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Zhytar Maksym

*Doctor of Economics, Professor
University “Kyiv Aviation Institute”*

Kyiv, Ukraine

e-mail: m.zhytar@kubg.edu.ua

ORCID ID: [0000-0003-3614-0788](https://orcid.org/0000-0003-3614-0788)

Ananieva Yuliia

PhD in Economics, Associate Professor

Associate Professor of the Department of Public Finance

State Tax University

Irpin, Ukraine

e-mail: Yuliya_3103@yahoo.com

ORCID ID: [0000-0003-0481-5787](https://orcid.org/0000-0003-0481-5787)

Mechanism for the development of strategic management of financial security in the banking sector: international experience

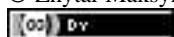
Abstract. In the 21st century, the financial security of the banking sector has evolved from a narrow domain of macroeconomic regulation into a core component of national and international security. Increasing globalization, technological innovation, and the expansion of financial interconnections have intensified both systemic vulnerabilities and the need for strategic governance. Digitalization, cyber threats, hybrid attacks, and ESG-related risks redefine the architecture of financial supervision and require a transition from reactive regulation to strategic, risk-oriented management of financial security.

Problem statement. Traditional administrative and regulatory models have proven insufficient to prevent systemic crises and ensure resilience in conditions of global turbulence and wartime shocks. The Ukrainian banking sector, while undergoing reform and alignment with EU standards, still faces fragmentation in its supervisory architecture and a lack of a unified strategic framework for financial security management. There remains a gap between regulatory instruments, institutional capacity, and the integration of self-regulatory mechanisms at the level of individual banks.

Unresolved aspects of the problem. Despite the implementation of Basel III, FSB standards, and the EU DORA regulation, Ukraine’s system of financial oversight continues to experience methodological and institutional weaknesses. The main unresolved issues include: ensuring the independence and analytical capacity of the National Bank of Ukraine (NBU); harmonizing international standards with the national legal framework; embedding macroprudential tools into legislation; and institutionalizing the role of banking associations as effective self-regulatory organizations.

Purpose of the article. The purpose of this study is to substantiate a comprehensive methodological framework for the development of strategic management of financial security in the banking sector, integrating state regulation, self-regulation, and digital supervisory technologies. The goal is to adapt global best practices to the Ukrainian context in order to ensure long-term stability, risk resilience, and the effective functioning of the banking system under crisis and wartime conditions.

Presentation of the main material. The article generalizes classical and modern theoretical approaches—such as the Diamond–Dybvig and Stiglitz–Weiss models, the Allen–Gale concept of financial contagion, and Borio’s macroprudential framework—and systematizes international experience in the UK, EU, USA, Germany, and Canada. The research identifies key elements of the strategic management mechanism: strategic planning and vision, institutional coordination, macroprudential policy, risk-based supervision (SREP), stress testing, digital analytical tools (SupTech, RegTech), and self-regulation. Particular attention is given to the integration of AI-driven supervisory analytics, corporate governance, and public communication mechanisms. The results demonstrate that countries with the highest financial resilience combine macro-level regulatory policies with micro-level ethical and governance standards. For Ukraine, the study proposes the establishment of a Financial Stability Council, the launch of a national SupTech platform, and the institutionalization of a macroprudential unit within the NBU to coordinate risk management and crisis prevention measures.



Conclusions. The synthesis of international experience proves that effective strategic management of financial security in the banking sector functions as a holistic system that unites planning, prevention, regulation, digitalization, and feedback. For Ukraine, adopting such a system will strengthen institutional coordination, improve risk management, enhance investor confidence, and accelerate integration into the European financial space. The synergy between state regulation, self-regulation, and risk-oriented supervision is fundamental to ensuring sustainable development and financial resilience of the banking sector in the face of contemporary global and geopolitical challenges.

Keywords: *state regulation, self-regulation, banking sector, financial security, macroprudential policy, Basel III, risk-based supervision.*

JEL Classification: G21, G28, G32, E58, K23

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Introduction. In the 21st century, the financial security of the banking sector has ceased to be merely a technical task of macroeconomic regulation and has become a strategic component of national security. Increasing globalization, financial integration, digitalization of financial services, the emergence of new risks (such as cyber threats, hybrid attacks, and ESG-related risks), and recurring financial crises compel governments and regulators to shift toward strategic management of financial security based on long-term planning, system analysis, and multilevel coordination of actions. In this context, studying and critically rethinking international experience is particularly important, as it provides valuable benchmarks for constructing an effective mechanism to ensure the resilience of banking systems.

Within the modern paradigm of economic development, strategic management of financial security in the banking sector is viewed not as a narrowly specialized regulatory function, but as a comprehensive, multifaceted system that integrates risk analysis, forecasting, planning, institutional coordination, and continuous improvement of management tools under conditions of uncertainty. As financial systems become more complex, new threats emerge, and interdependence between financial and non-financial sectors deepens, strategic management gains paramount importance in shaping a state's financial policy.

Literature Review. The issue of ensuring financial security in the banking sector through strategic management has been the subject of extensive theoretical and empirical research, particularly in the context of growing systemic interdependence and technological transformation of financial systems. The classical theoretical framework originates from the model of bank runs by Diamond and Dybvig (1983), which proved the crucial role of institutional trust and deposit insurance in maintaining financial stability [1]. Stiglitz and Weiss (1981), in turn, emphasized information asymmetry and credit rationing, highlighting the need for regulatory intervention to prevent inefficient allocation of capital [2]. Allen and Gale (2000) deepened this discussion by analyzing mechanisms of financial contagion and liquidity shocks, which later became the conceptual foundation of macroprudential supervision [3].

The transition from reactive supervision to strategic management was theoretically grounded by the works of Borio (2014), who distinguished between microprudential and macroprudential regulation, introducing the concept of countercyclical buffers and system-level resilience [4]. A landmark contribution was made by Brunnermeier, Crockett, Goodhart, Persaud, and Shin (2009) in the "Geneva Report," where systemic risk management was conceptualized as a combination of state and market-based mechanisms [5]. Empirical studies by Laeven and Valencia (2013, 2020), based on a comprehensive global dataset of banking crises, confirmed that institutional quality and the design of regulatory frameworks critically determine the frequency and depth of crises [6-7].

Post-crisis institutional reforms were reflected in the international regulatory architecture through Basel III standards-introducing capital adequacy and liquidity metrics (LCR, NSFR)-and the FSB's Key Attributes of Effective Resolution Regimes, which set out mechanisms for bank resolution and loss absorption (TLAC). Studies by Acharya, Engle, and Richardson (2012) warned of the risk of regulatory arbitrage and emphasized the importance of consolidated supervision across banking groups and shadow-banking entities [8].

The issue of corporate governance and self-regulation was comprehensively addressed in the seminal works of Shleifer and Vishny (1997) and Kirkpatrick (2009), who demonstrated how weak internal control systems exacerbated the global financial crisis. This idea was institutionalized in the Basel Committee's Corporate Governance Guidelines (2015) and G20/OECD Principles (2015, 2023), which set global standards for board independence, risk committees, and remuneration alignment [9-10].

Recent research focuses on digital transformation in financial supervision. Reports by the BIS and FSB (2017–2020) explored SupTech and RegTech applications, while Arner, Barberis, and Buckley (2017) demonstrated how AI, big data, and cloud solutions reshape risk monitoring and AML/CFT controls. The EU's DORA Regulation (2022) further consolidated operational resilience and cybersecurity requirements for financial institutions [11-12].

In the Ukrainian context, the evolution of financial security management has been studied in the NBU's Financial Stability Reports (2019–2024) and works by Mishchenko, Naumenkova, and Mishchenko (2016, 2020), which examined the adaptation of Basel III and macroprudential policy [13]. Petryk (2021) and Shkarlet & Danylyshyn (2022) analyzed wartime challenges to bank resilience, while Ananieva (2023) focused on integrating risk-based supervision with self-regulatory practices [14-15]. Collectively, these studies confirm the necessity of developing a systemic, proactive mechanism of strategic management of financial security combining state regulation, corporate governance, and digital supervision technologies.

Purpose, Objectives and Research Methods. The purpose of this study is to substantiate a methodological framework for developing the mechanism of strategic management of financial security in the banking sector, integrating state regulation, self-regulation, and digital analytical tools. The research aims to adapt international models to Ukrainian realities, ensuring resilience of the banking system under conditions of systemic instability, war-related risks, and digital transformation.

The main objectives are as follows:

1. To generalize theoretical foundations and historical evolution of strategic management in ensuring banking-sector financial security;
2. To identify the institutional, regulatory, and technological determinants that shape effective financial security systems in leading economies;
3. To analyze international best practices (UK, EU, USA, Canada, Germany) in macroprudential regulation, digital supervision (SupTech/RegTech), and corporate governance;
4. To evaluate the current state and challenges of implementing these practices in Ukraine's banking system;
5. To formulate recommendations for creating an integrated mechanism of strategic management adapted to Ukraine's institutional context and European integration trajectory.

Methodologically, the study relies on a combination of systemic, comparative, and risk-oriented approaches. The systemic approach ensures the integration of institutional, regulatory, and technological dimensions into a unified framework of strategic financial security management. The comparative approach enables benchmarking of Ukrainian supervisory models against those of leading financial jurisdictions. The risk-oriented approach focuses on early identification and mitigation of systemic risks. Empirical data are drawn from NBU publications, IMF and BIS reports, and EU regulatory documentation. The methods of synthesis, generalization, and analytical

modeling are applied to develop a structured conceptual mechanism applicable to Ukraine's regulatory environment.

Research Results. Financial security of the banking sector is defined as a state of protection of banking institutions from internal and external threats that may cause disruptions in their stability, liquidity, capitalization, reputation, or systemic functionality. It encompasses protection against financial, operational, technological, legal, political, and environmental risks [16-18].

Strategic management of financial security in the banking sector is a purposeful, long-term process of developing and implementing institutional decisions, public policies, and preventive measures that ensure the anticipation, identification, minimization, and neutralization of threats aimed at preserving the functional capacity of the banking system under conditions of internal or external instability [19-20].

Thus, unlike the traditional, reactive approach to supervision, strategic management is proactive, system-oriented, and multi-stage. It involves long-term forecasting of financial risks; developing crisis scenarios and contingency plans; integrating banking policy into the national economic security framework; and engaging a wide range of institutions-state, private, and supranational.

The evolution of strategic management of financial security in the banking sector can be conditionally divided into four key phases:

1. Pre-institutional phase (before the 1980s): "Minimal Intervention."

During this period, banking systems in most countries operated under the classical liberal paradigm with limited government interference. Regulation was fragmented, with a priority placed on banking freedom and non-intervention in internal institutional policy. The concept of financial security was understood solely as compliance with solvency and liquidity requirements.

2. Formation of systemic supervision (1980–1999): "From Crisis to Reaction."

Following the financial turmoil of the 1980s (notably, the Savings and Loan Crisis in the U.S.), a more coherent system of regulatory oversight began to emerge. The first systemic risk indicators appeared, and international initiatives such as the Basel Committee were launched. However, management remained reactive-regulators typically acted post factum [21-22].

3. Post-crisis restructuring (2000–2008): "Building Regulatory Architectures."

This period marked the gradual recognition of the need for an integrated and long-term approach to risk management. Central banks expanded their functions, and the first elements of macroprudential supervision appeared. Nonetheless, these initiatives were not yet widespread or sufficiently institutionalized.

4. Transition to strategic management (after 2008): "Proactivity, Scenario Modeling, Coordination"

The global financial crisis of 2008 became a watershed moment that demonstrated the incapacity of traditional regulatory tools to ensure systemic security. As a result, the role of macroprudential regulation was strengthened (introduction of countercyclical buffers, oversight of systemically important banks); new concepts such as financial resilience-the system's ability to maintain functionality even in crisis-were introduced; central banks developed strategic frameworks for financial stability (e.g., the Bank of England's Financial Stability Strategy); and cross-sectoral coordination mechanisms emerged, such as financial stability committees and crisis management task forces [23-24].

Today, strategic management of financial security has become an integral part of national security. In leading economies, it is embedded in the systems of:

- Monetary policy (via interest rate mechanisms and interventions);
- Fiscal policy (through bank support measures and bond issuance);
- Infrastructure policy (development of payment systems and cybersecurity);
- Social policy (protection of banking service consumers).

Thus, strategic management of financial security is not merely a regulatory function but a coordinated state policy requiring: transparent institutional architecture; integration of digital technologies (SupTech, AI analytics); international cooperation and information exchange; and readiness for crises through the creation of rapid response systems [25-26].

The concept of strategic management of financial security has evolved from a fragmented and reactive approach to a systemic, long-term, and adaptive risk management framework characterized by high levels of inter-institutional coordination and analytical support. International experience demonstrates that only through a strategic vision of financial security as part of national resilience can countries effectively respond to global challenges. For Ukraine, this means the need to transition to a new level of financial planning, enhance institutional capacity, accelerate the digital transformation of supervision, and pursue active integration into the European financial security space.

Discussion. The development of an effective mechanism for strategic management of financial security in the banking sector requires not only a clear theoretical foundation but also a synthesis of the practical experience of countries with advanced systems of financial supervision. In this context, it is important to analyze the main structural components of the strategic management mechanism that ensure a high degree of financial resilience, adaptability to changing environments, and the ability to prevent crises. A comparative analysis of international practices shows that, despite differences in institutional architecture, a consolidated set of key elements has emerged in various countries, ensuring the successful implementation of financial security strategies.

1. Systemic strategic planning as a core management function.

The formation of long-term financial stability strategies is the cornerstone of strategic management in the world's leading financial systems. These strategies are typically based on several principles: systematic identification of threats; multi-scenario risk forecasting; development of contingency plans for crisis situations; and coordination with fiscal, monetary, and budgetary policies [24].

For example, the Bank of England implements an annual Financial Stability Strategy, published as a transparent analytical report. In the European Union, long-term planning is realized through the programs of the ECB and the European Systemic Risk Board (ESRB), where particular attention is devoted to risks associated with digitalization, climate challenges, and the structural transformation of the banking system [23].

2. Institutional architecture and interagency coordination.

The institutional model serves as the framework for strategic management within which financial security policies are implemented. International practice demonstrates different organizational formats: megaregulators (Canada, Australia) that combine supervision of banks, insurance companies, and securities markets; dual-component models (Germany), where analytical and regulatory functions are separated (Bundesbank + BaFin); and supranational coordination platforms (EU), which unify supervisory approaches among member states [24].

In the United States, the Financial Stability Oversight Council (FSOC) coordinates the activities of at least seven regulators - the Fed, FDIC, OCC, SEC, and others - ensuring horizontal cooperation, real-time information exchange, and flexible responses to systemic threats.

3. Macroprudential policy and systemic prevention.

Macroprudential policy comprises instruments aimed at managing systemic risks that can destabilize the banking sector as a whole rather than individual institutions. Within strategic management, it acts as a protective barrier that constrains excessive credit growth, prevents financial bubbles, and reduces systemic vulnerabilities.

Key macroprudential tools widely used in OECD countries include: Countercyclical Capital Buffers (CCB); Systemically Important Financial Institution (SIFI) buffers; leverage ratio limits; and mortgage regulation via Loan-to-Value (LTV) and Debt-to-Income (DTI) ratios [16].

The ECB, within the Single Supervisory Mechanism (SSM), centrally implements such instruments, coordinating their application across Eurozone countries. In the UK and US, macroprudential functions are assigned to specialized departments within central banks.

4. Digital technologies in supervision: SupTech and RegTech.

In strategic terms, the digitalization of supervision is not merely a technological upgrade but a systemic component that provides a new level of risk forecasting, monitoring, and management. Regulators in leading economies actively employ SupTech (Supervisory Technology) for supervisory automation and RegTech (Regulatory Technology) for compliance automation in banks.

For instance, the Bank of England established a Supervisory Tech Lab that utilizes artificial intelligence and machine learning to analyze banking operations in real time; the ECB operates AnaCredit—a centralized credit database for risk monitoring; and Canada's OSFI created a Digital Sandbox to test new stress-testing and resilience models [27]. Digital analytics enable rapid detection of anomalies, development of predictive models, and automation of reporting, thereby reducing regulatory burdens.

5. Corporate governance and self-regulation.

Strong corporate governance in banks is another vital component of the strategic mechanism for financial security. Its role lies in enhancing internal accountability, minimizing operational risks, reducing conflicts of interest, and ensuring the trust of investors and clients.

In EU countries, the UK, and Canada, governance frameworks require independent supervisory boards, risk management, audit, and compliance committees, annual stress testing by banks, and transparent remuneration policies [28]. Additionally, in jurisdictions with strong self-regulation, banking associations—such as the European Banking Federation, British Bankers' Association, and Canadian Bankers Association—play a key role in cultivating regulatory culture, providing training, developing industry standards, and fostering horizontal accountability.

6. Transparency, communication, and public oversight.

Strategic management institutions in developed economies actively engage in public communication, publishing annual Financial Stability Reports, stress test results, and assessments of banking sector vulnerabilities. Such information transparency strengthens public confidence, reduces panic expectations during instability, shapes market behavior, and enables external oversight by society and investors [18], [23].

A comparative analysis of international experience reveals that effective strategic management of financial security in the banking sector relies on the implementation of integrated and interdependent components. The key among them are: strategic planning, institutional coordination, macroprudential policy, digitalization, sound corporate governance, and transparent communication. Each of these elements functions not as an isolated tool, but as part of a holistic strategic management system focused on preserving stability, forecasting threats, and enhancing the resilience of the banking infrastructure.

In advanced economies, the introduction of strategic management of financial security emerged as a response to the transformations of national regulatory models under global financial crises, technological shifts, and growing financial market interdependence. The practices of the UK, USA, EU, Germany, and Canada demonstrate effective mechanisms for early risk detection, resilience to crises, and adaptability to emerging threats.

The United Kingdom provides one of the most prominent examples, implementing an integrated model with a clear division of responsibilities between the Prudential Regulation Authority (PRA), responsible for institutional stability, and the Financial Conduct Authority (FCA), overseeing behavioral risks and consumer protection. The Bank of England's Financial Stability Strategy—an official, publicly accessible document updated annually—relies on systemic risk assessments, stress testing, and scenario modeling. Its Supervisory Tech Lab applies AI and

machine learning to identify early warning signs of instability. Transparency and consistent communication sustain market confidence even amid political turbulence, such as Brexit or the COVID-19 pandemic [24].

In the United States, strategic management is based on interagency coordination and a multi-layered approach. The FSOC acts as an advisory council under the Treasury, bringing together the Fed, FDIC, OCC, SEC, and others. The U.S. system also mandates “living wills”-resolution plans for large banks-and implements the Comprehensive Capital Analysis and Review (CCAR) for annual stress testing of banks with assets over USD 100 billion. The use of the Fed Data Hub for real-time analytics enhances regulatory responsiveness and crisis resilience [24].

Within the European Union, strategic management operates at a supranational level through the ECB under the Single Supervisory Mechanism (SSM) and the ESRB. The ECB directly supervises over 100 systemically important banks, applying a unified Supervisory Review and Evaluation Process (SREP), while the ESRB identifies systemic risks-including cyber, climate, technological, and geopolitical risks. Centralized databases (AnaCredit), liquidity monitoring systems, and mandatory Financial Stability Reports contribute to transparency and accountability [25].

Germany follows a dual-component model: the Bundesbank handles analytical and macroprudential tasks, while BaFin oversees supervision and regulation. This separation ensures analytically grounded, timely decisions. BaFin’s strategy focuses on preventive risk management through regular vulnerability assessments, stress tests, and institutional monitoring. Germany also advances digital supervisory technologies and maintains close cooperation with the ECB and EU regulators [18].

Canada’s model, led by the Office of the Superintendent of Financial Institutions (OSFI), integrates supervision across banks, insurers, and pension funds. Its Early Warning System detects instability before macroeconomic imbalances emerge. OSFI conducts regular reviews of bank resilience, applies operational risk ratings, and collaborates with the IMF and BIS. The alignment between regulators and institutions, industry involvement (e.g., the Canadian Bankers Association), and regulatory flexibility have helped Canada maintain one of the world’s most stable banking systems [29].

In summary, these examples reveal the diversity of strategic management models while highlighting common success factors: clearly defined strategies, interagency coordination, macroprudential instruments, digital transformation, and a strong culture of responsibility within banks. These components form not only the operational capacity for rapid response but also the long-term capability for sustainable functioning, which constitutes the essence of strategic management.

Systematization of international experience allows formulating conceptual conclusions and practical benchmarks for improving Ukraine’s national model of regulatory governance. In countries with high financial stability, comprehensive, integrated, and long-term strategies combine institutional, digital, regulatory, and behavioral dimensions. Accordingly, effective strategic management of financial security cannot be fragmented-it requires a holistic vision, state-level coordination, and active market participation.

Ukraine, despite significant progress in reforming banking supervision since 2015, remains in a phase of transformation from a post-crisis “manual regulation” model to a long-term strategic management system focused on prevention and resilience. In this context, international experience provides valuable guidance for building a comprehensive architecture of strategic management of financial security in Ukraine’s banking sector.

Unlike many EU countries, the United States, and the United Kingdom, Ukraine currently lacks a standalone, comprehensive Financial Security Strategy for the banking system that would define priorities, objectives, risks, development scenarios, responsible bodies, and implementation

mechanisms. Strategic vision on this matter is presented only fragmentarily in the Economic Security Strategy of Ukraine to 2025 and is not specified for the banking sector. In line with international practice, it would be advisable to adopt a dedicated framework document-jointly endorsed by the NBU, the Government, the Deposit Guarantee Fund (DGF), and other regulators-that would include: a clear classification of financial threats; a forward-looking analytical model for risk detection; a structured framework for strategic crisis response; a coordination mechanism among public and non-public market participants; and a monitoring system to evaluate implementation effectiveness.

Macroprudential policy in Ukraine exists largely at a conceptual level and is applied episodically (e.g., via bank stress testing), without systematic entrenchment in legislation. International practice shows that macroprudential policy became one of the principal tools for stabilizing banking systems after the 2008 financial crisis [30]. Ukraine should: institutionalize a macroprudential unit within the NBU as a distinct structural center with analytical and forecasting functions; develop a full suite of macroprudential instruments-counter-cyclical capital buffers, mortgage lending limits, and surcharges for systemically important banks; establish legal grounds for early regulatory intervention at the initial stages of risk accumulation; and introduce regular public release of an NBU macroprudential report, analogous to the Financial Stability Review in EU countries and the U.S.

Digitalization of the regulatory environment in Ukraine remains uneven: while modern e-reporting and analytics platforms have been created, the NBU still lacks real-time tools for monitoring banking activity, as practiced in the UK, Canada, or Germany. It is advisable to: establish a national SupTech platform within the NBU using AI and big-data analytics; automate stress-testing functions and early-warning indicators (EWS); deepen RegTech cooperation with banks (digital compliance, AI-driven transaction analysis, monitoring of client and employee conduct); and create a regulatory “sandbox” for testing new supervisory technologies with the involvement of FinTech firms.

International practice convincingly demonstrates that the quality of corporate governance in banks is a key determinant of their resilience and accountability to the regulator and society. In Ukraine, despite formal requirements for supervisory boards and internal audit, practical implementation remains weak. Necessary steps include: strengthening requirements for the independence and professional qualifications of board members; introducing mandatory rotation of board members and internal auditors; conducting regular external evaluations of banks’ corporate-governance systems with NBU participation; developing ethics-certification programs for bank management (analogous to CFA, ICA); and invigorating cooperation with banking associations as self-regulatory institutions.

An integral element of strategic management in advanced economies is the creation of institutional coordination mechanisms. Ukraine currently lacks a permanent interagency body to coordinate financial-stability policy. Establishing such a body (akin to the U.S. FSOC or the EU’s ESRB) could resolve ministerial siloing and fragmentation of regulatory actions. It would be appropriate to: create a Financial Stability Council of Ukraine as an advisory body under the National Security and Defense Council or the Cabinet of Ministers; ensure institutional participation by the NBU, the DGF, the Ministry of Finance, and relevant banking associations; assign to the Council powers for systemic-risk analysis, crisis-response coordination, and issuing recommendations on supervisory-policy adjustments; and introduce stress-drill exercises based on crisis-scenario modeling.

Table 1 presents an analytical matrix that systematizes the key elements of the strategic-management mechanism for ensuring the financial security of the banking sector, based on the international experience of leading countries and supranational institutions.

Table 1. Mechanism of Strategic Management of Banking Sector Financial Security: Structure, Tools, and International Practice

| № | Component of the mechanism | Content / Functions | Examples of implementation | Expected effects |
|---|--|---|--|---|
| 1 | Strategic planning and vision | Development of long-term financial stability strategies, integration of banking security into the state security policy | United Kingdom: Financial Stability Strategy by the Bank of England | Consistency of regulators' actions |
| | | | European Union: Strategic documents of the ECB and the ESRB | Systemic predictability |
| | | | United States: Policy Agenda of the FSOC | Resilience to external shocks |
| 2 | Institutional governance | The existence of permanent strategic oversight bodies capable of making coordinated decisions | FSOC (USA): Interagency coordination | Centralized risk detection |
| | | | ESRB (EU): Supranational strategic supervision | Interagency coordination |
| | | | OSFI (Canada): Centralized risk management | Prevention of decision-making fragmentation |
| 3 | Macroprudential policy | Application of systemic risk control instruments, countercyclical regulation, and capital buffers | Germany: Application of the countercyclical buffer | Reduction of systemic risk |
| | | | ECB: SSM policy and macro-supervision | Mitigation of crisis consequences |
| | | | Sweden: LTV/DTI instruments for mortgage regulation | Balancing of the credit cycle |
| 4 | Risk-based supervision (SREP - Supervisory Review and Evaluation Process) | Comprehensive assessment of banking risks: capital, liquidity, management, and business model | SSM (Eurozone): Comprehensive SREP procedure | Individualized regulation |
| | | | BaFin (Germany): Proportional SREP | Early identification of weak points |
| | | | Fed (USA): CCAR, DFAST | Flexible supervisory response |
| 5 | Stress testing and scenario modeling | Assessment of banks' resilience to shocks in the financial environment | EU: Annual EU-wide stress tests (EBA) | Preventive readiness |
| | | | United Kingdom: Bank of England Stress Test Programme | Identification of vulnerable areas |
| | | | United States: CCAR for major banks | Strengthening of capital |
| 6 | Digital analytical tools (SupTech - Supervisory Technology) | Collection and analysis of large-scale data for strategic monitoring and risk identification | MAS (Singapore): SupTech Lab | Rapid response |
| | | | ECB: AnaCredit, REGDATA | Automated monitoring |
| | | | BoE: Machine Learning Toolkit | Minimization of the human factor |
| 7 | Self-regulation and corporate ethics | Delegation of part of control to banks, ethical standards, and internal compliance | Canada: Canadian Bankers Association as a self-regulatory organization (SRO) | Enhancement of banking accountability |
| | | | USA: Living wills and corporate recovery plans | Reduction of the regulatory burden |
| | | | EU: Ethical codes and ESG governance | Strengthening of the financial security culture |
| 8 | Feedback and monitoring systems | Evaluation of the effectiveness of regulatory policy and adaptation to changes | FCA (United Kingdom): Annual KPI report on regulatory effectiveness | Flexibility and adaptability of the system |
| | | | ESRB: Early Warning Indicators | Increased transparency |
| | | | FSB: Peer reviews | Strengthening of strategic responsibility |

Source: compiled by the author based on [12, 18, 22-24]

One of the defining features of strategic management in countries with advanced financial systems is the high level of regulatory transparency, which helps build trust, reduce panic during periods of uncertainty, and strengthen the accountability of market participants. In Ukraine, the National Bank of Ukraine (NBU) already publishes Financial Stability Reports [52]; however, this communication should become more systematic, accessible, and interactive. It would be advisable to:

- publish detailed reviews of systemic risks in the banking sector with a 6–12 month forecast;
- hold public consultations on proposed changes to the regulatory framework with market participants;
- create an interactive online platform for two-way communication between the NBU, banks, and the public;
- introduce a Public Financial Resilience Index for banks as an additional instrument of reputational accountability.

In today's context of global financial turbulence and structural transformation of the banking system, ensuring financial security has acquired not only a national but also a transnational dimension. The strategic management of financial security in the banking sector requires more than tactical interventions or isolated regulatory adjustments—it demands the development of a comprehensive mechanism capable of providing systemic, flexible, and effective counteraction to financial risks, internal threats, and external shocks.

Conclusions. A synthesis of international experience shows that strategic management of financial security in the banking sector is not built upon isolated tools or procedures but rather functions as an integrated, multi-component mechanism that unites planning, analysis, response, adaptation, and feedback processes. The most effective systems (EU, USA, Canada, and the United Kingdom) are characterized by the presence of a strategic vision, a robust analytical infrastructure, strong institutional coordination among regulators, a high level of digitalization in monitoring processes, and well-developed self-regulation channels.

For Ukraine, it is particularly relevant to implement such an approach gradually, through the establishment of an independent institutional framework (e.g., a Financial Stability Council), the launch of SupTech digital platforms, the implementation of the Supervisory Review and Evaluation Process (SREP) and stress-testing systems, and the adaptation of macroprudential policy to conditions of heightened systemic risk. Special attention should also be given to the development of professional banking ethics and the establishment of market feedback mechanisms.

Overall, international experience confirms that strategic management of financial security in the banking sector represents a complex, multidimensional system that combines not only classical regulatory functions but also innovative approaches to analytics, digital solutions, behavioral governance, and institutional coordination. For Ukraine, the adoption of this model carries strategic—not merely declarative—importance, as it enables the formation of a preventive, flexible, and resilient management framework capable of addressing the challenges of wartime conditions, geopolitical turbulence, and global financial integration.

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Житар Максим

доктор економічних наук, професор,
професор кафедри фінансів
ДУ «Київський авіаційний інститут»
e-mail: m.zhytar@kubg.edu.ua
ORCID ID: [0000-0003-3614-0788](https://orcid.org/0000-0003-3614-0788)

Ананьєва Юлія

кандидат економічних наук, доцент
доцент кафедри публічних фінансів
Державного податкового університету
e-mail: Yuliya_3103@yahoo.com
ORCID ID: [0000-0003-0481-5787](https://orcid.org/0000-0003-0481-5787)

Механізм розвитку стратегічного управління забезпеченням фінансової безпеки банківського сектору: міжнародний досвід

Анотація. У XXI столітті фінансова безпека банківського сектору еволюціонувала з вузької сфери макроекономічного регулювання у ключовий компонент національної та міжнародної безпеки. Посилення глобалізації, технологічні інновації та розширення фінансової взаємозалежності спричинили зростання системних уразливостей і підвищили потребу у стратегічному управлінні. Цифровізація, кіберзагрози, гібридні атаки та ризики, пов'язані з ESG-факторами, трансформують архітектоніку фінансового нагляду та зумовлюють перехід від реактивного регулювання до стратегічного, ризик-орієнтованого управління фінансовою безпекою.

Постановка проблеми. Традиційні адміністративно-нормативні моделі виявилися недостатніми для запобігання системним кризам і забезпечення стійкості банків у періоди глобальної турбулентності та воєнних шоків. Банківський сектор України, попри активні реформи й гармонізацію з європейськими стандартами, все ще характеризується фрагментарністю наглядової архітектури та відсутністю єдиної стратегічної рамки управління фінансовою безпекою. Зберігається розрив між регуляторними інструментами, інституційною спроможністю та рівнем інтеграції механізмів саморегулювання на рівні окремих банків.

Нерозв'язані аспекти проблеми. Попри імплементацію стандартів Basel III, рекомендацій FSB та положень Регламенту ЄС DORA, система фінансового нагляду в Україні продовжує демонструвати методологічні й інституційні слабкості. Серед ключових не вирішених питань - забезпечення незалежності та аналітичного потенціалу Національного банку України (НБУ), гармонізація міжнародних стандартів із національним законодавством, законодавче закріплення макропруденційних інструментів, а також інституціоналізація ролі банківських асоціацій як дієвих органів саморегулювання.

Мета статті. Метою дослідження є обґрунтування комплексної методологічної основи для розвитку стратегічного управління фінансовою безпекою банківського сектору на засадах інтеграції державного регулювання, саморегулювання та цифрових технологій нагляду. Основне завдання полягає в адаптації найкращих світових практик до українських реалій з метою забезпечення довгострокової стабільності, ризикостійкості та ефективного функціонування банківської системи в умовах кризових і воєнних викликів.

Виклад основного матеріалу. У статті узагальнено класичні та сучасні теоретичні підходи - моделі Даймонда-Дибвіга та Стігліца-Вайса, концепцію Аллена-Гейла щодо фінансової контагії та макропруденційні напрацювання К. Боріо. Систематизовано міжнародний досвід Великої Британії, ЄС, США, Німеччини та Канади. Визначено ключові елементи механізму стратегічного управління: стратегічне планування та бачення, інституційну координацію, макропруденційну політику, ризик-орієнтований нагляд (SREP), стрес-тестування, цифрові аналітичні інструменти (SupTech, RegTech) та саморегулювання. Особливу увагу приділено інтеграції аналітики на основі штучного інтелекту, корпоративного управління та публічної комунікації регуляторів. Результати дослідження засвідчують, що країни з найвищим рівнем фінансової стійкості поєднують макрорівневу регуляторну політику з мікрорівневими етичними та управлінськими стандартами. Для України запропоновано створення Ради фінансової стабільності, запуск національної платформи SupTech та інституціоналізацію макропруденційного підрозділу при НБУ для координації управління ризиками та запобігання кризам.

Висновки. Узагальнення міжнародного досвіду доводить, що ефективно стратегічне управління фінансовою безпекою банківського сектору функціонує як цілісна система, що поєднує планування, превенцію, регулювання, цифровізацію та зворотний зв'язок. Для України запровадження такої системи сприятиме зміцненню інституційної координації, підвищенню ефективності ризик-менеджменту, зростанню довіри інвесторів та прискоренню інтеграції у європейський фінансовий простір. Синергія державного регулювання, саморегулювання та ризик-орієнтованого нагляду є фундаментом сталого розвитку й фінансової стійкості банківського сектору в умовах сучасних глобальних і геополітичних викликів.

Ключові слова: державне регулювання, саморегулювання, банківський сектор, фінансова безпека, макропруденційна політика, Basel III, ризик-орієнтований нагляд.

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Конфлікт інтересів: автори засвідчують, що, незважаючи на те, що один із авторів статті є членом редакційної колегії цього журналу, процес рецензування, прийняття рішення щодо публікації та редагування проводилися незалежно, без його участі чи впливу. Будь-які потенційні конфлікти інтересів були повністю усунені шляхом зовнішнього контролю процесу