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339.9

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## DIGITAL TRANSFORMATION TRENDS IN THE BANKING ECONOMIC SECTOR

Digital transformation for banks marks a fundamental violation of the business model, culture and customer relations. The introduction of digital technology gives banks tremendous potential to improve efficiency, streamline processes and enhance customer convenience through innovation, among other benefits. Some of the largest banking institutions in the world are already developing corporate software to use these values.

*Keywords:* rethinking client experience, fintech, establishing a strategic partnership, creating contextualized experience based on data, blockchain, digitization, cloud solutions.

2018 Lloyds Banking Group 3,35  
[1, . 21–23],

2020 - , HSBC, \$ 17  
[3, . 18–19],

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digital

- 1)
- 2)
- 3)
- 3

fintech

; 39 %

( )

- 1) 61 %
  - »;
  - 2) 75 %
  - 3) 17 %
- 120–121].

Amazon [7,

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1)

2)

3)

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- Bank of America AI, Erica,

— « Scotiabank Peru) [6, . 50]. » (

[5, ' . 59-60],

400 , 2020 -

fintech, : RegTech.

Sarbanes-Oxley Basel III. GRC

RegTech—

ClauseMatch, Privitar ComplyAdvantage Barclays, HSBC RailsBank. RegTechs.

fintechs,

Payoo Citi Bank

BNP Paribas OpenUp,

\$290 2021 [4, .10], 4,2%

blockchain, AI cloud

blockchain

blockchain blockchain

KB Kookmin Bank, , Shinhan Bank, , HSBC



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7. : , , / . . . // . — 2017. — 1. — . 114–125.

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