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SECTION 4. PROBLEM OF INNOVATIVE EDUCATION AND DECISION MAKING EKATERINA

DOI

RISK MANAGEMENT UNDER THE INFLUENCE OF DESTRUCTIVE FACTORS AND DIGITALIZATION AT ECONOMIC ENTITIES

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Abstract

In the 21st century, the world has faced global protracted crises such as the Covid-19 pandemic with quarantine restrictions and wars that have become a part of modern life. They negatively affect both the global economy and the enterprise. Therefore, risk management becomes an important component under the influence of destructive factors in the enterprise management strategy, its stabilization and development in the future. The article discusses the general concept of “risk management” in the context of destructive factors affecting the enterprise. The concepts of “digitalization” are given and its positive and negative influences are established in the conditions of the specified factors. The types, influences and minimization of external factors through the use of preventive measures are noted to prevent dysfunction and maintain the sustainability of the enterprise.

Key words: *risk management, destructive factors, business entities, digitalization, preventive risk detection.*

Introduction

In the 21st century, the world is faced with extraordinary, incomparable dynamics and the inability to predict the future. Global crises, such as the Covid-19 pandemic, quarantine restrictions, wars (including 2-year war in Ukraine) have become a part of modern life, which in turn pose significant challenges for business entities. Therefore, management risk is becoming an increasingly important component for stability and development, since the usual market mechanisms and management strategies have lost their effectiveness. Digitalization, on the one hand, can help businesses become more resilient to these factors, but on the other hand, it can also create new risks.

Today, among foreign and domestic scientists there is no single point of view regarding to the definition of the concept of “risk management,” and even more it is in the context of the influence of destructive factors and digitalization at the enterprise.

Digitalization is a comprehensive process of introducing modern information technologies in all their manifestations with the aim of improving the business process to achieve the enterprise’s goals through a qualitative change in existing economic relations [1].

In our opinion, risk management is the process of identifying, analyzing, assessing, responding and managing the risks that an enterprise faces. This process becomes even more important under conditions of destructive factors. Destructive factors are:

- war: can lead to destruction of infrastructure, losses of human resources, economic crisis;
- epidemics: can lead to a decrease in the working capacity of the population, the closure of enterprises, and an economic crisis;
- global disasters: can lead to climate change, resource shortages, and emigration;
- cyberattacks: cyberattacks are becoming more common and sophisticated, which can lead to data theft, system malfunctions and financial losses.

The impact of destructive factors at business entities is:

- increasing the probability of risk events occurring;
- increasing damages from risk events;
- the emergence of difficulties in predicting and risk management;
- decrease in competitiveness;
- increased probability of bankruptcy.
- data theft: cybercriminals can steal personal data, financial information and trade secrets;

- system malfunctions: digital system malfunctions can result in service interruptions, data losses and financial losses;
- reputational losses: negative information on the Internet can quickly spread and damage a company's reputation.

Overview

Destructive factors are external and internal. External factors are beyond the control of business entities, so they cannot directly influence these factors. Instead, internal factors can be managed by economic entities to achieve optimal results in management.

To eliminate or minimize them, it is advisable for business entities to recommend:

- conduct a thorough assessment of internal and external risks;
- develop a response plan to destructive factors;
- take measures to reduce the probability of occurrence of risk events;
- create a reserve fund to cover losses from risky events;
- to insure risks;
- cooperate with the state and other organizations to jointly overcome destructive factors.

Anti-crisis management of a business entity under the influence of destructive factors, such as a pandemic and war, should be concentrated in three main cycles (Table 1).

Table 1

**The main cycles of anti-crisis management of business entity
under the influence of destructive factors,
including a pandemic and war**

	Expectations	
<ul style="list-style-type: none"> – personnel protection; – understanding the situation; – ensuring business continuity 	<ul style="list-style-type: none"> – management of personnel and activities of the enterprise 	<ul style="list-style-type: none"> – resumption of activity; – assessment of material damage
Shock		Restoration

Source: compiled by the author based on data [2]

Dysfunctions within economic entities can be classified as destructive factors that prevent their ability to work efficiently and profitably. These factors can arise both from internal and external sources, often combining each other and exacerbating the problems faced by the enterprise. Understanding these destructive factors is important for identifying,

eliminating, and mitigating the main causes of dysfunctions occurring within enterprises.

Business entities must adapt and apply preventive measures to external factors to prevent dysfunction and maintain resilience.

Preventive identification of risks is a key element of risk management, which will allow taking measures to prevent them or minimize their impact.

The most effective methods of preventive risk detection are:

- SWOT analysis: analysis of strengths and weaknesses, opportunities and threats;
- PEST analysis: analysis of political, economic, social and technological factors;
- scenario analysis: development and analysis of various scenarios of the development of events;
- brainstorming: collective generation of ideas regarding to potential risks;
- interviews with experts: involvement of experts for risk assessment;
- monitoring of the external environment: constant monitoring of changes in the political, economic, social and technological spheres, as well as in the market.

After identifying the risks, it is necessary to develop and implement a plan to respond to them. The response plan may include:

- risk prevention measures aimed at eliminating or minimizing the likelihood of a risk event;
- measures to eliminate the consequences of risks: actions aimed at minimizing the negative consequences of a risky event, if it does occur.

To stabilize the enterprise.

Risk management can help the enterprise stabilize under the influence of destructive factors. This can be achieved by:

- reducing the probability of occurrence of risk events;
- minimization of negative consequences of risk events;
- increasing the enterprise's resistance to external shocks;
- ensuring better management decision-making.
- Recommendations for business entities:
 - create a risk management system that will meet the specifics of your business;
 - regularly review and update the risk management system;
 - involve all employees in risk management;
 - teach employees the basics of risk management;
 - use risk management software;
 - engage external consultants and risk management experts;

- increasing resilience: digital tools can help businesses become more resilient to disruptive factors. For example, cloud technologies allow enterprises to quickly restore their work in the event of data damage or loss;
- increased flexibility: digital tools can help businesses to be more flexible and adapt to changing conditions. For example, online platforms allow them to continue their work even if their employees cannot work in the office;
- increased efficiency: digital tools can help businesses become more efficient and save resources. For example, automating routine tasks can free up time for more important tasks.

Conclusion

Therefore, risk management is an important tool for ensuring the stability and sustainability of economic entities under the influence of destructive factors. Due to the preventive detection of risks and timely response to them, enterprises will be able to significantly reduce the probability of negative events and minimize their impact on their economic activity. The use of the proposed measures, including the use of digitalization to stabilize business entities, will ensure early prevention and the creation of a database of threats and crisis situations that may arise at the enterprise at the current stage of development or in the near future. It is important that business entities in the management process also take into account all the risks associated with digitalization and take measures to minimize them.

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1. Essence digital technologies in tourism;
2. Advantages and features of digital technologies in tourism: online-booking, virtual tours and mobile apps.

Decision

Today online-booking have become an integral part of modern tourism business. Platforms for booking hotels, flights, yours and other services provide convenience and accessibility for travelers. Such services allow customers compare prices and conditions quickly, making the travel planning process more transparent and efficient.

Reservation systems (CRS) are key components for travel agencies, airlines, hotels and other hospitality industries where it is important to manage and control bookings and inventory. For the most popular reservation systems include: Amadeus, that is one of the biggest and the most popular reservation system in the world, that gives services for airlines, hotels, tour operators, and other sectors of tourism; Sabre is another leading system of booking, that gives services for airlines, hotels and other sectors of tourism. Also offers a wide range of tools for managing and optimizing business; Travelpost reservation system, that serves airlines, hotels, tour operators and renting car services. She gives a wide range of services and functionality to optimize booking processes; Galileo as other systems, provides tools for booking airline tickets, hotels and other travel services. She also offers a wide range of integrated solutions for travel agencies and other customers.

These booking systems play important role in travel planning and management and provide a variety of tools and functionality for travel and tourism business.

Virtual tours is new trend in tourism industry. Thanks to development virtual reality and other technologies, travelers can visit exotic places and world attraction, as if they were physically there. This opens new opportunities for tourism, in particular for those who is limited in time and finances, as well as for virtual tourism during pandemics or crisis situation. Consider a new examples of virtual tours that provide the opportunity to travel virtually through the use of various digital technologies:

1. Google Arts & Culture: platform offers huge collection of virtual tours for new museums, attractions and cultural objects. You can visited such iconic places, as museum Louvre in Paris, Ermitazh in Sankt-Peterburg, and many other, without leaving home.

2. AirPano: web-site, that offers impressive 360-degree panoramic video and photo from whole world. You can feel yourself, as on the high of Everest, over underwater reefs or inside Great pyramid in Giza.

3. The Hidden Worlds of the National Parks: virtual tour, developed Google, allows You explore beauty and nature wonders national parks USA. You can deep in the unique eco-systems and see incredible kinds of animals.

4. Explore.org Live Cams: platform offers opportunity to observe by live activity of different places, include wild animal, birds, ocean reefs, and many others, thanks to a network of webcams.

5. CyArk: a non-profit organization that creates digital copies of the world's cultural and historical monuments using laser scanning and photography. They offer virtual tours of places such as Chichen-Itza, the Siberian volcano in Pompeii and many others.

Mobile apps have become an integral part of travel, providing travelers with tools for navigation, finding restaurants, booking transport and much more. They also can give useful information about local attractions, history and culture of the country, that helps tourists maximize their experience. The main advantages of travel mobile applications are: 1. Convenience and accessibility – mobile apps allow users to quickly and easily to book hotels, airline tickets, places in restaurant, rent transport and other services. They are available all the time and from any places, where there is access to the internet connection, which greatly simplifies the planning and execution of travel; 2. Portability – applications usually have an intuitive and easy-to-use interface, making them ideal for users traveling in large cities or remote region, where internet access is restricted; 3. Personalised recommendations, some mobile apps in tourism use artificial intelligence algorithms to analyze your preferences and travel history to provide personalized recommendations, regarding places of recreation, attractions and other interesting objects; 4. Opportunities to use offline. There are many apps in tourism allows download maps, information about local attractions and other useful information for offline use, which is especially useful in remote areas or in areas with poor network activity.

Note that mobile apps in tourism help provide convenience, efficiency and personalisation in process of planning and travel performance, making them more pleasant and unforgettable for users.

Conclusion

Developing of digital technologies in tourism opens lots of new opportunities for travelers and tourism industry at all. Online-booking, virtual tours, and mobile apps significantly making easier process of

planning and travel performance , providing convenience , accessibility and increased opportunities for tourists in the whole world. Achievements in this area provide grounds for efficiency and innovative development in the sphere on tourism.

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НОТАТКИ

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