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# ATTRACTING DEPOSIT FLOWS AS THE MAIN RESOURCE OF INVESTMENTS IN THE COUNTRY'S ECONOMY DURING THE COVID-19 PANDEMIC

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## ABSTRACT

Devoted to finding methods and ways to stabilize the financial condition of the bank during the crisis, namely by attracting deposit flows, which is the main investment resource. The purpose of the study is a theoretical and methodological justification of a set of practical recommendations for attracting deposit flows to create investment resources as a basic structural element of the investment potential of the economy during the COVID-19 pandemic.

The study of the formation of the bank's deposit policy revealed the main reasons for banks to attract funds from individuals, namely: a stable resource (the nature of deposits depends on the types of lending operations, and accordingly the amount of profit); commercial banks can attract sufficient resources of this kind; relatively cheap resource for banks compared to interbank loans and other financial instruments; private deposits are beneficial for banks (current deposits show less activity in the movement of funds than in the funds of enterprises).

The principles of banking strategy are studied and the classification of intrabank principles and their distribution taking into account the economic situation into: general (principle of scientific substantiation; principle of system integrity; principle of integrated approach; principle of optimality and efficiency; principle of unity of elements) and specific (principle of ensuring optimal cost level; principle) security; the principle of reliability; the principle of unity of elements).

The banking market is considered, the leaders in terms of profitability of a banking institution are identified. The state of deposit policy in some banks is analyzed and the problems of deposit policy of Ukrainian banks during the Covid-19 Pandemic are identified. The directions and ways of their decision are offered. Based on the study, ways to attract depositors to banks during the COVID-19 pandemic as the main investors, whose funds are a source of economic development.

**Keywords:** deposit, bank, deposit flows, investments, adaptation, pandemic

**JEL Classification:** E59, E62, O16

## INTRODUCTION

Currently, every bank needs to develop and constantly improve its business policy and practical management strategy, especially in the economic crisis that arose during the pandemic COVID-19.

Of course, the financial sector plays a key role in the distribution of financial resources in the country's economy. The effectiveness of banks has a significant impact on economic activity and its significance manifests both at macro and micro levels [1].

Raising funds and their subsequent placement are the main forms of activity of a commercial bank. The resources involved are the foundation on which banks develop and succeed. Deposit operations are a special item in the bank's balance. The ability to raise a significant amount of funds shows the professionalism of management and high confidence in the bank from the client's side. Most of the bank's resources (80—90%) are

borrowed funds, and the bulk of borrowed funds — deposits.

Based on the deposit operations of commercial banks, most of the resources are used by economic entities and individuals to obtain short-term and long-term loans, as well as investments in the economy. The formation of the deposit base takes place using various methods, tools and ways to attract resources to assist potential banks in conducting active operations, as well as to respond flexibly to the financial needs of customers.

Long-term deposits play a special role, as companies invest most of their funds in short-term bank deposits, long-term deposits are a valuable source of investment, allowing the bank to provide long-term loans without compromising its liquidity.

In this regard, the development of a commercial bank cannot be ensured without an effective deposit policy. The quality of the bank's resource base, which is the result of the deposit policy, depends on the final result of the bank's activity - profit or loss. The urgent need to develop effective activities of the bank during the economic downturn due to the pandemic COVID-19 is relevant to this topic.

## LITERATURE REVIEW

Deposits are one of the main sources of financial resources of a commercial bank. Therefore, the study of the bank's deposit policy is important both for the bank's customers and for the bank as an institution of economics.

Scientific novelty lies in the formation of a set of practical recommendations on attracting financial resources of depositors in banks during the pandemic. The proposed set of practical recommendations is universal and can be used in the practice of financial business structures.

The purpose of the study is a theoretical and methodological justification of a set of practical recommendations for attracting deposit flows to create investment resources as a basic structural element of the investment potential of the economy during the COVID-19 pandemic.

To achieve the goal the following tasks were formed and researched: the formation of problems of deposit operations as a source of investment resources; the principles of banking strategy are considered and classification of interbank principles was carried out; the banking market is considered, selected leaders of the banking services market; the state and problems of deposit operations in some banks during the COVID-19 pandemic were analyzed, proposed ways to attract investors during the COVID-19 pandemic.

Deposit policy plays an important role in the formation of Ukrainian banks, which provides for an advantage in the structure of the resource base of credit institutions of deposit sources.

Researchers conclude that the deposit policy forms not only most of the bank's resources, but also its credit potential and financial efficiency. Therefore, any innovation in this area is possible only with stability of the financial sector, in any other economic environment, commercial banks will seek to maintain liquidity by improving approaches to the most developed and attractive customer segments.

The issue of deposit development in commercial banks was studied by such scientists as L. V. Kantorovych, M. D. Kondratiev, V. M. Nelep, B. Y. Grabovetsky, N. I. Kostina, L. V. Vladimirova, I. Blankom, V. Borisova, G. Vysotsky, O. Kneisler, O. Kvasovsky, N. Spasov, O. Nipialidi, V. Kostetsky. The study of the peculiarities of banking development during the COVID-19 pandemic is reflected in the works of Y. Melnychuk, V. Oparin, O. Orlov, I. Poltieva, O. Tereshchenko, V. Tropina, I. Khoma, M. Alekseev, V. Bocharov, R. Brayley, I. Brigham, J. Van Horn, J. Vakhovych, W. King, J. Siegel, A. Taylor, J. Finnerty, J. Shima, T. Boru, N. Mosteanu, A. Faccia, L. Cavaliere, O. Bodnar, V. Palamarchuk, A. Gavrilov and others.

According to T. Boru, with the beginning of the pandemic, bank customers began to use more deposit services, as people began to save and save money for the next unfavorable possible situations in their lives. This has become possible through online services and mainly through mobile banking. This result suggests that the pandemic has significantly accelerated the use of digital banking. During the crisis, consumer habits change, as the whole business switches to digital channels and this is one of the main risks for banks that did not have time for gradual digital transformation: they had to change their products and services immediately [2].

Currently, during the COVID-19 pandemic, global quarantine measures taken by many countries adjusted the economic activity of banking services, according to N. Mosteanu, A. Faccia, L. Cavaliere, S. Bhatia it is necessary to deeply study the formation of banking services during the pandemic, and especially private savings to strengthen the financial stability of the bank and investment programs [3].

Studies by Z. Korzeb, P. Niedziolka suggest that the world's largest banks operating in a wide range of services are the most resilient to the effects of a pandemic. At the same time, banks were identified that are most vulnerable due to the crisis. To prevent crises deposit projects, need to be developed and attract customer funds to restore the bank's solvency [4].

Domestic researchers have studied the impact of the pandemic on the Ukrainian banking market. It is worth agreeing O. Bodnar, V. Palamarchuk, A. Gavrilov in the current global crisis, the spread of globalization, economic instability in the country, the emergence of threats related to the spread of the COVID-19 pandemic and the introduction of quarantine in the country, it is necessary to analyze their impact on banking institutions in Ukraine, in accordance with the national security of Ukraine, pay more attention to ways to attract funds to the bank deposit [5].

Unfortunately, due to the constant changes in the COVID-19 pandemic already acquired research becomes irrelevant. Banks need to constantly change their strategies and adapt to problems and adverse factors influencing the state of deposit activity. Which explains the relevance of this study.

## METHODOLOGY AND METHODS OF RESEARCH

The development of a set of recommendations is based on adaptation and implementation of effective tools for institutional coordination, systematization and integration to determine the priority ways to attract depositors to banks and increased deposit flows during the COVID-19 pandemic.

## RESULTS

It is well-known that the most important source of banking resources are deposits. Each commercial bank must develop its own policy in relations with its customers, including private depositors. One of the most important factors in occupying a decent competitive position in the banking market is the bank's policy on deposits of individuals [6].

In our opinion, our citizens, despite everything that happens to their financial well-being, despite the reduction of rates (including foreign currency deposits), carry money to the banks. Commercial banks remain the main financial institution for citizens, where they place money, which occurred during the economic down turn due to COVID-19.

The mass of money belonging to the population, until it has turned from a monetary form into a means of personal consumption, remains temporarily at the disposal of the bank. The return of these funds occurs as citizens use their financial resources to purchase goods and pay for services. In parallel with the use of money savings by some citizens, new savings are formed by others [7].

Therefore, the total amount of money of the population, which can be used by banks as a credit resource, not only decreases, but usually systematically increases. The positive aspects of raising funds from the population are considered in *Figure. 1*.

In such circumstances, it is important for banks to raise funds, as well as their placement. The size of bank resources and, consequently, the scale of banks' activity depend on operations to raise funds.

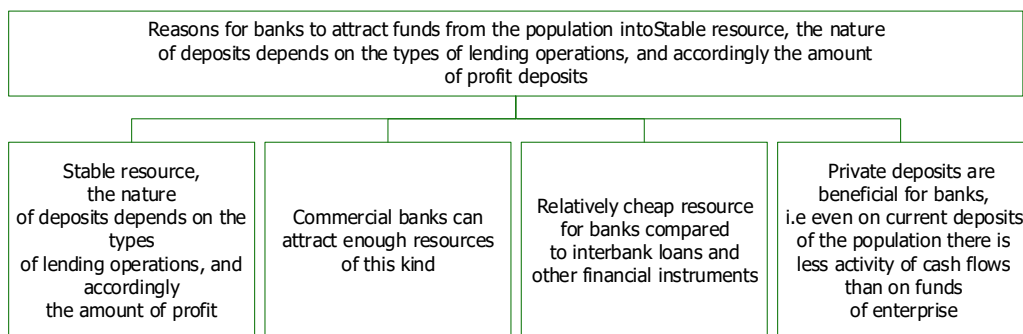
Favorable placement of financial resources helps to increase the profitability and liquidity of banks, as well as provides them with economic independence and stability.

Each bank formulates and implements its deposit policy individually, the state in the person of the relevant authorities can only directly influence the financial institution. However, there are a number of external (exogenous) and internal (endogenous) factors influencing the formation and implementation of the bank's deposit policy.

Exogenous factors are independent for the credit institution, which are not influenced by the commercial bank and determine the external risks of its activities in terms of raising funds.

At the same time, a commercial bank, taking into account these external factors, can develop an optimal deposit policy taking into account the input conditions. An important element in taking into account these factors is in formation security, quality of forecasting and underwriting, the level of risks.

Endogenous factors are completely under the control of a commercial bank and the level of their influence will depend on the strategic decisions and tactics of their implementation.



**Figure 1.** The main reasons for banks to attract funds from individuals (Source: [8].)

Each stage of deposit policy is closely linked to others. They are mandatory for the formation of optimal deposit policy and effective organization of the deposit process.

The specificity of commercial banks is manifested in the structure of their resource base, where borrowed rather than own funds predominate, sometimes reaching 80%. In this regard, the financial result of the bank's activity depends on the efficiency of the formation of borrowed funds.

Involved resources of a commercial bank are traditionally divided into two main forms [9]:

- deposits (include: deposits / deposits of legal entities and individuals, respectively; borrowed funds through the issuance of bank certificates, promissory notes);
- non-deposit (borrowed funds through the placement of own debt securities, interbank lending).

The balance between these components in the structure of the resource base will depend on the specifics and specialization of the bank. But since commercial banks are more inclined to traditional banking rather than investment activities, the share of the deposit form of attracting resources, as a rule, prevails. This determines the special role of deposit operations in the activities of the bank, and hence the policy associated with their implementation as particularly important for the funding of these financial institutions.

The classification of principles is presented in *Table 1*.

<b>Table 1.</b> Classification of intrabank principles		
	<b>Principals</b>	<b>Characteristic</b>
<b>General principals</b>	The principle of scientific validity	Should be based on the latest advances in science, taking into account the operation of economic laws within a particular bank using scientifically sound methods.
	The principle of system integrity	Deposit policy acts as a sub system of the bank's financial policy.
	The principle of an integrated approach	Development of theoretical principles, priority area Softbank's deposit policy.
	The principle of optimality and efficiency	Development of effective tactical directions and methods for a specific stage of the bank's development.
	The principle of unity of elements	All elements of the deposit policy are considered in close connection
<b>Specific principals</b>	The principle of ensuring the optimal level of costs	Characterizes the pricing policy of the bank. In particular, the ability of bank management. Profitability and reduction of expected costs.
	Principal of safety	Reflects the system of protection of bank operations Interests of clients (Secrecy), and also means support of operational liquidity of the bank.
	The principle of reliability	The quality and quantity of borrowed resources of the bank reflects its stability and reliability.

Sources: [8; 9].

Thus, the main purpose of the deposit policy of a commercial bank is to attract the optimal amount of cash resources needed to carry out the bank's activities. The principles on which the deposit policy of a commercial bank is based, can be divided into general and specific [10]. The general principles are the same both for the policy pursued by the state, in particular, the implementation of monetary policy, and for the policy pursued by any other bank. Specific features, as a

rule, reflect the internal banking principles, which include security, reliability (see *Table 1*).

Considering the essence of the deposit policy of commercial banks, it is necessary to pay attention to issues such as: subjects and objects of deposit policy, goals, objectives and principles of its formation [11].

The subjects of the deposit policy of a commercial bank include:

- corporate and retail clients;
- mega-regulator represented by the NBU and relevant state institutions that influence the formation of the bank's resource base.

The latter are not only public authorities that influence the conditions for the formation of deposits, but also act as potential customers of the bank, placing budget funds on deposits of commercial banks, usually on an auction basis.

The objects of deposit policy include [12]:

- borrowed funds of the bank;
- additional services of the bank (comprehensive service).

The main purpose of the deposit policy of any bank is to attract the optimal amount of monetary resources necessary and sufficient to operate in the financial markets and strange then credit potential, provided that the minimum level of costs.

The mobilization of funds that provide credit and investment activities of banks is associated with the solution of a double task: to find sources of resources with a minimum cost and ensure managed balance sheet stability.

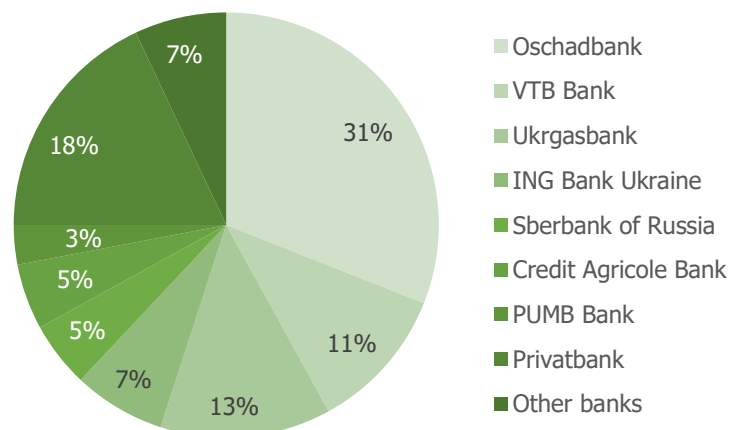
Thus, the foundation of the bank's functioning as a financial intermediary is its resource potential, which is objectively perceived by the financial system and the economy as a whole. In other words, the necessary active element of banking is the resource base of the bank and the factors that determine it. In order to carry out their activities, commercial banks must have certain resources at their disposal, which play a decisive role in the process of their creation and operation.

Attracting funds from private investors will remain the fastest growing business segment of commercial banks. Of course, the amount of funds raised by the population will be determined by such factors as the real income of citizens and their frugal behavior.

Despite the fact that in recent years the licenses remain mostly small and medium-sized banks. But the revocation of the license does not cause serious concern to depositors, as the practice of the system of compulsory deposit insurance has shown that the system operates stably [12].

The volume of deposits of the population is significantly affected by the level of the NBU rate. The sharp rise in interest rates provokes an automatic rise in interest rates on bank loans, and also a courage's banks to landless and attract more funds from customers — and repay debts.

Considering the statistics of the banking market, we can conclude that its leader is Oschadbank and PrivatBank, which indicates the correct deposit policy of the bank (*Figure 2*).



**Figure 2.** Profit of the largest banks in Ukraine, 2020, %

In addition to private depositors, banks, of course, should not forget about how to retain their corporate customers and attract new businesses and organizations.

The main content of the new stage in the development of the banking sector should be to improve the quality of banking, which includes expanding the composition of banking products and services and improving their delivery, long-term efficiency and sustainability of credit institutions, thereby increasing the resource base of banks [13].

The achievements of modern information technologies, which are the basis for the modernization of banking, should be used more and more actively. The process of consolidation in the banking sector, based on the economic interests of market participants, will receive additional impetus (*Table 2*).

<b>Problems of forming the bank's credit policy at the present stage</b>	<b>Ways of solving</b>
Crisis phenomena in the country's economy, insufficient capacity of the financial market	Increasing equity by credit institutions, creating a «buffer of capital» not only in the largest banks, but also in medium-sized banks
Falling real incomes of individuals, reducing the savings activity of the population	Improving the quality of banking services, reducing service time, increase customer convenience
Reduction of funds on the accounts of enterprises and organizations	Keeping «old» customers with various advantageous offers and promotions (increase in interest on deposits for the holidays, gifts to customers, etc.)
Growing competition among credit institutions	Offer the widest possible election of deposits with different conditions. Application of effective advertising, presentation of banking services at enterprises and organizations.

Sources: [12; 14 – 16].

The activities of commercial banks, aimed at attracting depositors, are carried out taking into account the staffing, information and financial capabilities of the credit institution, as well as in accordance with the client, including deposit policy. Sometimes it is much more difficult for a bank to keep an old customer than to attract a new one. But it is necessary to combine both, despite the difference in cost and labor costs for these processes. If you do not attract new depositors, the bank may lose both profits and its own image.

Careful elaboration of its deposit policy allow each bank to with stand difficult macroeconomic conditions and with stand competition. The proposed ways to solve problems related to the formation of the resource base and the implementation of the deposit policy will help the bank to increase the efficiency of its activities.

For the bank, the tendency to reduce the volume of household deposits and deposits of enterprises and organizations is the most acute problem, forcing it to revise its deposit policy. This is especially true of the development of areas for attracting investors during the crisis, namely the COVID-19 pandemic.

Ways to attract depositors' funds to banks during the COVID-19 pandemic a repropose (*Table 3*).

<b>The method of attracting deposits</b>	<b>Features of application</b>
Advertisement using	Advertising should be bright and memorable, emphasize the benefits of conditions for investors. The most attractive is advertising on television, radio, Internet. Presentations of banking services at enterprises and organizations with prior agreement with their management are very effective.
Promotions	Use of various promotions for depositors: increase in interest rates on deposits for holidays and anniversaries; giving gifts to regular customers with the symbols of the bank (pen, notebook, mug with the bank's logo, etc.)
Special relationships with regular customers	Greetings of regular customers with the holidays (sending greeting SMS, souvenirs for the holidays with the bank's logo; certificates for the purchase of goods from partner organizations, etc.)
Expansion of the product line	Offer the widest possible range of deposits with different conditions

Sources: [9; 12].

The ultimate goal of developing and implementing an effective deposit policy of any commercial bank is to increase the resource base while minimizing the bank's costs and maintaining the required level of liquidity, taking into account all types of risks.

Strengthening the deposit base is very important for banks. By increasing the total volume of deposits and expanding the range of individual depositors, it is possible to improve the volume of deposit transactions and the system of incentives to attract deposits. This can be achieved by expanding the deposit accounts of individuals to demand, which will fully meet customer needs, improve service, as well as increase interest in placing funds in banks. The funds of the populations owed on deposits supported the state economy and the budgets of individuals during the COVID-19 pandemic.

## CONCLUSIONS

During the study, a complex was formed of practical recommendations on attracting financial resources of depositors in banks during the pandemic. The proposed set of practical recommendations is universal and can be used in the practice of financial business structures.

The following ways can be used to attract funds to deposits of individuals and legal entities and to improve the resource base:

- increase the attractiveness of deposits by increasing interest rates;
- development of a system of incentives that are attractive to potential customers.

For example, a discount when visiting any shops or travel agencies, but subject to payment for services from funds that are on deposit for at least one full period of storage;

- diversification of the line of deposits taking into account the specifics of the regions;
- questioning customers in order to determine their motivation when choosing a bank;
- advertising of banking services in order to attract potential customers by trusting the bank, emphasizing the reliability of the bank, competitive advantages, ease of service;
- improving the quality of services, improving service technologies to achieve maximum convenience for customers;
- creating a telephone advertising service for speed and convenience.

Thus, the implementation of the proposed measures will lead to an increase in stable deposits in the bank, which indicates an increase in the stability of the bank's resource base and, consequently, increase the efficiency of deposit policy.

In modern conditions, the post-crisis period of the COVID-19 pandemic, the functioning of commercial banks deposit policy is effectively formed and plays an important component of successful banking, because deposit operations are the main group of bank liabilities, being the main source of active operations.

The implementation of deposit operations involves the development of each credit institution's own deposit policy, which should be understood as a set of measures of a commercial bank aimed at determining the forms, tasks and content of banking activities for the formation of banking resources, their planning and regulation.

In the process of forming the deposit policy, the interest rate policy pursued by the bank should be taken into account, because it is the deposit rate that plays a crucial role in the same effective tool in the field of attracting resources.

The popularity of the bank plays an equally important role in the work of a commercial bank for individuals. Also of particular importance are the anti-crisis measures demonstrated by the bank, which will be able to protect and preserve the funds invested in the bank.

Recently, the bank's relations with the state have become more important in the minds of citizens. For businessmen and entrepreneurs who represent the interests of enterprises and organizations, reputation, information security and confidentiality come first.

The existence of a deposit guarantee system helps to strengthen then confidence in the national banking system and create the necessary preconditions for the inflow of household savings into the bank. It is relevant in the stages of the COVID-19 pandemic.

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## **ЗАЛУЧЕННЯ ДЕПОЗИТНИХ ПОТОКІВ ЯК ОСНОВНИЙ РЕСУРС ІНВЕСТИЦІЙ В ЕКОНОМІКУ КРАЇНИ В ПЕРІОД ПАНДЕМІЇ COVID-19**

Присвячено пошуку методів і способів стабілізації фінансового стану банку в період кризи, а саме через залучення депозитних потоків, що є основним ресурсом інвестицій. Метою статті є теоретико-методологічне обґрунтування комплексу практичних рекомендацій залучення депозитних потоків для створення інвестиційних ресурсів як базисного структурного елементу формування інвестиційного потенціалу економіки країни в період пандемії.

Під час дослідження становлення і формування проблем депозитної політики банку було виявлено основні причини залучення банками коштів населення у вклади, а саме: стабільний ресурс (від характеру депозитів залежать види позичкових операцій, і, відповідно розмір прибутку); комерційні банки можуть залучати достатньо ресурсів цього виду; відносно дешевий ресурс для банків у порівнянні з міжбанківськими позиками та іншими фінансовими інструментами; приватні вклади вигідні для банків (за поточними вкладками населення спостерігається менша активність руху коштів, ніж за коштами підприємств).

Досліджено принципи банківської стратегії і запропоновано класифікацію внутрішньобанківських принципів та їхній розподіл, урахувавши економічну ситуацію: на загальні (принцип наукової обґрунтованості; принцип цілісності системи; принцип комплексного підходу; принцип оптимальності і ефективності; принцип єдності елементів) та специфічні (принцип забезпечення оптимального рівня витрат; принцип безпеки; принцип забезпечення надійності; принцип єдності елементів).

Розглянуто банківський ринок, виділено лідерів за показником прибутковості банківської установи. Проаналізовано стан депозитної політики в деяких банках і визначено проблеми депозитної політики українських банків у період пандемії COVID-19. Запропоновано напрями і шляхи їх вирішення. На основі дослідження запропоновано способи залучення вкладників у банки в період пандемії COVID-19 як основних інвесторів, кошти яких є джерелом розвитку економіки.

**Ключові слова:** депозит, банк, депозитні потоки, інвестиції, адаптація, пандемія

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