UDC 657.42

**ANALYSIS OF SCIENTIFIC APPROACHES ABOUT THE ESSENCE  
OF THE CREDITIZATION AND ITS CLASSIFICATION**

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***Research Methodology.*** *Scientific research has been carried out using general scientific methods of studying the object and specific methods of economic research, in particular methods of analysis and synthesis for the study of the essence of accounts payab­le, the generalization method for its classification.*

***Results.*** *The analysis of scientific approaches to the notion of commitment and payables has been carried out. Summarizing the position of scholars, the interpretation of the category “payables” has been suggested. Different approaches to the classification of payables have been considered. Based on the heterogeneity of payables in the com­position, the diversity of its manifestations and consequences for the enterprise, its types have been differentiated and systematized.*

***Novelty.*** *The definition of accounts payable has been suggested based on the legal, accounting, analytical and financial understanding of this phenomenon.*

***Practical Significance.*** *Theoretical and practical results of the research can be used in the process of organization of accounting, financial management of industrial enter­prises and educational process.*