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Strategic asset management in the system of enterprise finance

Abstract. Strategic asset management is gaining particular importance for ensuring the financial stability and long-term development of enterprises in the context of increasing complexity of the business environment, limited resources, and rapid technological change. A strategic approach to asset management enables organizations to build sustainable competitive advantages by aligning investment decisions, the technical condition of assets, and the organization's strategic objectives.

Problem statement. The lack of a systematic approach to asset management reduces resource efficiency and limits organizational adaptability to external challenges. Current research often presents asset management in a fragmented manner, with insufficient integration into broader corporate strategy.

Unresolved issues. Key areas requiring deeper investigation include limited use of digital technologies in asset management, weak interdepartmental communication, financial resource shortages, and the absence of environmental considerations in strategic planning.

Purpose of the research. The purpose of the research is to substantiate the conceptual foundations of strategic asset management as a basis for enhancing financial efficiency and generating long-term competitive advantages.

Research results. The research identifies the key components of the asset management process, substantiates the theoretical foundations of the strategic approach, and outlines the main challenges and promising directions for its development. Particular emphasis is placed on the role of modern digital tools in building asset management systems, data analytics, and monitoring and controlling the asset life cycle. The main challenges identified include inefficient resource utilization, funding shortages, limited strategic planning, low innovation capacity, and regulatory complexity. The study highlights the importance of data integration in strategic planning and the development of effective interdepartmental communication, especially in light of the complexities of digital monitoring and the need to implement sustainable development practices.

Conclusions. Conclusions emphasize the importance of developing long-term asset management strategies that are adaptable to changes in the external environment. Modern strategic asset planning tools should ensure financial resilience, organizational flexibility, and support sustainable development. The research defines the key components of a strategic asset management system, substantiates the interests of various stakeholder groups in the planning and implementation of a strategic asset management plan, and proposes promising directions for further development.

Keywords: *assets, management, instruments, corporate finance, technology, efficiency*
Formulas: –; fig.: 2, tabl.: 3, bibl.: 16.
JEL Classification: G 32

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Introduction. In today's economic conditions, strategic asset management plays an important role in ensuring the financial stability of enterprises. Assets, which are the basis of the financial and economic activity of business entities, determine the level of investment attractiveness and are a key factor of competitiveness.

An important stage in the development of strategic asset management was the introduction of international standards and requirements, in particular the ISO 55000 series (according to which asset management should be based on the integration of technical, financial, and managerial approaches to achieve the maximum long-term effect from their use); the ISO 55001 series, which defines requirements for an asset management system; and the ISO 55002 series, which details practical recommendations for implementing asset management standards, taking into account the need to align enterprise strategic objectives with long-term resource planning [11]. In Ukraine, the harmonization of standards in the field of asset management with international requirements is implemented through DSTU ISO/TS 55010:2019 [8]. This standard promotes the alignment of financial and non-financial functions in the asset management system. The use of unified regulatory standards allows enterprises to form a holistic approach to management, taking into account stakeholder interests, the asset life cycle, financial risks, and external challenges.

The integration of strategic asset management with the corporate strategy of the enterprise is a key condition for ensuring consistency between development goals and the use of resource potential. In the overall strategy, assets are viewed not as separate accounting items but as tools for implementing strategic decisions that contribute to achieving long-term competitive advantages. Developing a strategic asset management plan enhances managerial transparency, strengthens control over the rational use of assets, and enables timely responses to internal and external changes.

Effective asset management influences the performance of financial management, especially in conditions of rapid technological progress. The use of modern analytical tools to optimize asset structure, improve utilization mechanisms, and forecast financial indicators allows enterprises to minimize risks and increase productivity. The use of modern digital tools enables comprehensive improvement of asset management systems. The application of information-analytical platforms, asset lifecycle management systems, IoT technologies, analytical models, and cloud services provides effective instruments for cost optimization, monitoring asset condition, and forecasting their use.

Strategic asset management covers several important areas of financial management, in particular: formation of financial policy, investment planning, asset valuation, and control over their use. An effective strategy should ensure enterprise flexibility, efficient resource use, and account for external factors such as regulatory changes, market fluctuations, and global challenges. Compared to a reactive approach, the key advantages of strategic asset management include improved decision-making, better resource utilization, cost reduction, and minimization of operational risks (Table 1).

Table 1. Basic Advantages of Enterprise Asset Management Considering the Strategic Component

Criterion	**Asset Management with Strategic Component**	**Asset Management without Strategic Component**
1	2	3
Approach	Long-term planning considering the asset life cycle.	Reaction to complications after problems or failures occur.
Goal	Maximization of efficiency, productivity, and asset longevity.	Restoration of asset functionality after damage without prior planning.
Costs	Higher initial costs, compensated by lower total expenses throughout the asset life cycle.	Low initial costs, which over time lead to higher repair and maintenance expenses.

Table 1. (continued)

1	2	3
Risk Management	Systematic identification of risks related to asset operation and their minimization.	Increased operational risks and safety threats due to unplanned interruptions in functioning.
Decision-Making	Use of analytical tools, asset condition data, and forecasting.	Impulsive, situational decision-making without strategic justification.
Investment Planning	Priorities are determined based on lifecycle cost analysis and efficiency data.	Hasty and costly decisions due to lack of tools for analytics, monitoring, and forecasting.
Operational Efficiency	Reduced downtime, increased reliability and stability of operations.	Frequent downtime, high repair costs, and emergency maintenance leading to productivity losses.

Source: compiled by the author

Research on the conceptual foundations of enterprise asset management will create prerequisites for the development of strategic management decisions that respond to modern challenges, contribute to the achievement of the financial and operational goals of the enterprise, and form an effective model of resource management.

Literature Review. In the scientific works of domestic and foreign scholars, considerable attention has been paid to the issue of asset management in the system of enterprise finance. The conceptual foundations of asset formation and management are defined in the collective monograph edited by I. O. Blank, where enterprise assets are considered as a set of property values used in operational activities to generate profit and achieve financial goals [3, p. 20]. Enterprise assets can also be viewed as a separate type of resource used to achieve the strategic goals of the enterprise in the future and to ensure its financial stability [15].

Among modern studies, it is worth noting those in which the asset management process is examined as an important tool for achieving the strategic goals of the organization. A high-quality and efficient asset management process allows enterprises to optimize asset structure, improve financial performance, and minimize risks. As O. Babiy and V. Koynak [1] emphasize, to ensure effective use of enterprise assets, modern approaches to strategic management must be applied, taking into account the types, components, dynamics, and roles of assets within the overall resource structure. Systemic asset management enables enterprises to identify opportunities to improve efficiency and optimize overall productivity.

In this context, Hvozdei N. highlights that managerial decisions regarding the structure and use of assets determine the subsequent financial stability, competitiveness, and solvency of the enterprise [9]. Furthermore, Burdonos L. and Vynohradnia V. note that one of the key factors ensuring financial stability and the active development of the enterprise is strategic planning and effective use of its resource potential, particularly current and non-current assets [6, p. 37]. Under modern economic conditions, as Budko O., Kuksa A., and Chehuta M. observe, the asset management system is regarded as a tool of strategic enterprise development aimed at increasing market value, preserving material and intangible resources, and strengthening stakeholder trust [5, p. 75].

According to scholars, effective enterprise asset management requires a comprehensive assessment that not only determines the performance of managerial actions but also promptly corrects problematic aspects of financial policy. As Pihul N., Bondarenko Ye., and Kyrychenko A. argue, such an approach ensures enterprise adaptability to changes in the external environment and contributes to increased overall management efficiency [13, p. 339]. Heienko M. and Omelyanenko D. note that the asset management system must be adapted under conditions of risk and uncertainty; in particular, it is crucial to develop an effective financial policy that ensures sustainable development through the rational use of assets [10, p. 23]. Meanwhile, Zayachkivska O. and Semeshchuk S. [16] stress the need for a comprehensive approach to asset management, which not only optimizes asset structure but also contributes to ecological, social, and economic balance in

enterprise activities. Special attention should be paid to developing an individualized asset management strategy, based on the principles of sustainable development and considering the specifics of the enterprise, its ecosystem, and stakeholder expectations.

Among foreign researchers, strategic asset management has been studied as a distinct level of enterprise management: along with tactical and operational levels, it is an essential component of financial management and determines the economic efficiency of the enterprise [7]. Asset management should aim at value optimization, with all managerial decisions accounting for their impact on this indicator throughout the asset lifecycle [2]. Asset management should be explored as a comprehensive system combining a strategic approach, technological solutions, and risk management mechanisms to ensure long-term financial efficiency [12]. Modern business conditions shape a new type of asset management strategy an integrated one, characterized by flexibility and dynamism in making critical fin– ancial decisions [4].

At the same time, further research into strategic asset management remains both relevant and necessary to optimize resource management, improve asset efficiency, and ensure enterprise financial stability.

Purpose, objectives, and research methods. The purpose of the article is to substantiate the conceptual foundations of enterprise strategic asset management, which serve as the basis for enhancing financial efficiency and forming additional competitive advantages. To achieve this purpose, the article defines the components of the enterprise asset management process, substantiates the theoretical foundations and elements of strategic asset management, and identifies the main problems and promising directions for enterprise strategic asset management. The methodological and theoretical basis of the study consists of the works of domestic and foreign scholars and analytical information regarding modern trends in enterprise strategic asset management. Methods of empirical analysis, synthesis, and structural-functional analysis were applied.

Research Results. Effective asset management begins with a clear understanding of what belongs to this category in economic terms. Based on a generalization of research in the field of enterprise finance, assets include:

- Ownership – official property of the business entity reflected in the balance sheet;
- Property – any property and monetary assets owned by the enterprise; Things – any tangible item with material form and value at the disposal of the enterprise;
- Resources – material and monetary resources used or to be used by the enterprise in business and commercial activities;
- Means – financial resources in the form of cash available for enterprise economic activity.

This list can be expanded and refined depending on various classification features of assets, but it is important to stress that enterprise performance depends not only on the volume of assets it owns but primarily on its ability to manage them effectively to ensure maximum financial results.

In general, the asset management process involves the following elements:

- justification of goals, managerial decisions, and measures related to enterprise assets, along with systematic monitoring of their implementation during a defined period;
- development of methodological approaches to evaluating the efficiency of asset use, aimed at improving managerial performance;
- development of an asset management strategy that analyzes existing mechanisms, evaluates their effectiveness, and determines their applicability under different operating conditions;
- application of modern analytical methods and models in decision-making, with an emphasis on asset management;
- development of a concept for managing highly liquid assets to ensure enterprise flexibility;

- creation of a comprehensive strategic vision of asset management, including long-term development plans and adaptation mechanisms for economic challenges;
- use of internal regulatory tools for management processes aimed at asset optimization.

Thus, asset management is a key process in the financial and economic activity of any enterprise, ensuring sustainable economic development and the achievement of defined goals. Rational formation and use of assets maximize profit and guarantee financial stability. In addition, enterprises strive to increase asset value to strengthen investment attractiveness. Therefore, applying a strategic approach to enterprise asset management is a crucial and timely task, especially under conditions of economic instability and external threats. To implement strategic management, it is necessary to assess the role of assets in achieving enterprise goals on the basis of the strategic plan; it is also essential to determine and justify how enterprise resources can contribute to the realization of its strategic priorities (Table 2).

It is important to emphasize the specifics of forming strategic decisions on managing current and non-current assets. Strategic asset management involves balancing long-term investments in non-current assets with efficient use of current assets. Renewal of fixed assets drives productivity growth, while management of current assets ensures liquidity and operational efficiency [14].

Table 2 . Theoretical Foundations of Strategic Enterprise Asset Management

Strategic Objective	Tasks	Expected Results	Indicators
Non-current assets			
Ensuring efficient use of non-current assets	Optimization of the structure of non-current assets; planning renewal of fixed assets; increasing the level of technological modernization of the enterprise.	Growth of productivity and profitability; ensuring financial stability; growth of profitability, competitiveness of the enterprise.	Fixed asset renewal ratio; movement indicators of non-current assets; profitability; depreciation.
Current assets			
Ensuring continuity of the production process, liquidity, and risk minimization	Optimization of the structure of current assets; ensuring efficient inventory management; increasing financial liquidity and asset profitability.	Minimization of financial risks and losses; increased turnover of assets; growth of financial results of the enterprise.	Structure of current assets; turnover ratio; liquidity ratios; profitability; duration of operating and financial cycles.

Source: compiled by the author

At the core of Strategic Asset Management (SAM) lies the important task of optimizing the useful life of assets, ensuring maximum investment returns, and building resilience for such assets as infrastructure, facilities, and equipment.

The key objective of managerial decision-making is the optimal alignment of operating costs and investments in non-current assets with the strategic goals of the enterprise.

A distinctive feature of modern strategic asset management is that key decisions are made on the basis of complete asset data– regardless of their volume – through the use of new digital platforms for big data analysis, while taking into account the enterprise's resource potential.

In addition, a comprehensive asset management strategy must consider the impact of external factors and cover the entire decision-making process related to the asset life cycle (acquisition, operation, maintenance, disposal, etc.) (Figure 1).

Thus, enterprise asset lifecycle management forms the core of the entire strategic management system, as it is aimed at the efficient use of resources from acquisition to decommissioning and disposal of assets.

In addition, careful assessment of potential risks, identification of ways to minimize them, determination of key performance indicators of asset utilization, ensuring compliance with legislative or regulatory requirements for the use and maintenance of assets, as well as the use of

technologies and software for tracking asset information and ensuring access to critical data are essential for making strategic management decisions.

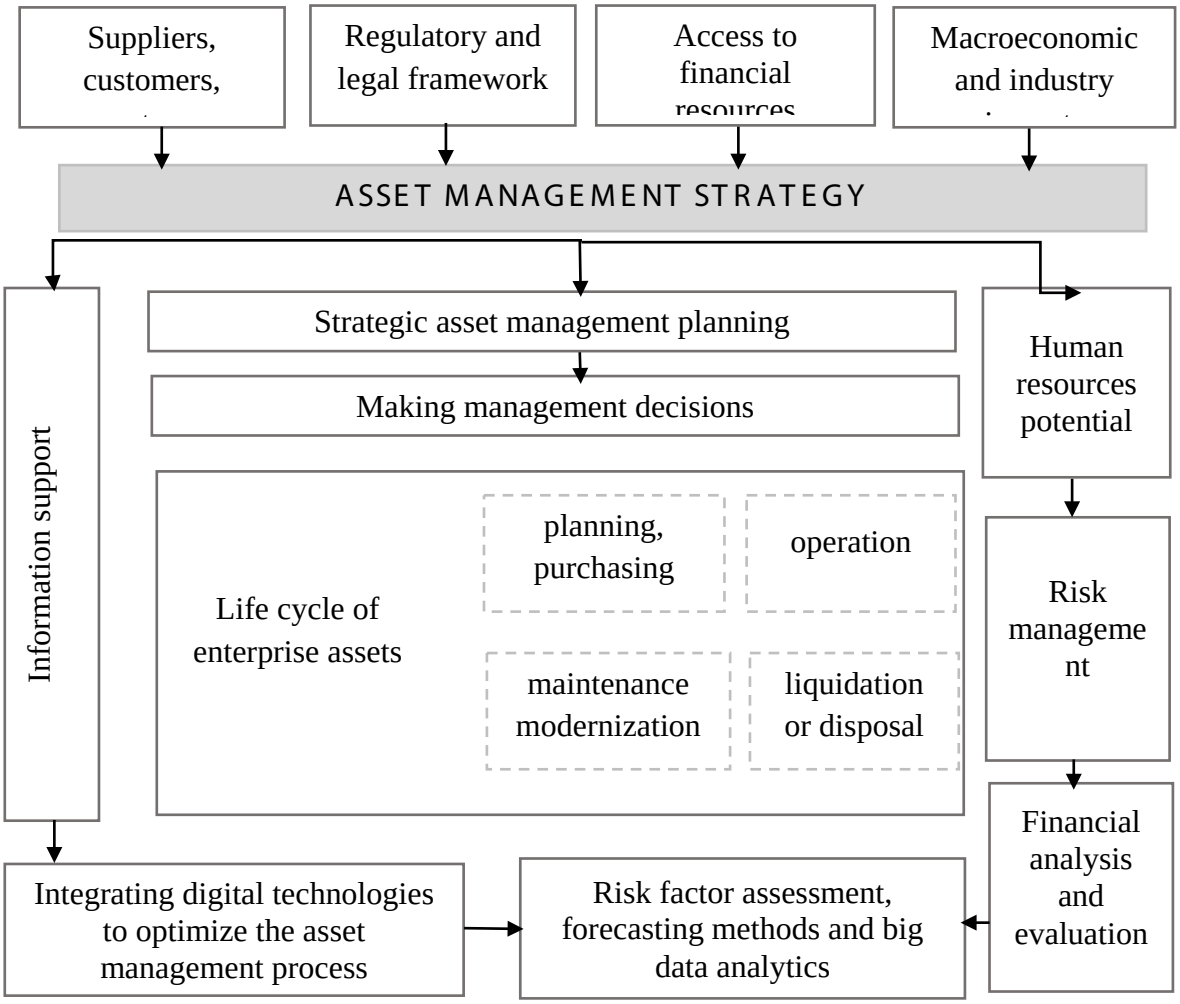

Figure 1. Strategic Asset Management System
Source: compiled by the author

When developing an asset management strategy, it is important to ensure its integration with the mission, vision, and strategic goals of the enterprise, and to consider the influence of assets on building competitive advantages. Therefore, an important planning tool is the Strategic Asset Management Plan (SAMP). Moreover, it serves as a means of aligning stakeholder interests and expectations with the organization's long-term priorities under resource constraints. Its development and implementation promote greater transparency of managerial decisions and foster effective communication among functional units, investors, clients, and regulatory institutions (Table 3).

Thanks to the clear definition of objectives, decision-making criteria, risk appetite, and expected results, SAMP ensures the integrity of strategic asset management, increases employee engagement, and strengthens trust in the enterprise's strategic development vector.

Modern approaches to strategic asset management are undergoing active transformation due to digital technologies. Digitalization is fundamentally changing the way enterprises approach strategic asset management, opening up new opportunities to improve efficiency, transparency, and adaptability of managerial decisions. Under current conditions, enterprises are increasingly implementing innovative digital tools that not only automate asset accounting and control but also enable intelligent asset management based on real-time data.

Table 3. Interests of Different Stakeholder Groups in the Process of Planning and Implementing SAMP

Group	Interests and Expectations
Owners, Investors	Confirmation of investment effectiveness; risk management; transparent justification of actions; alignment with the mission and strategic objectives of the organization.
Top Management	Ensuring clarity of strategic goals and decision-making criteria; strengthening coordination of planning between functional areas; increasing the level of risk acceptance and prioritization criteria.
Department Heads, Middle Managers	Formation of a shared vision, coordination among departments; overcoming organizational fragmentation; alignment of functional roles with the achievement of strategic objectives.
Personnel	Engagement of staff through clear definition of goals, tasks, expected results, and logic of managerial decisions; consideration of practical experience, innovative ideas, and proposals; participation in strategic planning based on practical experience.
External Stakeholders (consumers, regulatory institutions)	Formation of confidence in the logic, justification, and transparency of determining strategic priorities; alignment of requirements and expectations; ensuring transparency and accountability of strategic planning; increasing the level of trust and reducing the risk of conflicts.

Source: compiled by the author

The introduction of intelligent asset management systems – such as EAM (Enterprise Asset Management) and CMMS (Computerized Maintenance Management Systems) – as well as Internet of Things (IoT) technologies and big data analytics, allows enterprises to monitor the technical condition of assets in real time, forecast wear and tear, optimize maintenance schedules, and make informed managerial decisions. As a result, enterprises achieve lower operating costs, increased equipment reliability, and develop the necessary level of adaptability to changes in the external environment.

One of the key technologies for optimizing strategic asset management is the Internet of Things (IoT), which provides continuous monitoring of equipment condition through specialized sensors. These devices capture critical parameters such as temperature, vibrations, pressure, and loads, transmitting them to analytical systems. This enables enterprises to promptly detect deviations, predict potential equipment failures, and take timely preventive measures (Figure 2).

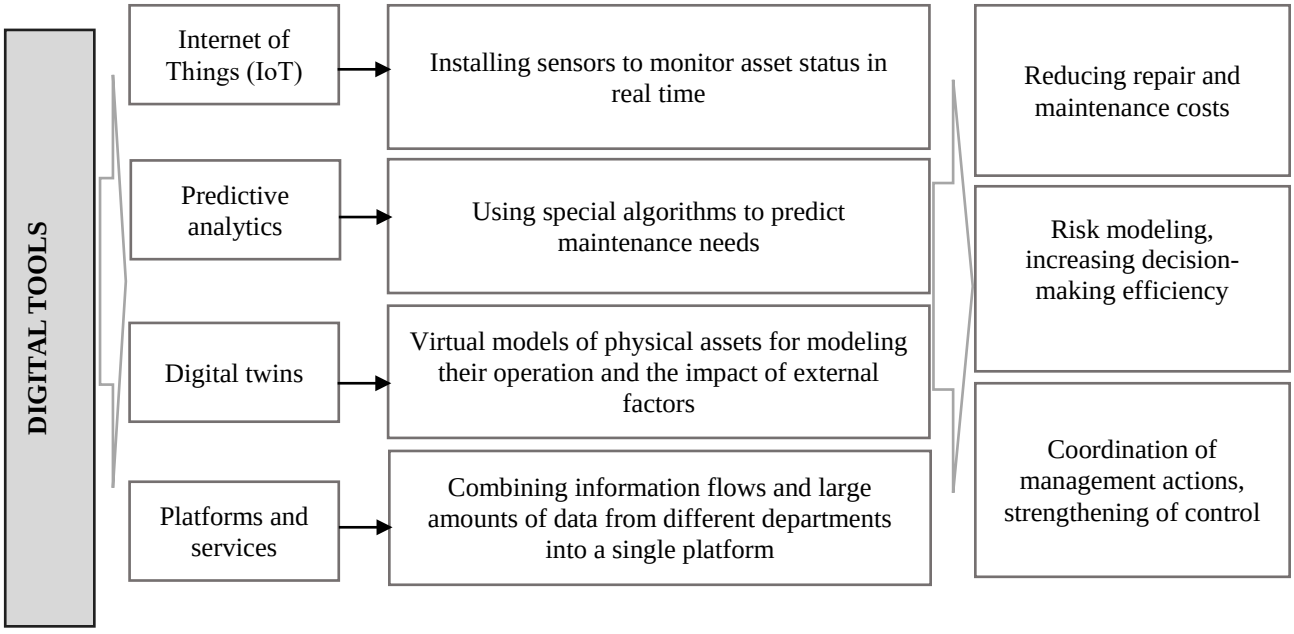

Figure 2. Modern Digital Tools in Strategic Asset Planning
Source: compiled by the author

Integration of financial analytics and machine learning makes it possible to capture the current condition of assets and model their future state. This enables the optimization of maintenance schedules, reduction of emergency shutdowns, and extension of equipment lifecycle. Special attention should be given to the use of digital twins – virtual models of physical assets that reflect their structure, functioning, and dynamics of change. They allow for simulations, risk assessments, and strategic decision-making based on scenario analysis.

Digital technologies also facilitate data integration across various departments of enterprises – from maintenance to finance and logistics. This enables the creation of a unified information environment for strategic decision-making, improves investment planning accuracy, strengthens risk management, and supports the achievement of organizational goals. This becomes not only the foundation for technological modernization of the asset management system but also a key factor in shaping enterprise competitive advantages in modern economic conditions.

Discussion. Strategic asset management is a complex process that involves difficulties and challenges affecting enterprise economic efficiency. Among the already identified problems, the following should be emphasized:

−low efficiency of asset use, caused by limited application of modern methods and asset analysis platforms, and insufficient monitoring of resource utilization;

−shortage of financial resources due to lack of funding, untimely servicing of obligations, and insufficient investment volume, which reduce profitability and increase financial risks;

−absence of strategic planning in asset utilization, which negatively affects the ability to respond to market changes and external challenges;

−insufficient level of innovation in asset management, which reduces enterprise competitiveness and limits its potential;

−regulatory and legal constraints, which complicate effective asset management due to significant changes in legislation or financial/property regulation, potentially slowing the implementation of strategic decisions.

In our view, this list should be supplemented with current challenges arising from the peculiarities of digital solutions at the enterprise and communication structures between departments or partners. Often, difficulties arise in data integration and utilization in asset management due to fragmentation or the absence of effective analytics. In particular, enterprises may have analytical tools to assess asset use, but after data processing, the information is not incorporated into strategy development at managerial levels. This problem often occurs due to insufficient communication between departments (or managers), where critical information may be lost or not recognized as important, which hinders the advantages of an integrated asset management system.

In addition, issues of environmental responsibility in asset management and the inclusion of sustainable development goals in enterprise strategic planning remain highly relevant. Insufficient integration of environmental standards, improper maintenance planning, and lack of monitoring of asset impact on the environment can result in inefficient resource use and hinder strategic initiatives, especially in the long run.

Another important issue for enterprises is the use of outsourcing as an additional strategy for efficient resource utilization, particularly under conditions of rapid technological development. The absence of outsourcing in asset management limits access to modern technologies, can overload and exhaust internal resources, and slows down decision-making in response to market changes. Moreover, underdeveloped data management infrastructure – due to lack of resources for relevant specialists or digital solutions – significantly delays asset analytics and negatively impacts the effectiveness of strategic asset management.

Enterprises striving to remain competitive under modern economic conditions must design asset management strategies that integrate modern technologies and account for the growing role of sustainability. When making strategic decisions, enterprises should form a holistic view of

operational efficiency, environmental responsibility, and future readiness. Among the key prospective directions of strategic asset management, we propose highlighting the following:

−the use of technological tools and solutions for proactive management;

−optimization of physical asset uses through energy-saving technologies and IoT solutions;

−accessibility of asset management tools, digital platforms, and analytical systems at different levels of strategic management;

−implementation of environmentally responsible approaches to asset management;

−application of data analytics to support well-grounded managerial decisions, including via outsourcing of specific tasks;

−strengthening security and risk management in the context of active digitalization of asset management systems.

Conclusions. Strategic asset management plays a crucial role in ensuring enterprise financial stability through optimal resource utilization and increased flexibility under conditions of rapid external change. Modern asset management strategies involve effective lifecycle management of assets using specialized systems, tools, and processes. Effective strategic asset management not only optimizes resource use but also enhances enterprise flexibility in a dynamic and unstable external environment.

Unlike an operational approach, strategic management implies systemic planning oriented to the entire lifecycle of assets, accounting for risks, ownership costs, and expected returns on investment. An essential element of the strategic approach is the development of a Strategic Asset Management Plan (SAMP), which ensures alignment between the enterprise's mission, vision, strategic goals, and practical actions in asset management. As part of the overall asset management strategy, it serves as a communication platform between various stakeholder groups – from investors and regulators to managers and staff – fostering transparency, engagement, and effective decision-making.

One of the key factors in effective asset management is the adoption of modern technologies to optimize costs and achieve strategic planning objectives. The implementation of such tools enables real-time asset monitoring, wear forecasting, optimized maintenance, and informed decision-making. Thus, strategic asset management should be understood not merely as a technical or financial function of the enterprise but as an integrated managerial concept that combines long-term planning, digital innovation, and cross-functional interaction. Its implementation is a necessary condition for achieving sustainable development, improving business process efficiency, and creating sustainable competitive advantages in the modern economic environment.

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Стратегічне управління активами в системі фінансів підприємств

Анотація. **Вступ.** В умовах зростаючої складності бізнес-середовища, обмеженості ресурсів та високої динаміки технологічних змін стратегічне управління активами набуває особливої значущості для забезпечення фінансової стійкості та довгострокового розвитку підприємства. У статті розглядається стратегічне управління активами як стратегічний підхід, що дозволяє підприємствам формувати сталі конкурентні переваги, забезпечуючи узгодженість між інвестиційними рішеннями, технічним станом активів та стратегічними цілями.

Постановка проблеми. Відсутність системного підходу до управління активами знижує ефективність використання ресурсів та обмежує адаптивність підприємства до зовнішніх викликів. В сучасних дослідженнях процес управління активами часто висвітлюється фрагментарно, є недостатньо інтегрованим у загальну корпоративну стратегію.

Невирішені аспекти проблеми. Серед ключових аспектів, що потребують глибокого дослідження важливими є недостатнє використання цифрових технологій в ході управління активами, слабка комунікація між підрозділами, дефіцит фінансових ресурсів, а також відсутність екологічної складової у стратегічному плануванні.

Метою дослідження. Мета дослідження полягає в обґрунтуванні концептуальних засад стратегічного управління активами підприємства як основи для підвищення фінансової ефективності та формування довгострокових конкурентних переваг.

Виклад основного матеріалу. У статті визначено складові процесу управління активами, обґрунтовано теоретичні основи стратегічного підходу, виокремлено ключові проблеми та перспективні напрями його розвитку. Підкреслено важливість використання сучасних цифрових інструментів для побудови систем управління активами, аналітики даних, моніторингу та контролю життєвого циклу активів. Визначені основні проблеми управління активами, серед яких ключовими є: неефективне використання ресурсів, дефіцит фінансування, обмежене стратегічне планування, слабка інноваційна активність, складнощі нормативно-правового регулювання. Окрема увага приділена необхідності використання інтеграції даних у стратегічне планування та формуванню оптимального рівня міжпідрозділової комунікації, особливо з огляду на складності цифрового моніторингу та необхідності впровадження практик сталого розвитку на підприємствах.

Висновки. Стратегічне управління активами є інтегрованою управлінською концепцією, що поєднує довгострокове планування, цифрові інновації та міжфункціональну взаємодію. Сучасні інструменти стратегічного планування активами мають забезпечувати фінансову стійкість, гнучкість підприємства та сприяти сталому розвитку. Практична цінність отриманих результатів полягає у визначенні переліку компонентів системи стратегічного управління активами, обґрунтуванні інтересів різних груп стейкхолдерів в ході стратегічного планування управління активами.

Ключові слова: *активи, управління, інструменти, фінанси підприємств, технології, ефективність*
Формули: –; рис.: 2; табл.: 3; бібл.: 16.

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