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Маріупольський  
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# **СУЧАСНІ СТРАТЕГІЇ СТАЛОГО РОЗВИТКУ ДЕРЖАВИ ТА СУСПІЛЬСТВА: НАУКОВІ ГОРИЗОНТИ ТА ПЕРСПЕКТИВИ**

*Збірник матеріалів II-ї науково-практичної  
конференції за міжнародною участю*

**25 лютого 2025 року**

*Том 2*

**Хмельницький, 2025 рік**

УДК 502.131.1:351

**Сучасні стратегії сталого розвитку держави та суспільства: наукові горизонти та перспективи: збірник матеріалів II-ї науково-практичної конференції за міжнародною участю / за наук. ред. О. В. Чепелюк, В. Д. Філіппової, В. М. Демченка. Хмельницький: ХНТУ, 2025. Том 2. 728 с. <https://doi.org/10.5281/zenodo.15041563>**

Рекомендовано до друку Вченою радою  
Херсонського національного технічного університету  
(протокол № 8 від 25 березня 2025 року)

Збірник сформовано з матеріалів II-ї науково-практичної конференції за міжнародною участю «Сучасні стратегії сталого розвитку держави та суспільства: наукові горизонти та перспективи», що відбулася 25 лютого 2025 року на базі Херсонського національного технічного університету.

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**Koverza Viktoriia**

## DIGITALIZATION OF FINANCIAL SERVICES IN UKRAINE: REGULATORY CHALLENGES AND DEVELOPMENT PROSPECTS

The relevance of the topic of digitalization of financial services in Ukraine is determined by the need to adapt the economy to the challenges of modern times, where digital technologies play a key role in increasing the competitiveness and efficiency of the financial system. Digitalization provides convenience, speed and accessibility of financial transactions for users, but requires proper regulation for sustainable development. The purpose of the article is to examine the main regulatory challenges of digitalization of financial services in Ukraine and determine the prospects for its further development.

The digitalization of financial services in Ukraine is showing significant progress, including the development of mobile banking, electronic payments, digital currencies and financial technologies (FinTech). Banks, non-bank financial institutions and regulators, in particular the National Bank of Ukraine, play a leading role in this process. An important achievement is the introduction of instant payment systems, the development of e-commerce infrastructure and the expansion of access to digital services for the population. However, these achievements require improvement of the regulatory framework.

One of the main challenges is cybersecurity: the increase in cybercrime and the risk of loss of confidential data can negatively affect users' trust in digital platforms. Another problem is the lack of clarity in legislation regarding new technologies such as blockchain and cryptocurrencies. In addition, issues of privacy and personal data protection require alignment with international standards such as GDPR. Weaknesses in tax regulation of digital transactions also create obstacles to their implementation.

To ensure the sustainable development of digitalization of financial services in Ukraine, it is necessary to take into account a number of key aspects that will allow

for the effective integration of the latest technologies into the country's financial system, while simultaneously ensuring a high level of security and user trust.

1. Strengthening cybersecurity. Given the constant growth of cyber threats and crime in the digital environment, one of the main areas of development is to strengthen cybersecurity measures. To this end, it is important to develop and implement more stringent requirements for protecting financial systems from cyberattacks, improve data encryption technologies, and create mechanisms for rapid response to incidents. It is also necessary to conduct regular security audits and training for employees of financial institutions so that they can quickly identify and neutralize potential threats.

2. Adaptation of legislation to new technologies. Due to the constant development of financial technologies (FinTech), the legislative framework must be constantly updated to meet the requirements of the modern digital market. In particular, it is necessary to provide legal regulation for new technologies such as blockchain, cryptocurrencies and smart contracts, as well as to define clear rules for the development of digital currencies and their integration into the financial system. Legislative acts should also provide legal certainty for users of financial services, guaranteeing the protection of their rights and interests in the digital environment.

3. Creating an enabling environment for innovation. To stimulate innovation in digital finance, it is necessary to create an enabling environment for startups and innovative technology solutions. This can be achieved through the creation of special economic zones for FinTech companies, the provision of financial incentives for startups, and the development of partnerships between financial institutions, technology companies, and government agencies. An important aspect is to support investment in digital financial technologies and promote the development of innovative financial products, such as mobile payment systems, e-wallets, and automated financial services.

4. Increasing the financial literacy of the population. The development of digital financial services directly depends on the level of financial literacy of citizens. To ensure the effective use of digital financial instruments, it is necessary to conduct educational campaigns and training programs that will help users understand the principles of financial transactions in the digital environment, the security of using electronic payment systems, as well as the basics of cryptocurrencies and

investments. An important component is ensuring access to information and educational resources for different social groups of the population.

5. Intensification of international cooperation. The digitalization of financial services in Ukraine must be integrated into the global context, which requires active cooperation with international financial organizations and technology companies. This will facilitate the exchange of experience, best practices and help Ukraine adapt to global standards in the field of digital finance. Active participation in international initiatives, such as the Global FinTech Alliance and other platforms, will allow Ukraine to be part of the global digital finance ecosystem and ensure investment attractiveness for international partners.

A balanced approach to regulation, combining innovation and security, will create a transparent and efficient environment for the development of digital financial services. This will contribute to economic growth, an increase in the number of users of digital services, as well as an increase in the level of trust in the financial system, which is critical for its stability and resilience.

Digitalization of financial services is a key area of development for Ukraine's economy, which requires proper regulation and support. Addressing regulatory challenges and implementing innovative technologies will contribute to increasing user trust, economic growth, and Ukraine's integration into the global digital space.

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