

REVIEW OF MODERN TENDENCIES IN THE ONLINE BANKING SERVICES MARKET IN UKRAINE

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The increased competition between banks makes them look for new ways of attracting customers and increasing the range of products for existing ones, actively using the Internet space for this. In this regard, it is important to develop domestic banks in the direction of the development and implementation of high-tech distance services. The purpose of the article is to study the current state of the market of online banking services, to determine the main directions of its development, taking into account world experience. If earlier the bank had to expand the network of its branches in order to occupy leading positions in the market, today such a bank should increase the quantity and quality of services of electronic banking system. The development of online banking systems is beneficial for both the client and the bank. Banks reduce their administrative costs and reduce the cost of services, and customers save on fees when making payments. Experts note that during 2014-2017 years in the field of electronic banking in Ukraine there was a significant breakthrough. Based on the research of the

online banking market in Ukraine, its general characteristics were formed. Despite the significant achievements of domestic banks in the e-banking market, its level is inferior to some foreign countries. The most active and technologically active market participants are: Privatbank, Alfa-Bank, VTB Bank, PUMB, Raiffeisen Bank Aval, UkrSibbank, UkrSotsbank. Almost 92.5% of banks do not charge a fee for connecting and servicing e-banking. According to the results of the study, the main directions of the development of the market of electronic banking services were revealed: the launch of P2P transfers, activation of payments with the help of a smartphone; NBU support to BankID standard; development of p2p-lending. The paper investigates world trends that create new opportunities for further development of the online banking market in Ukraine. In this work, mobile banking services were compared in some CIS countries. An overview of world trends and taking into account the experience of neighboring countries forms the vector of development of online banking in Ukraine.