

addition to seeing a reduction in the back-and-forth of traditional manual processes, banks and credit unions can build upon customer trust by securely storing sensitive customer data.

2. Personalized approaches to lending. Using a digital platform gives all institutions the ability to tailor each lending product to an individual customer's journey while offering them additional financial resources and step-by-step guidance throughout the life of their loans.

3. More meaningful customer connections. Automatic processes help improve overall operational efficiency for employees, freeing them up for more face-to-face interactions. This gives employees the opportunity to become valued advisors invested in customers' continued financial health, while building upon the trust of the institution [2].

Using a digital solution for a simpler, more intuitive lending process helps boost customer satisfaction and loyalty in the long run.

Another feature is the wide range of loan programs provided by Ukrainian banks, allowing borrowers to evaluate each loan product online, compare it with others, and choose the best option. The borrower can use the online loan calculator to calculate the payment amount, mark the limit of the main loan amount, and check the calculations for different periods. After choosing a lending program, the application process begins, and borrowers can conveniently track its status online in their personal accounts. They can submit an application using one of the services: through a personal account by filling out a standard form, chatbot on the bank's web portal, or Telegram bot of the bank selected for the loan. As part of the simplified submission of credit applications, the NBU, together with the Ministry of Digital Transformation, introduced a digital document sharing program, which simplifies customers' access to credit products by using digital documents. Banks also actively use electronic digital signatures, which speeds up the submission of documents [3].

Borrowers can pay their loans through online banking and at self-service terminals, not only at a bank cash desk. In real-time, it is possible to get a loan secured by a deposit, increase the credit limit on the card at any time, or issue a guarantee pledge.

Moreover, the lending business processes have witnessed the growth of ML/AI. Machine learning (ML) and artificial intelligence (AI) have already proven to be driving forces in the financial sector. Lenders are increasingly exploring how artificial intelligence and machine learning can automate complex processes like fraud detection, automated loan offers, credit scoring, and more.

Therefore, the peculiarities of bank lending lie in its digitalization. The global bank lending market is witnessing trends that change and improve the lending process. Technological developments in the field of lending continue to develop every year.

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### **SOWING OF WHEAT IN UKRAINE DURING THE WAR**

*У статті наведена проблема вирощування пшениці в Україні під час війни, зокрема, виклики, з якими стикаються фермери, такі як доступ до землі, насіння та добрива, що призвело до зниження врожайів і зниження якості пшениці.*

**Ключові слова:** Україна, війна, пшениця, сільське господарство, вирощування, виклики, доступ, земля, насіння, добрива, врожай, якість.

*The problem addressed in this article is the cultivation of wheat in Ukraine during the war, particularly the challenges faced by farmers such as access to land, seeds, and fertilizers, which resulted in lower yields and reduced quality of wheat.*

**Keywords:** Ukraine, war, wheat, agriculture, cultivation, challenges, access, land, seeds, fertilizers, harvest, quality.

**Introduction:** Ukraine has been facing a crisis situation since the war broke out in 2014. Despite the ongoing conflict, agriculture remains one of the most important sectors of the country's economy. Wheat is one of the most widely cultivated crops in Ukraine, and its production has not been spared by the conflict. This report will focus on the challenges faced by farmers in Ukraine in cultivating wheat during the war. **Background:** Ukraine is one of the world's top wheat producers, with an average annual output of 25 million tonnes. The country's fertile soils and favorable climate make it an ideal location for wheat cultivation. However, the war has brought numerous challenges to the agricultural sector, including wheat cultivation.

**Challenges:** The war has had a significant impact on wheat cultivation in Ukraine. One of the main challenges faced by farmers is access to land. In some areas, the fighting has made it impossible to cultivate crops, and many farmers have had to abandon their land. Another challenge is access to inputs, such as seeds and fertilizers. Many farmers have been unable to obtain these essential inputs due to the conflict, leading to reduced yields and lower-quality wheat. Infrastructure damage has also affected wheat cultivation. Roads and bridges have been destroyed or damaged, making it difficult to transport wheat from farms to processing facilities and markets. This has resulted in lower prices for wheat, which has further impacted farmers' incomes. Finally, the conflict has resulted in a shortage of labor, as many workers have fled the war zone. This has made it difficult for farmers to find enough labor to cultivate and harvest their wheat crops.

**Solutions:** Despite the challenges, some farmers have found ways to continue cultivating wheat during the war. One solution has been to switch to alternative crops that are more resistant to the conflict's impact. For example, some farmers have switched to growing barley, which is less affected by the conflict. Another solution has been to use alternative inputs, such as organic fertilizers, which are less reliant on external supply chains. This has enabled farmers to continue cultivating wheat even in areas where traditional inputs are difficult to obtain. The government has also taken steps to support wheat cultivation during the war. For example, it has provided subsidies to farmers to help cover the cost of inputs and to encourage them to continue cultivating wheat.

**Conclusion:** The ongoing conflict has posed significant challenges to wheat cultivation in Ukraine. However, with resilience and innovative approaches, farmers have found ways to continue growing wheat despite the challenges. The government's support has also been critical in helping farmers to overcome the impact of the conflict. Despite the difficulties, Ukraine's wheat farmers remain committed to cultivating this essential crop and contributing to the country's economy.

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