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STRATEGIC RISK MANAGEMENT AND CRISIS PREDICTION TOOLS IN CONTEMPORARY ENTERPRISE MANAGEMENT

Introduction. *The article examines the interpretation of risk in an enterprise, highlighting the connection between risk and the concept of "uncertainty." It is noted that risk is inevitable for any enterprise. To ensure effective management, a classification of risks is proposed based on the following criteria: the nature of activities, scale of occurrence, level of losses, types, timing of risk-related decisions, as well as identifying the types of entrepreneurial risks. The article outlines the main tasks of risk management and the functions of the risk management entity within an enterprise, including forecasting, organization, regulation, coordination, stimulation, and control, with a detailed description of each. The key stages of risk management in an enterprise are examined, and the main requirements for a risk management system are specified. The article describes how risk assessment should take place within an organization and the fundamental principles that enterprises should adhere to for effective risk management. The interrelation between risk and crisis in an enterprise is highlighted. Both the macro and micro levels of crisis are considered. The article analyzes the types of crises that may arise in organizations, including financial, operational, marketing, social, informational, personnel, technical-technological, and organizational-managerial crises. It outlines the signs of crisis phenomena by which a crisis can be identified. Additionally, a classification of crises, their causes, and the factors influencing them are proposed. The article notes that an enterprise experiencing a crisis may face two potential outcomes – overcoming the crisis or liquidation. The main prerequisites for a crisis and the most effective methods for identifying them are explored, which is crucial for ensuring the stable operation of an enterprise.*

Purpose. *The main purpose of this study is to investigate the role and effectiveness of strategic risk management and crisis prediction tools in enhancing the resilience and adaptive capacity of enterprises. The paper aims to identify best practices, methodological approaches, and digital instruments that help in early detection of risks and prevention of crisis situations in organizational operations.*

Results. *The analysis demonstrates that modern enterprises increasingly utilize predictive analytics, artificial intelligence, scenario modeling, and early warning systems to manage strategic risks. Integration of these tools into management processes has shown a positive correlation with improved financial stability, better resource allocation, and timely strategic adjustments. Furthermore, the study identifies industry-specific risk patterns and emphasizes the importance of a tailored risk management strategy aligned with organizational goals*

Originality. *The novelty of this research lies in its interdisciplinary approach, which combines elements of financial analysis, innovation management, and international strategic planning to create a holistic view of risk and crisis management. The paper proposes a conceptual model that aligns strategic risk identification with digital monitoring tools and proactive crisis forecasting, offering practical implications for managers and decision-makers.*

Conclusion. *Strategic risk management and effective crisis prediction are no longer optional but critical components of sustainable enterprise development. Organizations that implement advanced analytical tools and integrate risk forecasting into strategic planning are more capable of withstanding external shocks and maintaining long-term competitiveness. The study highlights the need for continuous improvement in risk culture, investment in digital capabilities, and strategic foresight in enterprise management.*

Keywords: *Strategic risk management, crisis prediction, enterprise management, risk assessment tools, proactive decision-making, digital analytics, financial stability, crisis prevention*

Formulation of the problem. The article examines the interpretation of risk in an enterprise, highlighting the connection between risk and the concept of "uncertainty." It is noted that risk is inevitable for any enterprise. To ensure effective management, a classification of risks is proposed based on the following criteria: the nature of activities, scale of occurrence, level of losses, types, timing of risk-related decisions, as well as identifying the types of entrepreneurial risks. The article outlines the main tasks of risk management and the functions of the risk management entity within an enterprise, including forecasting, organization, regulation, coordination, stimulation, and control, with a detailed description of each. The key stages of risk management in an enterprise are examined, and the main requirements for a risk management system are specified. The article describes how risk assessment should take place within an organization and the fundamental principles that enterprises should adhere to for effective risk management. The interrelation between risk and crisis in an enterprise is highlighted. Both the macro and micro levels of crisis are considered. The article analyzes the types of crises that may arise in organizations, including financial, operational, marketing, social, informational, personnel, technical-technological, and organizational-managerial crises. It outlines the signs of crisis phenomena by which a crisis can be identified. Additionally, a classification of crises, their causes, and the factors influencing them are proposed. The article notes that an enterprise experiencing a crisis may face two potential outcomes – overcoming the crisis or liquidation. The main prerequisites for a crisis and the most effective methods for identifying them are explored, which is crucial for ensuring the stable operation of an enterprise.

In the modern business environment, risks and crises are integral components of any enterprise's operations. Risk represents a certain uncertainty, which serves as its primary foundation – the greater the uncertainty, the higher the level of risk. Understanding risk classification and the ability to determine their scale and impact enable enterprises to successfully manage, prevent, and forecast them.Risk management is a multi-level process that requires a systematic approach and detailed analysis of both external and internal factors that may lead to a crisis situation.A crisis can be considered the result of risk. Timely identification and assessment of risks, along with the application of appropriate management methods such as financial analysis, SWOT analysis, and reengineering, allow enterprises not only to reduce the likelihood of a crisis but also to enhance their competitiveness and stability.

Literature analysis. According to L. I. Donets, risk in an enterprise is defined as "the danger of losing resources or under-receiving income compared to a scenario calculated for the rational use of resources" [1, p.7]. When studying risks in organizations, it is important to consider the concept of uncertainty. It is generally accepted that uncertainty is a primary phenomenon, while risk is secondary. Understanding their direct relationship is crucial – as the level of uncertainty increases, the level of risk also rises. The key difference between these concepts is that uncertainty is either impossible or extremely difficult to predict, whereas risk can be assessed. However, both are integral elements of any enterprise. Unlike uncertainty, which is an objective phenomenon, risk can and should be managed [2].

Risk is a key factor in the operation of any organization and cannot be avoided. To effectively manage, assess, and anticipate risks, it is essential to understand their primary classification [3].

Based on the nature of activities during which they arise, risks can be classified as operational risk (associated with the likelihood of the company failing to meet its contractual obligations with clients or partners), financial risks (related to the failure to meet certain financial obligations), market risks (linked to fluctuations in interest rates of national and international currencies), investment risks (arising from investing funds in goods or services that may not be in demand in the market). By scale of occurrence: global risk (occurs at the national or international level, impacting the activities of economic entities in affected countries), regional risk (arises within specific regions of a country), industry risk (affects a particular group of enterprises within an industry, influencing the entire sector), local risk (emerges directly within an enterprise or among individuals).

By level of losses: minimal, moderate, optimal, maximum, critical, and catastrophic. By type: rational risk (a risk that the enterprise deems reasonable and chooses to accept, with minimal impact on operations), irrational risk (a risk where the business may gain no return in the event of occurrence), speculative risk (disregards real conditions and possibilities, relying on chance success). By timing of risk-related decisions: anticipatory risk (considered during enterprise planning, with strategies developed in advance to mitigate it), current risk (unforeseen in advance, addressed as it arises), delayed risk (actions to compensate for losses are taken only after the risk materializes).

It is also important to highlight the three main entrepreneurial risks, first introduced in the works of J.M. Keynes. These include:

1. Entrepreneur or borrower risk – this risk arises when personal funds are invested, and the entrepreneur doubts whether the expected profit will be achieved.

2. Creditor risk – typically found in credit operations, associated with doubts about the legitimacy of the trust extended, especially in cases of intentional bankruptcy or debtor attempts to avoid fulfilling obligations.

3. Inflation risk – linked to the devaluation of currency and its negative consequences.

Risk management is a complex and multi-level process. It is a system that involves identifying, studying, and managing risks to minimize or eliminate threats, ensure profitability, and secure the long-term success of the company. Therefore, risk management is an essential component of overall enterprise management [4]. Effective risk management requires prioritizing specific groups of risks due to their vast number, making it impossible to manage all risks simultaneously.

The key objectives of risk management are [5]:

1. Reducing the level of uncertainty within the organization.
2. Monitoring the state of various operational areas and their response to ongoing or potential changes.
3. Balancing risks with the costs required for their mitigation.
4. Forecasting the occurrence of risky events in the organization.
5. Identifying, assessing, minimizing, or eliminating risks through appropriate tools and methods.
6. Developing and implementing a risk management program.
7. Preventing the emergence of risks.
8. Minimizing losses resulting from risks.
9. Maximizing profits that the enterprise can achieve through effective risk management.

The main functions of the risk management entity within an enterprise include [1]: forecasting, organization, regulation, coordination, motivation, and control. Let's take a closer look at each of them. Forecasting involves predicting the occurrence of specific events within the enterprise or identifying factors that could potentially lead to a crisis. Organization in risk management refers to structuring and aligning actions related to risk administration within established norms (rules and procedures). In other words, it is the process of designing and implementing a risk management system in the company to achieve its strategic and operational goals. Regulation is defined as the targeted influence of risk management entities on management objects. This function ensures the stability and planned actions of risk managers and facilitates timely responses to deviations from acceptable standards. Coordination ensures the harmonious operation of the risk management system, aligning risk management entities with the objects and core processes of risk management. Motivation in risk management is linked to the system of incentives and motivation for those involved in managing risks. Control in risk management involves evaluating the effectiveness of the risk management system in identifying, analyzing, and handling risks. The essence of control lies in comparing the organization's actual results with the goals and objectives outlined in strategic and operational plans. The main stages of enterprise risk management are as follows [6]:

- defining the objectives and key goals of risk management;
- establishing and studying the object of risk management;
- identifying, applying methods, and utilizing tools to assess detected risks;
- direct influence on risk (actual management);
- calculating the effectiveness of risk mitigation methods.

The enterprise risk management system must meet the following requirements: operate as part of an integrated management system, be clear and consistent, analyze the factors that caused the risk, enable interpretation, justification, decision-making based on obtained results, and assessment of effectiveness. Risk assessment in an organization should be based on two perspectives: risks associated with specific operations or projects and risks inherent to the overall enterprise activities.

The risk management system aims to respond to existing risks in the market economy, thoroughly analyze risk factors, minimize uncertainty, reduce the negative impact of risks on the enterprise or seek methods to avoid them altogether, react promptly to internal and external environmental changes that may introduce risk, continuously operate and interact with all departments of the organization. Key principles that ensure effective risk management include:

1. Monitoring all potential areas where risks may arise and impact the enterprise (principle of scale).
2. Minimizing the number of potential risks and their impact levels.
3. Rapid and timely response to internal and external changes that may lead to risks (principle of responsiveness).
4. Balanced acceptance of risk.

It is also important to highlight what an enterprise needs for effective risk management: establish a risk management system that incorporates all necessary processes and procedures, ensure the risk management sector is staffed with highly qualified specialists who possess in-depth knowledge, skills, and experience in risk management, continuously update, improve, and adapt the risk management system to reflect changes in the environment and new challenges faced by the organization. By implementing these measures, the enterprise can enhance its resilience, minimize potential losses, and strengthen its ability to navigate uncertainties and risks effectively.

Risk and crisis in an enterprise are closely interconnected, as risks often serve as precursors to crisis situations. If a risk is not controlled, it progresses to a crisis level. A crisis is often an indicator that risks have not been properly assessed or that appropriate measures for their control have not been taken. For example, if there is a financial risk associated with certain investment activities and the risk management system does not respond to it, this may lead to capital loss and, consequently, to a state of financial crisis. Similarly, operational risk related to disruptions in production processes can lay the groundwork for a crisis. Thus, effective risk management is a key tool for preventing crisis situations, as well as a guarantee of the stability and reliability of an enterprise's activities.

In general, the concept of "crisis" is interpreted at both the macro and micro levels. A macro-level crisis is characterized through the lens of life cycle theories (demand, product, technology, industry, society, enterprise) and crisis theories (works of M. Tugan-Baranovsky, A. Bogdanov, etc.) and is a natural stage in the sequence of functioning and development of a system, marked by an undesirable and tense phase in that system.

A micro-level crisis, on the other hand, refers to a crisis within an enterprise itself. It describes variations in the disruption of the enterprise's operational parameters, driven by the accumulation of contradictions within the organization, which arise within specific timeframes, interact with the external environment, and most often have negative consequences. In particular, a crisis state at an enterprise is critical, primarily for the financial security and solvency of the enterprise.

The following types of crises can arise in organizations as shows in Figure 1.

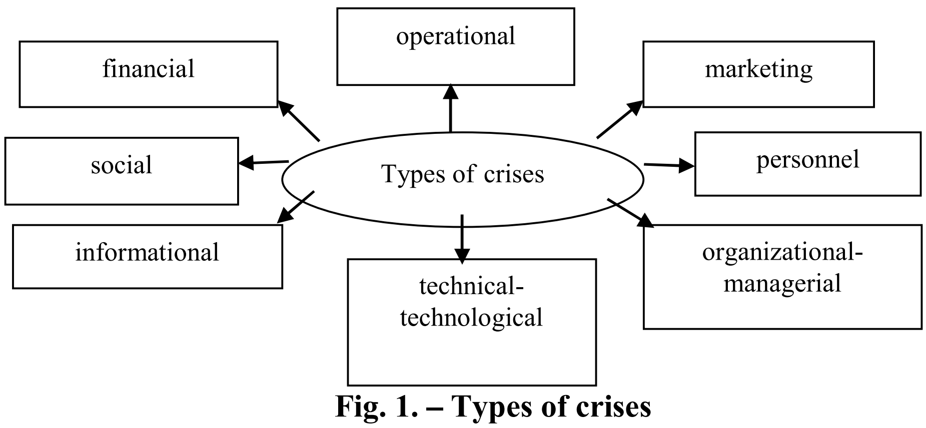

Fig. 1. – Types of crises

A financial crisis occurs due to deteriorating financial and economic indicators resulting from unprofitable business operations, leading to a decline in profitability and the enterprise's return on investment. An operational crisis arises from existing or potential unprofitable activities caused by a lack of systematic control and analysis of the enterprise's operations.

A marketing crisis occurs when the company's marketing efforts fail to yield the planned and desired results, and demand for products or services rapidly declines. A social crisis results from conflicts within the production process, between individual departments, employees, or management. An informational crisis emerges from barriers to information perception, an overload or shortage of information. A personnel crisis arises due to a lack of highly qualified specialists, high employee turnover, difficulties in retaining staff, or low motivation to work.

A technical-technological crisis occurs as a result of using outdated technological infrastructure while more advanced options exist in the market. An organizational-managerial crisis occurs when management makes inappropriate decisions and develops inadequate strategic plans. A crisis is not a desirable or planned phenomenon. Economic literature suggests the following signs of a crisis situation:

1. Transformational changes in the enterprise's activities. This characteristic indicates that the company faces the need for significant changes in its operations due to the impact of crisis factors. These changes may include adjustments in the organizational structure, technological processes, product assortment, business model, or strategy. Such changes often require significant resources and have long-term consequences. However, failure to implement them may lead to a deepening of the crisis or even bankruptcy.

2. Urgency in decision-making under time constraints. A crisis situation forces management to act quickly, as delays in decision-making can worsen the company's condition. Decisions must be made promptly, yet as effectively as possible, which is complicated by the limited time available for analyzing the situation and exploring alternatives. Such conditions often lead to errors due to insufficient risk assessment, but the speed of action often becomes critical to avoiding more severe consequences.

3. Emergence of threats to the organization's key goals and values. This characteristic highlights the vulnerability of an organization's fundamental objectives and core values during a crisis. A crisis situation often disrupts the normal course of business operations, jeopardizing the achievement of strategic goals, such as profitability, market share, or innovation.

4. Uncertainty in assessing the situation and developing a strategic plan. Crisis situations are often characterized by a lack of clarity and reliable information, making it challenging to accurately assess the problem and design an effective strategic response. Uncertainty complicates the decision-making process, increasing the risk of choosing ineffective solutions or overlooking critical aspects of the problem. This requires flexibility, scenario planning, and the ability to adapt strategies as more information becomes available.

5. Decreased control over external and internal environmental factors and their influence on enterprise activities. This characteristic reflects the organization's diminished ability to manage factors affecting its operations. In a crisis, external (economic, political, technological, competitive) and internal (resources, processes, personnel) factors can change so rapidly and unpredictably that management becomes less effective. Under such conditions, the organization must develop anti-crisis mechanisms and adaptive strategies to minimize the negative impact of these factors.

6. Uncertainty in managerial decision-making due to a lack of information. This characteristic is associated with difficulties in making effective decisions because of insufficient or unreliable data. Crisis situations are often accompanied by a lack of time and resources for collecting, analyzing, and interpreting information. Uncertainty complicates the decision-making process and increases the risk of errors, which can lead to negative consequences for the company. To minimize these risks, it is essential to implement management systems that ensure rapid data collection and processing, and to apply flexible approaches to planning and executing managerial decisions.

It is also appropriate to classify crises by their area of occurrence, including: management crises, crises in personnel management, crises in sales, organizational crises, production crises, crises in logistics and supply, crises in research and development, crises related to investments, crises in finance, control, and planning. The most common causes of crises in enterprises include:

- Lack of liquidity for a new product and demand. Sometimes, new products fail to attract consumers, leading to unexpected crises.
- Production defects. In manufacturing enterprises, there is always a risk of equipment malfunctions and defects caused by worker negligence.
- Ineffective management. Poor leadership often triggers crises by failing to address internal and external challenges.
- Conflicts between staff and management. Globally, there have been cases of strikes, boycotts, mass resignations, and full production halts due to employee dissatisfaction, creating crisis situations.
- Leadership change. When company leadership changes, customer loyalty and trust may diminish, as a positive image of the new leader takes time to establish.
- Natural disasters.
- Mergers and acquisitions. During the merger of large enterprises, smaller companies are often absorbed, leading to staff restructuring, layoffs, and leadership changes.

Understanding the root causes and areas where crises arise is essential for developing preventive strategies and ensuring enterprise stability. Scientists classify the factors contributing to a crisis in an enterprise into exogenous (external) and endogenous (internal) factors. External Factors (Exogenous) divided into macroeconomic and market factors. Macroeconomic factors include: the overall economic crisis, inflation levels, decline in real household income, rising unemployment, other systemic economic issues. Market factors include: market condition changes, increased monopolization and competition, changes in product supply in the market. Internal factors are categorized into managerial, operational, financial, and investment factors.

Managerial factors: inefficient management, incompetent leadership, lack of clearly defined development and corporate strategies, poor performance of control departments, lack of employee motivation, low corporate culture levels. Operational factors: weak marketing and loss of market share, low competitiveness, outdated production technology and equipment, decreased efficiency in utilizing fixed assets and resources, inefficient cost structure, supply chain miscalculations, low employee qualifications. Financial factors: low liquidity of assets, deficit of working capital, excessive reliance on borrowed capital, rising accounts receivable, high cost of capital. Investment factors: inefficient portfolio management, overspending of investment resources, failure to achieve expected profits, errors in investment policy, lack of innovation. These factors represent potential risks that gradually accumulate. If left uncontrolled by the responsible departments, they lead to crisis phenomena within the enterprise. While external factors are beyond the enterprise’s control, internal factors depend on effective management of resources and processes within the organization. An enterprise experiencing a crisis can face one of two outcomes: either overcoming the crisis or ceasing its operations. Overcoming the crisis is the result of timely diagnosis, swift managerial response, analysis of root causes and crisis factors, and the adoption of effective and efficient measures to resolve it. Successful crisis management involves not only addressing immediate challenges but also implementing long-term solutions that prevent future crises. This may include restructuring the organization, improving internal processes, enhancing financial stability, and ensuring better risk management practices. If the enterprise is unable to overcome the crisis, it ceases operations, leading to production shutdowns, mass unemployment, bankruptcy, and a deterioration of the economic and social environment. The effects can ripple through the community, leading to increased poverty, social unrest, and a decline in local economic conditions. It is crucial to respond to existing risks in a timely manner, recognize potential problems, identify crisis preconditions, and prevent escalation by developing specific anti-crisis measures. This requires a proactive approach to management, where the company continuously monitors the external and internal environment for early signs of crisis. Furthermore, effective crisis management should involve clear communication with all stakeholders, transparency in decision-making, and the flexibility to adapt to changing circumstances. By preparing for potential crises through strategic planning, scenario analysis, and risk mitigation strategies, an enterprise can safeguard its future and ensure long-term resilience. Engaging all levels of the organization in crisis preparedness and response can also foster a culture of readiness and adaptability, which is essential for surviving and thriving in challenging times.

Key crisis preconditions in an enterprise stem from the following factors:

1. Financial – critical factors include profit levels, solvency, rising debt burdens, and a lack of working capital to meet current obligations. Financial problems are among the most common causes, as the level of profits and solvency directly determines the stability of the company. A lack of working capital to cover current liabilities, growing debt burdens, and the inability to meet financial obligations on time can lead to serious consequences.

2. Operational – catalysts include declining product quality, disruptions in production processes, and reduced labor productivity. Operational factors, such as a decline in product quality, disruptions in production processes, and reduced labor productivity, significantly weaken the enterprise's competitiveness and create additional risks.

3. Market – triggers include falling demand, increased competition, and changing consumer needs. These include reduced demand for products or services, increased competition, and changes in consumer needs and preferences, which require the company to adapt quickly.

4. Organizational – challenges such as complex organizational structures, unclear authority, high staff turnover, lack of strategic planning, and communication issues. Organizational factors, such as a complex and inefficient organizational structure, unclear authority and roles, high employee turnover, communication problems within the team, and the absence of strategic planning, significantly weaken management effectiveness and create chaos in operations.

5. External – Factors such as inflation, legislative changes, political instability, military conflicts, and technological advancements. External factors, such as inflation, changes in legislation, political instability, military conflicts, or even rapid scientific and technological progress, also have a major impact on the business. These circumstances are often beyond the control of the enterprise, but they must be considered during strategic planning. All these factors combined can exert critical pressure on the company, requiring the implementation of prompt crisis management measures and an adaptive approach to management.

Most effective methods for identifying crisis preconditions in organizations presented in Table 1.

Table 1. – Most effective methods for identifying crisis preconditions in organizations

Method	**Description**
Financial analysis	Regular assessment of liquidity, solvency, and profitability to detect early signs of crisis
Market and competitor analysis	Monitoring shifts in consumer needs, competitor actions, and market trends
SWOT analysis	Evaluating the strengths, weaknesses, opportunities, and threats to identify key risk factors that could escalate into a crisis
Internal process analysis	Regular audits of process efficiency to uncover potential problems
Regularization	Developing a management system capable of handling complex tasks not only reveals potential threats but also maintains enterprise stability
Reengineering	Dramatic improvements in operational efficiency, including productivity, service or production time, and cost reduction, to minimize risks

By implementing these measures, enterprises can better anticipate and mitigate crisis situations, ultimately enhancing their resilience and ensuring long-term stability. Identifying preconditions for a crisis within an enterprise is not only important for immediate crisis prevention but also plays a crucial role in securing sustainable growth and stability over time. Early detection of potential threats—whether financial, operational, market-related, organizational, or external—enables the organization to respond swiftly and effectively. The ability to spot warning signs early allows management to take preventive actions, make necessary adjustments, and mitigate the risks before they escalate into a full-scale crisis.

This proactive approach involves constantly monitoring both internal and external factors, adapting strategies as needed, and maintaining flexibility in decision-making. Preventing the onset of a crisis requires a comprehensive risk management system that includes regular assessments, scenario planning, and stress testing to identify vulnerabilities and address them before they affect business continuity. By focusing on early intervention, companies can not only avert disruptions but also enhance their overall operational efficiency, adapt to market shifts, and foster a culture of continuous improvement. Such a mindset strengthens the company's competitive position by allowing it to navigate challenges with greater agility and foresight.

This proactive approach to crisis management not only safeguards the company's day-to-day operations but also boosts its reputation among stakeholders, including customers, employees, investors, and partners. The ability to manage and avoid crises can position the organization as a reliable and resilient player in its industry, building trust and fostering long-term relationships. Ultimately, businesses that excel in identifying and addressing potential crises are better equipped to achieve sustainable growth, secure long-term success, and maintain their position as leaders in the market.

Object subject and methods of research. The object of the research is the risk management system for managing crisis situations in enterprises, which includes a set of processes, mechanisms, and tools aimed at ensuring the resilience and adaptability of the organization in the event of a crisis. The system covers strategic, operational, and tactical management, taking into account both external and internal factors that affect the functioning of the enterprise. Special attention is given to the analysis of the effectiveness of these systems in the context of the modern dynamic environment.

The subject of the research includes the stages, causes, preconditions, and tools for managing risks and crisis situations within the enterprise. This includes the study of the main causes of crisis situations at various levels of the enterprise, the stages of crisis development – from their identification to resolution and organizational adaptation, preconditions that contribute to the emergence of risks, such as external economic, internal organizational, or technical factors, risk management tools, including forecasting, assessment, prevention, and minimization of the negative consequences of crisis situations, methods for building a resilient early warning system for crisis situations, as well as the formation of anti-crisis strategies that ensure the enterprise's resilience in uncertain conditions.

Results. The study revealed that implementing strategic risk management significantly enhances an enterprise's ability to identify, evaluate, and mitigate potential threats before they escalate into full-scale crises. The use of advanced risk assessment tools, including digital analytics and predictive modeling, allows organizations to gain deeper insights into emerging risks and improve the timeliness and accuracy of decision-making processes. The integration of proactive crisis prediction techniques contributes to reducing operational disruptions and supports maintaining financial stability. Furthermore, enterprises adopting these modern approaches demonstrate greater resilience and flexibility in adapting to dynamic market conditions. The analysis also highlighted industry-specific variations in risk profiles, emphasizing the need for customized risk management strategies aligned with organizational goals.

Conclusions. The research has established that risk and crisis management is a crucial element for ensuring the sustainable development of enterprises in modern conditions. A systematic approach to risk management not only allows for effective risk assessment and reduction but also creates conditions for quick adaptation to changes, which is especially important in the context of economic instability and technological transformations.

The most effective strategy is the integrated approach, which covers both financial and non-financial aspects of risk management. Key elements of such a strategy include timely identification of potential threats, regular monitoring of risks, implementation of modern analytical tools and forecasting methods, as well as ensuring the flexibility of internal processes for quick response to crisis situations.

The expanded application of innovative technologies, including digitalization and automation of risk management, significantly increases the effectiveness of managerial decisions. Digital technologies enable the automation of processes for monitoring risks and crisis situations, ensuring the timely identification and assessment of threats, as well as a more accurate adaptation to the changing environment. In the context of modern trends, enterprises must focus on building a risk management culture, where all employees, from management to operational staff, should be involved in decision-making processes regarding risk minimization. This helps create a proactive environment where each stage of the enterprise's operations is accompanied by an appropriate level of awareness and preparedness for managing potential threats. Thus, the implementation of a comprehensive risk and crisis management system is a necessary condition for achieving stable growth and long-term success of the enterprise, as it ensures resource conservation, reduces uncertainty, and enhances competitiveness in the face of global challenges.

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СТРАТЕГІЧНЕ УПРАВЛІННЯ РИЗИКАМИ ТА ІНСТРУМЕНТИ ПРОГНОЗУВАННЯ КРИЗ У СУЧАСНОМУ УПРАВЛІННІ ПІДПРИЄМСТВОМ

У статті досліджено інтерпретацію поняття ризику на підприємстві, з акцентом на взаємозв'язок між ризиком і поняттям «невизначеність». Зазначено, що ризик є неминучим для будь-якого підприємства. З метою забезпечення ефективного управління запропоновано класифікацію ризиків за такими критеріями: характер діяльності, масштаб виникнення, рівень втрат, типи ризиків, час прийняття рішень, пов'язаних із ризиком, а також визначено основні види підприємницьких ризиків. У статті окреслено основні завдання управління ризиками та функції суб'єкта ризик-менеджменту на підприємстві, зокрема прогнозування, організацію, регулювання, координацію, стимулювання та контроль, з детальним описом кожної з них.

Розглянуто ключові етапи управління ризиками на підприємстві та визначено основні вимоги до системи управління ризиками. Описано, яким чином має відбуватись оцінювання ризиків в організації, а також викладено основні принципи, яких слід дотримуватися підприємствам для забезпечення ефективного управління ризиками. Підкреслено взаємозв'язок між ризиком і кризою на підприємстві. Розглянуто як макро-, так і мікрорівні кризових явищ. Проаналізовано види криз, що можуть виникати в організаціях, зокрема фінансові, операційні, маркетингові, соціальні, інформаційні, кадрові, техніко-технологічні та організаційно-управлінські кризи. Наведено ознаки кризових явищ, за якими можна ідентифікувати кризу.

Крім того, запропоновано класифікацію криз, їхні причини та фактори впливу. Зазначено, що підприємство, яке переживає кризу, може мати два можливі сценарії розвитку – подолання кризи або ліквідація. У статті розглянуто основні передумови виникнення криз та найбільш ефективні методи їх ідентифікації, що є вкрай важливим для забезпечення стабільної роботи підприємства.

Ключові слова: *стратегічне управління ризиками, прогнозування криз, управління підприємством, інструменти оцінки ризиків, проактивне прийняття рішень, цифрова аналітика, фінансова стабільність, запобігання кризам*

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