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MODERN BANKING TECHNOLOGIES IN THE CONTEXT OF PROJECT MANAGEMENT

Abstract. *The role of digital innovations and financial technologies in modern project management is constantly growing. In the context of modern geopolitical challenges, ensuring the stability of financial systems is becoming increasingly important. This study examines the prospects for integrating modern banking technologies into project management as a means of improving financial decision-making, increasing operational efficiency and strengthening project security.*

The article reviews a number of approaches by scholars to the development of fintech technologies, such as artificial intelligence, blockchain, big data and digital customer identification, while highlighting the gap in practical, project-oriented financial tools. Methodologically, the study conducts a functional analysis of widely used project management tools and assesses their potential integration with financial technologies, including electronic digital signatures, API-based banking services and automated financial transactions. Special attention is paid to the adaptation of the GIT version control system to form a matrix of permissible project budgets, which allows generating and comparing several financial scenarios.

The results show that integrating digital banking solutions into project management systems increases security, speeds up financial processes, and supports more informed management decisions. Moreover, such integration complies with the principles of constraints, reducing costs and increasing efficiency without changing the time or scope of the project. The study concludes that combining existing digital financial tools with project management platforms is a promising direction for further research and practical application, offering significant potential for increasing the technological maturity and sustainability of modern projects.

Keywords: *project management, financial management, fintech, digital banking technologies, artificial intelligence, GIT version control, digital transformation.*

1. Introduction

The level of economic development of any system, ranging from the micro- to the macro-level, depends on innovation and the extent to which modern technologies are utilized, which, in turn, require adequate financial support. The implementation of such financial mechanisms is primarily the responsibility of banking institutions and alternative entities within the country's financial sector. Under current adverse geopolitical conditions — including military aggression and hybrid warfare — the issue of maintaining the stability

of all financial mechanisms that support innovation and ensure the functioning of the economy as a whole becomes even more critical. The use of such technologies, in itself, is not an exclusive or defining characteristic of success; however, ignoring their advantages leads to a decline in competitiveness, efficiency, and the ability to function sustainably overall. As a result, the technological advancement of the banking sector determines the overall level of development of the financial system, to which all institutional components of the economic system must correspond. This issue



is particularly relevant for new market participants, enterprises, industries, and their subdivisions, which, by their nature, are project-based and at the stages of planning or implementation. The quality and efficiency of financial project management constitute fundamental prerequisites for the overall success of a project and for the attainment of its objectives through the most effective utilization of available and potential financial resources. One illustrative example is the growing popularity of project financing as a promising mechanism for mobilizing financial resources, especially in the implementation of large-scale investment projects. Accordingly, the application of technological innovations in contemporary financial management should be examined from two complementary perspectives: first, through the identification of prevailing trends and widely adopted technologies that demonstrate an innovative character; and second, through the determination of genuinely novel and prospective technologies, followed by the development of decision-making frameworks and practical solutions based upon them.

The purpose of this study is to identify the prospects for applying modern banking technologies in project management and to develop specific proposals for technological solutions of this kind.

The need for research in this area is further emphasized by the search for ways and methods of ensuring sustainable functioning and development across the entire sector of innovative enterprises [1]. The study of fintech innovations and the corresponding transformation of financial institutions (such as banks and insurance companies) has been addressed by Yurasova and Ivashko [2], particularly concerning the “use of artificial intelligence, blockchain, big data, and new customer service models,” which represent vast areas for academic investigation. This list of technologies is typical for a wide range of scholars, including Naida and Zhekiu [3], who consider these technologies as innovative approaches to startup management, encompassing a broad spectrum of sectoral manifestations of digital transformation. A more specific and narrowly defined research focus was adopted by Zaika, Gridin, and Zaika [4], who examined the financial aspects of innovative development, sources of funding, and their adequacy for the implementation of innovative projects, while also developing mechanisms for the effective utilization of such funds as a means of enhancing the competitiveness of the economy. Similarly, Ivashkiv and Tymots [5] drew attention to the growing competition in the financial services market as a prerequisite for increasing its efficiency at the current stage of economic transformation. Nevertheless, within the extensive and multifaceted corpus of research conducted by economists, the issue of developing well-defined financial and innovation instruments for direct application in practical activities remains insufficiently addressed. While duly recognizing the scholarly contributions of the authors referenced in this article, it is important to note their shared characteristic of emphasizing the necessity of integrating advanced technologies without

a specific focus on the concrete projects through which such technologies are implemented.

Among the most pertinent domains for the application of fintech solutions in management is project-based activity, where the demand for innovation and efficiency constitutes an indispensable prerequisite for achieving the anticipated results. Furthermore, it should be emphasized that one of the defining features of fintech instruments is their dynamic development and clear functional orientation. This is determined by the characteristics of potential industry development projects [6] and by the opportunities within the sphere of precise legislative regulation and unconditional compliance with confidentiality and security standards during the implementation of innovative projects.

2. Materials and Methods

A considerable number of studies by economists have examined the creation and use of modern banking service technologies without targeted specialization, or primarily focusing on the most dynamic segment — customer service. Examples include the works of Marich and Ratushnyak [7] — “Role and Place of Internet Technologies in the Development of the Banking Services System” as well as Borodenko and Haponiuk [8], who analyzed the impact of financial technologies on the activities of Ukrainian banks.

At the same time, the study of financial instruments for project implementation, specifically in light of their innovativeness and the advantages of using modern financial (mainly banking) technologies, remains extremely relevant yet underexplored. Therefore, there is a need to examine financial technologies from the perspective of different stages of project management, assessing their potential and limitations. The main criterion for the feasibility and efficiency of such innovative instruments is their viability, i.e., the possibility of practical application where the benefits outweigh the associated constraints. Another essential aspect is specialization and fine individual adaptation to specific projects or, conversely, the enhancement of their universality. However, the most important task of this research is to develop clear and concrete proposals, going beyond the general declarations of innovation, such as the often-cited advantages of applying artificial intelligence in finance. Despite numerous academic findings in this area, there remains a need for forming applied, practice-oriented recommendations that can be implemented effectively within modern financial and banking systems.

The practical toolkit for implementing project management decisions is a crucial aspect of any project's success. “Effective task organization, progress control, and communication are essential for achieving goals on time and with excellence. To facilitate this process, there is a wide range of project management tools, each offering unique advantages.” [9]. Today, the use of online platforms such as Trello — a board that allows users to create lists and task cards — or its closest analogue, Monday.com, has become typical

and well-proven for project management. Other widely used services in project management include:

- Asana — for creating tasks, setting deadlines and priorities, and distributing them within a team;
- Microsoft Project — a tool for creating schedules, defining tasks and resources, managing budgets, and setting task dependencies;
- Jira — specialized in software development management, with functionality tailored to bugs, incidents, and their interrelations;
- Basecamp — designed for team communication, task allocation, and collaborative work on documents;
- TeamGantt — a specialized solution for working with Gantt charts, allowing users to create, edit, and track project timelines;
- TeamWork — a comprehensive project management tool that enables task creation, assignment of responsible persons, deadline setting, and exchange of comments and files;
- Podio — a collaborative platform combining social networking features with project management tools;
- Workzone — focused on task management and team communication, allowing discussions and plan adjustments.

The availability of such a broad range of tools enables the selection of those best suited to the specific requirements of a given project. Based on the reputation and widespread application of the aforementioned instruments, their functions can be analyzed from the perspective of their potential integration into project financial management or, conversely, the incorporation of financial functions within them — most commonly those related to interaction with banking institutions. In this way, it becomes possible to develop new, more functional instruments based on the combination of effective, proven, and secure solutions through their mutual integration.

Paradoxically, the capabilities of digital tools at the present stage extend far beyond simple duplication, offering enhanced functions, particularly in the areas of collaboration and security. A vivid example of such an innovation is the use of the electronic digital signature (EDS), which in Ukraine is currently offered as a free service for citizens who are clients of various banks (both state-owned and commercial) and users of the Diia system. To obtain an electronic signature, an individual applies to a qualified provider of trust services, fills out a registration form, and receives a set of a key file and password or the ability to sign documents online. As a result, electronically signed documents are more secure than handwritten ones, since each signature can be verified to identify the signatory. These documents also benefit from two levels of archival storage — long-term (10 years) and temporary (up to 10 years) — and possess legal validity for accounting purposes or even as admissible evidence in court proceedings. In contrast, screenshots, messaging transcripts, or printed email correspondence are not recognized by Ukrainian courts as valid evidence [10]. Therefore, in light of the above, it is

reasonable to analyze the prospects for use electronic digital signatures as a financial instrument in project management. Such tool can be applied, for example, in negotiation procedures, document circulation, or when there is a need to verify financial data.

Traditional banks and government agencies are also following suit: for example, the National Bank of Ukraine and the Ministry of Digital Transformation are working together to digitize Ukraine's banking system. The result of this collaboration is accessible, world-class online services that open up new opportunities for both banks and their clients. "A digital state is when you don't need to stand in line, ... to make copies of documents, waste time, and undergo stress. This is a state, where all official matters can be resolved anywhere using a phone or a computer. From now on, bank customers that have an electronic passport in Diia application no longer require paper documents to confirm their identification in a bank office" [11]. The adoption of best global practices, particularly the Estonian approaches to the functioning of a digital state, has served as a catalyst for the creation of a revolutionary yet logically coherent evolution in the relationship between the state and its citizens in the form of a digital application — the Ukrainian "Diia" system. The utilization of efficient and secure electronic client identification represents a foundational step toward the operation of a comprehensive system for providing electronic banking services. The integration of such an identification system has already been partially implemented within the Ukrainian Customs and Pension systems. Moreover, there are no significant barriers to extending this integration to include the identification of financially authorized managers within digital project management support systems.

The existence of such ready-made digital solutions provided by contemporary banking institutions facilitates the integration of traditional banking operations directly into project planning and management systems. This integration can be achieved without incurring additional costs, while substantially enhancing the overall digital security of the project. The list of such services traditionally includes account opening, attracting funds within established credit limits, opening deposits, issuing bank guarantees and sureties, facilitating money transfers, providing insurance services, and conducting stock exchange operations, among others. The practical application of such integrations is confirmed by the availability of ready-made products that provide integration of banking services into their clients' projects, which are "being powered significantly by Application Programming Interfaces (APIs) and sophisticated integration platforms... this strategy fosters a composable architecture, where financial institutions can assemble and reassemble services and capabilities with greater flexibility, much like building with digital Lego bricks... this collaboration can unlock new revenue streams and foster innovative customer solutions, including the rapidly expanding domain of embedded finance, where banking services

are seamlessly integrated into non-financial platforms” [12]. The timeliness of the implementation and proposal of such instruments is confirmed by the expectations of clients within the rapidly transforming financial sector, which is accompanied by the emergence of competitor solutions, especially those that use advanced digital technologies. In such a dynamic and competitive landscape, the capacity of financial institutions to innovate, adapt, and consistently deliver superior customer service has become a critical determinant of success. At the core of this capability lies the integration of digital banking technologies — an inherently complex process that has shifted from being a strategic consideration to an operational imperative [6]. So, modern financial institutions no longer merely provide a repository for funds; they provide comprehensive technological capabilities and tools to facilitate the management of clients’ finances, including in the field of project management.

3. Results and Discussion

The era of modern FinTech instruments is shaping the development of innovative financial banking products and services. As a result of these innovations, a distinct subclass of banking institutions has emerged digital, or virtual banks — which combine a conservative approach to banking operations, including regulatory compliance, with progressive services offered to their clients. “Successful digital banks focus incessantly on what their current customers want. They provide a compelling value proposition and appealing product features, which they strengthen through continuous market testing. Successful digital banks employ many of the same customer-focused tactics that consumers have come to expect from leading consumer-oriented technology... Digital operators go beyond the simple event-based engagement that traditional banks rely on, to grow and scale at an accelerated pace. Digital banks also embrace an end-to-end approach that covers the full customer journey, including acquisition, engagement, deepening relationships, and customer referral” [13]. As the situation in recent years shows, such dynamics are not a temporary direction of industry development, but a sustainable global trend. However, there is still a range of areas where the implementation of banking technologies has significant potential — particularly in terms of financial support for project management. This is particularly relevant to project risk assessment (including financial risks, though not limited to them), the generation of ongoing managerial reporting, the monitoring of expenditures, and the evaluation of their effectiveness in the context of achieving set objectives. However, first and foremost, all these tasks require user identification, the presence of access rights, and the ability to manage this information, including for the purpose of complying with the project’s security regulations.

As previously noted, one of the key advantages of electronic banking systems lies in the use of highly secure customer identification mechanisms. Regardless of their form (e.g., password-protected key files,

access to cloud storage, or tokens), such systems can be employed to safeguard the financial aspects of project management. The application of ready-made banking technologies for client identification can be integrated into remote project management systems, thereby enhancing confidentiality, reducing the cost of developing customized solutions for each project, and ensuring access to financial resource management and reporting for relevant categories of managers.

The identification and differentiation of access rights — whether to financial resource management or to a specific share of those resources-enable greater efficiency in executing transactions. Where appropriate, these processes can also be automated to support timely notifications and approvals. In parallel with transaction access, project stakeholders may request updates to economic indicators to reflect shifts in income and expenditures caused, for instance, by changes in exchange rates, interest rates on bank lending, or cash inflows. Such updates help maintain the required level of liquidity and creditworthiness. Financial indicators play a critical role throughout all stages of project management, and understanding their dynamics enables more informed decision-making, particularly in evaluating compliance with forecasts and plans.

An alternative to authorization based on individual identification for transactions is the depersonalization of executors, replacing individual responsibility with pre-defined conditions. These conditions may include the achievement of target funding levels, absolute performance benchmarks, or the completion of specific processes — for example, submitting requests for bank guarantees, preparing currency purchase applications for international settlements, or automating payments for outsourced services subject to predefined criteria.

As proven by numerous scientists in research papers [7; 8], the latest banking technologies based on artificial intelligence solutions have the potential to automate a significant part of financial reporting, accounting for standard costs, budgeting and project profitability forecasting. This will significantly reduce the burden on management personnel. At the same time, the implementation of such technologies increases the overall technological maturity of projects and reflects the competencies of the human resources involved. The cybersecurity culture of the digital component of project management is aligned with the overall management framework, emphasizing its holistic nature; compliance with these norms demonstrates adherence to current standards. In turn, this fosters a culture of openness, transparency, mutual understanding, and trust among all project stakeholders, managers, and teams.

The use of artificial intelligence as a tool for forecasting and automation, despite its promising potential, also has several limitations. In particular, it cannot be recommended as the sole solution for especially sensitive financial aspects at the initial stages of project management, such as project budget preparation. The financial foundation of any project is its financial plan — the project budget — which requires exclusive

involvement of the project team during its formulation. It is also important to emphasize that, during project implementation, this plan undergoes rapid changes, adapting to the status of ongoing tasks, considering new influencing factors, responding to exchange rate fluctuations, or reflecting changes in the project team. At the same time, the project budget must account for each such change, consider its impact on the overall estimate, and provide options for implementing these changes. From this perspective, a software solution used in software development appears promising, namely the GIT version control system. Utilizing the approach proposed in this article, which leverages the advantages of digitalization and financial tools through functional integration of both components, we explore the potential for developing a technology based on the GIT version control system that can have practical application in project management.

GitHub is a well-known platform for “collaborative work on various projects, based on a system that enables tracking changes in files and coordinating the work of multiple contributors” [14]. A typical application of this platform occurs when “users constantly make edits, add new sections, revise text, and, naturally, want to preserve all versions of the document” — a principle that can be effectively applied to the process of project budget management during all of its stages.

The inherent flexibility required in a project’s financial plan often leads to the creation of multiple versions of such a plan, forming a cascade of branches that reflect each decision made, the availability of alternatives, and their potential use in forecasting budgeting outcomes. An example of such a cascade of budget variants is presented in Figure 1, which includes only three conditional influencing factors — project duration, exchange rate fluctuations, and the need to hire additional personnel — and their corresponding effects on the total project budget. Consequently, the

existence of three alternative impacts on the final result (reduction, stability, or increase) demonstrates the behavior of a power function, generating up to 27 possible initial budget configurations.

The potential use of a matrix of alternative budgets allows the addition of new project parameters and ensures the availability of pre-calculated financial plans in the event of potential risks. Preparing and computing such outcomes significantly reduces overall risk exposure and provides the foundation for reserve funds based on quantitative analysis. Although risk forecasting and its implications are not new in project management, applying this logical model can also serve to construct a comprehensive budget from individual components managed by different team leaders.

The technical component of such a system should automatically integrate probable development scenarios, generate a complete set of potential outcomes, and compile statistics on deviations from the original plan in a user-friendly format. However, the core purpose of this system is to ensure easy access, automated generation, and convenient use of the full range of potential project budgets.

This approach can serve as an effective tool for change management within projects and, when combined with relevant banking products (e.g., payment templates in client-bank systems), enables instant responses to managerial decisions or ensures project development according to pre-verified growth scenarios. Maintaining access to all versions facilitates returns to earlier configurations and provides enhanced collaboration, discussion, and co-management of projects — resulting in faster responsiveness, adaptability, and improved financial support for managerial decisions.

4. Conclusions

Today, technological advancement and process automation play a significant role in the financial

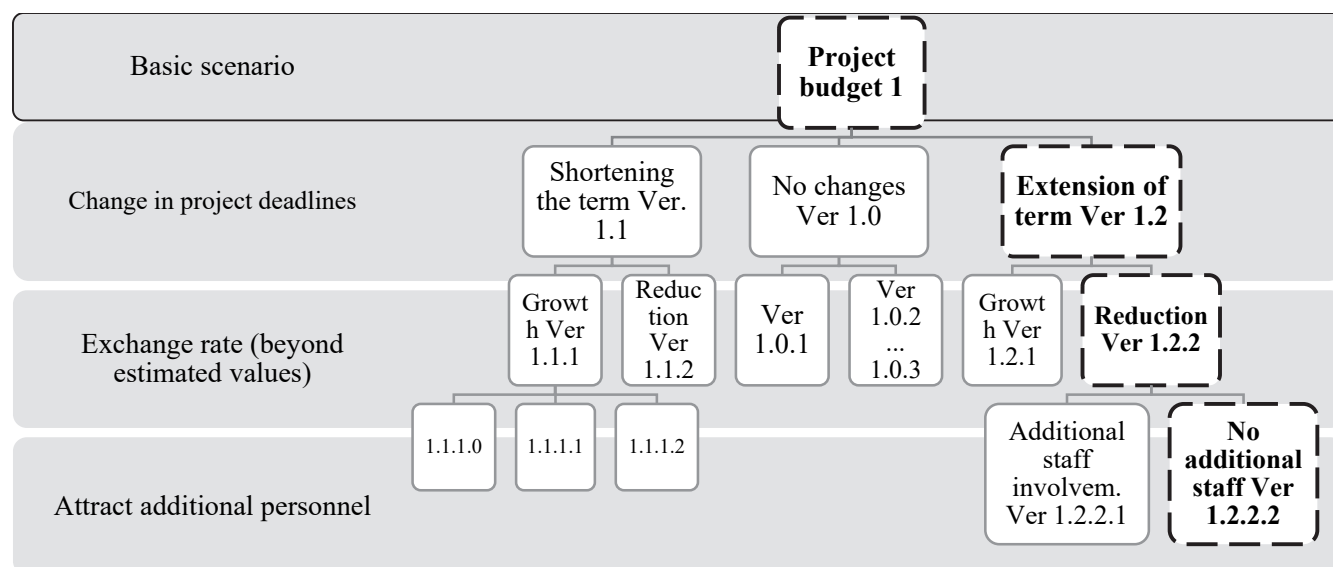


Figure 1. The structural and logical diagram of the matrix of potential versions of the project budget

Source: proposed by the author

sector and have become an integral part of the modern economy. This enables users interacting with digital systems to achieve time and resource savings, overall efficiency improvements, and reductions in errors across virtually all fields in which such technologies can be applied. Project management is no exception; moreover, for this domain, the general level of digitalization within the country where a project is implemented constitutes an additional essential factor. Another important factor influencing these requirements is the extent of digitalization and the adoption of software solutions in the financial sector. For example, the current level of digitalization and use of software technologies in Ukraine's financial industry corresponds to high international standards, ensuring effective interaction among relevant financial systems. It is worth noting that in certain parameters, the Ukrainian banking system, as a result of implemented decisions, ranks among the leading systems globally — for instance, in terms of transaction speed or accessibility of banking products.

Therefore, the use of such functional banking technologies is justified within project management — whether as standalone or integrated solutions, or as promising combinable services. Among these, the present article examines the potential for user identification and the use of banking technologies for verifying the authenticity of users of digital services. Depending on project scale, it is also possible to integrate banking services into project financial management systems at the API level, which opens broad prospects and constitutes a highly relevant subject for both theoretical research and the formulation of technical requirements for future banking software products.

The integration of existing project management software with selected financial instruments is proposed in this article as the most pragmatic and

straightforward approach to identifying new solutions at the intersection of financial tools and technologies aimed at enhancing project management effectiveness. From the standpoint of managing the financial component of projects, promising areas for such integration include: budget creation and optimization (through the proposed incorporation of the GIT version control system), improved accessibility and responsiveness in team decision-making (cloud computing and data storage servers), financial support for executing project tasks (payment automation, creation of templates, etc.), and the generation of reports and analysis of efficiency indicators and overall project performance (use of artificial intelligence and big-data analytics). This list is not exhaustive, which highlights the relevance and potential of further research — specifically, the exploration of existing and emerging solutions and tools capable of increasing efficiency or creating new opportunities for project management.

In summarizing this study, it is appropriate to consider the need for integrating modern financial solutions into project management in accordance with the Triple Constraint concept, first introduced by Michael S. Dobson and applied by project managers for several decades [15]. According to this concept, the primary constraints in project management are cost (the overall project budget), scope (the volume of work required to achieve project objectives), and time (which fundamentally determines the project schedule) [16]. The implementation of modern banking solutions to optimize the financial dimension of project management enables organizations to achieve more efficient (reduced) expenditures and/or gain time advantages during project execution, while maintaining the same scope of work. This is accomplished by increasing the speed and efficiency of financial operations and the processes associated with them.

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СУЧАСНІ БАНКІВСЬКІ ТЕХНОЛОГІЇ В КОНТЕКСТІ ПРОЄКТНОГО МЕНЕДЖМЕНТУ

Анотація. Роль цифрових інновацій та фінансових технологій в рамках сучасного проектного менеджменту постійно зростає. Під час існування сучасних геополітичних викликів забезпечення стабільності фінансових систем, стає все більш важливим. Це дослідження розглядає перспективи інтеграції сучасних банківських технологій в управління проектами як засобу покращення прийняття фінансових рішень, підвищення операційної ефективності та посилення безпеки проектів.

В статті розглянуто ряд підходів вчених щодо розвитку фінтех-технологій, такі як штучний інтелект, блокчейн, big data та цифрова ідентифікація клієнтів, водночас висвітлюючи прогалину в практичних, проектно-орієнтованих фінансових інструментах. Методологічно дослідження проводить функціональний аналіз широко використовуваних інструментів управління проектами та оцінює їх потенційну інтеграцію з фінансовими технологіями, включаючи електронні цифрові підписи, банківські послуги на основі API та автоматизовані фінансові операції. Особлива увага приділяється адаптації системи контролю версій GIT для формування матриці допустимих бюджетів проекту, що дозволяє генерувати та порівнювати кілька фінансових сценаріїв.

Отримані результати показують, що інтеграція рішень цифрового банкінгу в системи управління проектами підвищує безпеку, прискорює фінансові процеси та підтримує прийняття більш обґрунтованих управлінських рішень. Більше того, така інтеграція відповідає принципам обмежень, знижуючи витрати та підвищуючи ефективність без зміни часу чи обсягу проекту. У дослідженні сформовано висновок, що поєднання існуючих цифрових фінансових інструментів з платформами управління проектами є перспективним напрямком для подальших досліджень та практичного застосування, що пропонує значний потенціал для підвищення технологічної зрілості та стійкості сучасних проектів.

Ключові слова: управління проектами, фінансовий менеджмент, фінтех, технології цифрового банкінгу, штучний інтелект, контроль версій GIT, цифрова трансформація.