УДК 334.012.64 (477)(045)

O. Korolovych,
PhD in Economics, Professor, Associate Professor of the Department of Accounting, Taxation and Marketing, Mukachevo State University
ORCID ID: https://orcid.org/0000-0001-5878-0925
V. Dalekorey,
Postgraduate Student of specialty 076 Entrepreneurship, trade and stock exchange activities, Mukachevo State University
ORCID ID: https://orcid.org/0009-0000-1098-5171
S. Derbal,
Postgraduate Student of specialty 076 Entrepreneurship, trade and stock exchange activities, Mukachevo State University
ORCID ID: https://orcid.org/0009-0008-9943-5448

DOI: 10.32702/2306-6814.2025.5.155

MODERN PRINCIPLES OF SYSTEM DEVELOPMENT FOR SMALL BUSINESS IN UKRAINE

О. О. Королович,
к. е. н., професор, доцент кафедри обліку і оподаткування та маркетингу, Мукачівський державний університет
В. М. Ділекорей,
аспірант спеціальності 076 Підприємництво, торгівля та біржова діяльність, Мукачівський державний університет
С. І. Дербаль,
аспірант спеціальності 076 Підприємництво, торгівля та біржова діяльність, Мукачівський державний університет

СУЧАСНІ ЗАСАДИ РОЗВИТКУ СИСТЕМ ДЛЯ МАЛОГО БІЗНЕСУ В УКРАЇНІ

Small business is one of the key elements of Ukraine's economy, contributing to job creation, regional development, and the flexibility of the economic system. However, its development is challenged by numerous factors, including economic instability, the overall complexity of running a domestic business, insufficient digitalization, and limited access to financial resources. That is why modern systems for small businesses actively utilize information, management, and financial technologies, which are increasingly becoming a key factor in enhancing entrepreneurial efficiency. Therefore, the study aims to analyze the current principles of small business system development in Ukraine and develop recommendations for their transition to this format. The analysis of the current principles of small business system development in Ukraine has confirmed that their formation should support profit generation and/or self-realization. It has been proven that the development of small business systems in Ukraine should be ensured through a combination of innovation, flexibility, and adaptability to global economic challenges, state support, digitalization, educational support, the creation of conditions for effective competition, and financial accessibility. It has been proven that each principle of small business system development in Ukraine forms numerous subsystems that create a favorable environment for small businesses. For example, flexibility and adaptability shape subsystems for operational management and crisis response, while innovation drives subsystems for innovative development. State support forms subsystems for government incentives for small businesses, promoting financial stability and entrepreneurial growth. Digitalization creates subsystems of digital business solutions, facilitating process automation and resource management optimization. Educational support develops business education and professional development

subsystems, helping entrepreneurs acquire essential competencies. Competitiveness shapes subsystems of market competition and the entrepreneurial ecosystem, ensuring equal conditions for all market participants. Financial accessibility forms subsystems for financing and investment support, facilitating capital attraction for business development. It has been established that each subsystem contributes to a favorable environment for small businesses to interact with others, creating an integrated ecosystem for small business development and adaptation to modern challenges.

Малий бізнес є одним із ключових елементів економіки України, сприяючи створенню робочих місць, розвитку регіонів та забезпеченню гнучкості економічної системи. Водночас його розвиток супроводжується численними викликами, серед яких економічна нестабільність, складність ведення бізнесу, недостатній рівень цифровізації та обмежений доступ до фінансових ресурсів. Саме тому сучасні системи для малого бізнесу активно впроваджують інформаційні, управлінські та фінансові технології, які дедалі частіше стають ключовим чинником підвищення ефективності підприємницької діяльності. Відтак, метою цього дослідження є аналіз сучасних підходів до розвитку систем для малого бізнесу в Україні та розробка рекомендацій щодо їх удосконалення. Аналіз сучасних засад розвитку систем для малого бізнесу в Україні дозволив зробити висновок, що їх формування має сприяти підтримці процесів отримання прибутку та/або самореалізації підприємців. Доведено, що розвиток таких систем в Україні має забезпечуватися через поєднання інноваційності, гнучкості та адаптивності до глобальних економічних викликів, державної підтримки, цифровізації, освітньої підтримки, створення умов для ефективної конкуренції та фінансової доступності. Доведено, що кожна з основних засад розвитку систем для малого бізнесу в Україні формує численні підсистеми, які створюють сприятливе середовище для малого бізнесу. Так, гнучкість та адаптивність сприяють формуванню підсистем оперативного управління та антикризового реагування. Інноваційність, своєю чергою, забезпечує формування підсистем інноваційного розвитку. Державна підтримка формує підсистеми державного стимулювання малого бізнесу, що сприяють фінансовій стабільності та розвитку підприємництва. Цифровізація створює підсистеми цифрових рішень для бізнесу, які сприяють автоматизації процесів та оптимізації управління ресурсами. Освітня підтримка формує підсистеми бізнес-освіти та професійного розвитку, які допомагають підприємцям набувати необхідних компетенцій. Конкурентоспроможність створює підсистеми ринкової конкуренції та підприємницької екосистеми, що забезпечують рівні умови для всіх учасників ринку. Фінансова доступність формує підсистеми фінансування та інвестиційної підтримки, що сприяють залученню капіталу для розвитку бізнесу. Констатовано, що кожна з підсистем, які створюють сприятливе середовище для малого бізнесу, взаємодіє з іншими, формуючи цілісне середовище для розвитку малого бізнесу та його адаптації до сучасних викликів.

Key words: operational management subsystems; crisis response; financial stability; entrepreneurial development; educational support; competitiveness.

Ключові слова: підсистеми оперативного управління; антикризове реагування; фінансова стабільність; розвиток підприємництва; освітня підтримка; конкурентоспроможність.

PROBLEM STATEMENT

Small business is one of the key elements of Ukraine's economy, contributing to job creation, regional development, and the flexibility of the economic system. However, its development is challenged by numerous factors, including economic instability, the overall complexity of running domestic businesses, insufficient digitalization, and limited access to financial resources. This is why modern systems for small businesses actively utilize information, management, and financial technologies, which are increasingly transforming into a key factor in enhancing entrepreneurial efficiency. In fact, in 90% of cases, the implementation of digital platforms, automation of business processes, and the use of analytical tools ensure the increase in competitiveness and adaptability of small enterprises to market changes [2].

ANALYSIS OF RESEARCH AND PUBLICATIONS

The general principles of small entrepreneurship development in Ukraine are highlighted in the works of O. M. Lozovskyi, A. O. Yaremko, V. O. Orlov, O. K. Kushnir, Ya. Zhalilo, and other renowned domestic scholars and economists. These researchers primarily summarize the

Innovation → subsystems of innovative development[1]	Flexibility and adaptability → subsystems of operational management and crisis response[2]	State support → subsystem of government incentives for small business[3]
Financial accessibility → subsystems of financing and investment support[7]	The specifics of the integrated manifestation of principles for small business system development	X
Digitalization → subsystems of digital solutions for business[4]	Competitiveness → subsystem of market competition and entrepreneurial ecosystem[6]	Educational support → subsystem of business education and professional development[5]

Fig. 1. Illustration of the synthetic combination of principles for small business system development

Note

1. Includes the use of cutting-edge technologies, R&D (research and development), digital tools, and unconventional business models.
2. Includes tools that help entrepreneurs quickly adapt to market changes, crisis, and new challenges.
3. Covers financial instruments (grants, preferential loans), simplified tax regulation, and consulting assistance.
4. Contributes to the formation of digital solutions subsystems for businesses, promoting process automation and resource management optimization.
5. Promotes the activation of training processes for small entrepreneurs, skills enhancement, and access to expert consultations.
6. Ensures equal conditions for all market participants, stimulating the development of high-quality goods and services.
7. Creates opportunities for obtaining start-up capital, access to loans, and attracting investors.

Source: compiled based on [1—2; 6].

main obstacles to starting a business and propose solutions for overcoming them for entrepreneurs. Additionally, in the works of O. M. Lozovskyi and A. O. Yaremko, the priority directions of state policy in small business development are thoroughly defined, aimed at enhancing the competitiveness of the national economy. There is currently a lack of analysis regarding the principles of developing a small business support system in Ukraine.

FORMULATION OF THE ARTICLE'S OBJECTIVES

This study aims to analyze the current principles of small business system development in Ukraine, as well as to develop recommendations for transitioning to their format.

THE PAPER MAIN BODY

Within the scope of the study, we focus on the fact that small business plays a key role in job creation, especially in regions where large companies are less active. It employs a wide range of people, including youth, women, and individuals who wish to work for themselves. Competition among small businesses drives innovation and enhances the quality of products and services, as entrepreneurs must develop unique strategies to attract customers. Additionally, the development of small businesses reduces market monopolization, which promotes fair pricing and enhances consumer choice. All the outlined advantages are formed through systems that combine innovative technologies, state support, digitalization, and adaptation to global economic challenges (which constitute systems for small businesses [1—2]).

We emphasize that the formation of such systems is based on certain principles, including [2; 4—5]:

1. Innovation can be interpreted through the use of new technologies, digital solutions, and unconventional approaches to business operations.
2. Flexibility and adaptability can be interpreted through the ability of small businesses to respond quickly to market changes, economic challenges, and consumer needs.
3. State support can be interpreted through the availability of funding programs, simplified regulation, and tax incentives to stimulate entrepreneurship development.
4. Digitalization can be interpreted through the active implementation of electronic platforms, online sales, and automation of business processes.
5. Educational support can be interpreted through access to training, consultations, and informational resources for entrepreneurs.
6. Competitiveness can be interpreted through the creation of conditions for effective competition, promoting higher quality products and services.
7. Financial accessibility can be interpreted through the formation of opportunities to obtain loans, investments, and grants for business development.

Such integration of subsystems allows for the creation of a comprehensive small business support system in which various components interact with one another, ensuring flexibility, financial stability, access to markets, and innovative development.

Through the combination of subsystems, including innovation, state support, flexibility, digitalization, competitiveness, and financial accessibility, an effective entrepreneurial environment is created (see Figure 1) [4—5]:

1. Minimizes risks for small businesses by providing quick responses to challenges.
2. Promotes innovation by providing access to research and development, accelerators, and technology hubs.
3. Offers financial support through grants, loans, and simplified tax processes.
4. Facilitates the entry of entrepreneurs into global markets by utilizing digital platforms.
5. Improves competitiveness by providing open access to government contracts and support programs.

Thus, each of these elements strengthens the others, forming a resilient ecosystem for small business development that allows entrepreneurs to operate effectively in the modern market environment.

So, the principles of innovation development lead to the formation of numerous subsystems for innovative development, which include the use of cutting-edge technologies, R&D (research and development), digital tools, and unconventional business models. Examples include startup incubators, technological hubs, and business accelerators, which create an ecosystem that fosters the generation of new ideas, commercialization of innovations, and integration of small businesses into global technological markets (Table 1). For example, Sector X (Ukraine) is an accelerator focused on scaling Ukrainian technological startups.

Flexibility and adaptability form the subsystems of operational management and crisis response, which ensure quick adaptation to market changes, crises, and new challenges. Examples include analytical centers, market change forecasting systems, CRM systems, and automated platforms for consumer demand analysis (Table 2) which create an adaptive environment that allows small businesses to quickly respond to market challenges, effectively manage risks, and implement changes in their operations to ensure sustainable development.

For example, the Center for Economic Strategy (Ukraine) is an analytical center that studies the impact of economic changes on business. Bitrix24 (Ukraine) is a CRM system for managing business processes and customer communication.

The principles of development led to the formation of subsystems for state support of small businesses, which include financial instruments (grants, preferential loans [4]), simplified tax regulation, and consulting assistance. Examples include government entrepreneurship development programs, business support agencies, and public tenders for small businesses, which form the ecosystem of state support for small businesses [4—5]. In particular, one such program is "eRobota" (Ukraine), a government platform that provides grants for starting and expanding businesses (see Table 3).

Prozorro is an electronic procurement system in Ukraine that provides small businesses with open access to government contracts.

Digitalization leads to the formation of subsystems of digital solutions for businesses, which contribute to the automation of processes and optimization of resource management. Examples include online sales platforms,

Table 1. Characteristics of subsystems for innovative development of small business systems in Ukraine

Subsystem Type	Subsystem Functions
Startup Incubators	Providing workspace, technical and administrative support. Consultations on business model development, marketing, and finance. Access to networks of mentors, investors, and potential partners.
Technological Hubs	Creating coworking spaces and laboratories with high-tech equipment. Organizing events, hackathons, and training sessions for startups and IT professionals. Supporting interaction between entrepreneurs, scientists, and investors.
Business Accelerators	Intensive training programs for entrepreneurs. Assistance with entering international markets and attracting investments. Financial support in exchange for a stake in the company.

Source: compiled based on [2—3; 6].

Table 2. Characteristics of operational management and crisis response subsystems for small business in Ukraine

Subsystem Type	Subsystem Functions
Analytical Centers	Market trend research, risk assessment, and forecasting of economic changes, development of growth strategies for small businesses.
Market Change Forecasting Systems	The use of Big Data and artificial intelligence for analyzing market trends, and the operational adjustment of business strategies based on the obtained data.
CRM Systems (Customer Relationship Management)	Automation of customer interaction, collection of data on their preferences and behavior, optimization of marketing and sales processes to increase customer loyalty.
Automated Platforms for Consumer Demand Analysis	Real-time monitoring of changes in consumer preferences, using artificial intelligence algorithms to personalize offers.

Source: compiled based on [1; 3].

Table 3. Characteristics of Subsystems of State Support for Small Business in Ukraine

Subsystem Type	Subsystem Functions
State entrepreneurship development programs	Provision of grants and subsidies for entrepreneurial development Conducting training sessions, educational programs, and mentorship initiatives. Support for women entrepreneurs, youth businesses, and social entrepreneurship.
Business support agencies	Information and consulting support for entrepreneurs Assistance in business plan preparation, securing financing, and Accessing international markets. Organization of events, seminars, and business forums.
Public tenders for small businesses	Priority for small businesses in the allocation of government contracts Simplified participation conditions for entrepreneurs (lower capital and experience requirements, etc.). Transparent tender platforms that promote fair competition.

Source: compiled based on [2; 4—5].

Table 4. Characteristics of Digitalization Subsystems for Small Businesses in Ukraine

Subsystem Type	Subsystem Functions
Online Sales Platforms	Creation of online stores or use of existing marketplaces. Management of assortment, pricing, payments, and delivery Integration with CRM systems for better customer base management.
Financial Technologies (FinTech)	Payments, investments, lending, and financial management through digital platforms. Application of blockchain technologies for transparency and security of financial transactions. Integration with accounting systems and automated cash flow management.
Automated ERP Systems (Enterprise Resource Planning)	Automation and Integration of resource, financial, inventory, supply, and production management. Real-time data analysis for informed management decisions improved efficiency through integrated modules for project, production, personnel, and financial management.

Source: compiled based on [1; 4].

Table 5. Characteristics of bsiness education subsystems for small entrepreneurs in Ukraine

Subsystem Type	Subsystem Functions
Business courses	In-Depth sudy of core aspects of business management. Mastering new technologies and business methods. Preparation for specific business challenges through case methods and practical tasks.
Webinars	Timely updates on new business trends and tools. Discussions with experts on current business challenges. Case sudies and real-world scenarios to enhance understanding of specific business management aspects.
Mentorship programs	Providing practical advice and consultations for business development. Enhancing entrepreneurial skills through close collaboration with mentors Support in making core management decisions.
Online academies	Providing access to flexible training programs covering various aspects of business management. Offering certificates and diplomas that enhance an entrepreneur's credibility in the market. Providing convenient online tools for learning and development.

Source: compiled based on [1; 6].

financial technologies (FinTech), and automated ERP systems (Table 4).

In fact, such subsystems enable small businesses to reduce costs, improve customer service quality, and quickly respond to market changes. A notable example is Rozetka (Ukraine), which is currently one of the largest online sales platforms, offering integration with other business platforms.

Educational support leads to the formation of business education and professional development subsystems, which facilitate the learning process for small entrepreneurs, enhance their qualifications, and provide access to expert consultations [1]. Examples of such subsystems include business courses, webinars, mentoring programs, and online academies, which help small entrepreneurs succeed in business and create new growth opportunities (Table 5).

In particular, Mentor.ua (Ukraine) is a platform for finding mentors and advisors for entrepreneurs and startups, while Webinar.ua (Ukraine) is a platform for hosting webinars, often used for business education events.

Competitiveness leads to the formation of market competition subsystems and an entrepreneurial ecosystem that ensures equal conditions for all market participants, stimulating the development of high-quality products and services [3]. Examples of such subsystems include antimonopoly regulation, startup support, and the creation of business clusters, which allow small businesses to compete with large corporations, foster innovation, and improve products and services (Table 6).

In particular, the IT cluster of Lviv (Ukraine) is a business cluster that brings together IT companies, research institutions, and organizations for the development of innovative technologies [4].

Financial accessibility forms the subsystems of financing and investment support, which create opportunities for obtaining startup capital, accessing loans, and attracting investors [6]. Examples of such subsystems include venture funds, microcrediting, crowdfunding platforms, and government financial support programs (Table 7), which provide support for small businesses even in conditions of an unstable economic environment. For instance, the Ukrainian

Table 6. Characteristics of competitiveness subsystems for small entrepreneurs in Ukraine

Subsystem Type	Subsystem Functions
Antimonopoly regulation	Prevention of monopolistic practices. Provision of equal conditions for competition in the market. Control over mergers and acquisitions of large companies.
Startup support	Providing funding for startups through grants, investments, and venture capital. Providing mentorship support and establishing business accelerators. Promoting entry into international markets and attracting customers.
Creation of business clusters	Creating an environment for collaboration between businesses within a specific industry. Improving efficiency through joint research, development, and investments. Supporting innovation and competitiveness through knowledge and technology exchange.

Source: compiled based on [3—4].

Venture Fund is a Ukrainian venture fund that invests in promising startups at the development stage, and Boomstarter (Ukraine) is a Ukrainian crowdfunding platform that supports business ideas and startups.

It's important to note that not only the close synergistic combination of these subsystems is crucial, but also their diversity, which forms different formats of small business systems, each contributing to comprehensive development at different levels [2].

Table 7. Characteristics of the financial accessibility subsystems for small entrepreneurs in Ukraine

Subsystem Type	Subsystem Functions
Venture funds	Providing funding for startups and high-potential companies. Joint participation in business development through mentorship and strategic consulting. Increasing the chances of scaling and entering new markets.
Microcrediting	Offering small loans to help cover daily expenses or to support initial investments. Supporting entrepreneurs who do not have access to traditional bank loans. Reducing barriers to starting or developing small businesses.
Crowdfunding platforms	Attracting funding through contributions from individuals. Supporting innovative projects and startups. Increasing trust and interest in the project through transparency and community engagement.
Government financial support programs	Providing funding through preferential loans, subsidies, and grants for small businesses. Supporting entrepreneurs with limited access to traditional financial resources. Stimulating entrepreneurship development in priority sectors of the economy.

Source: compiled based on [2—4; 6].

CONCLUSIONS

The analysis of the current foundations for the systems development for small businesses in Ukraine has led to the conclusion that their formation should support the processes of generating profit and/or self-realization. The following conclusions have been made:

1. The systems development for small businesses in Ukraine should be ensured through a combination of innovation, flexibility, and adaptability to global economic challenges, government support, digitization, educational support, creating conditions for effective competition, and financial accessibility.

2. Each of the foundations for the systems development for small businesses in Ukraine forms numerous subsystems that create a favorable environment for small businesses. Thus, flexibility and adaptability form subsystems for operational management and crisis response. Innovation forms subsystems for innovative development. Government support forms subsystems for state stimulation of small businesses, which contribute to financial stability and entrepreneurship development. Digitization forms subsystems for digital solutions for businesses that contribute to process automation and resource management optimization. Educational support forms subsystems for business education and professional development, which help entrepreneurs develop the necessary competencies. Competitiveness forms subsystems for market competition and the entrepreneurial ecosystem, which ensure equal conditions for all market participants. Financial accessibility forms subsystems for financing and investment support, which contribute to attracting capital for business development.

3. Each of the subsystems that create a favorable environment for small businesses interacts with others, forming a cohesive environment for the development of small businesses and their adaptation to modern challenges.

Thus, the development and implementation of a comprehensive support system for small businesses will contribute to their sustainable development, increase operational efficiency, and strengthen their role in the national economy's structure.

Література:

1. Жаліло Я. Євроасоціація і нові можливості розвитку малого бізнесу в Україні. Дзеркало тижня. 2015. URL: https://zn.ua/ukr/macrolevel/yevroasociaciya-i-novi-mozhlivosti-dlya-rozvitku-malogo-biznesu-v-ukrayini-_.html

2. Лозовський О.М., Яремко А.О. Основні тенденції розвитку малого бізнесу в Україні. Економіка і суспільство. 2017. № 13. С. 578—582.

3. Орлова В.О. Розвиток малого бізнесу: сучасні реалії та нові напрями державної політики. Економічний часопис-XXI. 2013. № 5—6 (1). С. 18—22.

4. Кушнір О.К. Малий бізнес в Україні:проблеми розвитку. Вісник Кам'янець-Подільського національного університету імені Івана Огієнка. Економічні науки. 2015. № 10. С. 178—183.

5. Паламарчук О.М. Особливості функціонування бізнес-інкубаторів в Україні. Економічний вісник університету. 2014. № 22(1). С. 99-104.

6. Табінський В.А., Сімон А.П.,Стасюк А.В. Деякі аспекти розвитку малого підприємництва в Україні. Економіка і суспільство. 2016. № 2. С. 36—39.

References:

1. Zhalilo, Y. (2015), "Euroassociation and new opportunities for small business development in Ukraine", Dzerkalo Tyzhnia, available at: https://zn.ua/ukr/macrolevel/yevroasociaciya-i-novi-mozhlivosti-dlya (Accessed 02.02.2025).

2. Lozovskyi, O.M. and Yaremko, A.O. (2017), "Main trends in the development of small business in Ukraine", Ekonomika i suspil'stvo, vol 13, pp. 578—582.

3. Orlova, V.O. (2013), "Small Business Development: Modern Realities and New Directions of State Policy", Ekonomichnyy chasopys-XXI, vol. 5—6 (1), pp. 18—22.

4. Kushnir, O.K. (2015), "Small business in Ukraine: development problems", Visnyk Kam'yanets'-Podil's'koho natsional'noho universytetu imeni Ivana Ohiyenka. Ekonomichni nauky, vol. 10, pp. 178—183.

5. Palamarchuk, O.M. (2014), "Peculiarities of the functioning of business incubators in Ukraine", Ekonomichnyy visnyk universytetu, vol. 22 (1), pp. 99—104.

6. Tabinsky, V.A., Simon, A.P. and Stasyuk, A.V. (2016), "Some aspects of the development of small business in Ukraine", Ekonomika i suspil'stvo, vol. 2, pp. 36—39.

Стаття надійшла до редакції 17.02.2025 р.