

## FORMATION OF FINANCIAL SECURITY UNDER CONDITIONS OF MINIMIZING RISKS OF TAX AND CUSTOMS POLICY

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**Abstract.** The article examines the specifics of forming Ukraine's financial security under conditions of full-scale war through the prism of minimizing risks associated with tax and customs policy. It is substantiated that tax and customs security constitute key components of the state's financial security, as they determine the stability of budget revenues, the level of fiscal sustainability, and the state's capacity to fulfill defense and social functions. The transformation of macroeconomic conditions in 2020–2025 is analyzed, including changes in the structure of budget revenues, increased dependence on import value-added tax, intensification of inflationary and debt risks, as well as institutional challenges faced by tax and customs authorities.

A classification of threats to financial security based on macrofinancial, fiscal, and administrative-institutional criteria is proposed, and these threats are assessed using risk matrices. Particular attention is paid to the role of risk-oriented control systems, post-clearance and tax audits, digitalization, and the integration of information databases. It is demonstrated that combining automated risk management algorithms with post-control procedures enhances administrative efficiency, reduces the scale of shadow economic activities, and strengthens the financial resilience of the state. Practical recommendations for improving tax and customs policy are formulated, taking into account OECD and World Customs Organization standards.

**Keywords:** state financial security; tax security; customs security; tax and customs policy; risk-oriented approach; financial risk management; fiscal sustainability; digitalization of tax and customs administration; post-clearance audit; tax audit; financial stability.

The article examines the formation of Ukraine's financial security under conditions of full-scale war through the prism of minimizing risks associated with tax and customs policy. Financial security is substantiated as a critical prerequisite for the state's resilience, fiscal sustainability, and capacity to finance defense and social obligations. Particular emphasis is

placed on tax and customs security, as these components determine the stability of budget revenues, influence economic transparency, and affect the overall robustness of public finances.

The study analyzes the transformation of macroeconomic conditions during 2020–2025, including changes in the structure of budget revenues, increased dependence on import VAT, heightened inflationary and debt risks, and growing institutional pressure on tax and customs authorities. A structured classification of threats to financial security is proposed, distinguishing macrofinancial, fiscal sustainability, and administrative-institutional risks. These threats are assessed using risk matrices that combine the probability of occurrence and the potential impact on financial security, enabling the prioritization of response measures under wartime conditions.

Special attention is devoted to the role of risk-based control systems, including automated risk management in customs procedures, tax risk monitoring, and the integration of post-clearance and tax audits. The results demonstrate that the combination of automated risk-oriented algorithms with post-audit mechanisms significantly enhances the effectiveness of tax and customs administration, reduces opportunities for tax evasion and undervaluation schemes, and improves the predictability of budget revenues.

The article substantiates that digital transformation, data integration between tax and customs authorities, and the harmonization of administrative procedures in line with OECD and World Customs Organization standards are key instruments for strengthening financial security. The proposed measures contribute to the transition from reactive to proactive risk management and support the long-term financial stability of the state in wartime and post-war recovery conditions.

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