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«Problems of Science and
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Innovative Solutions»**

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**SECTION: TOURISM AND HOTEL
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**STRATEGIES OF RISK MANAGEMENT IN SOFTWARE
TOUR OPERATING**

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Software tour operating, as a key segment of the tourism industry, plays a significant role in ensuring quality and convenience in travel for millions of tourists worldwide. However, along with the increasing popularity and development of this sector, risks associated with it are also growing. In the context of software tour operating, risks can arise at every stage of forming a tourist product: from planning and developing routes to interacting with clients and managing on-site services. The unpredictability in economic, political, and technological aspects can pose serious threats to the functioning of tour operator companies and agencies.

Identifying risks in software tour operating is a crucial prerequisite for developing effective risk management strategies in this field. Increasing competition, rapid technological changes, and market volatility create complex challenges for companies providing tour operating services. In the realm of software tour operating, there are various potential threats that may arise from different aspects of activity. Some of the most typical aspects posing risks include: technical issues, cybersecurity, reservation and processing problems, market instability and political risks, natural disasters, and other adversities.

Malfunction or failure of software, issues with network infrastructure or hosting can lead to service failures or improper operation of tour operating services. Additionally, malicious actors may target tour operating systems to steal confidential client information or disrupt access to systems, resulting in data loss or damage to reputation.

Another risk involves errors in booking and data processing, such as double bookings or loss of reservations, which can lead to client dissatisfaction and financial losses in the business. Moreover, changes in political climate, currency exchange rates, legislation, or economic situations in different countries may impact the demand for tourist services and the ability of tour operator companies to adapt to changes. Additionally, weather conditions that may cause cancellations or rescheduling of trips, as well as other natural disasters, can significantly complicate the operations of tour operator companies and result in financial losses [1].

Risk assessment in software tour operating plays a crucial role in ensuring stability and success of businesses amidst unpredictability and changes. Enterprises

operating in this sector constantly face various challenges such as technical issues, cybersecurity threats, changes in political and economic environments, among others [2].

Assessing the probability and impact of risks in software tour operating requires a systematic approach and the utilization of appropriate methods (Figure 1).

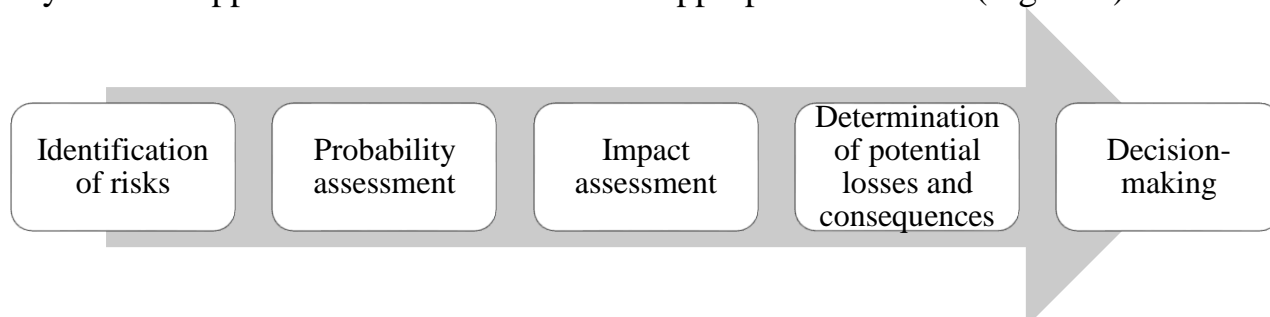


Figure 1. Steps of risk probability and impact assessment in software tour operating*
*author's development

Assessing the probability and impact of risks in software tour operating requires a systematic approach and the use of appropriate methods. Firstly, it is necessary to identify all possible threats and potential issues that may arise in the business. These could include technical issues, cybersecurity threats, changes in legislation, or natural disasters. Following this, it is essential to assess the likelihood of each identified risk occurring. Historical data, expert assessments, or other methods can be used to make this assessment as objective as possible.

The next step involves considering the potential impact of each risk on the business. This may include financial losses, damage to reputation, reduction in customer base, and other consequences. Subsequently, it is crucial to determine the specific losses and consequences that may occur in the event of each risk materializing. It is important to consider not only financial aspects but also other factors such as reputation impact, customer relationships, and partner relations.

Finally, based on all these assessments, decisions need to be made regarding each risk. This may involve taking risk mitigation measures, obtaining insurance policies, or developing a crisis management plan.

Software tour operating, as a significant segment of the tourism industry, is constantly exposed to various risks that may arise from technical issues, cyber-attacks, unforeseen changes in market conditions, and other factors. Accordingly, the development of effective risk prevention strategies becomes an integral component of the successful operation of tour operators [3].

To minimize risks in software tour operating, various strategies covering technical, organizational, and strategic aspects can be employed (Table 1).

These strategies can be effectively utilized in conjunction with appropriate procedures and policies, which carefully define the procedures for implementing and executing these strategies in software tour operating. It is important for these procedures and policies to be constantly updated and undergo a process of improvement in accordance with changes in threats and technological advancements.

Table 1 Strategies for risk minimization in software tour operating*

Strategy	Description
Data and System Backup	Regularly creating backups of data and systems helps ensure the ability to restore information in case of loss or damage.
Implementation of Security and Monitoring Systems	Utilizing data protection systems, virus scanners, intra- and extranet systems helps detect and prevent cyber-attacks and other threats.
Employee Cybersecurity Training	Elevating employees' awareness and skills in cybersecurity can help avoid social engineering and other types of attacks.
Security and Access Policies	Implementing strict policies regarding access to systems and data, including authentication, authorization, and access control, reduces the risk of unauthorized access.
Security Audit and Vulnerability Detection	Regular security audits and system scanning to identify vulnerable segments allow for timely detection of potential issues and appropriate actions.
Cyber Risk Insurance	Purchasing insurance policies for cyber-attacks and other cyber risks can mitigate financial losses resulting from such incidents.

*author's development

Technological changes continuously transform the tourism industry, especially in the context of software tour operating. With the increasing use of digital technologies and online services for travel planning and booking, the quality of service improves, but also potential risks increase [4].

Risk management in the context of technological changes in software tour operating becomes a crucial task for companies operating in this industry. The transition to digital platforms, increased cyber threats, rapid changes in customer demands, and market competition all create the necessity for effective risk management (Fig. 2).

With the growing use of digital platforms and online services in tour operating, the risk of cyber attacks and data security breaches increases. Rapid technological changes may lead to the discovery of new elements that can be exploited by malicious actors. Rapid technological changes can also result in changes in customer requirements and expectations. Tour operators must quickly adapt to these changes to maintain a competitive advantage. The implementation of new technologies may lead to technical issues and malfunctions that can affect service quality and customer satisfaction [5].

To adapt to these challenges, tour operators can employ the following strategies. Firstly, it is essential to monitor technological trends as it helps understand which new technologies can be beneficial for the business and how to implement them. Additionally, investing in cybersecurity is a crucial aspect. Developing robust cybersecurity systems and regularly training staff on cybersecurity help protect data and infrastructure from potential threats.

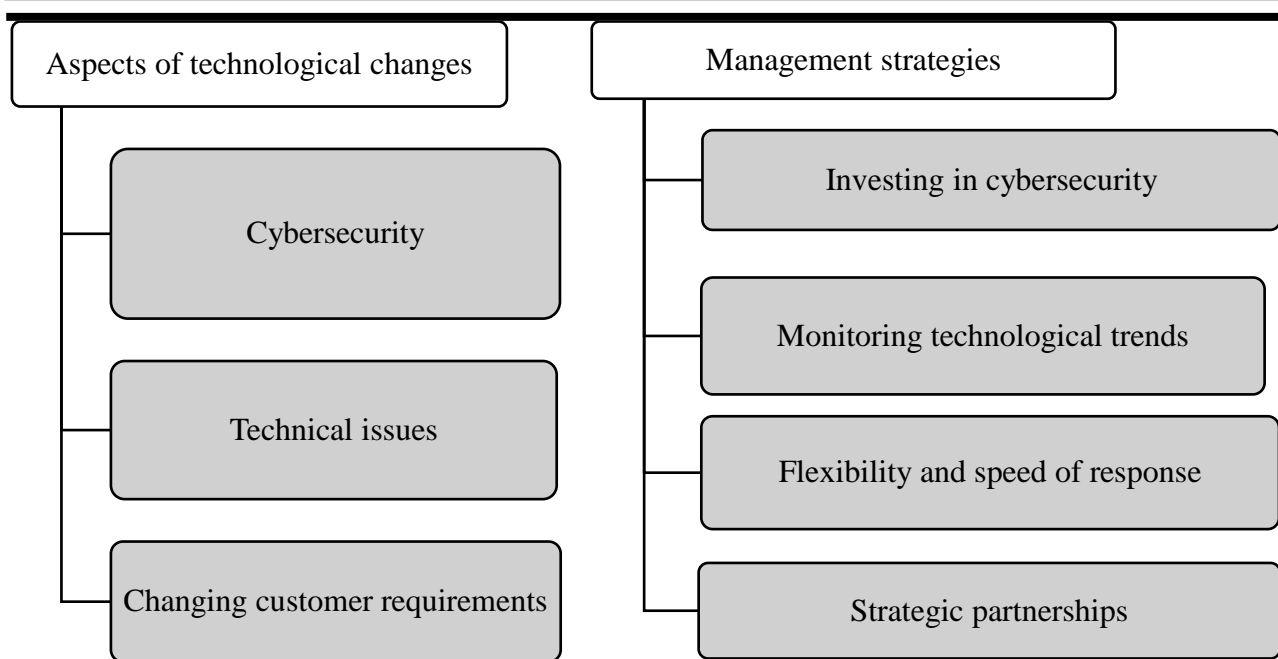


Fig. 2. Key Aspects of Technological Changes in Software Tour Operating and Optimal Management Strategies*

*author's development

The next strategy involves flexibility and speed of response. Reacting quickly and effectively to changes in requirements and technical issues helps maintain customer trust and ensure business stability. Finally, it is important to establish strategic partnerships with technology partners and startups. This allows access to cutting-edge solutions and enables their rapid implementation into internal processes and services.

In software tour operating, the role of insurance and financial risk management instruments is significant. Insurance can provide protection against financial losses associated with various risks such as natural disasters, equipment failures, or unforeseen market changes [6]. Depending on the specifics of the business and its needs, software tour operators can utilize various types of insurance, including property insurance, liability insurance, business interruption insurance, and others.

In addition to insurance, financial instruments can also be effective for risk management. For example, derivative instruments such as options or futures can help hedge against changes in prices of currencies, fuel, or other commodities that may impact the company's expenses and revenues [7]. Banking products such as credit lines or short-term financing can also provide a financial reserve to address unforeseen situations.

When choosing optimal financial strategies for risk management, software tour operators should consider their specific needs, financial capabilities, and the risks they face. It is important to conduct a detailed risk analysis and determine which risks can be anticipated and mitigated through insurance or financial instruments. Some risks may be better mitigated through reserve funds or liquidity management strategies, while others may require more structured financial instruments or specialized insurance.

Therefore, effective risk management is critically important for the stability and success of software tour operating. Risk management strategies such as insurance, financial instruments, proactive measures, and strategic partnerships can help reduce the impact of risks and ensure business resilience in the face of constant technological changes and competitive environments. However, success in risk management requires continuous monitoring, strategy updates, and adaptation to new challenges.

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Збільшення кількості закладів ресторанного господарства за останні роки зумовлює до посилення своїх конкурентних позиції за рахунок «нематеріальної» складової. У закладах гості насамперед звертають увагу не на кухню чи бар, а на сервіс. Сервіс стає одним з основних інструментів формування позитивного іміджу ресторанного господарства.

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