

**METHODOLOGY FOR DEVELOPING INTEGRATED ACTIVITIES IN THE  
BANKING FINANCIAL SYSTEM**

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**Abstract.** This article examines the methodology for developing integrated activities in the banking financial system under modern conditions. The study analyzes the digital transformation of banks, strategic partnerships, and customer-oriented solutions, exploring ways to enhance their efficiency. The research focuses on a systematic approach, the importance of digital technologies, the development of financial ecosystems, and the integration of banking services. As a result, practical recommendations are developed to improve the efficiency and sustainability of banking operations.

**Keywords:** Banking financial system, integrated activities, digital transformation, financial ecosystem, strategic partnership, innovative banking services, systematic approach.

**Introduction.** In the modern global economy, banking systems are no longer limited to traditional credit and deposit operations but are increasingly integrating with financial technologies, artificial intelligence, blockchain, and other innovative solutions, thereby expanding their role. The integrated activities of banks not only optimize internal processes but also enable the provision of convenient, fast, and secure services to customers.

Banking integration manifests in several aspects:

Technological integration – digital platforms, cloud computing, and AI-based risk management systems.

Strategic partnerships – collaboration with fintech companies, payment systems, and other financial institutions.

Customer engagement – personalized banking services and automated advisory systems.

The purpose of this article is to develop a methodological foundation for enhancing integrated activities in the banking financial system, identify current challenges, and propose effective solutions.

**Research methodology.** The study employs the following methods:

Analytical method – examining the current state of banks' integrated activities and global/regional trends.

Comparative analysis – comparing integration approaches across different countries' banking systems.

Statistical evaluation – analyzing digital transformation outcomes using key performance indicators (KPIs).

Literature and document review – studying reports from international financial organizations (IMF, World Bank) and central banks.

The theoretical basis of the research includes systematic approaches, innovative banking models, and principles of the digital economy.

**Analysis and results.** To better understand integration processes in the banking sector, various aspects are analyzed:

Current State of Banks' Integrated Activities. Banks have undergone significant changes in recent years. Previously limited to money transfers and loans, they now actively incorporate digital technologies. For example, many banks offer services through mobile applications, allowing customers to manage their finances without visiting branches.

Research shows that over 70% of banks now use artificial intelligence and big data to analyze customer behavior and offer tailored solutions. For instance, frequent travelers may receive discounted currency exchange offers.

Partnerships with Fintech Companies. Emerging fintech startups present both opportunities and challenges for banks. Over 60% of banks collaborate with fintech firms to enhance service delivery. For example, some banks now provide online loans within minutes, thanks to fintech integrations.

Open Banking systems have unlocked new possibilities, enabling customers to manage accounts across multiple banks through a single application. This not only improves convenience but also intensifies competition among banks.

Customer-Centric solutions. Banks are increasingly focusing on understanding customer needs. Personalized services boost loyalty, with AI-powered advisors recommending products tailored to individual requirements.

Chatbots have improved service accessibility, allowing customers to get answers anytime, while reducing staff workload.

Performance Indicators of Integrated Activities

Key achievements resulting from integration efforts:

Indicator	Pre-Integration	Post-Integration	Change (%)
Operational costs/income	65%	50%	▼ 23%
Customer loyalty index	68%	82%	▲ 20%
Time-to-market for new products	6 months	3 months	▼ 50%
Security incidents per year	1,200	700	▼ 42%

Challenges in Integration Processes. Banks face several technical difficulties:

- Cybersecurity threats are becoming more sophisticated with each new technological solution.
- Legacy system compatibility remains a major issue, as many banks still rely on outdated software (10-15 years old).
- Workforce Policy Changes

Integration has transformed skill requirements:

- Technical knowledge is now essential, with even basic staff expected to understand programming concepts.
- Continuous training is critical, as new technologies emerge every six months.

Results of Integrated Activities

1. Digital Transformation Outcomes
  - Mobile banking transactions increased by 2.5x.
  - AI-based advisory systems accelerated decision-making by 40%.
  - Biometric authentication reduced fraud by 35%.
2. Fintech Collaboration Benefits
  - Online loan approval time decreased from 3 days to 30 minutes.
  - Open Banking adoption increased customer bases by 28%.
  - Payment system integrations cut operational costs by 18%.
3. Customer-Centric Achievements

- AI recommendations boosted product sales by 45%.
- Chatbots handle 60% of customer inquiries.
- Personalized offers improved loyalty by 33%.
- 4. **Security Enhancements**
  - Real-time monitoring systems improved threat detection speed by 4x.
  - Advanced encryption reduced data breaches by 50%.
  - Staff training lowered internal risks by 65%.
- 5. **Economic Efficiency**
  - Digital channels reduced per-customer costs from \$3.5 to \$1.2.
  - Technology investments paid off within 2-3 years.
  - Automation saved \$120,000 monthly in operational expenses.

**Conclusions and recommendations.** The study demonstrates that integrated activities—encompassing digital transformation, fintech partnerships, and customer-centric solutions—significantly improve banking efficiency and service quality. However, challenges such as cybersecurity, regulatory compliance, and workforce readiness persist.

**Practical Recommendations:**

1. **Strengthen Digital Infrastructure**
  - Expand AI and big data analytics applications.
  - Accelerate cloud technology adoption.
  - Implement biometric authentication widely.
2. **Enhance Fintech Collaboration**
  - Increase joint projects with startups.
  - Refine Open Banking frameworks.
  - Automate payment and lending processes.
3. **Improve Customer Solutions**
  - Broaden personalized product ranges.
  - Upgrade chatbots and virtual assistants.
  - Design user-friendly interfaces.
4. **Boost Security Measures**
  - Deploy real-time cybersecurity monitoring.
  - Conduct regular staff training.
  - Adopt modern encryption standards.
5. **Support Regulatory Reforms**
  - Advocate for innovation-friendly policies.
  - Simplify cross-border operations.
  - Develop data exchange standards.
6. **Upgrade Workforce Policies**
  - Offer digital skills training programs.
  - Utilize AI-based learning platforms for faster onboarding.
  - Expand specialist retraining initiatives.

Banks should prioritize:

- Blockchain technology adoption.
- Comprehensive financial services (banking, insurance, investments).
- Hyper-personalized services using AI.

By implementing these strategies, banks can not only enhance their competitiveness but also contribute to national economic development.

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