

Інформаційні джерела:

1. Що таке ФінТех і як він впливає на ваше життя вже сьогодні? Економічна правда. 2018. URL: <https://www.epravda.com.ua/projects/fintech/2018/12/5/641431/> (дата звернення: 27.09.2022).
2. Кузнєцова Л. В. Цифрова трансформація банківського бізнесу. Матеріали Міжнар. наук.-практ. конф., м. Львів, 24 листопада 2018 р. Львів, 2018. Ч. 2. С. 72-75.
3. Офіційний сайт АТ КБ «ПриватБанк». URL: <https://privatbank.ua> (дата звернення: 28.09.2022).
4. Скільки необанків потрібно Україні. URL: <https://minfin.com.ua/ua/credits/articles/skolko-neobankov-nuzhno-ukraine/> (дата звернення: 29.09.2022)
5. Офіційний сайт Національного Банку України. URL: <https://bank.gov.ua> (дата звернення: 30.09.2022).
6. Мінцифри працює над власним необанком. Для чого потрібен та скільки може коштувати «Дія Банк». URL: <https://forbes.ua/inside/mintsifri-gotue-do-zapuskudiya-bank-shcho-vidomo-pro-nogo-zaraz-18072022-7228> (дата звернення: 01.10.2022).
7. Касич А. О., Наумкіна І. О. Процеси цифровізації як невід’ємна складова сучасного банківського менеджменту. *Економіка та суспільство*. 2021. № 28. DOI: <https://doi.org/10.32782/2524-0072/2021-28-1> (дата звернення: 05.10.2022)

УДК 339.9.01

INTERNATIONAL ECONOMIC RELATIONS

Челомбітько П.О., здоб. вищ. осв.

Науковий керівник – ст. викл. **Л.А. Подворна**
Державний біотехнологічний університет

International relations are a special kind of social relations. On the one hand, they are a kind of embodiment of internal social relations, on the other hand, a qualitatively new system with its inherent features. They are characterized by the interaction of such subjects of political life as states, peoples, political and social organizations, movements and even individuals of different countries. They ensure the interests of social groups outside the national states, relations between states, interstate organizations, parties, companies, individuals of different states, integration ties that form the human community. With the globalization of world economic relations, intensive political integration of states, increasing dependence of mankind on weapons of mass destruction, environmental danger, universal human interests actively influence international relations. Unlike intrastate relations in international relations, there is no apparatus for their regulation, a single

regulatory center to which the subjects of international political life would unconditionally obey.

The core element of international relations is political relations, which, interacting with other relations, peculiarly direct them. The main subject of international relations is the state. Under modern conditions, non-governmental, non-governmental organizations, socio-political movements are becoming more and more active in the international arena, but their role cannot be compared with the role of states in international relations, especially in political ones. States represent society as a whole in the international arena, not individual social groups or political organizations. Such important issues as sovereignty, security, territorial integrity are resolved through its structures only by the state.

In the space of international relations there is no central core of power, the decisions of which would be mandatory for all states and other subjects of international political life. Therefore, the world political process is to some extent spontaneous, although in recent decades there have been attempts to streamline it, strengthen peace and stability in the world. The course of the world political process is affected by both rational, balanced from the point of view of the interests of mankind, political actions and decisions of states and interstate associations, as well as spontaneous, irrational, unpredictable actions. Along with progressive institutions, reactionary, extremist forces also operate in the international arena.