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# ANALYSIS AND DEVELOPMENT PROSPECTS OF REMOTE BANKING SERVICES IN UKRAINE UNDER MARTIAL LAW

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**Abstract.** *The article explores approaches to interpreting remote customer service in banking and analyzes the technological transformation of Ukraine's banking sector during the period of 2022–2025. the main aspects of banking institutions' activities in the field of remote customer service, the dynamics of the payment card market, and the development of banking applications were investigated; the role of the NBU in the processes of simplified customer identification through "Diya" and the BankID system and in ensuring the operational stability of the banking system through the POWER BANKING project has been defined. Strategic prospects for banking activities are substantiated, focusing on the launch of open banking, the large-scale implementation of artificial intelligence for service personalization, and the integration of Ukrainian digital documents into the European space.*

**Key words:** *active payment cards, banking applications, cashless payments, open banking, remote banking, innovations, BankID system, artificial intelligence, digitalization*

The study is devoted to the current issues of developing remote customer service for banks in Ukraine under martial law, assessing the effectiveness of existing digital channels, and substantiating strategic directions for their improvement. The research examines approaches to interpreting remote banking services and defines the stages of its evolution, with a focus on the technological transformation of Ukraine's banking sector during the 2022–2025 period. Specifically, it investigates the key operational challenges faced by banks—stemming from Russia's full-scale invasion, the energy crisis, the reduction in branch networks, population migration, and large-scale cyberattacks—while identifying the primary measures implemented to minimize their impact.

Furthermore, the study analyzes the dynamics of cashless payments, the development of the active payment card market, and the mobile applications of leading banks. It defines the role of the National Bank of Ukraine (NBU) in simplified customer identification via the 'Diia' ecosystem and the BankID system, as well as in ensuring the operational resilience of the banking system through the POWER BANKING project.

The findings reveal that due to the high level of digitalization achieved in previous years, Ukrainian banks not only maintained operational stability but also achieved a technological breakthrough. Remote service has been transformed into a strategic tool for financial inclusion, ensuring connectivity between the state, businesses, and citizens. This transformation enables 24/7 access to banking services even during blackouts and connectivity disruptions, effectively balancing simplified access with robust cybersecurity.

Finally, the study substantiates the necessity of developing advanced protection technologies and implementing Artificial Intelligence as an integral part of banking back-office and customer service. It emphasizes the importance of Open Banking and integration with European standards as the foundation for post-war recovery and the integration of Ukraine into the global financial space.

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