

STRATEGIC PRIORITIES FOR DEVELOPMENT OF BANKS' CREDIT POTENTIAL IN THE CONTEXT OF THE EVOLUTION OF THE FINANCIAL SYSTEM

TIAZHKOROB Iryna

Doctor of Economic Sciences, Professor,

Professor of the Department of Financial Technologies and Consulting

Ivan Franko National University of Lviv

ORCID ID: <https://orcid.org/0000-0002-8260-5999>

SHEREMETA Illia

Student of Master's degree,

Ivan Franko National University of Lviv

Abstract. Trends and factors influencing the formation and use of the credit potential of Ukrainian banks have been identified. Strategic priorities for the development of the credit potential of domestic banks in the context of the evolution of the financial system have been determined, which will take into account the financial and non-financial aspects of bank activities.

Key words: credit potential, credit activity, financial system, financial ecosystem, banking system, strategy, priorities, sustainable development.

The article updates that credit potential is an indicator of the financial ability of banks to provide credit, serves as an important financial and technological factor in ensuring the sustainable development of the banking system, the national economy and society as a whole. The approaches of Ukrainian researchers to understanding the essence of the credit potential of a bank are analyzed and it is concluded that this economic concept includes resource, social, organizational, innovative and strategic components. It is noted that at present the evolution of the financial system is taking place, which consists in the transition from a static model of its functioning, as a set of individual institutions, to a dynamic model of cooperation, interdependence of all participants with the formation of an ecosystem. It is emphasized that in these conditions the further development of the credit potential of the banking system of Ukraine depends on the effectiveness of the use by banks of their competitive advantages to eliminate shortcomings in their activities and neutralize external threats. The current global and national trends that affect the formation and use of banks' credit potential are identified: digitalization of credit processes, Big Data and artificial intelligence, competition with the fintech sector, strengthening of regulatory requirements, ESG financing and post-war economic recovery. The approaches to strategic planning of banks' credit activities (targeted, resource, process, adaptive and program-targeted) are summarized and the conclusion is drawn about the need for their comprehensive application. The option of adapting the general bank development strategy to the format of a balanced growth strategy based on increasing credit potential is demonstrated using the example of JSC CB "PrivatBank". It is concluded that a more active implementation of

digital technologies and innovative solutions, combined with the social and environmental focus of banks' lending activities, will contribute to an increase in a flexible, competitive banking system and the sustainability of the country's economy.

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