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DIGITAL TRANSFORMATION MANAGEMENT IN FINTECH COMPANIES

SHUSHKOVA Yulia
Doctor of Economic Sciences, Professor
Professor of the Department of Financial Management
Ivan Franko National University of Lviv
ORCID ID: https://orcid.org/0000-0003-4964-3472

KOZIK Myroslava
Student of Banchelor's degree,
Ivan Franko National University of Lviv
ORCID ID: https://orcid.org/0009-0000-8472-7669

Abstract. *The article examines the digital transformation of management in fintech companies as a key factor in improving efficiency, competitiveness, and innovative development. An analysis of current research and practices confirms that the integration of digital technologies such as artificial intelligence (AI), big data analytics, cloud platforms, and digital services is changing management approaches, optimizing internal processes, and improving customer interactions.*

The results of the study show that the digital transformation of management in fintech companies is not just a technological trend, but a strategic necessity. The introduction of innovative tools allows companies to increase the efficiency of operations, develop customer-oriented services, and form competitive advantages in the global financial market. The article identifies the priority technologies that will have the greatest impact on the management practices of fintech companies in the coming years and outlines areas for further research in the field of digital management.

Keywords: *fintech companies, management, automation, digital platforms.*

In modern fintech companies, digital transformation is becoming a key factor in development and competitiveness. Innovative technologies - artificial intelligence, big data analytics, cloud services, cyber security and automation - are changing business models and management approaches, helping to increase the efficiency of solutions, optimize processes and improve interaction with customers. At the same time, it poses new challenges for management, which has to adapt organizational structures, develop digital competencies and ensure the ethics and security of data use.

Researchers note that digitalization contributes to increasing the speed of decision-making and flexibility of management, but the issues of forming new leadership models and organizational structures remain unresolved. Artificial intelligence is the main driver of change: it strengthens analytics, optimizes KYC/AML procedures, automates document flow and reduces risks. The use of AI increases the productivity of the financial sector by more than 14%, and companies that have implemented AI analytics reduce credit defaults by 25%.

Case studies demonstrate the effectiveness of digital management. Revolut automated customer verification, reducing its duration from 70 to 2 minutes; Klarna saved $10 million thanks to AI automation of marketing and customer support; Monobank increased customer engagement through gamification and personalized services.

Trend analysis shows that by 2027, the main drivers of digital transformation in fintech will remain digital platforms (93%), data analytics (91%), cyber security (91%), cloud technologies (90%) and artificial intelligence (83%). The management of the future must be based on the integration of these instruments into development strategies, the construction of adaptive structures and an innovative corporate culture.

Therefore, the digital transformation of management in fintech companies is a strategic necessity that determines the efficiency, sustainability and competitiveness of business in the conditions of the digital economy.

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