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DIGITAL BANKING AS AN ELEMENT OF THE FINANCIAL INFRASTRUCTURE OF PUBLIC-PRIVATE PARTNERSHIP IN ENSURING UKRAINE'S ECONOMIC SECURITY

HRYTSENKO Larysa

*Doctor of Sciences in Economics, Professor,
Professor of the Department of Financial Technologies and Entrepreneurship
Sumy State University
ORCID ID: <https://orcid.org/0000-0003-3903-6716>*

SYLCHENKO Kateryna

*Student of Bachelor's Degree
Sumy State University
ORCID ID: <https://orcid.org/0009-0003-1811-062X>*

Abstract. *The article substantiates the role of digital banking as an element of the financial infrastructure of public-private partnership in ensuring Ukraine's economic security. It analyses banking sector trends, current market shares of the largest banks and the role of digital financial services in strengthening financial stability and transparency.*

Keywords: *digital banking, economic security, public-private partnership, financial infrastructure, banking system, digital financial services, fintech.*

The article examines digital banking as an element of the financial infrastructure of public-private partnership in the system of ensuring Ukraine's economic security. The relevance of the study is determined by the digital transformation of the financial sector, the growing importance of remote banking services, and the need to maintain continuity, transparency and security of financial operations during wartime and post-war recovery.

The purpose of the article is to substantiate the role of digital banking in the development of the financial infrastructure of public-private partnership and to determine its importance for strengthening Ukraine's economic security. The study summarizes scientific approaches to the interpretation of digital banking, considers its service and infrastructural functions, and analyses transformation processes in the Ukrainian banking sector.

The empirical part is based on data on bank assets as of July 1, 2026. The recalculated concentration indicators show that the three largest banks account for 45.07% of the sector's assets, the five largest banks account for 55.93%, and the ten largest banks account for 76.62%. The Herfindahl–Hirschman Index equals 1,042.21, indicating a moderate level of market concentration. These results confirm the strong role of the largest banks, particularly state-owned banks, but do not provide sufficient grounds to define the entire banking market as highly concentrated or oligopolistic.

The scientific novelty lies in substantiating digital banking as a component of the financial infrastructure of public-private partnership that contributes to payment continuity, accessibility of financial services, transparency of financial flows, support for investment and recovery projects, financial inclusion and cybersecurity. The results may be used in

developing digital transformation strategies and mechanisms for supporting public-private partnership initiatives.

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