

Strategy of Ukraine' dated May 6, 2015, which includes an analysis of priorities, security threats, and political recommendations, and the Ministry of Economy of Ukraine's order 'On the Methodology for Calculating the Level of Economic Security of Ukraine,' which defines the main indicators of Ukraine's economic security [1].

The country's national security should primarily rely on the state of its economy and the level of protection against financial security threats.

Financial security is the state of finances and financial institutions that ensure the guaranteed protection of national economic interests, the harmonious and socially oriented development of the national economy, the financial system, and the entire set of financial relations and processes in the state, as well as the readiness and ability of financial institutions to create mechanisms for the implementation and protection of the interests of national finances [2].

The level of development of the real sector of the economy depends precisely on the state of financial security. The stable development of financial, currency, stock, banking, and other systems is considered the criteria for the country's financial security.

According to the Law of Ukraine "On the Basics of National Security of Ukraine," the main threats in the field of financial security are the aggressive actions of Russia, carried out to deplete the Ukrainian economy and undermine socio-political stability, with the aim of destroying the state of Ukraine and seizing its territory; the ineffectiveness of the system of ensuring national security and defense of Ukraine; corruption and an inefficient system of public administration; economic crisis; exhaustion of the financial resources of the state; a decrease in the standard of living of the population; threats to energy security; threats to cyber security and security of information resources; threats to the security of critical infrastructure, and threats to environmental safety [3].

Therefore, ensuring the required level of financial security of the country is not possible without effectively constructing the structure of all financial and economic spheres of the country and increasing the competitiveness of the national economy. After all, ensuring the country's financial and economic security is a decisive factor in ensuring the country's competitiveness in the market.

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**Комарницька А. В.**

### **PROBLEMS OF LINGUISTIC DIVERSITY AND FOREIGN LANGUAGE STUDY IN UKRAINIAN EDUCATION**

*У статті розглянуто явище мовного різноманіття, роль мов національних меншин та іноземної мови у навчальному процесі, впровадження білінгвального підходу в сучасній освіті та проблему опанування іноземними мовами в Україні. Мовне різноманіття є важливим аспектом освіти, адже воно сприяє культурному збагаченню, соціальній інтеграції та багатомовності. Дане мовне явище саме по собі не є шкідливим чи сприятливим, однак, в залежності від культурного та соціального контексту, може мати різні ефекти. Присутність багатьох мов у суспільстві тісно пов'язана як із сприйняттям навколишнього світу, так і власної ідентичності.*

**Ключові слова:** мовне різноманіття, мовний закон, мовна інтерференція, багатомовність, лінгва франка, мовна шизофренія

*The paper is concerned with the phenomenon of linguistic diversity, the role of minority and foreign languages in the educational process, the implementation of a bilingual approach in modern education, and the problem of mastering foreign languages in Ukraine. Linguistic diversity is an important aspect of education, as it contributes to cultural enrichment, social integration and multilingualism. This linguistic phenomenon is not inherently harmful or beneficial, however, depending on the cultural and social context, its effects may differ. The presence of many languages in society is closely related to both the perception of the surrounding world and one's own identity.*

**Keywords:** linguistic diversity, language law, cross-linguistic influence, bilingualism, lingua franca, linguistic schizophrenia

Being a multicultural country, Ukraine is no stranger to the phenomenon of linguistic diversity and bilingualism. While the former is defined as a presence of multiple languages within a particular society, the latter is far more complicated and involves many levels of understanding and cognition, language competence and code-switching.

In kindergarten and primary schools the education may be solely in minority languages, while, starting with secondary education, the learning is predominantly in Ukrainian. The law “On Supporting the Functioning of the Ukrainian Language as the State Language” presupposes that though Ukrainian, as an official language, is still the main language of education, the study of minority languages is an available academic discipline. Mastering the official language of the state is undeniably necessary, as it provides access to both higher education and active participation in various aspects of the country's public and political life. In addition, the law establishes that certain subjects can be taught in English and other official languages of the EU (Bulgarian, Greek, Romanian, etc.) [7, 8].

Bilingual approach is widely used abroad and it contributes to the training of highly qualified specialists and scientists. It is understood as a technique aimed at both the study of a particular subject and a language practice, during which some additional language is used. Some point out that it is based on the in-depth mastery of a foreign language and involves the study of certain academic subjects in this language, while other disciplines are learned through the means of the national language. Therefore, it is not about a full-fledged bilingual educational environment, but about the use of two languages as means of teaching individual subjects [6]. Though the additional language is often assumed to be the one of international communication, this approach can also include minority languages, which is shown to be very effective for supporting the speakers of a said language by communicating the value of their culture and heritage, resulting in increased self-esteem, interest and involvement in the curriculum [1].

Bilingualism in itself has been proven to be quite beneficial even in aspects that have nothing to do with language. From the neurological perspective brain of a bilingual speaker functions differently from the one of a monolingual, this manifests in faster reaction and decision-making. This may be the reason why multilingual speakers are assumed to be more intelligent. Moreover, people who speak multiple languages rarely suffer from dementia or Alzheimer's disease as they get old [2]. The phenomenon when the knowledge of a certain language can influence one's way of thinking, learning and using other languages is known as cross-linguistic influence. It is closely connected to the individual's perception of the world around them and the way of categorizing and understanding things. Studying and applying different languages can broaden one's knowledge and mind, gives new cultural perspective and helps to think outside the box.

Mastering foreign languages is also important for career and professional growth, as it allows a specialist to find a job in a multicultural environment, to master professional communication and language etiquette. Unsurprisingly, the most common language of international professional communication is English, which has already become a lingua franca. It is used in 85% of cases for oral communication in international institutions and organizations. English is undeniably predominant in any aspect of modern life: trade and commerce, press and media,

technology and science. It is also worth mentioning that most of the academic writing (regardless of whether the subject-matter of connected to language or not) is done in English to make it available for students, teachers and scholars all over the planet, thus making English immensely useful in the field education [5].

English is sometimes perceived negatively, due to its overwhelming usage and historical context of colonialist past. While it indeed makes international communication easier, it may also discourage the minorities in English-speaking countries to study and use their native language. The idea of state`s official language being the dominant one is not inherently offensive or oppressive, as it`s mostly motivated by mere convenience, socialization and easy communication. It is also absolutely natural for people who grow up in bilingual families to subconsciously make a distinction between “strong” and “weak” language since very early age [2, 5]. Yet sometimes the cross-linguistic influence becomes predatory in its nature, either by causing drastic changes in the oppressed language and its perception as an inferior and unrequired one, or by leading to a complete replacement of some linguistic subsystems or tangling and merging two languages together.

In Ukrainian context such practice has manifested in centuries of language suppression and countless laws banning literature and education in Ukrainian, mostly as the means of the russification policy. However it gets much more subtle, as the aggressive interference of Russian language goes far beyond linguistics. The bizarre bilingual situation has become a way of political manipulation and a form of mass gaslighting, which makes people doubt their national identity, broadcasts a specific political narrative and communicates self-contradictory messages. Since Ukrainian and Russian languages impose two different worldviews, people who use both of them eventually end up having a sort of split identity. Such situation is called “linguistic schizophrenia”: a consistent cultural policy of constantly merging two languages, which leads to gradual replacement of one of them [9]. Yet the recent surveys show that since 2022 there has been a giant backlash against the usage Russian language. A report by Kyiv International Institute of Sociology shows that the attitude towards teaching it in Ukrainian-language schools has changed significantly in comparison to previous years [3].

Overall the problem of linguistic diversity in Ukrainian education is closely connected to country`s historical and political context, as well as lack of methodologies on how to effectively use bilingual approach in non-language disciplines. Though the steps towards inclusivity and implementation of different languages in Ukrainian education have been made, the subject still requires a lot of attention and research, as there are still groups of people, whose needs are mostly overlooked (e.g. students with hearing loss, for which there is a specific kind of approach involving bimodal bilingualism) [6]. Another problem to face is an utterly low level of foreign language proficiency: according to a 2023 sociological research almost a third of adult residents of Ukraine - 31.8% - do not speak foreign languages at any level. And even though the vast majority (89%) chooses English as a foreign language to be learned, only 23% can read, write and communicate in this language at everyday and professional levels [4].

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## FEATURES OF MODERN BANK LENDING

*У статті розглянуто банківську систему України. Детально проаналізовано цифрове кредитування.*

**Ключові слова:** банківська система, фінанси, цифрове кредитування.

*The article examines the banking system of Ukraine. Digital lending is analyzed in detail.*

**Keywords:** banking system, finance, digital lending.

The necessity of credit in the conditions of a market economy is determined by the laws of capital circulation in the process of extended reproduction. For the normal functioning of the production process, business entities must have the necessary reserves that are created with their own funds. In modern conditions, enterprises not only have their own working capital but also rely on a bank loan to form it. A bank takes surplus funds from its customers in its custody and temporarily provides or transfers these funds for a specific duration in exchange for some interest or profit as a loan.

Lending and credit relations are an inseparable component of the banking system of Ukraine. The field of direct lending is related to the general requirements of the domestic production process. Being in the middle of the current monetary and financial economy and utilizing the interest of economic agents, credit expresses the relationship between the state, the bank, economic agents, and the population. At present, credit mediates all production processes and serves to enable the use of limited resources and increase the profitability of production.

In the conditions of the financial and economic crisis, the importance of the financial stability of enterprises in both the tangible and intangible spheres of production is arising. This is due, on the one hand, to the need to provide financial support for their extended reproduction and increase efficiency, and on the other hand, to create conditions for continuous financial flows and provide them with funds at the macroeconomic level. Having received freedom in matters of formation and management of financial resources, enterprises act in the financial market as one of its main participants, both creditors and debtors of monetary resources [1].

One of the features of modern bank lending is digital lending. Digital lending is one of the many offerings that both modern and more traditional institutions can use to achieve scalable success. An end-to-end lending software platform offers advantages for the financial institution and its employees that translate to real value for customers, no matter if it's a credit union with physical locations, an online-only bank, or anything in between. The benefits include:

1. Shorter loan-life cycles. Digital lending includes a shorter loan-life cycle from origination to close thanks to the automatic aggregation and verification of customer data and documents. In