

метою пошуку унікальності (п'ятий етап алгоритму розробки конкурентної стратегії). На даному етапі визначаються вектори розвитку ЗВО з метою посилення слабких сторін або відмови від розвитку даних критеріїв конкурентоспроможності і переорієнтації на нові.

Шостий етап – безпосередньо “Розробка конкурентної стратегії”, в якій варто врахувати показники критеріїв на сьогоднішній день або розрахунок їх з врахуванням прогнозованих значень. Для цього в Аналітичній моделі передбачено функцію “Підготувати аналітичний звіт”, в якому передбачено розрахунок критеріїв конкурентоспроможності за однією з двох рейтингових систем оцінки: “Топ-200 Україна” або Webometrics.

Отже, в основі прийняття управлінських рішень з метою підвищення конкурентоспроможності аграрного закладу вищої освіти має бути акцент на розвитку сильних сторін, посилення слабких, визначення і розвиток унікальних особливостей, диференціація або пошук нових послуг. Якісно і ефективно це можна зробити з застосуванням автоматизованого формування аналітичних звітів. Запропонована Аналітична модель конкурентоспроможності аграрного закладу вищої освіти може бути зручним інструментарієм, який враховує специфіку ринку освітніх послуг аграрної сфери.

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УДК 336.71

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Banking operations financial monitoring as a guarantee for Ukrainian banking system stability

У статті розглянуто поняття банківської системи та фінансового моніторингу банківських операцій. Проаналізовано необхідність функціонування досконалої системи фінансового моніторингу та його вплив на стабільність банківської системи.

Ключові слова: фінансовий моніторинг, банківські операції, банківська система України, стабільність банківської системи, розвиток.

The article considers the concept of banking system and financial monitoring of banking operations. The necessity for ideal financial monitoring system and its influence on the stability of the banking system is analyzed.

Key words: financial monitoring, banking operations, Ukrainian banking system, banking system stability, development.

The end of the 20th century marked the Soviet Union collapse and Ukraine's independence. The domestic banking system underwent various structural changes. Therefore, the legislative support for Ukrainian banking system functioning dates back to 1991 – the adoption of the Law of Ukrainian SSR “On Banks and Banking Activities”.

A two-tier banking system was organized in Ukraine due to the development of market economy in the country and integration into international economic relations.

This provides for the following levels: the first – the Central Bank, whose role is performed by the National Bank of Ukraine, and the second – all other state and commercial banks, country's financial institutions.

Therefore one can formulate a definition of Ukrainian banking system – fairly extensive set of banks and banking institutions, financial and credit institutions that operate within a holistic financial and credit mechanism. It is managed and subordinated to the National Bank of Ukraine.

However, despite almost 30-year history of independent Ukraine, we still notice some uncertainty in approaches to generalizing the concept of “banking system stability”. Thus, V.V. Kovalenko calls banking system stability a key problem of of the times and claims that the country's economy stability as a whole depends on the stability of its banking system [2]. At the same time, V.O. Zinchenko in his publication emphasizes that stability is determined by the ability of a system to maintain its quality in changing environment and internal transformations. He believes that maintaining the system stability is an inner goal of the system [5]. Also, O.V. Popov confirms that the problem of ensuring financial stability and reliability of the banking institutions has its own features, which are manifested in the sources of their financial resources formation, asset structure, performance evaluation, etc. [4]. J.M. Dovhan, in turn, affirms that banking system stability at macro level is the ability of a banking system to overcome crises in various areas and continue to operate, without causing the need for economic agents to radically change their goals and objectives for customers, even in significantly negative consequences [1].

That is, the stability of the banking system is the process of creating a mechanism aimed at preventing banking crises, promoting banking system development and the economy as a whole.

In our opinion, one of the methods for ensuring the stability of Ukrainian banking system is the financial monitoring of banking operations.

Financial monitoring aim is to protect the banking system as an important component of the country's economic system as a whole from money laundering and proceeds of crime. This is a key factor in protecting the economy, since the uncontrolled inflow and outflow of large amounts of money, the source of which is not confirmed, that is, "dirty" money, can destroy the national economy of the host country. Excessive cash flows in circulation distort the demand for cash, interest rates and thus lead to inflation. Each year billions of dollars outflow from the economic system threatens not only the stability and development of individual national economies, but also the international financial system as a whole.

In other words, financial monitoring is a mechanism for protecting the national economy through the banking system stability control, which is manifested in the detection of illegally obtained funds. Financial monitoring is carried out by commercial banks and non-banking financial institutions. The National Bank of Ukraine sets requirements for combating the laundering of illegally obtained income in banks and non-banking institutions and checks their compliance.

According to the official website of the National Bank of Ukraine, banks and non-banking institutions carry out financial monitoring by checking clients and analyzing their financial transactions and in case of suspicious activity notify the State Financial Monitoring Service and law enforcement agencies of Ukraine [3].

Thus, taking into account the information given above, it can be argued that financial monitoring of ongoing banking operations is an important component of the mechanism to ensure the stability of Ukrainian banking system.

Thus, given the above information, it can be said that financial monitoring of banking operations is an important component of the mechanism for ensuring Ukrainian banking system stability.

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