

**№2 (61)
2025**

**FINANCIAL AND CREDIT ACTIVITY:
PROBLEMS OF THEORY AND PRACTICE**

**ФІНАНСОВО-КРЕДИТНА ДІЯЛЬНІСТЬ:
ПРОБЛЕМИ ТЕОРІЇ ТА ПРАКТИКИ**



LIMITED LIABILITY COMPANY
"FINTECHALLIANCE"
ТОВАРИСТВО З ОБМЕЖЕНОЮ ВІДПОВІДАЛЬНІСТЮ
«ФІНТЕХАЛІАНС»

FINANCIAL AND CREDIT ACTIVITY: PROBLEMS OF THEORY AND PRACTICE

PUBLICATION OF SCIENTIFIC PAPERS

ФІНАНСОВО-КРЕДИТНА ДІЯЛЬНІСТЬ: ПРОБЛЕМИ ТЕОРІЇ ТА ПРАКТИКИ

ЗБІРНИК НАУКОВИХ ПРАЦЬ

№ 2 (61), 2025

ЗМІСТ

СУЧАСНЕ БАНКІВНИЦТВО: ПРОБЛЕМИ ТА ПЕРСПЕКТИВИ РОЗВИТКУ

MODERN BANKING: PROBLEMS AND PROSPECTS FOR DEVELOPMENT

Svitlana Tkalenko, Roksoliana Liubachivska, Yurii Onoprienko, Yaroslav Stetsyk, Olena Petukhova

CURRENT TRENDS IN BANKING ACTIVITIES IN THE EU: ASSESSMENT OF FACTORS IMPACTING PROFITABILITY 11

Dariusz Krawczyk, Alina Yefimenko, Iryna Pozovna, Rostyslav Riabiy, Mariia Huba, Oksana Ponomarova

INTERNATIONAL FUNCTIONAL BENCHMARKING MODEL FOR BANK CAPITALISATION MANAGEMENT IN THE CONTEXT OF SECURING MACROECONOMIC STABILITY: A CASE STUDY OF EUROPEAN COUNTRIES 24

Qazim Tmava, Muhamet Spahiu

BANKING AND MACROECONOMIC DRIVERS EFFECTS ON NON-PERFORMING LOANS: INSIGHTS FROM WESTERN BALKAN COUNTRIES 40

Ярослав Чайковський, Богдан Луців, Олександр Дзюблюк, Євген Чайковський, Павло Луців

БАНКІВСЬКЕ ЗЕЛЕНЕ КРЕДИТУВАННЯ ЯК КЛЮЧОВИЙ ІНСТРУМЕНТ ЕКОЛОГІЧНОЇ МОДЕРНІЗАЦІЇ ЕКОНОМІКИ 54

Soumaya Mazoui

BANKS' SUSTAINABILITY AND FINANCIAL PERFORMANCE: THE ROLE OF CREDIT RISK 73

Bambang Waluyo, Ida Syafrida

SEPARATION OF ISLAMIC BANKS FROM CONVENTIONAL BANK OWNERSHIP TO INCREASE MARKET SHARE OF ISLAMIC BANKING IN INDONESIA 87

АКТУАЛЬНІ ПИТАННЯ РОЗВИТКУ ФІНАНСІВ, ОБЛІКУ І АУДИТУ

TOPICAL QUESTIONS ON THE DEVELOPMENT OF FINANCE, ACCOUNTING, AND AUDITING

Oksana Desyatnyuk, Andriy Krysovatyy, Bohdana Shuliuk, Fedir Tkachyk, Vadym Maslij

EMPIRICAL ASPECTS OF THE INFLUENCE OF THE COOPERATION OF FISCAL INSTITUTIONS ON PROPERTY TAX ADMINISTRATION 102

Ihor Bykov, Bohdanna Kosovych, Oksana Syniuk, Iryna Bosak, Myroslava Stadnyk, Halyna Skhidnytska

MANAGEMENT OF FINANCIAL RISKS ARISING FROM THE USE OF VIRTUAL CURRENCY BY ENTERPRISES: AN APPROACH TO ASSESSMENT 115

Halyna Kryshchal, Mariia Samofalova, Liudmyla Sakhno, Vita Fedyna, Tetiana Mokienko, Maryna Yermolaieva

CYBER RISKS IN THE FINANCIAL AND BANKING SYSTEM: ANALYSIS OF DIRECT AND SYSTEMIC LOSSES 125

Nazar Tatenko, Karina Nazarova, Tetiana Kopotienko, Roman Ovcharyk, Valerii Rozdobudko, Natalia Novikova

TAXATION AUDIT, TAX CONTROL AND DUE DILIGENCE OF LARGE ENTERPRISES: STATE, TRENDS, DETERMINANTS OF DEVELOPMENT 141

<i>Thi Phuong Dung Ha, Thi Huong Dao, Xuan Kien Pham, Thi Van Anh Duong</i>	
DETERMINING THE FACTORS AFFECTING THE AUDIT QUALITY OF VIETNAMESE-LISTED COMPANIES	155
<i>Thi Phuong Dung Ha, Manh Dung Tran</i>	
THE IMPACT OF AUDIT FEES ON THE QUALITY OF AUDIT SERVICES OF PUBLIC INTEREST ENTITIES IN VIETNAM	168
<i>Khayyam Javadzade, Nataliia Maslak, Inna Rud, Sergey Brovko, Nataliia Dobizha</i>	
THE IMPACT OF CROP INSURANCE PROGRAMMES ON THE FINANCIAL STABILITY OF AGRICULTURAL BUSINESSES	180

МОДЕЛІ ТА ТЕХНОЛОГІЇ ОБРОБКИ ФІНАНСОВОЇ ІНФОРМАЦІЇ

MODELS AND PROCESS TECHNOLOGY OF FINANCIAL INFORMATION

<i>Ali Union, Walaa Kadhem, Ali Jabber, Karrar Hameedi</i>	
THE EFFECT OF COMPANY CHARACTERISTICS ON THE PATTERN OF ASYMMETRIC COST BEHAVIOUR AND ITS REFLECTION ON THE CONTINUITY OF PROFITS	192
<i>Tasneem Alsarayrah, Anas Alrowwad</i>	
INTEGRATION OF BLOCKCHAIN TECHNOLOGIES FOR ENSURING TRANSPARENCY IN ACCOUNTING	206
<i>Doan Thi Yen, Do Phuong Thao, Nguyen Duc Thanh</i>	
THE NEXUS BETWEEN FIRM RESOURCES AND INNOVATION: NEW EMPIRICAL EVIDENCE AT VIETNAMESE LISTED TEXTILE FIRM	218
<i>Olena Bochko, Nataliia Kosar, Nataliia Kuzo, Iryna Bilyk, Mariana Demko, Yuliia Savchenko</i>	
THE STUDY OF FACTORS INFLUENCING RESIDENTIAL CONSTRUCTION IN THE POST-WAR PERIOD, CONSIDERING ASPECTS OF SUSTAINABLE DEVELOPMENT	231
<i>Boyang Lu</i>	
INVESTOR SENTIMENT DIVERGENCE AND STOCK MARKET PERFORMANCE: EVIDENCE FROM CHINA	242
<i>Raisa Nikitenko, Hanna Panchenko, Oksana Dulina, Viktoriya Labysheva, Orysia Liubinska</i>	
IMPACT OF STATE HEALTH PREVENTION FINANCING PROGRAMS ON THE ACTIVITIES OF HEALTH PROTECTION ENVIRONMENTS IN UKRAINE	255
<i>Tran The Nu, Nguyen Thi Thanh Hai, Le Thi Thanh Huong, Do Thi Ngoc Lan</i>	
FACTORS INFLUENCING THE DISCLOSURE OF SUSTAINABILITY REPORTS BY LISTED COMPANIES ON THE VIETNAMESE STOCK MARKET	265
<i>Indra Prasetyo, Rusdiyanto Rusdiyanto, Nur Fadrih Asyik, Nabilah Aliyyah, Rahmat Luthfi Haidar, Adiba Fuad Syamlan</i>	
THE ROLE OF AMBIDEXTERITY IN MEDIATING ENTREPRENEURIAL ORIENTATION AND BUSINESS PERFORMANCE IN SMES	282
<i>Nataliia Struk, Olena Karpil, Mariana Dorosh-Kizym, Lesia Danchak, Viktoriia Homolska</i>	
ASSESSMENT OF THE IMPACT OF MARKETING 5.0 ON THE FINANCIAL AND ECONOMIC SECURITY OF AGRO-INDUSTRIAL ENTERPRISE	297

Oksana Verbova

FORMATION OF A METHODOLOGICAL APPROACH TO CHOOSE AN HR MANAGEMENT STRATEGY TO ENSURE THE FINANCIAL SECURITY OF AN ENTERPRISE

307

ЕКОНОМІКО-ТЕОРЕТИЧНІ АСПЕКТИ РОЗВИТКУ ФІНАНСОВО-КРЕДИТНИХ СИСТЕМ

THE ECONOMIC-THEORETICAL ASPECT OF THE DEVELOPMENT OF THE FINANCIAL-CREDIT SYSTEM

Олена Щербаківа

СВІТОВЕ КЛІМАТИЧНЕ ФІНАНСУВАННЯ

320

Руслан Мудрак, Володимир Лагодієнко, Алла Осіпова, Оксана Фротер, Світлана Власюк

ПРОГРАМА ДОДАТКОВОЇ ПРОДОВОЛЬНОЇ ДОПОМОГИ (SNAP): ДОСВІД США ТА ПЕРСПЕКТИВИ ЗАСТОСУВАННЯ В УКРАЇНІ

337

Mariana Shkoda, Nataliia Moshenets, Denys Zakharov, Tetiana Kolesnyk, Hanna Popovychenko, Serhii Kobets

FINANCIAL PLANNING FOR SUSTAINABLE COMMUNITY DEVELOPMENT IN THE SYSTEM OF ADAPTIVE STATE POLICY AND INNOVATIVE ADMINISTRATION OF CHANGE

356

Петро Куцик, Руслан Бойко, Тарас Васильців, Максим Корягін, Арсен Процикевич, Андрій Артеменко

СТАН ІНВЕСТИЦІЙНОГО СЕРЕДОВИЩА РЕГІОНУ ТА НАПРЯМИ РЕГІОНАЛЬНОЇ ПОЛІТИКИ ЙОГО ПОКРАЩЕННЯ

374

Mariia Terpliuk, Elena Varaksina, Oksana Kazak, Mykola Dakhno, Vadym Suchu, Sergiy Popenko

THE IMPORTANCE OF THE FINANCIAL AND CREDIT MECHANISM IN ENSURING THE SUSTAINABLE DEVELOPMENT OF ENTERPRISES

391

Diala Ershaid

THE ROLE OF FINTECH IN TRANSFORMING RISK MANAGEMENT AND FINANCIAL SERVICES: A SYSTEMATIC REVIEW AND META-ANALYSIS

409

Olesia Iastremska, Olha Bieliukova, Oksana Bondar-Pidhurska, Volodymyr Skakun, Vira Ruban, Sviatoslav Khimich

FINANCING INNOVATIVE-STRATEGIC DEVELOPMENT OF ENTERPRISES IN THE CONTEXT OF THE EXPERIENCE ECONOMY

430

Roman Stadniichuk, Olga Garafonova, Roman Yankovoi, Hanna Zhosan, Yuliia Dzhereliuk, Bogdan Stetsenko

FINANCIAL AND ECONOMIC APPROACHES TO ASSESSING THE EFFECTIVENESS OF SOCIAL CONFLICT RESOLUTION IN MUNICIPAL GOVERNANCE IN THE CONTEXT OF SUSTAINABLE DEVELOPMENT

443

СОЦІАЛЬНО-ГУМАНІТАРНИЙ КОНТЕКСТ ТРАНСФОРМАЦІЙНИХ ФІНАНСОВО-ЕКОНОМІЧНИХ ПРОЦЕСІВ

THE SOCIO-HUMANITARIAN CONTEXT OF TRANSFORMATIONAL FINANCIAL-ECONOMIC PROCESSES

Mykhailo Kotenok, Volodymyr Kyrylenko

POVERTY AS A CRITICAL CONSTRAINT TO SUSTAINABLE DEVELOPMENT IN UKRAINE

460

<i>Naima Salle, Abdelmoniam Tlidi, Mohammed Ouniniss</i>	
THE ROLE OF ENTREPRENEURSHIP IN JOB CREATION: A CASE STUDY OF PROJECTS FINANCED BY THE NATIONAL INITIATIVE FOR HUMAN DEVELOPMENT IN MOROCCO	472
<i>Irma Dikhaminija, Natalia Kharadze, Dea Pirtskhalaishvili, Tatia Qajaia</i>	
THE IMPACT OF FINANCIAL AND NON-FINANCIAL BENEFITS ON THE MOTIVATION OF PUBLIC SECTOR EMPLOYEES	484
<i>Віктор Нижник, Олена Бабчинська, Ольга Посвалюк</i>	
ЧИННИКИ ФОРМУВАННЯ ТА РОЗВИТКУ КАДРОВОГО ПОТЕНЦІАЛУ МАШИНОБУДІВНОЇ ПРОМИСЛОВОСТІ РЕГІОНУ (НА ПРИКЛАДІ ВІННИЦЬКОЇ ОБЛАСТІ)	495
<i>Sergiy Londar, Oleksandr Bosenko, Lidia Londar, Marcus Pietsch</i>	
EDUCATION FUNDING AS A DETERMINANT OF THE EDUCATIONAL SYSTEM'S EFFECTIVENESS AND SOCIETAL PERFORMANCE	513
<i>Anna Prykhodko, Larysa Hrytsenko, Svitlana Pokhylo, Roman Zhelizniak, Olha Hryhorash, Viktoriia Rudevskia</i>	
THE IMPACT OF DIGITAL TRANSFORMATION ON HIGHER EDUCATION IN THE CONTEXT OF THE SOCIO-ECONOMIC CRISIS IN UKRAINE	529
<i>Suresh Gopal, Jothi Munuswamy, Prakash M</i>	
FINANCIAL DECISION-MAKING POWER AND RISK-TAKING BEHAVIOUR IN INDIAN HOUSEHOLDS	544
<i>Tetiana Zubekhina, Liudmyla Matviichuk, Viktor Korsak, Borys Sma</i>	
HOSPITALITY INDUSTRY DURING GLOBAL CRISIS: ECONOMIC IMPACTS AND STRATEGIC APPROACHES TO DEVELOPMENT	554
<i>Anatolii Telnov, Svitlana Reshmilova, Halyna Chekalovska</i>	
MARKETING RESEARCH MEDICAL SERVICE DELIVERY IN RURAL AREAS ALIGNED TO INTERNATIONAL QUALITY STANDARDS: FINANCIAL ASPECT	566
<i>Quốc Duy Vuong</i>	
THE ROLE OF LEADER IN GROUP REPAYMENT AT CA MAU SOCIAL POLICY BANK OF VIETNAM	585
<i>Vita Aprilina, Tri Lestari, Windu Mulyasari, Ina Indriana</i>	
MEDIA EXPOSURE AS A MODERATOR IN THE ESG-FIRM VALUE RELATIONSHIP	597
<i>Halyna Liakhovych, Anatolii Bogdanenko, Oleksii Sidelkovskiy, Ganna Zhekalovska, Oksana Yakun</i>	
LEGAL REGULATION OF PUBLIC MANAGEMENT IN RELATION TO FINANCIAL PROVISION OF PUBLIC COMMUNICATIONS	609