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SOFTWARE DEVELOPMENT FOR SELECTION OF OPTIMUM CREDIT PROGRAM PROVIDERS AND BANKS

The article examines the state and problems of consumer banking in Ukraine. The dynamics of the volume of consumer loans issued to the population of Ukraine by depository corporations in recent years has been analysed. It was established that in the crisis conditions banks increased interest rates for using the loan and requirements for the first instalment.

The main requirements and tasks in a special application program are formulated. Its purpose is to analyse the population's credit programs of leading commercial banks.

A software product called "LoanSearcher" was developed to select the best credit program and the supplier bank for ordinary citizens. For this purpose, the IntelliJ IDEA programming toolkit was used. The program reads information from commercial banks' websites using the functions and procedures of the open-source Jsoup library. Described its interface and functionality.

Using the "LoanSearcher" program should greatly simplify and speed up the process of analysing credit programs and choosing a bank for obtaining credit resources. With the least effort and time, the user will be able to choose the kind of loan product that most corresponds to his financial ability to repay the loan. The program provides an opportunity to review the

terms of lending by banks, clear monthly payments and assess the amount of overpayment on a loan in selected banks.

Many banks on their official websites offer online calculators that calculate all the necessary parameters for a future loan. However, this does not provide an opportunity in this regard to compare fully with each other commercial banks.

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