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DIGITAL TRANSFORMATION AS A SYSTEMATIC LEVER FOR ENSURING THE COMPETITIVENESS OF FINANCIAL INSTITUTIONS

Summary. *Introduction. The modern financial system is in a state of active digitization, which is a key factor in increasing the efficiency of financial institutions, including banking processes. The development of information technologies, the increase in the volume of processed data and the growth of customer requirements for the speed and quality of financial services force banks to introduce innovative technologies to optimize their activities and ensure the competitiveness of financial institutions. One of the most promising solutions in this field is artificial intelligence, which gradually transforms traditional methods of organizing and managing banking processes, allowing to automate routine operations and make informed management decisions, evaluate credit applications, analyze the financial condition of clients and bank portfolios, identify fraudulent transactions and improve the efficiency of customer service. The use of machine learning methods and big data analytics allows predicting customer behavior, automatically forming personalized offers, optimizing credit risks and reducing service costs.*

Objective. It is important to note that the implementation of artificial intelligence increases not only the efficiency of the bank's work, but also the quality of customer service, automatic chatbots provide instant consultations 24/7, automatic loan approval algorithms reduce the waiting time for customers, and risk analysis systems help banks avoid losses from unreturned loans. This contributes to increasing the trust of clients and strengthening the reputation of the financial institution, ensuring its competitiveness in the market of financial services. For the Ukrainian banking system, which operates in conditions of constant economic changes and high competition, the use of artificial intelligence becomes especially relevant.

The purpose of the article. The purpose and relevance of the topic is determined by practical examples of the use of artificial intelligence in leading Ukrainian banks, such as JSC CB "PrivatBank" and monobank. PrivatBank uses chatbots and automatic application processing systems in the Privat24 mobile application, which allows customers to quickly receive consultations and issue loans without the need to visit a branch. Monobank uses algorithms for automatic loan approval, personalized offers and risk assessment systems, which increases the quality of service and the speed of providing financial services. The experience of these institutions is an important source for analyzing modern trends in the automation of banking processes and evaluating the effectiveness of implementing innovative technologies in domestic practice and ensuring competitiveness.

Materials and Methods. The analysis of the research made it possible to comprehensively highlight the application of artificial intelligence for the automation of banking processes and the analysis of the practice of its implementation in JSC CB "Privat-

Bank" and monobank, the methodological basis of which are general scientific and special research methods, such as analysis, synthesis, comparative and systematic approach, which allow to comprehensively study the implementation of artificial intelligence in banking processes, to assess its impact on work efficiency and service quality.

Results. According to research, elements of artificial intelligence in their activities, which allow to increase work efficiency and reduce operating costs. This global context confirms the expediency of active implementation of artificial intelligence in Ukrainian financial institutions as well, which ensures their competitiveness.

Prospects. The practical significance of the research lies in the possibility of using conclusions and recommendations to improve the automation of banking processes with the use of artificial intelligence in the educational and practical activities of banks, which will further ensure the competitiveness of financial institutions.

Key words: *competitiveness, financial institution, artificial intelligence, automation, digitalization, banking institutions, mobile application.*

The modern financial system is in a state of active digitization, which is a key factor in increasing the efficiency of financial institutions, including banking processes. The development of information technologies, the increase in the volume of processed data and the growth of customer requirements for the speed and quality of financial services force banks to introduce innovative technologies to optimize their activities and ensure the competitiveness of financial institutions. One of the most promising solutions in this field is artificial intelligence, which gradually transforms traditional methods of organizing and managing banking processes, allowing to automate routine operations and make informed management decisions, evaluate credit applications, analyze the financial condition of clients and bank portfolios, identify fraudulent transactions and improve the efficiency of customer service. The use of machine learning methods and big data analytics allows predicting customer behavior, automatically forming personalized offers, optimizing credit risks and reducing service costs.

It is important to note that the implementation of artificial intelligence increases not only the efficiency of the bank's work, but also the quality of customer service, automatic chatbots provide instant consultations 24/7, automatic loan approval algorithms reduce the waiting time for customers, and risk analysis systems help banks avoid losses from unreturned loans. This contributes to increasing the trust of clients and strengthening the reputation of the financial institution, ensuring its competitiveness in the market of financial services. For Ukrainian banking system, which operates in conditions of constant economic changes and high competition, the use of artificial intelligence becomes especially relevant.

The topicality of the topic is also due to practical examples of the use of artificial intelligence in leading Ukrainian banks, such as JSC CB "PrivatBank" and Monobank. PrivatBank uses chatbots and automatic application processing systems in the Privat24 mobile application, which allows customers to quickly receive consultations and issue loans without the need to visit a branch. Monobank uses algorithms for automatic loan approval, personalized offers and risk assessment systems, which increases the quality of service and the speed of providing financial services. The experience of these institutions is an important source for analyzing modern trends in the automation of banking processes and evaluating the effectiveness of implementing innovative technologies in domestic practice and ensuring competitiveness.

According to research, elements of artificial intelligence in their activities, which allow to increase work efficiency and reduce operating costs. This global context confirms the expediency of active implementation of artificial intelligence in Ukrainian financial institutions as well, which ensures their competitiveness. The analysis of the research made it possible to comprehensively highlight the application of artificial intelligence for the automation of banking processes and the analysis of the practice of its implementation in JSC CB "PrivatBank" and Monobank, the methodological basis of which are general scientific and special research methods, such as analysis, synthesis, comparative and systematic approach, which allow to comprehensively study the implementation of artificial intelligence in banking processes, to assess its impact on work efficiency and service quality.

The practical significance of the research lies in the possibility of using the conclusions and recommendations to improve the automation of banking processes with the use of artificial intelligence in the educational and practical activities of banks, which will further ensure the competitiveness of financial institutions.

In today's global economic landscape, digital transformation has become one of the key factors in ensuring the competitiveness of financial institutions. The active adoption of digital technologies, the automation of business processes, the development of e-commerce, and the use of artificial intelligence and big data are fundamentally changing how these institutions operate. In this environment, businesses and financial institutions must quickly adapt to new market demands, improve management efficiency, and create new competitive advantages.

The competitiveness of financial institutions in the digital economy is determined not only by the quality of services provided or price levels, but also by the ability to rapidly implement innovations, effectively utilize digital resources, analyze data, and ensure a high level of customer engagement. This is precisely why the issue of managing the competitiveness of financial institutions in the context of digital transformation is of

particular relevance, both from the perspective of the scientific justification of the economic benefits of digital transformation and as a practical toolkit for enhancing competitiveness in the digital economy.

Literature Review. In the academic literature, the concept of competitiveness is interpreted in various ways depending on the researchers' approaches; however, most definitions link it to a firm's ability to operate successfully in the market, use resources efficiently, and gain an advantage over competitors. Jean-Jacques Lambin (1996) interpreted competitiveness as a company's ability to create greater value for the consumer compared to competitors and to satisfy their needs more effectively [1]. Igor Ansoff (1990) defined competitiveness as the ability of a company or institution to adapt to changes in the external environment and ensure long-term development through effective strategic management, emphasizing the importance of strategic flexibility and timely response to market changes [2].

Michael Porter (2020) views competitiveness as a company's ability to create and maintain sustainable competitive advantages that allow it to achieve better results than its competitors. According to the scholar, the foundation of competitiveness lies in operational efficiency and the capacity for innovation; he emphasized that competitive advantage is formed through cost leadership, product differentiation, or focus on a specific market segment [3].

Domestic researchers are making a significant contribution to the study of competitiveness; there are multifaceted approaches and interpretations, since competitiveness can be defined as a comprehensive characteristic of a company's operations that reflects its ability to effectively utilize available resources, create and maintain competitive advantages, adapt to changes in the market environment, meet consumer needs, and ensure sustainable development and secure a stable market position in a competitive environment.

In a monographic study edited by O. Yankov (2013), the competitiveness of an enterprise or financial institution is defined as the ability to produce and market its products quickly, cheaply, and with high quality, to sell them in sufficient quantities, while maintaining a high technical level of service. In other words, it is the ability to effectively manage one's own and borrowed resources in a competitive market [4].

An understanding of the economic nature of competition, as stated by Gudzi O. E. (2016), the fundamental economic laws governing the functioning of market relations, scientific approaches, principles and methods, an understanding of competitive situations in the market, and the development of methodologies for assessing competitiveness, and serves as the necessary scientific foundation for a system to ensure the competitiveness of enterprises and financial institutions. After all, domestic enterprises often produce competitive products using uncompetitive methods characterized by high energy and material costs and labor intensity, low wages, and modest profits. Therefore, competitiveness should be viewed as the ability to generate a return on invested capital no lower than the industry average, that is, the ability to operate efficiently [5].

Digital transformation is becoming one of the key factors in ensuring competitiveness, according to Khmelnytska I. (2024), as it enables not only the improvement of internal process efficiency but also ensures business adaptation to changes in the external environment, creates new markets, improves resource management, and establishes sustainable competitive advantages [6].

At the same time, the process of digital transformation is not uniform and requires careful strategic analysis, as the choice of an appropriate digital transformation model determines future development, its ability to adapt to technological changes, and its effectiveness in utilizing digital tools to achieve business goals. This is precisely why it is important to study approaches to the digital transformation of enterprises, analyze existing models, and develop strategies that allow for the effective integration of digital technologies into business processes and enhance the competitiveness of enterprises in a dynamic market environment.

Materials and Methods. The study is based on digital transformation, which encompasses the integration of digital technologies into all aspects of enterprise operations-in our case, a bank-and is a crucial element of the modern development of the financial sector. This includes the automation of internal processes, the development of remote customer service, and the introduction of new financial products.

In this context, artificial intelligence plays a decisive role, as it allows for:

– processing large volumes of data in real time;
– improving the accuracy of forecasts;
– automating routine tasks;
– developing a personalized approach to customer service.

The use of big data is particularly important because it serves as the foundation for artificial intelligence algorithms. Banks process vast amounts of information daily regarding transactions, customer behavior, and financial operations, creating the conditions for the effective use of AI. Thanks to artificial intelligence, banks are able not only to improve their efficiency but also to develop new business models focused on digital services. This enhances their competitiveness and adaptability to the modern market.

It is worth noting that artificial intelligence contributes to the development of financial technologies (FinTech), which are radically transforming the traditional banking sector. Collaboration with fintech companies allows banks to implement innovative solutions and expand the range of their services. The development of

artificial intelligence in the banking sector is an ongoing process that is constantly improving under the influence of technological progress. Every year, the volume of data processed by banks increases, which, in turn, heightens the importance of using intelligent systems.

Research Results. It should be noted that the implementation of artificial intelligence contributes to a change in the role of bank employees. In particular, the proportion of routine work is decreasing, and the importance of analytical activities is increasing, which is an important component of the digital transformation of the banking system and a significant tool for its development.

The current development of Ukraine's banking system is taking place against the backdrop of the active digitization of financial services. The integration of cutting-edge information technologies, process automation, and the implementation of artificial intelligence are the main drivers of increased efficiency in banking institutions. Particularly notable is the rapid development of online banking, which allows customers to perform most financial transactions without having to visit a branch.

One of the leaders in Ukraine's banking sector is PrivatBank. Founded in 1992, the bank became state-owned in 2016 through a process of nationalization. This step marked a turning point in its history, ensuring operational stability and strengthening customer confidence.

Today, PrivatBank remains a systemically important player in Ukraine's banking market, serving over 30 million customers and holding a leading position in the financial sector. Thanks to an extensive network of branches, ATMs, and self-service terminals, access to financial services is convenient for a significant portion of the country's population.

One of PrivatBank's key areas of focus has been the development and improvement of digital products. Its flagship product is the "Privat24" online banking system, which allows users to make payments, transfer funds, apply for loans, and access other financial services remotely.

A high level of operational automation helps optimize processes and boost productivity.

To improve the customer experience and increase efficiency, PrivatBank actively uses artificial intelligence. The main areas of its application include:

– assessing customer creditworthiness;
– analyzing financial transactions;
– detecting and combating fraud;
– automating customer support services.

In this context, artificial intelligence serves a supporting role, complementing the bank's traditional operational methods.

Monobank takes a different approach-it is Ukraine's first fully mobile bank with no physical branches. Launched in 2017 based on Universal Bank, Monobank has become a model of successful implementation of the branchless banking concept.

The main feature of this bank is that all customer interactions take place through a convenient mobile app, ensuring a high level of automation and fast service. This business model allows for a significant reduction in operating costs and maximizes the potential of modern technologies. Artificial intelligence plays a central role in Monobank's operations, particularly in the following areas:

– automation of loan approval decisions;
– analysis of user behavior;
– personalization of financial services based on customer needs;
– fraud monitoring and prevention.

Thus, Monobank is a prime example of a fully digital approach to banking, with an emphasis on innovation, technology, and process automation.

Table 1

Comparative Analysis of Banks

Metric	PrivatBank	Monobank
Number of customers	Over 30 million	About 10 million
Active cards	31.97 million	9.7 million
Business model	Universal Bank	Mobile banking
Number of branches	Yes	None
Level of digitalization	High	Very high

According to the data in Table 1, PrivatBank operates on a significantly larger scale and serves a broader range of customers. At the same time, Monobank stands out for its higher level of digitalization, which allows it to integrate modern technologies into its processes more effectively.

Table 2

Bank Performance Trends (2022–2024)

Metric	2022	2023	2024
PrivatBank profit, in billions of UAH	30	35	29
Monobank profit, in billions of UAH	5	8	10
PrivatBank customers, in millions	28	30	32
Monobank customers, in millions	7	9	10

The trends in financial indicators point to stability in PrivatBank's performance, while Monobank is showing rapid growth, particularly in terms of profitability.

Table 3

Growth rates of indicators, *%*

Metric	2023/2022	2024/2023
PrivatBank Profit	+16%	-17%
Monobank Profit	+60%	+25%
PrivatBank Customers	+7%	+6%
Monobank Customers	+28%	+11%

According to the table, Monobank's growth rates are significantly higher, driven by the effectiveness of its fully digital business model. At the same time, PrivatBank maintains the solid stability characteristic of a large systemic financial institution.

The analysis results indicate a significant difference in the development strategies of both banks. PrivatBank uses a combination of traditional approaches with the implementation of digital technologies, which allows it to maintain scale and stability. Monobank, on the other hand, operates as a fully digital bank that achieves high growth rates through the active implementation of innovative technologies.

Today, the competitiveness of the banking sector is determined not only by the size and scale of operations but also by the degree of digital transformation and the effectiveness of integrating AI-based solutions.

It is worth noting how artificial intelligence is changing approaches to conducting financial business. In the current environment of digital transformation, the implementation of cutting-edge technologies is becoming the key factor in the competitiveness of banking institutions.

Artificial intelligence systems enable banks not only to automate routine tasks but also to significantly improve the management of financial flows. Their applications span a wide range of areas: from credit scoring and predicting customer behavior to fraud detection and personalized service.

These technologies also have a significant impact on banks' financial performance. Automation helps reduce costs, speed up transaction processing, and enable more informed decisions. This promotes more efficient use of resources and a more responsive approach to market needs.

Discussion of Results. JSC CB "PrivatBank" is implementing the integration of artificial intelligence gradually, adapting it to existing business processes. This approach ensures operational stability, but at the same time slows down the pace of implementing innovative solutions.

In contrast, Monobank is an example of a digital bank whose operations are built on cutting-edge technologies. Artificial intelligence plays a key role here, enabling highly responsive customer service and overall business efficiency.

Table 4

Use of Artificial Intelligence

Area	PrivatBank	Monobank
Credit scoring	Partially automated	Fully automated
Fraud detection	High level	Very high level
Chatbots	Standard	Intelligent
Personalization	Limited	Advanced
Data analysis	Basic	In-depth, automated

To assess the effectiveness of artificial intelligence in greater detail, it is advisable to analyze quantitative indicators.

Table 5

Effectiveness of Artificial Intelligence

Metric	PrivatBank	Monobank
Application processing time (min)	15	3
Automated decisions (%)	60	90
Error rate (%)	5	2
Fraud detection (%)	85	95
Cost reduction (%)	20	40

We can conclude that the use of artificial intelligence significantly improves the efficiency of banks. Monobank demonstrates the best results across all criteria, thanks to the full integration of artificial intelligence into its operations. PrivatBank also uses artificial intelligence technologies, though at a less comprehensive level. Thus, the degree of automation directly impacts the effectiveness of banking processes.

PrivatBank uses artificial intelligence, but primarily as a supplement to existing processes. For example, it assists with credit scoring-that is, assessing whether a customer will be able to repay a loan. To do this, various data points are analyzed: transaction history, income, and account activity.

One of the key areas of artificial intelligence application is credit scoring. Algorithms analyze a large amount of data about the customer, including their financial activity, income regularity, transaction history, and spending patterns. This allows the bank to more accurately assess the risks of loan defaults and make informed decisions.

Another key area is fraud prevention. Here, algorithms operate in real time and can detect suspicious transactions much faster than a human. In practice, this often prevents losses before a transaction is even completed. Fraud detection systems play a crucial role in ensuring the security of banking transactions. They analyze transactions in real time and can automatically block suspicious transactions. This significantly reduces the risk of financial losses for both the bank and its customers.

Artificial intelligence is also actively used to personalize banking services. Based on an analysis of customer behavior, banks create personalized offers, such as credit limits, cashback, or special service terms. This increases customer satisfaction and loyalty. Effective resource utilization involves achieving maximum results at minimum cost. This allows a company to reduce production costs, increase labor productivity, improve the quality of goods and services, and boost profitability.

Conclusions. The effective use of resources takes on particular importance in the context of the digitalization of the economy. Modern digital technologies enable the automation of business processes, the optimization of inventory management, the control of expenses, and the analysis of performance results in real time.

This allows the company to use its resources more efficiently and respond more quickly to changes in the market environment.

PrivatBank has an advantage in terms of physical accessibility, as its many branches allow customers to access services without the internet, which is important for older adults and in situations requiring in-person visits. It also offers a wider range of services for businesses. PrivatBank is one of the country's largest banks, with a well-developed infrastructure and an extensive network of branches and ATMs. The bank offers a variety of services for individuals and businesses, including loans, deposits, payments, and international transfers. The Privat24 mobile app is considered one of the most user-friendly in Ukraine.

Meanwhile, Monobank stands out in terms of digitalization and convenience: its intuitive interface, quick account opening, and lack of lines make it attractive to young people and active smartphone users. It also offers favorable cashback and loyalty terms. Monobank is a new market entrant, operating exclusively online without physical branches. Its main advantages are a user-friendly mobile app, fast customer service, and an innovative approach to financial services, ensuring a high level of convenience for users. Each has its own unique features and competitive advantages.

The use of digital systems makes it possible to reduce time and resource expenditures, minimize the human factor, and increase operational efficiency; it serves as a systemic lever for ensuring the competitiveness of enterprises (banking institutions). Thus, our study presents enterprise competitiveness as a multifaceted economic category that combines operational efficiency, innovation, adaptability, and the ability to create value for consumers. It is competitiveness that determines an enterprise's position-in our study, banking services-in the financial services market and its potential for achieving long-term success and further research in this field amid today's turbulent economy.

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ЦИФРОВА ТРАНСФОРМАЦІЯ ЯК СИСТЕМНИЙ ВАЖІЛЬ ЗАБЕЗПЕЧЕННЯ КОНКУРЕНТОСПРОМОЖНОСТІ ФІНАНСОВИХ УСТАНОВ

Анотація. *Сучасна фінансова система перебуває у стані активної цифровізації, що є ключовим чинником підвищення ефективності фінансових установ, в тому числі банківських процесів. Розвиток інформаційних технологій, збільшення обсягів оброблених даних та зростання вимог клієнтів до швидкості і якості фінансових послуг змушують банки впроваджувати інноваційні технології для оптимізації своєї діяльності та забезпечення конкурентоспроможності фінансових установ. Одним із найбільш перспективних рішень у цій царині є штучний інтелект, який поступово трансформує традиційні методи організації та управління банківськими процесами, дозволяючи автоматизувати рутинні операції та приймати обґрунтовані управлінські рішення, оцінки кредитних заявок, аналізу фінансового стану клієнтів та портфелів банку, виявлення шахрайських операцій та підвищення ефективності обслуговування клієнтів. Використання методів машинного навчання і аналітики великих даних дозволяє прогнозувати поведінку клієнтів, автоматично формувати персоналізовані пропозиції, оптимізувати кредитні ризики та зменшувати витрати на обслуговування.*

Вступ. Важливо відзначити, що впровадження штучний інтелект підвищує не лише ефективність роботи банку, а й якість обслуговування клієнтів, автоматичні чат-боти забезпечують миттєві консультації 24/7, алгоритми автоматичного схвалення кредитів скорочують час очікування для клієнтів, а системи аналізу ризиків допомагають банкам уникати збитків від неповернених кредитів. Це сприяє підвищенню довіри клієнтів і зміцненню репутації фінансової установи, забезпечення її конкурентоспроможності на ринку фінансових послуг. Для української банківської системи, яка функціонує в умовах постійних економічних змін та високої конкуренції, застосування штучний інтелект стає особливо актуальним.

Мета статті. Мета та актуальність теми зумовлена практичними прикладами застосування штучного інтелекту у провідних українських банках, таких як АТ КБ "ПриватБанк" та Monobank. ПриватБанк застосовує чат-боти та системи автоматичної обробки заявок у мобільному додатку "Приват24", що дозволяє клієнтам швидко отримувати консультації та оформлювати кредити без необхідності відвідувати відділення. Monobank використовує алгоритми автоматичного схвалення кредитів, персоналізовані пропозиції і системи оцінки ризиків, що підвищує якість обслуговування та швидкість надання фінансових послуг. Досвід цих установ є важливим джерелом для аналізу сучасних тенденцій автоматизації банківських процесів та оцінки ефективності впровадження інноваційних технологій у вітчизняній практиці й забезпечення конкурентоспроможності.

Матеріали і методи. Аналіз дослідження дозволив комплексно висвітлити застосування штучного інтелекту для автоматизації банківських процесів та аналіз практики його впровадження в АТ КБ "ПриватБанк" і Monobank, методологічною основою яких є загальнонаукові та спеціальні методи досліджень, такі як аналіз, синтез,

порівняльний та системний підхід, що дозволяють комплексно вивчити впровадження штучного інтелекту у банківські процеси, оцінити його вплив на ефективність роботи та якість послуг.

Результати. За даними досліджень, елементи штучного інтелекту у своїй діяльності, що дозволяють підвищити ефективність роботи та знизити операційні витрати. Цей глобальний контекст підтверджує доцільність активного впровадження штучного інтелекту і в українських фінансових установах, що забезпечує їх конкурентоспроможність.

Перспективи. Практичне значення дослідження полягає у можливості використання висновків та рекомендацій для вдосконалення автоматизації банківських процесів із застосуванням штучного інтелекту у навчальній та практичній діяльності банків, що в подальшому забезпечуватиме конкурентоспроможність фінансових установ.

Ключові слова: *конкурентоспроможність, фінансова установа, штучний інтелект, автоматизація, діджиталізація, банківські установи, мобільний додаток.*