

У сучасних умовах використання fintech-сервісів є необхідною складовою платіжної системи та здійснення розрахунків. Безумовно зростання кількості та якості варіантів платіжних розрахунків є хорошою тенденцією на ринку, особливо для реалій сучасності, коли основним ресурсом людей є вже не лише гроші, а й час.

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ACCUMULATIVE PENSION SYSTEM: UKRAINIAN REALITIES AND PROSPECTS OF IMPLEMENTATION

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The issue of reforming the pension system is very relevant for many developed countries of the world and Ukraine is not an exception. This situation is caused, above all, by the emergence of such a negative phenomenon as the «aging of the nation», when there is a sharp increase in the number of people of retirement age and fertility falls. In this regard, the state is forced to look for ways to modernize its own pension system in order to ease the financial pressure on the country's budget and thus ensure the proper financial position of its citizens after they reach retirement age.

Nowadays, in Ukraine, from a theoretical and legislative point of view, there is a three-tier pension system. On the first level there is a solidarity pension system, the second level is an accumulative pension system, and the

third – a system of non-state pension insurance. As for the practical aspect of the functioning of the pension system of Ukraine, the pension system is actually implemented through the first and third levels.

Due to the fact that the solidarity pension system is exhausted and is in crisis, when pension payments at this level are forced to subsidize with the help of the state budget, and the system of non-state pension insurance occupies a very small share of the pension insurance market, about 5%, then one of the leading directions of reforming the pension system of Ukraine is the introduction of the second level of pension provision – the funded pension system [1].

The first steps towards the introduction of a funded pension system in Ukraine have already been made. On October 11, 2017, the Law of Ukraine «On Amendments to Certain Legislative Acts of Ukraine on Raising Pensions» came into force № 2148-VIII of October 3, 2017, or the so-called «pension reform». According to this law, the funded pension system should be operational since January 1, 2019, but it has not happened yet. Also, this reform envisaged that the Cabinet of Ministers of Ukraine should «Ensure the creation of institutional components of the functioning of the funded pension insurance system», by July 1, 2018. It means that laws and regulations must be adopted in the near future to ensure the proper functioning of the accumulation system. On October 11, 2017, the Cabinet of Ministers approved the “Action Plan for the Implementation of the Cumulative System for 2017–2018” [2, p. 226-227]. Also, a group was formed at the Ministry of Social Policy to deal with the implementation of the funded pension system.

In our opinion, it is worth considering the essence of this system from a legislative point of view. The essence of the accumulation system lies precisely in the «accumulation» of funds by the person in the respective accounts. Funds can be accumulated both in the accounts of the Cumulative Fund and in the individual pension account of a non-state pension fund. The members of the savings system will be able to accumulate funds in non-state pension funds not only immediately, but only two years after the introduction of insurance contributions to the Savings Fund [3].

As you can see, very few aspects of pension reform have been put into practice nowadays. We believe that this is due to both economic and political factors. This is partly due to a change in political power in the country, which in turn has led to a partial change in the socio-economic orientations of the country. Also, the slowdown in the pension reform process is conditioned by the economic situation of the country, since the creation of infrastructure for the second level of pension provision requires significant financial costs.

However, taking into account the facts mentioned above, the foundation of the funded pension system has already been laid, it remains only to create favorable conditions for the implementation of the planned measures. After

all, the functioning of the funded pension system in Ukraine will have several benefits for both the population and the state. The second level of the pension system will not only increase the social protection of citizens through their direct participation in the accumulation of funds for retirement, but will also create a powerful domestic investor with significant long-term resources that will be directed to the development of the economic and social infrastructure of the country [4, p.211]. That is why the state needs to make every effort to have the pension system operational in the next 1-2 years, as this will improve the financial capacity of both the country as a whole and its citizens in particular.

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ДІАГНОСТИКА КРИЗОВОГО СТАНУ В СИСТЕМІ ФІНАНСОВОГО МЕНЕДЖМЕНТУ ПІДПРИЄМСТВ МЕДІАІНДУСТРІЇ

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Ефективне управління підприємством потребує реалізації комплексного підходу, що спирається на коригування поточних рішень з урахуванням попереднього досвіду, максимальне використання наявних можливостей, своєчасне сприйняття мікросигналів щодо майбутнього стану середовища функціонування. В сучасних умовах підприємства галузей медіаіндустрії мають різний рівень інвестиційної привабливості.