



Prof. D-r. Assen Zlatarov University
National University of Life and
Environmental Sciences of Ukraine



III INTERNATIONAL SCIENTIFIC AND PRACTICAL CONFERENCE

**«UKRAINE, BULGARIA, EU:
ECONOMIC, TECHNICAL AND
SOCIAL DEVELOPMENT TRENDS»**

27 June - 2 July 2019
Burgas, Bulgaria

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**Проф. Др. Ас. Златаров Университет
Национальный университет биоресурсов и
природопользования Украины**

III МЕЖДУНАРОДНАЯ НАУЧНО-ПРАКТИЧЕСКАЯ КОНФЕРЕНЦИЯ

**«УКРАИНА, БОЛГАРИЯ, ЕС: ЭКОНОМИЧЕСКИЕ,
ТЕХНИЧЕСКИЕ И СОЦИАЛЬНЫЕ ТЕНДЕНЦИИ
РАЗВИТИЯ»**

27 июня - 2 июля 2019

Бургас, Болгария

СПИСОК ОРГАНИЗАЦИЙ УЧАСТНИКОВ

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хозяйства им. Петра Василенка, Украина
Хмельницкий национальный университет, Украина

ГРАФИК РАБОТЫ КОНФЕРЕНЦИИ

27 июня 2019 года

9⁰⁰ – 10⁰⁰ – регистрация участников

28 июня 2019 года

10⁰⁰ – 10³⁰ – открытие конференции, ознакомление с университетом Проф. Др. Ас. Златаров
11⁰⁰ – 12³⁰ – пленарное заседание
12³⁰ – 13⁰⁰ – кофе-брейк
13⁰⁰ – 16⁰⁰ – пленарное заседание

29 июня 2019 года

9⁰⁰ – 11⁰⁰ – секционные заседания
11⁰⁰ – 11³⁰ – кофе-брейк
11³⁰ – 13⁰⁰ – секционные заседания
13⁰⁰ – 13³⁰ – кофе-брейк
13³⁰ – 16⁰⁰ – секционные заседания

30 июня 2019 года

9⁰⁰ – 11⁰⁰ – секционные заседания
11⁰⁰ – 11³⁰ – кофе-брейк
11³⁰ – 13⁰⁰ – секционные заседания
13⁰⁰ – 13³⁰ – кофе-брейк
13³⁰ – 16⁰⁰ – секционные заседания

1 июля 2019 года

9⁰⁰ – 11⁰⁰ – секционные заседания
11⁰⁰ – 11³⁰ – кофе-брейк
11³⁰ – 13⁰⁰ – секционные заседания
13⁰⁰ – 13³⁰ – кофе-брейк
13³⁰ – 16⁰⁰ – секционные заседания

2 июля 2019 года

9⁰⁰ – 11⁰⁰ – подведение итогов, закрытие конференции

РЕГЛАМЕНТ

Доклад на пленарном заседании – до 15 мин.
Доклад на секционном заседании – до 10 мин.

ПЛЕНАРНОЕ ЗАСЕДАНИЕ

28 июня 2019 года

Конференц-зал Университета Проф. Д-р Ассен Златаров
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Вступительное слово

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Димитров И., д-р, профессор, Университет „Проф. д-р Ассен Златаров”, Болгария

Davydenko N.M., doctor of sciences, professor, Head of Department Finance, National University of Life and Environmental Sciences of Ukraine, Ukraine

STATE SUPPORT FOR FINANCING AGRICULTURAL PRODUCTION IN UKRAINE

Aleskerova Yu. V., Doctor of Economics, Senior Researcher, Associate Professor of the Finance, Banking and Insurance Department, Vinnytsia National Agrarian University, Ukraine

FINANCIAL CRITERIA FOR METHODOLOGICAL APPROACHES TO THE ASSESSMENT OF AGRARIAN INSURANCE

Tomashuk I., Assistant Professor, Department of Analysis and Statistics, Vinnytsia National Agrarian University, Ukraine

DEVELOPMENT OF UKRAINIAN RURAL AREAS IN DECENTRALIZATION: OPPORTUNITIES AND RISKS

Olifer I., student, **Kravchenko A.**, scientific director, PhD, associate professor, National University of Life and Environmental Sciences of Ukraine, Ukraine

FEATURES OF MORTGAGE LENDING IN UKRAINE AND ABROAD

Сидорович Е.Ю., д.э.н., профессор, Тернопольский национальный экономический университет, Украина

НАЛОГОВЫЕ АМНИСТИИ КАК ИНСТРУМЕНТ ЛЕГАЛИЗАЦИИ ТЕНЕВЫХ КАПИТАЛОВ

Fedoryshyna Lidia, Candidate of Historical Studies, Associate Professor, Department of Analysis and Statistics, Vinnitsa National Agrarian University, Ukraine

ANALIZ OF MANAGEMENT BANKING INNOVATIVE FINANCIAL TECHNOLOGIES IN AGRARIAN SPHERE

Lendiel T., Ph.D., Associate Professor, National University of Life and Environmental Sciences of Ukraine, Ukraine

Certificate



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Fedoryshyna Lidiia

III International Scientific and Practical Conference
«Ukraine, Bulgaria, EU: economic, technical and social development trends»

Rector M. Mitkova



Vice Rector S. Kvasha



27 June - 2 July
Burgas - 2019

ANALIZ OF MANAGEMENT BANKING INNOVATIVE FINANCIAL TECHNOLOGIES IN AGRARIAN SPHERE

Currently, banking business is represented by continuous financial and technological improvements, a variety of banking products as well as the development of communications with agricultural actors. It is important for banks to predict the trends of changing customer preferences in the agrarian sector in order to timely and qualitatively meet new demands. To do this it is necessary to develop and implement innovative financial technologies in the agrarian sector which involves the formation of not only unique banking programs but also more efficient communications that can reduce bank costs and increase profits[2].

This leads to a rethinking of the methodological tools for the development of banking innovative and financial technologies in the agrarian sector and indepth theoretical studies, the search for new approaches and the development of practical recommendations for defining the tasks and possible vectors of the formation and advancement of innovation and financial technologies of banks in the agrarian sector adapted to the domestic economic realities. Significance of this scientific problem is actualized by the fact that a significant group of subjects of the agrarian sphere is in a difficult financial situation which requires unconventional innovative financial technology and methods of banking services and promising communications.

The expediency of the definition and scientific substantiation of the directions and tasks of development of management of banking innovative and financial technologies in the agrarian sector of Ukraine for the crisis imbalances of the economic space in accordance with the challenges of today and the demands and requirements of the modern stage of its progress, the need to determine the possibilities of development of innovation and financial technologies of banks in the agrarian sector, the development of strategies for their growth and the vectors for the formation of client-oriented innovation and financial technologies in the agrarian sector confirmed jug the relevance of the choice of research topic.

The essential characteristic of innovations and their functions was fulfilled, economic content and varieties of banking and financial innovations were determined; specifics, tasks, classification of innovational-financial technologies of banks and principles of their application are specified[3].

The tasks of management of innovation and financial technologies recognized: the formation of certain values; production of certain products on request of customers; collection, systematization and transmission of information flows;

the formation and use of various means of communication, etc. The objective principles of the formation of innovative financial technologies by banks are: target orientation - ensuring the needs of the bank and customer requirements; manageability of innovation and financial technologies by bank employees; technological innovation of financial technology; efficiency of functioning of innovative and financial technologies; compliance with financial capabilities of the bank, society, clients[1].

Diagnostics of modern trends of innovative banking business combined with existing developments in the typology of innovative financial technologies of banks allowed us to develop an author's classification based on the criteria of coherence, chain combinatorics of their development, customer orientation, business configuration, implementation platform, reliability of the ecosystem which significantly expands the range of capabilities of the multi-dimensional characteristics of innovative financial technologies of banks and contributes to their more precise formalization, structuring and so on in-depth assessment, provides a more detailed picture of what needs to be changed and what effect is being achieved.

Banks are interested in developing and mastering innovative financial technologies in the agrarian sector which contribute to the improvement of the quality of service solutions, as well as the modernization of competitive market positioning tools to minimize operating costs and optimize pricing policies that would meet the growing competitive position. However, despite the banks active development of loyalty concepts it should be noted that they now have some drawbacks and peculiarities of implementation that reduce their effectiveness and don't allow to achieve the desired tasks, in particular:

the meaning of many loyalty concepts is focused on VIP-servicing of corporate customers due to relatively high incomes that the banking structures receive from their interaction with them; a deficit in domestic banks of high-tech, individual that is focused on a certain cluster of consumers of the bank, costly, integrated loyalty concepts due to insufficient development of innovative financial technologies of banks and a lack of understanding of the importance of their mastery by senior management of banks;

Therefore the diagnostics of the achievements of the development of innovation and financial technologies in the agrarian sector by domestic banking institutions has been carried out, indicating that currently Ukrainian banks individually implement separate elements of innovation and financial technologies in the agrarian sector and have a number of applied problems in establishing partnerships with customers, namely: shortage of developed chain of realization of perspective client-oriented strategies with outline of stages, parameters, conditions of their development in the bank; low level of customer service and the expediency of mastering a complex of special measures to increase the quality of banking services.

According to the results of the work we can draw a number of conclusions:

1. The theoretical platform for innovation is in constant development and it reflecting complex and multifaceted processes of scientific and technical, economic and social development of society is being modified and enriched. The goal of each innovation is to meet the specific needs and demands of consumers fluctuating due to social progress.

2. Diagnostics of modern trends of innovative banking business in conjunction with existing developments regarding the typology of innovative financial technologies of banks allowed to develop an author's classification which would serve as the theoretical platform for organizing strategic adjustments to the innovations in the bank outlining the content and nature of the bank's strategic prospects. It makes it possible to identify the patterns and disadvantages of mastering innovations in the bank (since the dominance of some kind of innovative financial technologies determines the type and orientation of the bank's innovation strategy) and to design the necessary economic and managerial models and innovation chains (as they are defined precisely by the type of technologies being implemented and the developed by an innovative perspective)[4].

3. The mechanism of management of the introduction of innovative financial technologies which has a cyclical and probabilistic character is usually outlined: the number and uncertainty of the directions of achievement of tasks and high risk; asymmetry and lack of information for the adoption of harmonious measures; impossibility of detailed forecasting and orientation to predictive indicators; the expediency of eliminating resistance and resolving conflicts that arise in the process of introducing innovative financial technologies.