

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ
ХАРКІВСЬКИЙ НАЦІОНАЛЬНИЙ УНІВЕРСИТЕТ
ІМЕНІ В. Н. КАРАЗІНА

ІТ-ПРОСТІР СЬОГОДЕННЯ: ТЕНДЕНЦІЇ, ІННОВАЦІЇ ТА ПЕРСПЕКТИВИ РОЗВИТКУ

Збірник тез доповідей
III Міжнародної науково-практичної студентської
конференції

(21 жовтня 2026 року, м. Харків, Україна)

Електронний ресурс

Харків – 2026

УДК 338.46:004](063)

I-70

*Реєстраційне посвідчення УкрІНТЕІ МОН України
(№ 761 від 09 грудня 2024 р.)*

*Затверджено до розміщення в мережі Інтернет рішенням Вченої
ради Харківського національного університету імені В. Н. Каразіна*

Редакційна колегія:

д-р. екон. наук, проф. Б. В. Самородов (головний редактор);
к.філос.н., доц. А.А. Чхеайло;
к-т. пед. наук, доц. Н. І. Стяглик;
к-т. екон. наук, доц. Р. О. Піскунов;
д-р. екон. наук, проф. К.О.Утенкова;
д-р. екон. наук, проф. А. П. Грінько;
к-т. екон. наук, доц. Н. Л. Морозова;

Адреса редколегії:

61022, м. Харків, майдан Свободи, 4

I-70

ІТ-простір сьогодення: тенденції, інновації та перспективи розвитку: збірник тез доповідей III Міжнародної науково-практичної студентської конференції (21 жовтня 2026 року, м. Харків, Україна) [Електронний ресурс]. – Харків : ХНУ імені В. Н. Каразіна, 2026. – 1 ел. опт. диск (CD-ROM). – Систем. вимоги: Процесор Pentium-класа ; ОС Windows 7/10 ; дисковод CD-ROM; Acrobat Reader 10. – 524 с.

У збірнику представлені тези доповідей учасників II Міжнародної науково-практичної студентської конференції на загальну тему «ІТ-простір сьогодення: тенденції, інновації та перспективи розвитку».

Для студентів, аспірантів, науковців вищих навчальних закладів. Матеріали подано в авторській редакції. Відповідальність за зміст і оформлення матеріалів несуть автори.

Усі права застережено. Посилання на матеріали обов'язкові.

УДК 338.46:004](063)

© Харківський національний
університет імені В. Н. Каразіна, 2026

MINISTRY OF EDUCATION AND SCIENCE
OF UKRAINE
V. N. KARAZIN KHARKIV NATIONAL UNIVERSITY

**IT-SPACE OF TODAY:
TRENDS, INNOVATIONS
AND DEVELOPMENT PROSPECTS**

Collection of abstracts
of the II International Scientific and Practical
Student Conference

(October 21, 2026, Kharkiv, Ukraine)

Electronic resource

Kharkiv – 2026

UDC 338.46:004](063)

I-70

*Registration certificate of UkrINTEI of the Ministry of Education and Science of
Ukraine*

(No. 761 dated December 09, 2024)

*Approved for publication on the Internet by the decision of the Academic Council of
V. N. Karazin Kharkiv National University*

Editorial Board:

Doctor of Economics, Professor Borys Samorodov (Editor-in-Chief);

PhD in Philosophy, Associate Professor Anna Chkheailo;

PhD in Pedagogy, Associate Professor Natalia Stiahlyk;

PhD in Economics, Associate Professor Roman Piskunov;

Doctor of Economics, Professor Karyna Utenkova;

Doctor of Economics, Professor Alla Grinko;

PhD in Economics, Associate Professor Nadiia Morozova.

.

Editorial board address:

4 Svobody Square, Kharkiv, 61022, Ukraine

I-70 IT space of today: trends, innovations and development prospects: a collection of abstracts of the II International Scientific and Practical Student Conference (October 21, 2026, Kharkiv, Ukraine) [Electronic resource]: V. N. Karazin Kharkiv National University, 2026. 1 electronic disk (CD-ROM). – System requirements: Pentium-class processor; OC Windows 7/10; CD-ROM drive; Acrobat Reader 10. – 524 p.

The collection presents abstracts of the participants of the II International Scientific and Practical Student Conference on the general topic “IT Space of Today: Trends, Innovations and Development Prospects”.

For students, postgraduates, and researchers of higher education institutions. The materials are presented in the author's edition. The authors are responsible for the content and design of the materials.

All rights reserved. References to the materials are required.

UDC 338.46:004](063)

© V.N. Karazin Kharkiv National University, 2026

UDC 621.317

Skorin Yuriy

*Candidate of Technical Sciences, Associate Professor
Kharkiv National Economic University S. Kuznets, Ukraine*

APPLICATION OF THE MECHANISM OF INTEGRATION OF THE AUTOMATED BANKING SYSTEM WITH MONEY TRANSFER SYSTEMS

The purpose of the study is to develop a comprehensive methodology that will allow financial institutions to choose such integration mechanisms that best meet their needs. The proposed methodology is based on the study and comprehensive analysis of available integration options, taking into account their advantages and disadvantages, as well as on the formation of selection criteria that reflect the key needs of a financial institution. The practical value of the study lies in the systematization of knowledge about the existing mechanisms of integration with payment systems and the selection of optimal solutions for further implementation. The problem of choosing the optimal mechanism for integrating automated banking systems with money transfer systems is quite relevant and important. The novelty of the study lies in the application of the latest advanced technologies and innovative approaches to optimizing financial transactions and ensuring financial security. The work uses an innovative approach, taking into account the practical lack of available sources that would provide complete and detailed information about the classification of various payment systems and would reveal all the features of their work.

It is cashless payments that are an important component of today's economy. They provide a convenient and fast way to transfer funds, allow you to make cashless payments. In today's world, cashless payments are becoming more and more common. Their implementation is not only convenient, but also safe, because customers do not need to carry cash with them and risk losing or losing it. One of the main advantages of cashless payments is efficiency, as well as a certain speed of payments. Now the client does not need to stand in line at the bank to make a payment, or wait for the money to transfer from one account to another.

Everything can be done in a few seconds thanks to an Internet connection, for this you need to make a few clicks. In addition, cashless payments contribute to more effective control of financial transactions and careful tracking of expenses. This allows for more accurate accounting and increases the efficiency of financial management. In today's banking world, which is constantly evolving and updated, the role of automated banking systems can hardly be overestimated. Banking systems provide instantaneous, convenient, reliable and secure money transfers and are able to provide high performance, significantly simplify data processing and improve the level of customer service.

However, for their effective operation, harmonious integration with other systems, namely, with money transfer systems, is necessary. Such work is focused on creating a methodology for choosing a mechanism for integrating automated banking systems with money transfer systems. The problem of choosing the optimal mechanism for integrating automated banking systems with money transfer systems is quite relevant and important. The wrong choice of integration mechanism leads to a number of significant problems, including reduced productivity, as well as increased costs and risks, deterioration of customer experience and long-term disruptions.

The aim of the work is to develop a comprehensive methodology that will allow banks to choose the integration mechanisms that will best meet their needs.

The proposed methodology will be based on a comprehensive study and analysis of available integration options, their advantages and disadvantages, as well as on the formation of selection criteria that reflect the key needs of the bank. Our work embodies the importance of a deep understanding of the relationship between automated banking systems and money transfer systems and aims to support the globalization and digitalization of banking services.

As global remittances become increasingly important and widespread today, the need for effective integration mechanisms will only grow. With the growing number of global and domestic remittances, financial institutions are faced with the need to ensure reliable, secure and efficient data exchange with remittance systems.

But modern integration methods can be difficult to use, expensive and do not provide a sufficient level of security. That is, there is a need to develop a new methodology for choosing an integration mechanism, which would provide banking systems with the possibility of more secure and efficient data exchange using money transfer systems.

Studying the methods of integrating the automated banking system with money transfer systems is of great importance for the banking sector and the financial sector in general. This allows banks to make money transfers faster and more efficiently, reduces the risk of errors and increases the level of transaction security. Therefore, we can conclude that the study carried out is relevant and important, as it allows you to disseminate knowledge about the integration of the automated banking system with money transfer systems.

The development of a methodology for choosing a mechanism for integrating an automated banking system with money transfer systems is very relevant at present. Further development of information technologies and high competition in the financial market force banks to look for new solutions to increase efficiency and

reduce the cost of financial transactions. The choice of an integration mechanism depends on many factors, including: scalability, security level, complexity of implementation, and others. In order to achieve maximum efficiency in the use of an automated banking system, it is extremely necessary to choose the optimal mechanism for integration with money transfer systems.

One of the reasons for the relevance of creating a methodology for choosing an integration mechanism is the need to increase the efficiency and speed of money transfers without compromising the security and integrity of the banking system's data. The speed of financial transactions, reliability and accuracy of data processing depend on the chosen method of integration, which can affect the level of customer satisfaction and the bank's reputation.

The importance of creating a methodology for choosing an integration mechanism is that it allows financial institutions to reduce the risk of errors and ensure the security of transactions, which is especially important for customers. Choosing an effective integration mechanism allows you to reduce the risk of errors, remove unauthorized payments and increase the level of data protection.

In addition, the methodology for choosing an integration mechanism allows banks and other financial institutions to increase their level of competitiveness and meet the requirements of today's market. Banks that can quickly and efficiently integrate their systems with other money transfer systems will become more attractive to customers, which will increase their revenues and increase their reputation.

Research conducted in the field of banking systems and money transfers helps to understand the economic processes taking place at home and abroad, as well as to develop more effective solutions in the field of finance and banking. The results of the study can make an important contribution to the practice of managing banking information systems, improve their efficiency, and provide a high quality of customer service. In addition, this methodology can be a useful tool for solving problems with the integration of other types of automated systems.

Based on the conducted research, it can be concluded that the integration of the automated banking system with money transfer systems is an important strategic step to increase the efficiency, speed and security of banking operations. But choosing the optimal integration mechanism is a rather complex process that requires a comprehensive analysis and a thorough assessment of various factors, including technological solutions, process needs, security requirements, and regulatory environment. The study showed that the use of modern technologies, such as APIs, cloud technologies, and blockchain, can significantly increase the speed and efficiency of the integration process, on the one hand, and on the other hand, reduce its cost at the same time.

The methodology that has been introduced in the work will make it possible to systematize and structure the process of choosing an integration mechanism, to ensure its adaptability and flexibility in response to changing market requirements and conditions. The developed methodology will help banks and other financial institutions to implement integration with money transfer systems more efficiently

and with minimal risks, which, in turn, will increase the quality and speed of customer service.

References

1. Chunyańska I.I., Sereda Y.G. Digital money as a tool to stimulate the development of payment systems / I.I. Chunyańska, Y.G. Sereda // Economy and society. 2025. Issue 82. pp. 87–95. DOI: <https://doi.org/10.32782/2524-0072/2025-82-174> .
2. Global payments in a single system. Simplified cross-border payments [Electronic resource] – Access mode: <https://www.visa.com.ua/ru-UA/partner-with-us/payment-technology/visa-b2b-connect.html> .
3. Money transfers PRIVATMONEY [Electronic resource] – Access mode: <https://privatbank.ua/sistemy-denegnih-perevodov/newprivatmoney> .
4. Money transfers in Ukraine [Electronic resource] – Access mode: <https://index.minfin.com.ua/ua/economy/transfer/>

UDC 621.317

Skorin Yuriy

*Candidate of Technical Sciences, Associate Professor
Kharkiv National Economic University S. Kuznets, Ukraine*

APPLYING AI TECHNIQUES TO CREATE TYPICAL WEB APPLICATIONS

The purpose of the study is to improve the process of developing typical web applications, maximizing the optimization of human and material resources at each of the main stages of development. The result of the study is the use of the information obtained in order to facilitate the development and development of applications in accordance with the user's own needs.

Often, developers around the world develop a huge number of new web applications: useful and meaningless, large and one-page, commercial and for their own use. But no matter how different and original they are, the process of their development is quite little different and, as a rule, consists of the same stages, for example: monotonous writing of components, interface design, different types of testing, etc. Each task of a certain stage separately requires a small amount of resources, but in the aggregate and in a large-scale project, a certain amount of human and, accordingly, material resources are needed significantly, which becomes a significant problem for both managers and customers. Optimization of resource costs in the modern world is a necessity for any institution to always stay afloat in a fierce competitive environment. For the development of web and regular applications, there are now methodologies for optimizing this process, however, they use rather outdated tools and are too dependent on the human factor, which significantly reduces their

Skorin Yuriy	
APPLICATION OF THE MECHANISM OF INTEGRATION OF THE AUTOMATED BANKING SYSTEM WITH MONEY TRANSFER SYSTEMS.	201
Skorin Yuriy	
APPLYING AI TECHNIQUES TO CREATE TYPICAL WEB APPLICATIONS.	204
Skorin Yuriy	
DEVELOPMENT OF AN INFORMATION SYSTEM FOR DISTANCE LEARNING TO SUPPORT THE PROCESS OF STUDYING HISTORY.....	207
Skorin Yuriy	
DEVELOPMENT OF THE MODULE "SOFTWARE TESTING" OF THE PROJECT MANAGEMENT INFORMATION SYSTEM.	210
Skorin Yuriy	
IMPROVING THE INFORMATION SYSTEM OF A LOGISTICS COMPANY BY IMPLEMENTING TELEGRAM BOTS.	213
Skorin Yuriy	
INTELLIGENT METHODS FOR DIALOGUE SYSTEMS WITH NATURAL LANGUAGE INTERFACE.	216
Skorin Yuriy	
NEURAL NETWORK IMPLEMENTATION OF SOLVING DISCRETE OPTIMIZATION PROBLEMS.	219
Skorin Yuriy	
USING NEURAL NETWORK AND DATA VISUALIZATION ALGORITHMS FOR MEDICAL ANALYSIS.	222
Skorin Yuriy, Gerasimova Victoria	
DEVELOPMENT OF A WEB APPLICATION TO SUPPORT THE PROCESS OF LEARNING FOREIGN LANGUAGES.	226
Skorin Yuriy, Khusainov Nikita	
DEVELOPMENT OF A WEB APPLICATION FOR ACCOUNTING FOR DEMAND FOR TRAVEL SERVICES.	229
Skorin Yuriy, Koltsova Elizaveta	
DEVELOPMENT OF A WEB APPLICATION FOR ACCOUNTING FOR ORDERS IN A FLOWER SHOP.	232
Skorin Yuriy, Mizyak Denys	
ANALYSIS OF APPROACHES TO THE CONSTRUCTION OF ELECTRONIC DOCUMENT MANAGEMENT SYSTEMS.	235
Skorin Yuriy, Shchur Vitaliy	
DEVELOPMENT OF A WEB APPLICATION FOR TRACKING POSTAL TRANSPORTATION.	238

Електронне наукове видання
комбінованого використання
Можна використовувати в локальному та мережному режимах

ІТ-ПРОСТІР СЬОГОДЕННЯ: ТЕНДЕНЦІЇ,
ІННОВАЦІЇ ТА ПЕРСПЕКТИВИ РОЗВИТКУ

Збірник тез доповідей
III Міжнародної науково-практичної студентської конференції

(21 жовтня 2026 року, м. Харків, Україна)

Матеріали подаються в авторській редакції

Формат 60×84/8. Гарнітура Таймс.
Обл.-вид. арк 26,73 Умовн. друк. арк. 21,38

Системні вимоги:
Процесор Pentium-класа; ОС Windows 7/10;
дисковод CD-ROM; Acrobat Reader 10.
Об'єм даних 16,4 Мб. Замовлення № 113/23.

Харківський національний університет імені В. Н. Каразіна,
м. Харків, 61022, майдан Свободи, 4.
Свідоцтво суб'єкта видавничої справи ДК № 3367 від 13.01.2009 р.