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Abstract: A multidimensional model of instrumental support for effective management of services in territorial communities under conditions of economic instability is substantiated. Financial, institutional, digital, and social instruments that ensure adaptability, resilience, and improved quality of public services are identified and systematized. It is demonstrated that the synergy of these instruments forms an integrated management system capable of ensuring efficiency and continuity of service delivery in crisis conditions.

Keywords: territorial communities, public administration, service management, economic instability, digitalization, financial resilience, social capital.

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CONCEPTUALIZATION OF THE PRINCIPLES OF SECURITY-ORIENTED STRATEGIC MANAGEMENT OF COMMERCIAL BANKS OF UKRAINE UNDER CONDITIONS OF MULTILEVEL UNCERTAINTY

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Abstract: The theoretical and methodological foundations for the formation of security-oriented strategic management of commercial banks of Ukraine under conditions of multilevel uncertainty are investigated; it is substantiated that the system of principles is formed by the principles of systemicity, adaptability, preventiveness, integration, institutional alignment, etc.; it is proven that their implementation ensures increased resilience, competitiveness, and the capacity of banks for development under conditions of uncertainty.

Keywords: security-oriented management, management of commercial banks, commercial banks, financial management, risk management, risk management.

The contemporary development of the banking sector of Ukraine takes place under conditions of multilevel uncertainty caused by the combination of macroeconomic instability, war-related risks, and deepening integration into the international financial space. This significantly complicates the processes of strategic

management of commercial banks and increases the requirements for their financial and economic security. Under such conditions, traditional management approaches prove to be insufficiently effective, as they fail to ensure adequate consideration of complex risks, systemic threats, and the high dynamics of change. Taken together, this actualizes the need for the formation of a new management paradigm – security-oriented strategic management. At the same time, the absence of a comprehensive scientific approach to defining its principles necessitates their conceptualization, taking into account institutional, regulatory, and international factors.

The analysis of contemporary research indicates a growing attention to the problem of the functioning of banking institutions under conditions of uncertainty, which directly affects the formation of approaches to strategic management. Thus, as noted in their study by A. Nasim, G. Downing, and M. Ali Nasir, the level of uncertainty, as well as regulatory and economic conditions, significantly determine the performance of banks, necessitating adaptive managerial decisions [1, pp. 46–69]. At the same time, R. Cooper and K. Nikolov substantiate that strategic risks in the banking system tend to spread through financial linkages, which increases systemic vulnerability and actualizes the need for security-oriented management approaches [2, pp. 1905–1925]. We agree with the scientific position of K. Kazbekova, A. Adambekova et al. that effective risk management under conditions of financial system instability should be based on the integration of strategic and operational mechanisms to ensure bank resilience [3, pp. 3269–3285]. In our view, uncertainty is currently a key determinant of risk in the system of security-oriented management of commercial banks of Ukraine, which forms the methodological basis for further conceptualization of the principles of such management [4, pp. 139–148]. As noted by I. Verbovskyi, strategic management under conditions of risk and uncertainty should be based on flexibility, adaptability, and the ability to forecast scenarios of environmental development [5]. In addition, we agree with the conclusions of O. Vovchenko regarding the necessity of developing bank risk management systems as a component of strategic management under conditions of uncertainty, which involves the implementation of comprehensive tools for risk identification, assessment, and mitigation [6, pp. 8–15]. The generalization of the presented scientific approaches allows us to conclude that there is no holistic concept of the principles of security-oriented strategic management of banks, which determines the expediency of further research in this area.

The conceptualization of the principles of security-oriented strategic management involves their systematization according to the logic of ensuring bank resilience under conditions of uncertainty. Among the fundamental principles, in our view, it is advisable to distinguish the principle of systemicity, which implies considering the bank as a complex open system functioning in interaction with the external environment and responding to its changes through appropriate managerial mechanisms. Equally important is the principle of adaptability, which consists in the ability of banking institutions to promptly adjust strategic priorities in accordance with environmental changes, in particular through the use of scenario planning and flexible strategies. The principle of preventiveness implies that management should be oriented not only toward responding to already realized risks, but also toward their timely

identification and prevention, which is a key element of the security-oriented approach. At the same time, the principle of integration emphasizes the necessity of combining strategic management with the systems of risk management, internal control, and compliance, thereby ensuring a comprehensive approach to bank security management.

Of particular importance is the principle of institutional alignment, which implies that banks' strategic decisions must comply with the requirements of the regulatory environment, international standards of banking activity, and trends in the development of the global financial space. In turn, the principle of resilience focuses on the formation of banks' ability not only to withstand crisis phenomena but also to recover and transform after their impact, which is critically important under modern conditions. An important element of the conceptualization is also the principle of informational validity of managerial decisions, which involves the use of modern information and analytical systems, digital technologies, and big data processing tools to enhance the quality of strategic management. In addition, the principle of multilevel risk management ensures the coordination of managerial decisions at all levels of bank functioning – from operational to strategic.

Thus, the proposed system of principles forms the conceptual foundation of security-oriented strategic management of commercial banks of Ukraine, which makes it possible to ensure their resilience, competitiveness, and capacity for development under conditions of multilevel uncertainty. It also provides a basis for the further development of methodological tools for assessing management effectiveness and for formulating practical recommendations aimed at improving the level of financial and economic security of banking institutions.

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Анотація: Досліджено теоретико-методологічні засади формування безпекоорієнтованого стратегічного управління комерційними банками України в умовах багаторівневої невизначеності, обґрунтовано, що систему принципів формують принципи системності, адаптивності, превентивності, інтегрованості, інституційної узгодженості тощо,

доведено, що їх реалізація забезпечує підвищення стійкості, конкурентоспроможності та здатності банків до розвитку в умовах невизначеності.

Ключові слова: безпекоорієнтоване управління, безпекоорієнтований менеджмент, управління комерційними банками, комерційні банки, фінансовий менеджмент, управління ризиками, ризик-менеджмент.

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INSTITUTIONAL ASPECTS OF CHANGE MANAGEMENT IN THE SYSTEM OF ENSURING FINANCIAL AND ECONOMIC SECURITY OF ENTERPRISES

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Abstract: The institutional aspects of change management in the system of ensuring the financial and economic security of enterprises are investigated; the influence of institutional transformations, globalization, and digitalization on the necessity of adapting managerial approaches is substantiated; the role of organizational changes in enhancing operational efficiency and financial security of enterprises is justified; it is established that consideration of institutional factors contributes to ensuring the sustainable development of enterprises under modern conditions.

Keywords: change management, financial and economic security of enterprises, institutional environment, risk management, institutional transformations, organizational changes, financial stability.

The contemporary development of enterprises takes place under conditions of increasing instability of the economic environment, rising risks, and active transformation of the institutional space, which significantly affects the level of their financial and economic security. Globalization processes, digitalization of the economy, changes in regulatory policy, and integration into the international economic space necessitate continuous organizational changes. This actualizes the need to develop modern approaches to change management integrated into the system of ensuring the financial and economic security of enterprises.

The analysis of contemporary scientific research indicates increasing attention to the issues of change management and ensuring the financial and economic security of enterprises in the context of institutional transformations. Thus, as noted in their study by W. Eyinade, O. Ezeilo, and I. Ogundeji, effective financial risk management strategies are a determining factor in ensuring organizational stability, which emphasizes the need to integrate risk management into change management processes