

## Risks identification of typical business models

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The article is devoted to current issues of risk management in business. Recently, interest in business modeling has increased significantly. The concept of a business model makes it possible to quickly respond to changes in external factors, adapt to changes in the environment, or use these changes to gain competitive advantages. Risks are the objectively existing reality of modern entrepreneurship. Considered risk as an adverse event that causes damage.

The article identifies the main risks of typical business models. It is based on the classification of business models based on its essence – an orientation to business processes or values. It is proposed to highlight the risk of information and the risk of incentives. The first risk is associated with incomplete or inaccurate information when making decisions. The second risk arises because there are many interested parties with their interests, often directed in opposite directions. The symptoms (factors) of the identified risks are analyzed, the main causes and possible consequences are identified.

Examples of the manifestation of risks in different business models are given. Proposed ways to combat the identified risks, depending on the place of the business model in the classification system. When choosing an information risk management method in a business-oriented model, it is necessary to analyze the internal factors of the firm. The reasons for the risk of incentives in these same models are also related to internal stakeholders. These include employees of the enterprise. They should have the same goals as the management of the company. Then the risk of incentives is reduced. In value-oriented models, the causes of these risks are external factors. These include consumers, suppliers, intermediaries. To combat this risk, it is necessary to identify all interested parties, their goals, the magnitude of the differences between incentives. The incentives of these stakeholders also need to be brought to a single direction.

Building an effective business model taking into account possible risks enables an enterprise to operate in a crisis and rebuild the model so that the business is more flexible, sustainable and open to transformation.