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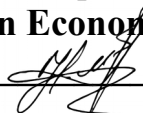
**FORMATION OF CORPORATE IDENTITY IN THE
COMPANY BRANDING SYSTEM**

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The work is accepted for defence in the EC

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TASK
FOR A QUALIFYING MASTER'S THESIS
Cheng Xiaohua

1. Topic of work: "FORMATION OF CORPORATE IDENTITY IN THE COMPANY BRANDING SYSTEM".

Scientific adviser Iryna Denchyk
(full name, academic degree, academic title)

Approved by order of the university dated September 17, 2024 № 4601-5/1025.

2. The deadline for student submission of work November 18, 2024.

3. List of topics to be developed:

• In Chapter 1: to investigate the historical foundations of corporate style formation; to reveal the essence of the identity as the basis of the brand identity of the company; to study the methodology of developing the corporate style of the company.

• In Chapter 2: to provide technical and economic characteristics of JSC CB "PrivatBank"; to conduct an analysis of the corporate style concept of JSC CB "PrivatBank"; to investigate the peculiarities of the advertising products of JSC CB "PrivatBank" in the context of modern branding.

• In Chapter 3: to improve the process of forming the brand strategy of JSC CB "PrivatBank"; to provide recommendations on improving the corporate style of JSC CB

"PrivatBank"; to propose directions for the development of the communication policy of JSC CB "PrivatBank" as a component of branding.

4. Plan of qualifying master's thesis

No	Names of work sections
1	THEORETICAL PRINCIPLES OF THE FORMATION OF THE COMPANY'S CORPORATE STYLE
2	THE PRACTICE OF FORMING THE COMPANY STYLE OF JSC CB "PRIVATBANK"
3	DIRECTIONS OF IMPROVING THE BRAND MANAGEMENT SYSTEM OF BANKING INSTITUTIONS

5. Date of issue of the task September 25, 2024.

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ABSTRACT

The qualifying master's thesis contains 61 pages, 4 figures, 10 tables, and a list of 42 references.

The object of research is the process of forming a corporate style as a component of a company's branding system.

The subject of research includes theoretical and methodological principles, as well as practical aspects, related to improving the formation of the corporate style of banking institutions in modern conditions.

The purpose of the master's thesis is to substantiate theoretical approaches and develop practical provisions for the formation of a corporate style within the company's branding system. This aims to enhance recognition, competitive advantages, and the establishment of a unique market identity.

Tasks of a qualifying master's thesis include:

- to investigate the historical foundations of corporate style formation;
- to reveal the essence of identity as the foundation of a company's brand identity;
- to study the methodology for developing a corporate style for companies;
- to provide the technical and economic characteristics of JSC CB "PrivatBank";
- to analyze the corporate style concept of JSC CB "PrivatBank";
- to examine the features of JSC CB "PrivatBank's" advertising products in the context of modern branding;
- to propose improvements to the process of forming the brand strategy of JSC CB "PrivatBank";
- to provide recommendations for enhancing the corporate style of JSC CB "PrivatBank";
- to propose directions for developing the communication policy of JSC CB "PrivatBank" as a component of branding.

Practical significance: The obtained results are significant in developing specific recommendations aimed at enhancing the corporate style of banks to strengthen their competitiveness. The proposed solutions enable optimization of branding strategies,

improvement of client interactions, and assurance of long-term stability in the banking market.

This study emphasizes the importance of a well-developed corporate style in creating a strong market identity, increasing competitive advantages, and ensuring the sustainability of banking institutions in a dynamic market environment.

Year of completion of the qualifying master's thesis: 2024.

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INTRODUCTION

The formation of a corporate style is one of the key elements of the branding system, which ensures the identification of the company in the market, creates its visual image and strengthens recognition. Corporate style encompasses a set of visual, verbal and conceptual components that reflect the uniqueness of the brand and its values. In today's competitive environment, a high-quality corporate identity is not only a means of communication with customers, but also an important tool for increasing loyalty, strengthening the reputation and achieving the company's strategic goals.

This process requires the integration of a creative approach taking into account the specifics of the industry, target audience and long-term marketing plans. Thus, the corporate style acts as the basis of the brand identity, which helps the company to position itself effectively and to form a positive emotional perception among consumers.

The purpose of the master's qualification work is to substantiate theoretical approaches and develop practical provisions for the formation of corporate style in the company's branding system, which will contribute to increasing its recognition, competitive advantages and the formation of a unique market identity.

The tasks of the qualifying master's thesis are:

- to investigate the historical foundations of corporate style formation;
- reveal the essence of the identity as the basis of the brand identity of the company;
- study the methodology of developing the corporate style of the company;
- to provide technical and economic characteristics of JSC CB "PrivatBank";
- conduct an analysis of the corporate style concept of JSC CB "PrivatBank";
- to investigate the features of the advertising products of JSC CB "PrivatBank" in the context of modern branding;
- to improve the process of forming the brand strategy of JSC CB "PrivatBank";

- to provide recommendations on improving the corporate style of JSC CB "PrivatBank";

- to propose directions for the development of the communication policy of JSC CB "PrivatBank" as a component of branding.

The object of research is the process of forming a corporate style as a component of the company's branding system.

The subject of research there are theoretical and methodological principles, as well as practical aspects regarding the improvement of the formation of the corporate style of banking institutions in modern conditions.

Various scientific methods were used to achieve the goal of the research devoted to the formation of corporate style of banks. In particular, the method of theoretical generalization was used to clarify the concept of "corporate style", inductive and deductive approaches contributed to the study of theoretical and methodological aspects of the influence of corporate style on the image and competitiveness of the bank, and graphic methods provided visualization of the obtained data.

The practical significance of the obtained results lies in the development of specific recommendations aimed at improving the corporate style of banks in order to strengthen their competitiveness. The proposed solutions make it possible to optimize branding strategies, improve the quality of interaction with clients and ensure the long-term stability of banking activities on the market.

The thesis consists of an introduction, three sections, conclusions, and a list of used sources.

CHAPTER 1

THEORETICAL PRINCIPLES OF THE FORMATION OF THE COMPANY'S CORPORATE STYLE

1.1. Historical foundations of corporate style formation

Corporate style is an important element of identification and formation of the company's image on the market. It acts not only as a visual communication tool, but also as a means of creating a unique brand image, which helps to stand out among competitors. The essence of the corporate style is a systematic approach to the design and presentation of the company through its symbols, color palette, fonts, advertising materials and other visualization elements.

Corporate identity is one of the main areas of graphic design, and just like its other components, it has come a long way. From time immemorial, the initial form of corporate style was significantly different from modern analogues, but one can see the immutability of the main characterizing functions.

The history of visual style dates back to ancient times. It was then that the first prototypes of the system of ownership of goods were created with the help of a brand. According to archaeologists, already in the VII-VI centuries. BC stigmatization was a widespread practice. This is confirmed by finds of stamps on ancient amphorae and works of art of that period. Also on the red-lacquer ceramics of the South-Western Crimea of the I-III centuries. not. [1].

In Chersonesos (territory of modern Crimea) ancient amphorae with stamps in the form of impressions were found. Among the large number of amphorae where impressions were made by pressing out the sign, there were also convex reliefs that were created using molds. The signs were often supplemented with inscriptions, which, as it became known later, were the names of the owners of the workshops. From this we

can conclude that since ancient times, "manufacturers" had a need to identify their goods.

The next turn in the development of the corporate style was the paraphernalia of the feudal court in the Middle Ages. Signs of ownership were placed on everything that a feudal lord had: flags, banners, shields, horse armor, weapons, household items and dishes, clothes. Personal symbolism becomes a mandatory attribute and is included in the composition of the seal. The color gamut played a major role in the coat of arms composition, it spread to the clothes of the feudal lord, his guards and courtiers, flags and the general color scheme in the interiors of palaces and castles [2]. But compared to ancient ceramics, where signs played the role of product identification, the new attributes demonstrated that the given thing had its rightful owner. Understanding this fact, it can be noted that there was a practice of end-to-end identification.

In ancient times, signs were not applied to all objects that were related to the master, for example: work tools, workers' clothing. It is the end-to-end identification that is a sign of corporate style in its modern sense. Nowadays, corporate symbols are applied to all objects that are somehow related to the company's activities [3].

In medieval Europe, at the same time as "feudal identification, commercial identification also developed. Guilds of merchants adopt statutes and reinforce the association with special symbols. In addition to symbols, mottos were used, in which historians see the beginnings of advertising slogans. There is also speculation and "black" competition: merchants created signs similar to the emblems of the guilds of the highest rank, which sold goods of the highest quality. In the modern design sphere, we can follow similar actions on the part of unscrupulous organizations that try to deceive the buyer with a corporate style similar to a well-known brand. Although this approach can work in some cases, it is a bad rule of thumb for a designer to take a similar order into development. Nevertheless, we can trace that in the Middle Ages, identification systems continued their active development. This is evidenced by the expansion of the scope of application and the emergence of new forms of product separation. During the gradual centralization of enterprises and the expansion of sales boundaries, attention to trademarks was constantly growing.

In the middle of the 19th century, the prerequisites for the appearance of national trademarks were created in the countries of Western Europe and the USA. Large-scale production did not suit the fact that intermediaries have full control over the sale of goods. Manufacturers realized that they could single out their target audience for commercial communications. In the new economic environment for production, self-identification begins to play a decisive role. In the first half of the 19th century, in order to show a potential customer that the production belongs to a certain type of product, it was enough to hang a picture of a horseshoe on a forge or a pastry on a bakery. Over time, savvy competitors began to pay more attention to things that would seem to be of no particular importance: packaging, appearance of the product, signboard, identification symbol, and presentation of the product to the consumer [4].

Having analyzed the above, it can be seen that the efforts of large manufacturers to distinguish themselves in the general market leads to an actual change in the appearance of the product itself and the means of its identification among competitors. It also becomes clear that the expansion of economic borders and mass trade directly affects the formation of the archetype of modern corporate style [2].

Nevertheless, as is known from historical sources, the concept of corporate style in its modern sense was created by the architect and artist Peter Behrens. At the beginning of the 20th century, the management of the German concern of electrical appliances "AEG" hired Bernes as an art director and set him the task of creating a design system that could, in a short period of time, bring the company to a leading position in international trade. Since Peter Behrens came to design from easel painting and graphics, he was able to clearly formulate the tasks that faced him in the conditions of that time. And started working on the development of a full-fledged design system. As a basis, Behrens took simple geometric shapes: ovals, circles, hexagons and their repetition. With this step, he departed from the usual canons of creating visual forms for the identification of goods and productions. He completely abandoned traditional forms and ornament in his work on the visual style of the concern. If we look at the somewhat technical basic forms that Behrens took, we can conclude that the designer wanted to convey a sense of the technical precision of the manufacturing process.

The concept of "corporate style" is defined as a concrete practical form of implementation of system design, which combines the methodical sequence of a holistic process of developing the concept of aesthetic and artistic visualization of a complex socio-cultural object and logical programming of the goals of the organization of the system of activities for implementation and implementation" [1] .

In table 1.1. the approaches of scientists to the interpretation of the concept of "corporate style" are given

Table 1.1

Generalization of scientists' approaches to the interpretation of the concept of "corporate style"

Author.	Definition
R. Blackwell, P. Minyard, J. Angel	corporate identity consists of a set of constants (graphic, verbal, color and typographic constant elements) that provide a visual representation of the semantic activity of the organization.
D. Brusilo	corporate identity is a set of graphic elements, color schemes and fonts, which in combination with the visual image of the organization inspires confidence of potential consumers.
I. Sagirova	corporate identity is a combination of graphic, plastic, color, typographic, verbal, design elements (corporate identity constants) that unite all information, services or products of the company.
V. Zharkova and O. Oblasova	corporate identity is one of the most relevant, modern types of advertising and performs three main functions in the organization: image, identification and differentiation
O. Tsurri	corporate identity is a set of verbal, color, font, graphic and other permanent elements that aim to ensure the relationship between the visual and substantive combination of goods or services

So, the corporate style is the general, leading style of the brand, which affects the appearance of all its elements and components, it is a complex and detailed system of color combinations and font solutions, individual compositional features.

Despite some differences in definitions, key aspects are agreed between different authors. Authors such as R. Blackwell, P. Minyard, J. Angel and O. Zurri, emphasize the immutability of elements such as graphics, colors and typography to ensure the integrity and recognizability of the style.

I. Sahirova highlights a wide range of elements, including verbal, design and plastic components, emphasizing the comprehensive nature of corporate style.

V. Zharkova and O. Oblasov pay attention to the main functions of corporate style — image formation, identification and differentiation, which indicates its strategic importance for branding.

D. Brusylo emphasizes that corporate style inspires trust among potential customers, linking aesthetic appeal with marketing effectiveness.

Therefore, the corporate style is an important tool that unites all aspects of the visual and verbal presentation of the organization, contributing to recognition, trust and differentiation in the market. With the help of corporate identity, all products of the company are designed: from advertising to product packaging, corporate identity is not just a person's appearance, it is a message to customers and the brand's position on the market.

1.2. Identity as the basis of the company's brand identity

Identity is a key element of brand formation, which ensures its recognizability, integrity and uniqueness. It is a complex of visual, verbal and emotional components that create the image of the company in the eyes of consumers, partners and society. It is not only a communication tool, but also a reflection of the brand's values, mission and unique philosophy.

Visual elements such as the logo, color palette, fonts, graphic elements, and overall design style form the basis of an identity. They ensure the unity of all communication materials of the company and contribute to strengthening its reputation. At the same time, identity includes verbal aspects such as the company's name, slogan and tone of communication that reflect its unique voice.

Identity plays a strategic role in building trust and customer loyalty, creating an emotional connection with the target audience. It is the foundation on which marketing

campaigns, communication strategies and brand development in general are based. In today's conditions of globalization and digitization, a well-developed identity becomes a competitive advantage that allows a company to stand out on the market and take a leading position [5].

The authors define the components of corporate style and its constants. The main mandatory components are considered to be: brand and trade name, trade poppy and logo, sets of brand fonts and colors, slogan or slogans and a permanent communicator.

It is noted that there can be from 5 to 140 types of corporate style elements and they are divided into permanent – corporate style constants – and variables (Fig. 1.1)

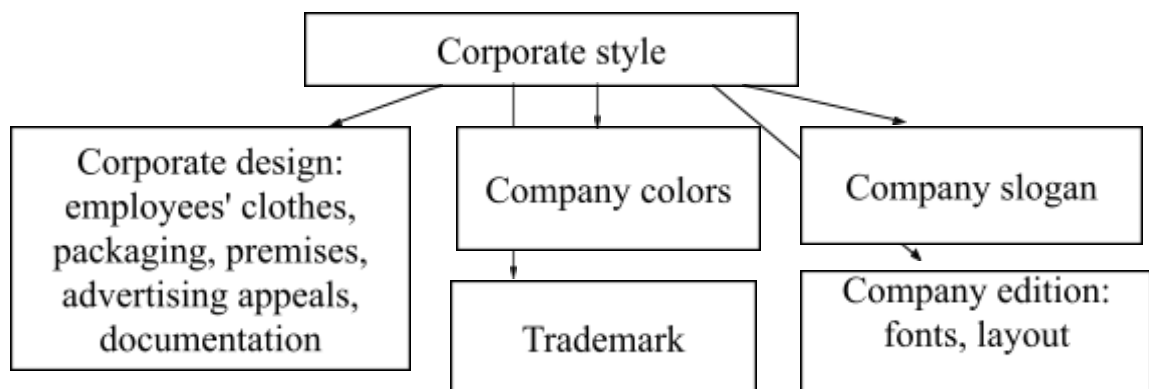


Fig. 1.1. Brand constants of the enterprise.

Creating a competent corporate style requires detailed consideration and consideration of a large number of features. Corporate style should be relevant, correspond to modern social trends and take into account national and cultural features of the audience, age and gender of the target audience, and mentality. In the modern social environment, when choosing a product, the visual component has a very strong influence on a person's decision. Customers choose a brand they trust, whose services they have used before, or about which they have heard good reviews from other customers. In the absence of own experience or other reliable previous experience, the priority parameters of choice will be, in addition to the properties of the product or service itself, the corporate style itself. Competent corporate style has not only a primitive attractive appearance, it first of all evokes subconscious trust in the buyer,

encourages to use the offer of this particular company, distinguishes the product from others and forms an attitude towards the brand as a whole and towards the product in particular, is left in the buyer's memory. Creating the design of any brand product requires taking into account all the features and clearly adhering to the corporate style in order to maintain the overall concept, keep the attention of the audience and strengthen the impact on the person.

The basic structural attributes of corporate style are the fundamental elements that form a complete and unique image of the brand. They ensure the unity of visual and verbal communication, emphasizing the company's identity [6].

1. Company name is the official name of the company, which is the basis of its identification. It should be simple, easy to remember and reflect the essence of the activity or key values of the organization.

2. Trade mark is a graphic or verbal symbol, registered in accordance with the law, which protects the rights of the company to use a unique designation and ensures its recognition in the market.

3. Logotype- a visual element that combines graphic, textual or abstract symbols that reflect the essence of the brand. The logo is the central element of corporate identity used in all marketing materials.

4. A set of corporate fonts- specially selected text styles that ensure harmonious design of printed and digital materials. Using the same typefaces reinforces the sense of brand integrity.

5. A set of corporate colors is a limited color palette associated with the company. Colors are used in the logo, advertising materials, on the website and in the design of products, contributing to the emotional impact on the target audience.

6. Corporate slogan- a short, meaningful statement that reflects the brand's mission, values or competitive advantages. The slogan strengthens the emotional connection with the audience and helps to better remember the brand.

These attributes together create a unique style of the company, which ensures its recognition, increases the trust of customers and strengthens its position in the market.

At first glance, it is not very interesting when all the company's advertising products, corporate documentation, employee uniforms, souvenir products will be made in the same color, with the same graphic elements, and traditional for this company. But on the other hand, such "similarity" promises the company a great benefit in the market. If all the company's documentation, advertising materials, employee badges, even indexes and office names are made in the same style, it will give potential customers the impression that they are dealing with a single strong organization, a cohesive team of employees. And it will increase the visibility of the company's products and its promotions.

Identity in banking plays a key role in building brand recognition, customer trust and differentiation among competitors. The peculiarities of banks' identity are related to the need to create an image of stability, reliability and professionalism, which are the fundamental expectations of customers. The visual and verbal elements of the bank's corporate style, such as the logo, color scheme, fonts, design of advertising materials and tone of communication, should clearly correspond to its values and mission. At the same time, it is important to take into account the specifics of the financial sector, which requires the integration of innovative solutions, digital platforms and a personalized approach to create a convenient customer experience.

The key elements of the bank's identity are listed in Table 1.2.

Table 1.2

Key elements of the bank's identity

Components of corporate identity	Characteristics
Logo	A visual symbol that reflects the essence and values of the bank. The logo should be simple, modern and easy to remember.
Corporate colors	A combination of colors that are associated with the bank and used in all marketing materials, on the website, in branches and other communications.
Typography	Fonts used for textual materials of the bank, including advertising, documentation and online resources.

Slogan	A short and clear slogan that reflects the bank's mission or unique offering.
Graphic elements	Additional design elements such as illustrations, patterns or icons that support the visual style of the brand.
Corporate identity of communications	A unified approach to the presentation of information, including the style of writing, verbal tone, and format of financial products.
Design of branches and terminals	The interior and exterior of physical service points that match the overall brand style, creating a comfortable atmosphere for customers.
Corporate clothing for staff	Clothing of the bank's employees is an integral part of the identity, as it reflects the corporate style and level of professionalism of the institution. Branded clothing should be stylish, comfortable and consistent with the bank's overall image.
Design of online platforms	Style design of the bank's website, mobile application and other digital products that maintain brand unity in the online environment.
Symbols and materials	Promotional materials, including branded souvenirs, cards, envelopes, letterheads and packaging that bear elements of the identity.

The corporate style of a bank is an important tool for forming its brand and increasing its recognition on the market. It includes the logo, corporate colors, typography, slogan, graphic elements, design of branches and terminals, branded staff clothing, as well as the style of online platforms and promotional materials. All these components create a single visual image that reflects the bank's values, emphasizes its uniqueness and helps strengthen customer trust. A coordinated corporate style provides a professional image of the bank, increases its competitiveness and promotes effective communication with the audience.

When developing an identity for a bank, it is important to avoid a number of common mistakes that can negatively affect its effectiveness. One such mistake is using a complex and overloaded design that is difficult for customers to perceive or remember. An equally serious mistake is the lack of uniqueness, when elements of the identity repeat other people's decisions, which reduces trust in the brand.

Another mistake is a vague or outdated tagline that doesn't match the bank's mission or audience expectations. Ignoring customer needs can also cause visual

communication to cause rejection, and inconsistency in the use of elements such as logos, colors or fonts can dilute the overall brand image.

The identity must match the bank's corporate culture, otherwise it will look artificial and mislead customers. Insufficient emphasis on digital communication channels, such as websites or mobile applications, is also a significant drawback, because the modern market requires adaptation to the online environment.

Special attention should be paid to the choice of colors - they should be appropriate for the financial sphere and evoke positive emotions. Also, the identity should take into account cultural and regional characteristics in order to avoid barriers in perception.

In addition, legal aspects must be taken into account, i.e. ensure legal protection of the logo, fonts and other elements to prevent their use by competitors. In addition, it is important to conduct identity testing among customers and employees in order to identify weaknesses in time and improve the concept.

Avoiding these mistakes will contribute to the creation of a unique, consistent and effective identity that will support the bank's image and ensure its competitiveness.

Bank identity is not only a means of visual communication, but also a strategic tool for strengthening competitive positions.

Branding begins with the formation of the concept, strategy and positioning, which determine the general direction of the bank's activity.

The main components of branding: the verbal part; visual image; brand essence; brand strength and value; brand perception.

The brand concept is based on the following principles:

- formation of differences from competitors;
- determination of brand values, benefits and attributes.

Brand attributes are its characteristics, that is, elements that are perceived by the target audience on an emotional level (for example, name, logo, slogan, fonts, color scheme, souvenir products, etc.).

Benefits are what the customer receives from using the brand. The advantages provided by the brand form the basis of its positioning.

Values are what a brand is associated with and what emotions it evokes. Values must be important to certain groups of people in order to create a deeper emotional connection.

Features of the brand are its distinguishing features that ensure emotional attachment of the target audience and make it more recognizable and understandable.

To ensure effective branding of the bank, its branches should be comfortable and attractive, and the design should be modern, unobtrusive and meet the requirements of consumers. Therefore, successful bank branding is a combination of fashionable design solutions, creative ideas and real customer needs.

The main factors forming the bank brand: the bank's activities, including international operations; management of a banking institution or network; personnel potential of the bank; bank rating; company history; performance results.

The modern banking market requires from financial institutions not only stable work, but also the ability to effectively communicate with their clients. One of the important tools in this process is branding, which directly affects the perception of the bank, its reputation and relations with the target audience. The development and implementation of corporate style allows the bank not only to retain existing customers, but also to attract new ones, creating trust and loyalty. Important aspects of branding are financial benefit, competitiveness, understanding of consumer needs, stability in difficult times and maximum awareness of customers about the bank's products and services. Each of these factors helps to strengthen the bank's position in the market, increase the level of customer satisfaction and ensure long-term success.

- Financial benefit. In order for the consumer to use the bank's services, it is necessary to maintain communication. Iconic messages are easy to remember and influence loyalty. As a result, the flow of customers increases and the bank's income increases.

- Competitiveness. The bank's task is to retain old customers and attract new ones. Corporate style helps to maintain a strong position in the market and not to lose customers even during the period of termination of the advertising campaign.

- Understanding consumer needs. A good bank not only offers favorable terms and quality service, but also takes care of its customers. He has certain values, he understands the wishes of consumers and meets their requirements.
- Stable positions. In order not to frighten customers during crises or an unstable economic situation in the country, the bank must be well-known and have an excellent reputation. Corporate style helps to smooth out the negative impact and fight against consumer fears.
- Maximum awareness. The consumer should receive as much information as possible about the activities and services of the bank. Accuracy and informativeness increase trust and affect loyalty, so they are at the heart of the branding concept.

The basis of any bank's activity is work with regular and potential customers. In order to interest consumers in cooperation, it is necessary to create excellent conditions for them. For this, a corporate style is developed and branding is carried out.

Thus, the identity strengthens the status and improves the image of the company or brand in the market. Of course, you can create identity rules annually and even more often, however, once an identity is created, it is a more correct decision. In addition to a purely visual function, the identity plays another role - it helps unite the company's employees into a single team. It has long been proven that if a company has a single corporate style, so to speak, a "single handwriting", then as for decisions in the field of marketing and advertising - they are made at a more qualified level, in addition, the cost and terms of developing advertising materials are significantly reduced. And the advertising itself becomes more effective. To put it briefly, the identity is a visualization of the brand itself, its advertising strategy. A well-chosen identity is one of the most effective methods of combating competitors.

1.3. Methodology for developing the corporate style of the company

It should be noted that the phrase "corporate style" was introduced later by advertising theorists, and this term usually describes a certain set of graphic, stylistic, compositional techniques that guarantee a certain subordination of the products produced by the company to its general design. In turn, this homogeneity helps to understand the concept of the company, its philosophy and mission in the market of goods (services).

Unity in the design of corporate style is achieved by using a certain color scheme, graphic elements, typefaces in the design of business and advertising products, as well as in packaging, uniforms, etc.

A well-known professional in the field of advertising D. Ogilvy wrote: "Each advertisement should be considered as a contribution to the corporate style (complex symbol), which is the image of the brand (image), as a long-term contribution to the reputation of the brand, a truly golden reward awaits the advertiser who has the sense to create a favorable image of his brand and hold on to it for a long time" [7].

With his description, he emphasized the importance of a systematic approach to creating a company's corporate style and the importance of following it for a certain period of time.

Glazichev V. defines a corporate style as "a set of visual signs that evoke a persistent stereotype of a specific industrial or trade company in the consumer." The theorist also connects the phenomenon of corporate style with the emergence of industrial design and the process of monopoly capitalism [6].

The theorist of modern advertising A. Dobrobabenko considers the concept of corporate style as "...a set of color, graphic, verbal, typographic permanent design elements (constants), which provide a visual and meaningful unity of goods (services), all source information, its internal and external design" [2, c. 5].

In the work "Aesthetics of advertising" by S. Dzykevich notes that the corporate style, which expresses the essential formal and expressive features of the corporation's

main activity in those aspects that are necessary for creating and maintaining the invariant value of its desired image, is of primary importance in the perception of the corporation's own personnel.

He singles out three modifications of the corporate style:

- corporate subject style,
- corporate language style,
- corporate clothing style [5].

In the conditions of great competition in the modern market of goods and services, personalization, identification and selection of the brand from the general layer of the competitive environment are considered the key functions of creating a corporate style.

Thus, it is possible to distinguish three separate functions of corporate style:

- differential – selection of products and advertising content from the total mass of similar companies;
- identifying – visual style ensures product and advertising recognition and indicates their close connection with the company;
- image - the formation of a certain positive image around the company, which in turn affects the image and reputation of the company.

Table 1.3 contains a systematic list of the key functions of corporate style, emphasizing its role in forming a unique brand image and ensuring effective communication with the target audience.

Table 1.3

Functions of the corporate style of the company's brand

Functions	Description
Identification	Corporate identity helps customers and partners quickly recognize a company among competitors. The logo, colors, font, and other visual elements help create a unique image that differs from other brands.
Unification	Ensures integrity in all aspects of the company's activities. All elements, from promotional materials to office interiors, are executed in a single style, which helps to create an organized and consistent image of the company.

Increase brand awareness	Corporate identity makes a brand more memorable. Customers and consumers can more quickly associate a style with a particular company or service.
Maintaining corporate culture	Corporate identity not only visualizes the brand, but also reflects corporate values and culture. For example, a style can show whether a company is focused on innovation, reliability, elegance, or other aspects.
Attracting customers	The right style can attract the attention of new customers. Colors, fonts and other elements can be adapted to attract specific audiences, creating associations that meet their needs and expectations.
Increase brand confidence	Consistency and professionalism in the use of corporate identity increases trust in the company. Visual consistency creates a sense of stability and reliability, which is an important factor for consumers when choosing a supplier of goods or services.
Variety of applications	Corporate identity can be used not only on advertising materials, but also on packaging, product design, office interior, and staff uniforms, which further strengthens corporate identity.

Corporate style plays an important role in creating a unique image of the company and its positioning in the market. It provides quick brand recognition among competitors thanks to a single visual image that includes the logo, color scheme, font and other design elements. One of the main functions is to ensure unity in all aspects of the company's activities, which creates an organized and consistent image at all levels of interaction with customers and partners. In addition, corporate identity helps increase brand awareness and attract new customers through a customized design that meets their needs and expectations. Supporting corporate culture is also an important function, as the company's style reflects its values and strategic orientations. Correct use of identity elements strengthens trust in the brand, creating an impression of stability and professionalism. In addition, corporate identity has a wide range of applications — from advertising materials to product design and employee uniforms, which further strengthens the corporate image.

Consumers often associate the visual image of a company with the characteristics of the products it sells. Little-known companies without a coherent image usually enjoy a lower level of trust among consumers than well-known brands. In a crowded

information space, corporate identity is a "data carrier" that allows consumers to navigate the flow of advertising content and quickly find products to which they have already formed loyalty.

Despite the fact that corporate identity is usually associated with commercial enterprises, it is used not only in trade. Corporate style is an important component of the system of state-owned enterprises, exhibitions, competitions, sports events, scientific conferences, etc. Corporate style plays a communicative role, enables the target audience to find out the necessary information in the shortest way.

Corporate style includes various elements, starting with graphic design and ending with sound signals, but the main ones are: logo, trademark, corporate slogan, corporate block, corporate colors, corporate fonts, communicator, corporate face.

There are several variations of logos [9]:

- word (trademark) - when creating a logo, the full name of the company is used, typed in a characteristic font, or written in the so-called "lettering" (a style in which the inscription is usually written by hand using calligraphic writing skills).

When creating a word logo, the length of the word and the simplicity of its sound are key requirements for ease of perception. Examples are the logos of the companies "BMW" (Bayerische Motoren Werke), "HP" (Hewlett-Packard), "IBM" (International Business Machines) and others, which aptly use their logos to distinguish themselves among competitors. Often, consumers do not even know the actual meaning of the abbreviation, but this does not affect the reduction of the ease of identification of the brand, compared to a "verbal" logo.

- logo-symbol – when creating a logo, a certain sign (symbol) is used, which companies choose to broadcast their philosophy, certain ideas, field of work, etc. For already well-known companies, this symbol becomes the central object of corporate style, but today, only 6% of the market uses such a logo in their branding, because it is difficult for new companies to convey their value to an unfamiliar audience only with the help of a sign.

- combined logo - the most popular type of logo on the modern market. Such a logo combines a sign (symbol) and a text part (name).

With the help of a combination of these elements, it is easier for companies to position themselves in the market and convey their idea to consumers. This technique is used by companies that are sure that their general image will be enough to identify the brand. Responsive logo design improves usability on small items such as pens, pencils, flash drives, etc.

A trade mark is a patented form of designation of a company that can combine visual, verbal and sound parts, or use any of these elements separately. A registered trademark gives the enterprise the right to its exclusive use and is protected by law. In different countries, the term for which a trademark is registered may differ.

Product differentiation and personalization are key functions of a trademark, in order for them to be fulfilled, it must meet certain requirements, namely, be concise, easy to read, be attractive. There are many types of trademarks. The following types are distinguished: verbal, which can be registered both in ordinary writing and in a stylized form, figurative, which contains a certain symbol (emblem), three-dimensional - registered as a certain form of an object, and combined, which is created on the basis of the above the described species. Figurative and verbal signs, as well as their combinations, have the highest rates of use of goods in the world. The advantage of verbal signs is their versatility and ease of use. Almost 80% of currently registered trademarks are word marks.

A figurative sign is a symbolic, often simplified image of a certain object.

A trademark can be both a logo and reflect a unifying concept of corporate style at the same time. A three-dimensional mark is a trademark that is registered to protect the external shape of any three-dimensional object of the company. Such trademarks are: bottles, packaging, as well as the appearance of goods (toys, appliances, clothes, etc.).

A brand slogan is a short slogan that a company constantly uses in its marketing communication with consumers. A slogan can reflect certain company values, carry the main idea of a product, or simply attract attention with a "bold" presentation.

Brand block is one of the informative and communicative parts of the company's visual style, which is a combination of its other elements. The brand block contains: a

sign, a logo, the full official name of the organization, and a slogan. Sometimes this composite form may contain bank or postal details.

Corporate colors are one or more colors used by the company on all corporate identity media. Brand colors are selected by designers based on knowledge of the psychological impact of color and the socio-cultural context in the specific country of use. In order for the color shade to be accurate and not different on different media, designers use international shade designations (CMYK, Panton, RGB) [7].

A corporate font is a set of typefaces that a company uses to type text. Different types of fonts can successfully complement the visual style of the company, but it is advisable to use no more than three different fonts.

A communicator is a character created to communicate with an audience. The character can be endowed with emotions and a certain manner of behavior that emphasize the positioning of the brand. An example of such an element of corporate style is the communicator of the Foxtrot store - an animated character (fox).

The face of the company is a popular personality who becomes a brand ambassador for a certain period of time registered by the contract. When communicating with consumers, the individual often mentions the brand or product name, wears appropriate clothing, etc. A positive attitude towards an opinion leader builds consumer loyalty to the company and its products, and also encourages communication with them.

All elements of the company's visual style must be written in the brand book - this is a collection of methodological recommendations, which includes a description of the use of certain elements of the corporate style on all possible media used by the company. Brand books can be printed or used in electronic form. It contains the rules for the placement of the logo, its proportions, corporate colors, font names and their sizes, the specifics of the design of documentation, packaging, advertising forms, souvenir products, and may additionally contain the rules of interior design and internal communication between employees.

Elements of corporate style, according to the rules of the brand book, are placed on all media related to the company. Such carriers of corporate style can be: business

documents (letterheads, envelopes, notebooks, etc.); souvenir products (cups, pens, notebooks, towels, etc.); advertising media (poster, booklet, postcard, flyer, business card, etc.); packaging; interior objects of the workspace (wall calendars, paintings, etc.); branded clothing (caps, T-shirts, aprons, overalls, etc.); transport; exterior elements (signs, umbrellas, tables).

The content of the brand book thus consists of the following:

- mission and philosophy of the company;
- description of brand values;
- description of key brand identifiers;
- description of the brand message that is conveyed to the consumer;
- description of message transmission channels;
- description of message transmission methods (audio, video, photo, three-dimensional elements, texts, etc.)

The description of key brand identifiers can include both a guideline (as a set of instructions for the correct placement of brand identifiers on various media) and a cut-guide (as a technical implementation of corporate style). As a result, the brand book is most often understood in practice as its technical content, minimally affecting (or not affecting at all) the philosophy of the brand, its values, etc. The main thing here is to clearly understand the task and speak the same language as the customer. The most complete document contains all three components. Still, the most common and in-demand work is included in the structure of the standards passport (guide line): brand constants (sign, logo, grapheme, character, logo scaling, colors, fonts, unacceptable use, etc.), business documentation (internal company), document design for end consumers (for b2c), marketing materials, outdoor advertising, interior solutions, POSM, souvenir products, uniforms, transport.

Let's consider the stages of corporate style development.

The first stage is the customer's briefing, namely, detailed information about the specifics of the organization's or company's work, their requirements for the visual component of the future corporate style. The brief (a document with a list of questions)

should contain a sufficient number of questions that will help form the criteria for organizing the work.

The second stage is the collection of additional data. For quality development of the company's corporate style, it is necessary to clearly understand the specifics of its activities, features and nature of services or products produced by the company; conduct an analysis of competitors, identify the strengths and weaknesses of their corporate styles [10].

The third stage is the creation of a mood board (from the English mood, board - a board) - a collage of images that conveys the general concept of the future corporate style. Moodboard helps to decide on a style solution, collect images of already existing companies, and is also an additional tool for communication with the customer. An association map can also be developed - a visualization of words selected on the basis of their connection with the name, field of activity, symbol of the company's product and its characteristics. The association map accelerates the process of generating ideas for the future corporate style concept and gives an opportunity to see not only a simple associative series, but also to pay attention to a more complex relationship between the found components.

The fourth stage is the development of an idea. The conceptual idea for creating a corporate style must: 1) be original, that is, one that has not been used by anyone before; 2) meet the client's requirements in accordance with the brief; 3) be universal - suitable for use in any elements of corporate style; 4) evoke positive emotions in all groups of the target audience.

The fifth stage is the graphic implementation of the idea - the determination of the color scheme, stylistic features, the choice of typefaces, sketching and subsequent creation of the logo, as well as other elements of the corporate style. Determination of the constants of style use, namely, the rules for using the sign on different media and surfaces, the names of colors according to the international classification, basic and additional fonts, circumstances for using the communicator.

The sixth stage is the development of media design. At this stage, the designer consults the brief and determines for which media the elements of the corporate style

need to be adapted and forms various compositional solutions that correspond to the formats of the media. At this stage, it is important to recreate the correct hierarchy of information perception by the consumer and place appropriate accents for better reading of the main information by the user.

The seventh stage - legal protection - the final stage in the creation of a corporate style, which makes it possible to legally protect the company's trademark and other visual, sound, verbal elements from copying. After registration, the corporate style becomes an object of intellectual property and all rights to its use are retained by the owner.

We summarized the stages of corporate style development, which is an important process for forming a holistic image of the company (Table 1.4)

Table 1.4

Stages of corporate style development

Stages	Description
Brand analysis and positioning	The first stage involves studying the company's mission, vision, and values. This helps determine what kind of atmosphere and image the corporate identity should convey. Data about the target audience and competitors is collected, and the desired brand positioning in the market is determined.
Logo development	The logo is the main element of corporate identity that reflects the company's individuality. At this stage, several versions of the logo are created, among which the most suitable one is chosen. It is important that the logo is simple, recognizable, and looks good on different media.
Choosing a color palette	Colors are important visual elements of corporate identity. They should be consistent with the brand image and evoke the right associations among consumers. The choice of palette includes primary colors and additional colors for accents.
Development of fonts	The choice of fonts is important because fonts affect the perception of text and the visual identity of the brand. The main fonts are developed for headlines, subheadings, and texts used in all brand materials.
Creation of visual elements	This stage includes the development of graphic elements such as icons, patterns, illustrations, as well as elements used in advertising, packaging, or interfaces (in the case of a digital product).

Development of application standards	An important step is the creation of a corporate identity manual (brand book). It describes how to properly use all elements of the corporate identity: colors, fonts, logo, graphics, and defines the rules for placing elements on various media - from business cards to websites.
Testing and adaptation	After creating a corporate identity concept, it is necessary to test it on real media: documents, packaging, advertising, and digital products. This allows you to identify shortcomings and ensure that the style works across all platforms and in different contexts.
Launch and monitoring	After the corporate identity is approved and adapted, the company begins to actively use it in all its communications. It is also important to constantly monitor the application of the corporate identity to ensure its consistency and relevance.

A carefully planned corporate style not only ensures brand recognition, but also helps to differentiate it from competitors. Every stage of development, from gathering information and defining a concept to creating graphic elements and adapting them to different media, has its own significance in creating an effective visual image. An important aspect is also the protection of intellectual property on the corporate style, which guarantees its uniqueness and distinguishes the company on the market. The specified stages allow you to create not only an aesthetically attractive, but also a strategically effective corporate style that meets the requirements of the modern business environment.

After finishing work on the corporate identity of the company, it is necessary to carry out a series of actions aimed at completely replacing the old corporate identity and introducing a new one. Such actions regarding the implementation of corporate style include: launching products with a new design into production; replacement of all advertising media with new ones; design of exteriors and interiors in corporate colors; production of clothes for workers with new elements of corporate style; distribution of letters explaining changes in the corporate style of the company among the staff; production of souvenir products with corporate design; selection of communication channels to inform the target audience about changes in corporate style, etc.

CHAPTER 2

THE PRACTICE OF FORMING THE COMPANY STYLE OF JSC CB "PRIVATBANK"

2.1. Technical and economic characteristics of JSC CB "PrivatBank"

JSC CB "PrivatBank", one of the largest banks in Ukraine, has an interesting and rich history. Here are the main stages of the bank's development:

1. Foundation and start of activity (1992). PrivatBank was founded in 1992 in the city of Dnipro (then Dnipropetrovsk) as a joint-stock company. Its founders were Ihor Kolomoiskyi, Gennadiy Bogolyubov and several other businessmen. Initially, the bank was regional and focused on servicing individuals and small businesses. Already in the first years, the bank actively expanded its client base, offering services for private individuals, as well as actively working with enterprises [12].

2. Rapid growth in the 1990s. In the late 1990s, PrivatBank became one of the largest commercial banks in Ukraine. The bank focused on the development of innovative financial services and technologies, as well as expanding its network. Already during this period, the bank became one of the leaders in the market of bank cards.

3. Development strategies and role in the economy (2000s). PrivatBank became a pioneer in the use of the latest technologies in Ukraine, actively developing remote customer service through Internet banking and mobile applications. In the 2000s, the bank actively strengthened its position on the market thanks to the launch of card products, deposit and credit programs for individuals and legal entities. New services have appeared, such as electronic transfers and online payments.

4. Nationalization and changes (2016). In 2016, against the background of financial difficulties and crisis phenomena in the banking system of Ukraine, PrivatBank was nationalized by the government of Ukraine. This happened due to

identified problems with the bank's capital and the need to stabilize it to prevent systemic risks in the country's financial system. Nationalization was an important step to maintain the stability of the bank, as well as to preserve the trust of depositors and customers.

5. Modern period (2020s). After nationalization, PrivatBank continued its activities, maintaining its leading position in the market. The bank actively develops digital products, invests in the modernization of technological infrastructure and offers the latest financial services, in particular, in the field of online banking, lending and mobile payments. PrivatBank also became one of the main banks for state financial programs and social payments [12].

Thanks to this strategy and innovations, PrivatBank maintains its leading role in the banking market of Ukraine, actively competing with other large financial institutions. PrivatBank continues to strengthen its position, maintaining its reputation as a reliable partner for both individuals and legal entities.

The organizational structure of JSC CB "PrivatBank" is multi-level and includes various units that are responsible for the operation of the bank at different levels. In general, the structure is aimed at ensuring effective work both at the regional and national level. The main components of the organizational structure of JSC CB "PrivatBank" include:

1. The highest governing body is the state, represented by the Cabinet of Ministers of Ukraine. The state, through representatives of the Cabinet of Ministers of Ukraine (Cabinet), is the highest bank management body, since PrivatBank is a state-owned bank with a share of state ownership. The main functions of the state, as the highest governing body, include:

- Protection of shareholders' rights— since the state is the main shareholder of the bank (if other investors are not taken into account), its role is to protect the rights of all shareholders, to ensure the stability and transparency of the bank's financial operations.

- Strategic direction of development— The Cabinet of Ministers determines the main strategic goals and objectives of the bank, including in the context of the macroeconomic situation, state financial policy and development of the banking sector.

This includes directions for the development of the bank's infrastructure, products and services, as well as participation in government programs.

- Ensuring stability and regulation— the state guarantees the stability of the bank through the system of state supervision and regulation of the activities of financial institutions, and also takes measures to stabilize the banking system.

2. The Supervisory Board of JSC CB "PrivatBank" is a body that supervises the activities of the bank and controls the implementation of the strategy and policy determined by the board. The main functions of the supervisory board include:

- Strategic supervision— ensuring the correctness of strategic decisions, approval of important financial and business initiatives, as well as risk management.

- Control over the activity of the board— the supervisory board monitors the effectiveness of the bank's management and its responsibility to shareholders. It also evaluates the implementation of decisions and the achievement of the bank's goals.

- Ensuring corporate governance— the board ensures compliance of the bank with the norms of corporate governance, determines the principles of ethics and transparency of activity.

- Compliance with regulatory requirements— the supervisory board monitors the bank's compliance with state and international standards, and also guarantees compliance with the requirements of corporate and financial legislation.

The supervisory board includes both shareholder representatives and independent experts, which allows maintaining a balance of interests and preventing conflicts of interest.

3. The bank's board is a body that carries out the current management of the bank's activities, implements the strategy and policy determined by the supervisory board and the state. The main functions of the board:

- Operational management— the board carries out day-to-day management of the bank, coordinates the work of all divisions, implements the decisions of the supervisory board.

- Development and implementation of strategy— based on the instructions of the supervisory board and the Cabinet of Ministers, the board forms the bank's development strategy, determines directions for growth, financial plans and resource allocation.

- Financial management— includes management of financial flows, ensuring liquidity, control over profitability, costs and investments of the bank.

- Risk management and compliance— the board must ensure control over the risks arising in the course of the bank's activities, as well as compliance with all internal and external regulatory requirements.

- Innovative development— the board is engaged in the implementation of the latest technologies, digital solutions and improvement of products and services for customers.

The board consists of several heads of divisions, each of which is responsible for a specific area of activity, such as finance, risk, operations, IT, marketing, etc. d.

4. Departments and services — provide support to the board and manage various aspects of banking activity:

- Risk Department
- Finance Department
- Operations Department
- Legal Department
- IT service
- Compliance Department (responsibility for compliance with regulatory requirements)

5. Regional branches and offices — a network of branches and offices that covers the entire territory of Ukraine and conducts transactions directly with clients, providing access to local services.

6. Other functional units:

- Internal audit service
- Marketing department
- Customer service department
- Corporate sales service

Each division performs a well-defined function within the bank's overall strategy, including product development, customer service, financial management and regulatory compliance.

At PrivatBank JSC, the development of corporate style (branding) is usually part of the tasks of the marketing or corporate communications department. This division deals with the creation of the bank's visual identity, which includes the development of logos, corporate colors, fonts, advertising materials and other design elements used to build the bank's image among customers.

The main functions of the marketing department in this context are:

1. Development and improvement of the brand — definition of the corporate style concept, creation of an appropriate visual identity.

2. Integration of corporate style into all communication channels — this includes both physical elements (offices, branches, bank cards) and digital elements (website, mobile applications, advertising in social networks).

3. Analysis of branding effectiveness — constant improvement of corporate style based on customer feedback and changing trends.

At the same time, PrivatBank may turn to third-party companies to develop or update corporate identity, especially if expertise is required in certain areas of design or marketing services. These can be:

- Design agencies — to develop a new logo or advertising materials.
- Advertising agencies — to create advertising campaigns that match the corporate style.
- Branding consulting companies — for comprehensive development of brand strategy, including visual identity.

If necessary, the marketing or corporate communications department can work with external service providers to ensure a high quality corporate style consistent with the bank's image and strategy.

The technical and economic characteristics of JSC CB "PrivatBank" covers the main indicators that reflect the bank's activities, financial results, the structure of assets and liabilities, as well as its competitiveness on the market.

Let's consider the main indicators of JSC CB "PrivatBank" in table 2.1 [13-15].

Table 2.1

Main indicators of JSC CB "PrivatBank"

Capital and reserves	Authorized capital: approximately UAH 29 billion. Reserves: include reserves for possible losses.
Assets	Total assets: over UAH 600 billion. Structure of assets: Loans to customers: about 50% of assets. Investments in securities: 20%. Cash and cash equivalents: 15%.
Passives	The total amount of liabilities: also more than UAH 600 billion. Structure of liabilities: Customer deposits: 70% of liabilities. Mutual credit: 10%. Equity: 20%.
Financial results	Net profit: about UAH 8 billion for the last year. Return on assets (ROA): approximately 1.5%. Return on equity (ROE): about 15%.
Products and services	Lending to individuals and legal entities. Deposit programs. Payment cards. Internet banking and mobile banking. Investment products.
Competitiveness	Market: the largest bank in Ukraine by assets. Client base: more than 20 million clients, including individuals, small and medium-sized businesses. Innovation: active implementation of digital technologies, which allows to reduce costs and increase the quality of service.

JSC CB "PrivatBank" is a key player on the Ukrainian financial market, with a strong financial base, a diverse range of services and a stable client base. The bank continues to develop its technologies and services to remain competitive [12].

Table 2.2 reflects the dynamics of the balance sheet indicators of JSC CB "PrivatBank", which is an important element of the analysis of the bank's financial results and stability. With the help of these data, it is possible to evaluate the change in key financial indicators, such as assets, liabilities, equity and other important parameters

characterizing the institution's activity. The dynamics of the balance sheet indicators allow to reveal the development trends of the bank, its financial stability and ability to adapt to changing market conditions. The assessment of these indicators is important for the formation of strategic decisions both for internal management and for interaction with investors, regulators and other interested parties.

Table 2.2

Dynamics of financial indicators JSC CB "PrivatBank" for 2022-2023.

Indicators	2022	2023	Deviation 2023-2022
Total assets, mln. UAH	540596	680008	139412
Money	94191	152282	58091
Loans to banks	103837	134237	30400
Loans to customers	68084	92019	23935
Investment securities	239752	271847	32095
Basic means	5228	5127	-101
Intangible assets	1386	1563	177
Total liability, mln. UAH	482807	595162	112355
Client funds	471970	555525	83555
Total equity, mln. UAH	57789	84846	27057
Authorized capital	206060	206060	-

The analysis of the balance sheet indicators of JSC CB "PrivatBank" for 2022 and 2023 indicates a significant increase in key financial indicators, which reflects the positive dynamics of the bank's development. The bank's total assets increased by UAH 139,412 million, which indicates the expansion of the scale of operations. In particular, the increase in cash by UAH 58,091 million and the increase in loans to banks and clients confirm the effectiveness of banking activities and the ability to attract more resources. At the same time, fixed assets showed a slight decrease of UAH 101 million, which may be the result of asset optimization or depreciation.

The bank's liabilities also increased by UAH 112,355 million, mainly due to the growth of clients' funds by UAH 83,555 million, which indicates trust in the bank and the growth of its services. Equity increased by UAH 27,057 million, which indicates the increase in financial stability and the bank's ability to maintain its activities. The authorized capital remained unchanged, which indicates the stability of the bank's financial base.

In general, the indicators testify to the stable development of the bank with positive growth dynamics of assets, liabilities and equity. The indicators indicate the ability of JSC CB "PrivatBank" to adapt to changing market conditions and successfully maintain financial stability and growth, which is an important factor for ensuring competitiveness in the financial services market.

The dynamics of the profitability indicators of JSC CB "PrivatBank" are shown in Figure 2.1 [14-15].

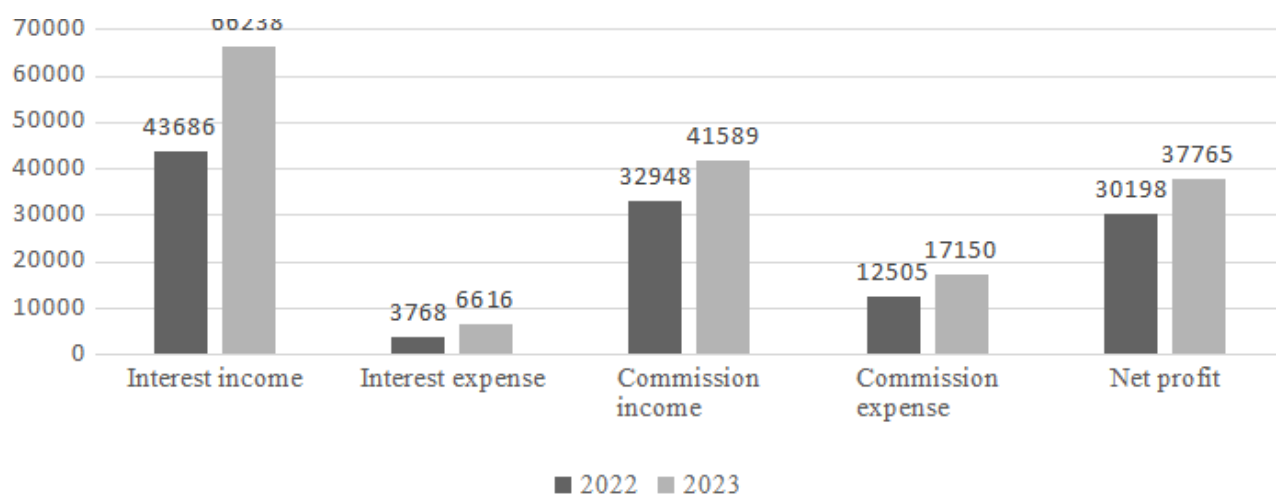


Fig. 2.1. Dynamics of profitability indicators of JSC CB "PrivatBank", mln. UAH

In 2023, PrivatBank demonstrated significant growth in financial indicators. Interest income increased from UAH 22,552 million to UAH 66,238 million due to more efficient use of assets, while expenses increased by only UAH 2,848 million, which contributed to the improvement of net interest income. Commission income increased by UAH 8,644 million, reaching UAH 41,589 million, while the increase in commission expenses amounted to only UAH 4,645 million, which had a positive effect

on net commission income. As a result, the net profit increased by UAH 7,567 million to UAH 37,765 million, which indicates the high financial efficiency of the bank, even in wartime conditions. The bank continues to steadily increase revenues, which has a positive effect on its financial results.

Figure 2.2 shows the economic standards of JSC CB "Privatbank", determined by the NBU [16].

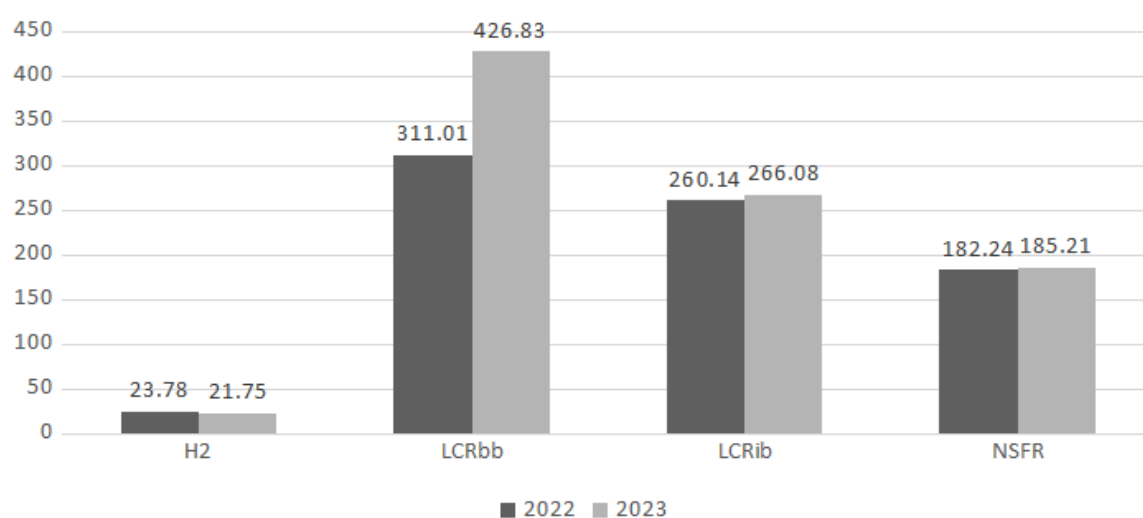


Fig. 2.2. Economic norms of JSC CB "PrivatBank" for 2022-2023, %

In 2023, the regulatory capital adequacy ratio (H2) was 21.75%, which is significantly higher than the minimum of 10%, indicating sufficient capital to cover risky assets. Liquidity ratios LCRib and LCRbb are 266.08% and 426.83%, respectively, which also exceeds the standard of 100%, confirming the bank's ability to cover liabilities. The NSFR indicator at the level of 185.21% confirms the stability of financing in the long term. These results indicate high financial stability of the bank and effective risk management.

Therefore, JSC CB "PrivatBank" continues to demonstrate stable financial development, thanks to effective asset management and the growth of revenues and profits. Liquidity and capital indicators exceed the standards of the National Bank of Ukraine, which indicates the bank's stability and ability to fulfill obligations even in difficult economic conditions. PrivatBank also actively implements innovative

solutions, which allows it to strengthen its position on the market and maintain a high level of customer trust. In general, the bank confirms its financial stability, efficiency in risk management and readiness for further challenges

2.2. Analysis of the corporate style concept of JSC CB "PrivatBank"


The analysis of the concept of the corporate style of JSC CB "PrivatBank" is an important aspect of the study within the framework of studying the corporate identity of the bank and its influence on the perception of the brand by both consumers and partners. Corporate style is the main tool for creating a unified visual image and communication with the audience, which reflects the main values, mission and positioning of the company in the market. In the context of the banking sector, where competition in the service market is becoming more and more intense, the effective use of corporate style can significantly increase brand awareness and strengthen customer trust.

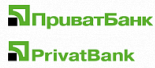


This analysis will consider the key elements of PrivatBank's corporate style, their importance for corporate communication and their role in creating a positive image of the financial institution on the market.



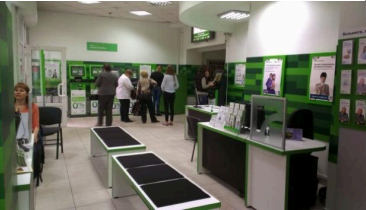
Table 2.3 presents the basic components of the corporate style of JSC CB "PrivatBank" [17].

Table 2.3

The basic components of the corporate style of JSC CB "PrivatBank".

Components	Description
Bank logos	
	<p>PrivatBank's "Take and Do" logo is a concept that focuses on actions and results. It conveys the idea of an active, fast and efficient approach to customer service.</p> <p>The logo embodies the idea of dynamism and determination. Often used colors (usually green in combination with other corporate shades) are associated with reliability, trust and</p>

	<p>confidence. Visually, the logo emphasizes the bank's desire to act quickly and efficiently, fulfilling promises and realizing set goals.</p> <p>Slogan "We take and do" is a slogan that emphasizes the bank's activity, determination and ability to quickly respond to customer needs. It reflects an approach where the bank does not just promise, but concretely translates its promises into real actions, be it deposits, loans, payment services or other financial solutions. It also signals that PrivatBank is ready to work actively to achieve results for its clients.</p>
	<p>The trademark is the main element of PrivatBank's corporate style and can be used as a self-sufficient element in the visual identification system.</p> <p>The typeface of the logo, like the trademark, is the main element of the corporate style of PrivatBank.</p> <p>The logo consists of the trademark and the typeface of the logo.</p>
	<p>The logo of JuniorBank, PrivatBank's children's program, reflects its focus on a younger audience and an emphasis on financial literacy. It combines bright colors and a modern design that attracts the attention of children and teenagers, stimulating their interest in banking services. This visual style emphasizes the openness and innovation of the program, contributing to the formation of a positive image among young people.</p>
	<p>The Privat24 logo is a symbol representing online banking of PrivatBank, the main channel for managing customers' finances via the Internet or mobile application.</p> <p>The essence of the logo lies in several key aspects:</p> <ol style="list-style-type: none"> 1. Simplicity and minimalism. The logo is made in a simple style, symbolizing convenience and accessibility. The minimalist approach corresponds to the spirit of modern technologies and digital services, making the product easy to use. 2. Innovation and modernity. The logo reflects the innovative nature of the Privat24 service, which is one of the most popular online banking services in Ukraine. This conveys the idea of the bank as a technological leader in the financial services market. 3. Elements symbolizing convenience and accessibility. The green color that dominates the logo is associated with reliability and security, which is important for banking services. The color is also used by the bank in its corporate style, emphasizing its corporate identity.

	<p>PrivatBank's "It's easy to help" logo emphasizes the simplicity, accessibility and reliability of banking services for clients. Here are the main elements of this logo and its meaning:</p> <p>The logo and slogan create a feeling that the bank is always ready to help the client without complicating the process. The logo "It's easy to help" is not only a symbol of the simplicity and accessibility of banking services, but also reflects PrivatBank's holistic strategy for sustainable development, social responsibility and support for inclusive initiatives.</p>
<p>Company clothing of employees</p> 	<p>A branded scarf, made in the color scheme of PrivatBank, is an important element of corporate style that emphasizes the unity of the team, professional image and brand recognition. The main colors of the bank - green and white - are embodied in the design of the scarf, symbolizing reliability, innovation and customer orientation.</p>
<p>Design of bank branches</p> 	<p>The design of PrivatBank branches performs not only an aesthetic, but also a functional role, providing comfortable customer service and enhancing brand recognition. The main design elements are based on the bank's corporate colors - green and white, which symbolize reliability, development and transparency.</p>

Therefore, the logos of JSC CB "PrivatBank" do not just perform a branding function, but also clearly communicate its main values - simplicity, reliability, innovation and social responsibility, which is important for maintaining and developing a positive image of the bank on the financial market. In addition to logos, an important role in the formation of brand identity is played by the design of bank branches decorated in corporate colors - green and white. Such a design not only enhances brand recognition, but also creates a comfortable atmosphere for customers, demonstrating modernity, openness and concern for the quality of service. Company clothing of employees, in particular scarves in the colors of the bank, emphasizes the unity of the corporate culture and helps to create a positive visual contact with customers. This contributes to strengthening trust in the bank, confirming its focus on professionalism

and high standards of service. Together, the logos, branch design and brand clothing form a comprehensive image of the bank as a modern, reliable and client-oriented financial institution.

2.3. Study of the features of advertising products of JSC CB "PrivatBank" in the context of modern branding


Advertising products are an important element of every bank's communication strategy aimed at attracting the attention of customers, maintaining their loyalty and forming a positive image. For JSC CB "PrivatBank", advertising products not only serve as a means of promoting financial services, but also reflect its corporate style, which includes characteristic colors, fonts, logos and corporate slogans.

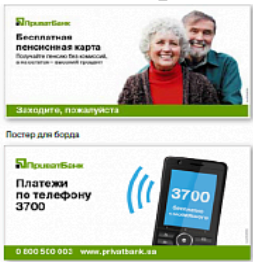

Therefore, we will consider how the main elements of corporate style, such as logos, color palette and key messages, are implemented in the bank's advertising materials. Special attention is paid to how advertising products convey the main values of the brand — simplicity, innovation and customer orientation.

Table 2.4 summarizes the results of the analysis of advertising products of PrivatBank JSC CB [17-18].

Table 2.4

Analysis of advertising products of JSC CB "PrivatBank"




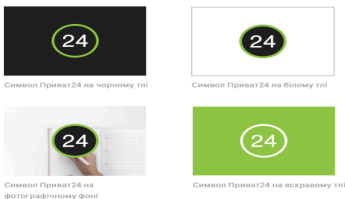
Advertising products	Description
<p data-bbox="300 1659 644 1742">Format of advertising posters Vertical posters</p> 	<p data-bbox="767 1659 1506 1787">Vertical posters have A4 proportions. Posters for internal placement in PrivatBank branches and other premises can only be vertical, A2 format.</p>

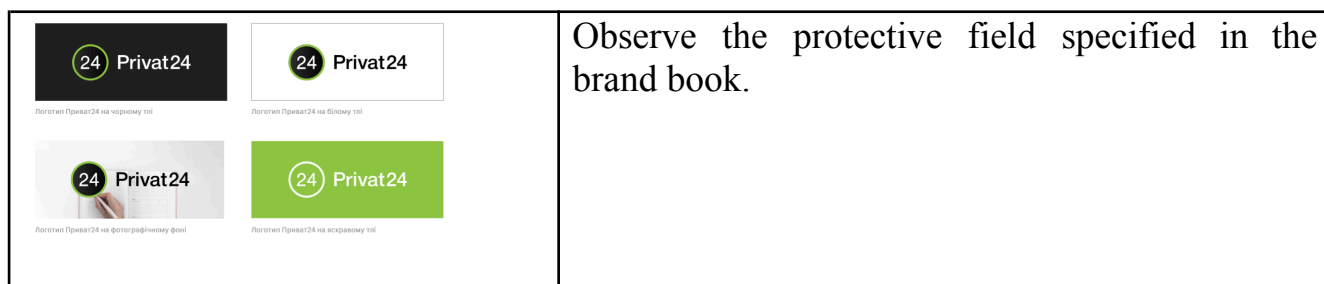
<p>Horizontal posters</p> 	<p>Horizontal posters have an aspect ratio of 2:1 (where 2 is width, 1 is height). They are mainly used for decorating facades and outdoor advertising.</p>
<p>Contents of leaflets and booklets</p>	<p>For leaflets intended to be placed inside PrivatBank branches or distributed directly by bank employees, the call to "Ask an employee" is placed on the footer.</p> <p>For other postcards - info block "3700 www.privatbank.ua"</p> <p>On the reverse side of booklets of all formats, if there is free space, there should be a "muscle" with up-to-date information about PrivatBank's leadership positions in the banking market (it is not placed on mini-booklets) and an information block.</p>
<p>Outdoor advertising</p> 	<p>Outdoor advertising is an important component of PrivatBank's marketing strategy, which helps to effectively convey key messages to a wide audience. It is presented in the form of billboards, city lights, signs on the facades of departments, advertising banners in public places and on transport. The main purpose of this advertisement is to increase brand recognition, popularize banking services and maintain a positive image.</p>

Next, we will analyze in more detail the concept of using the Privat24 logo, which is one of the key elements of the PrivatBank brand. The Privat24 logo reflects not only the platform's functionality and innovation, but also the bank's strategic guidelines for simplicity, convenience, and accessibility of digital services for clients (Table 2.5) [18].

Table 2.5

The concept of using the Privat24 logo

Logotype	Some basic rules of use
 <p>Version 1 Used as the main trademark.</p>	<p>Do not change, rotate or stretch the sign; Do not animate the sign; Do not add additional elements to the sign; Stick to the blank space in this brandbook.</p>
 <p>Version 2 Sign on a white background. Used in Privat24 Old.</p>	
<p>Brand palette</p> 	<p>The Privat24 signature palette includes three main and two additional colors. This page shows the exact numerical values of the colors. The palette is used for promotional and souvenir products, as well as for external and internal advertising materials. RGB and HEX palettes are intended for digital formats, and for products that do not require full-color printing, PANTONE or CMYK palettes are recommended.</p>
<p>Color solutions of the Privat24 symbol</p> 	<p>The Privat24 symbol can be in the company's black or white colors. The black symbol is used on a white and photographic background. The white symbol is on a corporate green or other bright background.</p> <p>Some basic rules of use:</p> <p>Do not change, rotate or stretch the sign; Do not animate the sign;</p>
<p>Color solutions of the Privat24 logo</p>	<p>Do not add additional elements to the sign; Do not use strokes or shadows Do not use other fonts than the company's</p>



Therefore, the corporate style of JSC CB "PrivatBank" is a powerful tool that reflects the modern, innovative and reliable image of a financial institution. Logos, fonts, colors and other elements of visual identity work to create a single, recognizable brand that conveys the bank's values — accessibility, convenience, innovation and stability.

JSC CB "PrivatBank" managed to effectively adapt its corporate style to the needs of various client segments, creating a positive image and maintaining high trust on the part of consumers. Logos such as "It's easy to help" and Privat24 clearly express the bank's desire for simplicity, accessibility and technological innovation, which is especially important in the conditions of digitalization of financial services.

In general, the corporate style of PrivatBank is an integral part of the brand strategy, ensuring recognition and maintaining a positive image of the bank in the financial services market.

CHAPTER 3

DIRECTIONS OF IMPROVING THE BRAND MANAGEMENT SYSTEM OF BANKING INSTITUTIONS

3.1. Improving the formation of the brand strategy of JSC CB "PrivatBank"

The logical conclusion of the bank's branding is the stage of improving the formation of its branding strategy on the market. Using the information obtained as a result of a comprehensive marketing analysis, a branding strategy is formed on the market. At the same time, one should remember the memory effect, which consists in the fact that the average consumer can remember no more than four brands in one product group. Therefore, when improving the branding strategy, it is necessary to adhere to the principle of leadership in marketing communications.

Timely modifications to the branding strategy, in turn, will ensure a long-term increase in sales and brand recognition and, therefore, long-term growth of the brand, as well as prevent it from premature decline. This will be facilitated by all marketing methods of promotion - advertising, public relations, actions aimed at increasing interest in the brand on the part of customers. Currently, in the economy, the so-called spiritual wave in branding, which is characterized by the growing role of differentiation of brands through the creation of a unique value system that reflects the beliefs of the target group of customers, has an increasing influence on the formation of the branding strategy. In fact, it is not enough for the brand to occupy the right place in the mind of the client. It is necessary that the client accepts it as the bank wants to transfer it. For this, it is necessary to convince the Client of this through the use of marketing communications.

Moreover, it is very important that all messages coming from the bank through various marketing communications do not contradict each other, creating a conflict. All of them should be focused on the central idea.

The bank, seeking to attract customers, offers a new benefit every time. And the client, having received various messages, is not able to understand what benefit he will receive for himself in case of using the services of this bank. The set of messages related to the brand can be compared to multi-colored necklaces: each "bead" contains a grain of information about the bank and its services. If these colorful beads are scattered randomly, it is very difficult for the client to collect them in his head. Each bead appears in its place only when they are all strung on one thread, that is, it is an addition and clarification that allows you to look at the central idea from a new point of view. Such a semantic center of all marketing communications is the brand identity - a unique set of material and substantive features by which the client recognizes (identifies) this bank. Strong, reliable brands are built on a clear understanding of themselves, their customers and the competitive marketing environment.

Figure 3.1 shows the algorithm for improving the branding strategy of JSC CB "PrivatBank"/

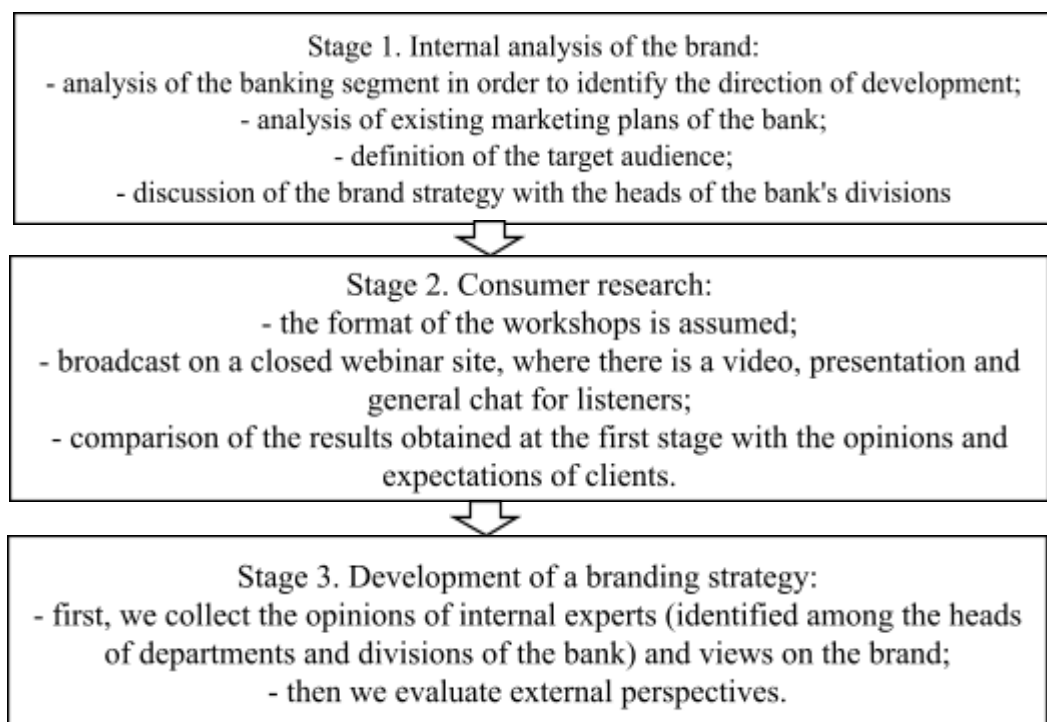


Fig. 3.1 Algorithm for improving the branding strategy of JSC CB "PrivatBank"

Therefore, the brand strategy is the basis that ensures the successful interaction of the company with customers, creates its positive image and long-term competitive

advantages. In order to improve the brand strategy of JSC CB "PrivatBank", it is worth focusing on the following key aspects (Table 3.1).

Table 3.1

Improvement of the brand strategy of JSC CB "PrivatBank"	
Directions	Characteristic
Strengthening emotional connection with customers	<ul style="list-style-type: none"> • Development of personalized solutions: creation of financial products aimed at different age and social groups of clients. • Emphasis on social responsibility: integration of charitable initiatives and sustainable development projects into the brand strategy (for example, the expansion of the "Helping simply" program).
Innovative development	<ul style="list-style-type: none"> • Digitization of services: improving the Privat24 mobile application by adding innovative features such as personalized financial advice or integration with artificial intelligence platforms. • Integration of technologies: using augmented reality (AR) to promote bank products, create virtual consultants or interactive advertising.
Internal brand development	<ul style="list-style-type: none"> • Brand ambassador program: involvement of bank employees in active promotion of the company's values through social networks, participation in events and communication with clients. • Increasing the level of staff involvement: implementation of motivation and training programs for the development of corporate culture.
Adaptation to modern challenges	<ul style="list-style-type: none"> • Anti-crisis strategies: development and implementation of communication plans in case of emergency situations, which will allow maintaining the trust of customers. • Focus on sustainability: positioning of the bank as a leading institution that supports the economic stability and development of Ukraine even in difficult conditions.
Strengthening reputation through social responsibility	<ul style="list-style-type: none"> • Expansion of ESG programs: creation of special products, such as "green" loans or financing of environmental projects. • Public transparency: actively informing the public about the bank's achievements in the field of social responsibility and customer support.

Brand communication	<ul style="list-style-type: none"> • A single marketing strategy: synchronization of all communication channels with a clear focus on brand values (reliability, availability, innovation). • Development of multimedia campaigns: using videos, interactive content and real customer stories to increase audience loyalty.

Therefore, the implementation of the proposed recommendations will allow JSC CB "PrivatBank" to strengthen its competitive position, increase brand recognition and strengthen the trust of customers in the modern financial environment.

3.2. Recommendations for improving the corporate style of JSC CB "PrivatBank"

In order to further develop and strengthen the recognition of the PrivatBank brand, it is worth focusing on improving the corporate style elements, adapting them to modern trends and customer expectations:

1. Updating the visual identity
 - Improve the logo, keeping the recognizable elements, but adding a modern graphic style that reflects the bank's innovativeness.
 - Use dynamic versions of the logo for digital platforms (animations, interactive elements).
2. Expansion of the company's color palette
 - Add accent colors to segment banking products (e.g. separate color for cards, mobile app, charitable initiatives).
 - Develop special color solutions for advertising aimed at a youth audience.
3. Improvement of branded clothing
 - Expand the range of corporate clothing for employees, adding seasonal options (jackets, sweaters, etc.) with modern designs in company colors.

- Integrate elements that reflect the bank's social responsibility (for example, the use of ecological materials).
4. Innovative design of branches
 - Implement interactive zones in branches, designed in a corporate style, with screens for demonstrating the bank's products.
 - Update the design of service areas by adding convenient navigation elements integrated into the overall style.
 5. Personalization of advertising materials
 - Develop an adaptive design for outdoor advertising that takes into account the specifics of regions and the needs of different customer groups.
 - Use the latest technologies, such as augmented reality (AR), to interact with customers interactively.
 6. Strengthening the digital brand
 - Develop a single stylistic concept for online platforms that will reflect the bank's modern corporate style (website, mobile application, social networks).
 - Add interactive elements in corporate colors that facilitate customer interaction with the bank's digital products.
 7. Environmental friendliness and sustainability
 - Use ecological materials in branded materials (stationery, packaging, etc.).
 - Focus on supporting sustainable development by integrating environmental and social messages into corporate style.
 8. Expansion of social identity
 - Implement special identity elements for the bank's charitable and social initiatives, which will promote their recognition among customers.

The implementation of these recommendations will allow JSC CB "PrivatBank" to improve its corporate style, remain a recognizable and modern brand, as well as strengthen its competitive position on the financial market.

3.3. Development of communication policy of JSC CB "PrivatBank" as a component of brand strategy

In accordance with the analysis carried out in the second chapter, it can be argued that the successful functioning of a commercial bank directly depends on the level of financial stability, which is a direct manifestation of its competitiveness on the market.

Banks are interested both in attracting deposits and in their effective use by providing loans to various industries and sectors of the economy, enterprises, organizations and the population, which is largely determined by the well-being of the country's citizens and the financial condition of companies. The bank's choice of a client, which acts as the main participant and object of competition, is directly reflected in certain ratings of the banking institution, their dynamics, management efficiency and the implementation of banking marketing methods, as well as the implementation of marketing innovations in the provision of services to consumers.

PrivatBank is defined as a leader in the field of innovation in Ukraine and is among the leaders in the world. Among the latest achievements, we can highlight the introduction of a mini-payment terminal, the possibility of entering the Internet bank via a QR code, the online collection system and the FacePay24 service, etc.

In addition to technological advantages, it should also be noted the extensive infrastructure of PrivatBank, which is definitely its competitive advantage, in contrast to the same Monobank. This infrastructure provides the possibility of receiving services by consumers of banking services in almost any region of our country.

In addition, it is necessary to mention the international activities of the bank, so the conclusion of partnership agreements abroad indicates the full right to participate in the global banking system and gives the right to satisfy the various needs of Ukrainian clients in global activities.

According to the information provided by JSC CB "PrivatBank", it actively cooperates with large international banks in various segments of the financial market, acting as an authorized bank to service credit lines of the World Bank for

Reconstruction and Development (WBRD), the European Bank for Reconstruction and Development (EBRD) and Ukrainian - the German Foundation aimed at the development of small and medium-sized businesses [19-20].

It is important to note that JSC CB "PrivatBank" offers a diverse range of services to its clients, which reflects the effective use of information support and scientific and technical potential. These banking services include: providing loans, keeping funds and carrying out settlement and cash operations using payment instruments, payroll, social and pension payments, as well as other payments, deposit maintenance, making money transfers, managing accounts via the Internet (in particular, using the Privat24 application, SMS-banking, Skarbnichka and others), storing property in special individual safes of the bank, acquiring, providing a bank guarantee, collection trade transactions and much more, which will be useful for both an average citizen and a huge corporation that wants to conduct its financial affairs through the bank.

Even with existing numerous competitive advantages, presence in various communication channels, JSC CB "PrivatBank" is not left out of attention, regarding the identified shortcomings of the bank during the war - inflation, low interest rates on deposits, expensive credit services, reduction of the company's activity in communication channels .

In order to increase the competitiveness of PrivatBank and eliminate the mentioned shortcomings, it is recommended to determine the areas of improvement and implement specific measures to improve the bank's communication policy. The implementation of the above ideas will allow JSC CB PrivatBank to raise the level of competitiveness, and this, in turn, will involve the elimination of the identified negative aspects, the improvement of the bank's communications with its customers and the establishment of long-term mutually beneficial relations, and as a result, this will lead to an increase in the bank's profits and an increase in loyalty customers To achieve this goal, it is important not only to eliminate existing shortcomings, but also to actively use your advantages, closely monitor the activities of competitors, expand the range of services provided, and increase the client base. PrivatBank is the largest bank in Ukraine, and its communication strategy is a key factor in its success. The bank uses

various communication channels, such as television, radio, print, Internet and social networks. Despite this, there are several aspects in which "PrivatBank" can improve its communication policy. Improving target audience segmentation: The Bank uses consumer segmentation to develop marketing programs, but there is potential for better target audience segmentation. A deeper understanding of customer needs and interests would allow the bank to create more personalized and effective communication campaigns. Use of new communication channels: Although PrivatBank uses a variety of channels, it can more effectively use new means such as social networks and mobile applications to engage with a younger audience and those who are active users of technology. Improving the quality of communications: Even with the existing efforts that the bank invests in communication, it is important to improve the quality of messages by making them more informative and engaging. This will contribute to increasing the trust and activity of customers.

Specific steps that JSC CB "PrivatBank" can implement:

- 1) Formation of a team of communication experts responsible for the development and implementation of effective interaction strategies.
- 2) Conducting analytical research - for a deeper understanding of the needs and expectations of customers, which will improve the quality of service.
- 3) Development of new interaction platforms – creation of innovative solutions for social networks and mobile applications that will facilitate communication with various target audiences.
- 4) Updating the mobile application - introducing convenient functions and gamification to increase user interest and attract new customers.

The implementation of these measures will allow JSC CB "PrivatBank" to strengthen relations with clients and improve its position on the market.

Thus, it can be concluded that the development of an improved marketing communication policy will provide the bank with many prospects, improve its stability and competitiveness, and increase the effectiveness of the bank's interaction with clients.

CONCLUSIONS

In the course of the study, approaches to defining the concept of "corporate style" and its role in the company's branding system are summarized. Brand identity is defined as a comprehensive identification tool that encompasses visual, textual and conceptual elements that form a holistic brand perception. It is an important factor in creating a unique company identity, increasing its recognition and forming a long-term emotional connection with the target audience.

An effective corporate style not only contributes to the formation of a positive image, but also increases the company's competitiveness due to the ability to clearly position itself on the market, differentiate itself from competitors and ensure the sustainability of brand communications. In the modern business environment, where competition is an integral component, corporate identity is one of the key tools for achieving the company's strategic goals.

Identity strengthens the status and improves the image of a company or brand in the market. Of course, you can create identity rules annually and even more often, however, once an identity is created, it is a more correct decision. In addition to a purely visual function, the identity plays another role - it helps unite the company's employees into a single team. It has long been proven that if a company has a single corporate style, so to speak, a "single handwriting", then as for decisions in the field of marketing and advertising - they are made at a more qualified level, in addition, the cost and terms of developing advertising materials are significantly reduced. And the advertising itself becomes more effective. To put it briefly, the identity is a visualization of the brand itself, its advertising strategy. A well-chosen identity is one of the most effective methods of combating competitors.

The methodology of corporate style formation is based on a systematic approach that takes into account the strategic goals of the company, its positioning on the market, values and expectations of the target audience. The methodology of corporate style formation is a combination of creative, analytical and strategic approaches that allow creating an effective tool for strengthening the brand. It contributes not only to the

recognition of the company, but also to its competitiveness and long-term stability in the market.

JSC CB "PrivatBank" was chosen as the base of the study, which continues to demonstrate stable financial development thanks to effective asset management and growth in revenues and profits. Liquidity and capital indicators exceed the standards of the National Bank of Ukraine, which indicates the bank's stability and ability to fulfill obligations even in difficult economic conditions. PrivatBank also actively implements innovative solutions, which allows it to strengthen its position on the market and maintain a high level of customer trust. In general, the bank confirms its financial stability, efficiency in risk management and readiness for further challenges.

The concept of forming the corporate style of the bank is analyzed. Thus, the logos of JSC CB "PrivatBank" do not just perform a branding function, but also clearly communicate its main values - simplicity, reliability, innovation and social responsibility, which is important for maintaining and developing a positive image of the bank on the financial market. In addition to logos, an important role in the formation of brand identity is played by the design of bank branches decorated in corporate colors - green and white. Such a design not only enhances brand recognition, but also creates a comfortable atmosphere for customers, demonstrating modernity, openness and concern for the quality of service. Company clothing of employees, in particular scarves in the colors of the bank, emphasizes the unity of the corporate culture and helps to create a positive visual contact with customers. This contributes to strengthening trust in the bank, confirming its focus on professionalism and high standards of service. Together, the logos, branch design and brand clothing form a comprehensive image of the bank as a modern, reliable and client-oriented financial institution.

In order to further develop the brand of JSC CB PrivatBank and strengthen its recognition, we recommend improving the elements of corporate style, adapting them to modern trends and customer expectations, which includes updating the logo with the addition of a modern graphic style and the use of dynamic versions for digital platforms, expanding the color palette for a better segmentation of banking products and targeting the youth audience. It is also important to improve corporate clothing by adding

seasonal options and using sustainable materials, as well as update the design of departments with interactive elements and convenient navigation solutions. Personalization of advertising materials, use of augmented reality and strengthening of the digital brand with the help of a single stylistic concept for online platforms will make the brand even more modern and accessible. In addition, it is important to focus on environmental friendliness and sustainable development, using ecological materials in branded products and emphasizing the bank's social responsibility. The implementation of these recommendations will allow PrivatBank to improve its corporate style, maintain its recognition and strengthen its competitive position on the financial market.

Therefore, the practical significance of the obtained results lies in the development of specific recommendations aimed at improving the corporate style of banks in order to strengthen their competitiveness. The proposed solutions make it possible to optimize branding strategies, improve the quality of interaction with clients and ensure the long-term stability of banking activities on the market.

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