

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.

References:

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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].

Similar trends are observed in Ukraine. According to expert estimates, the shortage of cybersecurity specialists in the domestic labor market amounts to approximately 100,000 professionals, creating critical constraints for ensuring digital resilience in both the public and private sectors. Under martial law conditions, the issues of information and cybersecurity have acquired strategic importance, as the number of cyberattacks on Ukrainian organizations and infrastructure has significantly increased. According to the Ukraine Cybersecurity Market Review most Ukrainian enterprises recognize the shortage of qualified personnel and the insufficient level of young specialists' training as the main barriers to effective digital transformation. This, in turn, complicates the implementation of comprehensive change management strategies and hinders the improvement of organizations' digital maturity.

Thus, the situation in Ukraine correlates with global trends: the main challenges remain the lack of digital competencies, insufficient integration of technological innovations into management systems, and the growing threats to information security. Overcoming these issues requires a systemic approach from government authorities, businesses, and educational institutions aimed at developing digital human capital and fostering a culture of innovative change management [3].

Overall, the pace of digital transformation in organizations largely depends on their level of digital maturity, institutional readiness, and human capital potential. According to the Digital Economy and Society Index, most organizations in the European Union have achieved an average level of digital integration, while Ukraine demonstrates positive dynamics but still lags behind in terms of digital skills development and innovation integration into business processes. This highlights the need to enhance employees' digital competencies and adapt management systems to new technological realities. According to the World Bank Digital Transformation Report, enterprises that actively use digital technologies in change management achieve, on average, 25–30% higher operational efficiency and respond 40% faster to external risks and market changes. This confirms that digital tools serve not only as technical resources but also as strategic factors in strengthening organizational resilience. At the same time, the level of digital competencies remains limited. As noted in the OECD Skills Outlook, only 45% of employees worldwide and about 30% in Ukraine possess sufficient digital skills to effectively participate in transformation processes. This indicates the need for a systematic approach to developing digital culture and human capital capable of ensuring the successful implementation of organizational change [4; 5; 6].

Thus, analytical data suggest that the effectiveness of change management in modern conditions directly depends on the level of digital maturity, workforce readiness, and the ability of organizations to adapt management models to the emerging challenges of the digital economy. Consequently, the strategic integration of digital technologies into organizational management becomes a prerequisite for sustainable development, innovation-driven growth, and long-term competitiveness in the global digital landscape.

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