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THE ROLE OF THE LATEST BANKING SERVICES IN THE CONDITIONS OF THE RUSSIAN-UKRAINIAN WAR

The general principles of organization of servicing individuals in banks have been studied, namely: the integrity of the parties; publicity of banks' proposals; voluntariness on the part of an individual; contractual basic service (services are provided on the basis of a contract); compliance with the legislation on the protection of personal data by the banking institution. A system of specific principles of bank lending to individuals has been formed. The number of operating structural divisions of commercial banks in the conditions of the Russian-Ukrainian war has been analyzed. The dynamics of the use of services provided by banks by Ukrainians during the full-scale Russian invasion is presented. The role of banking services in the financial inclusion of the population of Ukraine in the conditions of war has been determined. Special attention is paid to the introduction of the latest banking services provided remotely in the context of the Russian-Ukrainian war. An analysis of the provision of a wide range of services to individuals has been carried out, among which the main ones are credit and deposit. The dynamics of the volume of loans granted and accepted deposits of individuals is reflected, which indicates the effectiveness of servicing individuals in JSC "FUIB". It has been established that the number of individual clients who open pension, salary and other accounts with FUIB is growing. It is substantiated that the analysis of reviews of individuals – clients of FUIB showed that the main problems in servicing individuals are: cases of blocking of cards, funds on accounts, long-term verification of receipts and supporting documents; insufficient response to fraud cases; intrusive advertising over the phone; inability to use certain announced services; incompetence of personnel who do not know how to solve the problem; technical issues in the mobile app. Therefore, proposals have been made for the introduction of the latest banking services in the context of the Russian-Ukrainian war.

Keywords: principles, credit services, lending, remote service, bank deposits, individuals, Internet environment.