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

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DIGITAL ECONOMY: NEW OPPORTUNITIES AND PROSPECTS FOR UKRAINE

In the classical sense, digital economy is an activity in which digital data, both numerical and textual, are the main means of production [4, p. 73]. This is the economy based on digital computer technology, sometimes referred to as the new economy, the Internet economy or the web economy.

An economy that actively absorbs and uses digital technologies is called "digital." The digital economy means the sale, production and supply of products through computer networks. It is an essential driver of innovation, competitiveness and economic development. Our research *is aimed* at investigating new opportunities and prospects for Ukraine in terms of digital economy.

The use of digital data on a daily basis is a reference point for EU countries in the transition to the digital economy. This document was initiated in 2010 and provides a set of measures the ambitious goals of which will have been achieved by 2020. However, by 2015, some countries had begun reviewing and updating their

core goals. As the speed of technology upgrading opens up new opportunities, it is worth pursuing the goals set in the new technological landscape. However, the creation of the Digital Single Market is the significant unchanging paragraph of the EU Digital Order.

According to the survey made by the non-profit organization Internet Corporation for Assigned Names and Numbers [3], Ukraine ranks 39th in terms of development level of telecommunication infrastructure (speed of communication channels, cost of traffic, access to the network). Despite the mediocre place, Ukraine has a high chance of reducing "electronic barriers" if the country begins to make regulatory policy in line with global practices and does not create artificial barriers to business development. In the meantime, we can share the opinion of Ivanov S. V. and Vyshnevsky A. S., who emphasize that «delaying the consolidation process of business and government efforts in the issues of priority development formation and the use of digital technologies leads to slowing down the modernization of the national economy of Ukraine» [2, p. 53].

Economic culture can be regarded as another promising area for digital transformation. Today, the term "culture" is being interpreted as a creative component of the economic sectors development, as a resource for changing the quality of life by improving its conditions. Economic culture significantly affects the quality of human capital and becomes the factor of economic growth being the result of the economic knowledge development. The components of economic culture are also undergoing transformation: new models of shaping and revealing human economic behavior are emerging; lifestyle is changing to meet new needs. Today for exploration of economic culture phenomenon one has to study the global changes taking place in the world, in particular in connection with the development of digital technologies. Therefore, digital culture is an integral part of today's economic culture. And if at the macro level we are talking about the "digital" modernization of Ukrainian society and the "digitization" of its key aspects [1], then at the micro level we should talk about the formation of the digital component of economic culture of organizations as a new factor in their "reboot" and development.

Digital technologies are of great importance for the efficiency of Ukrainian industry, and in some sectors, they are becoming the basis of product and production strategies. Their transformative power changes the usual business models, production chains and leads to the emergence of new products and innovations. For Ukraine, digitization is more of a positive social character, as it focuses on improving the quality of social security infrastructure, the quality of social services, organizing transparency and targeted social assistance, and reducing costs.

Digital technologies in Ukraine should be reachable both for the relevant digital infrastructures from the organizational and technical access and from the financial and economic side, that is, by creating incentives and conditions that will stimulate the business to digitize. The outcome of such activity will result in economic recovery, its modernization and competitiveness.

Digitization will allow Ukraine to fill all spheres of life with modern electronic-digital devices, systems, facilities and to establish electronic-communication exchange between them, which will practically allow integrated interaction of the physical and the virtual, that is, the creation of cyber-physical space. The Digital Economy and Society of Ukraine Development Concept for 2018-2020 defines that digitalization implies accelerating the improvement of existing and the formation of new digital industries, as well as the transformation of all spheres of life into new, more productive and modern ones. In this light, in our opinion, further studies concerning of the results and assessment of the consequences of the introduction of digitalization in Ukraine are quite promising.

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СЕКЦІЯ 4. БАНКІВСЬКА СИСТЕМА: СУЧАСНИЙ СТАН ТА ПОГЛЯД У МАЙБУТНЄ

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MACROPRUDENTIAL POLICY IN THE DILEMMA “FINANCIAL STABILITY – FINANCIAL DEVELOPMENT”

Financial systems of all over the world had really faced with great shocks and disbalances in the past decade. Since the financial crisis of 2008, the health of the financial sector has become one of the hot topics in public debate and economic research regardless of the development level of the country. Financial intermediaries have suffered through a variety of things such as volatility in financial markets, utter failures, asset bubbles, etc. So regulatory and supervisory authorities revise a set of requirements to their providing capital adequacy, liquidity, effective risk management, activities of systemic financial intermediaries, financial groups and