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STRATEGIES FOR IMPLEMENTING FINTECH SOLUTIONS IN PUBLIC FINANCE MANAGEMENT SYSTEMS

Summary

Relevance. Problem statement. The relevance of implementing fintech solutions in public financial management systems is due to the modern challenges of digital transformation, the need to increase transparency, efficiency and accountability of management. Financial technologies have significant potential to optimise budget processes, reduce corruption risks and increase fiscal discipline. This is particularly important for Ukraine, which is working on economic stability and effective distribution of international aid in wartime conditions.

Aim of the article – to study strategies for implementing fintech solutions in public financial management systems, as well as to identify the main benefits and challenges of digital technologies for public financial management.

Methodology. The article uses methods of analysis, synthesis and scientific abstraction, which contributed to an objective and comprehensive study of strategies for implementing fintech solutions in public finance management systems. The application of the analysis method made it possible to carefully consider the main aspects of implementing fintech solutions in public financial systems. The synthesis method made it possible to integrate the data obtained from various sources, identifying the most effective strategies for improving public finance management using fintech. Thanks to the synthesis of theoretical and practical approaches, it was possible to formulate recommendations that substantiate the possibilities for achieving the sustainability of financial systems in the long term. The application of scientific abstraction helped to identify general patterns in the implementation of technologies in financial processes.

Results. The article considers the implementation of fintech solutions in public financial management systems. The main strategies and tasks identified for the development of financial technologies in Ukraine were studied, and ways of integrating innovative technologies into state financial institutions were identified.

The practical significance of the results is that the recommendations and proposals made in the study are aimed at improving public financial management processes through the introduction of innovative financial technologies, which will contribute to increasing transparency, reducing corruption risks and improving interaction between government agencies and citizens. **Prospects for further research** include studying the impact of fintech solutions on the stability of public finances and their role in reducing budgetary expenditure. Another important direction is to study the effectiveness of integrating the latest technologies in public financial management.

Keywords: digital transformation, fintech, fintech solutions, public administration, public finance management, budget processes.

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