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## ADAPTIVE MODEL OF ECONOMIC SUPPORT OF BUSINESS PROCESSES OF FINANCIAL AND INDUSTRIAL COMPANIES

## АДАПТИВНА МОДЕЛЬ ЕКОНОМІЧНОГО ЗАБЕЗПЕЧЕННЯ БІЗНЕС-ПРОЦЕСІВ ФІНАНСОВО-ПРОМИСЛОВИХ КОМПАНІЙ

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The article provides a theoretical justification of the adaptive model of economic support for business processes of financial and industrial companies in the context of economic transformation, digitalization and increased macroeconomic turbulence. It is substantiated that the economic support for business processes of financial and industrial companies should be considered as a comprehensive system of coordination of financial resources, investment flows and budget mechanisms, digital analytical tools, aimed at coordinating strategic, tactical and operational decisions within the process architecture of companies. A three-level architecture of the adaptive model of economic support for business processes of financial and industrial companies is proposed by introducing innovative Fintech technologies into the system of financial planning, budgeting, coordination of investment risks and monitoring of operations in order to adapt corporate structures to long-term sustainability in an unstable macroeconomic environment.

**Keywords:** organization, economic support, business processes, digital transformation, digital integration, Fintech technologies, innovations, financial and industrial companies.

У статті здійснено теоретичне обґрунтування адаптивної моделі економічного забезпечення бізнес-процесів фінансово-промислових компаній в умовах трансформації економіки, цифровізації та зростання макроекономічної турбулентності. Дослідження базується на інтеграції процесного підходу, концепцій BPM, динамічних здібностей, стратегічної гнучкості та фінансового контролінгу, що дозволяє сформувати системне бачення економічного забезпечення стійкості та ефективності функціонування багатогалузевих корпоративних структур. Обґрунтовано, що економічне забезпечення бізнес-процесів ФПК слід розглядати як комплексну систему координації фінансових ресурсів, інвестиційних потоків, бюджетних механізмів, цифрових аналітичних інструментів, спрямовану на узгодження стратегічних, тактичних і операційних рішень у межах процесної архітектури компаній. Проаналізовано вплив структурних зрушень в економіці України у на трансформацію економічного забезпечення бізнес-процесів фінансово-промислових компаній, зокрема через падіння ВВП, перебудову логістичних ланцюгів, інфляційні коливання, обмеження доступу до капіталу та зростання вартості фінансових ресурсів. Доведено, що трансформаційні процеси обумовили перехід ФПК до більш гнучких моделей економічного забезпечення, орієнтованих на стійкість фінансових потоків, оптимізацію



витрат і підвищення інвестиційної безпеки. Розроблено типологію бізнес-процесів ФПК за домінантним економічним контуром, рівнем формалізації, координаційним горизонтом і ступенем верифікованості, що дозволяє формувати «економічний паспорт» результативних індикаторів та забезпечувати ефект кожного бізнес-процесу. Запропоновано трирівневу архітектуру адаптивної моделі економічного забезпечення бізнес-процесів ФПК шляхом впровадження інноваційних фінтех-технологій в систему фінансового планування, бюджетування, координації інвестиційних ризиків та моніторингу операцій, задля адаптації корпоративних структур до довгострокової стійкості в умовах нестабільного макроекономічного середовища.

**Ключові слова:** організація, економічне забезпечення, бізнес-процеси, цифрова трансформація, цифрова інтеграція, фінтех-технології, інновації, фінансово-промислові компанії.

**Formulation of the problem.** In the context of the transformation of the global economic environment, the digitalization of production systems and the strengthening of integration processes, the issue of forming an effective model of economic support for business processes of financial and industrial companies is of particular relevance. Modern financial and industrial companies function as complex integrated structures that combine financial, production, investment and innovation capital, ensuring resource synergy and increasing competitiveness in an unstable market environment. At the same time, dynamic challenges associated with globalization, financial risks, technological changes and post-war recovery of the Ukrainian economy necessitate the improvement of models of economic support for business processes as the main factor in the stable development of financial and industrial companies.

It is the effectiveness of economic support that determines the ability of companies to form the continuity of production and economic activity, increase the effectiveness of business processes and adapt to changes in the external environment. The multi-level structure of companies allows for the formation of strategic business processes that require coordinated support for financial instruments, institutional mechanisms and digital technologies, which leads to the effective use of resource potential, reduction of transaction costs and increase of competitive positions in domestic and international markets. Therefore, the updating of the research on the development of an adaptive model of economic support of business processes of financial and industrial companies is explained by the need to form a systemic process that allows stabilizing their efficiency through innovative tools that meet modern challenges and contribute to increasing efficiency in an unstable macroeconomic environment.

**Analysis of recent research and publications.** In modern scientific literature, considerable attention is paid to the formation of adaptive models of economic support for

business processes of companies, in particular financial and industrial structures, which operate in conditions of high market turbulence, digital transformation and increasing complexity of integrated business systems. A significant contribution to the development of the theory of adaptive business process management was made by P. Harmon, who considers BPM as a cyclical system of analysis, design, monitoring and continuous optimization of business processes, which increases the operational efficiency and economic performance of companies through information technologies that coordinate the process dynamics of transaction costs and increase the economic sustainability of multi-sector structures. The iterative nature of BPM ensures continuous adaptation of processes to changes in the external environment, which is a basic prerequisite for the formation of an adaptive model of economic support for business processes of financial and industrial companies [8]. A significant theoretical and methodological contribution to the study of adaptive models was made by S. Haecckel, who substantiated the concept of the organization of "sensing and responding", according to which financial and industrial groups have the features of a dynamic system capable of quickly responding to changes in the market environment through the integration of information flows, analytical tools and management decisions [7]. This approach laid the foundation for adaptive models of economic support for business processes in large companies, where an important feature of the response of subjects to changes in the business environment is their ability to quickly re-profile resources and financial flows in accordance with changes in external challenges.

A significant contribution to the development of the concept of flexibility and adaptability of organizations was made by H. Volberda, who proved that the strategic flexibility of large companies and the mechanism of their organization depends on the adaptability of business processes to the conditions of their implementation, and this is the result of a

combination of structural flexibility, innovative activity and strategic reorganization of resources. His concept of a “flexible firm” emphasizes the need to integrate economic, financial and coordination mechanisms into a single system for supporting business processes, which is especially relevant for financial and industrial companies operating in complex institutional conditions [15]. Scientist M. Tushman developed a concept for organizing and coordinating innovative changes, according to which it was proven that effective companies combine the operation of existing business processes with their innovative transformation, which ensures long-term economic efficiency and sustainable development [14]. This approach directly correlates with the adaptive model of economic support, since it assumes a balance between the stability of financial flows and the flexibility of process transformations. J. vom Brocke was engaged in the study of business processes in the digital economy, which substantiated the role of BPM as a driver of innovation and digital transformation of companies, and also developed methodological approaches to the integration of process coordination of digital technologies, sustainable development and corporate strategy [16]. The scientist proved that adaptive business processes should be based on the systemic integration of data, analytics and digital platforms, which ensures increased economic efficiency and competitiveness of companies in the long term. At the same time, modern research is mostly focused on individual aspects of business process coordination, digitalization or strategic flexibility, while the systemic combination of these components is concentrated in the context of economic support for the activities of financial and industrial companies, which, given the high turbulence of the external environment, remains fragmented.

#### **Formation of research objectives.**

The purpose of the article is to theoretically substantiate an adaptive model of economic support for business processes of financial and industrial companies based on a process approach, integration of financial, organizational and coordination digital tools aimed at increasing economic resilience to a dynamic external environment.

#### **Presentation of the main research material.**

An adaptive model of economic support for business processes of financial and industrial companies (FIC) is formed at the junction of the concepts of BPM, dynamic capabilities, organizational flexibility and strategic adaptation.

The theoretical basis for the development of an adaptive model is formed on the principles of integration of financial resources, digital technologies and strategic flexibility of innovation and coordination tools [13; 6]. At the same time, in the conditions of economic transformation and reorientation of FIC business processes to innovative platforms and modern analytical tools, an integrated system of organization of financial planning, budgeting and investment risk management [10] is put forward in the first place, which is able to increase the transparency of business processes, optimize the movement of financial flows and ensure long-term economic sustainability of the development of companies (Table 1).

At the same time, in Ukraine in 2022-2024, an unstable situation is occurring, which is associated with structural shifts in industry, the transformation of logistics chains and the increasing role of financial and investment restrictions on the economic support of business processes of entities of multi-industry groups and their industrial growth (Table 2).

Analysis of the data in Table 2, shows that structural shifts in the Ukrainian economy in 2022-2024 were gradual, that is, from a deep shock decline to an adaptive recovery, which directly transformed the financial and economic behavior of financial and industrial companies (FIC). First, there is a sharp asymmetry in GDP dynamics between 2022 and the following years. The 28.8% drop in GDP in 2022 caused a sharp narrowing of the domestic market, a reduction in demand, and the destabilization of FIC cash flows. In contrast, in 2023 (+5.3%) and 2024 (+4.8%) a recovery trajectory is observed, indicating gradual macroeconomic stabilization.

For FIC, this meant a transition from a crisis survival mode to an adaptive recovery of business processes; however, the level of economic activity remained lower than the pre-war period, which limited the scale of investment decisions. Secondly, a comparison of the industrial production index (63.0% in 2022, 103.6% in 2023, and 106.2% in 2024) demonstrates a deep structural gap in industry with its subsequent reformatting. If in 2022 there was an actual destruction of production chains and a reduction in industrial capacities, then in 2023-2024 FICs switched to a model of partial adaptation, which was manifested in the relocation of production, digitalization of operations and reorientation to more complex and diversified production processes. Thus,

Table 1

**Integrated system of organization of economic support for business processes of financial and industrial companies in the conditions of digital transformation**

Model component	Toolkit	Functional action in FIC business processes	Expected economic effect, %
Financial planning	Strategic and operational planning of financial resources, financial forecasting, financial analytics	Coordination of financial and production business processes, ensuring resource balance	Increasing financial sustainability and efficiency of resource allocation (12-18%)
Budgeting	Formation of budgets by responsibility centers, cost controlling, budget monitoring	Optimization of business process costs and increased transparency of financial flows	Reduction of transaction costs and increased profitability of activities (10-15%)
Investment risk management	Risk assessment, investment diversification, scenario modeling, risk management	Minimization of financial losses in the process of implementing investment business processes	Ensuring economic security and investment sustainability (8-14%)
Digital analytical tools	ERP systems, BPM platforms, Big Data, digital dashboards	Automation and coordination of business processes, increasing the speed of management decisions	Increasing the transparency and adaptability of business processes (15-22%)
Financial flow management	Coordination, financial controlling, capital structure optimization	Synchronization of cash flows between divisions and business areas	Optimization of liquidity and ensuring continuity of business processes (9-16%)
Integration of innovation platforms	Using digital ecosystems, financial technologies (FinTech), analytical platforms	Increasing the flexibility and adaptability of FIC business processes	Long-term growth of industrial development (14-20%)

Source: formed on the basis of [8; 14; 15; 16; 13; 6; 10]

structural changes were not only restorative, but also transformative in nature.

Third, export dynamics (44.1 billion USD in 2022, 36.2 billion USD in 2023 and 39.8 billion USD in 2024) reflect the impact of logistics barriers on foreign economic activity. The decrease in exports in 2023 compared to 2022 indicates the inertial effect of logistics, while the increase in 2024 confirms the effectiveness of multimodal supply chains. This meant an increase in transportation costs, a change in the structure of contracts and the need for long-term financial planning in conditions of logistical uncertainty. Fourth, capital investment indicators (63.5% in 2022, 118.0% in 2023 and 109.4% in 2024) indicate a sharp investment reduction in the first year of the crisis and a subsequent investment recovery. At the same time, even with the growth of investments in 2023-2024, their structure became more cautious and

focused on modernization, energy efficiency and logistical adaptation. For FIC, this meant a shift in emphasis from large-scale expansion to targeted investments in the sustainability of business models.

Fifth, the comparison of the labor market (unemployment 24.5% in 2022, 19.1% in 2023 and 17.4% in 2024) shows a gradual stabilization, however, with the structural deficit of qualified personnel remaining, FICs faced an imbalance of professional competencies due to migration and mobilization processes in Ukraine, which increased the costs of personnel training and reduced operational efficiency in the short term. Sixth, the inflation dynamics (26.6% in 2022, 5.1% in 2023 and 8.6% in 2024) demonstrate a transition from inflationary shock to relative macro-financial stabilization. Seventh, the change in the discount rate and access to financial resources indicates that in

Table 2

**Main trends in structural shifts in the economy of Ukraine and their impact  
on financial and industrial companies in 2022-2024**

Indicator	2022	2023	2024	Impact on FIC
Fall (GDP growth), %	-28,8	+5,3	+4,8	The sharp decline in production in 2022 significantly reduced the cash flows and investment opportunities of the FIC; the economic recovery in 2023-2024 contributed to the intensification of business processes and partial stabilization of the financial condition of the FIC.
Industrial Production Index (to the previous year, %)	63,0	103,6	106,2	The sharp decline in industry in 2022 transformed the structure of the FIC's activities; in 2023-2024, there was a reformatting of production and adaptation to new production and logistics conditions.
Exports of goods, billion USD	44,1	36,2	39,8	The decline in exports due to logistical barriers and blockade of seaports increased FIC costs; adaptation through alternative routes and multimodal chains in 2023-2024 partially restored foreign economic activity.
Volume of capital investments, % to the previous year	63,5	118,0	109,4	Limited access to capital in 2022 reduced the investment activity of FIC; in 2023-2024, there was a gradual adaptation of financing and an increase in the need for foreign investments.
Unemployment rate, %	24,5	19,1	17,4	Labor resource losses due to migration and mobilization in 2022 caused a personnel shortage in the FIC; in 2023-2024, there was a partial recovery of the labor market, but skill imbalances persisted.
Inflation, %	26,6	5,1	8,6	High inflation in 2022 increased FIC operating costs and complicated financial planning; in 2023-2024, relative macro-financial stabilization improved the predictability of costs.
Share of alternative logistics in exports, %	35,0	62,0	74,0	Reorientation to land and Danube routes increased logistics costs of FIC, but ensured continuity of export business processes.
NBU discount rate, %	20,0	22,0	16,5	High cost of credit resources limited financial accessibility for FIC in 2022-2023; rate reduction in 2024 partially improved financing conditions.

*Source: formed on the basis of [3; 4; 5; 1; 2; 17; 9; 11]*

2022-2023 the cost of capital remained high, limiting the lending activity of financial institutions. Only in 2024 did a gradual reduction in the rate contribute to improving financing conditions, but the need for external investments remained a key factor in their financial sustainability.

In the process paradigm, financial and industrial companies provide interconnected processes and form reproducible flows of resources and results. In contrast to the functional approach, the process architecture of financial institutions provides a vertical (from strategy and processes to operations) and horizontal hierarchy (value chain) of coherences [12]. For FIC, the logic of organizing the economic support of business processes forms a system

of institutional and instrumental mechanisms that are provided with target parameters of economic processes (cost, margin, productivity), financial discipline (budgeting, limits, CAPEX control), transparency of controlling in corporate reporting and process analytics, as well as coordination of risks (operational, financial, logistical, energy, regulatory), which are reproduced using standards, regulations and economic performance indicators.

Accordingly, the adaptive model of economic support of business processes of FIC has a multi-criteria typology that complements the traditional division of the effectiveness of the functioning of multi-sectoral structures, coordination processes due to the following features: dominant contour

(cost, revenue, investment, liquidity and risk), level of formalization, coordination horizon and degree of verification. This approach allows us to consider each business process not only as an element of the organizational structure, but as a carrier of a specific economic effect that is subject to measurement and control. It is on this basis that the “economic passport of the process” of the adaptation model is formed,

which includes key indicators, data sources and responsibility for the result (Table 3).

The proposed typology of business processes of financial and industrial companies by dominant economic contour, level of formalization, coordination horizon and degree of verification has a system-forming significance for the development of an adaptive model of economic support, since it allows transforming

Table 3

**Typology of FIC business processes according to the basic features of the adaptive model of economic support**

Typology feature	Business process category	Economic focus of business processes	Verification performance indicators
<b>Dominant contour</b>	Cost processes (operational, production, logistics)	Cost optimization, resource efficiency improvement	Product cost, operating costs, resource savings rate (%)
	Revenue processes (marketing, sales, export operations)	Maximizing revenues and profitability of FIC activities	Revenue volume, sales profitability, marginal profit (%)
	Investment processes (innovative projects, modernization)	Growth of capitalization and investment attractiveness	ROI, NPV, return on investment index
	Liquidity of the process (financial flows, treasury)	Ensuring solvency and financial stability	Liquidity ratio, cash flow, capital turnover
	Risk processes (risk management, compliance)	Minimization of financial and investment risks	Risk loss level, VaR, financial safety coefficient
<b>Level of formalization</b>	Formalized (regulated) processes	Standardization of economic procedures and controlling	Deviations from the budget (%), level of implementation of regulations
	Hybrid (partially formalized) processes	Flexible resource management in transformation conditions	Process adaptability index, decision-making speed
	Informal (innovation) processes	Generation of innovation value and strategic advantages	Share of innovation costs, growth in added value (%)
<b>Coordination horizon</b>	Operational (short-term)	Current economic efficiency of business processes	Operating margin, process productivity
	Tactical (medium term)	Financial planning and budgeting optimization	Budget execution (%), EBITDA, cost efficiency ratio
	Strategic (long-term)	Ensuring industrial growth and sustainable development of the FIC	ROA, ROE, capitalization growth rate (%)
<b>Verification level</b>	Highly verified processes (quantifiable)	Control of economic effect and financial performance	ROI, financial ratios, performance indicators (%)
	Average verified processes (mixed indicators)	Assessment of the synergistic effect of FIC business processes	Synergy index, integral performance indicator
	Low-verified processes (qualitative effects)	Formation of strategic and innovative advantages	Innovation index, expert assessment of efficiency

Source: formed by the authors

the process approach into a managed multi-criteria organizational system. First of all, such a typology provides structuring of business processes of financial and industrial companies not only by functional characteristics, but also by their economic efficiency, resource capacity and riskiness, which allows creating a basis for the formation of differentiated mechanisms of financial planning, budgeting, investment support and controlling in accordance with the specifics of each process.

As a result, business processes are considered as carriers of a specific economic effect, subject to quantitative assessment, monitoring and adaptation to changes in the external environment. In addition, typology allows increasing the transparency of financial flows within multi-sectoral structures, since each process receives its own "economic passport", containing sources of financing, level of risk and expected economic result, which contributes to the coordination of strategic, investment and operational decisions in a single circuit of economic support of business processes.

From a methodological point of view, this typology is the basis for building an adaptive model of economic support in the format of a three-level architecture that integrates the strategic, tactical and operational dimensions of business process management of the financial services industry.

The first level provides the strategic dimension of the financial services industry architecture (macroeconomic and corporate-integration dimension), which identifies the dominant economic contours of business processes, i.e. investment, revenue, liquidity, cost and risk, in the system of long-term development of the company. At the same time, priority areas of economic support form strategies for optimizing the capital structure and ensuring the sustainability of financial flows within a diversified business structure. Within this level, the adaptive model is focused on synchronizing business processes with corporate strategy, ESG priorities, digital transformation and industrial modernization.

The second level forms the tactical vortex of the FIC architecture (organizational and coordination dimension), which is a tool for coordinating the economic support of business processes between the company's structural divisions, which allows differentiating approaches to budgeting, financial planning, cost and risk management depending on the type of process, the level of its formalization and the coordination

horizon. It is here that an integrated controlling system is formed, combining financial analytics, process monitoring and assessment of the effectiveness of performance indicators. As a result, the company's adaptability to market turbulence, changes in logistics chains and investment restrictions increases.

The third level is built on the operational dimension of the FIC architecture (process and economic dimension), which provides detailed economic support for each business process through a system of performance indicators, sources of financing, cost parameters and expected economic effects, which allows implementing process budgeting, operational coordination of financial flows, cost control and digital monitoring of process performance in real time. At the same time, the degree of verification of processes determines the possibility of automating analytics, integrating digital platforms and using BPM tools in the economic support system.

Therefore, building an adaptive model of economic support for business processes in a three-level architecture allows you to form a holistic multi-level system of coordination of FIC resources, in which strategic goals are transformed into tactical financial mechanisms and operational economic indicators in order to ensure the stability and adaptability of companies to transformational changes in the macroeconomic environment.

**Conclusions.** Thus, the adaptive model of economic support of business processes of financial and industrial companies is formed as an integrated multi-level organizational system based on a process approach, digital analytics, financial planning, combined with BPM tools, financial controlling, budgeting and coordination of investment risks in order to ensure synchronization of financial flows, increase transparency of business processes and increase the stability of FIC in a dynamic external environment. It has been established that the integrated organizational system of economic support of business processes contributes to the optimization of resource allocation, reduction of transaction costs and increase of the efficiency of coordination between structural units of multi-industry corporate groups. The proposed typology of business processes by dominant economic contour, level of formalization, coordination horizon and degree of verification has proven its methodological significance as the basis for building three-level architecture of an adaptive model of economic support of FIC.

Its implementation creates the prerequisites for the formation of a holistic system for coordinating resources and business processes of financial and industrial companies, ensuring their adaptability to macroeconomic instability and the digital transformation of the economy.

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