

# **Innovation in the Bank Structure of the Region**

**I.V. Safronov**

*Tambov State Technical University*

**Key words and phrases:** banking products; banking operations; innovation; problems of improving financial state efficiency; development of bank activity in retail sector.

**Abstract:** Innovations concern the creation of new technologies and methods of solution to the problems of improving financial state efficiency. The development of bank activity in retail sector is especially important.

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