	0,36	0,64
2021	1,43	1,20	0,88	-0,71	0,51	0,67	0,90
2022	0,75	0,44	1,50	-0,82	1,28	1,21	1,10
2023	1,32	1,52	1,64	-1,14	1,64	1,63	1,17
Vector							
Ideal	1,43	1,52	1,64	2,14	1,64	1,63	1,17
Mean Value	3786,36	327,40	11,96	10171,40	62,54	63,51	78,86
Mean Deviation	2268,90	93,19	9,14	4254,02	16,37	14,75	12,49

Source: compiled by the authors

The calculated square of the difference between the reference vector and the value vector in each period for each indicator is given in Table 5.

Table 5. Squares of the distances between the reference vector and the value vector for each period for each indicator

Year	Number of non-cash payments, million	Number of POS terminals, thousand units	Number of contactless payment cards, million	Number of bank branches, thousand units	Share of population with bank accounts, %	Share of population using online payments, %	Share of non-cash payments in quantitative terms, %	I_t
2014	7,11	9,16	7,24	0,00	9,16	9,85	9,06	7,18
2015	6,52	7,72	6,78	0,98	7,95	7,24	5,03	6,50
2016	5,38	5,22	5,58	3,04	5,87	5,89	3,35	5,86
2017	4,80	3,73	5,03	4,45	4,45	4,39	2,25	5,39
2018	3,01	2,52	4,50	5,31	3,37	3,06	1,90	4,87
2019	1,60	1,66	4,05	6,42	2,15	2,35	0,79	4,36
2020	0,65	0,79	2,28	7,04	1,48	1,60	0,28	3,76
2021	0,00	0,10	0,59	8,17	1,27	0,91	0,07	3,33
2022	0,46	1,17	0,02	8,78	0,13	0,17	0,01	3,28
2023	0,01	0,00	0,00	10,76	0,00	0,00	0,00	3,28
Mean Value	-	-	-	-	-	-	-	4,78
Mean Deviation	-	-	-	-	-	-	-	1,42

Source: compiled by the authors

Using formula 5, we calculate the integral indicator of the population's level of use of digital banking (Figure 7). According to the data in the figure, from 2014 to 2017, digital banking was not widely used among users. Still, in 2018 and 2019, it became average, and starting from 2020, the indicator of the use of digital banking was at a high level.

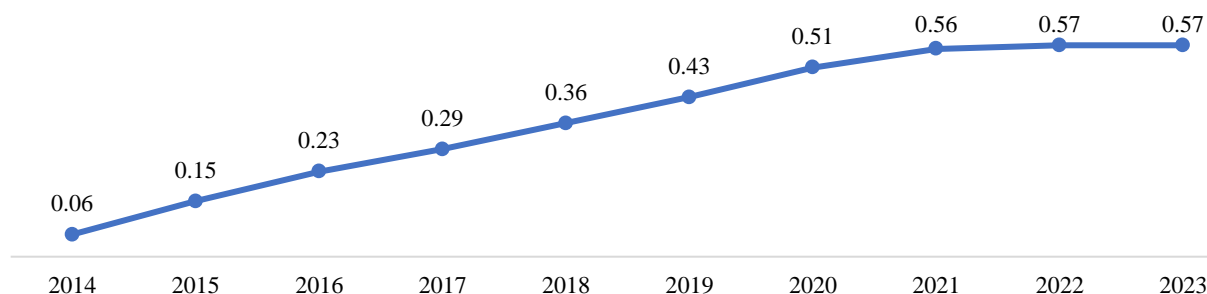


Figure 7. Dynamics of the integral indicator of the level of use of digital banking by the population

Source: compiled by the authors based on (Semenog, 2024)

Therefore, it can be stated that the calculations confirmed that the indicators used contribute to increasing the use of digital banking services. This analysis showed that from 2014 to 2023, the activity of the population using digital banking increased 9 times, which indicates an increase in the accessibility and awareness of citizens regarding the use of digital banking services.

5. Conclusions.

Every year, digital banking is becoming more and more popular among users. Banks are increasingly improving their services to ensure the convenience of serving their customers. In terms of the functioning of digital banking, such trends as mobile banking, virtual cards, virtual banks, digital electronic wallets, contactless payment, biometric identification, chatbots, P2P lending, etc., are gaining significant use.

According to the assessment of the level of use of digital banking by the number of readers on the social network Facebook, the leaders among Ukrainian banks were Oschadbank and PrivatBank, and by the number of readers on Instagram – Monobank and PrivatBank. PrivatBank took the leading position regarding the level of attendance of official websites and the number of mobile application downloads. Monobank received the highest rating among mobile application users on Google Play and the App Store. As a result of analysing the official websites of the banks, PrivatBank and Oschadbank became the leaders. Therefore, there is every reason to believe that PrivatBank and Monobank are leaders in providing digital banking services.

The calculated integral indicator gave grounds to assert a high level of digital banking in Ukraine and its active use by Ukrainians, which indicates an increase in the accessibility and awareness of citizens in the use of digital banking services.

Conflicts of Interest: Authors declare no conflict of interest.

References

1. Rysin, V. V. (2017). Prospects for the development of digital banking in the financial market of Ukraine. *Socio-economic problems of the modern period of Ukraine*, 2(124). 123-127. [\[Link\]](#)
2. Cherep, O. G., & Khmelkovska, T. V. (2021). Assessment of the development of remote banking in Ukraine. *Bulletin of Khmelnytskyi National University*, 5(2). 162-166. [\[CrossRef\]](#)
3. Bondarenko, L. P., & Podaryn, A. R. (2022). Peculiarities of digital transformation of the banking sector of Ukraine. *Economy and Society*, 41. [\[CrossRef\]](#)
4. Gasiy, O. V., Skorba, O. A. & Roshko, N. B. (2024). The impact of internet banking and mobile applications on the convenience and accessibility of banking services for customers in Ukraine. *Economy and Society*, 59. [\[CrossRef\]](#)
5. Onishchuk, M. S., & Kushnir, S. O. (2024). Digital banking services: opportunities and challenges. *Inclusive Economics*, 1(3). 53-58. [\[CrossRef\]](#)
6. Digital banking & Mobile banking. *Google Trends*. [\[Link\]](#)
7. Yesina, O.G. (2023). Development of digital financial technologies in the banking sector. *Problems of modern transformations. Series: economics and management*, 7. [\[CrossRef\]](#)
8. Artemieva, I. O., & Zalyubovskaya, S. S. (2023). Digital transformations of the banking sector. *Scientific Bulletin of the National Academy of Statistics, Accounting and Auditing*, 2, 96-103. [\[Link\]](#)
9. SimilarWeb: analyze any website or app. *SimilarWeb*. [\[Link\]](#)
10. Official website of PrivatBank. [\[Link\]](#)
11. Official website of Oschadbank. [\[Link\]](#)
12. Official website of Monobank. [\[Link\]](#)
13. Official website of Ukrsibbank. [\[Link\]](#)
14. Official website of Ukgasbank. [\[Link\]](#)
15. Official website of PUMB. [\[Link\]](#)
16. Official website of Raiffeisen Bank. [\[Link\]](#)
17. Official website of A-Bank. [\[Link\]](#)
18. Official website of OTP Bank. [\[Link\]](#)
19. Official website of Sense Bank. [\[Link\]](#)
20. Official website of Kredobank. [\[Link\]](#)
21. Official website of Taskombank. [\[Link\]](#)
22. Official website of Alliance Bank. [\[Link\]](#)
23. Official website of Credit Agricole Bank. [\[Link\]](#)
24. Official website of Acordbank. [\[Link\]](#)
25. Android Apps on Google Play. [\[Link\]](#)
26. Apple Apps on the App Store. [\[Link\]](#)
27. National Bank of Ukraine. Payments and settlements. [\[Link\]](#)
28. Overview of the banking sector of the NBU. February 2024. *National Bank of Ukraine*. [\[Link\]](#)
29. Semenog, A. Yu. (2024). Digital financial services in the context of the formation of a digital economy: dissertation, doc. in economics: speciality 08.00.03 – Economics and management of the national economy; 08.00.08 – Money, finance and credit / A. Yu. Semenog; Ministry of Education and Science of Ukraine, Sumy State University, Sumy, 2024. 789 p.

ОЦІНЮВАННЯ СТАНУ ВИКОРИСТАННЯ ЦИФРОВОГО БАНКІНГУ ЯК СКЛАДОВОЇ СИСТЕМИ КРЕДИТНОГО МЕНЕДЖМЕНТУ БАНКУ В УКРАЇНІ

Андрій Семеног, д.е.н., доцент, кафедра фінансових технологій і підприємництва, Сумський державний університет, м. Суми, Україна

Аліна Медвідь, магістрантка, Сумський державний університет, м. Суми, Україна

Дмитро Дмитрішин, аспірант, Сумський державний університет, м. Суми, Україна

Поширення світового тренду цифровізації призводить до змін у методах банківського обслуговування, зокрема, у питаннях отримання кредитних ресурсів, що пов'язано із підвищенням зручності та безпеки пропонованих продуктів і послуг, розширенням їх асортименту. Крім того, цифровізація призводить до зміни вподобань клієнтів, які прагнуть оптимізувати взаємодію з банком за рахунок використання сучасних цифрових технологій. Одним із таких методів є цифровий банкінг, який представляє собою надання банківських послуг дистанційно за допомогою мережі Інтернет та базується на таких перевагах, як зручність, швидкість, час та географічна доступність у використанні, що й зумовлює актуальність питання впровадження цифрового банкінгу діяльність банків як складової системи кредитного менеджменту. Метою дослідження є здійснення оцінки рівня використання цифрового банкінгу в провідних банках України та поширення його серед населення. У статті охарактеризовано поняття цифрового банкінгу, наведено його особливості у контексті його функціонування в межах системи кредитного менеджменту в банку. Здійснено оцінку рівня використання цифрового банкінгу на основі аналізу таких показників, як кількість читачів офіційних сторінок банків України; рівень відвідуваності сайтів банків; кількість

завантажень мобільних додатків; оцінка користувачів мобільних додатків у Google Play та App Store. Для аналізу було обрано п'ятнадцять найбільш популярних банків України. Також було проаналізовано офіційні сайти банків за критеріями, що характеризують зручність користування сайтами та доступність отримання необхідної інформації. На основі розрахунку інтегрального показника використання цифрового банкінгу населенням доведено зростання попиту серед користувачів щодо отримання цифрових банківських послуг. Розрахований інтегральний показник дає підстави стверджувати про високий рівень цифрового банкінгу в Україні та його активне використання українцями.

Ключові слова: банк, цифровий банкінг, програми мобільного банкінгу, банківський кредитний менеджмент, цифрові технології, фінтех, цифрові фінансові послуги, цифрова діяльність банків.