

Presentation

Economic and Information
mechanisms of activity of
banks in Ukraine

BANKING INFORMATION TECHNOLOGY

Today I'd like to talk about economic and information mechanisms of activity of banks in Ukraine. The widespread use of information technology has become an objective necessity.

One of the areas where they are traditionally great value - financial sector. It is possible to assert with confidence that the banking business informatization process will continue in the future. In the banking sector in the near future will be dominated by the tendency to improve the quality and reliability of products and services, increase speed of payment transactions, electronic access to the company's clients banking products. This is due, above all, the desire of banks to achieve a competitive advantage in the financial markets.

- * Management systems of credit and financial institutions today are self-direction in the information business. Information systems for credit institutions have come a long way of development from simple, developed on the personal database database management systems (eg, Clipper, dBase, Foxpro), to modern -based client / server solutions industry database (Oracle, Informix, Sybase, MS SQL Server), which allows to automate the full range of banking business processes: liquidity management, human resources, banking risks, etc.
- * Currently, the market of software products for credit institutions a wide range of systems, differing as a functional part and technical implementation, hardware platform, system service levels, methods of information protection.

* To millions of customers had the opportunity to make millions of transactions, thousands of bank employees need to be aware of what is happening and support the functioning of the system at the proper level.

* Whatever system is employed at the moment, they determine the content of the work, its quality and value. Information technology act as the most powerful tool that the bank can affect your system in the hope that their modernization will finally take full advantage of the use of IT.

Well, computers and data processing is not a novelty: the banks use them for more than forty years.

- * Information technology in the management of banking activities is an indispensable management tool. This position is recognized.
- * However, people are still playing an important role in this area. This requires the introduction of management models of cognitive and cognitive control technologies. However, this Direction is very poorly developed. Information technology in management Banking enhance efficiency and productivity and management processes that have no alternative. Next stage management activities associated with intelligent technology.
- * Information technologies serve as a bridge of transition to intelligent technology and intelligent control.

* The banks in an effort to attract the customer base and to make it the most loyal in relation to their organization, will continue to pursue the development of services and services that are convenient and accessible for any user.

In this regard, it can be assumed that the level of investment in the to develop digital banking services, internet and mobile technologies, will be more effective compared to in order to open new branches and offices.

And, despite the fact that at its core bank will initially conservative institution, as it works with money signs in advanced technologies, he somehow needs. Since only the domestic credit institution that is innovative services to attract the largest number of customers now will have a basis in order to look at the future in any way optimistic.

* So, in conclusion, the ability to process the data will always be a prerequisite for the functioning of the bank, but the transition to the processing of information - this is indeed a daunting task. New technologies, stunning dynamics of price and performance ratio technology, the availability of third-party software, the use of external resources for data, perform various business processes and networking - all this has contributed to changing the face of information processing in general.

* If we speak with respect to the modern state of the market for online banking, you should also identify the main trends. In the first place, banks engage customers to ensure that they actively used the service. In addition, they expand the possible number on the payment recipient - every client should be able to pay him the necessary services. Also, information technology in banking simplify processes for the operations.

Thank you for your attention, the presentation is over!

