

## IMPLEMENTATION OF INNOVATIONS AND TECHNOLOGIES IN THE DEVELOPMENT OF THE CREDIT MARKET IN THE POST-WAR PERIOD

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**Abstract.** *The main elements of the implementation of innovative technologies were identified: the introduction of electronic systems, the development of innovations and digitalization. The introduction of electronic agricultural receipts, as one of the innovative tools, will expand crediting opportunities for farmers, simplify the process of issuing and circulating receipts, and also create an opportunity for securitization, which will contribute to the development of the capital market for the agricultural sector.*

**Keywords:** *innovation, digitization, credit market, electronic systems, digital financial ecosystem.*

According to the results of the study, it was found that innovations and technologies have a positive effect on the development of the credit market. The constituent elements of technologies that can be implemented for the development of the credit market are identified: electronic systems, the introduction of innovations and digitalization.

In the post-war recovery, the credit market has the opportunity to use digitalization to improve lending processes, ensure greater availability of financial services and contribute to the country's economic recovery. This process may include the transition to electronic payment systems, online lending, digital tools to assess the creditworthiness of customers,

automation of risk assessment processes and credit management.

Digitalization makes it possible to reduce bureaucracy, increase speed and accuracy in customer service, which is especially important in the post-war recovery period. It contributes to the efficient use of resources, increasing the availability of financial services for the population and enterprises, as well as the creation of more sustainable and effective risk management mechanisms. However, we should not forget about problems, such as: insufficient financial and digital literacy of users, the possibility of tracking personal data and the client base in real time, as well as the need for regulatory control over the use of digital technologies in the financial sector.

Electronic systems are revolutionizing lending and customer service processes, resulting in quick and efficient access to financial services. It was found that innovative technologies in the field of lending, including digitization and electronic identification, allow banks to optimize processes, contributing to more efficient work, reducing costs and accelerating customer service.

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