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APPLICATION OF CLUSTERIZATION FOR DETERMINATION OF COMPETITIVE BENEFITS OF BANKING INSTITUTIONS

Introduction. In the minds of the growing dynamic competition, the crisis of the crisis, the role of cluster structures is postponed, the clusters of clusters are one of the main mechanisms for integrating commercial banks, and that of the minds for the development of business. Clusters in the national economy of new models of management of commercial banks is important and relevant for both theoretical and practical positions.

Purpose. The method of operation is the creation of competitive competitiveness of commercial banks in Ukraine for the sake of self-motivation of Kohonen's self-government maps.

Results. The article deals with the concept of cluster analysis of banking institutions on the basis of Kohanen's self-organizing maps. The methodology of cluster analysis of business models is described and the features of constructing cells on maps are analyzed. The instruments by which banking institutions are grouped into clusters are determined, depending on the types of operations and the amount of activity they do. The risks which can arise when a combination of special borrowers, a large turnover of capital and high concentration are presented. Attention is paid to the peculiarities of clusters placed on maps, their changes depending on the instruments that determine the competitive advantages of banking institutions of different clusters. The importance of cluster analysis for assessing the activities of banking institutions and identifying the anomalies and risks that may arise in the course of banking activities in the financial services market is substantiated.

Conclusions. The theoretical and methodical aspects of the motivation of self-organizing maps of Kohonen were supplemented; the activity of commercial banks of Ukraine in terms of competitiveness indicators was analysed; commercial banks of Ukraine were grouped in clusters and business models of Ukrainian banks on the basis of cluster analysis were established; it was motivated by Kohonen's picture in the hall of the specialty of the bankruptcy of Ukraine; it was determined the dependence between clusters of banks installations.

Keywords: banking institution, business model, cluster, neural network, conscious map of Kohonen.

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