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## MANAGEMENT OF COMPETITIVE ADVANTAGES OF A BANKING INSTITUTION IN THE CONTEXT OF FINANCIAL SECTOR DIGITALIZATION

In the context of the digital transformation of the economy, the banking sector is undergoing significant changes that require a rethinking of approaches to the formation and management of competitive advantages. The active implementation of digital technologies, the development of fintech solutions, and the growing role of online services and mobile banking create new opportunities for improving the efficiency of banks while simultaneously intensifying competition in the financial services market [1].

Under these conditions, the success of a banking institution is determined not only by the availability of financial resources but also by its ability to respond flexibly to technological challenges, effectively use digital tools, and ensure a high level of customer experience.

Digitalization has a significant impact on the formation of competitive advantages of banking institutions, as it transforms customer interaction, service structure, and management processes. The main factors of strengthening competitiveness include the implementation of FinTech innovations, the development of mobile banking, the use of artificial intelligence, and big data analytics. Effective management of competitive advantages under digital transformation involves a combination of strategic planning, investment in technological solutions, improvement of cybersecurity, and enhancement of customer orientation. The generalized model of managing a bank's competitive advantages in the context of digitalization is presented in Figure 1.

The presented model illustrates the interrelation between external factors, internal bank resources, and digital tools that contribute to the formation of competitive advantages in the modern financial environment.

The effective management of competitive advantages in the digital banking environment requires a systematic approach that combines strategic vision, technological innovation, and organizational adaptability. Banks that successfully integrate digital tools into their operational and strategic processes are able to enhance customer engagement, reduce transaction costs, and strengthen their market resilience. Moreover, digital transformation facilitates the creation of personalized financial products, improves decision-making through data analytics, and promotes long-term sustainability in the face of growing competition and regulatory challenges.

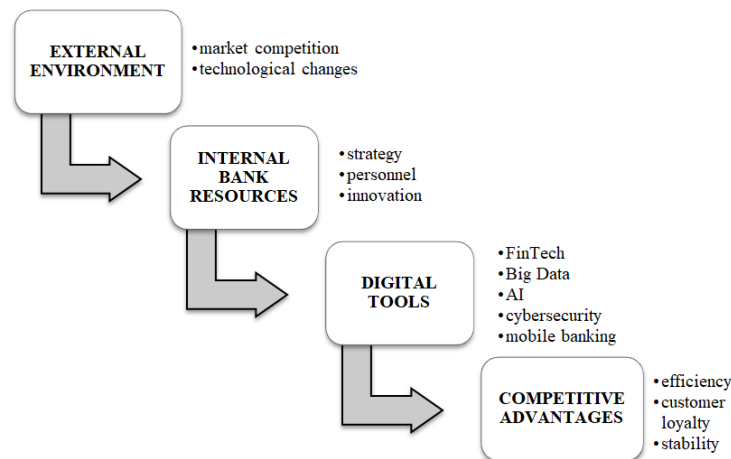


Figure 1 – Model of managing competitive advantages of a banking institution in the context of digitalization

Source: developed by the authors

Despite the significant benefits of digital transformation, banking institutions face a number of challenges that complicate the effective management of competitive advantages. Among the key issues are the high costs of implementing innovative technologies, the need for continuous IT infrastructure updates, cybersecurity threats, and the shortage of qualified personnel in the field of financial technologies. In addition, increasing regulatory requirements and the risks associated with processing large volumes of data require banks to adapt their management strategies and strengthen internal information protection systems.

Effective management of competitive advantages in banking institutions requires understanding the interrelation between the key elements of their activities. The formation of stable market positions depends on the combination of financial stability, efficient resource management, high-quality customer service, and the ability to implement digital innovations. The structure of the main levels of forming a bank's competitive advantages is presented in Figure 2.

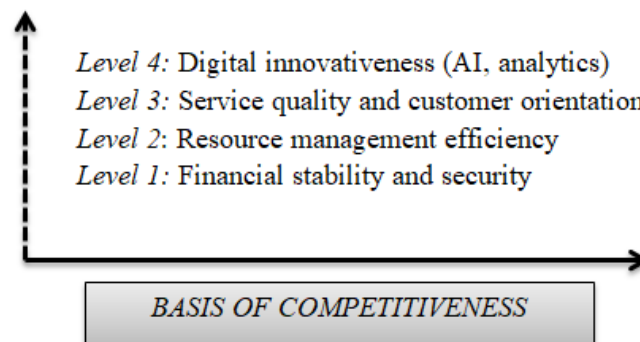


Figure 2 – Visual model (pyramid of a bank's competitive advantages)

Source: developed by the authors

The presented pyramid model (Figure 2) illustrates the hierarchical structure of a bank's competitive advantages. The foundation of the model is financial stability and security, which ensure the reliability and resilience of the institution. The next level represents the efficiency of resource management, contributing to the optimization of operations and cost reduction. Higher levels reflect service quality, customer orientation, and digital innovativeness – key factors that strengthen the bank's position in a competitive digital financial environment.

The management of competitive advantages of banking institutions in the context of digitalization is one of the key directions for ensuring their stability and development in the financial market. Digital transformation creates new opportunities for increasing efficiency, flexibility, and customer orientation, while simultaneously requiring the adaptation of management strategies to growing technological and regulatory challenges.

Further scientific research should be directed toward developing comprehensive models for assessing banks' digital competitiveness, analyzing the impact of artificial intelligence on financial decision-making processes, and studying tools for ensuring cyber resilience under the conditions of increasing digital risks.

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## DIGITAL TECHNOLOGIES AS A DRIVER OF EFFECTIVE CHANGE MANAGEMENT IN ORGANIZATIONAL MANAGEMENT

The modern stage of global economic development is characterized by profound transformational processes driven by the digitalization of all spheres of activity. Organizations constantly face the need to adapt to change, which requires new approaches to management. In the digital economy, digital technologies have become a key driver of effective change management, ensuring flexibility, responsiveness, and increased organizational competitiveness. The development of artificial intelligence, data analytics, cloud services, and automation systems creates prerequisites for forming new management models focused on innovation and sustainability. However, the implementation of digital tools is accompanied by a number of challenges – from organizational resistance to change to a lack of digital competencies among employees – which highlights the need for effective change management in the context of digital transformation [1].

The purpose of the study is to determine the role of digital technologies as a key driver of effective change management in organizational management, to identify their impact on managerial processes, and to justify approaches to improving the efficiency of organizational transformation in the context of digitalization. In the modern world, the issue of managing organizational change under the influence of digital technologies is becoming increasingly complex. One of the main challenges is the rapid pace of technological advancement, which forces organizations to constantly adapt their strategies and business models. Another significant problem is cybersecurity risks that arise due to the widespread use of digital platforms and data-based decision-making.

Moreover, organizations face a shortage of qualified personnel with digital competencies, which limits the effectiveness of transformation processes. Resistance to change remains a serious barrier, as employees are often unprepared for technological shifts and cultural transformation. In addition, regulatory and ethical challenges related to artificial intelligence, data privacy, and automation are gaining importance worldwide. These factors emphasize the need for developing flexible and adaptive management models that combine technological innovation with human-centered leadership. The relevance of the problem of digital transformation and change management is confirmed by the results of international research. According to the ISC2 Cybersecurity Workforce Study, the global shortage of cybersecurity professionals exceeds 4.8 million people, which is 19% higher compared to the previous year. This talent gap directly affects the ability of organizations to effectively implement digital technologies and ensure secure change management. Additionally, the Fortinet Cybersecurity Skills Gap Global Research Report indicates that more than 87% of business leaders experienced at least one cybersecurity incident during the year, largely due to a lack of highly qualified personnel. At the same time, nearly 60% of respondents acknowledge that gaps in employees' digital skills limit their ability to effectively respond to the challenges of digital transformation [2].