State University of Trade and Economics INNOVATIVE ACCOUNTING TECHNOLOGIES

FOR SUSTAINABLE DEVELOPMENT

Prepared by Oleksandr Marchyshak, 3rd year student of the Bachelor's degree programme at FITL, group 7a

Academic supervisor: Kostyuchenko V.M., Dsc (Econ), Professor

November 23, 2023 p., Kyiv



DIGITAL PAYMENTS

- Evolution of transactions
- Mobile wallets, digital payment platforms, and cryptocurrencies
- Enhanced efficiency and security



LENDING AND CROWDFUNDING

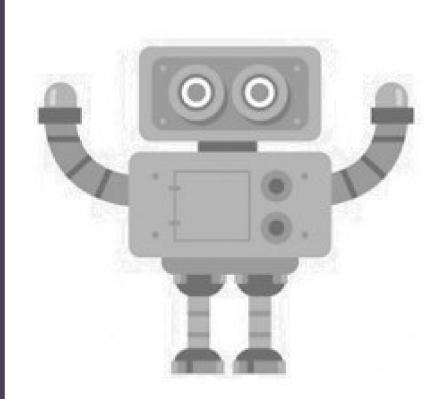


- Disruption of traditional lending
- Peer-to-peer lending and crowdfunding
- Increased access to capital for individuals and small businesses

ROBO-ADVISORS

- Automation in investment advice
- Lower fees and increased accessibility
- Changing the landscape of personal finance

Robo-Advisors



Understand your goals and facilitate goals planning

Understand fees structure & minimum investment

Know the credentials of the advisor organization

Check interface of platform and ease & transparency

Align your goals with that of advisors' offerings

Know when the robo-advisor might not be right



BLOCKCHAIN AND CRYPTOCURRENCIES



- Beyond digital currencies
- The role of blockchain in secure and transparent transactions
- Potential applications in various industries

REGULATORY TECHNOLOGY

Agility

Cluttered and intertwined data sets. can be de-coupled and organised through ETL (Extract, Transfer .oad) technologies,





Speed

Reports can be configured and generated quickly.



04

Integration

It offers short timeframes to get solution up



Analytics

A recent Deloitte report quoted biologist Edward Wilson "We. are drowning in information. while starving for wisdom". intelligently mine existing "big data" data sets and unlock their true potential e.g. using the same data for multiple



• Efficient and cost-effective

• Addressing regulatory challenges

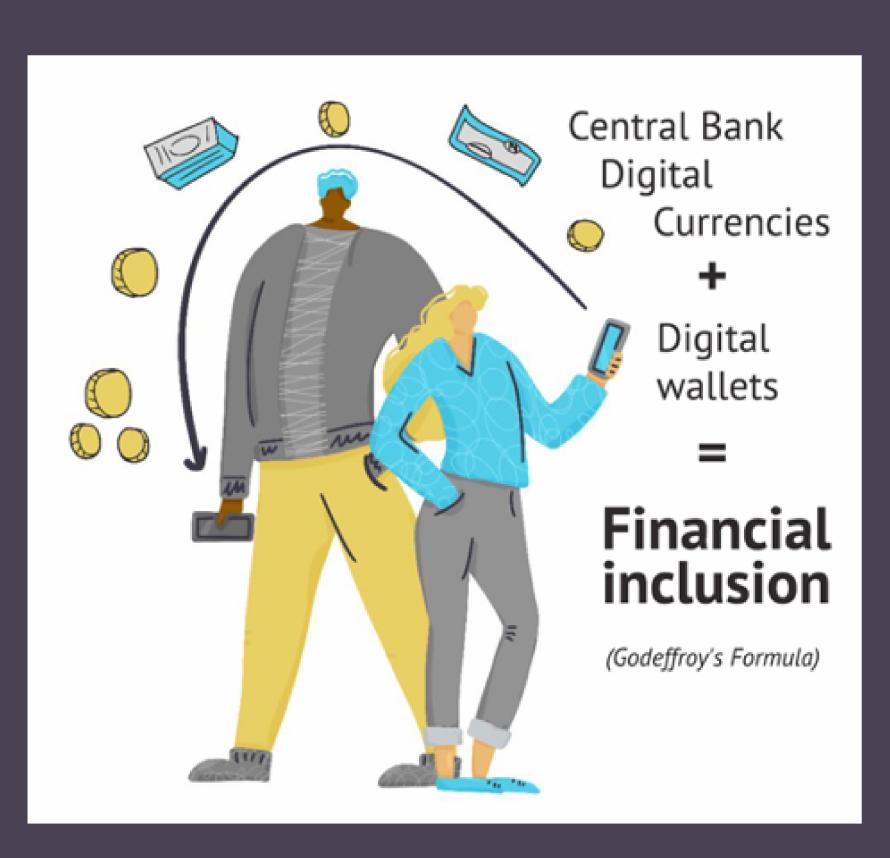
- compliance solutions
- Smoothing the regulatory landscape

INSURTECH

- Technological advancements in the insurance industry
- Data analytics, AI, and digital platforms
- Improving risk assessment and claims processing



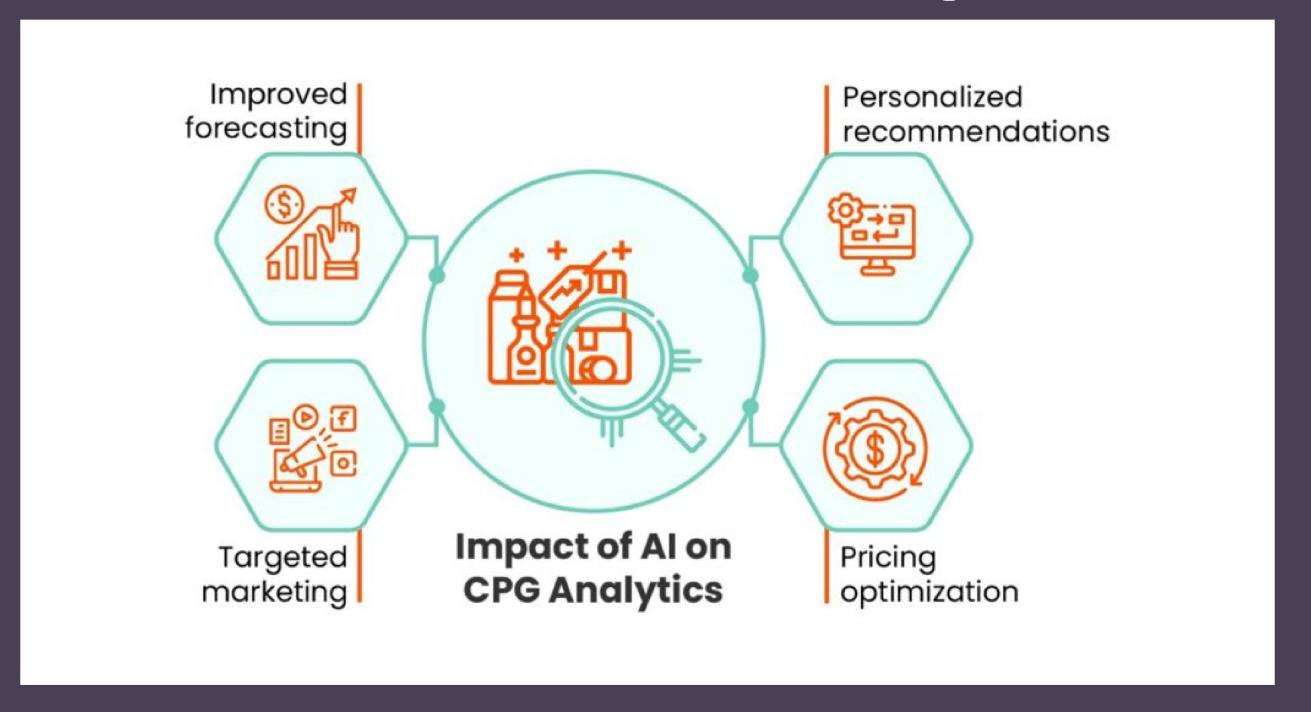
FINANCIAL INCLUSION



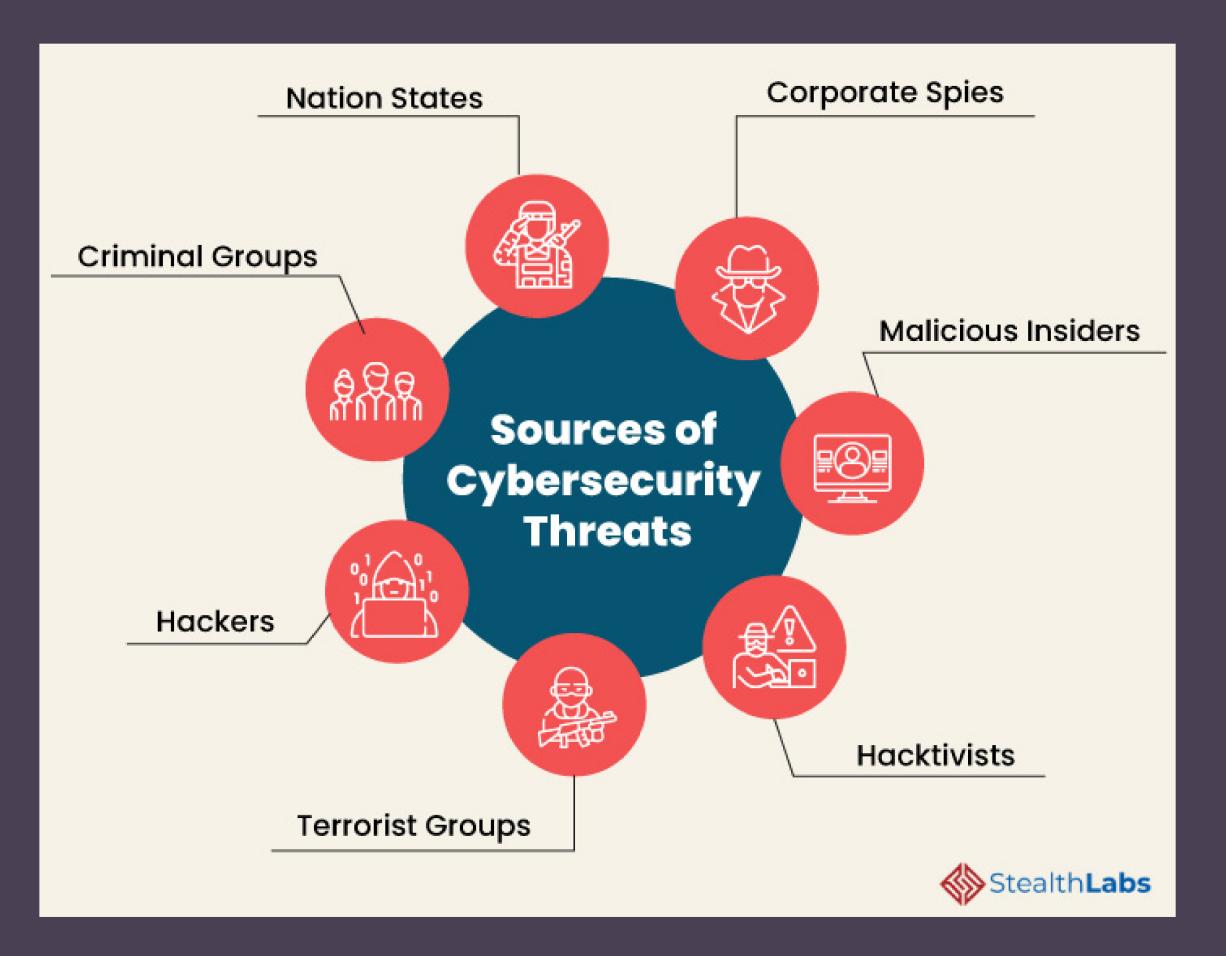
- Reaching underserved populations
- Mobile banking and digital financial services
- Reducing the global unbanked population

DATA ANALYTICS AND AI

- Role of big data analytics and artificial intelligence
- Better risk assessment and fraud detection
- Customer personalization for improved services



CHALLENGES AND RISKS



- Cybersecurity threats
- Data privacy concerns
- Regulatory uncertainties