

аудиторським заходам, зменшити їх рівень і, відповідно, запобігти або мінімізувати податкові правопорушення.

Таким чином, підсумовуючи вищевикладене, слід відмітити, що ефективне та дієве управління податковими ризиками держави має бути спрямоване на мінімізацію ризиків у системі податкових відносин і зниження ймовірності виникнення негативних наслідків для держави, бізнесу та суспільства. Воно виступає важливим інструментом забезпечення податкової й економічної безпеки країни. У воєнний період особливістю підходу до управління податковими ризиками є його стимулюючий характер, який виявляється у підтримці підприємницької діяльності, підвищенні ділової активності, дерегуляції та зменшенні податкового навантаження.

Список використаних джерел

1. Закон України "Про внесення змін до Податкового кодексу України щодо особливостей податкового адміністрування під час воєнного стану для платників податків з високим рівнем добровільного дотримання податкового законодавства" від 18.06.2024 №3813-IX. URL: <https://zakon.rada.gov.ua/laws/show/3813-20/card2#Card> (дата звернення: 19.10.2025).

UDC 334.722:004

DOI: <https://doi.org/10.64076/iedc251023.09>

Revolut's digital product ecosystem

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Abstract. *The paper examines the structure and content of Revolut's digital product ecosystem as an innovative fintech solution within the digital industry. The focus is placed on identifying the key elements of the company's product portfolio. The principles of integrating these services into a unified digital platform are analyzed, highlighting how it creates a personalized user experience and ensures the competitive advantages. Their impact on customer acquisition is identified.*

Keywords: *Revolut, digital products, ecosystem, marketing strategy.*

Digital transformation has led to a profound rethinking of business models and retail financial service practices. One of the manifestations of this process is the emergence of neobank companies, whose activities are primarily based on digital technologies and products, aimed at competing with large traditional banking institutions. This approach is characterized by innovation in organizing access to digital

products that are both directly and indirectly related to banking services, as well as by flexibility in integrating digital solutions. A strategic focus on delivering services through mobile platforms ensures strong competitive positions and enhances user experience through the creation of ecosystem-based solutions for customers. [3].

The portfolio of Revolut's digital products [2, 4] includes the following components:

- banking products (debit and credit cards, money transfers, payroll projects, currency exchange, savings programs, and other services) that provide the essential functionality for everyday financial operations;

- the Stays program, which enables users to book accommodations and flights through direct integration within the bank's mobile application;

- paid tariff plans: Plus, Premium, Metal, and Ultra – which serve as tools for monetization and value enhancement for users, while simultaneously driving customer acquisition, increasing loyalty, and raising the average revenue per user. These plans include the following digital products:

- free subscriptions to premium digital services and mobile applications;
- free gigabytes of global mobile internet via eSIM technology;
- insurance services, including medical insurance and coverage for trip or event cancellations etc.;
- bonus points accumulation within the RevPoints program, which allows users to exchange points, for example, within the Stays program etc.;
- investment programs, providing access to analytical and trading information, stock, ETF, and cryptocurrency trading, as well as automated portfolio management through a robo-advisory system.

Revolut, as one of the leading fintech companies that has implemented such an ecosystem of digital products, significantly improved its KPIs in 2024 (Fig. 1), which, in turn, contributed to strengthening its competitive position in the market.

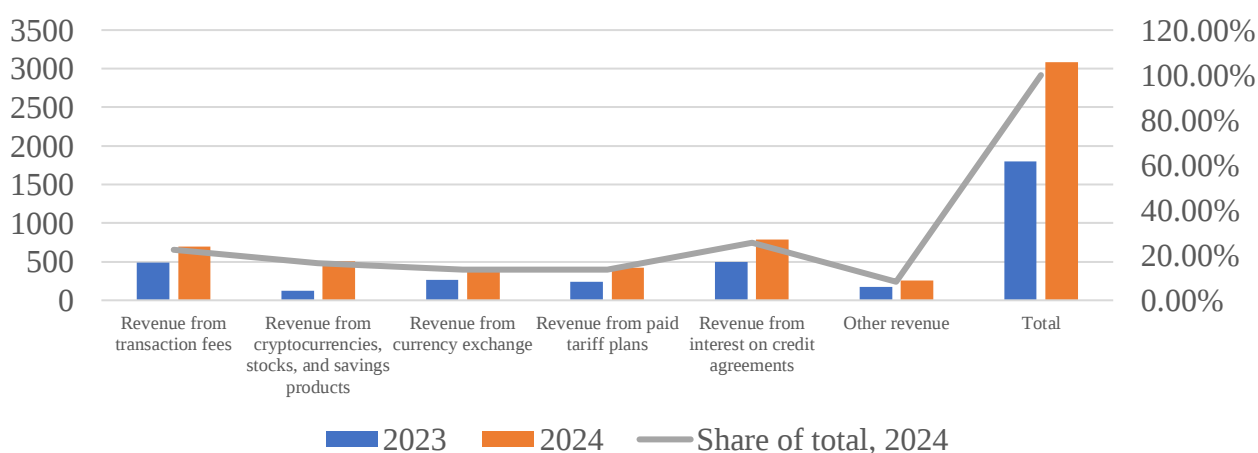


Fig. 1. Dynamics of Revolut's key financial performance indicators for 2023 and 2024 (in million GBP)

Source: [1].

Particular attention should be given to the paid tariff plans and non-financial digital services (travel, digital service subscriptions, and bonus programs), which conceptually complemented the ecosystem and had a significant impact on Revolut's financial results. These elements contributed to increased user engagement, higher average revenue per customer, and overall company income growth. The integration of such products enabled the monetization of not only financial transactions but also complementary services, thereby creating additional value for users and enhancing their loyalty. The analysis of key performance dynamics for 2024 (Table 1) demonstrates a direct correlation between the active use of paid plans and the revenue growth in the bank's non-financial segments.

Table. 1. Changes in Revolut's key indicators of paid tariff plans [1]

	2023	2024	Year-over-year growth
Number of customers, million	38	52,5	38%
Revenue from subscription fees, million GBP	243	423	74%
Average revenue per customer, GBP	6,4	8,1	27%

The conducted analysis demonstrates a significant impact of paid tariff plans and non-financial digital products on the company's financial performance:

- a 38% increase in the customer base indicates the successful integration of the Plus, Premium, Metal, and Ultra plans, as well as the enhanced attractiveness of the ecosystem due to the included digital products;
- subscription revenue, which grew by 72%, confirms that the inclusion of digital services within paid plans effectively drives additional monetization without raising the base tariffs.
- average revenue per user (ARPU) increased from 6.4 GBP to 8.1 GBP, representing a 26% growth, reflecting the rising economic value of each user through access to digital products within the paid plans.

The introduction of paid plans as part of Revolut's digital product ecosystem, incorporating non-financial products, not only increased customer engagement but also substantially boosted revenue and user Lifetime Value (LTV), thereby strengthening Revolut's financial performance and competitive position in the global financial services market through digital products.

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