

THEORETICAL AND METHODOLOGICAL BASIS OF FORMATION OF MARKETING STRATEGY OF BANKING INNOVATIONS

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In the article, the author considers theoretical and methodical bases to formation of strategy of marketing of bank innovations. It is substantiated that the prospects of digitalization of the economy in the modern market determine the need to develop and promote approaches to marketing banking innovations designed to ensure financial stability of the banking business and focus marketing innovation on not only their capabilities but also market needs. It is determined that the need to form a marketing strategy for banking innovations is actualized on the basis of the adoption of such conceptual documents as: “Digital Agenda of Ukraine 2020”, “Strategy for Development of the Financial Sector of Ukraine until 2025” and “Strategy for Innovation Development until 2030”. The factors influencing the development of marketing of banking innovations in the conditions of financial instability at the meta-, macro- and micro-levels are determined. The author defines the marketing of banking innovations as a philosophy, strategy and tactics of banks based on the choice of a particular market segment followed by the development of innovations and marketing in accordance with this segment, which allows you to focus and focus marketing research and banking innovations to reorganize business processes and create new information technology resources that take into account the trends of the digital economy and benefit society, resulting in financially stable development of banks. This is the activity of managing the processes of creating innovative technologies. It is proved that for the formation of the strategy of marketing of banking innovations it is necessary to: determine the key characteristics of the marketing of banking innovations; to single out the subsystems of the marketing implementation process of banking innovations, namely: organizational, functional and financial; characterize the marketing of banking innovations depending on the model of commercialization; to establish the relationship of the chosen marketing strategy with the classification feature of banking innovations; formation of a holistic structural and logical scheme of formation of marketing strategy of banking innovations. The structural and logical scheme of formation of marketing strategy of banking innovations is offered. It is determined that the marketing strategy of banking innovation is a set of orderly actions aimed at developing the main activities of the bank, overcoming obstacles to information asymmetry, under the influence of regulations and drivers of the competitive environment to meet the financial and economic interests of both the bank and consumers of innovation. banking products and services.

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