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MODERN PERSPECTIVES OF CLOUD DSS IN THE BANKING SECTOR

This article presents the research of the banking sector functioning and the importance of information technology in the process of decision making in modern conditions. We consider the scope of cloud services in the banking sector. The possibility of developing a decision support system for analysis and evaluation of the bank activities sold via the cloud.

It should be noted that the DSS market in financial institutions is currently considered as the most capacious. The area of DSS application in banks concerns primarily to plastic payment cards, risk analysis, fraud prevention, analysis of consumer behaviour, and design of new financial services. The latter is based on the analysis and shaping consumer groups characterized by similar behaviour.

Despite the fact that the banking sector has always been one of the most conservative in all that relates to the transfer of any internal data and business process outsourcing to third parties, it is changing in recent years. Banks saw economic benefits and are willing to show more confidence in the new technology, although it is associated with certain fears to lose control over key information. Further development will go, most likely, from the safest scenario of using cloud services for functions of procurement, personnel management and so on to the deeper penetration of clouds into basic banking activities.

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