

ability of the enterprise to independently develop and implement a strategy for conducting its own financial activity in the future.

Conclusion. Studying the problems of providing financial security at the micro and macro level has led to the conclusion that there is a lack of common understanding of the concept of financial security of the national economy, the lack of thesaurus of security studies to form a financial security system, its functioning and management in the process of activity of the subjects of the national economy.

Keywords: financial security, economic security, management, risk, threat, challenge, danger.

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FINANCIAL SECURITY OF THE STATE: CONTENT AND PROBLEMS OF GOVERNANCE IN THE SYSTEM OF THE NATIONAL ECONOMY

The article proposes author definitions of the security of the financial system and the provision of financial security of the state. It is established that the characteristic features of the content palette of the notion of financial security of the state, depending on the peculiarities of economic systems, largely determine the traditions of financial security management at the macro level in the presence of various economic arrangements. It is suggested that in the beginning of 2019 the methodology of financial security management of the state has significant disadvantages, which in the vast majority relate to the resource support of this process - informational, personnel, financial, as well as with the emergence of non-typical threats to the state of the financial system and dependence vectors of the state financial policy from the interests of international financial organizations and funds.

Key words: governance, financial security of the state, threats, interests, national economy, regulation, financial security.

Introduction. Financial security in the system of state economic security is a basis for ensuring the national security of the country as a whole and one of the fundamental foundations of its sustainable social and economic development. Awareness of the notion of financial security at the present stage of development of scientific thought of security science is generated by a large number of its content interpretations. Therefore, an important scientific and methodological task is to streamline existing definitions and to formulate a universal conceptual explanation of the term of financial security of the state.

Financial security can be defined as the ability of the financial system of the country at the state and regional level to ensure the stable development and appropriate protection of financial interests of citizens, economic entities, regions and the country. The financial security of the country can be considered from the point of view of ensuring the protection of the priority financial interests of all residents of the state, society and the country in the economic sphere from internal and external challenges, threats, dangers, risks, etc.

A wider definition of the concept of financial security implies the achievement of such a functional state of the national financial system, which provides a stable high level of financial

strength of the economy, guarantees the satisfaction of financial interests and needs of all participants in the financial system, control of the state in the movement and use of national financial resources, protection of financial interests and strategic financial priorities of the country at the national and international levels.

Thus, when examining the concept of financial security in the system of economic security of the national economy, one should proceed from the determination of the equilibrium of the financial system and its sustainable development in the long run. At the same time, financial development can be secured or restrained by various factors, which tends to think of the need to consider the notion of financial security in an attachment to terms that imply certain negative circumstances caused by trends in the economic system, such as financial and economic threats and risks.

Literature review. The question of specifying the essence of financial security of the state and modernizing its mechanism of management in the system of economic security of the national economy of Ukraine were reflected in the numerous works of domestic researchers of security-oriented management problems. Particular attention should be paid to the scientific work of the Doctor of Economics, Professor Zachosova N.V., which in the past few years has published a series of works devoted to various aspects of the management of public financial security, in particular, the peculiarities of state regulation of financial security of Ukraine and economic security of financial institutions as sub- its provisions [1], national realities and EU experience regarding social security of the population as an element of financial security regulation of the state [2], management security problems financial subsystem of economic security of the national economy of Ukraine [3], formation of the financial security strategy of Ukraine for the needs of economic security of the national economy [4] and directions of stabilization of the financial security of Ukraine [5]. One more authoritative researcher, Kulinska A.V., is concerned with the formation of an effective mechanism for providing the financial component of Ukraine's economic security [6] and streamlining the conceptual foundations for the development of the public administration system as a financial component of the economic security of Ukraine's economy [7], Poyda-Nosyk N.N. studies the laws of ensuring the financial security of the state in conditions of European integration [8]. The difference in interpretations, approaches to the definition of the essence of financial security of the state as an object of governance in the mechanism of ensuring the economic component of national security creates obstacles and complicates the processes of state regulation of its state.

The purpose of the article. The purpose of the paper is to study typical, classical and new approaches to the definition of the essence of the notion of financial security of the state, to determine the characteristic features of the content of the investigated scientific category and to identify the problem aspects of managing the financial component of economic security of the national economy of Ukraine.

Results and discussion. The concept of financial security of the state in the sense of meaning is at the intersection of two fundamental scientific categories - "financial system" and "economic security of the national economy". According to modern researchers of the problems of security science, "financial security reveals the state of the financial and credit sphere, which should be characterized by a balance, resistance to internal and external negative influences, the ability of this sphere to ensure the effective functioning of the national economic system and economic growth" [9, c.102- 103]. In this definition, the author defines financial security at the macro level as a state, a certain characteristic of the financial system, whose security within the limits of economic theory can be defined as the level of organization of social relations associated with the formation, circulation, use of public and private finance, which ensures minimization threats to the process of implementing the financial interests of participants in such a system. Thus, we can agree with the statement that "financial security as a component of economic security reflects the financial state of the state" [10, p.237]. A high level of public financial security will mean financial sovereignty, the ability to conduct a dialogue in the process of forming a global financial space, the ability to form powerful financial centers, participate equally with economically developed countries in the processes of capital allocation and financial influence at the supranational level.

In the modern world, no country can achieve the status of national security without paying attention to the issue of financial security of its economic system from various threats and threats. Proponents of this paradigm argue that "financial security should be understood as part of the national security of the country, which is the process of creating conditions for the stable functioning of the financial system as a whole or its separate components, preventing a financial crisis, disturbing the stability of monetary circulation or other destructive phenomena of a market economy" [11]. At the same time, it is difficult to agree with the author of the above definition that financial security can be considered a process. In our opinion, the process approach should be used to form theoretical and methodological principles for ensuring financial security at different levels of the economic system. Under the financial security of the state, we propose to understand the totality of the processes of forming a system of financial security and its management in order to rationally use the financial resources available in the state to protect and satisfy the financial interests of its population, business structures, separate regions, as well as to implement national financial interests at the international level.

A scientific approach is popular among domestic security researchers, according to which "financial security is a state of finance and financial institutions, in which the guaranteed protection of national economic interests is ensured, harmonious and socially oriented development of the national economy, financial system and the totality of financial relations and processes in the state, readiness and ability of financial institutions to create mechanisms for the implementation and protection of interests of national finance development, social support -political stability of society, as well as the necessary and sufficient economic potential and financial conditions for maintaining the integrity and unity of the financial system, even in the most unfavorable variants of development of internal and external processes and successful confrontation with internal and external threats to financial security" [12, p.124-125]. In our opinion, the defect of the given definition is excessive specification of the tasks facing the subjects of the system of financial security and determine the tasks of the process of its management at the state level. In addition, in separate periods of development of the national economic system, strategic guidelines for ensuring financial security of the state may contradict the basic precepts of a socially oriented economic system. The success of public administration and administration of the financial sector in such a situation will consist of a reasonable balancing of the financial interests of the state and business with interests of different social protection parameters of the population. In view of this, attention to and analysis and the following definition of financial security deserves attention: "financial security means a dynamic state of financial relations that would create favorable conditions and necessary resources for expanded reproduction, economic growth and raising the standard of living of the population, improving the national financial system to successfully counteract the internal and external factors of destabilization of the financial state in the state "[13, p. 241]. This definition becomes relevant in view of the fact that Ukraine has chosen sustainable development vectors for a strategic perspective, among the goals of which an important place is devoted to poverty reduction, the existence of which in modern society is a sign of miscalculations in the state financial policy and a characteristic of an insufficiently high level of individual financial security of individual citizens, and the country as a whole.

However, the importance of financial security for citizens to maintain its position on a national scale is not always reflected in the author's definitions, and in some cases it is only a logical conclusion of scientific inferences. Revak I.O. notes that "the effective functioning of the financial security system is carried out through the mechanism of financial security, the essence of which is to protect national financial interests, national values, prevent the loss of financial independence and the effective functioning of the financial system of the state as a whole. The basic elements of this mechanism are objects and subjects of financial security "[14, p.152]. Thus, the financial security system is based on national interests of a financial nature or orders which are directly related to the successful organization and implementation of financial relations in the national economy. In contrast to this position, Dmitrenko E.S. emphasizes that "the provision of financial security is an activity aimed at protecting the financial interests of a person, society, state,

its administrative and territorial entities in order to guarantee the financial independence of Ukraine and protect its financial system from internal and external threats "[15, p.63]. Thus, the scientist in the center of the process of guaranteeing the financial security of the state puts it solely in the financial interests, and not in the nation-wide.

One of the most popular, and at this stage in the development of science of security science is already classical can be considered a systematic approach to defining the concept of financial security. "Based on the theory of systems, the characteristics of security are determined on the basis of an analysis of the causes of the collapse of the system (violation of stability, lack of resources, unmanageability). The basis of financial security is the effectiveness of the use of financial resources and resilience to internal and external threats "[16, p.120]. It is worth paying attention to the fact that the concepts of "threat", "risk", "challenge", "danger" are conceptual for the purpose of specifying the concept of financial security at both micro and macro levels. Almost all researchers in the field of ensuring economic security agree that security is a state of protection against threats or their partial or total absence, which can not be achieved without the use of a series of security-oriented measures. The trio of scholars - O. O. Stolyarenko, I. M. Luzhetska, M. Sorochinskaya argue that "the financial security of the state is one of the important components of economic security, which ensures the protection of the interests of the state in the financial sphere (budget, tax and money-credit systems) and its protection against internal and external threats "[17, p.305]. However, given the importance of the banking safety and security of the non-banking financial sector in the process of achieving the goals of sustainable development of the national economy, in particular, in order to ensure equal access of the population to financial products, services and financial market opportunities, we consider it expedient to allocate within the limits of the monetary system of banking and non-banking sphere as separate objects in the system of providing financial security of the state.

The analysis of numerous definitions of financial safety of economic systems of various levels of difficulty has shown the presence of typical for most of them typical defect - excessive detail, and therefore, lack of conciseness. Given the fact that the concept of financial security at the application level should serve as a starting point for the development of strategies and concepts for the provision of financial security at the national level and at the level of regions and business structures, it becomes evident the need to find a clear and small volume definition of the category under investigation. Prihodko V.P. believes that "the brief nature of financial security can be defined as the state of the economy of an individual country, which ensures the stability of its financial system, and the quantitative and qualitative components of monetary and monetary financial relations meet the needs of sustainable development" [18, p.8] The above definition implies a close relationship and the interdependence of the state of financial security and sustainable economic development. Thus, financial security of the state is a prerequisite for achieving the overwhelming majority of its goals in the economic sphere, characterizes the ability of the national economic system to find resources for their implementation: "from the perspective of a multilateral approach, financial security is the protection of financial interests at all levels of financial relations; a certain level of financial independence, stability and stability of the financial system of the country under conditions of influence on it of external and internal destabilizing factors that pose a threat to financial security; the ability of the financial system of the state to ensure the effective functioning of the national economic system and sustainable economic growth"[19, p.267-268].

At the applied level, a subject approach to the definition of financial security is widespread, as the targeting of tasks and responsibilities is important for the organization of protective mechanisms for the resources available in the financial system. Kovalchuk M.V. believes that "financial security is an effective result of the influence of the subject (state) on the social (economic and financial relations that are being implemented by the state financial institutions through the creation of favorable conditions for their development financially (the economic system of the state)" [20, p.89]. Thus, the main subject of the management process, and within it, and the regulation of the state of financial security at the macro level is the state, represented by the bodies and institutions that play a leading role in shaping financial policy, within which both Thus, "the financial

component of national economic security reflects the state and readiness of the financial system of the state to provide timely and reliable financial support for the needs of public authorities or market institutions in an amount sufficient to maintain the necessary level of economic security" [21, p.92]. The proposed definition contains features of a resource approach, the essence of which is to define the concept of financial security through the availability of resources from the state, and to bypass to ensure the protection of its national interests in the financial plane from negative external factors and internal environment, which can have a destructive effect on the extent of their satisfaction.

A variety, and in some cases, is a conceptual complement to a systematic approach to the definition of the concept of financial security of the state is a structural approach. Within the framework of this study, it was established that a systematic approach was used to express the idea that financial security is one of the components of the economic security system of the national economy of the state. At the same time, the structural approach suggests that its own structure of the financial security system is characterized by complex architectonics. "Financial security is an important component of the state and society, which is a multilevel system, which is formed by a number of subsystems, each of which has its own structure and character of development. At the same time, the main goal of financial security of the state should be financial stability, independence and confidence in the future of its citizens, at the expense of constant growth of financial indicators per capita "[22].

In general, according to Mykhailuk V.V., "From the available definitions, there are three approaches to the interpretation of the concept of" financial security". The first approach is based on the concept of "security", the second on the concept of "state", and the third approach defines financial security through the concept of "stability" [23]. However, the results of our study of the theoretical basis for the formation of categorical apparatus of state financial security indicate a greater number of parameters for the taxonomy of approaches to specifying the essence of financial security of the country.

One of the most appropriate for practical use is the definition of financial security proposed in the Draft Financial Safety Concept of Ukraine. Financial security of the macro level "is understood as a component of economic security, which characterizes the state of protection of the vital (key) interests of the state, regions, business structures and citizens in the financial sphere from the influence of a wide range of negative factors (threats)" [24, p.64]. In the proposed definition, there are almost all inherent safety features: state, threat, interests, security, as well as specific subjects of the financial security system, the financial priorities and needs of which should be the basis of the mechanism of security-oriented public management of the financial sector.

"Financial security is an integral part of economic security and a guarantee of national security of the state as the ability of the nation as a whole and state authorities in particular to prevent and counteract internal and external threats of every kind to preserve the territorial integrity and independence of the state, as well as the ability to protect the interests of the nation, and the state in order to increase the spiritual and material values"[25, p.117]. The above definition is evidence of an awareness of the link between the level of financial security and the territorial autonomy and inviolability of the state borders. Taking into account the military actions in the East of Ukraine, we conclude that the current state of financial security is under attack by unconventional threats and challenges to our country provoked by military aggression. Thus, the issue of financial security does not lose its relevance, but the approaches to its implementation in view of the non-typical conditions for the functioning of the national economy, need to be revised and modernized.

"In the general sense of achieving financial security can be represented by the result of effective financial policy, and financial security - a prerequisite for an effective financial policy" [25, p.272]. Thus, there is a causal link between the political vectors of the development of the financial system and the state of financial security of the state. The financial policy focused on ensuring the proper state of the financial component of the economic security of the national

economy can be the basis for developing an effective strategy of national financial security for the long-term.

We believe that the understanding of the content of the concept of financial security of the state depends to a large extent on the economic structure that determines the peculiarities of the organization and implementation of financial relations at the national and global levels. Characteristic features of the content palette of the notion of financial security of the state, depending on the features of economic systems are presented in Fig. 1.

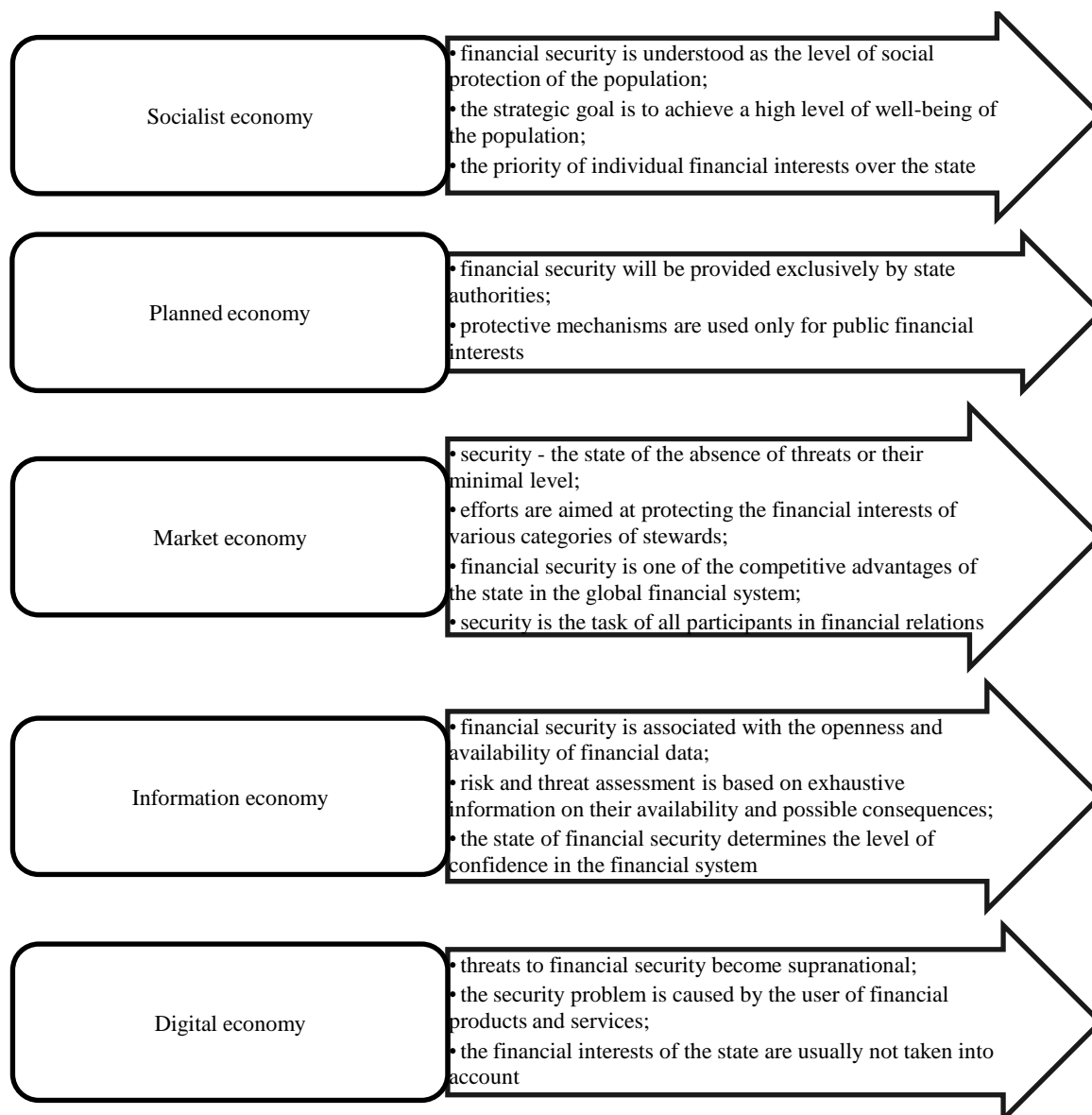


Fig.1 Characteristic features of the content palette of the notion of financial security of the state depending on the peculiarities of economic systems

Source: own research.

Differences in the understanding of the essence, and, consequently, the approaches to ensuring the state of financial security of the state, led to the emergence of problematic aspects of financial security management at the macro level in different periods of modern economic history.

In particular, the peculiarities of the management of state financial security in the times of the socialist economy were reduced to:

- ensuring the state of social protection of the population through the distribution of resources of the financial system;
- protecting the financial interests of citizens is a priority task within the fiscal policy;

- the goal of security-oriented financial management is to overcome poverty and ensure well-being of all segments of the population through the mechanisms of state financial support;
- for the financial system of the state, financial stability is a priority over financial development.

The planned economy envisaged the following areas of financial security:

- the centralized use of financial resources at all levels of the economic system in accordance with the specified guidelines;
- elaboration of a plan of measures for counteracting predetermined types of financial threats and forming budgets for compensation of their negative consequences;
- total state control over the financial sector and the course of all financial processes and their security;
- unified mechanisms for the implementation of financial products and services, lack of competition in the financial market;
- priority of public financial interests.

In the period of establishment of market economic relations, the shortcomings of public administration with national financial security were found in:

- conflict between state, individual financial interests and interests of business structures; competition for financial resources in various areas of the national financial system;
- inefficiency of mechanisms of state supervision over the state of financial services markets;
- an increase in the share of foreign capital in the financial market.

The information economy has become a source of new challenges for financial security paradigms:

- ensuring a high level of transparency of financial processes for the formation of an information base for the adoption of security-oriented management decisions;
- recognition of information as a resource requiring specific approaches to the organization of its protection;
- awareness of the significance of the decision rate parameter in the area of financial security management;
- increase of reputation threats for the investment and business image of the state, the financial sector and its professional participants, other forms of business;
- availability of information on the effectiveness of public finance policy and the possibility of comparing the positions of the financial security of different countries in relation to each other.

The digital economy requires new approaches to managing the financial security of the state, since the implementation of the traditional functions of security-oriented management does not take into account aspects such as:

- transformation of the financial sector in the direction of popularization of distance financial services, which requires specific mechanisms for protecting the security of financial transactions;
- the emergence and popularization of cryptography; irregularities in the scope of their issue and circulation;
- low level of protection of the rights of participants in digital economic relations;
- increase in the size of the shadow economy and uncontrollable by the national regulators of financial relations;
- realization of financial relations outside the tax and budget spheres.

Thus, any economic arrangement and format of the organization of economic relations within the state has its own peculiarities that determine the problems of the methodology of financial security management at the macro level. As of the beginning of 2019, to their list can be attributed:

- lack of strategic guidelines for ensuring financial security of the state;
- refusal to plan budgets for measures to counter financial threats and risks;
- increasing the financial dependence of the national economy on the decisions of foreign investors;
- lack of human resources for professional public financial management;
- increase in the number of financial risks and threats; the emergence of their new species;

- lack of information and analytical support for the process of financial security management, assessment of its level, supervision and control over its state.

Conclusions. The study of the theoretical foundations for the formation of a categorical apparatus for ensuring financial security of the state made it possible to make the following important conclusions.

1. Security of the financial system is the level of organization of public relations related to the formation, circulation, use of public and private finance, which minimizes the threats to the process of realizing the financial interests of participants in such a system. Ensuring financial security of the state is a set of processes of forming a system of financial security and its management in order to rational use of the available state resources to protect and meet the financial interests of its population, business structures, individual regions, as well as to implement national financial interests at the international level.

2. Characteristic features of the content palette of the concept of financial security of the state, depending on the characteristics of economic systems, largely determine the traditions of financial security management at the macro level in the presence of various economic arrangements. In the beginning of 2019, the methodology of financial security management of the state has significant disadvantages, which in the vast majority relate to the resource provision of this process - information, staffing, financial, as well as the appearance of atypical threats to the state of the financial system and the dependence of the vectors of public financial policy on interests international financial organizations and funds.

Prospects for further research are seen in refining the whole spectrum of concepts related to the management of financial security of the state and the taxonomy of threats to Ukraine's financial security, taking into account the peculiarities of the formation of its modern economic system.

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ФІНАНСОВА БЕЗПЕКА ДЕРЖАВИ: ЗМІСТОВА СУТНІСТЬ ТА ПРОБЛЕМИ УПРАВЛІННЯ У СИСТЕМІ НАЦІОНАЛЬНОЇ ЕКОНОМІКИ

Анотація

Актуальність. Фінансова безпека у системі державної економічної безпеки є базисом для забезпечення національної безпеки країни в цілому і однією із фундаментальних основ її сталого соціально-економічного розвитку. Усвідомлення поняття фінансової безпеки на сучасному етапі розвитку наукової думки безпекознавства породжується великою кількістю його змістових трактувань. Тому важливим науково-методичним завданням є упорядкування існуючих дефініцій та формування універсального концептуального пояснення терміну фінансової безпеки держави.

Мета статті полягає у дослідженні типових, класичних і новітніх підходів до визначення сутності поняття фінансової безпеки держави, визначенні характерних рис змістової сутності досліджуваної наукової категорії та виявленні проблемних аспектів управління фінансовою складовою економічної безпеки національної економіки України.

Методи. У процесі дослідження використані монографічний метод і метод теоретичного аналізу. Метод узагальнення використано у процесі формування висновків за результатами проведеного дослідження.

Результати. У статті запропоновано авторські дефініції безпеки фінансової системи та забезпечення фінансової безпеки держави. Встановлено, що характерні риси змістової палітри поняття фінансової безпеки держави в залежності від особливостей економічних систем в значній мірі визначають традиції управління фінансовою безпекою на макрорівні за наявності різних економічних устроїв. Зроблено припущення щодо того, що на початку 2019 року методологія управління фінансовою безпекою держави має суттєві вади, які у переважній більшості пов'язані з ресурсним забезпеченням цього процесу – інформаційним, кадровим, фінансовим, а також із появою нетипових загроз для стану фінансової системи та залежністю векторів державної фінансової політики від інтересів міжнародних фінансових організацій і фондів.

Новизна. Безпека фінансової системи – це такий рівень організації суспільних відносин, пов'язаних із формуванням, обігом, використанням публічних і приватних фінансів, що забезпечує мінімізацію загроз для процесу реалізації фінансових інтересів учасників такої системи. Забезпечення фінансової безпеки держави – це сукупність процесів формування системи фінансової безпеки і управління нею з метою раціонального використання наявних у державі фінансових ресурсів для захисту і задоволення фінансових інтересів її населення, підприємницьких структур, окремих регіонів, а також для реалізації національних фінансових інтересів на міжнародному рівні. Будь-який економічний устрій та формат організації економічних відносин у межах держави має свої особливості, що визначають проблеми методології управління фінансовою безпекою на макрорівні. Станом на початок 2019 року до їх переліку можна віднести: відсутність стратегічних орієнтирів забезпечення фінансової безпеки держави; відмова від планування бюджетів на заходи протидії фінансовим загрозам і ризикам; посилення фінансової залежності національної економіки від рішень зовнішніх інвесторів; відсутність кадрового потенціалу для професійного публічного управління фінансовою безпекою; збільшення кількості фінансових ризиків і загроз; поява їх нових видів; відсутність інформаційно-аналітичного забезпечення процесу управління фінансовою безпекою, оцінювання її рівня, нагляду та контролю за її станом.

Висновки. Характерні риси змістової палітри поняття фінансової безпеки держави в залежності від особливостей економічних систем в значній мірі визначають традиції управління фінансовою безпекою на макрорівні за наявності різних економічних устроїв. На початку 2019 року методологія управління фінансовою безпекою держави має суттєві вади, що у переважній більшості пов'язані з ресурсним забезпеченням цього процесу – інформаційним, кадровим, фінансовим, а також із появою нетипових загроз для стану фінансової системи та залежністю векторів державної фінансової політики від інтересів міжнародних фінансових організацій і фондів.

Ключові слова: управління, фінансова безпека держави, загрози, інтереси, національна економіка, регулювання, забезпечення фінансової безпеки.

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