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- regularly improve the quality of goods and increase its competitiveness, ensure the development and adoption of new types of products;

- to achieve an increase in labor productivity and increase stock returns on the basis of increasing the level of production equipment;

- to develop scientifically substantiated norms and standards, to revise them if necessary and to improve the standardization work, to use advanced methods in the development of material consumption norms;

- to develop and ensure the implementation of organizational and technical measures to provide the timely and orderly execution of government and consumer orders (contracts) in the required volume, range and quality.

- to ensure the profitability of production by organizing the harmonious and consistent work of the enterprise and its individual production units, to achieve the reduction of the cost of products (works, services) through the efficient use of material, energy, labor and financial resources, etc.

The main purpose of the company's marketing activities is as follows:

- achieving as high consumption as possible (if necessary) - creates conditions for increasing production, increasing employment and high profits;

- achieving the highest consumer satisfaction - means that in addition to increasing production, consumer consent must be obtained. Because the production of a large number of material goods is justified only if the consumer is completely satisfied with it when he buys the product;

- to offer the widest range of products;

- improving the living standards and purchasing power of the population - quality, quantity, range, affordability, cost of goods and etc.

Therefore, raising the standard of living is the highest, perhaps the most important goal for the

existence of marketing activities.

The stability of the enterprise in the market environment makes it necessary to develop and implement an innovation strategy. This allows the company to successfully compete in the market with a newly created or improved product. The successful operation of an enterprise in the market at a certain time allows it to search for and develop new products or technologies, while adapting innovations to existing production conditions creates a certain basis for the organization of its production and production of marketable goods. [4].

At present, despite the growing production in our country, most enterprises face financial difficulties due to both external and internal problems (inefficient marketing, inefficient use of funds, inefficient production management, unbalanced financial flows, etc.). The combination of the above factors makes it necessary to conduct regular analysis of the financial condition of enterprises in order to develop protection mechanisms for anti-crisis management, depending on the identified factors and their impact.

To solve the above-mentioned problems, it is necessary to study the creation of modern enterprises and advanced methods of their management.

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PROBLEMS OF CONSUMER LENDING IN UKRAINE

Prylutskiy A.

Ph. D. in Economics, Associate Professor of the Department of finance, banking and insurance, Vinnitsa National Agrarian University

Abstract

The development of the banking services market depends on the willingness of banks to change and adapt to customer needs. Banking services are an integral part of the modern market, where buyers are individuals, households and legal entities. Banking services are still an insufficiently formed part of banking entrepreneurship. The purpose of its operation is to increase the income of banks and improve customer satisfaction, expand their purchasing power, which, in turn, contributes to the development of the national economy. But achieving this goal requires the use of scientific principles and effective methods of managing banking services. Some aspects of this issue have been analyzed in the scientific works of domestic economists, but a single comprehensive approach to the management of banking services has not yet been developed.

The absence of such an approach reduces the possibility of increasing the profits of banks, reduces their solvency, negatively affects the stability of their financial position. Banking innovations not only attract customers, they also increase the level of competitiveness of the bank, distinguish it from other banks, help meet the needs of customers, which change rapidly under the influence of scientific and technological progress, and reflect the level of intellectual potential of bank staff, opportunities to develop innovative banking products and services.

Keywords: Bank marketing; relationship marketing; segmentation; event-marketing; emarketing.

A market economy is based on the functioning of different types of markets, which can be grouped into two main classes: markets for manufactured products (goods and services) and markets for labor and financial resources. In the market of financial resources, there are those entities that in the process of management there is a need for funds to expand their activities, as well as those that accumulate savings that can be used for investment. It is in the market of financial resources that funds are transferred, in which they move from those who have a surplus to those who need investment.

At the same time, as a rule, funds are directed from those who can use them effectively to those who use them productively. This contributes not only to improving the efficiency of the economy as a whole, but also to improving the economic well-being of each member of society.

An important place in the structure of the financial services market is occupied by the banking services market, where banking and parabanking institutions operate. However, it is the banking institutions in this market that are in great demand.

Today in the domestic and foreign scientific and practical literature there are a large number of different views on the essence of the banking market. The vast majority of scholars and researchers identify the concept of "banking services market" with the concepts of "banking products and services market" and "banking market".

The banking services market is a specific area of market relations that provides supply and demand for banking services aimed at stimulating banking operations in order to meet customer needs. It can be considered on the one hand, as a special sector that ensures the efficient functioning of the economy of any country, the implementation of exchange and distribution relations in the field of purchase and sale of monetary resources needed to perform production, financial activities and create prices, demand and supply of services and the bank's products, and on the other hand - as a set of banks that compete with each other and offer a variety of services to their customers, meeting their needs.

Revealing the economic essence of the banking market, it is necessary to highlight the features of its operation:

- close combination of state and market regulation in order to maintain its stability;
- regulation and regulation of market relations by international law and domestic law;—прозорість інформації про стан ринку та його учасників;
- unlimited number of market participants;
- a wide range and diversification of banking products;
- the functioning of the market only in monetary form and the existence of a direct dependence of its evolution on the development of the markets it serves;
- strengthening competition in the market of banking services between banks and non-banking financial institutions and increasing the role of non-price methods of competition.

Analyzing the works of domestic and foreign authors and studying the banking legislation, we can state that there is no single approach to defining the essence of the concept of "banking service".

In addition, the segmentation of the banking market is also very important for the bank's customers. It is the segmentation of banks by ratings that allows customers to invest their savings as efficiently as possible or use a banking product or service.

That is, if the distribution of the banking market is necessary for the clients of the banking institution, then the segmentation of market objects according to the ratings of national and international rating agencies is used here.

A bank rating is a method of comparative evaluation of the activities of several banks. The rating is based on a characteristic on a certain basis, which allows you to group banks in a certain sequence according to the degree of reduction of this feature.

Today, dozens of rating agencies are known in the world, but the international market is dominated by only four concerns that specialize in ratings: three American - Moody's Investors Service, Inc. (Moody's), Standard & Poor's Corporation (S&P), Duff Phelps Credit Ratings Co. (DCR) and one Anglo-American - Fitch IVCA (Fitch).

After analyzing the performance of banking activities, rating agencies assign a certain rating to each banking institution. Rating segmentation significantly reduces the time for analysis of the banking market and guarantees its quality. Thus, the banking market is a complex environment for the formation of supply and demand for banking products, which is developing dynamically and acquires new features in the context of modern global economic processes.

The strategic goal of economic policy should be to bring Ukraine high-tech industrial leaders in Europe and a significant increase in living standards of the whole society on a stable quality basis. That is, it is necessary to concentrate and consolidate efforts to integrate Ukraine into the fourth industrial revolution, to which the world economy is approaching, to ensure sustainable accelerated growth of the national economy and the well-being of society as a whole.

Ukraine has a key resource for this - strong intellectual capital, educated and hardworking population, traditions of research in exact and technical sciences, high potential for information technology development, which at the present stage of the world knowledge and technology economy is a determining factor of global competitiveness [1].

– Ukraine has demographic, natural and climatic conditions, compared to many developed countries, such as Canada and Poland, but Canada (with a population of 35.5 million people) produces a GDP of almost 1.8 trillion. Poland (38 million people) - 550 billion dollars, and Ukraine (43 million people) only 133.5 billion dollars. The main reason for such a dramatic lag in Ukraine is the low quality and corruption of public administration, clan-oligarchic institutional structure, which preserves the backward type of development on the model of the raw material appendage of the global economy and the country's

deepening into the "poverty trap". Therefore, to achieve the strategic goal of economic policy requires the following key tasks [2]:

- - drastic improvement of the quality of public administration at the level of the highest positions in the Government, the National Bank and other institutions of power. To do this, it is necessary to fundamentally change the approach to staffing and introduce mechanisms for selection for the highest positions in a competition open to the public with clearly defined criteria of professionalism and responsibility;

- definition as a state macroeconomic priority of intensive development of high-tech industry, science, technical and technological developments, their introduction into production and introduction to domestic and foreign markets. This includes protection against the ongoing destruction of promising scientific and technical organizations and teams, inviting Ukrainian scientists and developers working successfully abroad to return to Ukraine and provide them with financial and organizational support for the establishment of laboratories and teams to implement promising developments and their commercialization in domestic and foreign markets;

- The government should develop a package of strategies and programs that will form an effective industrial policy of Ukraine, which will include:

1. "Strategy of high-tech industrialization of Ukraine and development of export-oriented productions of high value-added goods", which will define the principles of cluster policy (ie policy to stimulate the development of clusters of high-tech industries), principles of stimulating scientific and technological developments and their commercialization. technology parks, such as the Ukrainian Aerospace Silicon Valley, etc.

Clusters are high-tech territorial entities that unite complementary enterprises in different industries that are the growth points of the entire economy.

Business clusters have become the basis for the development of more than 100 countries around the world, and the level of competitiveness of these countries is determined by its clusters (for example: Silicon Valley, Hollywood Cluster in California, etc.). The cluster approach allows to increase the efficiency of interaction of the private sector, the state, entrepreneurship, financial and banking institutions, professional associations, research and educational institutions in the innovation process;

2. "Strategy to stimulate import substitution" for the development of the domestic market of domestic goods and the development of the middle class, as the basis of democratic development of the country;

3. "Strategy for the development of small and medium-sized businesses", which contributes to employment, income, saturation of the domestic market with domestic goods and the development of the middle class, as the basis of democratic development of the country.

These strategies will form priority areas for lending, which will have a multiplier effect for both the banking system and the economy as a whole.

Macroeconomic priorities of the Government in coordination with the policy of the National Bank of Ukraine [3]: promoting the stabilization of the exchange rate as an anchor to reduce inflation. This requires:

1. coordination of actions between the Government and the NBU within the Financial Stability Board to address key issues related to exchange rate stabilization and inflation reduction;

2. support and stimulation of production aimed at import substitution and saturation of the domestic market with competitive goods of domestic production.

This will help replace imported goods in the consumer basket, balance the balance of payments, stabilize the exchange rate and reduce inflation;

3. introduction of a system of incentives for the development of high-tech exports and increase the motivation of exporters to bring in foreign exchange earnings and stabilize the foreign exchange market;

4. limiting the volume of IGLBs repurchases by the National Bank, reducing their share in the NBU portfolio, introducing a moratorium on administrative increases in prices and tariffs, which is a powerful inflationary factor, before overcoming the crisis;

5. improving the quality of management of state-owned banks, in particular by improving the quality of appointments based on the mechanisms of open tenders and the development of their strategy aimed at accelerated high-tech economic development;

6. Attracting foreign capital only within the framework of national economic policy with the construction of a clear system of protection of national interests of Ukraine;

7. improving the efficiency of the use of targeted international financial assistance and lending, public publication of reports on their use.

The main goal of the Strategy for the Development of the Banking System of Ukraine is to build a financially strong, profitable and stable banking system, which effectively performs its main function - optimal redistribution of capital in the economy to finance intensive sustainable economic growth based on high-tech industrialization, infrastructure, science, education and prosperity. population as a whole.

Achieving this goal involves the following strategic goals [4]:

Improving the quality of the policy of the National Bank of Ukraine, in particular:

- 1) implementation of monetary policy reform through the development of its operating system to balance accumulated monetary imbalances, optimal liquidity management, optimization of interest rate policy;

- 2) optimization of currency regulation and exchange rate policy to ensure currency stability;

- 3) improvement of banking regulation and banking supervision;

- 4) creation of an effective and efficient NBU Council and development of a powerful research and expert-analytical center under the NBU Council for development and monitoring of implementation

- increasing public confidence in the National Bank of Ukraine, the banking system and the national currency;
 - development of the banking system as a complex of equal, different in size, specialization and business models of banks that are financially sound, competitive, stable, aimed at long-term development in Ukraine, lending to the real sector of the economy, innovation and investment development; (Fig. 1);

Debt load normalization	Key indicators of indebtedness of borrowers should return to normal. Economic recovery contributes to the return of income and cash flows.
Reduction of interest rates	The key NBU rate was reduced from 22% in early 2016 to 6% in late June 2020, there is a possibility of further reductions. Interest rates on foreign currency deposits are record low
Cancellation of admin. restrictions on the foreign exchange market	The NBU is gradually removing administrative restrictions. The concept of a new liberal currency regulation was announced in December 2019
An effective restructuring mechanism	The legal basis for effective out-of-court restructuring of corporate debt has been created (Law on Financial Restructuring).
Greater focus on loans to small businesses and individuals	These segments have low debt, their coverage by loans is low.
Effective judicial and law enforcement reform	Delays in these reforms hamper the effective protection and enforcement of creditors' rights.

Fig. 1. Resumption of lending: the necessary prerequisites (vision of the NBU) [5]

- development of state banks as banks of development and structural restructuring of the economy. The strategy of state-owned banks: the goals for 2017-2020 from the point of view of the NBU are shown in Fig.2.[6].

1	Effective corporate governance: Optimization of organizational structures; new independent supervisory boards
	Self-sufficiency and refusal of state financing: refusal to provide public funds and recapitalization of banks
	Focus on target customer segments: each bank focuses on the target segment (customer group) according to its competitive advantages (Privat Bank - retail bank)
2	Working with NPL: solving the problem of NPL in general in the banking system; the NPL function needs to be strengthened
	Credit risk assessment in accordance with international practice: implementation of Basel standards of corporate governance and risk management
3	Reduction of state participation in the banking sector to less than 30%: as practice has shown, the state is an ineffective manager for managing the bank's assets, given the high risk of political interference in the activities of the state-controlled financial institution; the share of participation of state financial institutions in the market of banking services should be <30% in the medium term.

Fig. 2. Strategy of state banks: goals for 2017-2020 (vision of the NBU) [5]

Resumption of lending: the necessary regulatory changes are shown in Fig. 3.

<p><u>Better protection of creditors' rights:</u></p> <ul style="list-style-type: none"> - lifting the moratorium on confiscation of the debtor's property on foreign currency loans - a bill to strengthen trust between banks and customers, which will reduce credit risks at all stages of issuing and repaying the loan
<p><u>Working with NPL:</u></p> <ul style="list-style-type: none"> - draft laws that strengthen the rules on automatic debt write-off and seizure of funds in debtors' bank accounts, in particular in injunctive proceedings; - a bill that expands the capabilities of the Deposit Guarantee Fund for effective management and timely sale of assets; - a bill to restore the debtor's solvency or declare him bankrupt; - Bill on restructuring of foreign currency mortgage loans
<p>Better management and risk management:</p> <ul style="list-style-type: none"> - new regulation of the NBU on credit risk assessment - a bill on state-owned banks, which will promote the adoption of a new approach to corporate governance;
<p><u>Greater transparency:</u></p> <ul style="list-style-type: none"> - the bill on creation of the credit register in NBU

Fig. 3. Resumption of lending: necessary regulatory changes [5]

For the export-import bank of CB "Privat Bank" one of the important tasks of economic policy of Ukraine should be to stimulate the export of goods and

services with high added value and the import of new technologies.

The key organizational role in stimulating the development of exports of high value-added goods

should be provided by the newly established Credit and Export Agency, organizing lending, insurance, state guarantee of export-import contracts and organizational and advisory support for Ukrainian goods and services to enter new markets. [7]

The credit export agency should involve various public and private, including financial institutions. One of the most important channels for lending to priority areas of exports and imports should be CB "Privat Bank". Key tasks of CB "Privat Bank":

- long-term and short-term lending to Ukrainian companies to fulfill export contracts;
- preferential crediting of export of goods and services of priority branches, sectors or clusters (special attention - to high-tech projects);
- lending to foreign companies that buy Ukrainian goods in priority industries, sectors or clusters;
- preferential lending to Ukrainian companies for the import of new technologies (licenses) and equipment for the creation of new industries in Ukraine in the framework of priority investment projects;
- Information and advisory support of Ukrainian exporters on world markets;
- stimulating the export of small and medium-sized businesses. [8]

In 2016, JSC CB Privat Bank approved the "Main directions of activity for 2016-2017" taking into account the requirements for the preparation of a development strategy focused on the sale of state shares and the creation of an investment-attractive Bank, in accordance with the Principles of Strategic Reform of the Public Banking Sector. 2025, developed in 2015 by the Ministry of Finance of Ukraine and the National Bank of Ukraine with the participation of Price water house Coopers LLP (PwC Great Britain) together with PwC Ukraine [9, p. 146].

Realizing the urgency of improving the energy efficiency of Ukraine's economy and achieving energy security, as well as given the significant unrealized potential for investment in energy efficiency and environmental projects, JSC CB "Privat Bank" decided to develop eco-banking as a priority. The Bank has defined the following strategic goals:

- to become the leading eco-bank in Ukraine and cover up to 30% of the total funding needs for energy efficiency measures, which according to the "National Energy Efficiency Plan until 2020" are estimated at 35 billion euros;
- to introduce the concept of eco-banking development, which is aimed at increasing the investment attractiveness of the Bank in order to partially or completely withdraw the state from its capital by the end of 2017 [10, p.20].

The mission of JSC CB "Privat Bank" for 2016-2017 is to spread environmental culture and energy saving ideas among the population and Ukrainian companies, as well as to assist clients in implementing energy efficiency and energy saving projects through the provision of affordable financing.

The concept of eco-banking is being implemented in cooperation with the International Finance Corporation (IFC) - a leading global expert in the field of "green" financing under the three-year Cooperation

Agreement and IFC's Sustainable Energy Financing Program in Europe and Central Asia. The concept of eco-bank includes [11, p. 24]:

- transformation of the Bank into a specialized institution for financing eco-projects;
- development of the Bank's expertise in the analysis and implementation of projects in the field of energy efficiency in various sectors of the economy;
- development of a special line of eco-products;
- introduction of a system of social and environmental management.

For this purpose, a special subdivision of the Department of Environmental Reengineering and Implementation of Resource Conservation Projects was established in JSC CB Privat Bank, and the International Finance Corporation (IFC), an organization with deep knowledge and practical experience in the field of energy efficiency and green energy around the world. In such cooperation, standardized criteria for eco-banking and financing programs were developed [12, p. 30].

Advantages of the Bank in financing environmental projects:

- availability of technological expertise, together with IFC, which allows to correctly assess the potential of eco-projects and provide funding with maximum economic effect for customers;
- readiness of the Bank to provide loans in euros at the rate of 6-8.5%;
- providing loans for up to 10 years;
- readiness to lend up to 75% of the project cost, including refinancing of already commissioned stations.

Following the results of 2016, JSC CB Privat Bank provided financing to corporate business and SME clients for projects related to efficient use of resources and reduction of harmful impact on the environment, in the total amount of UAH 1,855.2 million. as of 01.01.2017 [13, p. 91].

Thus, in 2016, eco-friendly measures were actively implemented, such as: opening of a network of gas stations, bicycle parking lots, implementation of an electric taxi project, prepared an order to reduce paperwork between the Bank's divisions. Accreditation of partners in the eco-direction was carried out [14, p. 67].

The main feature of the Bank 3.0 concept is mobility. Mobile banking is a full-fledged financial service using tablets and smartphones, including mobile payments (simplification of payments), direct P2P payments, contactless payments using built-in NFC chips, geolocation of consumers and providing offers for possible services at the place of consumption, mobile wallets and other money storage tools, virtual money, etc.

Promising for banks is the combination of digital and banking technologies (Fintech), the creation of financial incubators. Banks are becoming integrators of financial services, and in such circumstances it is important to build relationships with customers so that customers themselves want the bank's products, when not products are sold, but "customer relationships".

The strategic goal of economic policy should be to bring Ukraine high-tech industrial leaders in Europe and a significant increase in living standards of the

whole society on a stable quality basis. That is, it is necessary to concentrate and consolidate efforts to integrate Ukraine into the fourth industrial revolution, to which the world economy is approaching, to ensure sustainable accelerated growth of the national economy and the well-being of society as a whole.

The key organizational role in stimulating the development of exports of high value-added goods should be provided by the newly established Credit and Export Agency, organizing lending, insurance, state guarantee of export-import contracts and organizational and advisory support for Ukrainian goods and services to enter new markets.

The credit export agency should involve various public and private, including financial institutions. One of the most important channels for lending to priority areas of exports and imports should be CB "Privat Bank".

The market of banking services is one of the important and integral components of the modern market economy. Therefore, today there is a growing interest in various aspects of banks and methods of managing them. Banks gradually became the main intermediaries in the redistribution of capital, in ensuring the continuity of the process of economic reproduction. Conditions of growing competition and commercialization of activities dictate the need to reorganize structures, develop flexible market strategies, segment the market of banking services, develop new segments, services and methods of service.

The process of formation of market relations in the economy of Ukraine is gradually revealing a significant increase in demand for services of credit system institutions both from business entities and from individuals. Modern features of business organization determine the needs of entrepreneurs not only in traditional credit and settlement banking services, but also in a much wider range of various services of commercial banks, able to provide optimal conditions for efficient profitable management of their customers. As for the banking institutions themselves, the need to expand the range of their operations objectively follows from the conditions of the competitive environment prevailing in the domestic market.

In addition, in a crisis in the economy, instability of production, inflation, traditional credit operations of banks are unable to provide them with an adequate level of profitability, which deepens the trend towards universalization of banking and creating a full market of banking services as a specific area of market relations. and supply of banking services to meet customer needs.

Thus, the market of banking services is a specific area of economic relations, the function of which is to balance supply and demand for banking products. The functioning of the banking market has its own characteristics, among which can be distinguished:

- a close combination of state and market regulation in order to maintain its stability;
- regulation and regulation of market relations by international law and domestic law;
- a wide range and diversification of banking products.

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