

Підсумовуючи викладене вище, зазначимо, що подальше удосконалення безготівкових розрахунків пов'язане зокрема з розвитком платіжної інфраструктури (у тому числі оснащеної технологіями здійснення безконтактних платежів), а також регулюванням розмірів комісійної винагороди за надання банками послуг торгового еквайрінга. Актуальним залишається тренд щодо активного поширення безконтактних платежів як з використанням безконтактних карток, так і за допомогою смартфонів та інших NFC-пристроїв, що зумовлено безпекою, швидкістю та зручністю таких операцій. НБУ та Мінцифри спільно працюють над цифровізацією банківської системи України. Понад 25 млн українців вже можуть користуватись послугами банків з допомогою цифрових документів. Наразі послуга шерінгу цифрових документів доступна у Приватбанку, Монобанку та А-Банку. За перший тиждень роботи отримано близько 4000 заявок нових клієнтів на реєстрацію через Дію. Цифровізація дає змогу банкам оптимізувати свої операційні процеси, впровадити сучасні послуги, а відповідно – підвищити конкурентоспроможність.

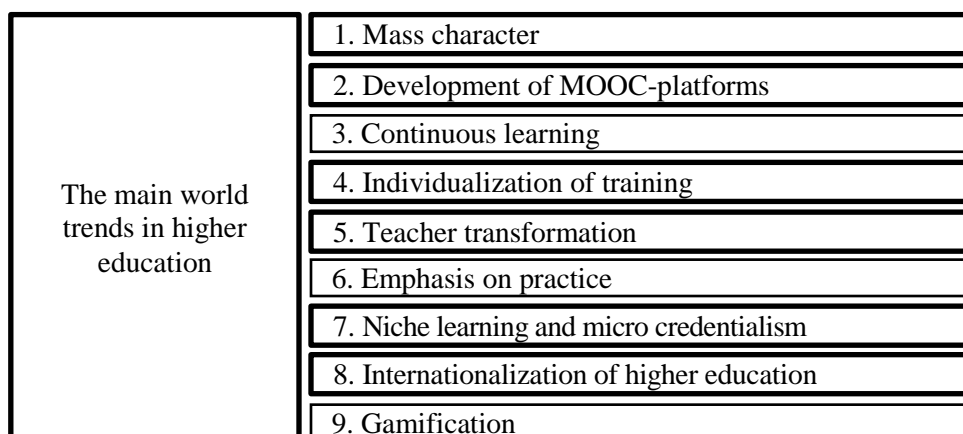
*Джерела та література*

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**Tendencies of Higher Education Development**

Current trends are increasingly affecting the quality and process of education in national universities and require the process of restructuring the entire education system. The authors of the global foresight forecasts for the development of higher education highlight the following main trends in this area (fig. 1) [1–4]:



**Fig. 1.** *The main world trends in higher education (author's development)*

Much attention at the present stage of development of higher education is paid to the problem of translating it to an innovative basis, is taking into account in the process of training such innovative

elements that would ensure an appropriate level of competitiveness of domestic education in the globalization space [5]. Modern universities, in order to meet the requirements of the time, must perform not only the classical functions (education, research, education), but also acquire new features – innovation and entrepreneurship.

Growing competition in the market of educational services, reduction of direct funding from the state budget exacerbate the problem of adaptation to new conditions of development for modern higher education institutions. The best experience of the world's leading universities shows that the key factor in their successful development is innovation and entrepreneurship, which provides an adequate response to changes in the environment, while meeting the social needs of society and market needs. In this regard, it is especially important to define the essence of the innovative university as a form of integration of education, science and business within the national innovation system [6].

The concept of “entrepreneurial university” (entrepreneurial university) was developed in the mid-90s of the XIX century. In the works of the German scientist G. Itzkowitz (model of the triple helix – Triple Helix, which describes the interaction between universities, industry and the state) and the American scientist B. R. Clark, who based on an analysis of ten years of experience in the transformation of five European universities, proved that the University of Entrepreneurship is actively striving for innovation in its work. Its important feature is the acceptance of risks in the development of new practices, the outcome of which is unclear. He wants to significantly change the nature of the organization in order to be in a more favorable position in the future [7; 8].

Despite the significant advantages of the University of Entrepreneurship, some scholars [9] have a negative attitude to the process of transition from a traditional university to an entrepreneurial one. This is due to the fact that for such a higher education institution in the first place may not be teaching, but business. Entrepreneurial activity carries hidden threats for the institution of higher education itself. This is due to the fact that teachers, using its resources, can pay more attention to the implementation of their own business projects, while neglecting their direct responsibilities – teaching students [6]. In fact, there is a contradiction between the traditional values of teaching and the need to form in teachers the skills of entrepreneurship in order to earn extra money for the university. Therefore, in our opinion, the concept of “business university” should be considered as one of the components of an innovative university.

Given the importance of innovative development of society in Ukraine, several important laws have been adopted: “On Innovation”, “On Priority Areas of Innovation in Ukraine”, the Concept of Scientific, Technical and Innovative Development of Ukraine. These documents set out the essence, conditions and basic mechanisms of innovation, formulate the purpose of innovation policy of modern Ukraine. Innovative development is an integral part of meeting a wide range of national interests of the state. In the Law of Ukraine “On Innovation” it is seen as a process of structural improvement of the national economy, which is achieved mainly through the practical use of new knowledge to increase social production, improve social product quality, strengthen national competitiveness and accelerate social progress in society [10]. Pursuant to the Resolution of the Verkhovna Rada of Ukraine of February 17, 2009 № 965-VI “On Conducting Parliamentary Hearings” Strategy of Innovative Development of Ukraine for 2010–2020 in the Context of Globalization Challenges” by the Verkhovna Rada Committee on Science and Education, Center for Scientific and Technical Research potential and history of science, G. M. Dobrova NAS of Ukraine with the participation of other scientific institutions of the NAS of Ukraine, as well as central and local authorities taking into account the key provisions laid down in the draft Strategy of Innovative Development of Ukraine for 2009–2018 and for the period up to 2039 Of Ukraine for 2010–2020 in the context of globalization challenges (hereinafter referred to as the Strategy) [11]. The National Doctrine of Education Development of Ukraine in the XXI Century states that “education is a strategic resource for improving the well-being of people, ensuring national interests, strengthening the authority and competitiveness of the Ukrainian state in the international arena, and the quality of education is a priority security” [12].

The innovative type of development of society is characterized by the transfer of emphasis on the use of fundamentally new advanced technologies, the transition to the production of high-tech products, progressive organizational and managerial decisions in innovation.

Thus, modern universities, in order to meet the requirements of the time, must perform not only the classical functions (education, research, education), but also acquire new features such as innovation and entrepreneurship. A prerequisite for the competitiveness of the university is its ability to innovate and independently produce innovations.

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### **Innovative Fundamentals of Industry Development**

The current pace of technological development in the fourth industrial revolution is blurring the boundaries between the physical, digital and biological spheres of production systems and making significant changes in the way people live and work. This makes it especially important to understand these technologies and the possibilities of their use in the development of industry, in order to focus on the relevant areas and properly direct investment.

To reveal the impact of technology and innovation on industrial development, the World Economic Forum presented the System Initiative for the formation of future production [1]. Based on generalized information received from the leaders of companies implementing large-scale techno-