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CURRENT TENDENCIES OF INNOVATIVE DEVELOPMENT OF UKRAINIAN BANKS IN TERMS OF CONCEPTION BANK 3.0

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Summary. The article is devoted to investigation of primary directions of innovative development of Ukrainian banks covering the directions of presence of Internet-banking, mobile applications for smartphones and tablets, representation in

social networks and interaction with clients using them, availability of automated offices, self-service terminals. Are determined the banks that are leaders in implementation innovations in all four directions in Ukraine.

Key words: *banks, innovations, classification, strategy, competitiveness, Bank 3.0.*

During the current conditions of society development, globalization of financial markets innovations are the ground of banks' development, and the innovations related to development of electronic services, risk management, implementation of information and computer technologies take the special place. The aim of investigation is the complex evaluation of innovations' implementation in terms of conception Bank 3.0 by Ukrainian banks. Considering the current tendencies of innovative development of banks that are based on the integration of new and traditional technologies, automation of banking processes, virtualization and internetization, institutional changes is developed the classification of bank innovations by the following characteristics: product innovations, service channels, technological innovations, institutional changes, risk management, management and control, payment systems, market innovations. Successful development of banks, increase of their competitiveness and efficiency is impossible without active implementation of digital technologies, investigation of new sources of profit,

instruments of risk minimization, maintenance of clients' loyalty, bank's transition to the model Bank 3.0, the main point of which is active usage of Internet technologies, social networks, smartphones, mobile banking that helps to stay in touch with clients 24/7/365. The main difference from the traditional service system is that bank becomes the centre of ecosystem which provides not only financial, but also and non-financial services for clients. To determine the level of implementation the conception Bank 3.0 by Ukrainian banks was conducted the investigation covering the following directions: presence of Internet banking, mobile applications for smartphones and tablets, representation in social networks and interaction with clients using them, presence of automated offices, self-service terminals. The received results let to evaluate the innovative activities in general in the banking system and by groups of banks, determine banks that are leaders in implementation innovations in terms of conceptions Bank 2.0 and Bank 3.0 in Ukraine.

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