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DIGITAL TRANSFORMATION AS A TOOL FOR SIMPLIFYING THE COMMUNICATION SYSTEM BETWEEN ALL SECTORS OF THE ECONOMY

The market of non-banking and banking financial services, which are an integral part of the financial sector of Ukraine, has been studied. It has been established that the development of the markets of non-banking and banking financial services depends both on the ability of financial institutions to ensure an appropriate level of solvency, maintaining high standards of business reputation and compliance with regulatory discipline on the implementation of legislation and requirements, as well as on the state of the economy as a whole. It is substantiated that the introduction of financial innovations in the activities of non-bank and banking financial institutions are changing approaches to doing business, namely marketing, sales, service, telephony and messenger management systems, document management and personnel management systems, accounting systems. The basic principles of the introduction of digital financial innovations in non-bank and banking financial institutions are proposed. The peculiarities of the introduction and use of financial innovations in the non-banking financial sector, in contrast to the banking sector, are allocated. The characteristics of digital technologies in the market of non-banking and banking financial services of Ukraine are provided. Common characteristics are identified that combine the banking, non-banking financial sphere with social spheres (ePrescription, TeleHealth technologies), the business sector of the economy and offers the establishment of a close connection between the enterprise that provides the service and the client. Digital technologies that simplify the system of communication between all sectors of the economy are reflected, because the use of information and communication technologies, which allows for the exchange of any information in real time, which strengthens the interconnection between sectors of the economy in the context of digitalization.

Keywords. Non-bank and banking financial services, digital technologies, sectors of the economy, interconnection, financial innovation, openness and cooperation.