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MODERN TRENDS OF BANKING INNOVATIONS

Expansion and development of innovation are one of the most important systemic factors of increase in the competitiveness of domestic banks in crisis phenomena observed in the national banking system.

The study aims to identify trends of innovation development of international and domestic banks. For the purposes of the study, in order to achieve the objective, the following tasks are considered in the article: the essence of a concept of banking innovation, classification of banking innovations, research of the latest trends in the world of innovation and trends observed in the domestic banking system.

It is determined that among domestic banks, a borrowing strategy of banking innovation prevails rather than the development of their own, due to the fact that Ukrainian banks compared to banks of industrialized countries have a relatively short period of existence.

It is proved that under the current economic conditions, innovative banking activities should be focused on, first, optimization of banking business processes which will improve the performance of banks, secondly, to maintain the customer base, providing implementation services that are in demand of bank customers and, thirdly, the search for new solutions to the conceptual definition of the business model of banks.

The results of the study allowed concluding that innovation in times of crisis is a priority direction of domestic banks activity, as it helps to improve the efficiency of banking and improve the competitive position of banks in the markets.

The above analysis suggests that the development of the innovative activity of domestic banks

meet global trends of banking innovation. Among the major trends in the development of banking innovations worth noting the bank's close relationship with the client, bank integration in the IT sector, banks interaction with social networks and the introduction of advanced technologies.

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