

Отже, слід зазначити, що Україна володіє значним потенціалом для вкладення у її економіку необхідних інвестицій. Завдання нашої держави – реалізувати цей потенціал та створювати умови для належного функціонування залучених коштів, що дасть змогу забезпечити стабільний соціально-економічний розвиток країни, збільшення кількості і модернізацію робочих місць, а також запровадити у виробництво нові технології. Реалізація запропонованих заходів щодо державного регулювання і стимулювання інвестиційної діяльності дозволить підсилити інвестиційний потенціал української економіки не тільки в короткостроковому періоді, але і на перспективу, що є важливою умовою переходу української економіки до стадії стійкого росту.

Список літератури

1. Фінансовий механізм структурної модернізації економіки України: [монографія / за ред. С.В. Онишко, В.П. Унінець-Ходаківської]. – Ірпінь: Видавництво Національного університету ДПС України, 2013. – 606 с.
2. Офіційний сайт Міністерство Фінансів України [Електронний ресурс] – Режим доступу: <https://minfin.com.ua/ua/>
3. Красненська О. Б. Проблеми залучення іноземних інвестицій в економіку України / О. Б. Красненська, А. А. Дискіна // Формування потенціалу економ. розвитку пром. підприємств. – Одеса : ОНПУ, 2017. – С. 30-31.
4. Коляда Т.А. Залучення інвестицій у державний сектор економіки: особливості та тенденції розвитку / Т.А. Коляда // Бізнес Інформ. – 2007. – № 5, т.2. – С.6-8.
5. А. О. Гура. Інвестиційний клімат в Україні: сучасний стан та напрями покращення [Електронний ресурс] – Режим доступу: http://nbuv.gov.ua/UJRN/znpkhnpu_eko_2015_15_21

Rylieiev S.

Ph.D., Associate Professor at the Department of Accounting and Taxation

Shchavinska O.

Bachelor student,

*Chernivtsi Institute of Trade and Economics of
Kyiv National University of Trade and Economics
Chernivtsi, Ukraine*

BANKING SYSTEM WAYS OF MODERNIZATION: FOREIGN TENDENCIES

Ukrainian banking systems works in conditions of political policy transformations and modern economy tendencies. First tendency is creating a wide range of bank products. Second one is expanding network of electronic banking. Third one is improving of banking financial reports' transparency and information transparency in general. The last one is building trustworthiness relationship between clients and banking system.

There are a lot of reasons for mentioned tendencies. Banks of second level try to satisfy customers' needs in banking sector as fully as possible. First of all, banks

share their clients. Clients are known to be divided into such categories individuals, individual business, small and medium enterprises, corporative. Secondly, banking system recognize their needs and preferences. As a result, banking institutes create credit and investment portfolios with different bank products (table 1).

Table 1. Products of OTP Bank Romania

| № | Products | Clients | | | |
|----|-----------------------------|---|---------------------|---|-------------|
| | | Individuals | Individual Business | Small and medium-sized enterprises | Corporative |
| 1. | Current and saving accounts | Apply for overdraft, receiving access to account by OTPdirect, attaching a card to an account, carry out transaction wherever client is. Savings are available in RON, EUR, USD and HUF. Interest is paid on monthly basis. | | | |
| 2. | Deposits | Term deposit, Standard deposit, Deposit for retirees, Deposit with flexible maturity, Deposit with interest paid in advance | | Deposits with Flexible Maturity, Deposits with Repaid Interest Rate, Performance Guarantee Deposit | |
| 3. | Loans | On-line loans, first house loan, mortgage loan, personal loan, refinancing loan, | | Credit line, short-term cash loan, medium-term cash credit, cash account limit for cheques, promissory notes, | |
| 4. | OTP Agro | Your Season Loan, Agriculture Equipment Loan, Livestock Subsidy Pre-financing Loan, Agriculture Land Purchase Loan, Loan for Pre-financing APIA SAPS Subsidies, Double SAPS Pre-financing Loan | | | |
| 4. | Debit/credit cards | Visa Classic Transparent, MasterCard Standard. Visa gold for individuals, MasterCard Platinum | | Visa Business Debit Card, Visa Silver credit card for Business, Salary cards | |
| 5. | Cash Management | Cash concentration service, SWIFT MT940 Statement of Account service, SWIFT MT101 request for transfer, Direct Debit and collection management, payment agent, OTP Trezor, value transportation, assets security deposit, escrow account. | | | |
| 7. | Factoring | Domestic/ Export Commercial Factoring | | | |

Resource: [1-4]

Some banks choose specific narrow specialization for instance export and import banks, investments banks, agro banks. The specialization is a tool of marketing that helps banks to be different on the financial market and attract certain sector of clients.

It is seen from the table 1 that OTP Bank Romania created developed system of bank products. There are a lot of loan in agribusiness because it is efficient economy sector in Romania. Hence, the bank responds to needs on a market of borrowing capital. Besides, there is a disadvantage which is overwhelming information and big variety of products. It is similar to restaurant menu, which includes a lot of dishes. It is known that entrepreneurs refused from of the overwhelming list of information. Simplified process makes decision making easier for clients. So, it could be method of improving banking system in the future.

The electronic banking system becomes more common for customers because of the Internet spreading the era. Many people use different gadget for getting access

to different financial services such as company registration, accounting, paying taxes and execution of banking operations. The Internet simplifies business processes for legal entities and let authorized persons make payments. OTP Bank of Romania tries to involve more clients in using the electronic banking system offering them higher interests rates for deposits and saving accounts (table 2).

Table 2. Current account interests for individuals

| Amount | Concluded at/through | 7 Months | 4 Months |
|------------|----------------------|----------|----------|
| =>2000 RON | counter | 3.5% | 2.5% |
| =>2000 RON | OTPdirekt | 3.7% | 2.7% |

Resource: [4]

It is noticed that interest rate for deposit contract concluded through OTPdirect is 0.2% higher than one concluded at a counter. Bank tries to optimize its cost for bank staff, administrating and maintenance banking buildings. So, it fires bank workers because nowadays many clients use a remote service system oftener. It costs less to pay IT specialist to maintain the web-site than to pay salary to a team of banking workers.

The foreign OTP Bank has been demonstrating high financial reports' transparency and information transparency in general. OTP Bank Romania Issues Annual Financial Report, Annual Stock Exchange Report, Report on transparency and disclosure requirements. It consists of financial position statement, liquidity gap, risk management, net income, etc. The bank issues OTP Daily Report that shows price expectations and inflation. It causes raising of an awareness about financial state of Romanian economy and OTP Bank Romania. This policy of transparency gives clients an opportunity to predict the market changes and contributes to making more efficient economy decisions about money management.

To sum up, Ukrainian banking system can join these foreign tendencies of creating a wild range of bank products to satisfy market's need fully, involving clients to the remote system of banking to optimize its cost and issuing transparent financial report that shows real stage of financial market. All of the mentioned methods will contribute to improving of bank performance. It will stimulate client to trust to the national banking system more. This is the first step to rebuild Ukrainian economy.

References

1. Global environment and domestic macroeconomic developments / National Bank of Romania. Annual Report for 2017. URL: <https://www.bnr.ro/DocumentInformation.aspx?idDocument=28553&idInfoClass=6874>.
2. Main indicators of OTP Bank Romania / OTP Bank Romania S.A. Annual Report for 2017. URL: https://www.otpbank.ro/assets/pdf/_OTP_RA_2017_ENGL_OK_28june.pdf
3. Transparency report / OTP Bank Romania S.A. Annual Report for 2017. URL: https://www.otpbank.ro/assets/pdf/transparency_and_disclosure_report_2017.pdf.
4. Official web-site of OTP Bank Romania. URL: <https://www.otpbank.ro/en>.