

Changing patterns of business behavior: The Ukrainian experience of adaptation of global accounting and financial mechanisms

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Abstract. In the context of growing turbulence in economic development, it becomes necessary to determine the main patterns of interaction between business and its counterparties. The purpose of this study is to determine behavior patterns - patterns and eliminate existing obstacles to leveling negative phenomena in the economy and finding conditions for meeting business needs, incentives for further development, improving the quality and standard of living, attracting more financial resources, investments to ensure production. The methodological basis of the study was modern regulatory and legislative sources of formation of accounting and financial mechanisms and patterns in business activity. In the conducted researches, methods of dialectics, methods and principles of scientific knowledge. As a result of the study, the possibility of substantiating the patterns of business behavior that form the system of financial, transactional management and strategic accounting of intellectual property and its structural components based on a complex of conceptual approaches is determined: the theory of intellectual capital, intellectual property valuations, accounting and management, the methodology of net intellectual capital accounting. Conclusions are presented by the optimal variant of pattern changes that corresponds to the selected conditions of adaptation of the accounting and financial mechanism to the conditions of business development can be obtained only on the basis of intuitive selection, appropriate traditional methods, algorithms, strategies, which will be the basis of the set goals and tasks related to the nature of doing business.

Keywords: pattern, trend, template, system, finance, changes, development

1 Introduction

According to research by international institutions, the development of technologies in the world is exponential, which means that every year the number of changes that occur per unit of time is constantly increasing. Therefore, in order to survive, business must have time to adapt, experiment with new approaches, world models and accounting and financial

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mechanisms [1]. At the same time, 70% of the risks in a change situation are not related to technologies and processes, but to employee sabotage, overt or hidden. Therefore, the success of all changes in business depends on changing the patterns and models of human behavior (smokers, producers and consumers), which is subject to the general global socio-economic and accounting and financial mechanisms and trends, the main of which is the increase in internal and external contradictions of the modern way of social production, gaps between the technical, economic and humanitarian spheres of development, which are projected and perceived directly by man. That is, a person is influenced by the dominant trends that exist in his environment and affect those patterns that were formed during certain periods and circumstances. However, the surrounding world and man are constantly developing, accumulating experience, self-improvement. Patterns are transformed accordingly, because modern trends towards harmonious business development, mastering new, more effective skills force new shifts, changes in existing development mechanisms to more active ones or replacement of some non-working tools with more productive ones.

The fact is that not all methods of change and movement in society can be comfortable for business, because in the process of adapting some accounting and financial mechanisms, especially those that worked in some countries, but do not work in Ukraine (for example, financial "shock therapy", which worked in Poland, but not in Ukraine or the pension reform in Chile, which still does not work in Ukraine), can bring some unpleasant consequences. Therefore, there is a need to analyze patterns that will help to better understand business behavior and allow to more usefully and efficiently adapt new or modernized accounting and financial mechanisms to existing situations, facts and adjust them to conscious business behavior.

In the last 20 years, due to the rapid development of technologies, the role of the relationship between the client and the company has increased many times. Consumers increasingly need the trust that comes from a successful experience with a seller. However, by shifting the focus from the product to the customer, investing in a unique interaction experience and trying to satisfy all customers at once, the company risks becoming unprofitable. Therefore, a strategic approach must be used to successfully implement a balanced client-centric business model. Businesses should allocate investment in customer relationships based on the value they bring. Most often, it is characterized by current and potential indicators of profitability and turnover, but there may be other criteria depending on the company's strategy.

Behavioral patterns in the business community are most often considered as "patterns" that customers follow when making decisions about buying or interacting with a company. Some of these patterns lead to mutually beneficial cooperation and high profitability, while others lead to customer churn or long unprofitable relationships. The task of a business unit is to continuously incentivize the "right" behavior, or in other words, to initiate behavioral patterns that affect its profitability and strategic goals. Although, we should not forget about those general trends that form "habits" in the behavior of business agents themselves and contribute to the improvement of their financial situation.

Based on this, the purpose of this study is aimed at eliminating existing obstacles to eliminating negative phenomena in the economy and finding conditions for meeting business needs, incentives for further development, improving the quality and standard of living, attracting more financial resources, deposits and investments to ensure production. This goal acquires special attention and urgency in the conditions of active military actions taking place in Ukraine today and the processes of economic reconstruction in the territories that were cut off from the production complex of Ukraine.

In this context, the use of foreign experience [2, 3, 4, 5, 6, 7, 8, 9] and the application of the existing practice of accounting and financial mechanisms, legislation and EU standards are the basis for rethinking the state budget and financial policy in Ukraine, in the context

of ensuring and protecting working businesses in order to form the most effective regulatory mechanisms and growth of the national economy.

2 Methodology

The methodological basis of the study was modern regulatory and legislative sources of formation of accounting and financial mechanisms and patterns in business activity. In the conducted researches, methods of dialectics, methods and principles of scientific knowledge, tools of economic and comparative analysis were used for the successful adaptation of foreign experience in the activity of the Ukrainian business environment.

With the help of comparative and statistical methods, expert assessments of losses and losses in the business sector as a result of the transformation of business behavior models were summarized, trends in the directions of industry restructuring and the level of business activity of Ukrainian enterprises were analyzed. Historical and logical approaches are used to generalize and systematize the possibilities of using in Ukraine the experience of countries that were participants in military conflicts, regarding the ways of business recovery and ensuring the functioning of accounting and financial mechanisms.

The study of management tools of the accounting system of Ukrainian enterprises determines the need to use the fundamental principles of world economic science: regional-spatial economics (from the standpoint of implementation opportunities in different territories) and management of economic entities, which in aggregate involves the use of theoretical and methodological approaches, special and scientific methods. In particular, the methods of scientific abstraction and synthesis are used to identify and group the main external and internal threats to transaction management and strategic accounting, to systematize opportunities for development and to ensure the security of Ukrainian enterprises; the modeling method is used to substantiate the logic of conducting business investigations regarding the use of borrowed experience in the application of accounting and financial mechanisms; monographic analysis made it possible to determine the essence of the process of changing business behavior models with the possibilities of synergistic cooperation of regional clusters; a systematic approach is used for a comprehensive assessment of socio-economic transformations in Ukrainian business and their consequences; reflexive methods are used to compare management algorithms for compliance with levels of business behavior to modern conditions; special methods of historical and logical analysis used to determine the main stages of the Data mining algorithm within the framework of the management system.

However, Lois P., Drogalas G., Karagiorgos A. and Karasteriou E. note the emergence of the phenomenon of unpredictable financial behaviour, which is expressed through tax evasion due to undeclared employment [4].

An unusual analogy for the impact of greening processes on financial stability in the world is given by the authors Jadoon I., Mumtaz R., Sheikh J., Ayub U. and Tahir M., emphasizing the importance of investing in green energy on the financial performance of multinational corporations [10].

Martini A. conducts a detailed study of the importance of global socially responsible investment from the standpoint of the dynamics of financial behaviour of business units. Such financial activity has intensified in recent decades, from a religious niche in the world to a core risk analysis strategy for institutional and retail investors. Research shows that the lack of a globally accepted taxonomy of what is a sustainable financial activity coupled with practical and behavioural difficulties are major critical issues that deter the socially responsible investment industry globally [9]. Similar aspects, but in terms of human capital attributes, are studied by Lamboglia R. and Mancini D., emphasizing the achievements and

possible shortcomings of regulatory activity in this area at the international level in recent years with special emphasis on the European Union [8].

This study takes place within the framework of scientific research (research and design) work, which is carried out on the basis of the Department of Finance, Accounting and Taxation, National Aerospace University “Kharkiv Aviation Institute” on the topic "Accounting and financial mechanism of innovative interaction of business entities in the context of the transformation of the knowledge economy and socio-behavioral restrictions" (state registration number 0121U108324).

3 Results

Already at the beginning of 2021, marketing experts identified the main trends in the behavior of representatives of the business environment, which indirectly affect the organization, stability and success of financial and accounting processes, most of them have not lost their relevance even now [11]:

1. Forming the habit of being attentive always and in everything will become a necessity in everyday work. The vitality and success of any enterprise is subject to a lot of different factors, but the most successful will be those who can predict the impact of these factors and prevent the impact of negative ones, enhancing the positive impact. Actions to anticipate problems and prepare for crisis phenomena, even if officially available information does not confirm the possibility of their appearance, is the first pattern that is important in the current year and in the future, which will allow maintaining financial stability in the long term.

2. Downsizing and downsizing is a trend that is becoming a pattern for most representatives of the business environment: reducing the number of events, reducing the number of participants, minimizing and simplifying content on websites, shorter videos, smaller volumes of printed materials, smaller sizes of things. Transition from large-scale events to small meetings in a narrow circle; giving preference to simple, small, understandable and convenient things, a simplified way of life - the need formed in 2020 gradually turns into a pattern for both the business itself and society as a whole, creating the basis for avoiding excessive costs and saving financial resources.

3. Practical application of artificial intelligence - in the last two years, the use of artificial intelligence in everyday life has been actively spreading both among the population and in the business environment. It greatly simplifies everyday work with typing. Developed software products facilitate the creative process of creating texts, assisting in editing and generating them independently based on predefined parameters. In order to speed up work processes, most entrepreneurs should involve such a tool in the organization of their activities and actively use it - this is the third general pattern for business entities.

4. Investing in human capital is another modern trend. Qualified specialists are always a valuable resource for any enterprise, but now we are talking about investments in existing employees, this is the pattern that has been forming for the past two years and is only now being consolidated: maintaining and developing the professional competencies of permanent employees is much more profitable from a financial and economic point of view (and not only) than the search and attraction of highly paid specialists.

5. Individualization of video materials. Video as a form of content will continue to gain momentum, but its content is becoming more differentiated. This also applies to video conferences: from mass video communication programs, professional users move to individual communication, including the creation of individual video material for each partner, client, counterparty, etc., because it is easier to watch and listen than to read. Such training actually turns into a new way of communication that can save time and, accordingly, money.

6. Adaptation of web content to the needs of mobile users. Active promotion of your own business and financial and economic stability will be impossible if the company does not adapt its site for mobile devices. The majority of potential counterparties, customers are no longer ready to spend time opening a computer, it is much easier to pick up a phone and perform an operation in the mobile version of the site, through the appropriate application, etc.

7. Greening of businesses. At first glance, this trend has nothing to do with the improvement of the financial and economic stability of subjects of economic activity, but this is only at first glance. The modern civilized world is aware of the scale of environmental problems created by mankind during its existence. Greening becomes the main need and condition for the survival of the planet. The necessity of this trend was confirmed by the recorded facts of the regeneration of ecosystems due to the cessation of production, a reduction in the number of visitors to famous tourist destinations, etc. during quarantine measures in various parts of our planet. The direct interdependence between the environmental friendliness of production and business processes and the commitment of partners, customers, and counterparties becomes obvious.

The presented world trends of behavior in the economic environment are necessarily, one way or another, reflected in the financial position of any enterprise, taking into account these trends is an important component of the formation of a positive financial flow.

Segmentation will help determine business behavioral patterns in the new Ukrainian realities. As a starting point, you can take the selection criteria that are already used at the enterprise - based on consumer needs, socio-demographic characteristics, etc. - and then add additional parameters and accounting and financial mechanisms for their processing. These include those that reflect the characteristics of customer behavior: frequency of purchases, rate of repeat purchases, average check, best accounting and financial channels.

In addition, it is necessary to take into account the cost of servicing the segment and the presence of requirements for customization of the product offered to the consumer. Having collected such an array of data, it is possible to form segments based on customer behavior, the basis of which is strategic segmentation. Each segment should be evaluated, at least, according to the following characteristics: profitability, speed and convenience of accounting and financial mechanisms, number of customers and average duration of relationships.

Conducting such an analysis allows you to identify behavioral patterns that have the greatest impact on profitability. In this way, the company will understand exactly how the consumer can behave and what actions he can take to increase his value for the business. Examples of behavioral patterns that positively affect the development of accounting and financial mechanisms for ensuring the profitability of the enterprise:

- making repeat purchases;
- purchase of an annual subscription;
- periodic repeated identical purchases;
- assistance in generating new customers;
- more frequent use of the online communication channel.

Behavioral patterns that negatively affect the development of accounting and financial mechanisms for ensuring the profitability of the enterprise include:

- interaction with the enterprise only through offline representative offices;
- purchase of low-margin products;
- many requests for technical support;
- frequent use of promotional codes;
- product return.

One or more metrics should be assigned to each such pattern and their current and potential value should be calculated. Not all metrics will be direct, sometimes they may be indirect. Thanks to this, it will be possible to control how effectively CRM programs influence the change in customer behavior. Also, each pattern needs to be assigned one of the basic CRM

metrics: profitability, speed and convenience of accounting and financial mechanisms, number of customers and average duration of relationships.

In order to develop new effective patterns of business behavior in accordance with the selected experience of applying accounting and financial mechanisms, it is possible to suggest following the following recommendations [14]:

1. Each experience or situation should be considered from different angles, analyzing not only the pros, but also the cons in order to make the right decision or create a new position;

2. Any business environment is multifaceted, polarized, so a characteristic feature for many types of business will be that they will not be able to fit their behavior into established and already existing forms and frameworks of patterns;

3. In order to solve the existing problems, a moderate choice should be made regarding whether the business is able to independently get out of the state of helplessness through the development of creative entrepreneurship, or whether it should seek help from other business entities.

4. Each pattern of business behavior can use several fundamentally different approaches: destroy the old behavior, add a more successful new one, or simultaneously destroy the old and create a new one. However, it is considered better to add new ones on the basis that the business (such as the person running the business) will use and test the new offerings. But for each moment of time and situation, there is only one best option for the unfolding of events, which can be found in the process of a certain conscious selection, because making the right choice is a state of formed consciousness and a business attitude to the norms and rules of behavior that exist in society.

5. In its daily activities, business is guided by certain patterns of behavior that are learned at the unconscious level. However, it is important to focus on patterns related to the area of development interest.

6. When working with patterns, it is important to understand that it is extremely difficult to change them without the help of specialists, especially if we are talking about accounting and financial mechanisms and the need to adjust them to the military conditions of the country's economic development, and it requires the business to have at least basic knowledge.

According to A. Allen, an employee of the American Institute of Labor, the accounting of business behavior is: the development of theoretical foundations that explain the nature and determine the factors of the value of people from the point of view of official organizations; development of reasonable and reliable methods for assessing the value and value of people for organizations; design of organizational support for the implementation of the proposed assessment methods [12] based on the use of indicators of net assets and net liabilities in adequate assessments.

Methods of measuring and evaluating business behavior are focused on the use of accounting engineering tools [13]. The pattern of business behavior and its accounting methodology is focused on the use of an integrated system of financial, managerial and strategic accounting with transactional managerial and strategic accounting (Figure 1).

The system of integrated accounting with transactional management and strategic accounting is built on a structured plan of accounts with integration on three levels [13]:

1. Financial accounting, based on the financial accounting interface, forms the basis of the system and the use of a structured chart of accounts is being built;

2. A system of transactional financial accounting, which includes computer programs embedded in a structured chart of accounts: 1) a structural derivative balance sheet; 2) marketing derivative balance sheet; 3) behavioral derivative balance sheet; 4) segmental derivative balance sheet; 5) forecast derivative balance sheet; 6) strategic derivative balance sheet; 7) intelligent derivative balance sheet. At the same time, sections of the chart of accounts, mega accounts, net assets as actual or forecast data can act as the initial operator.

3. Resource potential management system of the enterprise: hedged; integrated risk; monitoring derivative balance sheets and others.

The transactional accounting system is a modern version of creative accounting that provides management of the enterprise's resource potential. The issue of creative accounting, which has come to the fore again, is the modern equivalent of the previously existing distortions of reporting information - profit smoothing, selective reporting of data, as well as pressure from companies to prevent the introduction of standards in certain areas.

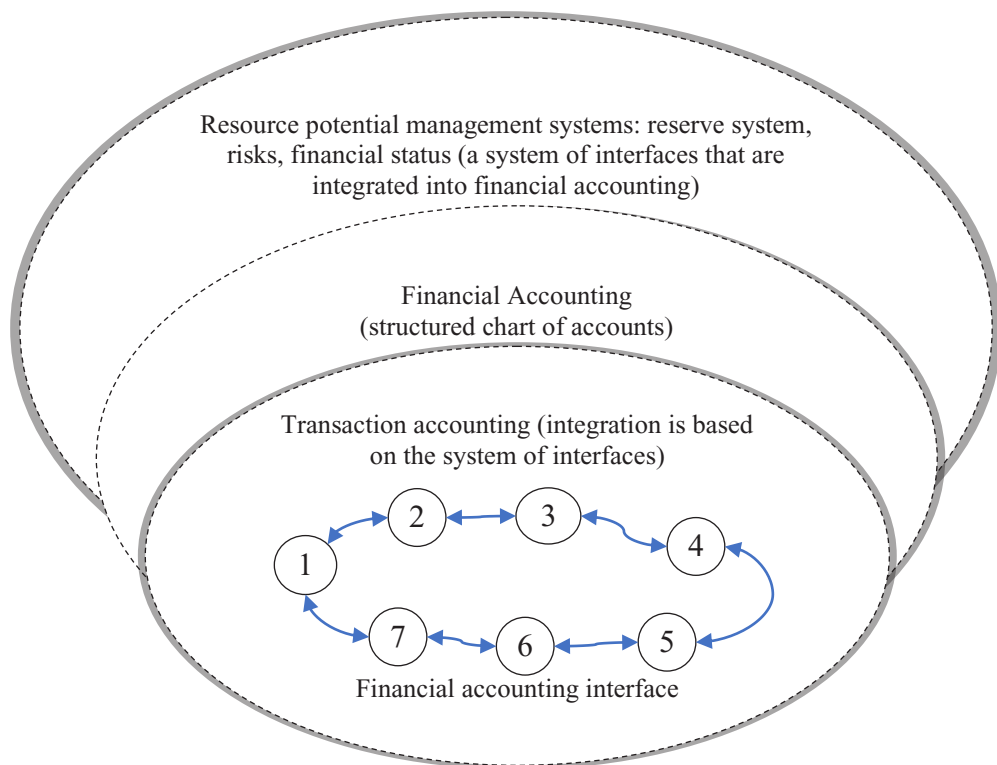


Fig. 1. Integrated accounting system with transactional management and strategic accounting. Source: developed by the authors based on [10].

But not always existing or foreign accounting and financial mechanisms, as the practice of the author's studies [15, 16, 17, 18] have shown, work in the conditions of Ukraine. For the modern period, the most relevant mechanisms are those that transform the debt model of deficit financing of the economy into the necessary attraction of the necessary financial resources to ensure production, solve the problem of quality of life and economic growth [19]. However, mechanisms due to the motivation to invest funds in the development of production, financial operations that ensure higher profitability have not lost their relevance. And in the context of the European integration of Ukraine, EU standards and practices are applied to ensure social rights, receive fair wages that ensure a decent standard of living and prevent poverty. Rethinking the state policy regarding incomes in the context of provision, protection of the working person, devaluation of labor, will allow to form the most healthy prerequisites for the economic growth of business and activate the creation of new accounting and financial mechanisms. In addition, the experience of integration processes shows that for a long time there has been a gradual harmonization of the accounting systems of EU member states by adapting national legislation and harmonizing accounting and finance methodologies to the conditions of Ukrainian business development. The experience of harmonization of accounting and financial mechanisms for

EU countries determines the list of priority tasks, which is not only an important prerequisite for strengthening economic ties between Ukraine and the EU in the near future, but also conditions the formation of new patterns

4 Discussion

Any business is done by proactive people who achieve results, know how to think strategically and create patterns of behavior regarding accounting and financial mechanisms that are adapted together with representatives of various businesses. Although we do not have to copy and adjust our patterns to those that already exist in the world, but we have to apply and shape our approaches [20], but if we examine the existing patterns of business behavior and take them as a basis, then those patterns attract attention thanks to which success has already been achieved or these achievements can be repeated. Therefore, based on the conditions of development in which Ukraine is today (conduct of active military operations and further reconstruction of the country's economy), it is sufficient to choose those models of behavior that already have a certain image (authority) and apply them to identical, similar circumstances that have developed in business. With the development of global and domestic financial systems, the number of patterns for adapting certain accounting and financial mechanisms is increasing. Every business has open access to and to companies highlighting their positive developments in this area. However, it is important to remember the need to conduct a certain investigation regarding the use of information and the reliability of the provided data in order to confirm the probability of avoiding risks through the application of the proposed tools to the conditions of business activity, to assess the scope of the use of borrowed experience and to predict possible achievements (effects, including synergistic ones). The sequence of such investigations is presented in fig. 2.

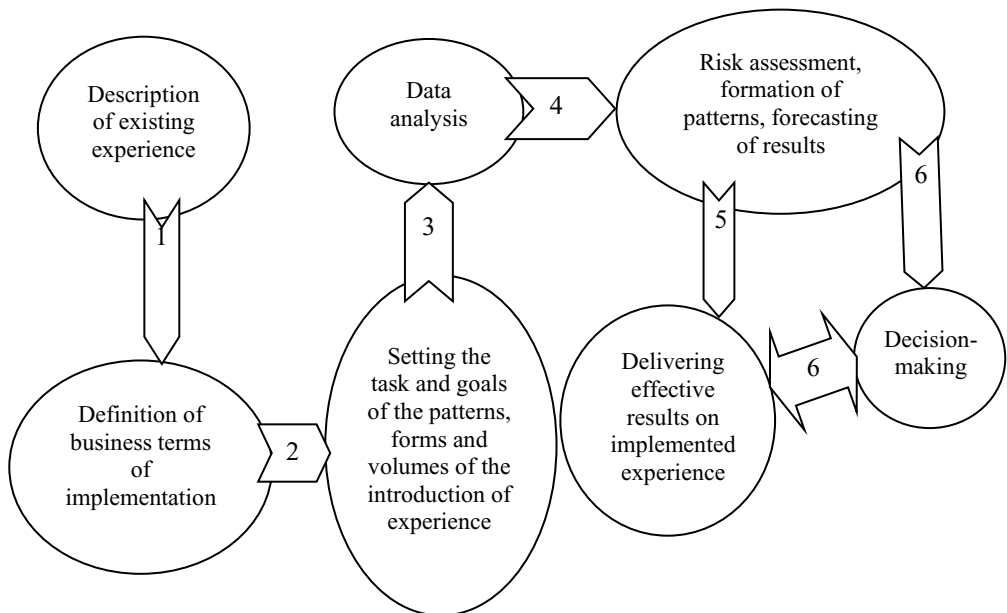


Fig. 2. The logic of conducting business investigations regarding the use of borrowed experience in the application of accounting and financial mechanisms.

Source: developed by the authors using [21].

When forming new patterns (or their transformation) regarding the effective use or adaptation of accounting and financial mechanisms, in addition to ascertaining the facts according to the logic of conducting business investigations (Fig. 2), it is necessary to predict business development trends and the emergence of all possible threats, advantages and disadvantages, to determine diagnosis, conduct data mining or SWOT analysis to obtain the information presented in the Table 1.

Table 1. Main stages (algorithm) of using Data mining or SWOT analysis within the framework of the system.

Analysis of the current situation (diagnosis)	Analysis of future actions
1. Analysis of critical internal and external factors	
2. Evaluation of external factors (expertise)	5. Forecasting development trends for each determined external factor
3. Assessment of internal factors (expertise)	6. Development of recommendations to strengthen the advantages and eliminate the disadvantages of each of the internal factors
4. Determination of diagnosis: specific positions and state of business, disadvantages and advantages)	7. Forecasting the future (prospective vision)
	8. Formulation of patterns and directions of their change based on each direction of business activity

Source: developed by the authors based on [22].

Stages, which are presented in the Table 1 provide clear recommendations on the order of analysis within a specific system and allow you to identify all problem areas that need to be paid close attention to.

5 Conclusion

The conducted research determined the possibility of substantiating patterns of business behavior that form a system of financial, transactional management and strategic accounting of intellectual property and its structural components on the basis of a complex of conceptual approaches: the theory of intellectual capital, valuations of intellectual property, accounting and management, the methodology of accounting for net intellectual capital; transactional accounting methodology (accounting and methodological support, structured chart of accounts, accounting architecture, information transactions, integrated accounting system); management systems of the reserve system of the enterprise, intellectual capital, risks, financial situation.

As the research has shown, the optimal variant of pattern changes that meets the selected conditions of adaptation of the accounting and financial mechanism to the conditions of business development can be obtained only on the basis of intuitive selection, appropriate traditional methods, algorithms, strategies, which will be the basis of the set goals and objectives, related to the nature of business. Undoubtedly, all existing and

proposed methods of analysis, evaluation and other proposed methods of making the right decisions based on Data mining or SWOT analysis can be envisaged for the expected development of the economy of Ukraine. However, the economy of Ukraine today is developing in unpredictable ways, which creates certain additional problems regarding changes in business behavior patterns. And there is hope that the application of the proposed decision-making tools, the transformation of patterns and the adaptation of already existing experience in the application of accounting and financial mechanisms will create an opportunity for the emergence of new approaches and innovations in the functioning of not only business in the conditions of military operations, but also the entire Ukrainian society, which is united for fulfillment of the tasks set for the liberation of the occupied territories, business development, and the transition from wartime conditions to peaceful production, which involves integration into the European and world economic community, the financial system, and acceptance of the acquisition of the world economy and civilization as a basis.

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