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# CORPORATE SOCIAL RESPONSIBILITY AS A TOOL FOR ENHANCING AND IMPLEMENTING ESG PRINCIPLES INTO THE BUSINESS MANAGEMENT SYSTEM (USING THE EXAMPLE OF THE JOINT STOCK COMPANY «STATE SAVINGS BANK OF UKRAINE»)

## КОРПОРАТИВНА СОЦІАЛЬНА ВІДПОВІДАЛЬНІСТЬ ЯК ІНСТРУМЕНТ ПІДВИЩЕННЯ І ВПРОВАДЖЕННЯ ПРИНЦИПІВ ESG У СИСТЕМУ УПРАВЛІННЯ БІЗНЕСОМ (НА ПРИКЛАДІ АКЦІОНЕРНОГО ТОВАРИСТВА «ДЕРЖАВНИЙ ОЩАДНИЙ БАНК УКРАЇНИ»)

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This scientific article is devoted to the study of the transformation of corporate social responsibility into a strategic tool for implementing ESG (Environmental, Social, and Governance) principles in the modern business management system within the framework of the implementation of the economic contract topic «Strategic directions of innovative, marketing, and organizational and economic development of agricultural business» (state registration number: 0126U003600. The practical experience of JSC «Oschadbank» in implementing ESG standards was analyzed. The implementation of the Environmental and Social Management Policy and active financing of energy-efficient projects that meet World Bank standards were identified. The systematic implementation of ESG principles in the state banking sector is a critical factor not only for survival in a crisis period, but also for ensuring leadership positions in the process of post-war recovery of the national economy.

**Keywords:** corporate social responsibility, ESG principles, sustainable development, banking management, environmental lending, inclusivity, Joint-Stock Company «Oschadbank».

Дана наукова стаття присвячена дослідженню трансформації корпоративної соціальної відповідальності у стратегічний інструмент імплементації принципів ESG (Environmental, Social, and Governance) в систему управління сучасним бізнесом в рамках виконання госпдоговірної тематики «Стратегічні напрями інноваційного, маркетингового та організаційно-економічного розвитку аграрного бізнесу» (державний реєстраційний номер: 0126U003600. Проведено аналіз практичного досвіду АТ «Ощадбанк» у впровадженні ESG-стандартів. Зокрема, розкрито екологічну складову, яка реалізується через затвердження оновленої Політики екологічного та соціального управління та активне фінансування енергоефективних проєктів, що відповідає стандартам Світового банку. Соціальний аспект досліджено через призму розвитку людського капіталу, де банк демонструє високі стандарти інклюзивності, підтримки ментального здоров'я персоналу та реалізації програм безбар'єрності для клієнтів і ветеранів. Здійснено систематизацію реалізованих програм Акціонерного товариства «Ощадбанк» щодо Політики управління екологічними, соціальними та управлінськими ризиками при фінансуванні клієнтів мікро-, малого та середнього бізнесу станом на 1 січня 2025 року. Також, досліджено механізм реалізації дієвих Програм енергетичної незалежності та енергоефективності Акціонерного товариства «Ощадбанк» станом на 1 січня 2025 року. Визначено вплив затвердженої та оновленої Політики екологічного та соціального менеджменту у 2024 році, що дало можливість банку гармонізувати свою діяльність із цілями сталого розвитку ООН. Практичне впровадження цього напрямку підтверджується лідерством установи у сфері кредитування енергоефективних проєктів та впровадженням системи екологічного та соціального ме-



недждменту за стандартами Світового банку. Наукова новизна дослідження полягає в обґрунтуванні того, що системне впровадження ESG-принципів у державному банківському секторі є критичним чинником не лише виживання в кризовий період, а й забезпечення лідерських позицій у процесі повоєнного відновлення національної економіки.

**Ключові слова:** корпоративна соціальна відповідальність, ESG-принципи, сталий розвиток, банківський менеджмент, екологічне кредитування, інклюзивність, АТ «Ощадбанк».

**Statement of the problem.** In the paradigm of modern management, corporate culture has transformed from an auxiliary system of values into a relevant tool of strategic management. It serves as a basis for the formation of effective intra-organizational communications and adaptive mechanisms of interaction with external stakeholders. World business experience confirms a direct correlation between the degree of maturity of corporate culture and the level of international competitiveness of the enterprise.

Retrospective analysis shows that the formation of socially responsible marketing and management in Ukraine was characterized by a gradual expansion of the spheres of managerial influence. Before the start of full-scale armed aggression, the priority vectors for the implementation of CSR were: harmonization of social and labor relations, ensuring transparency of business processes through anti-corruption mechanisms, greening of production and active participation of business entities in the socio-economic development of the regions of presence.

**Analysis of recent research and publications.** Over the past two centuries, the development of market and international economic relations and forms of ownership have been characterized by the rapid spread and improvement of the processes of transnational corporations. That is why, Ukraine, having chosen a European integration course and trying to develop in accordance with current post-industrial trends, must as quickly as possible adapt the system of accounting, reporting, control, analysis, information support and management in the corporate structures of Ukrainian enterprises in accordance with international requirements and standards (by applying unified, global international financial reporting standards) [5; 7].

The author P.O. Lysk in his research highlighted the conceptual foundations of corporate accounting and reporting systems [8]. In the scientific work of Slobodyanyuk S.A., the transformation of accounting and reporting under the influence of ESG principles (environment, social sphere, governance) in corporate structures was studied. The authors theoretically

substantiated the need to integrate non-financial indicators into classical reporting [6].

The topic of corporate social responsibility was reflected in the works of Garbar Zh.V. [2], Mazur K.V. [2], Slobodyanyuk S.A. [6], Zakharova O. [3], Orla A. [3], Zbarsky V. [4], Ovadenko V. [4], Lyska P. O. [8] and many other domestic researchers.

**Highlighting previously unresolved parts of the overall problem.** Within the framework of this study, it is planned to carry out a comprehensive analysis of the role of social and environmental responsibility as fundamental components of the strategic development of a modern bank.

**Formation of the objectives of the article (task statement).** Particular attention is paid to the scientific substantiation of the mechanisms for integrating ESG (Environmental, Social, and Governance) principles into the general management system of JSC «Oschadbank» in order to increase its operational stability and reputational capital. The task of the work is to identify key tools for implementing social and environmental initiatives and assess their impact on the competitiveness of a financial institution under martial law.

**Summary of the main research material.** There are different approaches to defining the concept of corporate social responsibility (CSR), which is due to different ideas about the essence of business responsibility, its principles, functions and necessary components. Until 2010, CSR was considered as a concept with more than 80 different definitions, including corporate citizenship, charity, business social responsibility, the triple bottom line model, etc. This led to a vague understanding of CSR and made it difficult to compare the level of social responsibility of different companies [2].

In 2010, a consensus was reached on the interpretation of corporate social responsibility when the international social responsibility standard ISO 26000 was adopted, which stated that corporate social responsibility is the responsibility of a company for the impact of its decisions and actions on society and the environment through transparent and ethical behavior that promotes sustainable

development, takes into account the expectations of stakeholders, complies with applicable law and international norms of behavior, is integrated into the organization's activities and is practiced in its relations with others. This standard covers the responsibility of various stakeholders, and both governmental and non-governmental organizations, business entities, trade unions, consumer protection organizations, and research institutes from almost 100 countries of the world participated in its development [1; 6].

In today's realities, corporate structures are increasingly focusing on environmental, social, and governance (ESG) aspects. This is especially relevant in the context of the development of large corporate structures that have a significant impact on the economy and society, and therefore, increased responsibility for adhering to the principles of sustainable development [6].

Corporate social responsibility includes three components:

1) economic (responsibility for the economic results of its activities and the impact on the economic results of stakeholders);

2) environmental (responsibility for the impact of economic activities on the state of the environment and the quality of life of stakeholders in this environment);

3) social (responsibility for solving social problems that arise as a result of the company's economic activities or are in some way related to it) [2].

For modern corporate structures, the implementation of ESG principles is not just a response to external pressure from investors and society, but a strategic necessity that determines sustainable business development, ensures access to capital, builds trust in the market, and increases the overall value of the company in the long term.

In today's uncertain conditions, crisis challenges and economic transformation, the issues of environmental and social responsibility of enterprises are becoming particularly relevant. For banking institutions, these aspects are of strategic importance, since the banking sector acts not only as a financial intermediary, but also as an important participant in the socio-economic development of the state. That is why the implementation of the principles of environmental and social responsibility is becoming an important tool for increasing the efficiency of management of banking institutions, strengthening their reputation and ensuring long-term competitiveness.

This issue is of particular importance for Oschadbank Joint Stock Company as one of the leading state banks of Ukraine, which plays an important role in financing the population, business and implementing state programs to support the economy. In the context of military challenges, economic instability and the need for post-war reconstruction of the country, the bank must ensure not only financial stability, but also compliance with the principles of sustainable development, support for socially vulnerable groups of the population, environmentally responsible financing and the implementation of modern corporate governance standards.

The goals, principles and means of implementing the principles of environmental management in the activities of Joint-Stock Company «Oschadbank» are determined by the Environmental and Social Management Policy, approved by the decision of the Supervisory Board dated 25. 04. 2024r, Protocol № 12. This document also reflects the bank's position on sustainable development. The principles on which this policy is based correspond to the UN Sustainable Development Goals by 2030r [9; 10].

Encouraging clients, partners, counterparties, other banks and non-bank financial institutions to develop and maintain systems for managing their environmental and social impact and risks at an appropriate level is an important component of Oschadbank's environmental and social responsibility. In view of this, in 2024 the implementation of environmental factors in lending to clients was continued [9; 10].

In 2024, by the decision of the Supervisory Board of Oschadbank dated May 30, 2024 (minutes № 16, question 8), the Policy for Managing Environmental, Social and Management Risks in Financing Micro, Small and Medium-Sized Business Clients was approved. This document provides for a three-level assessment of clients' eco-social risks in the process of making a decision on lending, as well as a list of types of economic activity that Oschadbank does not finance.

Also, in order to comply with the World Bank's requirements for assessing environmental and social risks, during the reporting period, Oschadbank implemented an Environmental and Social Management System (ESMS) in lending projects under the «Affordable Loans 5-7-9%» program. Based on the results of the comprehensive ESDD environmental and social assessment, Oschadbank's ESMS was recognized as meeting the World Bank's

environmental and social standards (ESS 1-10) for assessing low and moderate risk projects.

In 2025, most of Oschadbank's programs, especially those involving international financial institutions, included requirements for clients to comply with environmental and social standards. Given that each program contains its own requirements, additional requirements and criteria (exclusion lists, additional checklists, and assessment mechanisms in accordance with the requirements of international financial institutions) were additionally approved within the framework of banking products for individual programs during the reporting period [9; 10].

It is also worth noting the implementation of the Program in cooperation with the EBRD (European Bank for Reconstruction and Development) (Resilience and Livelihoods Program and the Eastern Partnership SME Competitiveness and Inclusion Program). Within the framework of the aforementioned program, 110 projects were financed in 2024 for a total amount of UAH 446 million;

Grant program for MSMEs (Micro, Small and Medium Enterprises) with Deutsche Sparkassenstiftung für internationale Kooperation (as part of the loan product), 79 grants were provided in 2024 for a total amount of UAH 44.5 million, Figure 1.

Also in 2024, a mandatory condition for participation in the state program «Affordable Loans 5-7-9%» was the approval by Oschadbank of a system for assessing environmental and social risks when lending to MSME clients

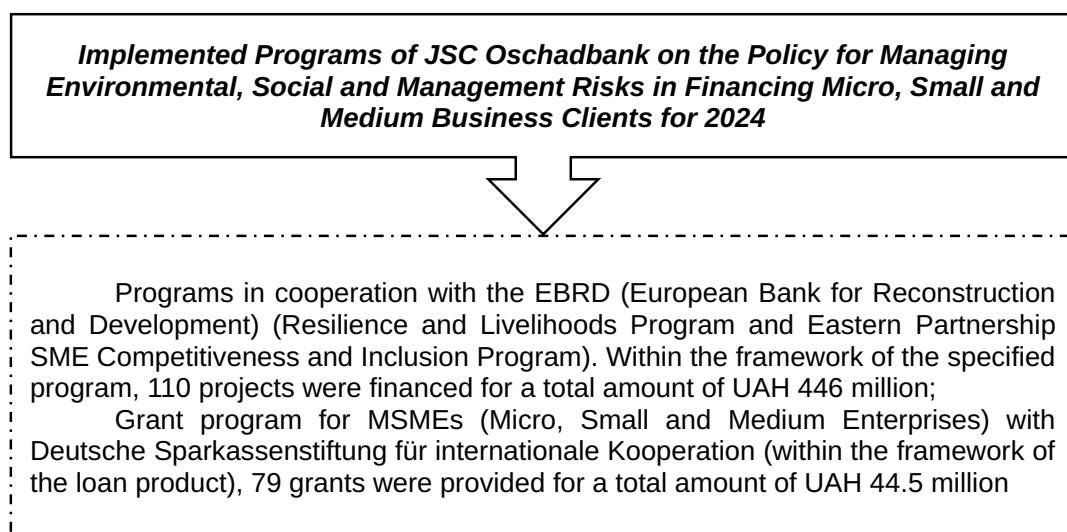
in accordance with World Bank standards. In December 2024, Oschadbank received approval for its own basic environmental and social management system. In addition, there are national programs that require compliance with environmental and social standards, in particular loans under guarantees [9].

As of the end of 2024, Oschadbank did not impose any specific climate requirements on its clients. They are part of the environmental standards, compliance with which is stipulated in the terms of participation in the programs. However, the practice in this area is constantly developing, and its strengthening is planned in 2025.

The largest environmental project of 2024 in the corporate business segment of Oschadbank is a loan agreement concluded with the Lviv City Council for the amount of UAH 840 million to finance the city's development budget.

The bulk of the funds will be directed to the completion of the construction of the Lviv Waste Processing Plant. After its launch, the complex will be able to process over 250 thousand tons of waste per year, which will make a significant contribution to the country's ecology. In addition, up to 30% of the waste obtained during the processing of waste at the new waste processing plant will be waste fuel, which will be sent under direct contracts to cement plants. This will free up the volume of green generation for the needs of consumers [9; 10].

In 2024, to meet the needs of a leading player in the agricultural market, a company whose



**Figure 1. Implemented Programs Joint Stock Company "Oschadbank" regarding the Policy for Managing Environmental, Social and Management Risks in Financing Micro, Small and Medium Business Clients for 2024**

Source: consolidated management report for 2024 of Joint-Stock Company «Oschadbank» [9]

production facilities are close to the front line, Oschadbank issued 2 standby letters of credit in favor of suppliers from Spain and Italy for a total amount of 430 thousand euros to ensure the supply of equipment and film for greenhouses [9; 10].

Oschadbank issued more than 3,000 loans for a total amount of over UAH 450 million under energy independence and energy efficiency programs launched in July 2024. Oschadbank has two such programs: state – for alternative generation for private homes and its own – for any energy equipment, Figure 2.

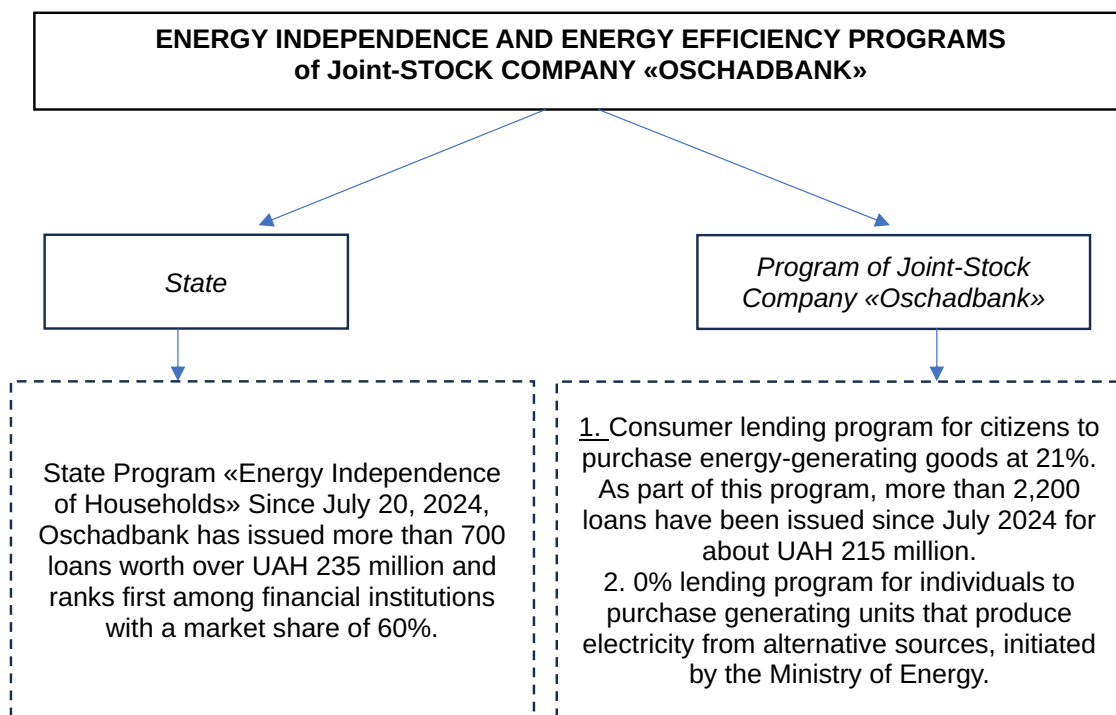
Since the launch of the state program "Energy Independence of Households" on July 20, 2024, Oschadbank has issued more than 700 loans worth over UAH 235 million and ranks first among financial institutions with a market share of 60%.

Under the terms of the program, which is implemented jointly with the Entrepreneurship Development Fund, the state fully compensates the interest rate on loans to citizens who have purchased equipment for generating and storing electricity. The loan amount can be up to 480 thousand UAH, the loan term is up to 10 years, without collateral. Under this program, you can purchase solar or wind hybrid power

supply systems with a capacity of up to 10 kW for private homes. The list of products is posted on the official website of Oschadbank [9; 10].

At the same time, the bank offers its own consumer lending program for citizens to purchase energy-generating goods at 21%. As part of this program, more than 2,200 loans worth about UAH 215 million have been issued since July 2024. Under the terms of its own energy efficiency program, loans are provided for both private houses and apartments in high-rise buildings. Among the goods available for purchase are charging stations, energy independence kits (power supply), thermal boilers, solar power plants and panels, wind turbines and relevant additional equipment and materials for them, installation work, etc. [9; 10].

In its activities, Oschadbank adheres to the basic principles stipulated in DSTU ISO 26000:2019 (ISO 26000:2010, IDT) "Guidelines on Social Responsibility". These principles are: responsibility, transparency, ethical behavior, respect for the interests of stakeholders, the rule of law, respect for international standards of conduct, and observance of human rights. The Bank ensures compliance with human rights, including those stipulated in the Declaration of Human Rights



**Figure 2. Energy independence and energy efficiency programs of Oschadbank Joint Stock Company**

Source: compiled by the author based on the Consolidated Management Report of JSC Oschadbank [9]

and UN conventions. In 2024, the collective agreement between the administration and the staff and the rules of internal labor regulations continued to operate at Oschadbank [9].

Oschadbank does not tolerate any discrimination (taking into account the norms and requirements of current labor legislation), in particular, violation of the principle of equal rights and opportunities, direct or indirect restriction of employees' rights depending on race, skin color, political, religious and other beliefs, gender, ethnic, social and foreign origin, age, health status, disability, gender identity, sexual orientation. The bank does not use and does not support the use of child or forced labor [7; 10].

Oschadbank's personnel policy is aimed at ensuring comfortable working conditions and safety for its employees, increasing the efficiency of personnel work, taking into account the requirements of the Labor Code of Ukraine, ESG standards, increasing the value of human capital and gaining competitive advantages, ensuring effective corporate governance, risk management, taking into account strategic goals and promoting compliance with corporate values by employees. Oschadbank's personnel policy is formed on the basis of a development strategy in accordance with the risk management culture, financial results and internal control system. Oschadbank's personnel policy as a whole is

based on such principles as progressiveness, efficiency, comprehensiveness, transparency, internal fairness, efficiency, equality, stability and flexibility [6; 9].

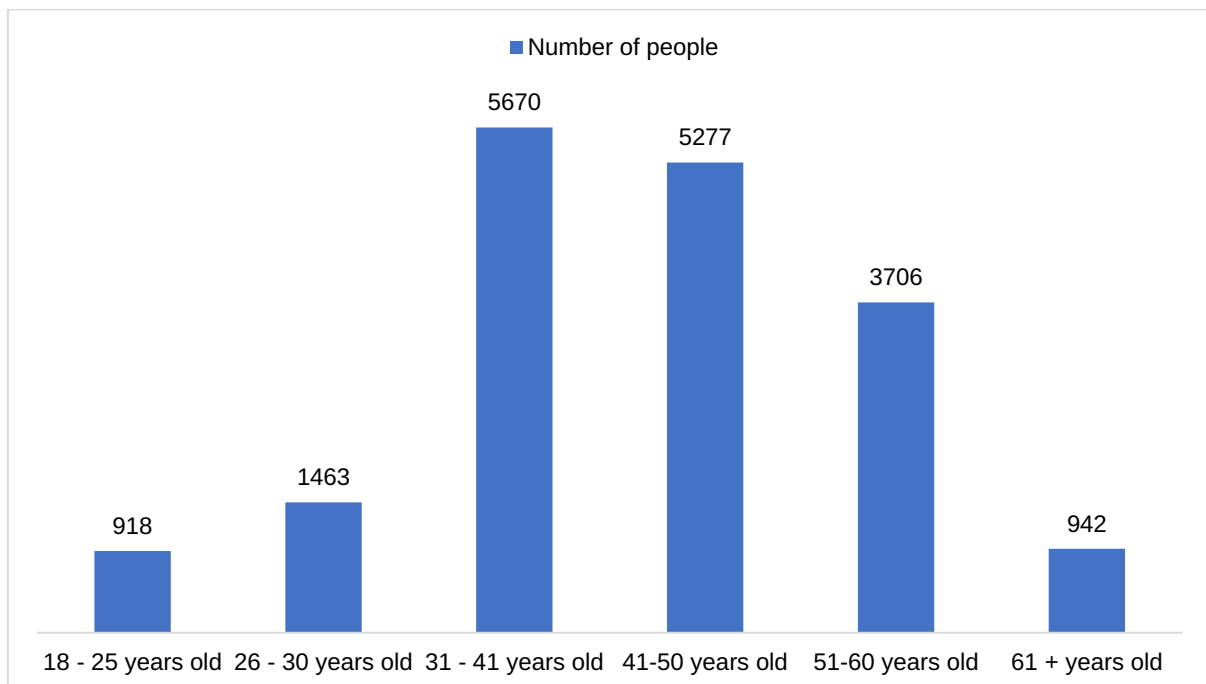
Thus, according to the results of 2024, the number of employees in the Oschadbank system who, in accordance with current legislation, have been diagnosed with a disability exceeds the prescribed mandatory norm by 20%.

As of the end of 2024, the total number of registered employees was 17,976 employees. According to the distribution of employees by regions of Ukraine, the percentage ratio of the number of employees is: west – 31%, north – 30.5%, center – 18%, south – 13%, east – 7.5% [9; 10].

By age, the largest category is made up of employees under 45 years old – 60% (of which 18-30 years old – 12%), from 46 to 60 years old – 34%, over 60 years old – 6%, Figure 4.

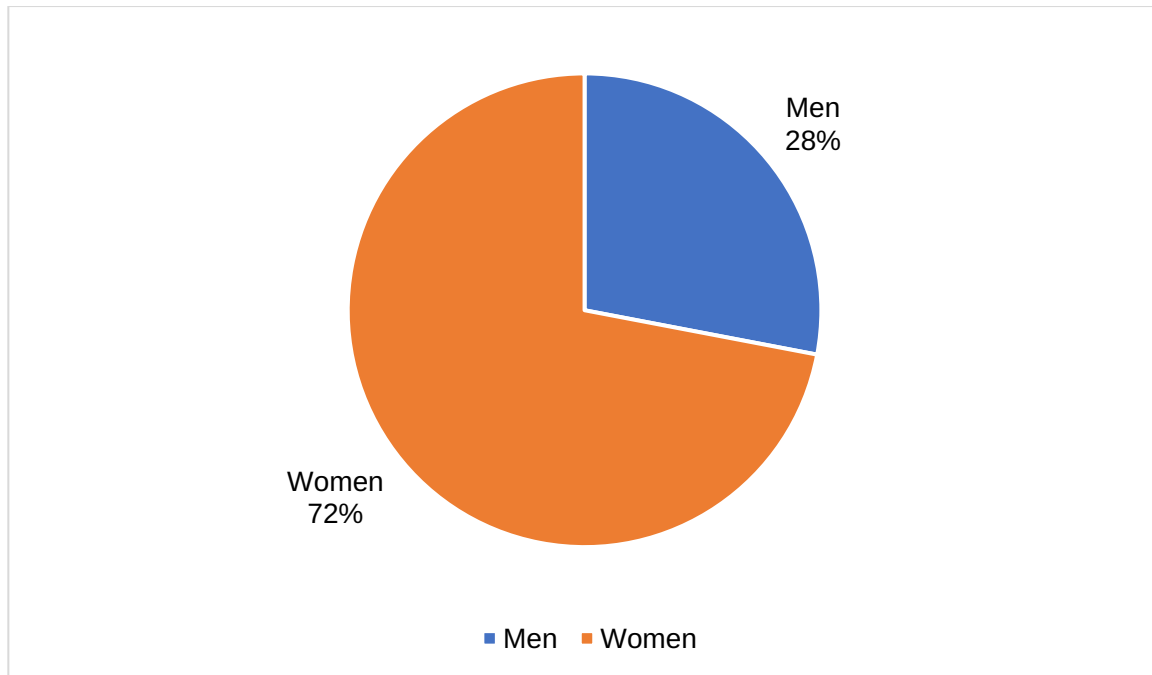
72% of women work at Oschadbank, of which almost 10% (1,325 employees) are on maternity leave, as well as on leave to care for a child until he or she reaches 3 and 6 years of age.

In 2024, Oschadbank continued to support, create safe working conditions and take appropriate measures to prevent accidents that are a consequence of work or occur in its process. Oschadbank operates a hybrid work format, which allows you to work both in the



**Figure 3. Distribution of employees by age as of December 31, 2024**

*Source: compiled by the author based on the Consolidated Management Report for 2024 of Joint-Stock Company «Oschadbank»*



**Figure 4. Distribution of employees by gender, as of January 1, 2025**

*Source: compiled by the author based on the Consolidated Management Report for 2024 of Joint-Stock Company «Oschadbank»*

office and remotely. This creates more favorable working conditions for employees, helps save time on travel to the office and helps maintain psychological balance, especially after the massive shelling of the Russian Federation on the territory of Ukraine [9; 10].

The Bank cares about the health of its employees, both physical and mental. To this end, programs have been introduced and are in place to support the physical and psychosocial well-being of employees. Thus, for the second year in a row, Oschadbank has been operating a program of free voluntary medical insurance for all employees [2; 6; 10].

Materials on maintaining well-being, physical exercise, and healthy eating are regularly published on the corporate portal and in the OschadFamily Telegram community. Oschadbank has a full-time medical coordinator who communicates with the insurance company, helps resolve disputes, and promptly informs about insurance policy options for insuring new employees [9; 10].

Oschadbank has introduced positions of full-time psychologists and is developing a Concept for Supporting the Mental Health of Employees [5; 6; 10].

During 2024, Oschadbank:

- conducted 382 psychological consultations for employees;

- visited regions to conduct collective and individual consultations (in particular, Kharkiv, Dnipro, Odesa, Mykolaiv, Khmelnytskyi, Poltava, Kremenchuk, Zaporizhia);

- introduced a distance learning course «School of Inclusion», which has a separate section and video «Advice from a Psychologist», and was completed by about 15 thousand employees, regardless of their field of activity and position;

- conducted 7 focus groups to study the impact of stress and methods of self-support of personnel in stressful conditions;

- conducted a large-scale survey of employees on the topic of mental health (3,022 people participated) with the subsequent development of specialized programs [9; 10].

In the reporting period, Oschadbank launched the Talent pool project, which aims to identify and develop talents within the bank at all levels of management. The first level of the project for branch employees has already been formed, and the group includes 384 employees.

Implementing social initiatives for employees is part of Oschadbank's responsible approach to developing its own team. Ensuring the well-being of employees, maintaining a balance between personal life and work, as well as creating appropriate conditions for professional

growth, contribute to strengthening corporate culture [3; 11].

In 2024, Oschadbank continued to implement social projects aimed at supporting employees and their families, Figure 5.

Another important area of social responsibility of Oschadbank Joint Stock Company is support for veterans. Oschadbank pays special attention to supporting mobilized and demobilized employees. The bank provides financial assistance for injuries, bonuses for Defenders' Day, and other material assistance. Each demobilized employee of Oschadbank receives an improved health insurance package with an additional option according to the veteran's needs [6; 9; 10].

Joint-Stock Company «Oschadbank» also joined the working community of the HR PRO Association on employment and adaptation of veterans together with the Ministry of Veterans Affairs of Ukraine. In particular, 12 external candidates were accepted to work at Oschadbank in 2024.

Oschadbank also remembers those who died defending our country. Since the beginning of the full-scale Russian-Ukrainian war, 22 employees have been lost. To honor their memory, in 2024, an "Alley of Memory" was launched at Askold's Grave in Kyiv. At the end of

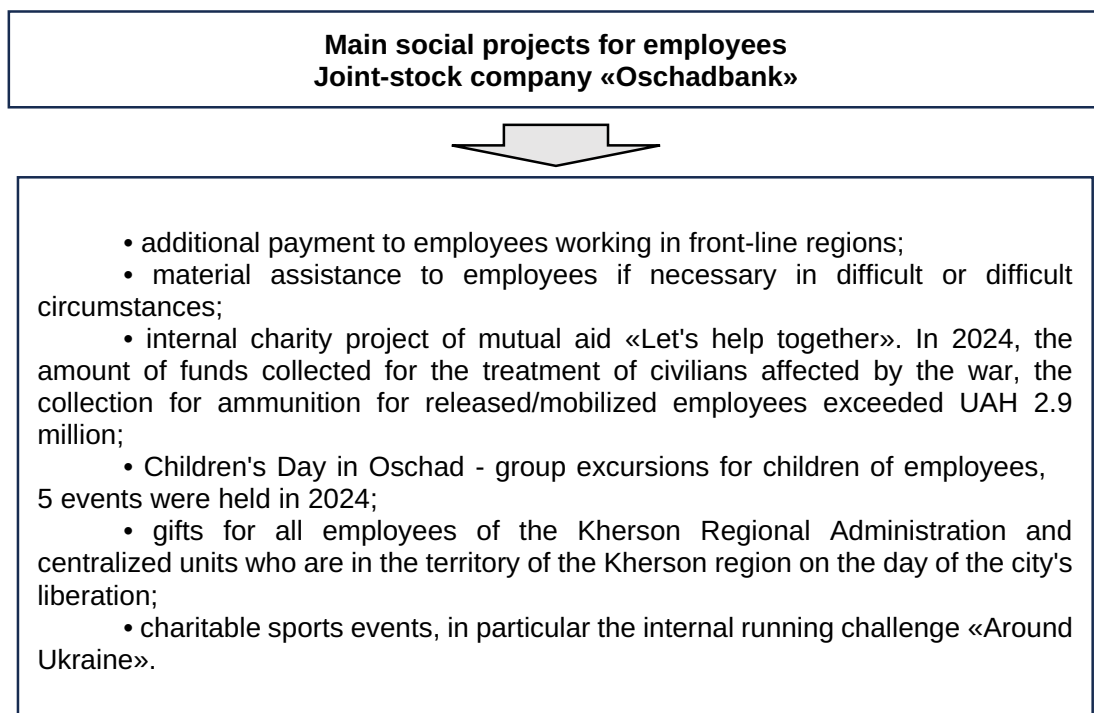
January 2025, an interactive Book of Memory of the Fallen Oschadbankers was created, which will preserve the names and memories of our colleagues. The book is located in the lobby of Oschadbank's head office, is accessible to employees and visitors, and contains a version for people with disabilities and people with visual impairments [4; 6; 9].

Oschadbank systematically builds inclusion, ensuring equal access to financial services for all clients. This goal is implemented in the large-scale program «My Accessibility». Oschadbank is one of the first banks in Eastern Europe to implement a comprehensive approach to inclusion in the financial sector, and has already received numerous awards for this program. We are not stopping there, continuing to systematically implement the inclusion strategy [9; 11].

The main areas of corporate social responsibility of Oschadbank Joint Stock Company are presented in Table 1 [9].

Thus, corporate social responsibility is an essential element of the development strategy of modern business.

It serves as the basis for effective interaction of enterprises with market actors, ensures the strength of internal corporate relations. At the same time, models, methods and tools for form-



**Figure 5. Main social projects for employees of Joint-Stock Company «Oschadbank»**

*Source: compiled by the author based on the Consolidated Management Report for 2024 of Joint-Stock Company «Oschadbank»*

Table 1

**Main areas of corporate social responsibility of Oschadbank Joint Stock Company**

| Corporate social responsibility direction         | Specific program/initiative  | Description   |
|---|--|---|
| Support for veterans and military personnel       | Adaptation and socialization program for demobilized bank employees (implemented by Oschadbank)  | includes medical, psychological, social, legal and educational areas; jobs are preserved, assistance is provided during mobilization, injury.   |
| Social and charitable projects                    | Charity events: «Give Shelter to Children» (together with Visa) and "My Voice Rebuilds"  | First campaign: UAH 3 million was raised to equip shelters in schools.  |
| Financial literacy of the population              | «All-Ukrainian Testing on Financial Literacy», the bank is an ambassador. Joint Project with the Ukrainian Women's Congress: «Financial Literacy for Women». Marathon «My Financial Literacy with Roblox» for children 9-17 years old. | Oschadbank actively conducts educational initiatives: increasing the level of financial literacy among adults, women, educators, and children.  |
| Environmental responsibility                      | Campaign «Consciously reduce energy consumption»   | The bank turns off signs, rooftop and other illuminated advertising, screens, and advertising structures to reduce electricity consumption.   |
| Support for small and medium-sized businesses     | Grant program «Create» (for women entrepreneurs). Participation in the state program «Own Business» – helping businesses obtain grants through a bank.   | The «Create» program supports women entrepreneurs in production/processing (maximum grant amount up to \$15,000). The «Own Business» program – over 5.3 billion UAH in grants have been received by businesses over 3 years with the support of the bank. |
| Charity/humanitarian aid                          | Program for payment of cash assistance through the bank from international charitable organizations.   | Payments are made through bank branches, without commission, for persons affected by armed aggression.  |
| Ethical management and transparency of activities | Corporate Ethics and Compliance Policy.  | System of measures for the bank's compliance with laws, regulations, and internal policies.   |
| Personnel development                             | The «My Barrier-Free» program – training staff to serve people with disabilities and veterans.   | Employee training, creation of a service model for people with disabilities, inclusive service.   |

Source: systematized by the author [3; 6; 8]

ing a socially responsible management system of business entities significantly depend on the trends and fluctuations that occur in the external environment.

**Conclusions.** The conducted research allows us to assert that in the modern management paradigm, corporate social responsibility (CSR) has finally transformed from an auxiliary element of corporate culture into a fundamental tool of strategic management. For banking institutions, in particular for Joint-Stock Company «Oschadbank», the implementation of ESG prin-

ciples (ecology, social sphere, governance) has become a strategic necessity, which determines not only reputational capital, but also operational sustainability and access to international capital markets in conditions of high uncertainty.

The environmental vector of the bank's activities is characterized by the transition to systemic «green» financing and eco-risk management. The approval of the updated Environmental and Social Management Policy in 2024 allowed the bank to harmonize its activities with the UN Sustainable Development Goals. The practical

implementation of this direction is confirmed by the institution's leadership in the field of lending for energy-efficient projects and the implementation of the Environmental and Social Management System according to World Bank standards, which is critically important for restoring Ukraine's energy and environmental security.

The social responsibility of Oschadbank Joint Stock Company during the martial law period has acquired special importance, focusing on the preservation and development of human capital. The bank demonstrates high standards of inclusiveness, which is manifested both in the staff composition (exceeding the employment rate of persons with disabilities by 20%) and in the service model «My Barrier-Freeness». Special attention is paid to the development

of a comprehensive system of support for the mental health of employees and the implementation of adaptation and socialization programs for demobilized veterans, which emphasizes the role of the bank as a socially responsible employer.

Summing up, we can state that the integration of social and environmental imperatives into the general management system of Joint-Stock Company «Oschadbank» serves as an effective basis for effective interaction with all groups of stakeholders. The formed model of responsible business allows the bank to ensure long-term competitiveness, strengthen trust in the financial market and play a leading role in the processes of post-war restoration of the national economy on the basis of sustainable development.

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