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## ECONOMIC ADVANTAGES OF STRATEGIC DEVELOPMENT OF A BANKING INSTITUTION IN CONDITIONS OF COMPETITION

**Introduction.** The article examines the topical task of modern banking institution management—the formation of effective strategic development models. It substantiates the importance of ensuring the long-term sustainability of the banking business in the context of increasing competition, digitalization, climate change, and global economic shocks, especially for Ukrainian banks operating in conditions of economic instability and military threats.

**The purpose of the article.** The study aims to develop theoretical and methodological foundations and practical recommendations for the formation of strategic development models for a banking institution that will ensure its adaptation to changes in the external environment and increase competitiveness and sustainability in the context of global economic and technological transformations.

**Methods.** To achieve the set goal, several tasks were identified, including describing the primary goal of strategic bank management, characterizing the essence and defining the tasks of the banking business development management Strategy, establishing the features of the formation of strategic development models of a banking institution and the key principles of developing an appropriate Strategy; reflecting the interaction scheme of individual aspects of the bank's development Strategy formation and determining the impact of external and internal factors on this process.

**Results.** The paper describes the primary goal of strategic bank management, characterizes the essence and defines the tasks of the banking business development management Strategy. The features of forming strategic development models of a banking institution and the key principles of developing a banking business development management Strategy are established. The paper reflects the interaction scheme of individual aspects of the bank's development Strategy formation. It determines the impact of external and internal factors on the formation of strategic development models of a banking institution.

**Conclusions.** The study emphasizes the need to form flexible and adaptive strategic development models for banking institutions capable of responding to dynamic changes in the external environment, ensuring their competitiveness, sustainability, and innovation.

**Keywords:** strategic development models, banking institution, strategic management, competitiveness, sustainability, innovation, digitalization, economic instability.

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## ЕКОНОМІЧНІ ПЕРЕВАГИ СТРАТЕГІЧНОГО РОЗВИТКУ БАНКІВСЬКОЇ УСТАНОВИ В УМОВАХ КОНКУРЕНЦІЇ

**Вступ.** У статті розглядається актуальне завдання сучасного менеджменту банківських установ – формування ефективних стратегічних моделей розвитку. Обґрунтовано важливість забезпечення довгострокової стійкості банківського бізнесу в умовах посилення конкуренції, цифровізації, кліматичних змін та глобальних економічних потрясінь, особливо для українських банків, що функціонують в умовах економічної нестабільності та воєнних загроз.

**Мета.** Метою дослідження є розробка теоретико-методологічних засад і практичних рекомендацій щодо формування стратегічних моделей розвитку банківської установи, які забезпечать її адаптацію до змін

зовнішнього середовища, підвищення конкурентоспроможності та стійкості в умовах глобальних економічних і технологічних трансформацій.

**Методи.** Для досягнення поставленої мети було визначено ряд завдань, серед яких: опис основної мети стратегічного управління банком; характеристика сутності та визначення завдань стратегії управління розвитком банківського бізнесу; встановлення особливостей формування стратегічних моделей розвитку банківської установи та ключових принципів розробки відповідної стратегії; відображення схеми взаємодії окремих аспектів формування стратегії розвитку банку та визначення впливу зовнішніх і внутрішніх факторів на цей процес.

**Результати.** У роботі описано основну мету стратегічного управління банком, охарактеризовано сутність та визначено завдання стратегії управління розвитком банківського бізнесу. Встановлено особливості формування стратегічних моделей розвитку банківської установи, а також ключові принципи розробки стратегії управління розвитком банківського бізнесу. Відображено схему взаємодії окремих аспектів формування стратегії розвитку банку та визначено вплив зовнішніх і внутрішніх факторів на формування стратегічних моделей розвитку банківської установи.

**Висновки.** Дослідження підкреслює необхідність формування гнучких та адаптивних стратегічних моделей розвитку банківських установ, здатних реагувати на динамічні зміни зовнішнього середовища, забезпечуючи їхню конкурентоспроможність, стійкість та інноваційність.

**Ключові слова:** стратегічні моделі розвитку, банківська установа, стратегічне управління, конкурентоспроможність, стійкість, інноваційність, цифровізація, економічна нестабільність.

**Jel Classification:** G21, L10, M10, O30

**Introduction.** The formation of strategic models for the development of a banking institution is the task of modern management, since the efficiency of banks directly affects the stability of the financial system and the economy as a whole. In the context of increased competition, digitalisation, climate change and global economic shocks, it is becoming increasingly important to ensure the long-term sustainability of the banking business.

Modern banking institutions face challenges that require new approaches to strategic planning. Regulatory requirements, customer requests and technological trends are constantly changing, which necessitates adaptation of business models to new conditions. This topic is especially relevant for Ukrainian banks operating in conditions of economic instability, financial crises, military threats and other systemic challenges.

Digital technologies open up new opportunities for improving the efficiency of banking operations. At the same time, they cause new risks associated with cyber threats, which makes strategic planning necessary taking into account new risks.

An important component of the strategic development of banks is customer orientation. In modern conditions, consumers expect not only high-quality service, but also innovative, convenient solutions, which increases the level of their loyalty. Thus, the bank's strategy should take into account the needs of customers, while developing mechanisms for attracting and retaining them.

In addition, the importance of sustainable development in the formation of strategic models is increasing. Banking institutions are increasingly integrating environmental, social and governance aspects into their business strategies. This not only boosts their reputation but also helps them raise capital as investors become increasingly focused on sustainability.

The development of banking institutions in the context of globalization requires taking into account transnational trends, such as the integration of markets, interaction with international financial organizations and the application of global standards. At the same time, the local features of the markets, in particular the Ukrainian one, form specific requirements for the strategic management of banks.

In the context of geopolitical challenges and economic uncertainty, banks are faced with the task of ensuring financial stability and flexibility. This requires management to find effective strategies that allow combining traditional approaches with modern innovations.

Thus, the relevance of the study of the formation of strategic models for the development of a banking institution is due to the need to ensure their competitiveness, sustainability and innovation.

**Literature review.** To describe the main goal of strategic management of the bank, to characterize the essence and determine the tasks of the strategy for managing the development of the banking business. To establish the features of the formation of strategic models for the development of a banking institution, as well as key principles

development of a strategy for managing the development of banking business. To reflect the scheme of interaction of certain aspects of the formation of the bank's development strategy and to determine the influence of external and internal factors on the formation of strategic models of development of a banking institution.

The following scientists devoted their works to the study of the peculiarities of the formation of strategic models for the development of a banking institution: Danyiuk T.I. [5], Pavlova O.M. [5, 16, 16], Slavyanska N. G. [8], Chepelyuk G. M. [12], Tyshchenko V. V. [9], Prymostka O. O. [6], Shevtsova O. Y. [13], Dyatlova Y. V. [2], Dyatlova V. V. [2], Sviridova S. S., Stoilovska O. M. [7].

Prospects for further research include the analysis of the impact of digitalization on banks' strategic models, the development of adaptation strategies to economic instability, the study of the role of environmental, social and governance factors in ensuring sustainable development and the introduction of customer-oriented approaches. An important area is the study of strategic partnerships with fintech companies, assessing the impact of regulatory changes, modeling the financial stability of banking institutions and analyzing innovations in payment systems. In addition, research on strategies for the international expansion of banking institutions and the integration of modern technologies into their development remains relevant.

**The purpose of the study.** The purpose of the study is to develop theoretical and methodological foundations and practical recommendations for the formation of strategic models for the development of a banking institution, which will ensure its adaptation to changes in the external environment, increase competitiveness and sustainability in the context of global economic and technological transformations.

**Materials and methods of the study.** To achieve the set goal, several tasks were identified, including describing the primary goal of strategic bank management, characterizing the essence and defining the tasks of the banking business development management Strategy, establishing the features of the formation of strategic development models of a banking institution and the key principles of developing an appropriate Strategy; reflecting the interaction scheme of individual aspects of the bank's development Strategy formation and determining the impact of external and internal factors on this process.

**Results of the study.** The modern banking sector is in the midst of dynamic changes due to globalization, digitalization and economic instability. The efficiency of banking institutions largely depends on the ability to adapt to new challenges, implement innovative solutions and form sustainable strategic development models. In this context, the study of approaches to strategic planning, taking into account changes in market conditions, the development of financial technologies and increased competition, is of particular relevance.

The main objective of the strategic management of the bank is to create an integrated system of management functions and processes that, based on the analysis of the internal and external environment, allow defining the mission and objectives of the financial institution. This includes the development, implementation and improvement of the development strategy in order to ensure the effective achievement of high economic and social results, the implementation of the bank's mission, increasing its competitiveness and obtaining sustainable advantages in the banking market [7].

The formation of a strategy for managing the development of banking business is an important task of the bank's management to ensure purposeful and consistent movement forward. As practice shows, without a clearly developed strategy and carefully planned steps, the bank is not able to effectively carry out its activities in the long term and achieve the desired results. Therefore, in order to ensure the integrity and direction of decisions, it is important to develop a management strategy and adhere to it on the path of business development in conditions of high competition and uncertainty of market conditions.

A. V. Falyuta believes that the strategy of management of banking business development is "a general long-term plan, which is developed by management entities in the form of goals, objectives and areas of activity to ensure the efficiency of the bank's functioning, which will contribute to its development and the bank's receipt of greater profits" [10, 11].

The formation of strategic models for the development of a banking institution is carried out in order to ensure the stable and effective functioning of the bank in the context of constant changes in the market. This is a process aimed at developing long-term plans that will help the bank adapt to economic, technological and regulatory changes, increase competitiveness and efficiency. Strategic models allow optimizing internal processes, reducing risks, implementing innovative products and services, as well as contributing to the achievement of financial and social goals of the bank, ensuring its sustainable growth and development in the financial market.

The objectives of the banking business development management strategy include:

- 1) financial policy – increasing profits, reducing risks, attracting investment resources, increasing the capital of shareholders;
- 2) economic policy – introduction of innovations, expansion of the range and improvement of the quality of services;
- 3) pricing policy – achieving the optimal level of prices that are affordable, but at the same time ensure profit maximization;
- 4) marketing policy – analysis of consumer needs, creation of popular products and activation of the sales process;
- 5) personnel policy – motivation, selection, training and retraining of personnel;
- 6) organizational policy – rational distribution of functions between the bodies and divisions of the bank, establishment of optimal relationships between them;
- 7) information technology policy – development of an effective information and technological infrastructure of the bank, improvement of methods, approaches and standards of customer service [10, 11].

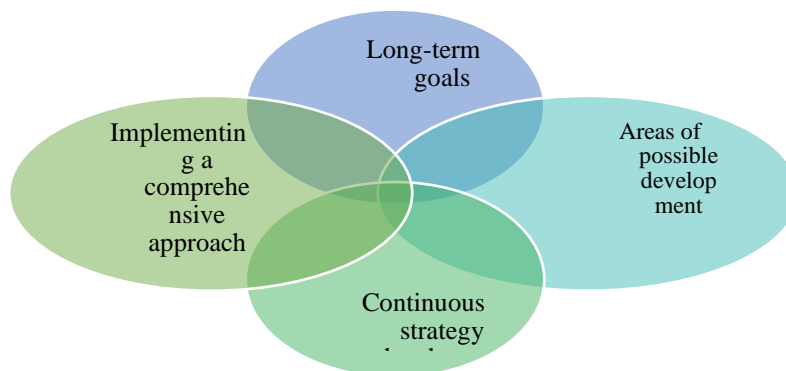
Setting tasks allows you to clearly define the key areas of development of a banking institution, optimize resources to achieve strategic goals, increase management efficiency and ensure stable growth in a highly competitive and changing market environment. This contributes to the creation of coordinated work of all departments of the bank, increasing the level of customer service, reducing risks and ensuring the financial stability of the institution.

The formation of strategic models for the development of a banking institution has its own characteristics due to the specifics of the financial sector and its dynamic development. One of the main features is the need to consider the constant changes in the economic, political and regulatory environment, which requires flexibility and speed in responding to new challenges. In addition, banking strategies should be focused on achieving financial stability, increasing competitiveness and reducing risks, including credit, liquidity and operational. An important component is also the integration of innovative technologies that improve customer service, improve the efficiency of operations and ensure the security of financial transactions. The bank's strategies should be adapted to the needs of the target market segments and take into account the trends of globalization and digitalization of financial services.

The development of a strategy for managing the development of the banking business is a key task of the management to ensure the gradual growth of the bank. Such a strategy is a general long-term plan formed by management bodies in the form of goals, objectives and areas of activity aimed at improving the efficiency of the bank's functioning, its development and increasing profitability. Practice shows that without a clearly defined strategy and detailed planned actions, the bank is not able to work effectively in the long term and achieve its goals [10, 11].

In the process of developing a strategy for managing the development of the banking business, the following key principles should be observed (Fig. 1):

- focus on the long-term goals of the bank and the economic interests of its shareholders;
- consideration of many options and alternative approaches to determining possible directions of development;
- ensuring the continuity of the process of creating and improving the strategy with its constant adaptation to changes in the internal and external environment;
- formation of an integrated approach to the strategy, which provides for the consistency of goals in all main areas of the bank's activities.



**Rice. 2.** Basic principles of formation of strategic directions for managing the development of banking business

Compliance with these principles ensures the effectiveness of strategic management of the development of banking business, allows you to form balanced decisions aimed at achieving both short-term and long-term goals. This contributes to increasing the adaptability of the banking institution to changes in the internal and external environment, to economic fluctuations, technological innovations, changes in the legislative framework and customer behavior. Adherence to the principles of long-term goals helps to focus on the sustainable development of the bank, ensuring the interests of owners, shareholders and other stakeholders. Multivariate and alternative approaches to determining the directions of development contribute to reducing risks and choosing optimal strategies in changing market conditions. The complexity and consistency of strategic goals allows for effective interaction between all divisions of the bank, which increases the overall efficiency of activities.

The bank's development strategy is based on a system of quantitative and qualitative indicators reflected in financial plans, marketing policy, information technology concept and personnel policy. The basis for their creation and adjustment are functional strategies coordinated with each other through the description of the bank's business model. This model provides a comprehensive vision of the object of management, accurately determines its activities in accordance with modern requirements and current ideas about the banking business, which allows the bank to effectively achieve its goals [4].

Fig. Figure 2 shows the scheme of interaction of certain aspects of the formation of the bank's development strategy.



**Rice. 2.** Scheme of interaction of certain aspects of the formation of the bank's development strategy

Note. Built by the author on the basis of [4].

The scheme of interaction of individual aspects of the formation of the bank's development strategy is a complex structure that integrates key elements of strategic management to achieve effective development of the institution.

The bank's mission is the starting point for the formation of the strategy, as it defines the main purpose of the institution, its values and areas of activity that meet the expectations of customers, shareholders and society.

On the basis of the mission, a development concept is formed, which outlines general approaches to the implementation of strategic initiatives and defines the basic principles of managing the bank's development.

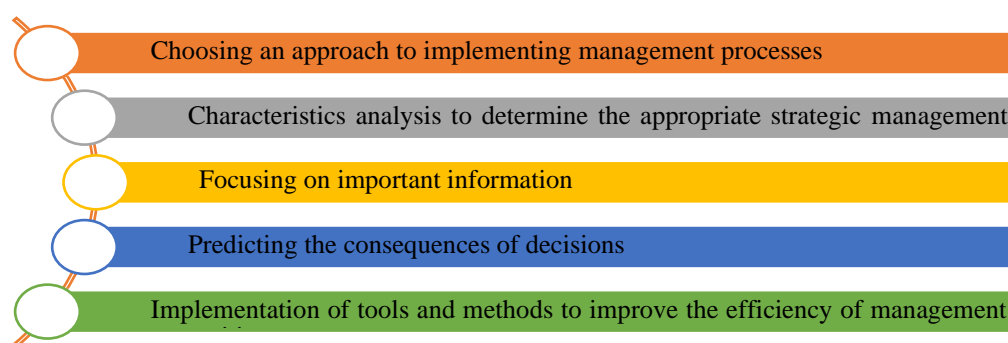
The development strategy acts as a detailed long-term plan that combines several functional strategies (financial, marketing, personnel, technological) and ensures consistency between them.

The goals determine the specific results that the bank plans to achieve within the framework of the chosen strategy. They are divided into short-term, medium-term and long-term, covering financial, operational, market and social aspects.

Development options offer alternative ways to achieve goals, taking into account various scenarios of the development of market conditions, economic and regulatory changes. They allow the bank to remain flexible and quickly adapt to changes in the environment.

This scheme ensures the integrity and logic of strategic planning, allowing the bank to use its resources efficiently, reduce risks and ensure sustainable growth in a competitive market.

The concept of strategic management should become the basis for the formation of strategic thinking. Its implementation is characterized by the following key aspects (Fig. 3):



Rice. 3 Directions for the implementation of the Concept of Strategic Thinking

- choice of systemic, situational and target approaches to management processes;
- analysis of banks' positions on their effectiveness in the banking services market in order to build an adequate system of strategic management;
- emphasis on the need to collect and use strategically important information;
- the ability to predict the consequences of decisions made and influence the situation through the rational allocation of resources, the establishment of effective relationships and the development of a strategic model of behavior;
- introduction of tools and methods aimed at increasing the efficiency of banks' activities as managerial entities [3].

Considering these aspects ensures the integrity of the strategic approach to the management of a banking institution, increases its ability to adapt to changes in the market environment, contributes to the efficient use of resources and the establishment of sustainable competitive advantages. It also allows us to form long-term development prospects, improve the quality of managerial decision-making and ensure the achievement of goals in the conditions of high dynamism and uncertainty of the modern banking sector.

The formation of strategic models for the development of a banking institution is a process that depends on both external and internal factors. External factors, such as the economic situation, legislative changes, competition and technological innovation, set the framework for strategic decision-making. For example, economic instability or increased regulatory requirements may affect the availability of resources or require adjustments to the business model. Competition stimulates the introduction of new products and services, and technological changes open up opportunities for digitalization and automation of banking processes [1].

At the same time, internal factors, such as financial resources, organizational structure, human resources and corporate culture, determine the bank's ability to adapt to external conditions and implement strategic goals. The availability of sufficient capital, effective organization of management processes, highly qualified personnel and innovative thinking of personnel contributes to the flexibility of the bank in response to changes. A development- and result-oriented corporate culture provides support for strategic initiatives at all levels of the organization [14].

**Discussion.** The synergy of external and internal factors allows banks to develop effective development strategies, consider changes in the market environment, seize new opportunities, minimize risks and remain competitive in the long term.

Each strategy, regardless of whether it is already operational or in the implementation phase, brings significant benefits to the bank, among which the following can be highlighted:

- 1) the coordination of various factions within the framework of the strategy contributes to the improvement of communication between departments and the increase in the overall efficiency of activities;
- 2) a strategic approach that facilitates the integration of communication processes, ensures the timely and effective use of tools for promoting banking products, as well as the creation of targeted messages that affect specific target groups;
- 3) based on existing marketing strategies, it is possible to develop more advanced solutions that meet modern market needs;
- 4) a well-developed strategy allows you to analyze information about the external environment obtained during research, and on its basis to effectively respond to the actions of competitors;
- 5) the correct implementation of the strategy ensures the competitiveness of the bank, contributes to the formation of a positive image and conveys information about the advantages of banking services to potential customers [14].

An effective strategy for the development of a banking institution allows you to coordinate the actions of all departments, adapt to changes in the market environment, form a positive image and convey benefits to customers. Thanks to strategic planning, the bank gets the opportunity to create innovative products, improve service processes and strengthen its position in the market. Successful implementation of the strategy not only helps to achieve the set goals but also forms the basis for the long-term growth and development of the banking institution in the face of modern challenges and opportunities.

**Conclusions and Prospects for Further Research.** The paper describes the main goal of strategic management of the bank, characterizes the essence and defines the tasks of the strategy for managing the development of the banking business. The peculiarities of the formation of strategic models of development of a banking institution, as well as the key principles

development of a strategy for managing the development of banking business. The paper reflects the scheme of interaction of certain aspects of the formation of the bank's development strategy and determines the influence of external and internal factors on the formation of strategic models for the development of a banking institution.

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