

товаровиробників мають бути розроблені органами управління, що знизить ризики для кредитоспроможності підприємств.

Важливим аспектом підтримки агробізнесу є досвід Франції у побудові партнерських відносин з клієнтами та наданні консультаційних і навчальних послуг. У практиці банківського обслуговування фермерських господарств у Франції банки встановлюють довгострокові відносини з малими підприємствами навіть тоді, коли вони переходять на нові, більш високі рівні економічної діяльності. Такий підхід може бути корисним і в Україні, де послуги з консультування та навчання є недостатньо розвиненими. Тісні довгострокові відносини з агробізнесом можуть принести додаткові переваги, такі як зміцнення позицій місцевих банків та підвищення довіри і лояльності підприємців.

У Німеччині успішна програма кредитної підтримки підприємців Федеральним урядом дозволяє фінансувати до 40% інвестицій у заснування фермерського господарства без застави за допомогою особливо сприятливого кредитного механізму. Ці кредити є безвідсотковими (протягом перших двох років) або з 10-річним пільговим періодом, з максимальною сумою кредиту в 1 мільйон євро. Такий кредит замінює власний капітал підприємця, а держава бере на себе ризик його неповернення.

Таким чином, німецька модель фінансово-кредитної підтримки сільськогосподарських підприємств характеризується досить широким використанням кредитів, грантів та субсидій (наприклад, на навчання персоналу, інформаційні та консультаційні послуги). Загалом, німецька система підтримки МСП має чітко виражений протекціоністський характер, що позитивно впливає на економічне зростання та процвітання країни.

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INSURANCE CULTURE PHENOMENON IN THE CONTEXT OF TRANSFORMATIONAL CHANGES

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Insurance has become an integral part of modern life, a universal and unique means of protection against risk. In recent years, the industry has undergone significant changes and development due to changes in its economic and social nature. Insurance culture is a term that refers to the set of beliefs, values and attitudes underlying insurance. In the context of transformation, insurance culture is a key issue. The purpose of this paper is to examine the phenomenon of insurance culture in the context of change and the emerging trends and challenges associated with it [1].

Insurance culture can be viewed as a set of values, beliefs, and practices that shape how people and society view insurance. Insurance culture includes the understanding of insurance products and services, the level of trust in insurance companies, and the socio-cultural norms that influence the demand for insurance.

At present, insurance culture is undergoing various transformations. First, it is becoming increasingly global as many insurance companies go international and offer products and services around the world. This requires people and societies to have a broader understanding of insurance in general and to consider the specifics of local markets. Second, the culture of insurance is becoming more digital, with many insurers moving to online platforms to sell their products and services. This requires people and society to not only understand insurance products and services, but also to be able to use digital technology to purchase and manage them. Finally, insurance culture is increasingly connected to environmental and social issues [2]. Social issues such as warfare, climate change, poverty and inequality require a more responsible and sustainable approach to insurance in which insurers and society at large consider not only economic, but also social and environmental factors.

The development of an insurance culture in the insurance market is an important factor in ensuring the stability and efficiency of the insurance industry. A strong insurance culture increases consumer confidence in insurers, reduces risks and increases insurance sales. It also leads to a more informed choice of insurance products and a better understanding of consumer rights and responsibilities.

The level of insurance culture can vary from country to country depending on the country's economic situation and the welfare of its population. Therefore, different approaches and strategies should be used to develop and enhance insurance culture in order to ensure the stable and effective development of insurance markets.

The phenomenon of insurance culture is an important factor for the development of the insurance market and the economy as a whole. High level of insurance culture contributes to the development of entrepreneurship and more effective risk management in business, which leads to the sustainable development of the domestic economy. It is also an important factor in ensuring the stability and reliability of insurance companies, reducing risks for consumers and ensuring their rights [2].

Insurance has a long history dating back to ancient civilizations. Over time, it has evolved into a complex and sophisticated industry with intense development. These changes have been driven by technological progress, globalization, changing demographics and consumer behavior. In turn, the way insurance is sold, marketed and offered to customers is changing and transforming. Insurance culture is also undergoing various transformations.

The phenomenon of insurance culture can be defined as the attitudes and practices that determine how people and society perceives and relate to the insurance industry. Insurance culture encompasses a range of factors, including the level of awareness and understanding of insurance products and services, the level of trust and confidence in insurance providers, and the cultural and social norms that shape the demand for insurance.

In this context, it is reasonable to highlight the key aspects of the formation of insurance culture (Table 1) [3], [4].

The phenomenon of insurance culture can be shaped by historical, behavioral, economic and social foundations. For example, countries with a complex history of natural disasters and other catastrophes are thought to have a strong insurance culture. This is because individuals and businesses are more likely to be aware of the need for insurance protection, have experience, and see the potential benefits.

Similarly, societies with higher levels of income and wealth are thought to have a stronger insurance culture because individuals and businesses have more resources to invest in insurance products and services [4].

Crucial aspects of formation of insurance culture

Aspects of the formation of insurance culture	Conditions and benefits
Development of positive attitudes toward insurance and liability	Understanding that insurance is an investment in the future and recognizing its importance can help people develop a positive attitude toward insurance. People with a positive attitude toward insurance tend to buy and effectively manage insurance products that meet their needs. This allows them to protect their financial interests in the event of risks such as accidents, illness or property damage. A shared sense of responsibility includes the understanding that insurance is not only an investment in the future, but also a commitment to the insurance company and to society at large. Responsible individuals and companies understand that buying insurance products is not only a way to protect your own financial interests, but also to participate in community activities to minimize risks and support the insurance industry as a whole.
Increasing public awareness	Understand the risks and types of insurance products and make informed and knowledgeable decisions when choosing insurance products. This is achieved through campaigns to increase knowledge about insurance, risks and options to protect one's financial interests, as well as by creating familiar and accessible materials such as informational brochures, video tutorials and seminars.
The availability of insurance products	A wide range of potential customers can access a range of insurance products to prepare for unexpected events and protect their financial interests. They can also get the protection they need without having to spend a lot of money on risk management. Obviously, without access to insurance products, many people will not have the protection they need, which can lead to financial hardship and increased risks for society as a whole. This also leads to incentives for the insurance industry and the economy as a whole. If more people use insurance products, it will increase premiums and investments, stimulate the economy and create new places to live.
Professional development of insurance specialists.	Insurance company employees play a key role in ensuring the quality and efficiency of the insurance industry. The skills of insurance company employees are directly related to the quality of service. The more competent and professional an employee is, the more efficiently they can do their job. As the result the client's confidence in the insurer increases which, in its turn, increases the probability to continue the cooperation.
An effective regulatory system	To protect consumers from possible abuse by insurers, regulators can ensure that consumers are treated fairly and transparently and have their interests protected in the event of disputes, for example. Monitoring the financial condition of insurers and taking measures to prevent companies from taking excessive risks or engaging in behavior that undermines the stability of the insurance market.

The phenomenon of insurance culture is an important aspect of the insurance industry because it affects the demand for insurance products and services, the level of competition and innovation in the insurance industry, and the stability and viability of the insurance market in general. An insurance culture that promotes trust in insurance service providers can stimulate the development of new products and services, foster competition, and promote industry

growth. On the other hand, an insurance culture characterized by low levels of trust in insurance service providers may serve as a barrier to entry for new firms and discourage innovation and investment in the insurance market.

In conclusion, the phenomenon of insurance culture is an important aspect of the insurance industry and includes a wide range of attitudes, beliefs, and practices that determine how people and society perceive and interact with insurance providers. A strong insurance culture builds trust in insurance providers and promotes competition, innovation and growth in the insurance industry, while a weak insurance culture creates barriers to entry and hinders the development of insurance markets.

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ОСОБЛИВОСТІ КОНСОЛІДАЦІЙНИХ ПРОЦЕСІВ У БАНКІВСЬКОМУ СЕКТОРІ

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У сучасних умовах банківський сектор зазнає значних трансформацій, зумовлених діджиталізацією та глобалізацією фінансових ринків, зростанням потреб реального сектору економіки та інноваційними змінами в технологіях, диверсифікацією діяльності та посиленням конкуренції, а також змінами в правовій системі. Розвиток банківського сектору в цьому контексті супроводжується значними кількісними та якісними змінами, які проявляються у всіх формах консолідації, зрушеннях конкурентного середовища, фінансовій глобалізації й інтенсифікації транскордонного руху банківського капіталу, розвитку міжнародних стандартів у сфері банківського регулювання та нагляду. Прискорений процес банківської консолідації, що призвів до утворення транскордонних мегабанків, зміна ролі та функцій банків в інвестиційному секторі, технологічні та платіжні інновації, що сприяють руху інвестиційних потоків, несуть у собі як великий потенціал для прискорення економічного розвитку, так і значні фінансові ризики та загрози.

За останні кілька десятиліть фінансовий сектор у більшості країн зазнав значних трансформацій. Інституційні та структурні зміни стали більш вираженими, фінансові установи значно збільшили свої активи, намітилася тенденція до формування потужних фінансових конгломератів та більшої інтеграції ринків фінансових і банківських послуг. Зростання банків супроводжувалося диверсифікацією діяльності, прагненням до розширення ринкових сегментів та посиленням конкуренції з боку інших гравців