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**VECTORS OF DEVELOPMENT OF KIDS BANKING  
AS A PROSPECTIVE SEGMENT OF DIGITAL BANKING  
BUSINESS IN RUSSIA**

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**Abstract**

The ongoing changes in society, caused by the acceleration of the digitization processes, are having an increasing impact on the population's ability to absorb new digital products and on the overall level of financial literacy from the earliest age. These processes act as a driver for the growth of interest in kids banking in the near future.

The article provides a definition of kids banking and identifies promising areas for the development of kids banking in Russia, which include the production of kids bank cards with special conditions of service, as well as the development of special mobile applications for children with financial literacy elements and the ability for parents to control children's external spending. The authors have systematized and studied the conditions for issuing and servicing kids (from 6 years old) and youth (from 14 years old) bank cards among leading banks in these segments: Sberbank, Tinkoff Bank, Post Bank, Alfa-Bank, Sovcombank, opportunities offered on the market of banking applications for children are determined.

Particular attention is paid to identifying the benefits of kids banking from the perspective of all parties involved, including child clients, their parents and the banking institutions themselves. However, it should be noted that despite all the work done in this direction, a number of factors are currently hindering the active development of this segment. This is, first of all, the unwillingness of some banks to invest large amounts of resources with an unobvious result, since the effect of such investments is significantly delayed in time. In addition, some issues of interaction between banks and child clients at this stage require clarification in the legislation.

**Key words:** digitalization; kids banking; Internet banking; bank cards; banking application; financial literacy

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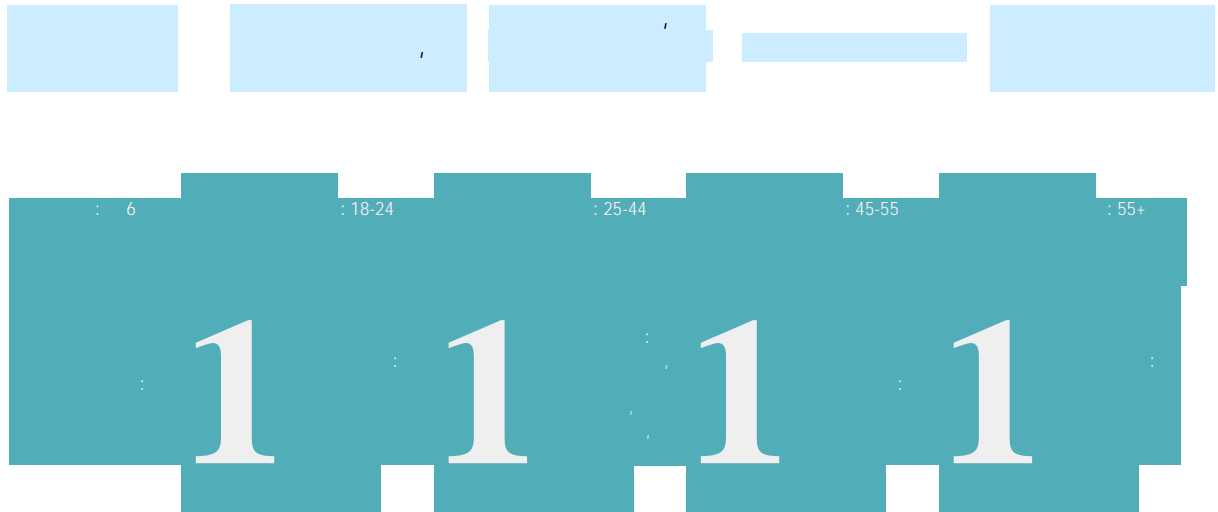
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Fig.1. The customer journey in banking and the products customers use most throughout their lives [T. Shechkova, 2018]

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Table 2

The main advantages of kids banking from the perspective of sellers and consumers of banking services

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Conflicts of Interest: the authors have no conflict of interest to declare.

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