

JEL CLASSIFICATION D23; G14; G21; O10

INNOVATIVE DEVELOPMENT DIRECTIONS OF BANK BRANCHES AND PROBLEMS OF MAINTAINING THEIR EFFICIENCY

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Summary. Were studied approaches to estimation efficiency of bank branches and carried out the factor analysis of bank institutions presence in Ukrainian regions using methods of correlation and regression

analysis. Were defined innovative development directions of bank branches in the context of the concept Bank 3.0.

Key words: *branch, innovations, development, efficiency, bank.*

In conditions of transition to digit technologies when banks become integrators of financial services innovative bank development as a complex dynamic system depends on the optimization of branch offices network and maintenance of its efficiency. Was grounded that innovative concepts of branch development have to consider active interactions with clients, provide abilities of standard products' quick purchasing, usage of multimedia resources for sharing information with clients, automation, self-service etc. The conducted dynamics analysis of functioning structural Ukrainian banks' subdivisions and bank institutions presence by regions showed the drastic decrease of bank structural subdivisions quantity and presence rate of bank institutions by region. Using correlation and regression analysis was defined that

main factors which influence bank institutions presence by regions is income per person and population amount. Gross regional product and size of industrial production have a bit less influence. The systematization of existing approaches to defining performance efficiency of bank branches allowed to justify usage of return on assets weighted by risk rate for efficiency estimation. This approach takes into consideration working performance and related risks. Was grounded that strategies of innovative development of bank branches are based on the modern concept "Bank 3.0" using risk-oriented and client-oriented approaches. Foundation of automated branches and self-service has to be the priority for branch development, as far as they reduce operating expenses and save clients' time.

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