

عنوان مقاله:

Identifying and prioritizing financial resilience strategies of financial technological business with a risk management approach

محل انتشار:

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خلاصه مقاله:

Abstract: The purpose of resilience is to create the capacity to improve a system for survival, from a shock and facing change and instability, to resist the effects of shock by creating the capacity to adapt and grow. In this research, using the opinions of ۱۰ FinTech business experts, ۴ different types of business uncertainty were identified and based on that, ۱۲ types of possible problems were determined. In the following, using error analysis technique and RPN calculation, the most important failure modes were identified. In the next step, through interviews with experts, the number of resilience as well as strategies before and after failure were determined, and using the FDAHP approach, strategies were prioritized and the most important strategy was identified. The results indicate that to increase financial resilience in FinTech businesses with a risk management approach, strategies to pay attention to legal infrastructure; Establishment of risk and exchange rate fluctuation committee; Development of strategic and operational plans for financial resilience; Transparency in providing financial and entrepreneurial services to contracting companies; Ensuring financial stability in FinTech businesses and identifying alternative suppliers are the most important strategies. Finally, solutions for the development of the most important strategies were presented as practical suggestions for FinTech businesses

کلمات کلیدی:

Keywords: resilience, Financial Resilience, FinTech businesses, ranking and prioritization, Fuzzy FDAHP method

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