Ministry of Education and Science of Ukraine State University of Trade and Economics Faculty of Finance and Accounting Department of banking

FINANCIAL AND CREDIT SYSTEMS: PROBLEMS OF THEORY AND PRACTICE

ALL-UKRAINIAN STUDENT PROGRAM SCIENTIFIC AND PRACTICAL INTERNET CONFERENCE

(on the Zoom platform)

(Kyiv, October 22, 2024)

Kyiv 2024

Organizational Committee

of the All-Ukrainian Student Scientific and Practical Internet Conference

Tetiana KANIEVA — dean of the Faculty of Finance and Accounting of the State University of Trade and Economics, doctor of economics, professor, head of the organizational committee;

Nataliia SHULHA — head of the banking department of the State University of Trade and Economics, doctor of economic sciences, professor, deputy head of the organizational committee.

Members of the organizing committee:

Mariia NEZHYVA – Deputy Dean of the Faculty of Finance and Accounting of the State University of Trade and Economics, Candidate of Economic Sciences, Associate Professor;

Lidiia BELIANKO – Associate Professor of the Banking Department of the State University of Trade and Economics, Candidate of Economic Sciences;

Oksana KALYTA – Associate Professor of the Banking Department of the State University of Trade and Economics, Candidate of Economic Sciences;

Kateryna KIRIEIEVA – Associate Professor of the Banking Department of the State University of Trade and Economics, Candidate of Economic Sciences, Associate Professor;

Uliana KOTENKO – senior lecturer of the banking department of the State University of Trade and Economics.

PROCEDURE OF THE CONFERENCE

October 22, 2024 10:00—11:30 – opening of the conference, plenary session (on the Zoom platform)

Invitation to the opening of the conference and the plenary session Meeting ID: 824 4012 6383 Passcode: 77

> 11:30—15:00 — sectional meetings (on the Zoom platform)

Invitation (Zoom platform) to the section meeting

SECTION 1 Integration of the financial and credit system of Ukraine into the global financial space

Meeting ID: 710 7155 4500 Passcode: 1ZJig5

SECTION 2 Monetary and credit and financial policy of the country Meeting ID: 744 8948 3758 Passcode: d9J2QK

SECTION 3 Financial stability and ways to strengthen it

SECTION 4

Financial aspects of business development under martial law and post-war economic revival of Ukraine Meeting ID: 767 2953 7559 Passcode: 20241022

Meeting ID: 846 8492 7016 Passcode: 4qi9aW

REGULATIONS

Report at the meeting — up to 10 minutes

OPENING OF THE CONFERENCE

October 22, 2024, starting at 10:00 a.m

WELCOME WORD:

Anatolii MAZARAKI — Rector of the State University of Trade and Economics, Doctor of Economic Sciences, Professor, Academician of the National Academy of Pedagogical Sciences of Ukraine, Honored Worker of Science and Technology of Ukraine;

Tetiana KANIEVA — Chairman of the Organizing Committee, Dean of the Faculty of Finance and Accounting of the State University of Trade and Economics, Doctor of Economic Sciences, Professor;

Nataliia SHULHA — head of the banking department of the State University of Trade and Economics, doctor of economic sciences, professor, deputy head of the organizational committee.

PLENARY MEETING

REPORTS

 Nikita SYRYTSIA, Oleh SYMONENKO, Faculty of Finance and Accounting, 1st year of master's degree, State University of Trade and Economics

Academic supervisor Serhii SAVLUK, Doctor of Economic Sciences, Associate Professor of the Department of Banking

Tetiana LOKOT, Faculty of Finance and Accounting, 1st year of master's degree, State University of Trade and Economics

Academic supervisor

Liudmyla ZHURAKHOVSKA, Candidate of Economic Sciences, Associate Professor of the Department of Banking

 3 Alina PRAVNYK, Faculty of Finance and Accounting, 4th year, State University of Trade and Economics

Academic supervisor Larysa NETREBCHUK, senior lecturer at the Department of Banking

 4 Nazar BARABAN, Faculty of Finance and Accounting, 1st year of master's degree, State University of Trade and Economics

Monetary Policy of the Central Bank: Current Trends and Forecast

Investment Strategy of a Private Investor

Onboarding as an Innovative Tool for Promoting Banking Products

Artificial Intelligence and its Combination With the Financial Sphere

Academic supervisor VIKTOR HORBACHOV, Candidate of Technical Sciences, Associate Professor of the Department of Banking

 5 Oleksandr KAZANTSEV, Faculty of Finance and Accounting, 3rd year, State University of Trade and Economics

Academic supervisor Liudmyla ZHURAKHOVSKA, Candidate of Economic Sciences, Associate Professor of the Department of Banking Fundamental and Technical Analysis of the FOREX Market

SECTION 1

INTEGRATION OF THE FINANCIAL AND CREDIT SYSTEM OF UKRAINE INTO THE GLOBAL FINANCIAL SPACE

Head of the section	Nataliia SHULHA — doctor of economic sciences, professor, head of the department of banking
Secretary of the section	Kateryna KIRIEIEVA — candidate of economic sciences, associate professor of the banking department

Section meeting on October 22, 2024, 11:30 a.m

1	Daria PARKHOMENKO, Faculty of Finance and Accounting, 2nd year of master's degree, State University of Trade and Economics Academic supervisor Liudmyla HERBYCH, candidate of economic sciences, associate professor of the banking department	Development of the Mortgage Lending Market in Ukraine
2	Oleksandra ZHYRNA, Faculty of Finance and Accounting, 2nd year, State University of Trade and Economics Academic supervisor Uliana KOTENKO, senior lecturer of the banking department	Integration of the Stock Market of Ukraine into the European Financial Community
3	 Diana ZAVHORODNIA, faculty of international trade and law, 2nd year, State University of Trade and Economics Academic supervisor Viktoriia LEZHEPOKOVA, Candidate of Economic Sciences, Associate Professor of the World Economy Department 	The Role of Foreign Investments in the Development of the Financial Sector of Ukraine
4	<i>Veronika SERAZHYM,</i> faculty of international trade and law, 3rd year,	The Role of International Financial Assistance for

State University of Trade and Economics Academic supervisor Larysa SARKISIAN, Candidate of Economic Sciences, Associate Professor of the World Economy Department 5 Viktor BARDIN, Faculty of Finance and Accounting, 2nd year, State University of Trade and Economics Academic supervisor Uliana KOTENKO, senior lecturer of the banking department Mariia BORODAVKINA, 6 Faculty of Finance and Accounting, 1st year of master's degree, State University of Trade and Economics Academic supervisor Liudmyla ZHURAKHOVSKA, Candidate of Economic Sciences, Associate Professor of the Department of Banking Yelyzaveta HOLYSH, 7 Faculty of Finance and Accounting, 2nd year, State University of Trade and Economics Academic supervisor Uliana KOTENKO, senior lecturer of the banking department 8 TETIANA HORDIEIEVA, Faculty of Finance and Accounting, 2nd year of master's degree, State University of Trade and Economics Academic supervisor Oksana KALYTA, candidate of economic sciences, associate professor of the banking department 9 Olena KHOMA, Faculty of Finance, 2nd year of master's degree,

Business in the Conditions of Martial Law

Integration of the Monetary And Credit System of Ukraine Into the Global Financial Space

The Market of Payment Services in Ukraine: Modern Trends and Challenges

Foreign Investments as a Factor in the Recovery of Ukraine

Development of the Payment Infrastructure of Ukraine in the Conditions of Global Financial Processes

Administration of Customs Payments in the Conditions of Social Challenges and

Kyiv National University of Economics Integration of Ukraine into the named after Vadym Hetman EU Academic supervisor Tetiana BORODENKO, candidate of economic sciences, associate professor of the finance department **10** Bohdana HRYSHCHUK, **Banking Competition in the Era** Faculty of Finance and Accounting, 2nd of Digitalization year of master's degree, State University of Trade and Economics Academic supervisor Oksana KALYTA, candidate of economic sciences, associate professor of the banking department 11 Kateryna POLISHCHUK, Remote Banking As a Tool of Faculty of Finance and Accounting, 1st year **Financial Inclusion** of master's degree, State University of Trade and Economics Academic supervisor Larysa NETREBCHUK, senior lecturer at the Banking Department 12 Oleksandra DANILEVYCH, Faculty of Finance and Accounting, 2nd year, State University of Trade and Economics Academic supervisor Uliana KOTENKO, senior lecturer of the banking department 13 Oleksandr KOVALENKO, Faculty of Finance and Accounting, 2nd year of master's degree, State University of Trade and Economics Academic supervisor Liudmyla HERBYCH, candidate of economic sciences, associate professor of the banking department Theoretical Foundations of the 14 Vladyslav SHALAIEV, Faculty of Finance and Accounting, 2nd Functioning of the Insurance year of master's degree, Market

Integration of the Banking System of Ukraine into the **Global Financial Space**

Use of Electronic Means of **Payment** in Ukraine

State University of Trade and Economics Academic supervisor Lidiia BELIANKO, candidate of economic sciences, associate professor of the banking department

15 Ivanna KALISH,

Faculty of Finance and Accounting, 2nd year, State University of Trade and Economics *Academic supervisor Larysa NETREBCHUK*, senior lecturer at the Department of Banking Prospects for the Development of Green Banking in the Conditions of War

SECTION 2

MONETARY AND CREDIT AND FINANCIAL POLICY OF THE COUNTRY

Head of the section	Serhii SAVLUK — Doctor of Economic Sciences,
	Associate Professor of the Banking Department

Secretary of the section

1

Uliana KOTENKO — senior lecturer of the banking department

Section meeting on October 22, 2024, 11:30 a.m

Vitalii LYSYI,
Faculty of Finance and Accounting, 4th year,
State University of Trade and Economics *Academic supervisor*Lidiia BELIANKO, candidate of economic sciences, associate professor of the banking department

2 Daryna KOROVCHUK,

Faculty of Economics, Management and Psychology, 2nd year, State University of Trade and Economics *Academic supervisor Yurii UMANTSIV*, doctor of economic sciences, professor

 3 Valeriia KAPUSTYNSKA, faculty of business and service spheres, 1st year of master's degree, State University "Zhytomyr Polytechnic" Academic supervisor Larysa NETREBCHUK, senior lecturer at the Banking Department

Mariia PUCHOK, Faculty of Finance and Accounting, 2nd year of master's degree, The History of the Emergence And Prerequisites for the Introduction of a New Exchangeable Coin of Ukraine

Macroeconomic Aspects of Exchange Rate Policy

Ensuring Financial Inclusion in Ukrainian Banks

Capital Management of Financial Institutions State University of Trade and Economics Academic supervisor Liudmyla HERBYCH, candidate of economic sciences, associate professor of the banking department

Oleh SYMONENKO,
Faculty of Finance and Accounting, 1st year of master's degree,
State University of Trade and Economics *Academic supervisor Nataliia SHULHA*, doctor of economic sciences, professor, head of the department of banking

Consideration of ESG Risks in the Activities of Banks

6 Anastasiia SOM,

5

Faculty of Economics, Management and Psychology, 2nd year, State University of Trade and Economics *Academic supervisor Yuliia YASKO*, candidate of economic sciences, associate professor of the department of economic theory and competitive policy

 Bohdana SHYRCHENKO, Faculty of Finance and Accounting, 4th year, State University of Trade and Economics *Academic supervisor* Lidiia BELIANKO, candidate of economic sciences, associate professor of the banking department

 8 Viktoriia HNYSIUK, Faculty of Economics, Management and Psychology, 2nd year, State University of Trade and Economics Academic supervisor Theoretical Principles of the Monetary Policy of the State

Currency Restrictions for Business Under Martial Law

Foreign Debt of Ukraine: Problems and Solutions *Yuliia YASKO*, candidate of economic sciences, associate professor of the department of economic theory and competitive policy

Kateryna HRYTSUN, Faculty of Economics, Management and Psychology, 2nd year, State University of Trade and Economics *Academic supervisor Yurii UMANTSIV*, doctor of economic sciences, professor

Macroeconomic Principles of Public Debt Management of Ukraine

Theoretical Foundations of

Monetary and Financial Policy of

the Country

10 Stepan KLISHCH,

student of the 3rd year, VSP Burshtyn Trade and Economics College of the State Trade and Economics University *Academic supervisor Dmytro KRYVORUK*, teacher

Slavina ZAMULA, Faculty of Economics, Management and Psychology, 2nd year, State University of Trade and Economics *Academic supervisor Yurii UMANTSIV*, doctor of economic sciences, professor

12 Alina MAMEDOVA,

Faculty of Finance and Accounting, 4th year, State University of Trade and Economics *Academic supervisor Serhii ONISHCHENKO*, candidate of economic sciences, senior lecturer of the banking department

13 Anna TIURINA,

Faculty of Economics, Management and Psychology, 2nd year,

Macroeconomic Aspects of the Development of Inflationary Processes in Ukraine in 2022-2024

Modern Challenges of Monetary and Financial Policy of the Country

The Role of the International Monetary Fund in Stabilizing the Economy of Ukraine State University of Trade and Economics Academic supervisor Nataliia HOLOVACH, Candidate of Economic Sciences, Associate Professor of the Department of Statistics and Econometrics

14 Marta TELISHCHUK,

accounting, finance and service department, 3rd year, A separate structural unit "Kolomiysk Economic and Legal Professional College" of SUTE *Academic supervisor Alla ONYSHCHUK*, teacher

The Formation of a Tax Culture is the Key to Filling the Budget

15 Liana SMOLIAR,

accounting and finance faculty, 3rd year, Vinnytsia Institute of Trade and Economics, SUTE *Academic supervisor Nataliia TIMOSHENKO*, Candidate of Economic Sciences, Associate Professor of the Finance Department Interaction Between Banks and Financial Bodies in the Field of Financial Monitoring

 16 Dariia CHUKANOVA, Faculty of Finance and Accounting, 2nd year of master's degree, State University of Trade and Economics Academic supervisor Serhii SAVLUK, Doctor of Economic Sciences, Associate Professor of the Department of Banking Problems and prospects of the Development of Electronic Money in Ukraine

SECTION 3 FINANCIAL STABILITY AND WAYS TO STRENGTHEN IT

Head of the section	Yulian SERAZHYM — candidate of economic
	sciences, associate professor of the banking
	department

Secretary of the section

Larysa NETREBCHUK — senior lecturer at the Department of Banking

Section meeting on October 22, 2024, 11:30 a.m

1 Alona KOTSIUK, Development of the Deposit Faculty of Finance and Accounting, 2nd Guarantee System in Ukraine year of master's degree, State University of Trade and Economics Academic supervisor Kateryna KIRIEIEVA — candidate of economic sciences, associate professor of the banking department 2 Anastasiia VASYLYSHYNA, **Regression Analysis of the** faculty of international trade and law, 2nd **Relationship Between the Average** Salary and Socio-Economic year, State University of Trade and Economics **Indicators** Academic supervisor Tetiana KMYTIUK, Candidate of Economic Sciences, Associate Professor of the Department of Statistics and **Econometrics** 3 Sofiia BLANAR, Macroeconomic Principles of Faculty of Economics, Management and Attracting Foreign Direct Psychology, 2nd year, Investment to the Economy of State University of Trade and Economics Ukraine Academic supervisor Yurii UMANTSIV, doctor of economic sciences, professor 4 Viacheslav DATSKEVYCH, Forensics as an Innovative Vector Faculty of Finance and Accounting, 1st year of Anti-Corruption Financial **Investigations** of master's degree,

State University of Trade and Economics Academic supervisor Karina NAZAROVA, doctor of economic sciences, professor, head of the department of financial analysis and audit

 5 Andrii VASYLENKO, Faculty of Economics, Management and Psychology, 2nd year, State University of Trade and Economics Academic supervisor Yurii UMANTSIV, doctor of economic sciences, professor

Anna KOROLOVA,
Faculty of Finance and Accounting, 2nd year,
State University of Trade and Economics Academic supervisor
Uliana KOTENKO, senior lecturer of the

banking department

6

 7 Yuliia KOSTIUK, Faculty of Economics, Management and Psychology, 2nd year, State University of Trade and Economics Academic supervisor Yanina MISHCHENKO, Candidate of Economic Sciences, Associate Professor of the Department of Statistics and Econometrics

 8 Alina LABZUN, Faculty of Finance and Accounting, 4th year, State University of Trade and Economics Academic supervisor Serhii ONISHCHENKO, candidate of economic sciences, senior lecturer of the banking department

 9 Vladyslav LYMANSKYI, Faculty of Finance and Accounting, 2nd year, Macroeconomic Dimension of the Digital Transformation of the Financial Services Market

Indicators of Financial Stability

Financial Stability in the Banking System of Ukraine and Ways to Strengthen it

Stability of the Financial System: Threats and Ways to Overcome Them

NBU Digital Currency in the Context of Financial Stability

State University of Trade and Economics Academic supervisor Uliana KOTENKO, senior lecturer of the banking department 10 Viktoriia MARASINA, Faculty of Finance and Accounting, 2nd

Capitalization of Ukrainian **Banks:** Problems and Ways to Solve Them

year of master's degree, State University of Trade and Economics Academic supervisor Nataliia SHULHA, doctor of economic sciences, professor, head of the department of banking

11 Viktoriia POMAZAN,

Faculty of Economics, Management and Psychology, 2nd year, State University of Trade and Economics Academic supervisor Yuliia YASKO, candidate of economic sciences, associate professor of the department of economic theory and

competitive policy 12 Oleksii ROMANIUK, Faculty of Finance and Accounting, 1st year Influence on the Activity of Banks of master's degree, State University of Trade and Economics Academic supervisor Nataliia SHULHA, doctor of economic sciences, professor, head of the department of banking

13 Daria ROIUK,

Faculty of Economics, Management and Psychology, 2nd year, State University of Trade and Economics Academic supervisor Vladyslav BOLHOV, candidate of economic sciences, associate professor of the department of economic theory and competitive policy

Financial Stability of Ukraine in the Conditions of Military **Operations:** Challenges and Ways to Achieve it

The External Environment and its

Ensuring the Financial Stability of Ukraine's Economy During Martial Law

14 Taras SOBOLIEV,

Faculty of Economics, Management and Psychology, 2nd year, State University of Trade and Economics *Academic supervisor Yuliia YASKO*, candidate of economic sciences, associate professor of the department of economic theory and competitive policy

15 Iryna SHCHERBYNA, Faculty of Finance and Accounting, 2nd year of master's degree, State University of Trade and Economics Academic supervisor Liudmyla HERBYCH, candidate of economic sciences, associate professor of the banking department Economic Inequality and Financial Stability: How to Overcome the Risks?

Rating Assessment of the Bank's Activity

SECTION 4

FINANCIAL ASPECTS OF BUSINESS DEVELOPMENT UNDER MARTIAL LAW AND POST-WAR ECONOMIC REVIVAL OF UKRAINE

Head of the section	Oksana KALYTA — candidate of economic sciences, associate professor of the banking department
Secretary of the section	<i>Lidiia BELIANKO</i> — candidate of economic sciences, associate professor of the banking department

Section meeting on October 22, 2024, 11:30 a.m

1	Yevhen	VOITOVYCH
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Faculty of Finance and Accounting, 1st year of master's degree, State University of Trade and Economics *Academic supervisor Nataliia SHULHA*, doctor of economic sciences, professor, head of the banking department

 Mykola BEREZOVCHUK, Faculty of Finance, 3rd year, Kyiv National University of Economics named after Vadym Hetman Academic supervisor Nadiia TSYHANOVA, doctor of economic sciences, professor Peculiarities of Business Development In Conditions of Martial Law and Post-War Revival of the Economy of Ukraine

A System of Balanced

Indicators

 3 Oleksandra ZHURAKIVSKA, Faculty of Finance and Accounting, 4th year, State University of Trade and Economics
 Academic supervisor
 Larysa NETREBCHUK, senior lecturer at the Department of Banking
 4 Anastasiia KARDASH,
 The Concept of "Green Office" and its
 Implementation in the Financial and Economic
 Digitization of Financial

accounting and finance faculty, 3rd year, Vinnytsia Institute of Trade and Economics, SUTE Digitization of Financial Services in Ukraine as a Driver of Economic Development After the War

Academic supervisor Yuliia ROMANOVSKA, Doctor of Economic Sciences, Associate Professor 5 Daryna KRYZHANIVSKA, Study of the Bank's Faculty of Finance and Accounting, 2nd year of Competitiveness in the Retail master's degree, **Deposit Market** State University of Trade and Economics Academic supervisor Nataliia SHULHA, doctor of economic sciences, professor, head of the department of banking 6 Anastasiia KUSHNIR, Grant Financing as a Key Faculty of Economics, Management and Tool for the Recovery of Psychology, 2nd year, Ukraine After the War State University of Trade and Economics Academic supervisor Nataliia HOLOVACH, Candidate of Economic Sciences, Associate Professor of the Department of Statistics and Econometrics 7 Mariia HLUSHCHENKO, **Peculiarities of Moral** Faculty of Finance, 2nd year, **Requirements in the Financial** Kyiv National University of Economics named and Investment Sphere after Vadym Hetman Academic supervisor Volodymyr ROMANYSHYN, кандидат економічних наук, доцент 8 Dariia MASYNA, Financing of Small and Medium-Sized Businesses in Faculty of Economics, Management and Psychology, 2nd year, Wartime: State Support State University of Trade and Economics **Programs, International Aid** Academic supervisor Yanina MISHCHENKO, Candidate of Economic Sciences, Associate Professor of the Department of Statistics and Econometrics 9 Fedor KRACHKOVSKYI, Management of Assets and Liabilities of Ukrainian Banks faculty of Finance and Banking, 2nd year of master's degree, in Modern Conditions Odesa National University of Economics

	Academic supervisor	
	Liliia ZHERDETSKA, doctor of economic	
	sciences, professor, head of the banking	
	department	
10	Kateryna MIRCHEVA,	Problems of Business
	Faculty of International Trade and Law, 1st year,	Development in the Conditions of Martial Law in Ukraine
	State University of Trade and Economics	
	Academic supervisor	
	Vasyl BUDZIAK, doctor of economic sciences, professor	
11	Nikita SYRYTSIA,	Marginal Profit Management
	Faculty of Finance and Accounting, 1st year of master's degree,	in the Bank
	State University of Trade and Economics Academic supervisor	
	<i>Nataliia SHULHA</i> , doctor of economic	
	sciences, professor, head of the department of	
	banking	
12	Maryna SENDETSKA,	Ways of Business
	Faculty of Economics, Management and	Development in Post-War
	Psychology, 2nd year,	Economic Revival of Ukraine
	State University of Trade and Economics	
	Academic supervisor	
	Yanina MISHCHENKO, Candidate of	
	Economic Sciences, Associate Professor of the	
	Department of Statistics and Econometrics	
13	Vladyslava TALABKO,	The Main Ethical Problems in
	Faculty of Finance, 2nd year,	The Sphere of Finance and
	Kyiv National University of Economics named	Investments and Directions for
	after Vadym Hetman	Their Solution
	Academic supervisor	
	Volodymyr ROMANYSHYN, candidate of	
	economic sciences, associate professor	
14	Tetiana SHEREMETA,	Digitization of Retail Business
	Faculty of Finance and Accounting, 2nd year of master's degree,	Services in Banks
	State University of Trade and Economics	
	Academic supervisor	
	-	

Nataliia SHULHA, doctor of economic sciences, professor, head of the department of banking 15 Viktoriia KHARCHENKO, Faculty of Finance and Accounting, 2nd year, State University of Trade and Economics Academic supervisor Uliana KOTENKO, senior lecturer of the banking department 16 Yehor SHEVCHENKO, Faculty of Finance and Accounting, 2nd year of master's degree, State University of Trade and Economics Academic supervisor Nataliia SHULHA, doctor of economic sciences, professor, head of the department of banking 17 Yuliia SHELEMBYN, accounting, finance and service department, 2rd year, A separate structural unit "Kolomiysk Economic and Legal Professional College" of **SUTE** Academic supervisor Nadiia BELIAKOVA, викладач 18 Elina OLESHCHENKO, Faculty of Finance and Accounting, 1st year of master's degree, State University of Trade and Economics Academic supervisor Nataliia SHULHA, doctor of economic sciences, professor, head of the department of banking 19 Vladyslav LYMANSKYI, Faculty of Finance and Accounting, 2nd year, State University of Trade and Economics Academic supervisor Valentyna RIAZANTSEVA, Candidate of Physical and Mathematical Sciences, Associate

Financing the Recovery of the Small and Medium Business Sector in Ukraine

Diagnostics of Cost Management JSC ''PUMB''

The Main Directions of the Post-War Recovery of the Economic Development of Ukraine

Transfer Pricing and its Role in the Budgeting Process

Statistical Methods in the System of Analysis of Financial Instruments Professor of the Department of Statistics and Econometrics

 20 Kateryna TROTSEVYCH, faculty of Finance and Banking, 2nd year of master's degree, Odesa National University of Economics Academic supervisor Liliia ZHERDETSKA, doctor of economic sciences, professor, head of the banking department Evaluation of the Effectiveness of Staff Costs of Ukrainian Banks