

DIGITAL BANKING: DEVELOPMENT STRATEGY IN THE REPUBLIC OF BELARUS

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In the banking sector, as in the key segment of the economy of any country, digitalization processes are clearly reflected, the main trend of which is the gradual transfer of all banking operations to the online mode. In addition, there is a growing popularity of technologies for personalizing customer needs, remote identification, artificial intelligence, machine learning, big data, blockchain and the Open API.

Purpose of the work: to study the main trends in the development of digital banking.

Material and methods. When writing the work, the literature on digital banking of the Republic of Belarus and Russia was studied, the resources of electronic scientific libraries on this topic were also studied. Research methods: analysis and synthesis.

Findings and their discussion. A digital bank is, first of all, a bank without branches, which are replaced by employees of a banking or outsourcing contact center, as well as a courier service or an offline partner network. The main goal of digital banking is to change the behavior of the bank itself. A digital bank or the so-called neobank is a bank created without real branches in the virtual space, providing comprehensive online banking services from any mobile device and personal computer. The bank is always where the client needs it: on social networks, mobile devices and information services, in e-business and the Internet of Things, i.e. in real time anywhere in the digital space. The digital transformation of the banking business has shown the need to adapt banking processes to new technological changes, study best practices, improve and develop models for the development of digital banking. Thus, about 2 billion people used digital banking services in 2018. Over the past few years, there has been an increase in the number of neobanks: only 6 neobanks began operations by 2011, 28 - in the period 2011-2015, and 2016-2019 - 45 new [1]. It is too early to conclude whether they will be able to replace real banking organizations.

The application of the best world practices for the development of neobanks and the comprehensive implementation of constantly growing innovations will allow Belarusian banks to enter a new international level of digitalization. The main areas of development will be private banking, trust management and investment consulting. An example of automation in the Republic of Belarus is the introduction of voice biometrics into the work of a contact center. When a customer calls with questions about their account, the operator needs to verify

their identity before providing this information. The voice biometrics system recognizes a person by voice, and the contact center employee no longer needs to waste time asking for a passport, account or card number. And the client does not need to remember all this or have it with him [2]. Reducing operating costs through automation will enable you to compete in value and scale up your business by channeling resources towards building an ecosystem.

The IT industry sector is rapidly developing in the Republic of Belarus. In the process of formation and development of the financial system of the Republic of Belarus under the leadership of the National Bank of the Republic of Belarus, the following were created:

1. BISS system (Belarus Interbank Settlement System) - the system of inter-bank settlements of the National Bank, in which interbank settlements are carried out in real time for urgent and non-urgent money transfers, as well as based on the results of clearing in related systems;

2. Payment system BELKART - the national payment system of the Republic of Belarus based on the use of bank payment cards (hereinafter - cards);

3. A single settlement and information space based on the automated information system "Calculation".

The Republic of Belarus is 3-4 years behind the world leaders of the digital economy, in order to catch up with them, the country needs a holistic approach to digitalization both at the state level and at the level of individual organizations.

The main directions of development of digital banking are set out in the "Strategy for the development of digital banking in the Republic of Belarus for 2016-2020". The main development goals are: creating new digital products and services, digital sales channels, improving the quality and increasing the number of financial digital services for the population; implementation of world best practices in the field of digital banking; minimizing the costs of individuals and legal entities when receiving services provided by banks, as well as reducing the operating costs of banks; creation and maintenance of the required level of stability and security of the functioning of digital technologies in the financial sector of the economy; ensuring transparency of banking operations [3].

The implementation of this Strategy will make it possible to expand the interaction of banks, their clients, republican government bodies and commercial organizations through electronic communication channels, make it transparent and secure for all participants and ultimately contribute to the digital transformation of the economy of the Republic of Belarus, increase its competitiveness.

Thanks to modern innovations, the Republic of Belarus is actively developing contactless technologies and payment services. The National Bank of the Republic of Belarus is interested in the introduction and widespread use of mobile payment services in the Belarusian market, such as Samsung Pay,

Apple Pay and Android Pay, which allow making payments via modern mobile devices. In addition, the further development of remote banking services continues, as payments and settlements are the banking sector that is most affected by digital transformation.

Conclusion. Thus, the main trend in the development of digital banking is the transfer of all banking operations to the online mode and ensuring the availability of all banking operations around the clock, which will certainly create favorable conditions for increasing the competitiveness of banks both at the national and international levels.

Reference list:

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USE OF THE LOGISTICS APPROACH IN THE STUDY OF THE ECONOMIC ACTIVITY OF AN ENTERPRISE

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The topic is relevant, since the logistics activity of the enterprise is part of the overall management system, and this is a necessary condition for improving business efficiency, creating, developing and realizing the competitive advantages of the enterprise.

The purpose of the work is to use the logistics approach in the study of the economic activity of the enterprise and to identify problems that arise in the practical activities of enterprises.

Material and methods. The following methods were used: expert assessments, IDEF-modeling, economic and mathematical methods of analysis, the method of averages and relative values, deterministic factor analysis.

Findings and their discussion. The logistics approach is to coordinate the actions of all links in the transport and distribution chain of intermodal, multimodal, combined or other transportation, to ensure strict control over commodity and cash flows, to simplify the procedures for processing customs, transportation and other documents. Complex objects are studied as a