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ORGANIZATIONAL STRUCTURE OF BANKS: TRANSFORMATION IN MODERN CONDITIONS

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Abstract. *The article presents a description and an assessment of approaches to the formation and improvement of the organizational structure of banks. The advantages and disadvantages of various types of organizational structures of banks are considered. The main trends influencing the organizational structures of banks are highlighted. The foreign and domestic experience in the implementation of digital technologies by bank branches is summarized. The main directions for improving the organizational structure in Ukrainian banks are identified.*

Keywords: *bank, banking management, banking products, bank branch, organizational structure, digitalization.*

The article presents a description and an assessment of trends in the development of approaches to the formation and improvement of the organizational structure of banks in the context of changes in the financial environment, technological progress, and customer needs.

Different types of organizational structures of banks (functional, divisional, matrix) are considered, and their advantages and disadvantages are highlighted. Emphasis is placed on the structural mobility of the bank as the ability of the organizational structure to undergo constant reorganization and as an important prerequisite for ensuring the prospective development of the bank. The main trends influencing the organizational structures of banks are identified: changes in business models and approaches to customer service, growing interest in ESG practices, changes in geopolitical life and the global financial environment, and the development of digital technologies.

The foreign and domestic experience in improving customer service based on the use of traditional and digital technologies by bank branches is summarized. The role of bank branches is substantiated as one of the most important sales channels for banking products and the gradual shift of focus in their activities toward advising clients on new products, implementing self-service approaches, assisting in making complex financial decisions, and focusing on the premium client segment.

The main directions for improving the organizational structure of banks in Ukraine are identified: forming an organizational structure in accordance with the bank's development

strategy, taking into account customer preferences regarding service formats and channels; expanding opportunities for remote service for retail clients; introducing and developing new profitable areas of banking business; gradual digital transformation of banks into innovative format institutions (neobanks, DAO, BaaS); using outsourcing mechanisms; implementing and developing effective CRM systems; ensuring an optimal balance between operational efficiency, financial stability of the bank, and a high level of security; optimizing inter-structural relationships aimed at achieving mutual understanding between units and their focus on results.

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