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TECHNOLOGICAL DRIVERS OF THE TRANSFORMATION OF MARKET POSITIONING OF UKRAINIAN BANKS UNDER DIGITALIZATION

ABSTRACT

The paper investigates the technological drivers of the transformation of the market positioning of Ukrainian banks under conditions of rapid digitalization of the economy and the development of fintech ecosystems. It elaborates theoretical approaches to defining the essence of technological transformation in banking and its impact on market positioning strategies. The empirical analysis covers the current state of digitalization of the Ukrainian banking sector over 2020–2025 based on the statistics of the National Bank of Ukraine and open data sources. Special attention is paid to the practical aspects of implementing technological innovations by leading Ukrainian banks. The study examines the cases of Monobank as a neobanking leader, PrivatBank with its comprehensive digital ecosystem, and Oschadbank in the context of using artificial intelligence in customer service. The findings show that technologically advanced banks demonstrate significantly better financial performance: return on equity at the level of 47% versus 18% for traditional banks, a 15–25% reduction in operating costs, and annual growth of the customer base of up to 25%. The paper proposes practical recommendations for shaping effective market positioning strategies for different groups of banks, taking into account their level of technological maturity. It is argued that future development prospects are associated with deeper integration of banking services into digital ecosystems, the expansion of embedded banking, the introduction of generative artificial intelligence, and preparation for the launch of the digital hryvnia. The results confirm that technological drivers have become not merely tools of optimization but decisive factors of banks' competitiveness in the digital era.

Keywords: market positioning, banking sector, digital transformation, technological drivers, digital banking, open banking, fintech ecosystems, wartime resilience, Ukraine

JEL Classification: G21, G28, O33

INTRODUCTION

In the context of global digitalization and martial law in Ukraine, the banking sector faces unprecedented challenges that require a fundamental rethinking of traditional approaches to market positioning. At the same time, technological innovations open up new opportunities for transforming banking business models and create prerequisites for fundamentally new competitive strategies. In this regard, the study of technological drivers that determine the direction and pace of change in the Ukrainian banking sector becomes particularly relevant.

The problem, however, is not limited to the introduction of individual technological solutions, but lies in the comprehensive transformation of the entire system of banks' market positioning. Traditional sources of competitiveness, such as an extensive branch network or a wide range of standardized products, are losing their decisive role. Instead, technological maturity, innovation speed, the quality of the digital customer experience, and the ability to integrate into digital ecosystems come to the forefront. This creates new opportunities for technologically advanced banks and, at the same time, significant threats for institutions that fail to adapt to the new environment.

The problem becomes especially acute in the context of the launch of open banking in August 2025, the intensification of cyber threats, and the entry of global technology

companies into the Ukrainian market. Banks are forced to simultaneously address the tasks of technological modernization, ensuring cybersecurity, complying with regulatory requirements, and preserving their customer base under intensifying competition. This requires not only substantial investments but also a deep understanding of the mechanisms through which technological drivers influence the formation of effective market positioning strategies.

Despite a considerable body of research, the comprehensive impact of technological drivers on the transformation of banks' market positioning remains insufficiently explored in the Ukrainian context. There is a lack of empirical studies that would combine theoretical concepts with an analysis of the practical experience of leading Ukrainian banks. The relationship between banks' technological maturity and their financial performance under martial law and economic instability also requires further in-depth investigation.

LITERATURE REVIEW

The problem of technological transformation of the banking sector and its impact on market positioning has been actively explored by both Ukrainian and international scholars. Among Ukrainian researchers, a significant contribution to the development of the theoretical foundations of banking digitalization has been made by Danik and Torlopov (2024), who reveal the mechanisms through which digital transformation changes banks' interactions with customers and enables the creation of innovative business models through partnerships with fintech companies. Makarovych et al. (2024) focus on the challenges of adapting traditional banking systems to new technologies, emphasizing the importance of addressing technical and security issues in order to strengthen customer trust.

Sadchykova et al. (2024) examine the specific features of forming banks' strategies under conditions of financial market digitalization and macroeconomic instability, noting that in 2022–2024 the priorities shifted towards remote customer service and maximum digitalization of processes. Onopriienko (2023) analyses the stages of digital transformation in banking, arguing that modern banks operate in an environment of rapid technological change and intensified competition from non-bank institutions.

Among international studies, the works of Marous (2025) and King (2018) are particularly influential. In the report "2025 Retail Banking Trends and Priorities", Marous (2025) identifies key strategic priorities for financial institutions: improving the digital customer experience (52%), expanding partnerships with fintech companies (64%), and leveraging data for personalized interaction. In his seminal book "Bank 4.0", B. King (2018) substantiates the concept of the full integration of banking services into customers' everyday lives through artificial intelligence and platform-based solutions.

Theoretical background / Conceptual framework

Understanding the essence of the technological transformation of banks' market positioning requires a comprehensive analysis of how relevant theoretical approaches have evolved. The classical theory of positioning, developed by Porter (1980) and further advanced by Kotler and Keller (2016), was based on the assumption of relative stability of the competitive environment and the predictability of consumer behaviour. In the banking sphere, this was reflected in strategies focused on geographic expansion, widening the product range, and segmenting customers according to demographic characteristics. However, the emergence of digital technologies has fundamentally altered these basic assumptions and created the prerequisites for a new paradigm of market positioning.

The modern concept of technological transformation in banking is grounded in the understanding of technology not as a supporting tool, but as a fundamental source of competitive advantage. Unlike the traditional approach, where technology was viewed primarily in the context of automating existing processes, the new paradigm requires a complete rethinking of business models and ways of creating value for customers. This is reflected in the shift from a product-centric to a customer-centric model, in which technologies make it possible to offer personalized solutions in real time. This view is consistent with the digital transformation literature that interprets technology as a strategic capability and a driver of business model innovation, rather than merely process automation (Bharadwaj et al., 2013; Vial, 2019). The shift toward customer-centric and data-driven value creation is also emphasized in recent research on digital transformation and customer experience management (Verhoef et al., 2021).

The analysis of the academic literature (Porter, 1980; Christensen, 1997; Kotler & Keller, 2016; King, 2018), as well as recent analytical and industry sources (Marous, 2025; McKinsey & Company, 2024; Amazon Web Services, 2023) and regulatory documents (National Bank of Ukraine, 2023), allows us to distinguish three main theoretical approaches to understanding technological transformation in banking. The first, which can be described as an evolutionary approach, views digitalization as a natural stage in the development of banking driven by overall technological progress. Proponents

of this perspective emphasize the gradual nature of change and the possibility for traditional banks to adapt by modernizing their existing infrastructure. The second, revolutionary approach is grounded in Christensen's (1997) concept of disruptive innovation and assumes a radical reshaping of the banking industry under the influence of technological start-ups and BigTech companies. The third, synthetic approach, which is gaining increasing prominence, recognizes the simultaneous existence of both evolutionary and revolutionary processes and focuses on the formation of hybrid banking business models.

Technological drivers of transformation constitute a set of interconnected technologies and solutions that fundamentally change the principles of banks' functioning. Key drivers include artificial intelligence and machine learning, which enable the automation of decision-making processes and the development of predictive models of customer behaviour. Cloud technologies provide flexibility and scalability of IT infrastructure, lowering entry barriers for new market players. Blockchain and distributed ledger technologies create preconditions for the decentralization of financial services (McKinsey & Company, 2024; Amazon Web Services, 2023). APIs and the concept of open banking transform banks from monolithic institutions into open platforms (National Bank of Ukraine, 2023). Biometric technologies and behavioural analytics enhance the security and convenience of customer identification.

It is important to recognize that the impact of technological drivers on market positioning is neither linear nor unambiguous. Technologies generate both opportunities and threats, and their realization depends on multiple factors, including organizational culture, the regulatory environment, and market conditions. For example, the implementation of artificial intelligence can improve customer service through chatbots and virtual assistants, but may also create reputational risks in cases of algorithmic discrimination or erroneous decisions. Cloud technologies reduce operating costs, yet simultaneously increase dependence on external providers and introduce new vectors of cyber risk (Forbes Ukraine, 2025).

Particular attention should be paid to the concept of platform banking as a new paradigm of market positioning. Unlike the traditional model, in which the bank acts primarily as a provider of standardized products, the platform model envisions the creation of an ecosystem in which the bank serves as an orchestrator of interactions among various participants—customers, fintech firms, retailers, and public institutions. This enables banks to move beyond conventional financial services and generate additional revenue streams through data monetization, transaction fees, and charges for access to the platform (King, 2018; Marous, 2025; Gawer & Cusumano, 2014; Parker et al., 2016).

Theoretical analysis also highlights the importance of the concept of the "digital divide" in the banking context (OECD, 2021; World Bank, 2016). This divide manifests itself not only between technologically advanced and traditional banks, but also between different customer segments. Younger generations, who have grown up in the digital era, have fundamentally different expectations of banking services—instantaneity, personalization, omnichannel access, and integration with social media. At the same time, older customers and residents of rural areas often prefer traditional service channels. This creates a dilemma for banks: how to maintain technological leadership without losing a significant part of their customer base.

Summarizing the theoretical approaches, the technological transformation of banks' market positioning can be viewed as a complex process that goes far beyond the mere introduction of new IT solutions. It represents a profound change in business logic that requires rethinking the fundamental principles of banking—from ways of interacting with customers to the mechanisms of value creation and distribution. Technological drivers act as catalysts of these changes, but their effectiveness is determined by banks' ability to integrate technology into a coherent market positioning strategy that takes into account both the opportunities of the digital era and the constraints of the real world.

AIMS AND OBJECTIVES

This paper aims to provide a comprehensive examination of the technological drivers that reshape the market positioning of Ukrainian banks, integrating theoretical perspectives with the practical experience of leading institutions to derive effective strategies for adaptation in the digital era. To achieve this aim, the study addresses a set of interrelated research objectives. It systematizes the theoretical foundations explaining how technological change influences banks' market positioning within contemporary digitalization frameworks; assesses the state and dynamics of Ukraine's banking sector over 2020–2025 on the basis of available statistical evidence and relevant analytical and regulatory materials; examines the implementation of technological innovations by monobank, PrivatBank, and Oschadbank and evaluates their implications for competitive standing and customer value propositions; identifies and classifies the principal challenges and risks associated with technological transformation under conditions of martial law, regulatory change, and intensifying cyber threats; and formulates practical recommendations for the design of market-positioning strategies that reflect banks' differing levels of technological maturity and resource endowment.

METHODS

The study employs a mixed-method research design aligned with the stated aim and objectives. The theoretical component is based on a structured review and synthesis of academic literature on bank digital transformation, market positioning, platform banking, and digital maturity. The empirical component relies on descriptive and comparative analysis of publicly available statistical indicators and analytical materials for 2020–2025, with a focus on the National Bank of Ukraine's publications on payment-market development and banking-sector performance. In addition, a qualitative case-study approach is applied to three systemically important market actors — monobank, PrivatBank, and Oschadbank — using document analysis of their publicly reported digital initiatives, product and service features, and technology-related communications in order to assess implications for competitive positioning. Finally, the study integrates the obtained evidence through analytical generalization and triangulation to formulate practice-oriented conclusions on how technological drivers can be translated into sustainable positioning advantages in the Ukrainian banking market.

Methodological approaches to assessing banks' digital maturity have also undergone substantial evolution. Early models focused primarily on technical aspects, such as the presence of specific IT systems, the degree of process automation, and the share of online transactions. Contemporary approaches conceptualize digital maturity as a multidimensional construct that encompasses technological infrastructure, employees' digital competencies, organizational culture, strategic vision, and ecosystem linkages. The digital maturity model developed by the consulting firm McKinsey distinguishes five levels: initial (technology deployment), developed (systematic digitalization of individual processes), defined (integration of digital solutions), managed (data-driven decision-making), and optimized (full-scale digital transformation).

The analysis of the state and dynamics of digitalization of the Ukrainian banking sector reveals a unique trajectory shaped by a combination of global technological trends, domestic reforms, and extraordinary external shocks. The period 2020–2025 has been decisive for the formation of a new digital architecture of Ukrainian banking, demonstrating the potential of technology both as an instrument of adaptation to crisis conditions and as a driver of fundamental changes in the financial ecosystem. An examination of the statistical data of the National Bank of Ukraine indicates unprecedented rates of digital transformation of the country's payment landscape.

RESULTS

The period 2020–2025 has been decisive for the formation of a new digital architecture of Ukrainian banking, demonstrating the potential of technology both as an instrument of adaptation to crisis conditions and as a driver of fundamental change in the financial ecosystem. An analysis of the National Bank of Ukraine's statistics indicates unprecedented rates of digital transformation of the country's payment landscape. While in 2020 the share of cashless card transactions amounted to 87% in terms of volume, by the first quarter of 2025 this figure had reached 95.2%, effectively approaching its theoretical maximum. The total number of card transactions increased from 5.997 billion operations in 2020 to 8.654 billion in 2024, while the value of cashless transactions rose from UAH 2.209 trillion to UAH 4.244 trillion over the same period. These figures reflect not merely quantitative growth but a qualitative shift in the financial behaviour of Ukrainians, whereby cash payments are increasingly becoming an exception rather than the norm.

A structural analysis of payment operations reveals the depth of the transformation processes (Figures 1, 2). Payments at the point of sale became the dominant category, accounting in 2024 for 73.4% of all transactions (more than 6 billion operations) and 46.8% of their value (almost UAH 2 trillion). Card-to-card transfers, reflecting the development of P2P payments, reached 31.1% of the total value (UAH 1.318 trillion), while online payments accounted for 13.6% of the number of transactions and 14.7% of their value (UAH 622 billion). This structure indicates the emergence of a mature digital payment environment in which different types of transactions complement each other in an organic way.

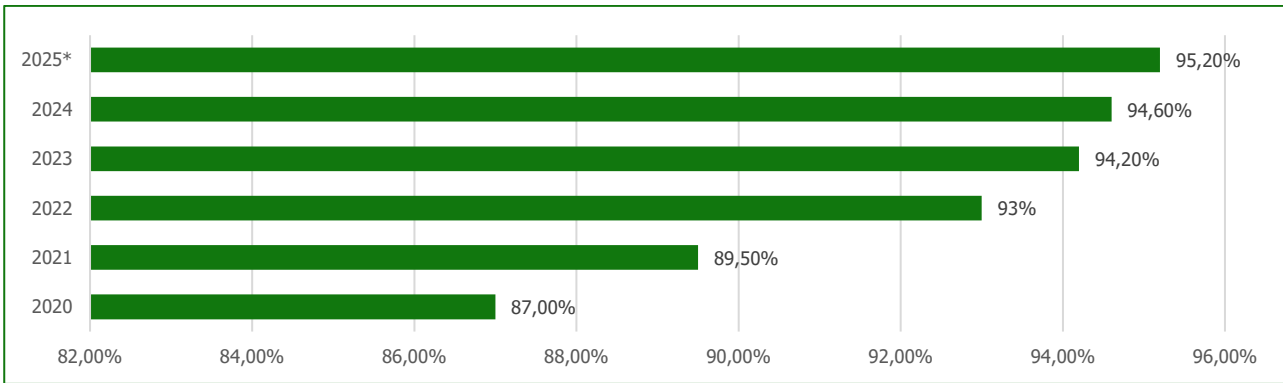


Figure 1. Share of cashless transactions (% of total number of transactions). Note: * 2025 – forecast (author’s estimate)

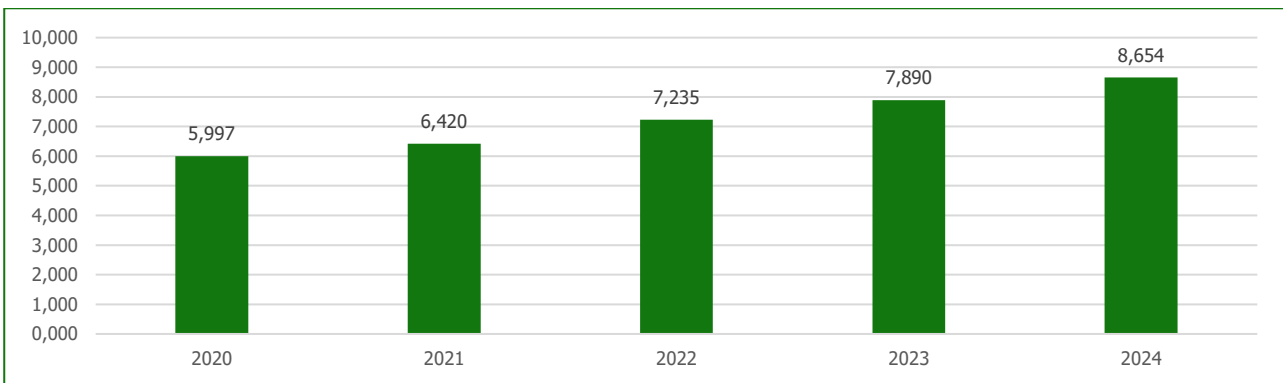


Figure 2. Number of card transactions (billion operations).

Particular attention should be paid to the development of mobile banking as the primary channel of interaction between customers and banks. The NBU BankID system, integrated with the Diia state mobile application, has provided access to digital banking services for more than 25 million Ukrainians, which is about 60% of the country’s adult population. The use of BankID has increased sixfold since its integration in 2020, forming a unified digital identification ecosystem that links public and private services.

Leading banks demonstrate impressive levels of digital customer coverage. PrivatBank serves around 19 million active clients through digital channels, processing more than 1,000 transactions per second – a national record that is comparable with best international practices. Monobank, launched in 2017 with 17 thousand beta users, serves 9.77 million customers as of 2025, making it the largest neobank in Central and Eastern Europe. Oschadbank has registered over 2.7 million clients on its Oschad 24/7 platform, which indicates the success of digital transformation even in traditional state-owned banks.

Banks’ investment activity in technology is consistent with their ambitious digital transformation plans (Table 1). According to the NBU strategy, Ukrainian banks intended to increase technology spending from 2% of total income in 2019 to 6% in 2023, which corresponds to the global average. Actual investments confirm the seriousness of these intentions: Monobank has invested about USD 8 million in software development and infrastructure; PUMB has implemented advanced video-conferencing systems to support digital collaboration; and Oschadbank has deployed the Way4 platform as the technological core for a unified digital ecosystem.

Table 1. Key indicators of digitalization of leading Ukrainian banks (2025).

Bank	Digital customers (million)	Share of online transactions (%)	Mobile app rating	IT investments (% of income)
PrivatBank	19.0	92%	4.8/5.0	5.5%
Monobank	9.77	100%	4.9/5.0	8.0%
Oschadbank	2.7	78%	4.5/5.0	4.2%
PUMB	1.2	85%	4.6/5.0	5.0%
Raiffeisen	1.5	82%	4.7/5.0	4.8%

The war has become an unexpected but powerful catalyst for digital transformation. On the morning of 24 February 2022, the National Bank of Ukraine promptly authorized the use of cloud services in the jurisdictions of the EU, the United Kingdom, the United States, and Canada, which enabled banks to adapt instantly to the new reality. PrivatBank carried out an unprecedentedly rapid migration of 270 applications and 4 petabytes of data from 3,500 servers in less than 45 days – a process that in peacetime would have taken at least one and a half years. In total, Ukrainian banks and public institutions migrated more than 15 petabytes of mission-critical data to cloud services provided by Amazon Web Services, Microsoft Azure, and Google Cloud, thus ensuring business continuity even during massive missile attacks and nationwide blackouts.

The NBU’s electronic payment system demonstrated exceptional resilience, processing more than 98% of interbank payments throughout the war period, with a daily capacity exceeding 1.5 million transactions. The POWER BANKING initiative launched by the NBU secured the operation of more than 1,000 bank branches in 200 cities during blackouts by relying on alternative energy sources and backup communication channels. This made it possible to maintain critical banking infrastructure even under systematic attacks on the country’s energy system (Figure 3).

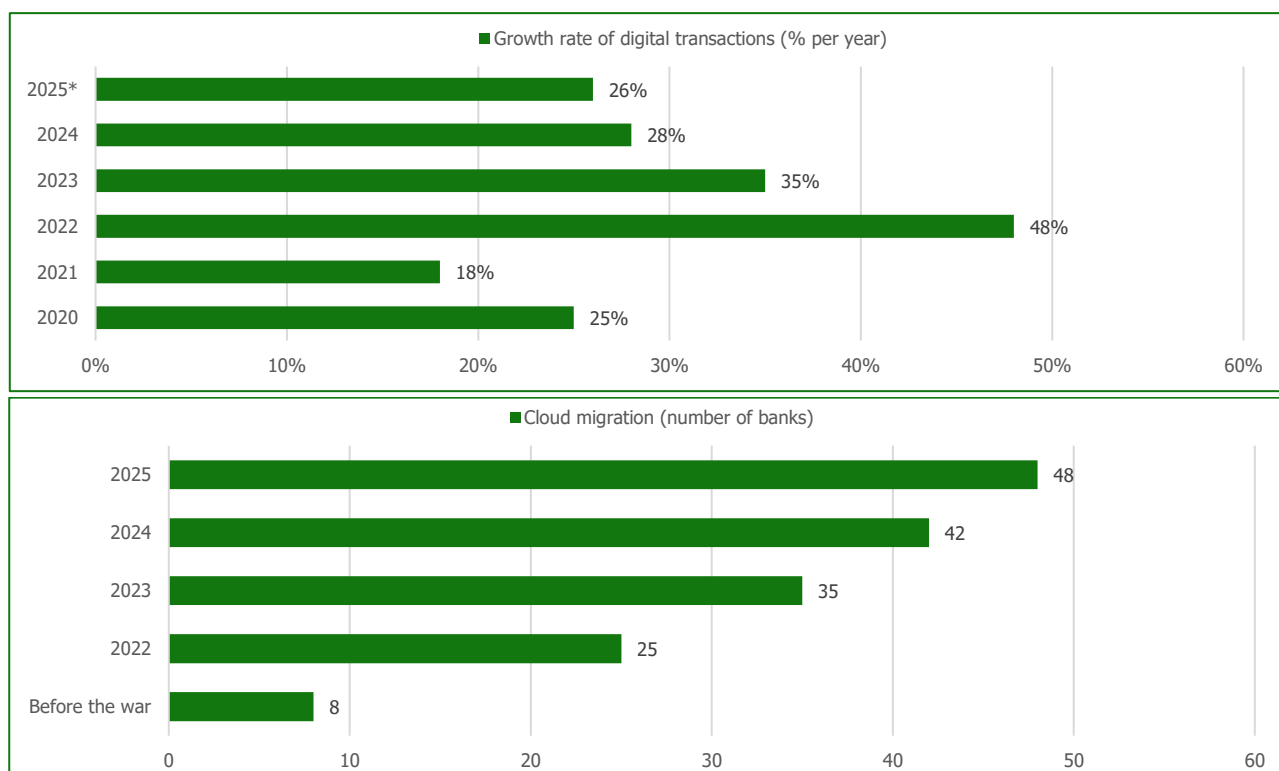


Figure 3. Impact of the war on the acceleration of digitalization in the banking sector. Note: * 2025 – forecast (author’s estimate)

The country’s payment infrastructure has continued to expand despite the challenges of war. In 2024, 496.6 thousand payment terminals were in operation (an increase of 10.5% compared with 2023), 97.5% of which supported contactless payments. The number of merchant outlets accepting payment cards rose to 518.4 thousand (up by 12.8%), while the number of ATMs stabilized at 15.7 thousand units. The upgrade of the Electronic Payment System to the ISO 20022 standard as of 1 April 2023 ensured round-the-clock interbank settlements and created the technical foundation for future integration with SEPA (the Single Euro Payments Area).

An analysis of the digital development of different groups of banks reveals substantial heterogeneity of approaches and outcomes. State-owned banks, led by PrivatBank, are at the forefront of innovation, ranging from biometric payments (FacePay24) to voice recognition in call centres. Private Ukrainian banks exhibit the greatest diversity, from the fully digital business model of monobank to more traditional approaches among medium and small institutions. Foreign banking groups pursue a more conservative strategy, prioritizing reliability and security over radical innovation.

The consolidation of the banking sector has been accompanied by an intensification of digital transformation. The number of operating banks declined from 140 in 2015 to 62–76 institutions in 2024, while the top 10 banks control 75% of

corporate clients' funds, and the top 20 account for 92% of the sector's net assets. This concentration has created pre-conditions for large-scale investment in technology, as major banks possess sufficient resources to finance ambitious digital projects.

The development of an ecosystem-based approach in Ukrainian banking is acquiring particular importance (Table 2). Leading banks are transforming from traditional financial institutions into technology platforms that integrate banking, insurance, investment, and lifestyle services. PrivatBank has created the Privat Universe ecosystem with more than 50 services, while Monobank is building a partnership network that covers insurance, investment products, and customers' everyday needs. This approach not only increases revenue per customer but also creates additional barriers to switching to competitors.

Table 2. Comparative analysis of the digital maturity of different groups of banks (2025).

Types of banks	Number of banks	Digital customer coverage	Share of online transactions (%)	Average IT expenditures (% of income)
State-owned	6	75%	82%	4.5% of income
Private Ukrainian	35	68%	78%	3.8% of income
Foreign	15	72%	80%	4.2% of income
Neobanks	4	100%	98%	7.5% of income
Average value	-	74%	81%	4.3% of income

The analysis indicates that the Ukrainian banking sector has undergone a period of forced digitalization, compressing transformation plans that would typically span a decade into just a few years. The combination of technological readiness, regulatory support, and intense external pressure has created conditions for a "digital leap", positioning Ukraine among the regional leaders in digital banking. At the same time, the results highlight persistent constraints related to sustaining the pace of innovation, ensuring cybersecurity, and maintaining the inclusiveness of digital services across population segments.

DISCUSSION

The Ukrainian case indicates that banking digital transformation in 2020–2025 followed an accelerated, crisis-driven trajectory in which digital channels, cloud-enabled continuity solutions, and ecosystem approaches shifted from optional innovations to prerequisites for operational resilience. This pattern implies that market positioning in Ukrainian banking increasingly depends not only on product differentiation, but also on banks' ability to institutionalize rapid technology adoption under elevated operational and cyber risk. Accordingly, effective positioning strategies should prioritize scalable digital service architectures, strengthened cyber governance, and inclusiveness-by-design to avoid excluding vulnerable customer segments.

These findings are consistent with the academic literature arguing that digital technologies increasingly shape banks' competitive strategies and customer-interaction models by enabling data-driven value creation and business-model renewal (Bharadwaj et al., 2013; Vial, 2019; Verhoef et al., 2021), while also resonating with the positioning perspective that emphasizes strategic differentiation under changing competitive conditions (Porter, 1980). In addition, the observed shift toward ecosystem and platform logics aligns with platform research highlighting the role of orchestration, complementarities, and network effects in competition (Gawer & Cusumano, 2014; Parker et al., 2016). At the same time, whereas much of the international literature describes a more gradual and sequential maturation path, the Ukrainian experience reflects a compressed, shock-driven transformation in which cloud migration, remote channels, and ecosystem solutions became essential for operational continuity and market survival. This suggests that digital maturity and market positioning in Ukrainian banking should be interpreted through the lens of resilience under extreme external shocks.

Limitations

Despite the broad empirical coverage and triangulation of sources, this study has several limitations that open avenues for future research. First, the analysis relies primarily on sector-level statistics and public disclosures. While these data are suitable for identifying macro-trends in digitalization and market positioning, they may understate bank-specific heterogeneity in strategic execution, risk appetite, and legacy constraints. Second, part of the evidence comes from the wartime period, when regulatory forbearance, emergency cloud authorizations, and temporary operational arrangements could bias

performance indicators upward by prioritizing continuity over efficiency. Third, the paper does not estimate causal effects of specific technologies (e.g., cloud migration, advanced analytics, biometric KYC) on financial outcomes; disentangling their isolated impact would require granular, bank-level panels and credible identification strategies. Finally, customer-side measures of perceived value – such as digital experience quality, switching costs within ecosystems, or trust in AI-enabled services – remain outside the scope of this work.

CONCLUSIONS

The study has shown that technological drivers are a decisive factor in the transformation of the market positioning of Ukrainian banks. The shift from traditional competitive strategies to digitally driven business models is driven by a combination of global digitalization, wartime challenges, and the growing role of fintech ecosystems. The results indicate a direct relationship between banks' level of digital maturity and their financial performance, the efficiency of their business models, and the pace of growth of their customer base. Particular importance is attached to the adoption of artificial intelligence, cloud technologies, and open banking mechanisms, which together shape a new paradigm of customer interaction.

At the same time, the war has become a powerful catalyst for digital change, enabling banks to demonstrate flexibility and resilience even under critical conditions. However, persistent challenges related to the intensification of cyber threats, shortages of qualified personnel, regulatory constraints, and the need to balance technological progress with financial stability remain key determinants of the future evolution of the industry. Overall, the findings suggest that technological transformation is systemic in nature and is becoming the primary determinant of banks' competitiveness in the digital era.

The further development of the Ukrainian banking sector requires the integration of innovative technologies into banks' strategic business models, taking into account the specific characteristics of different groups of institutions.

For state-owned banks, the priority is to expand platform-based ecosystems and strengthen cooperation with state digital services, while simultaneously placing greater emphasis on cybersecurity and the inclusiveness of services.

Private banks should focus on the use of artificial intelligence and big data analytics to enhance service personalization and optimize operating costs, while broadening partnership networks with fintech companies.

For foreign banking groups, it is advisable to adapt global technological practices to the Ukrainian market and to integrate more deeply into local ecosystems.

Neobanks, in turn, need to maintain a high pace of innovation and continuously improve their mobile applications, combining technological novelty with the reliability of services.

At the same time, the regulatory policy of the National Bank of Ukraine should aim to harmonize open banking with European standards, stimulate investment in cybersecurity, and support the training of qualified IT specialists. The implementation of these approaches will create the conditions for strengthening the competitiveness of Ukrainian banks and consolidating their position as regional leaders in digital banking.

Future research should integrate supervisory microdata with survey-based and experimental designs to quantify causal mechanisms, examine distributional effects across customer cohorts, and assess the long-run interaction between open-banking adoption, cybersecurity investment, and banks' competitive positioning in the context of post-war reconstruction.

ADDITIONAL INFORMATION

AUTHOR CONTRIBUTIONS

All authors have contributed equally.

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CONFLICT OF INTEREST

The Authors declare that there is no conflict of interest.

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ТЕХНОЛОГІЧНІ ДРАЙВЕРИ ТРАНСФОРМАЦІЇ ПОЗИЦІЮВАННЯ РИНКУ УКРАЇНСЬКИХ БАНКІВ В УМОВАХ ЦИФРОВІЗАЦІЇ

Автори досліджують технологічні чинники трансформації ринкового позиціювання українських банків в умовах швидкої цифровізації економіки та розвитку фінтех-екосистем. Вони розробляють теоретичні підходи до визначення суті технологічної трансформації в банківській галузі та її впливу на стратегії позиціювання ринку. Емпіричний аналіз охоплює поточний стан цифровізації банківського сектора України за 2020–2025 роки на основі статистики Національного банку України та відкритих джерел даних. Особлива увага приділена практичним аспектам упровадження технологічних інновацій провідними українськими банками. Дослідження розглядає випадки Монобанку як лідера в необанкінгу, ПриватБанку з його комплексною цифровою екосистемою, а також Ошадбанк у контексті використання штучного інтелекту в обслуговуванні клієнтів. Результати показують, що технологічно розвинені банки демонструють значно кращі фінансові показники: рентабельність власного капіталу на рівні 47% проти 18% у традиційних банків, зниження операційних витрат на 15–25% і річне зростання клієнтської бази до 25%. Автори статті пропонують практичні рекомендації щодо формування ефективних стратегій позиціювання на ринку для різних груп банків, ураховуючи їхній рівень технологічної зрілості. Стверджується, що майбутні перспективи розвитку пов'язані з глибшою інтеграцією банківських послуг у цифрові екосистеми, розширенням вбудованого банкінгу, впровадженням генеративного штучного інтелекту та підготовкою до запуску цифрової гривні. Результати підтверджують, що технологічні драйвери стали не просто інструментами оптимізації, а вирішальними факторами конкурентоспроможності банків у цифрову епоху.

Ключові слова: позиціювання на ринку, банківський сектор, цифрова трансформація, технологічні драйвери, цифровий банкінг, відкритий банкінг, фінтех-екосистеми, стійкість у воєнний час, Україна

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