

Ministry of Education and Science of Ukraine
V.N. Karazin Kharkiv National University

Department of Banking Business and Financial Technologies
Department of Management, Business and Professional Communications

«APPROVED»

Head of the Academic Council of
Educational and Research Institute «Karazin Banking Institute» of
V.N. Karazin Kharkiv National University
Anna CHKHEAILO
of August 2023.

Decision of the Academic Council of the Institute
dated «31» August 2023, minutes No. 1

GUIDELINES
FOR THE DEFENSE OF QUALIFYING MASTER'S THESES
second (master's) level of higher education
specialty 072 «Finance, Banking and Insurance»
educational and professional program
«Financial Technologies and Banking Management»
and specialty 073 «Management»
educational and professional program
«Management of Organizations and Administration»
Educational and Research Institute «Karazin Banking University»
(for foreign students of English language programs)

The guidelines were considered at
the meeting of the Department of
Banking Business and Financial
Technologies
Minutes dated August 30, 2023,
No.1;

Department of Management,
Business and Professional
Communications
Minutes dated August 29, 2023,
No.1;

The guidelines were
approved by the scientific
and methodical commission
of the ERI «Karazin Banking
Institute»
Minutes dated August 30,
2023, No. 1

2023 / 2024 academic year

Considered at the meeting of the Department of Banking Business and Financial Technologies, minutes No. 1 dated "30" August 2023.

Considered at the meeting of the Management, Business and Professional Communications, minutes No. 1 dated "29" August 2023.

HALYCH Roman, VIADROVA Nadiia, SHEVCHENKO Viktoriia, SEMENCHENKO Tamara. Guidelines for the defense of qualifying master's theses, completed by the students of the second (master's) level of higher education specialty 072 "Finance, banking and insurance" of the educational and professional program "Financial technologies and banking management" and specialty 073 "Management" of the educational and professional program "Management of organizations and administration" (for foreign students of English-language programs) – Kharkiv: KBI of V.N. Karazin KhNU, 2023. – 68 pp.

The guidelines for theses defense were developed taking into account the requirements of the regulatory documents of V.N.Karazin KhNU and Ministry of Education and Science of Ukraine.

The guidelines are intended for supervisors of qualifying master's theses, regulatory inspectors and higher education students, specialty 072 "Finance, banking and insurance" of the educational and professional program "Financial technologies and banking management" and specialty 073 "Management" of the educational and professional program "Management of organizations and administration"

CONTENTS

1.	QUALIFYING MASTER’S THESIS, ITS PURPOSE AND TASKS	5
2.	GENERAL RECOMMENDATIONS FOR COMPLETING MASTER’S THESIS	5
2.1.	Recommendations for the performance of the qualifying master’s thesis specialty 072 “Finance, banking and insurance”.....	5
2.2.	Recommendations for the performance of the qualifying master’s thesis specialty 073 “Management”.....	10
3.	STAGES OF PREPARATION AND DEFENSE OF MASTER'S THESIS	14
4.	FRAMING OF MASTER'S THESIS	18
5.	ASSESEMNT CRITERIA FOR MASTER'S THESIS	25
6.	APPENDICES	27
6.1	Appendices regarding the performance of the qualifying master's thesis, specialty 072 "Finance, banking and insurance"	27
A.	A sample of the title page of a qualifying master's thesis	28
B.	A sample of an individual assignment for a qualifying master’s thesis	29
C.	A sample of an abstract for a qualifying master’s thesis.....	31
D.	A sample of the contents of a qualifying master’s thesis	32
E.	Requirements for writing "INTRODUCTION" of the qualifying master’s thesis ..	33
F.	Requirements for writing “CONCLUSIONS” of the qualifying master’s thesis ...	37
G.	A sample of references	41
H.	A sample of supervisor’s review for a qualifying master’s thesis	43
I.	A sample of the title page of the visual analytical and calculation material of the qualifying master's thesis.....	44
6.2	Appendices regarding the performance of the qualifying master's thesis, specialty 073 “Management”	45
A1	Topics of qualifying master's theses	46
B1	A sample of the title page of a qualifying master's thesis	50
C1	A sample of an individual assignment for a qualifying master’s thesis	51
D1	A sample of abstract design	53
E1	A sample of the contents of a qualifying master’s thesis.....	54
F1	A sample of “INTRODUCTION” of the master’s thesis	56
G1	Requirements for writing the “CONCLUSIONS" of the qualifying master’s thesis.	58
H1	A sample of references.....	59
I1	A sample of an external review	64

J1	A sample of an application for approval of the topic of a qualifying master's thesis	65
K1	A sample of the title page of the visual material of the qualifying master's thesis	66
L1	Requirements for making a presentation for the defense of a qualifying master's thesis	67
M1	A sample of a structural and logical scheme of a qualifying master's thesis	68

1. QUALIFYING MASTER'S THESIS, ITS PURPOSE AND TASK

Qualifying master's thesis (hereinafter referred to as a QMT) is an independent theoretical and applied research carried out by a student of higher education at the final stage of studying for a master's degree.

Based on the results of its defense, the examination board (hereinafter referred to as the EB) makes a decision on conferring the appropriate qualification and issuing a diploma.

The purpose of the QMT is to deepen theoretical and practical knowledge of the chosen specialty and specialization by higher education applicants, to demonstrate their ability to research, justify and apply effective classical and modern methods of management and organization of activities in the field of professional activity in solving applied professional problems, to identify the degree of preparation of graduates for independent practical activity.

While working on the QMT, higher education applicants must consolidate the skills of correctly formulating the problem and justifying its relevance, formulating the goal and objectives of the research, building a logical plan and optimal structure, working with literary sources and statistical information, analyzing and evaluating various aspects of the organization's activities, substantiating one's own generalizations, conclusions and proposals.

The main tasks of the QMT are:

- research or deepening and generalization of the theoretical and applied principles of the chosen topic;
- carrying out a comprehensive assessment of the investigated issues using modern tools;
- development and assessment of alternative approaches to solving the problems posed by the QMT;
- justification of the proposed solutions using situational analysis;
- preparation of a report and visual materials conveying the main content of the QMT and the author's proposals, followed by their public defense.

2. GENERAL RECOMMENDATIONS FOR COMPLETING MASTER'S THESIS

2.1. Recommendations for the performance of the qualifying master's thesis, specialty 072 "Finance, banking and insurance"

QMT as an original theoretical and applied research should have a certain construction, consistency and completeness.

QMT consists of the following elements:

- 1) title page (Appendix A);
- 2) individual assignment (Appendix B);
- 3) abstract (Appendix C);
- 4) contents (Appendix D);
- 5) introduction (Appendix E);

- 6) the main part;
- 7) conclusions and proposals (Appendix F);
- 8) references (Appendix G);
- 9) appendices

The recommended volume of the qualifying master's thesis is 50-70 pages of A4 format (210x297) of typewritten text in Times New Roman 14 pt font. This volume does not include a list of references and appendices. A deviation of + 10% is allowed.

In addition, the review of the scientific supervisor (appendix J) is added to the qualifying master's thesis (but not published).

The characteristics of individual elements of QMT are given below.

Title page. It contains data on the higher education institution where the work was performed, topic, performer, scientific supervisor, as well as information on the admission of the work to defense, place and year of its performance (Appendix B).

The abstract is a concise, accurate and informative presentation of the content of the work (Appendix C).

Contents must reveal the structure of the work in the form of the titles of all sections and subsections (paragraphs) with an indication of the initial pages, and also reflects the essence of the problem, its complexity and the logic of the research (Appendix D).

List of symbols and abbreviations is provided if there are too many of them and they are not common in regulatory documents and scientific literature.

Introduction. A scientific justification of the relevance and importance of the chosen topic is given; the goal, task and object of the research are formulated; a list of applied research methods is provided; the research information base is determined; it is reported whether the work has passed approval.

The introduction section follows this sequence.

Actuality of the topic. The relevance of conducting research to solve the scientific task and develop the financial and credit system of Ukraine as a whole is substantiated. In addition, the information on the connection of the topic with scientific research topics can be indicated, or it can be indicated which financial and credit institution (enterprise) ordered this research.

The purpose and tasks of the research. The goal of the work and the tasks that must be solved to achieve the goal are formulated. The goal should not be formulated as "to research...", "to study...", because these words indicate the way to achieve the goal, not the goal itself.

Next, it is necessary to indicate the specific tasks that must be solved in accordance with this goal. This is done in the form of enumeration (consider; discover; analyze; establish).

Object of study. A phenomenon or process is determined, which is investigated in accordance with the topic of QMT based on the data of the enterprise (bank, insurance company).

The subject of research is what is within the object.

The object and the subject of research, as categories of the scientific process, are related to each other as general and partial.

Research methods should not be listed separately from the content of the work,

but briefly and meaningfully defining what exactly was researched by one or another method. This will make it possible to verify the logic and acceptability of the choice of these methods.

Information support (legislative and normative, and theoretical sources used). The main laws, normative acts mentioned in the work, and the authors who made the greatest contribution to the development of the researched task are given.

It is desirable that the work has elements of scientific novelty.

The scientific novelty of a qualifying master's thesis is a sign, the presence of which gives the author the right to improve and further develop the object of research while characterizing the results obtained by him/her. It is necessary to show the difference of the obtained results from previously known ones and to describe the degree of novelty.

Scientific novelty is manifested in the presence of theoretical provisions that are formulated for the first time and substantiated in terms of content, methodological recommendations that are implemented in practice and affect the achievement of new socio-economic results. Only those research provisions that contribute to the further development of financial science as a whole or its individual areas can be new.

When presenting the scientific novelty of the obtained results, a brief summary of the new scientific provisions (solutions) proposed by the applicant is given. It is necessary to show the difference of the obtained results from previously known ones and to describe the degree of novelty (obtained for the first time, improved, received further development).

Scientific novelty consists in the introduction of new previously unused scientific terms into the scientific circulation, in the definition of the genesis of the development of scientific knowledge, in the disclosure of regularities and the main ways of the development of financial science.

Practical significance of the obtained results. The possibility of practical application of the obtained results is provided.

Approbation of research results. It is indicated where the main results of the work were made public (participation in conferences, publication of scientific articles, participation in writing monographs, participation in competitions, etc.).

Length of introduction: 3-5 pages.

A sample of "Introduction" of the QMT is given in Appendix E.

The content structure of the sections (chapters) of the qualification work is as follows.

Chapter 1. Theoretical studies. In this section, the author demonstrates the knowledge of theoretical developments in the field of research, methods of their critical analysis, the ability to justify the choice of the field of research. Structurally, the first section consists of 3 subsections.

In the first subsection, the state of theoretical developments on the chosen topic should be revealed, the various existing views (including our own) on certain aspects should be analyzed, and unresolved problems that need to be solved in a theoretical, methodological and applied plan should be identified.

The second subsection provides an assessment of the current laws, resolutions, decrees, and other official administrative documents, regulatory and reference base on

the topic of the work. The actual understanding of this base is revealed, the necessity and expediency of documents are substantiated.

In the third subsection, it is required to carry out a critical analysis of the economic-mathematical methods and models (which can be applied in the development of the research object) that are usually used in research in this direction (and if necessary, justify the use of other economic-mathematical methods), on the basis of which the graduate of higher education can conduct process modeling to obtain new data about the research object.

Volume of the first chapter: 15-20 pages.

Chapter 2. Analysis of the research object. In the second section, the student of higher education performs a thorough analysis of the actual state of the researched problem, presents the results of experimental research using the materials obtained during the pre-diploma practice. This section should be as rich as possible with factual information (tables, graphs, charts, diagrams) that reflects the results of the research object's activity over the past 3-5 years, and characterizes the environment of its activity.

The database for the analysis should be statistical materials related to the research object (enterprise, bank, insurance company) for several years.

In the section, it is recommended to allocate 3-4 relatively independent (but subject to the general logic of the research) subdivisions containing analysis and assessment of specific areas of activity of the research object.

The first subsection can be devoted to an in-depth analysis of the financial condition of the research object (enterprise, bank, insurance company), methods and results of solving financial problems used by the economic entity. It is impractical to describe the history of the organization's origin and development.

The second subsection is devoted to the analysis of the dynamics of indicators characterizing changes in the state of the research object over time, the corresponding absolute and relative indicators of the dynamics, etc. are calculated. If necessary, the methodology and results of statistical observations of the object of research, which was developed and used by the student of higher education to obtain data about it, can be given here instead of what was stated earlier.

The third section is devoted to:

- either experimental research and economic-mathematical modeling. The full methodology of empirical research, obtained data, experimental results and conclusions are given. The sources of origin of the information used in the analysis should be clearly distinguished: what was borrowed from the literature, what was obtained from the organization's documents, and what data was obtained through own observations, experiments, calculations, sociological surveys, etc. Particular attention should be paid to the reliability of the results, the assessment of the quality of the built models, and limitations regarding the scope of their possible use. Processing of actual data and modeling should be done using modern software;

- or in the case of developing an author's program, conducting an analysis of business processes related to the management of the research object (enterprise, bank, insurance company). It provides a description of the task (business process), its information and methodical support, a description of the proposed algorithms and schemes of the computing process or business process, the form of source documents

(tables, diagrams, graphs), requirements for using the developed program or business optimization scheme process, other. The use of author's or specialized software in the process of preparing a qualifying master's thesis must be indicated in the title of the corresponding item of the plan: "...with the use of (hereinafter the name of the software product)".

Technical and economic characteristics of the research object (analysis of the current state of the object, which is considered as a design base - an enterprise, bank, insurance company, etc.) is a mandatory component of Chapter 2. The chapter must contain a summary of the materials collected during the pre-diploma practice. Calculations and visual materials must be accompanied by the author's conclusions. The order of placement of this subsection is agreed by the author with the head of the QMT - depending on the expediency and logic of the construction of the material of the chapter.

The approach recommended above is not "static": depending on the chosen topic, the goal and tasks of the study, Chapter 2 may include other: sequence, composition and content of subsections.

Volume of the second section: 15 - 20 pages.

Chapter 3. Recommendations for improving the research object. It must contain well-founded proposals of the applicant for higher education, aimed at achieving the set goal of the work. Structurally, it accommodates 3-4 subdivisions. The nature and content of the proposed measures should be based on the generalization, analysis and results of the research conducted by the author in the first and second chapters.

The content of the subsections of the Chapter 3 are devoted to the development of recommendations for improvement, optimization, improvement of the functioning of the research object (enterprise, bank, insurance company).

The material of Chapter 3 should contain specific recommendations aimed at improving the research object. Recommendations should be clear. Their presentation should correspond to the following sequence:

- preamble, unresolved aspects of the researched issue;
- formulation of the need to overcome them with the subsequent "transition" to determining the essence of the recommendation;
- description of the methodology that reveals the proposed recommendation;
- determining the effect of implementation;
- formulation of conclusions to the subsection.

The presentation of the material should be accompanied by appropriate visual content, which reveals and confirms the essence of the recommendation.

A general content quality of the the subsection material in Chapter 3 is defined by the author's understanding of not only "what exactly" he/she suggests, but also "in what way?" to implement one or another approach.

Volume of the third section: 15 - 20 pages.

The given structure is not typical. It is a reference point within which research can be carried out on the chosen issue.

Conclusions. This section is the final part of the QMT and contains a concise statement of the relevance of the topic, the assessments and generalizations made during the analysis, the author's proposals and their economic effectiveness (Appendix

F).

The volume of Conclusions: 3 - 5 pages.

References. It includes a list of used literary sources compiled according to the current rules (Appendix G)

When compiling the list of used sources, the requirements of state standards of Ukraine 8302:2015 should be followed.

Appendices. Appendices include large tables, block diagrams, sample table forms, etc. Appendices should include photocopies of financial statements, statistical tables from open databases with the names and Internet addresses of these databases.

2.2. Recommendations for qualifying master's thesis, specialty 073 "Management"

A qualifying master's thesis as an original theoretical and applied research should have a certain logic of construction, consistency and completeness.

QMT consists of the following elements:

- 1) title page (appendix B1);
- 2) individual assignment (appendix C1);
- 3) abstract (Appendix D1);
- 4) content (Appendix E1);
- 5) introduction (appendix F1);
- 6) Chapter 1 (theoretica section);
- 7) Chapter 2 (analysis of the research object);
- 8) Chapter 3 (recommendations for improving the results of the activity of the research object);
- 9) conclusions (Appendix G1);
- 10) references (Appendix H1);
- 11) Appendix

The total volume of the qualifying master's thesis should be 60-70 pages of A4 format (210x297) of typewritten text in Times New Roman 14 pt font.

In addition, the following documents are added to the qualifying master's thesis (but not published):

- 1) review from the scientific supervisor;
- 2) external review (appendix I1);
- 3) a conclusion about the level of originality of the work.

The characteristics of the elements of the qualifying master's thesis are given below.

Title page. It contains data on the higher education institution where the work was performed, topic, performer, scientific supervisor, as well as information on the admission of the work to defense, place and year of its performance (Appendix B1).

Individual assignment. Contains the topic of the work; the order by which it was approved; the initial data used for its implementation; the contents (chapters) of the work (Appendix B1).

The individual task is a normative document and significant deviations from the

structure of the QMT approved in it are not allowed.

The abstract is a concise, accurate and informative presentation of the content of the work. It should contain information that allows you to create an idea about the conducted research on the topic of QMT. The abstract should include information about the relevance of the topic, the purpose and task of the work, the object and subject of the research, methods and main results of the research.

The abstract ends with a set of key words. A keyword is a word or stable phrase from the text, which from the point of view of information search carries a semantic load. The set of keywords should reflect the main content of the work out of context. The total number of keywords should be at least three and not more than ten. Keywords are printed in a line in capital letters, separated by commas (Appendix D1).

The length of the abstract is up to 1 page of printed text.

Contents. It reveals the structure of the work in the form of the name of all sections and subdivisions (paragraphs) with an indication of the initial pages, and also reflects the essence of the problem, its complexity and the logic of the research (Appendix E1). The names of sections and subsections should be concise and clear, closely related to the title of the work, but not repeat it.

Content is 1-1.5 pages.

Introduction. The introduction provides a scientific basis for the relevance and importance of the chosen topic; reveals the essence and state of the researched scientific task, its significance, grounds for developing the topic, provide justification for the need to conduct the research, formulate the goal, task, object and subject of the research; a list of applied research methods is given; the research information base is determined; it is reported whether the work has passed approval. Also, in the introduction, the content of the theoretical significance and applied value of the obtained results is reported, as well as the provisions to be defended are noted.

In introduction, it is necessary to follow this sequence.

Actuality of the topic. The relevance and expediency of conducting research to solve the scientific task and develop the management and economic system of Ukraine as a whole is substantiated.

The purpose and tasks of the research. The goal of the work and the tasks that must be solved to achieve the goal are formulated. Next, it is necessary to indicate the specific tasks that must be solved in accordance with this goal. This is done in the form of enumeration (consider; discover; analyze; establish).

The object of the research. The phenomenon or process that is investigated according to the topic of the work is determined based on the data of a specific sub-enterprise or financial and credit institution.

The subject of research is what is within the object.

The object and the subject of research, as categories of the scientific process, are related to each other as general and partial.

Research methods should not be listed separately from the content of the work, but briefly and meaningfully defining what exactly was researched by one or another

method. This will make it possible to verify the logic and acceptability of the choice of these methods.

Information support (legislative-normative and theoretical sources used). The main laws, normative acts mentioned in the work, and the authors who made the greatest contribution to the development of the researched task are given.

It is desirable that the work has elements of scientific novelty.

Scientific novelty in relation to the qualifying master's work is a sign, the presence of which gives the author the right to improve and further develop the object of research, while characterizing the results obtained by him. It is necessary to show the difference of the obtained results from previously known ones and to describe the degree of novelty.

Scientific novelty is manifested in the presence of theoretical provisions that are formulated for the first time and substantiated in terms of content, methodological recommendations that are implemented in practice and affect the achievement of new socio-economic results. Only those provisions of the study that contribute to the further development of management as a whole or its individual directions can be new.

When presenting the scientific novelty of the obtained results, a short abstract of the new scientific provisions (solutions) proposed by the student is given. It is necessary to show the difference of the obtained results from previously known ones and to describe the degree of novelty (obtained for the first time, improved, received further development).

Scientific novelty consists in the introduction of new previously unused scientific terms into the scientific circulation, in the definition of the genesis of the development of scientific knowledge, in the disclosure of regularities and the main ways of the development of economic science.

Practical significance of the obtained results. Information is provided on the possibility of practical application of the obtained results.

Approbation of research results. It is indicated where the main results of the work were made public (participation in conferences, publication of scientific articles, participation in writing monographs, participation in competitions, etc.).

The volume of the introduction is 3-5 pages Appendix F1.

Chapter 1. Theoretical studies. In this section, the author demonstrates the knowledge of theoretical developments in the direction of research, methods of their critical analysis, the ability to justify the choice of the direction of research. Structurally, the first section consists of 3 subsections.

In the first subsection, the state of theoretical development on the chosen topic should be revealed, the existing various views (including our own) on certain aspects should be analyzed,

In the second subsection, a more detailed study of certain theoretical and practical aspects of the topic under study can be given and an assessment of the current laws, decrees, and other official administrative documents, regulatory and reference base on the topic of the work can be provided.

In the third subsection, it is necessary to identify and investigate unresolved problems directly related to the specified topic, which need to be solved in a theoretical,

methodical and applied way, and the solutions of which can be proposed as ways to improve the object of research.

The theoretical part ends with the *conclusions*, where all the main conclusions and provisions will be displayed in a concise form. An important element of the conclusions is the formulation of the students' own opinion regarding the problems investigated. The conclusions should be the basis for further analysis or research.

The volume of the first chapter is 15-20 pages.

Chapter 2. Analysis of the research object. In the second section, the student of higher education performs a detailed analysis of the actual state of the researched problem, based on the study of information on the development of a separate branch of the economy, a market segment, an enterprise *using the materials obtained during the pre-diploma practice*. This section should be as rich as possible with factual information (tables, graphs, diagrams, diagrams) that reflects both the results of the research object's activity over the past 2-5 years, and characterizes the environment of its activity, changes and development.

The first subsection can be devoted to technical and economic characteristics and an in-depth analysis of the current state of the enterprise (market segment, economic sector). In particular, it is necessary to determine the state of those issues that are considered in the qualifying master's thesis and emphasize the relevance of the work from a practical point of view.

The second subsection is devoted to the analysis of the dynamics of indicators characterizing changes in the state of the research object over time, the corresponding absolute and relative indicators of the dynamics, etc. are calculated. If necessary, the methodology and results of statistical observations of the object of research, which was developed and used by the student of higher education to obtain information about it, can be given here instead of what was stated earlier.

The third subsection contains an analysis of statistical and analytical materials that determine the level of resolution of certain aspects of the investigated problem as a whole at the enterprise (organization). Based on the study, processing and generalization of analytical materials, the student must identify the influence of positive and negative factors, establish objective and subjective causes of shortcomings, assess the capabilities of the enterprise (organization) to increase the effective development of certain areas of activity in view of global and local the latest trends.

The section ends with *conclusions*, where it is necessary to display all the main conclusions and provisions in a concise form, in particular, to describe briefly the results of the activity of the research object, to cite the results of the analysis of specific indicators of the research subject, to describe the state of management at the enterprise and to determine the factors that affect it.

The volume of the second chapter is 20-25 pages.

Chapter 3. Recommendations for improving the research object. It must contain well-founded proposals of the applicant of higher education, aimed at achieving the set goal of the work. Structurally, it includes 3 subdivisions. The nature

and content of the proposed measures should be based on the analysis and results of the research conducted in the first and second sections.

In the third chapter, you need to provide specific, substantiated suggestions for improvement within the research topic. It is necessary to focus on the evaluation and use of scientific and practical aspects of the strategic development of the enterprise, optimization approaches to the management of personnel and the production process at the enterprise, implementation of the marketing strategy, development of new products and entry into new markets, investment support of the proposed measures, risk management, etc. .

The first two subsections are devoted to the development of recommendations for improvement, optimization, improvement of the functioning of the enterprise in accordance with the subject of the study.

In the third subsection, proposals for the introduction of modern innovative technologies into the object and subject of research should be given, calculations or justifications of the economic efficiency of the use of the measures proposed by the applicant of higher education at the enterprise may be given.

The volume of the third chapter is 15-20 pages.

Conclusions. The final stage of the scientific research summarizes the scientific and practical results of the completed thesis for obtaining master's degree.

This is the section that is the final part of the thesis and contains a concise statement of the relevance of the topic, the assessments and generalizations made during the analysis, the author's proposals (Appendix G1). Conclusions should reflect the degree of implementation of the author's qualifying master's thesis of the set goal and tasks.

It is advisable to divide the text of the conclusions into subsections: 1, 2, 3, 4, The volume of conclusions is 3-5 pages.

References. It includes a list of used resources compiled according to the current rules (Appendix H1). Mandatory references to the legislative framework and periodicals for the past 2-3 years in accordance with the selected research topic and references to scientific works of scholars of V.N.Karazin Kharkiv National University, scientific articles that are placed in the scientific databases of SCOPUS and other open sources. The list shows published a higher education applicant abstracts and articles.

Appendices. The appendices contain bulky tables of an auxiliary nature, block diagrams, sample forms of tables and questionnaires of a sociological survey, etc. Appendices should include photocopies of financial statements, statistical tables from open databases with the names and Internet addresses of these databases.

3. STAGES OF PREPARATION AND DEFENSE OF A MASTER'S THESIS

The implementation of QMT consists of the following main stages:

- 1) determination of the research direction, selection and approval of the topic and plan of the qualifying master's thesis;
- 2) conducting research and writing a qualifying master's thesis;
- 3) preparation of a qualifying master's thesis;
- 4) preparation for public defense.

The timeframe of theses completion is set and controlled by scientific advisors, the head of the master's program and the head of the department.

Determination of the research direction, selection and approval of the topic and plan of the qualifying master's thesis

The direction of the research is based on the scientific schools of the university, the subject of the department's scientific research, orders from business entities, and the scientific interests of the student of higher education.

The topic of the qualifying master's thesis must be relevant, have theoretical and applied significance, correspond to the current state and prospects for the development of economic science and business practice.

An applicant of higher education may choose a topic from the list of thesis topics, developed and annually reviewed by the department (Appendix A1). The applicant of higher education is given the right to propose his/her topic with the necessary justification of its research. The topic of the paper must be agreed both with the graduation department and with the organization on whose materials it will be performed. An example of an application for approval of the topic of a qualifying master's thesis is given in Appendix J1.

A mandatory requirement for a qualifying master's thesis is its scientific novelty, usefulness and practical value. The thesis should be written on the materials of a particular organization.

Applicants of full-time higher education undergo pre-diploma practice; they receive materials for the analytical part of the paper at the place of practice.

The topics of diploma papers are discussed at meetings of graduation departments and approved by order of the rector (vice-rector for scientific and pedagogical work). The same order appoints academic supervisors of qualifying master's theses.

The thesis plan should correspond to the topic of the study, have a clear logic of combining theoretical and methodological, analytical and constructive parts. When developing and discussing the research plan, it is necessary to draw up a phased calendar plan of the thesis in accordance with the regulations approved by the department. Non-fulfillment of the schedule and systematic deviation from the regulations are the basis for preventing the applicant of higher education from the defense of the thesis.

Conducting research and writing a qualifying master's thesis

The main task of this stage is to write the text of the qualifying master's thesis in accordance with the approved topic and plan. An applicant of higher education should thoroughly familiarize himself with the theoretical foundations of the chosen issue, summarize the existing approaches based on the analysis of literary sources and justify the methodological foundation of his research. With the help of this toolkit and well-known modern techniques and methods of analysis, the diagnosis of the research object is carried out from the point of view of the chosen topic and the existing problems and their causes are determined. This, in turn, is the basis for developing and

substantiating alternative proposals for eliminating problems and determining the most appropriate way to solve them in the conditions of a particular enterprise. During the implementation of this stage, work with literary sources is conducted in parallel with research at the enterprise, certain aspects of the qualifying master's thesis may be clarified or adjusted.

Determination of scientific novelty in a qualifying master's thesis

In accordance with the requirements for the master's degree, qualifying master's theses submitted for defense must contain innovative scientific results confirmed by the conducted research. Under such conditions, an applicant of higher education can, with full reason, note in the characteristics of the paper which scientific results were obtained "for the first time" and which received "further development".

Of course, a qualifying master's thesis cannot be completely new in everything. The presence of elements of scientific novelty in it is quite sufficient. Usually, the scientific novelty of a qualifying master's thesis is proven by a thorough analysis of literary sources, research papers, defended dissertations, domestic and foreign publications on the topic of research.

Prevention of academic plagiarism in qualifying master's theses

The qualifying paper should not contain academic plagiarism, fabrication, or falsification.

Plagiarism is publicizing (publishing), in whole or in part, someone else's work under the name of a person who is not the author of this paper.

Academic plagiarism is the intentional full or partial reproduction under one's own name without reference to the author in written or electronic form of another's work, published or officially made public.

Applicants for higher education must submit a qualifying master's thesis for defense, which is an independent scientific work and has no signs of academic plagiarism. This also applies to scientific articles and abstracts submitted for publication in scientific publications.

As a criterion for the originality of the works, the indicator of the level of originality of the text in percentage, obtained with the help of software and technical means of checking for plagiarism and reduced by the percentage of legitimate borrowings, is used.

A protocol (or report) with the results of checking the work for uniqueness using the program is provided to the supervisor.

Preparation for the defense of a qualifying master's thesis, regulatory control, admission to the defense

An applicant of higher education is obliged to submit a qualifying master's thesis to the scientific supervisor within the set time limits. In case of non-fulfillment of the calendar schedule, an appeal is submitted to the director of the institute with a proposal

to exclude the student of higher education from the master's degree as one who does not fulfill the curriculum.

The completed qualifying master's thesis, the protocol on checking the originality of the work, and visual material are submitted for review by the scientific supervisor of the qualifying master's thesis. The scientific supervisor checks the thesis for compliance with the rules of registration and regulatory control. If there are substantive comments or comments regarding the design of the paper, the higher education applicant corrects them.

After that, the title pages of the fully finished thesis are signed by the applicant of higher education and the academic supervisor, and the written feedback of the supervisor is provided.

An applicant for higher education must receive an external review. A sample of the review structure is given in Appendix II.

The decision on admission to the defense of the thesis is made after its review and recommendation for the defense at the meeting of the graduation department.

To carry out preliminary defense of the thesis:

- no later than five days before the date of the department meeting, the student must submit the qualification paper in printed form, as well as its electronic version, which must be identical;

- the system operator of the Anti-Plagiarism System, in accordance with the Procedure for checking student theses for the presence of borrowings from other documents, checks the work and provides the head of the department with a protocol for checking the originality of the diploma paper;

- at the meeting of the department, the student makes a report on the topic of the thesis.

During the report at the meeting of the department, the student should briefly explain the purpose of the thesis, its task, the research methodology, the obtained results and conclusions.

After the discussion of the student's report, the department decides on the admission of the qualification work to the defense. The department may decide on the need to finalize the qualification work and postpone the decision on granting admission to its defense.

Students whose theses were not admitted to defense are expelled from the university, and they have the right to defend their theses within three years after expulsion.

For the defense, the student of higher education prepares:

- 1) qualifying master's thesis (with all signatures on the title page);
- 2) external review;
- 3) review of the scientific supervisor;
- 4) a conclusion on the level of originality of the master's thesis.

After receiving admission to the defense, the applicant of higher education must bind the printed-out thesis in a hard cover and make a visual of the analytical and calculation material for it.

The procedure for defending a qualifying master's thesis

The applicant of higher education prepares a report, presentation and illustrative material (tables, graphs, diagrams, drawings) in the form of an album for all EC members for defense.

The presentation time should not exceed 10 minutes, should be concise, specific, using illustrative material: presentation, handout (a set of tables, graphs, diagrams, diagrams or appropriate presentation slides).

The defense of the thesis begins with a report in which the applicant for higher education must reveal:

- 1) relevance of the topic;
- 2) thesis structure;
- 3) object and subject of research;
- 4) conclusions from the analysis, the content of the proposed measures and justification of their effectiveness (it is recommended to spend at least 70% of the time allocated for the report).

During the report, applicants should refer to illustrative material, briefly explaining its content.

EC members present at the defense can ask questions to the applicant in order to determine the level of his special training and erudition.

After answering the questions, the review is read.

The total defense time should not exceed 30 minutes on average per higher education applicant.

After discussing the defense results at a closed meeting of the EC, a decision is made, which is announced by the head of the EC on the same day.

Graduates who received unsatisfactory grades during the defense are expelled from the institute, receiving an academic certificate. A qualifying master's thesis can be submitted for re-defense within three years after graduation from the institute. After defense, the thesis is transferred to the archive of the institute. The defense of theses can take place in a remote mode.

4. FRAMING OF MASTER'S THESIS

Text

The text of the work must be typed on a computer in compliance with the requirements.

The text is printed on one side of the sheet. The work is printed in the MS Word for Windows editor, margins: top and bottom – 20 mm, right – 10 mm, left – 25 mm. Font: Times New Roman, font size: 14, line spacing – 1.5. The page number is at the top, in the right corner.

The QMT begins with the title page, after the title page the following are sequentially placed:

- INDIVIDUAL ASSIGNMENT

- ABSTRACT;
- CONTENTS;
- INTRODUCTION;
- CHAPTER 1 (must have its own title);
- CHAPTER 2 (must have its own title);
- CHAPTER 3 (must have its own title);
- CONCLUSIONS;
- REFERENCES;
- APPENDICES

Contents indicates the opening pages of each section and subsection.

The names of sections and subsections given in the CONTENTS and in the text of the QMT must be the same.

The sheet on which ABSTRACT is printed is not numbered and is not taken into account when determining the total volume of work. The first page of the QMT INTRODUCTION should be numbered 4 or 5 depending on the number of pages in the CONTENTS (1 or 2).

Parts of QMT are INTRODUCTION, CHAPTERS, CONCLUSIONS, REFERANCES, APPENDICES start on a new page.

The subsections of sections are printed one by one.

Chapters, subsections, paragraphs of the QMT should be numbered with Arabic numerals and printed with paragraph indentation.

CHAPTERS should have numbering (1, 2, 3) throughout the text, excluding appendices (e.g. CHAPTER 1. TITLE OF CHAPTER)

The subsection number includes the section number and the ordinal number of the subsection, separated by a dot (1.1; 1.2; etc.).

The number of paragraphs includes the numbers of the section, subsection and ordinal number of the item, separated by a dot (1.1.1; 1.1.2; 1.1.3; ...).

Do not put a dot after section number, subsection number, clause number in the text of the work.

Headlines

The text of the main part of the QMT is divided into sections, subsections, and paragraphs.

The headings of the structural parts of QMT CONTENTS, LIST OF CONVENTIONAL ABBREVIATIONS, INTRODUCTION, CHAPTER, REFERANCES, APPENDICES are printed in capital letters in the middle of the page without quotation marks.

Headings of subsections are printed in small letters (except for the first capital letter) with paragraph indentation. Do not put a dot at the end of the title. If the title consists of two or more sentences, separate them with a dot.

Headings of paragraphs are printed in small letters (except for the first capital letter) with a paragraph indentation in line with the text, a dot is placed.

The distance between the heading, subheading, paragraph name and text should be equal to 3-4 spaces. Between the headings of structural parts and other elements,

there are 2 lines, in other cases there is one line.

Lists

Each item in the list should be preceded by a hyphen or (if it is necessary to refer to one of the lists in the text) an Arabic numeral followed by a parenthesis. For further detailing of the list, lowercase letters followed by a parenthesis is used.

Example:

- 1) _____
- a) _____
- b) _____
- 2) _____

Tables

Tables are used for grouping and convenience of comparing indicators (an example of table is given below). Certain rules should be followed when designing tables. The word "Table" and its number are indicated on the right. The name of the table is indicated below, which should characterize its content in the center.

Example of table:

Table 2.2

Obligations of JSC CB "PrivatBank"

	December, 31 2017	December, 31 2018
Debt to the NBU	12394	9817
Indebtedness to other banks and other financial organizations	234	195
Clients' money	212167	231055
Issued debt securities	2	2
Current income tax liability	150	136
Deferred income tax liability	1688	2247
Reserves and other financial obligations	3292	3132
Subordinated debt	129	-
TOTAL OBLIGATIONS	230056	246584

Source: compiled according to the official website of JSC CB "PrivatBank" [54].

Formulas

The largest, as well as long formulas, which contain signs of sum, product, differentiation, integration, are placed in separate lines. In separate lines, there are also formulas that are numbered according to the text of the QMT.

Example:

$$L = \frac{1}{k(k-1)} \sum_{i=1}^k Q_i \quad (2.3)$$

where k - the number of important banks (from 2 to i);

Q_i is the ratio between the average market shares of i -th leading banks and the average shares of " $k - i$ " banks;

i - the number of leading banks among " k " important banks;

k - the number of important banks.

Equations and formulas should be separated from the text above and below by 3-4 intervals. If the equation does not fit on one line, it should be moved after the equal sign (=) or after the plus (+), minus (-), multiplication (*) signs.

The ordinal number of the formula is indicated in round brackets to the right of it. It consists of the section number and the ordinal number of the formula within the section separated by a dot.

Illustrations

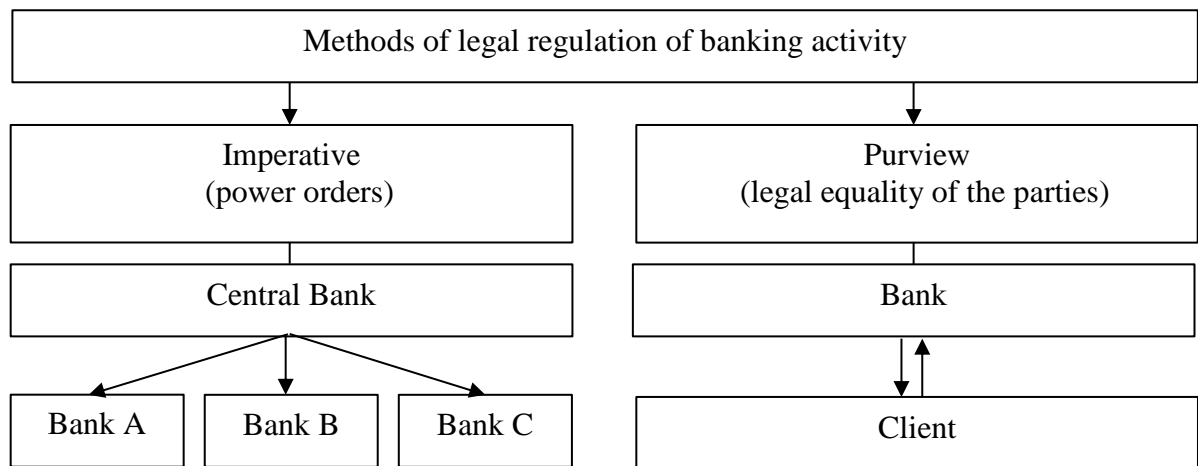
Graphic material - drawings, diagrams, diagrams, etc. - are used in QMT for a detailed illustration of the properties or characteristics of the research object.

The graphic material is placed directly after the first reference to it or on the next page, and if necessary - in the appendix (the reference to the graphic material in the text of the work is mandatory).

If there are tables supplementing the graphic material, the tables should be placed after the graphic material.

Graphical material should be numbered with Arabic numerals consecutively within a section, except for illustrations provided in appendices. The illustration number is placed below the illustration and consists of the section number and the ordinal number of the illustration, with a dot between them.

Example. Fig. 1.2. (the second figure of chapter 1).



Source: [43, p. 52]

Fig. 1.2. Methods of legal regulation of banking activity

For the graphic material contained in the applications, numbering, consisting of an Arabic numeral with the addition of the application's letter designation before the number, is used

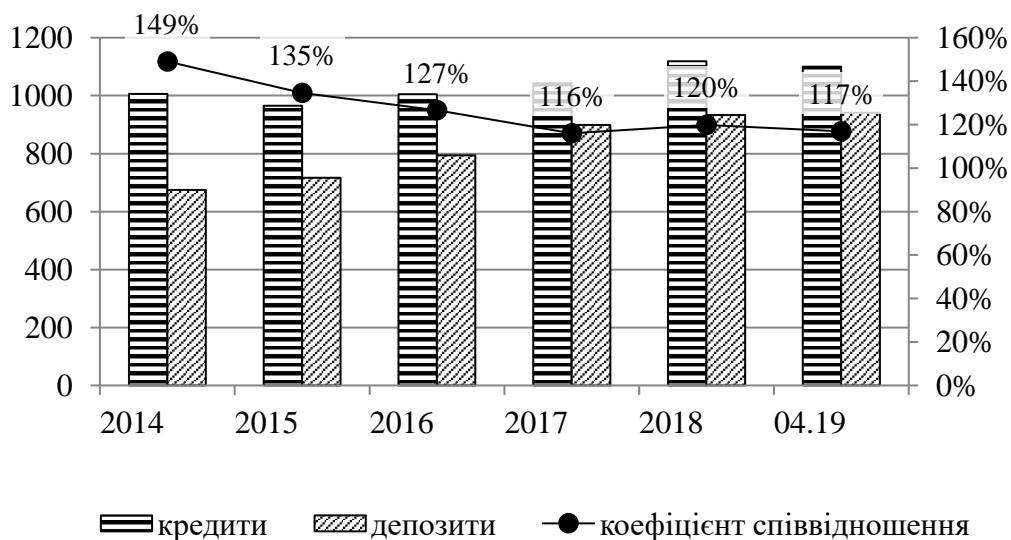
Example. Fig. B.3. (means the third figure of Appendix B).

The title of the graphic material is placed after the number, which should contain text with the most concise description of the image.

A diagram is usually done on one page. If the picture does not fit on one page, it is allowed to transfer it to other pages.

At the same time, the name is placed on the first page, explanatory data - on each page and under them is printed "Fig. ..., sheet ...".

An example of diagram:



Source: built according to data [65]

Fig. 2.7. Dynamics of the volume of deposits of the population and the volume of lending by banks of Ukraine

A caption under an illustration usually has four main elements:

- the name of the graphic, denoted by the abbreviated word "Fig. ";
- ordinal number of the illustration,
- the thematic title of the illustration, containing the text with the most succinct description of the image;
- an explanation built in this way: the details of the plot of the graphic image are indicated by numbers, which are included in the caption, accompanied by text. It should be noted that the explanation does not replace the general name of the plot of the graphic image, but only explains it.

Links to used sources

When writing the QMT, the applicants of higher education must refer to the sources whose materials they used for its preparation. If the source has been republished several times, then it is necessary to refer to the latest edition.

Example. "In works [1-7]..."

Page references appear immediately after the citation in square brackets. Such a reference indicates the ordinal number of the source in the bibliography and the corresponding page of the source.

Example. [5, p. 397] – (source 5, page 397).

In order to refer to the formulas given in the QMT, its serial number is indicated in round brackets.

Example. "In formula (2.1)..."

In order to refer to the tables given in the QMT, the text refers to it (using the abbreviation of the word "table").

Example. "In table 1.2 ..."

In the case of repeated reference to the table and illustration, indicate the abbreviated word "see".

Example. "See table 1.3 ..."

Citation

For the purpose of unbiased analysis of the received data, their interpretation, as well as to confirm one's own arguments by referring to an authoritative source, citation is used. Scientific etiquette requires accurately reproducing the quoted text, because the slightest reduction of the given extract can distort the meaning laid down by the author.

Appendices

Materials supplementing the QMT may be placed in Appendices or as a separate part. Appendices can include: graphic materials, large-format tables, calculations, descriptions of algorithms and programs for tasks solved on a computer, etc.

Appendices are listed in the order in which they are referenced in the text. They must have the same page numbering as the main text of QMT.

Appendices should be marked consecutively with capital letters of English alphabet.

For example: Appendix A, Appendix B.

Preparation of References

Only those sources that are referenced in the text should be included in References (in the form of square brackets).

References are formed:

- in the order of appearance of links in the text;
- in alphabetical order of the surnames of the first authors or titles;

The bibliographic description of the list of used sources can be drawn up taking into account the provisions of the National Standard of Ukraine 8302:2015 "Information and documentation. Bibliographic reference. General provisions and rules of drafting" (http://www-library.univer.kharkov.ua/pages/bibliography/style/dstu_8302_2015.pdf) or APA style (http://www-library.univer.kharkov.ua/pages/bibliography/style/style_APA.pdf)

Articles from journals indexed in the leading scientific databases Scopus and/or Web of Science are best suited for this.

For normative legal acts, it is necessary to indicate official publications (Vedomosti Verkhovna Rada of Ukraine, Official Gazette of Ukraine, "Uryadovy Kuryer" newspaper, Collection of Resolutions of the Government of Ukraine, official web portal of the Verkhovna Rada of Ukraine (<https://www.rada.gov.ua/>)).

You should not refer to electronic databases and other publications (books) that are not official sources of the content of regulatory and legal acts.

Example:

1 Constitution of Ukraine: Law of Ukraine dated June 28 1996 No. 254k/96-VR [Electronic resource]. URL: <http://zakon1.rada.gov.ua/cgi-bin/laws/main.cgi?nreg=254%EA%2F96-%E2%F0>. (date of application: November 25, 2020).

2. About the National Bank of Ukraine: Law of Ukraine dated May 20 1999 No. 679-XIV [Electronic resource]. URL: <http://zakon4.rada.gov.ua/laws/show/679-14/page>. (date of application: November 22, 2020).

Drawing up graphic documents for qualifying master's thesis

The graphic part of the QMT is carried out in the form of PPT presentation with a title page.

To defend the qualification work, the student must use visual aids. They are necessary to prove and substantiate the conclusions drawn and the proposed recommendations, and should facilitate the speech. An explanation of the content of visual aids should be organically integrated into the text of the report.

It is advisable to use analytical tables, graphs and diagrams, which contain the most significant results of QWT in a visual and concentrated form.

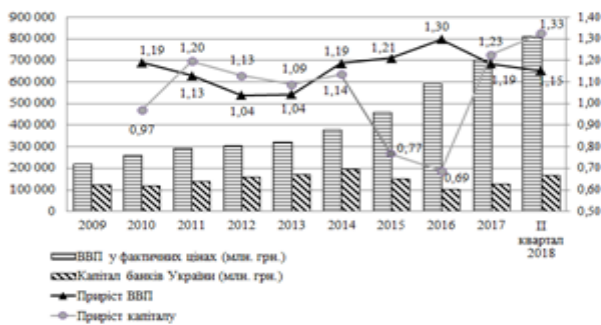
As a rule, diagrams (graphs), schemes, algorithms, tables and formulas are displayed on the slides, reflecting the initial information and the obtained results. The number of slides should be at least 10.

Slides are made on a computer using the MS Power Point program. Each slide must have a main title (no more than two lines, Arial or Times New Roman fonts in size 24-28 pt. Non-main titles and inscriptions are made in smaller sizes. The minimum size of text messages is 14-16 pt depending on the selected font type (Arial or Times New Roman).

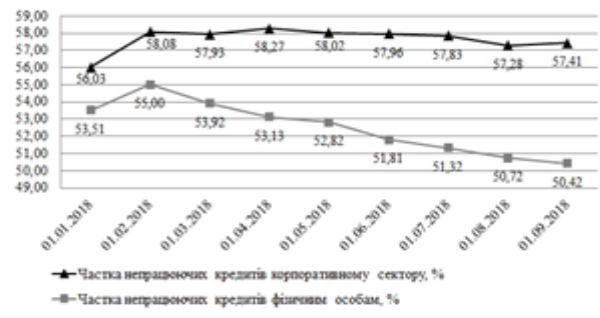
A set of presentation slides must have a title frame - title page. The second slide of the presentation is the structural and logical scheme of the study.

слайд 9

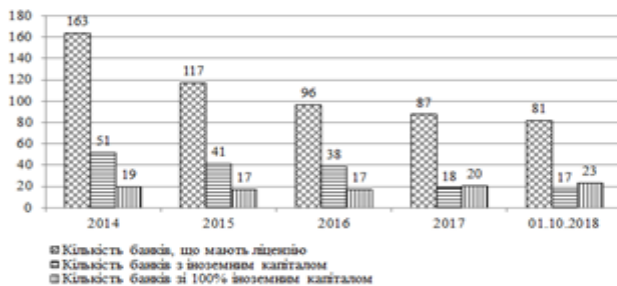
ДИНАМІКА ВВП ТА КАПИТАЛУ БАНКІВ В УКРАЇНІ, МЛН ГРН.



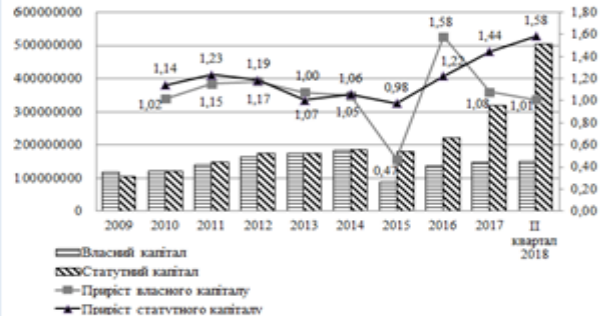
ЧАСТКА НЕПРАЦЮЮЧИХ КРЕДИТІВ ПО БАНКІВСЬКІЙ СИСТЕМІ УКРАЇНИ



ДИНАМІКА КІЛЬКОСТІ БАНКІВ ЗА ПЕРІОД 2014-2018 РР.



ДИНАМІКА ВЛАСНОГО ТА СТАТУТНОГО КАПИТАЛІВ БАНКІВ У РОЗРІЗІ 2009 - II КВАРТАЛ 2018 РР.



Юсковиц В. В. Діагностика стабільності банківської системи на основі макроекономічних та пруденційних показників

5. ASSESSEMENT CRITERIA FOR MASTER'S THESIS

The final assessment of the QWT is determined at a meeting of the EC. The decision of the EC is final and cannot be appealed.

The department develops and approves criteria characterizing the quality of professional task performance when writing and defending KMR. They serve the student of higher education as benchmarks that allow him to demonstrate professional competences, and the EC uses these criteria to evaluate KMR according to the 100-point national rating scale (University rating scale).

The evaluation of the completed works is carried out on the basis of objective

criteria on a 100-point scale, namely:

- the degree of independent execution and originality of the materials of the qualification work: 1-20 points;
- depth of practical analysis of the problem and application of modern research methods, use of computer, organizational equipment, information technologies: 1-20 points;
- scientific and practical level of results: 1-30 points;
- presentation of work, presentation style, language literacy, quality of graphic material, response to questions, communication skills of the student: 1-30 points.

Criteria for assessment of the defense of qualifying master's theses

Score	Assessment by national scale
90 – 100	excellent
70 – 89	good
50 – 69	satisfactory
1 - 49	unsatisfactory

6. APPENDICES

6.1 Appendices regarding the performance of the qualifying master's thesis, specialty 072 "Finance, banking and insurance"

**MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
V.N. KARAZIN KHARKIV NATIONAL UNIVERSITY**

Karazin Banking Institute

Department: **Banking Business and Financial Technologies**

Specialty: **072 Finance, banking and insurance**

Educational program: **Financial technologies and banking management**

Group: AF-21M **full-time mode of study**

QUALIFYING MASTER'S THESIS

on the topic:

**DIAGNOSTICS OF THE BANKING SYSTEM STABILITY
ON THE BASE OF MACROECONOMIC AND PRUDENTIAL
INDICATORS**

submitted by the applicant of higher education

Volodymyr Ivanov

The qualifying master's thesis was accepted for
defense by the decision of the Department of
Banking Business and Financial Technologies

Minutes No ... dated «...» 2023

Head of Department

Doctor of Economics, Professor

_____ **Galina AZARENKOVA**

Scientific advisor

Doctor of Economics, Professor

_____ **Nataliia POGORELENKO**

Kharkiv 2023

MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
V.N. KARAZIN KHARKIV NATIONAL UNIVERSITY

Faculty EDUCATION AND RESEARCH INSTITUTE
“KARAZIN BANKING UNIVERSITY”
Department Banking Business and Financial Technologies
Level of higher education second (master’s) level
Specialty 072 Finance, banking and insurance
Educational program Financial technologies and banking management

APPROVED

Head of department of
Banking Business and Financial Technologies
Doctor of Economics, Professor
Galina AZARENKOVA
_____ (signature) (name and surname)

«_____» _____ 2023.

**ASSIGNMENT
FOR A QUALIFYING MASTER’S THESIS**

assigned to
Vashchenko Vitalii,

1. The topic of the thesis: "FINANCIAL PLANNING OF MODERN ENTERPRISE ACTIVITY IN CONDITIONS OF ECONOMIC TURBULENCE"
Scientific advisor – PhD in Economics, Assoc. Prof. Nataliia Gnyp

(last name, first name, patronymic, academic degree, academic title)

approved by the order of the University dated "___" 2023. No. _____

2. Deadline for submission of thesis by the student _____

3. List of questions to be researched:

In chapter 1: to analyze approaches to the definition of the concept of "financial planning of the enterprise"; to consider regulatory legal acts on financial planning of the activities of a modern enterprise; describe the principles, methods and models of financial planning of the enterprise.

In section 2: to consider the technical and economic characteristics of PRJSC "ABINBEV EPHESS UKRAINE; to analyze the financial condition and modern technologies of financial planning of the enterprise.

In chapter 3: to develop the technology of operative financial planning of the enterprise's activity; to justify the expediency of using the logistics cycle for financial planning of the enterprise; to develop the technology of financial forecasting of the

enterprise's activity in conditions of economic turbulence.

4. Plan of qualifying master's thesis

№	Name of work stages
1	Selection of the topic
2	Approval of the plan and tasks of thesis
3	Implementation of thesis
4	Submission of thesis to the department to check for the presence of borrowings from other documents
5	Completion of the admission procedure for the protection of thesis
6	Defence of thesis

5. Date of assignment issuance _____

Student _____
Signature initials, surname

Scientific advisor _____
Signature initials, surname

Note: the individual assignment form is printed double-sided.

In the settings of the page fields of this document, use the "Mirror fields" option

Word 2010: "Page Layout"→"Fields"→"Custom Fields"→Pages→"Mirror Fields"

ABSTRACT
ON QUALIFICATION MASTER'S WORK
«DIAGNOSTICS OF BANKING SYSTEM STABILITY BASED ON
THE MACROECONOMIC AND PROTECTION INDICATORS» OF
YUSKOVYCH VITALII

Qualification Master's Work contains 131 pages, 47 tables, 24 figures, 85 references, 5 appendices.

Object of research is the banking system of Ukraine.

Subject of research is modern approaches and methods for diagnosing the stability of the banking system based on macroeconomic and prudential indicators..

Purpose of qualification master's work theoretical generalization - to study and systematize the existing theoretical approaches to the definition of the content and structural components of the stability of the banking system and the bases of monitoring and interpretation of system stability based on indicators of financial stability; a systematic approach for the study of organizational and economic provision, a graphical method for the purpose of generalization of statistical data.

Tasks of qualification master's work are

- to investigate the essence of the banking system's stability, its methodological basics and the ensuring mechanism;
- to characterize the organizational and legal security of the banking system's stability;
- to systematize and analyze indicators of financial sustainability in Ukraine;
- to provide monitoring and diagnostics of indicators of the banking system's stability in Ukraine;
- to determine the impact of banks' sustainability on the financial stability of the banking system;
- to provide an assessment of financial sustainability of JSC CB «PRIVATBANK»;
- to develop recommendations for improvement of macro-prudential instruments for ensuring financial stability;
- to adapt the practice of stress testing as a response to raising the general level of risks;
- to evaluate the financial stability of JSC CB «PRIVATBANK».

According to results of the research, the theoretical and practical provisions are formulated, which have been proved by the author to the specific offers concerning the improvement of the ensuring system of the Ukrainian banking system's stability.

The obtained results can be used in development of the methodical bases to build the mechanism for ensuring the stability of the banking system according to requirements of the international standards.

KEY WORDS: BANKING SYSTEM, FINANCIAL STABILITY, EVALUATION, METHODOLOGY, INDICATORS.

CONTENTS

INTRODUCTION	7
CHAPTER THEORETICAL BASICS OF DIAGNOSTIC FINANCIAL	
1. STABILITY OF THE BANKING SYSTEM.....	11
1.1. Financial stability of the banking system: essence and characteristics.....	11
1.2. Organizational and legal provision of stable functioning of the banking sector of Ukraine	18
1.3. Methodological foundations of diagnostics of the stability of the banking system	28
CHAPTER ANALYSIS OF THE STABILITY OF THE BANKING	
2. SYSTEM OF UKRAINE.....	41
2.1. Analysis of determinants of ensuring financial stability in Ukraine.....	41
2.2. Calculation of the criterion indicator of the reliability of Ukrainian banks based on the rating assessment according to the methodology of V.S. Kromonova	51
2.3. Technical and economic characteristics and analysis of indicators of financial stability of JSC CB "PrivatBank".....	61
CHAPTER APPROACHES TO THE OPTIMIZATION AND	
3. IMPROVEMENT OF MEANS OF SUPPORTING THE FINANCIAL STABILITY OF THE BANKING SYSTEM	71
3.1. Integral indicator as a tool for assessing the financial stability of the banking system.....	71
3.2. Calculation of the aggregate indicator of financial stability (AIFS) as a mechanism for analyzing the state of the banking system.....	81
3.3. Assessment of the financial stability of the banking system by means of fuzzy set theory.....	91
CONCLUSIONS	98
REFERENCES	103
APPENDICES	109

INTRODUCTION

..... (justify the relevance and expediency of conducting research to solve the scientific task set in the work, while the chain of justification should be as follows: modern problems of the development of the banking system as a whole → the need to solve them with the help of a defined object of research) The significance of this problem indicates that In this connection, the study of issues (according to the chosen topic) acquires special importance, which determines the relevance of the chosen topic and the feasibility of conducting research for the development of this issue.

The theoretical basis of the work is the scientific works of domestic and foreign scientists and specialists on the issues of (in accordance with the topic of the work) The research is aimed at solving this scientific task (authors of textbooks, monographs, articles listed in the bibliography, in alphabetical order).... Paying tribute to the contribution of famous scientists, it should be noted that the issues remain insufficiently researched (point to the key "pillars" contained in the work, especially in section 3).....

The importance of this question determined the choice of the topic, determined the goal, task, logic and content of the research.

The purpose of the work is to generalize the theoretical foundations of the organization, to reveal the current practice from (title of the topic), as well as finding ways to improve this work based on the systematization of existing proposals on this issue.

To achieve the set goal, the following tasks are solved in the work:

- the role of was investigated
- justified
- considered the process (name of subdivisions of each chapter)
- laid out
- the current state is given
- an analysis of current practice was carried out
- suggested ways of improvement.....

The object of the research is (the phenomenon or process being investigated is determined in accordance with the topic of the work based on the data of the banking institution)

The subject of research - (what is within the scope of the research object)

A number of general scientific and special research methods were used in the work, namely: ... (for example): ... logical generalization and analysis - for ... (indicate specifically where the method was applied); system approach - for ... (indicate specifically where the method was applied).....; economic analysis - for ... (indicate specifically where the method was applied); mathematical statistics - for ... (indicate specifically where the method was applied); theories of optimal solutions - for ... (indicate specifically where the method was applied); formalization and modeling - to develop an assessment model ... (indicate specifically where the method was applied) ... and other methods.

The scientific novelty of the qualifying master's work consists in .. (new scientific provisions (decisions) that were formulated/improved/developed for the first time and were

substantively substantiated, as well as methodical recommendations that are implemented in practice and affect the achievement of new economic results are given).

The information base of the research is the data of the State Committee of Statistics of Ukraine, the National Bank of Ukraine, the Association of Ukrainian Banks, the Independent Association of Banks of Ukraine, *(add sources if necessary)* and other statistical sources.

Example:

INTRODUCTION

In the modern conditions of the development of the economy of Ukraine, ensuring and adequately assessing the financial stability of the bank is a task that both the banks and the state regulators, whose competence is this issue, are trying to solve. That is why many approaches and methods aimed at determining the level of financial stability of banks were developed. These approaches differ in the composition of criteria, variety of indicators, normative values, etc. In addition, the existing methods, although they contribute to the determination and calculation of the appropriate value, are not always suitable for a comprehensive assessment of the level of financial stability of the bank, which determines the problem, relevance and feasibility of further research.

The importance of this question determined the choice of the topic, determined the goal, task, logic and content of the research.

The theoretical basis of the work is the scientific works of domestic and foreign scientists and specialists on ensuring financial stability. The scientific and theoretical basis of the research was the scientific works of the following scientists: Crockett E., Shinazi J., Azarenkova G., Baranovskyi O., Golovko O., Dzyublyuk O., Dovgan Zh., Kovalenko V., Kolobov Yu., Krukhnal O. , Maksimova A., Marych M., Mishchenko V., Panasenko G., Petrychenko L., Pogorelenko N., Naumenkova S., Savradim V., Fursova V., Khuthorna M., Sheludko N., Shpika P., Chiyan D., and other scientists. Paying tribute to the contribution of well-known scientists, it should be noted that the volatility of indicators that form the basis of diagnostics of the financial stability of the banking system requires constant and increased attention to it, in order to ensure appropriate adaptive adjustments in the components of macroprudential policy.

The purpose of the work is to generalize the theoretical foundations of diagnostics of the stability of the banking system on the basis of macroeconomic and prudential indicators, which is necessary for the implementation of a comprehensive assessment of the financial stability of both the banking system as a whole and the banking institution in particular, as well as the search for improvement directions and approaches to the calculation of financial stability in modern conditions based on the systematization of existing proposals on this issue.

To achieve the set goal, the following tasks are solved in the work:

- the meaning of the concept of "financial stability of the banking system" is characterized and defined;
- organizational and legal support for the stable functioning of the banking sector of Ukraine is provided;
- modern methodological approaches to the analysis of the financial condition of banks are summarized;
- the determinants of ensuring financial stability in Ukraine were analyzed;
- the level of the criterion indicator of reliability of banks was calculated based on the rating assessment according to the method of V.S. Kromonova;
- the technical and economic characteristics of JSC CB "PrivatBank" are described and indicators of financial stability are evaluated;
- the criterion indicator of the reliability of Ukrainian banks was calculated based on the rating assessment according to the methodology of V.S. Kromonova
- the aggregate indicator of the financial stability of the banking system of Ukraine was calculated;
- the integral indicator of the financial stability of the banking system of Ukraine was calculated;
- the value of the stability indicator of the financial stability of the banking system of Ukraine was calculated by means of the theory of fuzzy sets.

The object of the study is the banking system of Ukraine.

The subject of the research is modern approaches and methods of diagnosing the stability of the banking system based on macroeconomic and prudential indicators.

Research methods: theoretical generalization - to study and systematize existing theoretical approaches to determining the content and structural components of the stability of the banking system and the basics of monitoring and interpreting system stability based on indicators of financial stability; a systematic approach to the study of organizational and economic support, a graphic method for the purpose of summarizing statistical data and their analysis; mathematical modeling - to calculate the main indicators for the purpose of their further evaluation and interpretation.

The scientific novelty of the qualifying master's thesis consists in the generalization of existing theoretical provisions regarding the definition of the concepts of "financial stability of the banking system" and "financial stability of the bank", as well as in the application of mathematical modeling tools and methods for assessing the financial stability of Ukrainian banks.

CONCLUSIONS

The research carried out in the work allows us to draw the following conclusions.

The research results obtained in the work are given.

The theoretical provisions taken as a basis are indicated, the identified results of the institution or organization are outlined, the main proposals for improving the solved issue are given, and recommendations for their use are outlined.

When writing conclusions, it is recommended to follow the sequence of the research carried out in the work.

The research carried out in the work allows us to draw the following conclusions.

The variety of methodological approaches to diagnosing the stability of the banking system on the basis of macroeconomic and prudential indicators led to the issue of their compilation in order to determine the financial state closest to reality.

The stability of the banking system is a characteristic of the state of the banking system, in which its essence and purpose in the economic system of the country are realized, its functions are adequately and efficiently performed, and the ability to maintain equilibrium and restore the state after external shocks or increased disparities, any deviations from safe parameters caused by crisis phenomena (economic downturn, financial crisis, economic transformation, etc.). The stability of the banking system depends on the stability of each banking institution in particular.

Continuous development does not allow fixing the level of financial stability once and for all and requires self-correcting mechanisms that would be able to identify risks, limit and eliminate disparities before they lead to imbalances. Thus, ensuring stability requires a systematic approach to all components of the financial system in their interaction and under the influence of external factors generated by globalization processes.

The problems of diagnosing the stability of the banking system remain relevant for the long term. The diagnostic system operating in Ukraine is based on the use of

economic standards and indicators of financial stability in accordance with the requirements of the Basel Committee on Banking Supervision.

An analysis of indicators of the financial stability of the banking system of Ukraine shows that it is gradually improving. This is indicated by an increase in GDP, bank capital; reduction of the share of non-performing loans and withdrawal of insolvent banks. Of course, it is impossible to claim that the system is stable today. But the fact that the banking sector is doing much better than it was between 2013 and 2015 is clear.

The work considered the system of economic norms of banks' activity - indicators established by the National Bank of Ukraine with the aim of regulating banking activity on the basis of on-site supervision for timely fulfillment of obligations to depositors, as well as prevention of improper allocation of resources and loss of capital due to risks inherent in banking activity . In general, the standards established by the regulator are implemented by the banking system in the analyzed period. The exception was standard H9. This shows that after the systemic crisis, which significantly affected the banking system of Ukraine, there are signs of its strengthening.

Methodology for assessing the reliability of the bank according to the method of V.S. Kromonova is based on the application of the index method and quite thoroughly reflects the financial and economic aspects of the activity of banking institutions.

When analyzing the dynamics of the reliability indicators of JSC CB "PrivatBank", we have a positive trend towards growth, and a decrease in the lag behind the indicators of the system as a whole. This dynamic is worsened by a significant problem, which still burdens not only the banks' own balance sheets, but also the entire system - the rate of non-performing loans is significant in terms of volume, which is 54.1% in the banking system in general, and, accordingly, the rate of problem loans of "PrivatBank" is 84.5%. It is clear that it is impossible to solve this problem with the available tools. "Privatbank" began to solve the problems of non-performing loans according to the step-by-step principle, taking the first decisive steps towards its customers. Starting from the end of November 2018, the bank plans to carry

out a large-scale restructuring of loans for individuals, as well as small and medium-sized businesses.

The consideration and analysis of the above questions led to the need to find ways to improve the research object. The author outlined the existing proposals on this issue and systematized them in the following directions.

First. Diagnostics of the banking system was carried out at the expense of the integral indicator, for a comprehensive assessment of the financial stability of the banking system, the method of the geometric mean and normative values of the selected coefficients was used for calculation. It is based on the determination of coefficients for individual indicators, when the unit is considered to be the highest value of this indicator. A significant decline was observed precisely in 2014 at the level of 0.865, in the analyzed period of 2011-2018. Calculations show that the fact that the values of the level of financial stability of the banking system have a tendency both towards declines and rapid growth. Therefore, these indicators can be a signal of the possible appearance of negative phenomena in banks, although with rational management they can be overcome without negative consequences for financial stability.

Second. Banks' compliance with economic regulations was analyzed using the calculation of the aggregated Z indicator. Calculations were made on the basis of the monthly dynamics of the economic standards of the National Bank of Ukraine for 2017-2018. And also for the period 2011-2018, the dynamics of the aggregated indicator Z were analyzed. The presence of a moderate increase in the indicator Z2 (includes credit risk and investment standards) and a deterioration in the indicator Z1 (includes capital standards and liquidity standards) was confirmed. The presence of an increasing trend of the aggregated Z indicator was noted, which indicates an improvement in their numerical ratio of economic standards to the marginal indicator.

In addition, the concept of an integral indicator of financial stability of the banking system was used to assess the level of stability.

The lowest value of this indicator was at the beginning of 2014 and was 0.662. During 2015-2018, the value of this indicator increased to 1.03. This indicates effective

actions by the regulator in overcoming the banking crisis that began 4 years ago.

Third. Calculated indicator of financial stability of the banking system by means of fuzzy set theory. The obtained results make it possible to see that the most rapid growth of the ratio (G) can be traced between the years 2013-2014 and 2016-2017, which is due to the improvement of credit quality due to the increase in public confidence in the banking sector after the financial crisis, and the rapid increase in reserves for credit transactions in 2017. The largest decline in the coefficient (G) was observed in 2014-2015, which is explained by the deterioration of almost all key indicators of the development of the banking system and the lowest indicator of the ratio of the level of the loan portfolio to the assets of banks in 2015.

When assessing the level of financial stability, different methods are used, which in their own way reflect the results of the banking system, due to a different set of indicators taken as a basis for calculations. This determines the expediency of developing an approach that will make it possible to take into account the existing differences regarding the lack of profitability indicators, the loan portfolio, cause-and-effect relationships with other participants of the banking market, and early response to potential external and internal influences.

Therefore, ensuring financial stability requires a systematic approach to all components of not only the financial, but also the banking system - in their interaction and under the influence of external factors generated by globalization processes.

**EXAMPLES OF BIBLIOGRAPHICAL DESCRIPTION
OF REFERENCES**

Source	Examples
1	2
Books One author	<ol style="list-style-type: none"> 1. Смит А. Исследование о природе и причинах богатства народов. Москва, Соцэкгиз, 1962. 684 с. 2. Луніна І. О. Державні фінанси та реформування міжбюджетних відносин. Київ, 2006. 432 с. 3. Brümmerhoff D., Büttner T. Finanzwissenschaft. Berlin, München, Boston, 2015. 680 с.
Two authors	<ol style="list-style-type: none"> 1. Ковальчук С. В., Форкун І. В Фінанси : навч. посіб. Львів, 2006. 586 с. 2. Василик О. Д., Павлюк О. Д. Державні фінанси України : підручник. Київ, 2002. 608 с. 3. Sen A., Drèze J. India, economic development and social opportunity. Oxford (England), New Yor, 1998. 292 p.
Three authors	<ol style="list-style-type: none"> 1. Денисенко М. П., Догмачов В. М., Кабанов В. Г Кредитування та ризики: навч. посіб. Київ, 2008. 213 с. 2. Erdmann K. Regierungsorganisation und Verwaltungsaufbau / K. Erdmann, W. Schafer, E. Mundhenke. – Hamburg : Heidelberg : D.v. Decker's Verl., 1996. – 114 p.
Four authors	<ol style="list-style-type: none"> 1. Основы создания гибких автоматизированных систем / Л. А. Пономаренко, Л. В. Адамович, В. Т. Музычук, А. Е. Гридасов ; ред. Б. Б. Тимофеева. – Киев : Техника, 1986. – 144 с.
Five and more authors	<ol style="list-style-type: none"> 1. Леоненко П. М., Юхименко П. І., Ільєнко А. А. та ін. Теорія фінансів : навч. посіб. Київ, 2005. 480 с. 2. Оспіщев В. І., Лачкова Л. І., Близнюк О. П. та ін. Фінанси : навч. посібник. Київ, 2008. 366 с.
without authors	<ol style="list-style-type: none"> 1. Енциклопедія історії України: у 10 т./ред. рада: В. М. Литвин (голова) та ін.; НАН історії України, Ін-т історії України. Київ: Наук. думка, 2005. Т 9. С. 36— 37. 2. Фінанси України: Інституційні перетворення та напрями розвитку : монографія / за ред. І. Я. Чугунова. Київ, 2009. 848 с.
Periodicals	<ol style="list-style-type: none"> 1. Петрик О. Перспективи забезпечення цінової стабільності в Україні. <i>Вісник Національного банку України</i>. 2011. № 6. С. 3—6. 2. Крупка І. М. Фінансово–економічна безпека банківської системи України та перспективи розвитку національної економіки. <i>Бізнес Інформ</i>. 2012. № 6. С. 168—175. 3. Bernanke B. S., Gertler M. Inside the Black Box: The Credit Channel of Monetary Policy Transmission. <i>Journal of Economic Perspectives</i>. 1995. Vol. 9. № 4/ Autumn. P. 27—48.

End of Appendix G

1	2
Materials of conferences, congresses	<p>1. Карчева Г. Т. Функціонування банківської системи України в умовах фінансово-економічної кризи. <i>Міжнародна банківська конкуренція: теорія і практика</i> : зб. тез доп. IV Міжнародної науково-практичної конференції, 21–22 трав. 2009 р. : у 2 т. Суми, 2009. Т. 1. С. 16—17.</p> <p>2. Goel K., Anand G., Kushwaha A. Creating Financial Inclusivity: A Case-study of Banking Correspondent Model in India. <i>Proceedings of World Business Economics and Finance Conference, 26–27 September 2011</i>, [Electronic recours]. URL : http://www.wbiconpro.com/608-Aakash.pdf (date of the application: 28.12.2020).</p>
Legislative and regulatory documents	<p>1. Конституція України : Закон України від 28 черв. 1996 р. № 254к/96-ВР [Електронний ресурс]. URL : http://zakon1.rada.gov.ua/cgi-bin/laws/main.cgi?nreg=254%EA%2F96-%E2%FO (дата звернення: 20.04 2016).</p> <p>2. Про Національний банк України : Закон України від 20 трав. 1999 р. № 679-XIV [Електронний ресурс]. URL : http://zakon4.rada.gov.ua/laws/show/679-14/page. (дата звернення: 22.04 2020).</p>
Dissertations	<p>1. Опарін В. М. Фінансова система України (теоретико–методологічні аспекти) : дис. ... доктора екон. наук : 08.04.01. Київ, 2006. 385 с.</p>
Abstracts of dissertations	<p>1. Алімпієв Є. В. Державне регулювання фінансово-монетарної трансмісії в українській економіці : автореф. дис. на здобуття наук. ступ. д-ра екон. наук : спец. 08.00.03 «Економіка та управління національним господарством». Київ, 2015. 37 с.</p> <p>2. Укіс Ю. О. Роль неформальних інститутів у перехідній економічній системі : автореф. дис. на здобуття наук. ступеня канд. екон. наук : спец. 08.01.01 «Економічна теорія». Харків, 2005. 16 с.</p> <p>3. Петрик О. І. Інфляційне таргетування як механізм забезпечення цінової стабільності в Україні : автореф. дис. на здобуття наук. ступеня д-ра екон. наук : спец. 08.00.08 «Гроші, фінанси і кредит». Київ, 2008. 42 с.</p>
Official sites	<p>1. Офіційний сайт Національного банку України [Електронний ресурс]. URL : http://www.bank.gov.ua/control/uk/publish/category?cat_id=84901 (дата звернення: 01.10.2020).</p>
Electronic resources	<p>1. Бюджетний моніторинг: Аналіз виконання бюджету за 2014 рік. Офіційний сайт Інституту бюджету та соціально-економічних досліджень [Електронний ресурс]. URL : http://www.ibser.org.ua/news/558/ (дата звернення: 21.11.2020).</p> <p>2. Роз'яснення щодо правомірності використання в Україні "віртуальної валюти/криптовалюти" Bitcoin [Електронний ресурс] – Режим доступу: http://www.bank.gov.ua/control/uk/publish/article?art_id=11879608 - Заголовок з екрану.</p> <p>3. Защита наиболее уязвимых групп населения в рамках поддерживаемых ресурсами МВФ программ. [Электронный ресурс]. URL : http://www.imf.org/external/np/exr/facts/rus/protectr.pdf (дата обращения: 15.07.2020).</p>

A sample of review from the supervisor of a qualifying master's thesis

Higher education applicant _____

Relevance of the topic: _____

Positive aspects at work: _____

Independent developments of the author, scientific innovation: _____

Practical value of conclusions and recommendations: _____

Disadvantages of work: _____

The overall assessment of the qualifying master's thesis and its admission/non-admission to the defense before the EC:

The grade is not given in points!

Scientific supervisor of work _____

(signature)

“ ” _____ 20 __

Sample of the title page of the visual analytical and calculation material of the
qualifying master's thesis

**MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
V.N. KARAZIN KHARKIV NATIONAL UNIVERSITY**

Karazin Banking Institute

Department: **Banking business and financial technologies**

Specialty: **072 Finance, banking and insurance**

Educational program: **Financial technologies and banking management**

Group: AF-21M **full-time study**

**ANALYTICAL AND CALCULATION MATERIAL
TO THE QUALIFICATION MASTER'S THESIS**

on the topic

**DIAGNOSTICS OF THE STABILITY OF THE BANKING SYSTEM
ON THE BASE OF MACROECONOMIC AND PRUDENTIAL INDICATORS**

of the applicant of higher education **Ivanov Volodymyr**

Scientific advisor:

Doctor of Economics, Professor Azarenkova Galina

Kharkiv - 20..

6.2 Appendices regarding the performance of the qualifying master's thesis in the specialty 073 “Management

**Topics for qualifying master's theses
specialty 073 "MANAGEMENT"**

1. Management of the bank financial stability in modern conditions.
2. Organization of the banking risk management system.
3. Marketing management of the enterprise in the conditions of the economic crisis.
4. Customer-oriented enterprise strategy as a component of marketing management.
5. Organization of the banking business development management system.
6. Investment management in the activity of Ukrainian banks.
7. Bank personnel management as a means of preventing internal bank threats.
8. Comprehensive marketing system of a banking institution and ways to improve it.
9. Complex marketing system of the enterprise and ways of its improvement.
10. Organization and evaluation of the effectiveness of the banking personnel management process.
11. Customer-oriented strategy as an element of the bank marketing complex.
12. Customer-oriented strategy as an element of the marketing complex at the enterprise.
13. Product strategy of the bank as an element of the marketing complex.
14. Product strategy of the enterprise as an element of the marketing complex.
15. Budgeting as an effective financial management tool.
16. Improvement of financial management through the analysis of modern bankruptcy trends of Ukrainian enterprises.
17. Management of the bank personnel with a focus on its work mentality.
18. Technologies for resolving corporate conflicts in the enterprise management system
19. Personnel management of enterprises in conditions of rational use of labor resources.
20. The main factors of the efficiency of modern enterprise management.
21. Competitiveness of the enterprise: the main areas of improvement.
22. Strategic planning is the basis of the formation of enterprise budgets.
23. Bank development strategy in the real sector of the economy.
24. Bank development strategy: aspects of personnel policy management in crisis conditions.
25. Management of the development of corporate culture.
26. Organization of the enterprise planning system in the context of anti-crisis management.
27. Management of the bank business reputation.
28. Management of the client base in the context of the client-oriented strategy of the enterprise (bank).
29. Formation of the system of financial and credit relations of the bank and enterprises on the basis of marketing.
30. Marketing risk management of the enterprise.

31. Management of the complex of marketing communications of the enterprise (bank).
32. Brand management in the strategic development of the bank.
33. Competitiveness of the bank and ways to increase it.
34. Organizational and economic principles of image management of a banking institution.
35. Formation of the enterprise export strategy.
36. Formation and development of the enterprise marketing policy.
37. Organizational and economic foundations of the development of corporate social responsibility of an enterprise (bank).
38. Organization and management of business on the Internet as a factor in increasing the global competitiveness of the company
39. Management of human behavior in the organization as a factor of increasing competitiveness
40. Increasing the competitiveness of the organization by managing the public relations system
41. Peculiarities of financial management of industrial groups in the conditions of globalization
42. The use of social and psychological factors in the practice of team management in crisis conditions
43. Management of external economic activities of the enterprise.
44. Management of the enterprise entry into the European commodity market.
45. Enterprise management in crisis conditions.
46. Anti-crisis management in the prevention of internal threats of the bank.
47. Development of a set of marketing research on the foreign market.
48. Information security in the field of financial and credit relations.
49. Economic security in the field of financial and credit relations.
50. Experience of European countries regarding program mechanisms of state regulation of the investment and innovation process.
51. Organizational and institutional development of the management system in the field of financial and economic security.
52. The strategy of entering the European market.
53. Anti-crisis management in enterprise management.
54. Modern development of personnel management on the example of an enterprise (bank).
55. Development of strategic management on the example of an enterprise (bank).
56. Improvement of the bank development strategy in crisis conditions.
57. Priority areas of development of innovative management.
58. Development of a mechanism of corporate social responsibility at the enterprise.
59. Ways of improving the strategic management system of the organization.
60. Implementation of modern financial security management tools in the insurance sector.
61. Strategic directions of development of state regulation in the field of taxation.
62. Management of innovations in the enterprise management system.
63. Problems and prospects of strategic development of banking institutions.

64. The practice of using modern anti-crisis management tools in the bank
65. Management of credit and investment activities of banks of Ukraine.
66. Improving the company human resources management strategy.
67. Improvement of the bank financial stability management mechanism..
68. Enterprise management to achieve competitive advantages.
69. Justification of the project of implementation of new methods of organization and management.
70. Implementation of modern information systems as a means of increasing the efficiency of enterprise management.
71. Implementation of modern tools and technologies of strategic enterprise management.
72. Implementation of modern approaches to enterprise resource management.
73. Management of intellectual resources of the organization and ways to improve their efficiency.
74. Improvement of the operational management system at the enterprise.
75. Improving the use of the personnel potential of the enterprise.
76. Optimizing the personnel certification system at the enterprise in terms of quality management.
77. Implementation of modern approaches to the management of human resources of the enterprise.
78. Modern methods of a comprehensive personnel evaluation system based on economic security.
79. Technologies for resolving corporate conflicts in the system of economic security of banks.
80. Personnel threats in the activities of organizations at the current stage of economic development.
81. Social responsibility in the corporate governance system.
82. Diagnostics and monitoring in anti-crisis management of the banking system.
83. Creation of a support system for making managerial decisions in the field of financial and economic security.
84. New public management as a form of managerialism in modern conditions of Ukraine
85. State regulation of the investment and innovation process in Ukraine.
86. Regulatory and legal provision of state administration in the sphere of economic security in Ukraine
87. Priority directions of the state policy of Ukraine in the sphere of economic security
88. Priority directions of the state policy of Ukraine in the field of information security
89. Organization of the bank financial development management system.
90. Budgeting in the bank financial stability management system.
91. Customer-oriented strategy of the bank as an element of the marketing complex.
92. Integrated marketing system of a bank institution and ways to improve it.
93. Bank personnel management as a means of preventing internal bank threats.
94. Formation of the personnel management system of the enterprise.

95. Evaluation of the work of personnel at the enterprise.
96. Management of the innovative potential of the enterprise.
97. Justification of ways to increase the competitiveness of enterprises.
98. Improvement of marketing support of foreign economic activity of enterprises in the conditions of Ukraine's integration into the EU.
99. Formation of an effective mechanism for the development of the regional labor market.
100. Improvement of the mechanism of state management of rehabilitation capacity of enterprises.
101. Implementation of the system of effective management of socio-economic development of enterprises.
102. Ways of improving the organization strategic management system.
103. Improvement of the organizational principles of state regulation of foreign economic activity of the enterprise.
104. Development and implementation of the personnel audit system at enterprises of the industry.
105. Justification of implementation ways of state regulation of innovative development.
106. Social and psychological methods of enterprise management.
107. Organization and evaluation of the effectiveness of the banking personnel management process.
108. Creation of a management decision-making system at the enterprise.
109. Management of foreign investments at the enterprise.
110. Enterprise development strategy in modern conditions.
111. Mechanisms of corporate governance and their impact on the efficiency of the distribution enterprise.
112. Improving the work of the bank personnel management service.
113. Formation and promotion of the employer's brand.
114. Management of the bank's reputational risk.
115. Management of foreign economic activities of the bank.

MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
V.N. KARAZIN KHARKIV NATIONAL UNIVERSITY

Faculty EDUCATION AND RESEARCH INSTITUTE “KARAZIN
BANKING UNIVERSITY”

Department **Management, Business and Professional Communications**

Specialty: 073 **Management**

Group: AM-22M **full-time mode of study**

QUALIFYING MASTER’S THESIS

on the topic:

BANK PERSONNEL MANAGEMENT AS A MEANS OF PREVENTING ITS INTERNAL THREATS

submitted by the applicant of higher education

Volodymyr Ivanov

The thesis is accepted for defence in the EC

Head of Department

PhD in Economics, Associate Professor

_____ **Nadiia MOROZOVA**

Scientific advisor

PhD in Economics, Associate Professor

_____ **Tetiana NOVIKOVA**

Kharkiv 2023

MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
V.N. KARAZIN KHARKIV NATIONAL UNIVERSITY

Faculty EDUCATION AND RESEARCH INSTITUTE
"KARAZIN BANKING UNIVERSITY"
Department Management, business and professional
communications
Level of higher education Master's degree
Specialty 073 Management
Educational program Management of organizations and administration

APPROVED
Head of department of
Management, business and
professional communications
PhD in Economics, Assoc. Prof. Nadiia MOROZOVA

(signature) (name and surname)

« ____ » _____ 2023.

**ASSIGNMENT
FOR A QUALIFYING MASTER'S THESIS**

assigned to

Ivanov Volodymyr,

1. The topic of the thesis: "BANK STAFF MANAGEMENT AS A MEANS OF PREVENTING ITS INTERNAL THREATS."

Scientific advisor – KHRISTOFOROVA Olena, PhD in Economics, Assoc. Prof.

(last name, first name, patronymic, academic degree, academic title)

approved by the order of the University dated " ____ " 2023. No. _____

2. Deadline for submission of thesis by the student _____

3. List of questions to be researched:

In chapter 1: to determine the theoretical and essential characteristics of the personnel management system and ensuring personnel security of banks as a means of preventing internal threats; analyze personnel security as a means of minimizing the bank's costs; determine the system of personnel management and ensuring personnel security of banks as a means of preventing internal threats; provide the technical and economic characteristics of the enterprise - the base of pre-diploma practice.

In chapter 2: to assess the bank's risks in the context of ensuring personnel security and the practice of their prevention; to analyze the general features of

personnel management in Ukrainian banks; to investigate the personnel management of the enterprise - the base of pre-diploma practice.

In chapter 3: to adapt the bank's foreign personnel management experience to the possibility of its use in domestic practice; develop a bank personnel management system as a means of preventing internal threats; evaluate the indicators of personnel management of the enterprise - the base of pre-diploma practice and their impact on the personnel security of the banking institution.

4. Plan of qualifying master's thesis

No	Names of thesis chapters
1	THEORETICAL BASICS OF PERSONNEL MANAGEMENT AND ENSURING PERSONNEL SECURITY OF THE BANK
2	CURRENT PRACTICE OF BANK PERSONNEL MANAGEMENT AS A MEASURE OF PREVENTION OF ITS INTERNAL THREATS
3	WAYS OF IMPROVING APPROACHES TO PERSONNEL MANAGEMENT WITH THE PURPOSE OF MINIMIZING RISKS AND THREATS TO THE BANK

5. Date of assignment issuance _____

Student _____
Signature

V.Ivanov _____
initials, surname

Scientific advisor _____
Signature

Olena KHRISTOFOROVA
initials, surname

Note: the individual assignment form is printed double-sided.

In the settings of the page fields of this document, use the "Mirror fields" option

Word 2010: "Page Layout" → "Fields" → "Custom Fields" → Pages → "Mirror Fields"

ABSTRACT

The qualifying master's thesis contains pages, tables, drawings, a list of literature fromnames, applications.

The object of the study is the bank's personnel management process.

The subject of the study is the theoretical, methodological and practical aspects of ensuring the bank's personnel management as a means of preventing its internal threats.

The aim of the qualifying master's thesis consists in the theoretical justification of the foundations of the organization of bank personnel management, the disclosure of current practice in the organization and development prospects of bank personnel management, as well as the search for directions for the improvement of this work based on the systematization of other and new proposals on this issue.

The tasks of the qualifying master's thesis are:

- to investigate the theoretical and essential characteristics of the personnel management system and personnel security of banks as a means of preventing internal threats;
- characterize personnel security as a means of minimizing the bank's costs;
- determine the system of personnel management and ensuring personnel security of banks as a means of preventing internal threats;
- to provide the technical and economic characteristics of the enterprise - the base of pre-diploma practice;
- assess the bank's risks in the context of ensuring personnel security and the practice of their prevention;
- to analyze the general features of personnel management in Ukrainian banks;
- to investigate the personnel management of the enterprise - the base of pre-diploma practice;
- to adapt the bank's foreign personnel management experience to the possibility of its use in domestic practice;
- develop a bank personnel management system as a means of preventing internal threats;
- evaluate the indicators of personnel management of the enterprise - the base of pre-diploma practice and their impact on the personnel security of the banking institution.

Based on the results of the research theoretical and practical provisions were formulated, which the author brought to concrete proposals for improving the personnel management system in Ukrainian banks.

The obtained results can be used in the development of methodological foundations for the design of the bank's personnel management mechanism as a means of preventing its internal threats.

Year of the qualification master's thesis completion: 2023

Year of the qualification master's thesis defense: 2023

CONTENTS

INTRODUCTION	6
CHAPTER 1 THEORETICAL FOUNDATIONS OF THE FORMATION OF A CUSTOMER-ORIENTED MARKETING STRATEGY IN THE BANKING SPHERE	9
1.1. Characteristics of a client-oriented marketing strategy and its place in the bank's marketing mix	9
1.2. Peculiarities of implementation of client-oriented marketing strategy in the bank	17
1.3. Problems of implementing a client-oriented marketing strategy in banking	25
CHAPTER 2 ANALYSIS OF THE CURRENT SYSTEM OF IMPLEMENTATION OF CUSTOMER-ORIENTED MARKETING STRATEGY IN BANKS OF UKRAINE	37
2.1. Assessment of the interrelationship between the banking institution's marketing and macroeconomic activity	37
2.2. Analysis of modern trends in the marketing activity of banks in Ukraine	48
2.3. Analysis of the use of modern banking innovations in the implementation of the bank's client-oriented marketing strategy	56
CHAPTER 3 WAYS OF IMPROVEMENT AND DEVELOPMENT PROSPECTS OF THE BANK'S CUSTOMER-ORIENTED STRATEGY	69
3.1. Implementation of a client-oriented strategy as a direction for improving the bank's marketing complex	69
3.2. Use of economic and mathematical methods to evaluate the effectiveness of the bank's CRM system.....	78
3.3. Implementation of innovative marketing in Ukrainian banks	89
CONCLUSIONS.....	95

REFERNECES.....	98
APPENDICES.....	108

INTRODUCTION

..... (justify the relevance and expediency of conducting research to solve the scientific task set in the work, while the chain of justification should be as follows: modern problems of management development in general → the need to solve them with the help of a specified object research) The importance of this problem indicates that In this connection, the study of issues (according to the chosen topic) acquires special importance, which determines the relevance of the chosen topic and the feasibility of conducting research for the development of this issue.

The theoretical basis of the work is the scientific works of domestic and foreign scientists and specialists on the issues of (in accordance with the topic of the work) The research is aimed at solving this scientific task (authors of textbooks, monographs, articles listed in the bibliography, in alphabetical order).

The purpose of the work is to generalize the theoretical foundations of the organization, to reveal the current practice from (title of the topic), as well as finding ways to improve this work based on the systematization of existing proposals on this issue.

To achieve the set goal, the following tasks are solved in the work:

- the role of was investigated
- justified
- considered the process of (name of subdivisions of each chapter)
- laid out
- the current state is given
- an analysis of current practice was carried out
- suggested ways of improvement.....

The object of the research is (a phenomenon or a process is determined, which is investigated in accordance with the topic of the work on the basis of the data of the enterprise or institution)

The subject of research - (what is within the scope of the research object)

A number of general scientific and special research methods were used in the work, namely: ... (for example):... logical generalization and analysis - for; system approach - for; economic analysis - for; mathematical statistics - for; theories of optimal solutions - for; formalization and modeling - to develop an assessment model, and other methods.

The scientific novelty of the qualifying master's work consists in ..(new scientific provisions (decisions) that were formulated/improved/developed for the first time and were substantively substantiated, as well as methodical recommendations that are implemented in practice and affect the achievement of new economic results are given).

Considerable attention is paid to this issue ... (for example, by the Verkhovna Rada of Ukraine, the Cabinet of Ministers, the Ministry of Finance or the National Bank of Ukraine) which is reflected in the laws of Ukraine (specify laws related to the topic of work and other laws - with an indication of the number and date of registration, as well as Resolutions, instructions - with an indication of the number, date of registration and the presence of changes)..

and other sources.

The information base of the research is the data of the State Committee of Statistics of Ukraine, the National Bank of Ukraine, the Association of Ukrainian Banks, *(if necessary, add sources)* and other statistical sources.

The implementation of proposals and recommendations provided in the work will allow *(according to the chosen topic)*..... This will provide an opportunity to organize the activities of enterprises and institutions *(according to the chosen topic)*.....

..... *(theoretical / methodological / practical - choose!)* provisions of the qualifying master's thesis are published on *(indicate the name and all the conference data)*

Based on the results of the research, a scientific article "..... specify the title of the article..." was published in the professional publication *(specify the title and its affiliation to the scientometric database - if there is one)*.

CONCLUSIONS

The research carried out in the work allows us to draw the following conclusions.

The research results obtained in the work are given.

The theoretical provisions taken as a basis are indicated, the identified results of the institution or organization are outlined, the main proposals for improving the solved issue are given, and recommendations for their use are outlined.

When writing conclusions, it is recommended to follow the sequence of the research carried out in the work.

Example:

First, re-formulate the relevance of the research topic, but more briefly than in the introduction.

Then - (correspondence to the content) provide one concluding paragraph for each subsection of the qualifying master's thesis.

But after briefly stating the conclusions regarding the first and second sections of the work, it is recommended to write the following sentence (regarding the results of the research obtained in the third section), for example:

The consideration and analysis of the above issues led to the need to find ways to improve the researched process. The author analyzed the existing proposals on this issue and systematized them in the following directions.

First. (briefly - in one paragraph - the content of subsection 3.1)

.....

Second. (briefly – in one paragraph - the content of subsection 3.2)

.....

Third. (briefly - in one paragraph - the content of subsection 3.3)

.....

etc.

.....

The last paragraph of the conclusions is general, in which the theoretical and practical value of the obtained results is finally summarized.

P.S. :

1). Acquaintance with the text of the conclusions should form an idea of the extent to which the author of the work has implemented the set goal and tasks.

2). Students should pay special attention to writing the "introduction" and "conclusions" of their work, because:

- they must clearly meet the established requirements (as structural components of works);

- their correct structure is the basis of the report that the student prepares to defend the work.

**EXAMPLES
OF THE BIBLIOGRAPHICAL DESCRIPTION
IN REFERENCES**

Resources	Examples
Books: One author	<p>1. Іващенко М. В. Економічна поведінка як чинник інституціональних перетворень: Монографія. Київ : УБС НБУ, 2012. 211 с.</p> <p>2. Сердюкова О. І. Professional English: Course-Book for Upper-intermediate Level Students in Banking and Finance: навч. посіб. Львів : «Новий Світ – 2000», 2013. 311 с.</p> <p>3. Чистіліна Т. О. Етика та естетика: навч. посіб. Київ : «Центр учбової літератури», 2013. 304 с.</p> <p>4. Ковальчук В. Г. Менеджмент організації. Методичні рекомендації до практичних занять для здобувачів вищої освіти за освітньою програмою «Адміністративний менеджмент». Харків : Вид.-во НФаУ, 2018. 65 с.</p>
Two authors	<p>1. Таукешева Т. Д., Даудова Г. В. Вплив бюджету міста Харкова на соціально-економічний розвиток територіальної громади в 2020 році: Інформаційно-аналітичні матеріали. Харків : ФОП Ясінська, 2020. 146 с.</p> <p>2. Семенченко Т. О., Черняк Л. І. Навчально-методичний посібник для самостійної роботи з дисципліни «Професійна іноземна мова та міжнародні бізнес-комунікації (англійська)». Харків : ХННІ ДВНЗ «Університет банківської справи», 2018. 83 с.</p> <p>3. Ковальчук В. Г., Курносів О. В. Практикум : збірник задач, ділових ігор та ситуаційних вправ з дисципліни «УБС студія «Управління людськими ресурсами». Харків : ХННІ ДВНЗ «УБС», 2018. 114с.</p>
Three authors	<p>1. Аніловська Г. Я., Марушко Н. С., Стоколоса Т. М. Інформаційні системи і технології у фінансах : навч. посіб. Львів : Магнолія 2006, 2015. 312 с.</p> <p>2. Кузнецов М. А., Фоменко К. І., Кузнецов О. І. Психічні стани студентів у процесі навчально-пізнавальної діяльності : монографія. Харків : ХНПУ, 2015. 338 с.</p>

<p>Four authors and more</p>	<p>1. Семенченко Т. О., Сердюкова О. І., Чернявська І. С., Шевченко В. І. Професійна іноземна мова та міжнародні бізнес-комунікації: Навчально-методичний посібник для розвитку усного мовлення для студентів ОКР «бакалавр» і «магістр». Харків : ХННІ ДВНЗ УБС, 2019. 70 с.</p> <p>2. Розвиток місцевих бюджетів у сучасних умовах (на прикладі виконання бюджету міста Харкова за 2001-2019 роки): Інформаційний журнал / Даудова Г. В. та ін. Харків : ФОП Ясінська, 2020. 288 с.</p> <p>3. Посткризовий розвиток фондового ринку: світові тенденції і національні особливості: монографія / Азаренкова Г. М. та ін. Київ: УБС НБУ, 2013. 278 с.</p>
<p>Authors/ editors/ compliers</p>	<p>1. Іващенко М. В., Карпова І. В., Соболева О. П., Шкодiна І. В. Національна економіка: навчальний посібник /за заг. редакцією О. П. Соболевої. Львів : «Новий Світ-2000», 2013. 518 с.</p> <p>2. Яременко О. Л., Соболева О. П., Шкодiна І. В., Іващенко М. В. Інституціональні чинники розвитку фінансового сектора економіки в умовах ринкової трансформації: монографія. / за заг. ред. д-ра екон. наук, проф. В. М. Соболева. Київ : УБС НБУ, 2010. 350 с</p>
<p>Without author</p>	<p>1. Міжнародні економічні відносини : навч. посіб. / за ред.: С. О. Якубовського, Ю. О. Ніколаєва. Одеса : ОНУ, 2015. 306 с.</p> <p>2. Науково-практичний коментар Бюджетного кодексу України / за заг. ред. Т. А. Латковської. Київ : ЦУЛ, 2017. 176 с.</p> <p>3. Службове право: витоки, сучасність та перспективи розвитку / за ред.: Т. О. Коломоєць, В. К. Колпакова. Запоріжжя, 2017. 328 с.</p> <p>4. Сучасне суспільство: філософсько-правове дослідження актуальних проблем : монографія / за ред. О. Г. Данильяна. Харків : Право, 2016. 488 с.</p>
<p>multi-volume edition</p>	<p>1. Енциклопедія Сучасної України / редкол.: І. М. Дзюба та ін. Київ : САМ, 2016. Т. 17. 712 с.</p> <p>2. Лодий П. Д. Сочинения : в 2 т. / ред. изд.: Н. Г. Мозговая, А. Г. Волков ; авт. вступ. ст. А. В. Синицына. Киев ; Мелитополь : НПУ им. М. Драгоманова ; МГПУ им. Б. Хмельницкого, 2015. Т. 1. 306 с.</p> <p>3. Новицкий О. М. Сочинения : в 4 т. / ред. изд.: Н. Г. Мозговая, А. Г. Волков ; авт. вступ. ст. Н. Г. Мозговая. Киев ; Мелитополь: НПУ им. М. Драгоманова ; МГПУ им. Б. Хмельницкого, 2017. Т. 1. 382 с.</p>

author's abstracts of dissertations	<p>1. Іващенко М. В. Економічна поведінка як чинник інституціональних перетворень : автореф. дис. ... канд. екон. наук : 08.00.01. Харків, 2011. 20 с.</p> <p>2. Новикова Т. В. Планування рекламної діяльності підприємства : автореф. дис. ... канд. екон. наук : 08.06.02. Харків, 2001. 20 с.</p>
Dissertations	<p>1. Іващенко М. В. Економічна поведінка як чинник інституціональних перетворень : дис. ... канд. екон. наук : 08.00.01. / Харківський національний університет імені В. Н. Каразіна. Харків, 2011. 215 с.</p>
Legislative and regulatory documents	<p>1. Конституція України : офіц. текст. Київ : КМ, 2013. 96 с.</p> <p>2. Про освіту : Закон України від 05.09.2017 р. № 2145-VIII. Голос України. 2017. 27 верес. (№ 178-179). С. 10–22.</p> <p>3. Про вищу освіту : Закон України від 01.07.2014 р. № 1556-VII. Дата оновлення: 28.09.2017. URL: http://zakon2.rada.gov.ua/laws/show/1556-18 (дата звернення: 15.11.2017).</p> <p>4. Про Концепцію вдосконалення інформування громадськості з питань євроатлантичної інтеграції України на 2017-2020 роки : Указ Президента України від 21.02.2017 р. № 43/2017. Урядовий кур'єр. 2017. 23 лют. (№ 35). С. 10.</p> <p>5. Про затвердження Вимог до оформлення дисертації : наказ Міністерства освіти і науки від 12.01.2017 р. № 40. Офіційний вісник України. 2017. № 20. С. 136–141.</p>
archive documents	<p>1. Лист Голови Спілки «Чорнобиль» Г. Ф. Лепіна на ім'я Голови Ради Міністрів УРСР В. А. Масола щодо реєстрації Статуту Спілки та сторінки Статуту. 14 грудня 1989 р. ЦДАГО України (Центр. держ. архів громад. об'єднань України). Ф. 1. Оп. 32. Спр. 2612. Арк. 63, 64 зв., 71.</p> <p>2. Матеріали Ради Народних комісарів Української Народної Республіки. ЦДАВО України (Центр. держ. архів вищ. органів влади та упр. України). Ф. 1061. Оп. 1. Спр. 8–12. Копія; Ф. 1063. Оп. 3. Спр. 1–3.</p> <p>3. Наукове товариство ім. Шевченка. Львів. наук. б-ка ім. В. Стефаника НАН України. Ф. 1. Оп. 1. Спр. 78. Арк. 1–7.</p>
Patents	<p>1. Люмінісцентний матеріал: пат. 25742 Україна: МПК6 C09K11/00, G01T1/28, G21H3/00. № 200701472; заявл. 12.02.07; опубл. 27.08.07, Бюл. № 13. 4 с.</p> <p>2. Спосіб лікування синдрому дефіциту уваги та гіперактивності у дітей: пат. 76509 Україна. № 2004042416; заявл. 01.04.2004; опубл. 01.08.2006, Бюл. № 8 (кн. 1). 120 с.</p>

Preprints	1. Панасюк М. І., Скорбун А. Д., Сплошной Б. М. Про точність визначення активності твердих радіоактивних відходів гамма-методами. Чорнобиль : Ін-т з проблем безпеки АЕС НАН України, 2006. 7, [1] с. (Препринт. НАН України, Ін-т проблем безпеки АЕС; 06-1).
Standards	1. ДСТУ 8302:2015. Видання. Бібліографічне посилання. Загальні положення та правила складання. [Чинний від 2016-07-01]. Вид. офіц. Київ : ДП «УкрНДНЦ», 2016. 20 с. (Інформація та документація).
Catalogues	1. Історико-правова спадщина України : кат. вист. / Харків. держ. наук. б-ка ім. В. Г. Короленка; уклад.: Л. І. Романова, О. В. Землянщина. Харків, 1996. 64 с. 2. Пам'ятки історії та мистецтва Львівської області : кат.-довід. / авт.-упоряд.: М. Зобків та ін. ; Упр. культури Львів. облдержадмін., Львів. іст. музей. Львів : Новий час, 2003. 160 с.
bibliographic indexes	1. Микола Лукаш : біобібліогр. покажч. / уклад. В. Савчин. Львів : Вид. центр ЛНУ ім. І. Франка, 2003. 356 с. (Українська біобібліографія ; ч. 10). 2. Яценко О. М., Любовець Н. І. Українські персональні бібліографічні покажчики (1856-2013). Київ : Національна бібліотека України ім. В. І. Вернадського, 2015. 472 с. (Джерела української біографістики ; вип. 3).
part of the publication	Христофорова О. М., Новікова Т. В. Маркетинговий менеджмент в сучасних умовах, необхідні заходи і проблеми впровадження. <i>Науково-методичне забезпечення сучасного освітнього процесу в технічному університеті</i> : колективна монографія / С.О. Даньшева, Ю.В. Журавльов, Д.Л.Череднік та ін. Варшава : «Diamond trading tour», 2019. С.144-153. Гетьман А. П. Екологічна політика держави: конституційно-правовий аспект. <i>Тридцять лет с экологическим правом</i> : избранные труды. Харьков, 2013. С. 205–212.
Periodicals	1. Коваль Л. Плюси і мінуси дистанційної роботи. <i>Урядовий кур'єр</i> . 2017. 1 листоп. (№ 205). С. 5. 2. Bletskan D. I., Glukhov K. E., Frolova V. V. Electronic structure of 2H-SnSe ₂ : ab initio modeling and comparison with experiment. <i>Semiconductor Physics Quantum Electronics & Optoelectronics</i> . 2016. Vol. 19, No 1. P. 98–108. 3. Торяник Ж., Савіна А., Торяник І. Маркетинг персоналу як інструмент формування ефективного бренду роботодавця. <i>International Science Journal of Management, Economics & Finance</i> . 2022, Vol. 1, No. 4. P.34-47.

<p>Conferences</p>	<p>Торяник Ж. І. Стратегічні напрями розвитку фінансового сектору України. <i>Професійний менеджмент у сучасних умовах розвитку ринку</i> : матеріали доп. VIII наук.-практ. конф. з міжнар. участю, Харків, 1 листоп. 2019 р. Харків : Монограф, 2019. С. 152–154.</p> <p>Іващенко М. В. Перспективи формування цифрової економіки у різних секторах економіки України. <i>Modern scientific and technical methods of management information flow and their influence on the development of society: Abstracts of V International Scientific and Practical Conference. SH SCW “NEW ROUTE” Frankfurt am Main, Germany. 2020. Pp. 21-24.</i></p> <p>Морозова Н.Л., Півовар І.В. Принципи та інструменти управління персоналом в банківській сфері. <i>Проблеми соціально-економічного розвитку підприємств</i> : матеріали XII міжнар. наук.- практи. конф., Харків, 26-27 листопада 2019 р. Харків, НТУ «ХП». 2019. С. 65-67.</p>
<p>Continued edition</p>	<p>Іващенко М. В., Руда Д. К. Причини уповільнення зростання світової економіки та світової торгівлі. <i>Науковий вісник Ужгородського національного університету. Ужгород, 2019. Вип. 24, частина 2. С. 33-36.</i></p> <p>Ковальчук В. Г., Макогон П. В. Ефективне державне управління в сфері податків – гарант соціально-економічного розвитку. <i>Вісник Національного університету цивільного захисту України</i> : зб. наук. пр. Харків : Вид-во НУЦЗУ, 2019. Вип. 2 (11). С. 338-343.</p> <p>Христофорова О. М., Міносян М. Т. Ліквідність банківської системи та практичні аспекти її забезпечення в сучасних умовах України. <i>Науковий вісник Херсонського державного університету. Серія «Економічні науки».</i> Херсон, 2019. №36. С. 27-29.</p> <p>Ізюмцева Н. В., Рябініна Ю. В. Мотивація персоналу на підприємствах в сучасних умовах господарювання. <i>Актуальные научные исследования в современном мире. Переяслав- Хмельницький, 2019. Вип. 10(54), ч. 4. С. 81-87</i></p>
<p>electronic resources</p>	<p>1. Торяник Ж.І., Савіна А. Л., Торяник І.В., Пелих О.С. Місце HR-бренду в стратегії розвитку підприємства URL: https://isg-konf.com/uk/innovative-areas-of-solving-problems-of-science-and-practice/ (дата звернення: 15.05.2023).</p> <p>2. Топалова С., Фоломєєв М. Запуск електронного голосування: корисний досвід Естонії. URL: https://ukr.lb.ua/blog/svetlana_topalova/456467_zapusk_elektronnoho_golosuvannya.html (дата звернення: 15.06.2020).</p> <p>3. Топалова С. Фахові та громадянські компетентності вчителя: лінії дотику. URL: https://ukr.lb.ua/blog/svetlana_topalova/457625_fahovi_gromadyanski.html (дата звернення: 15.06.2020).</p>

REVIEW
for a qualifying master's thesis
 applicant of higher education of V.N. Karazin Kharkiv National University
 Educational and Research Institute
 "Karazin Banking Institute"
full-time (part-time) form of education
Vladimir Ivanov
 on the topic: **BANK PERSONNEL MANAGEMENT AS A MEANS OF**
PREVENTING ITS INTERNAL THREATS

Reviewers of qualifying master's theses are appointed by order of the dean of the faculty from among the most qualified teachers of the faculty, as a rule, doctors and candidates of sciences. Highly qualified specialists from other higher educational institutions, research institutions, enterprises, institutions and organizations may also be involved in the review of qualifying master's theses.

The review should contain a thorough analysis and general assessment of the quality of the master's thesis, its practical significance and the possibilities of implementing the conclusions and proposals. The review may indicate the shortcomings of the work, as well as draw a conclusion: the work is recommended for defense or not.

The review should contain a description of such aspects of the work as:

- Actuality of theme;
- correspondence of the content of the work to the approved topic and task regarding its development;
- the completeness of the solutions to the questions, the depth of their processing, the presence of elements of scientific research;
- the originality of proposals, their reality, justification and possibility of application in the institution;
- the completeness of the use of special literature, normative and reference materials, factual data during the preparation of the work;
- style of presentation and design of work;
- shortcomings in the work.

When reviewing a qualifying master's thesis by researchers and experienced specialists from enterprises and institutions, a grade for the work (!!!) is issued.

The review is made in one copy; the reviewer's signature must be certified by the seal of the institution where he works.

Reviewer

(position, place of work)

seal, signature

(initials, surname)

**A sample of an application for approval of the topic
of a qualifying master's thesis**

Head of the Department of Management,
Business and Professional Communications
Doctor of Economics, Assoc.prof MOROZVA Nadiia
An applicant of higher education group AM-24M
Educational and Research Institute
"Karazin Banking Institute"

(Full Name)

STATEMENT

I am asking you to approve the topic of the qualifying master's thesis "Bank personnel management", which will be performed using the source data of the pre-diploma practice database of JSC CB "Privatbank".

The substantiation of the relevance of the topic of the qualifying master's thesis and the project of the individual task for the qualifying master's thesis are attached.

Date _____

Personal signature _____

Sample of the title page of the QMW visual material

MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
Kharkiv National University named after V.N. KARASINA

Name of the faculty EDUCATIONAL AND RESEARCH INSTITUTE
 "KARAZIN BANKING INSTITUTE"
Name of the Department **Management, Business and Professional
 Communications**

**GRAPHIC MATERIAL
(presentation slides)
TO THE DEFENSE OF A QUALIFIED MASTER'S THESIS
on the topic
BANK PERSONNEL MANAGEMENT AS A MEANS OF PREVENTING ITS
INTERNAL THREATS**

Performed by: the applicant of higher
education

2nd year, group _____

specialty 073 Management

(code and name of specialty)

(surname and initials of higher education
applicant)

Scientific advisor _____

(academic degree and rank, surname and initials)

Kharkiv – 2022

Requirements for presentation slides for the qualification master's thesis defence

Slide 1	Title slide	
Slide 2	Structural and logical diagram of the study	
Slide 3	Content of subsection 1.1	If necessary, on one slide it is allowed: - placement of several graphs, tables, diagrams, diagrams, etc. - if it helps to more comprehensively present the results of the research conducted in the subsection; - combining the results of subdivisions, if it improves their presentation (but - while maintaining the logic and sequence of presentation of results).
Slide 4	Content of subsection 1.2.	
Slide etc	
Slide ...	Content of subsection 2.1	
Slide ...	Content of subsection 2.2	
Slide etc	
Slide ...	Content of subsection 3.1	
Slide ...	Content of subsection 3.2	
Slide etc	
Slide	The last meaningful slide, in which: - the theoretical and practical value of the results obtained is finally summed up; - results of CMR results testing are given; - a conclusion is made about the prospects (subject) of further scientific research	
Slide	«Thank you for your attention!»	
(!!!) The main focus of the presentation should be on the fullest possible implementation of the content of the "theory → analysis → optimization" chain, especially in the analytical and optimization parts.		
<p>The materials that will be contained in the presented presentation should best suit the purpose of the work.</p> <p>Presentation slides should be as meaningful and correct as possible, and their load should contain GENERALIZED diagrams, figures, tables, graphs, diagrams, etc.</p> <p>Do not burden the presentation with text material.</p> <p>It is advisable to pay special attention to the revision of the content, as well as the overall availability and quality of the slides.</p> <p>The design of electronic slides should be strict and consistent.</p> <p>The use of unnecessary special effects and images is unacceptable.</p> <p>Look out! The main emphasis of the content of the slides of the presentation should be made on the presentation of the SPECIFIC RESULTS of the study, which should form an idea of the degree of implementation by the author of the qualification work of the goals and objectives.</p>		

Presentation slides must also be printed and presented to the thesis supervisor for approval.

Note: in order to comply with the established regulations regarding the duration of the student's defense report (8-10 minutes), a 4-page (no more!) volume of the printed report is recommended.

An example of the structural and logical scheme of QMT

