

PROBLEMS AND PROSPECTS OF UKRAINIAN FINANCIAL SYSTEM DEVELOPMENT

Creating a perfect financial system of the state is one of the basic conditions for the functioning of its economy. Its construction is a quite difficult task, implementation of which takes a long time. To date, the issue of the financial system is relevant because it does not fully fulfill the functions assigned to it in the proper financial support of the needs of the economy. It is the financial system that helps to build effective financial policies aimed at economic growth and improving the well-being of the population.

At the present stage of formation, the Ukrainian financial system has a few problems that impede and hinder its development. One of the main problems of the instability of the financial system of Ukraine is the lack of proper state control. Its shortfall has led to abuses and financial distortions. The lack of a systematic approach to financial restructuring is also a major problem. Reforms in the field of public finances, especially in the budget and tax systems, in the financial market and in the organization of the finances of enterprises, have been implemented and continue to be carried out in isolation, without their general ideology and sound strategy and tactics.

The most complex problems of Ukraine are related to the development of the financial market. The Ukrainian Stock Exchange has rather limited turnover. Currently, government securities transactions are active. It is very important to create a saturated market, because it can play the role of a starting mechanism for the comprehensive development of Ukraine's financial system.

Low capitalization is a major problem in Ukraine's financial market. It testifies to their low competitiveness with foreign banks, whose number is gradually increasing in the Ukrainian financial market.

Other important problems of development of the financial system of Ukraine at this stage are:

- imperfection of the current tax system;
- inefficient control over payment of taxes;
- irrational use of funds raised through public credit;
- large volumes of shadow economy;
- insufficient amounts of temporarily free funds from enterprises and the population;
- low level of trust in the state in general and in the banking system in particular.

One of the most pressing issues today is finding ways to balance the financial system. Therefore, they offer a number of the most current ways of solving the above problems. These include:

- development of strategy of development of the financial system of Ukraine;
- clear allocation of financial resources between central and regional authorities both at the stage of their formation and in the process of their use;
- economical spending of budget funds, strengthening control over their targeted use;
- a clear organization of the activities of the State Treasury in order to control the flow of funds and their targeted use;
- reform of the tax system in the direction of easing tax pressure;
- purposeful development of institutions and instruments of the financial system.

The development of the financial system is also influenced by many factors that need to be addressed to prevent crises. First, to adjust the functioning of the monetary and banking systems.

Secondly, all areas of finance and their relationship, the activities of bodies and institutions working in the field of finance, need improvement. The financial reform strategy and tactics must be a gradual restructuring that will entail further transformation.

The primary tasks of development of the financial system in Ukraine are:

- create a group of powerful banks;
- reduce tax pressure;
- streamline financial flows;
- start structural and institutional transformations of the banking system, effective reorganization of enterprises.

Thus, at this stage, the financial system of Ukraine does not fully meet the needs of the state economy. The functioning of each of the components of the financial system of the state is possible only under the conditions of legislative regulation of their interaction. The task of all subjects of the financial system is to create reliable measures to ensure its stable development.

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ДОСЛІДЖЕННЯ ВПЛИВУ ХАРАКТЕРИСТИК УНІВЕРСИТЕТІВ ТА МАКРОЕКОНОМІЧНИХ ФАКТОРІВ НА ЗАЙНЯТІСТЬ ВИПУСКНИКІВ

Найкращі університети світу щороку випускають велику кількість амбітних, працелюбних студентів з високим рівнем професійної підготовки. Це зумовлює зростання конкуренції щодо працевлаштування серед випускників та ускладнює вибір найкращих кандидатів для роботодавців, які беруть до уваги багато різних факторів. Відповідно постає запитання, чи звертають увагу роботодавці для полегшення вибору кандидатів на інші фактори, окрім навичок та вмінь випускників, такі як: характеристики університетів, які закінчували студенти, та окремі макроекономічні показники (що мають прямий вплив на бізнес-середовище), такі як ВВП та рівень робочої сили.

Метою та мотивацією дослідження є перевірка гіпотези, чи впливають макроекономічні фактори країни (зокрема ВВП) та характеристики університетів, у яких навчалися випускники, на середньозважений відсоток роботодавців, які готові працевлаштувати студентів після випуску з ВНЗ.

Для дослідження вище наведеної гіпотези, першочергово був проведений аналіз наявної літератури, який показав, що, зазвичай, спостерігається позитивний взаємозв'язок між навчанням в університетах та ВВП країн. Розгляд літературних джерел базувався на виокремленні найбільш близьких до даної теми досліджень, на основі яких було проведено аналіз залежності працевлаштування випускників від стандартних характеристик університету та економічних факторів.