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## DIGITALIZATION AS A FACTOR IN INCREASING THE EFFICIENCY OF THE ANALYSIS OF AN ENTERPRISE'S FINANCIAL CONDITION

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### ДІДЖИТАЛІЗАЦІЯ ЯК ФАКТОР ПІДВИЩЕННЯ ЕФЕКТИВНОСТІ АНАЛІЗУ ФІНАНСОВОГО СТАНУ ПІДПРИЄМСТВА

The article explores the role of digitalization as a factor in enhancing the efficiency of analyzing an enterprise's financial condition amidst the digital transformation of the economy, economic instability, and wartime challenges. The relevance of the topic is driven by the necessity to improve the quality of financial and analytical management support, the speed of decision-making, and the maintenance of financial stability for enterprises operating under difficult conditions. The methodological framework of the study is based on a systems approach, methods of analysis and synthesis, generalization, and comparison, which allowed for the investigation of digitalization's impact on financial condition analysis processes and the synthesis of modern approaches to utilizing digital tools in financial and analytical activities. It is substantiated that traditional approaches to financial condition analysis, based on retrospective financial statements, are limited in terms of timeliness, data integration, and forecasting capabilities. Consequently, the role of digital technologies, which transform the collection, processing, and interpretation of financial information, is increasing. The study summarizes the primary digital tools affecting the efficiency of financial condition analysis. It is demonstrated that the implementation of ERP systems, BI platforms, CRM systems, cloud technologies, and analytical platforms ensures the integration of financial data, automation of analytical procedures, improved calculation accuracy, and expanded forecasting capabilities. A separate focus is placed on the transformation of financial control—an essential component in the audit of taxation and broader oversight—which, in a digital environment, becomes continuous and is based on automated monitoring of financial indicators and timely detection of deviations. The established benefits of digitalization include:

increased speed and accuracy of analysis; seamless data integration; reduction of human factor influence; expansion of predictive capabilities; enhanced quality of management decisions. At the same time, implementation challenges related to costs, personnel training, and information security are identified. In conclusion, digitalization is a key factor in improving the efficiency of financial condition analysis, facilitating the transition to a more integrated, responsive, and forecast-oriented financial management system.

У статті досліджено роль діджиталізації як фактора підвищення ефективності аналізу фінансового стану підприємства в умовах цифрової трансформації економіки, економічної нестабільності та воєнних викликів. Актуальність теми зумовлена необхідністю підвищення якості фінансово-аналітичного забезпечення управління, оперативності прийняття рішень та підтримання фінансової стійкості підприємств у складних умовах господарювання. Методологічною основою дослідження є системний підхід, методи аналізу і синтезу, узагальнення та порівняння, що дозволило дослідити вплив діджиталізації на процеси аналізу фінансового стану підприємства та узагальнити сучасні підходи до використання цифрових інструментів у фінансово-аналітичній діяльності. Обґрунтовано, що традиційні підходи до аналізу фінансового стану, які базуються на ретроспективній фінансовій звітності, мають обмеження щодо оперативності, інтеграції даних та можливостей прогнозування. У зв'язку з цим зростає роль цифрових технологій, які змінюють підходи до збору, обробки та інтерпретації фінансової інформації. Узагальнено основні діджитал-інструменти, які впливають на ефективність аналізу фінансового стану підприємства. Доведено, що використання ERP-системи, BI-платформи, CRM-системи, хмарні технології та аналітичних платформ забезпечує інтеграцію фінансових даних, автоматизацію аналітичних процедур, підвищення точності розрахунків та розширення можливостей прогнозування. Окремо визначено трансформацію фінансового контролю, який у цифровому середовищі набуває безперервного характеру та базується на автоматизованому моніторингу фінансових показників і своєчасному виявленні відхилень. Встановлено переваги діджиталізації: підвищення оперативності та точності аналізу, інтеграція даних, зменшення впливу людського фактора, розширення можливостей прогнозування та підвищення якості управлінських рішень. Водночас існують проблеми впровадження, пов'язані з витратами, підготовкою персоналу та інформаційною безпекою. Отже, діджиталізація є ключовим фактором підвищення ефективності аналізу фінансового стану підприємства, що забезпечує перехід до більш інтегрованої, оперативної та прогнозно орієнтованої системи фінансового управління.

*Key words: digitization, financial analysis, financial condition, digital technology, financial control, ERP-systems, BI-systems, CRM-systems, cloud technology, analytical platforms.*

*Ключові слова: діджиталізація, фінансовий аналіз, фінансовий стан, цифрові технології, фінансовий контроль, ERP-системи, BI-системи, CRM-системи, хмарні технології, аналітичні платформи.*

### PROBLEM STATEMENT

Digitalization of the analysis of the financial condition of an enterprise is gaining special importance not only as a tool for technical improvement of accounting and analytical procedures, but also as a factor in the transformation of approaches to financial management. In modern business conditions, characterized by the growth of information volumes, the complexity of business processes and the increasing requirements for the efficiency of management decision-making, traditional methods of financial analysis no longer fully meet the needs of effective management.

Modern enterprises operate in an environment of high uncertainty, which requires timely identification of financial risks, rapid response to changes in performance indicators and the

formation of sound management decisions. At the same time, the use of predominantly retrospective approaches to analysis limits forecasting capabilities and reduces the level of adaptability of enterprises to changes in the external environment. The problem is complicated by the existence of a gap between accounting systems, financial reporting and analytical tools. In many cases, financial information is not integrated into a single digital environment, which reduces the effectiveness of its use for comprehensive analysis and management decision-making. In addition, traditional financial reporting does not always meet the information needs of management, which necessitates the implementation of modern digital solutions, in particular ERP and CRM systems, analytical dashboards and integrated internal reporting models.

In such conditions, the analysis of the financial condition ceases to be only a stage of the final assessment of the results of the activity and is transformed into a continuous element of the enterprise management system, combining data processing, analytics, forecasting and decision-making support in a mode as close to real time as possible. Thus, the relevance of the study is determined by the need to rethink the role of digitalization as a tool for increasing the efficiency of the analysis of the financial condition of the enterprise, which contributes to increasing the validity of management decisions and the adaptability of business entities to changes in the external environment.

### THE LITERATURE REVIEW

The problems of applying digital technologies in financial management and analysis of the financial condition of enterprises occupy an important place in modern scientific research. In the works of Zveruk L. A., the digitalization of financial management is considered as a complex process that encompasses the transformation of business models, organizational management structure and approaches to financial data processing, contributing to increasing the efficiency of enterprises [1]. The key areas of such transformation are identified, in particular, process automation, the use of business analytics, digital platforms, artificial intelligence, cloud services and blockchain technologies.

Research by Davydenko N. M., Buryak A. V., and Klyuchka O. V. shows that digitalization changes not only the tools of financial analysis, but also the logic of management, providing the possibility of data processing in real time, increasing the accuracy of assessment and the efficiency of making management decisions [2].

In turn, Chubuk L. P., Yatsenko O. V. and Ovander N. L. emphasize that digital technologies contribute to increasing the adaptability of enterprises, improving risk assessment and more effective use of financial resources [3].

Special attention in the context of digitalization of the analysis of the financial condition of enterprises is paid to the research of Ukrainian scientists, who focus on the practical dimension of digital tools.

In the studies of Zerkina O. O. and Evstafiev S. M., digitalization is interpreted as a process of business transformation by converting key business processes into a digital format, which ensures increased productivity, improved communications, and increased efficiency of enterprise activities [4]. This creates the prerequisites for

changing approaches to financial analysis, in particular, the transition to digital analytical systems.

Bezus A. M., Bezus P. I. and Shevchun M. B. consider digitalization as a tool for optimizing business processes, which involves not only the implementation of information technologies, but also the transformation of management approaches and business models [5]. The implementation of digital solutions contributes to reducing costs, automating operations and increasing management efficiency.

The works of Volyanska-Savchuk L. V., Rudneva V. Yu., and Radishevskaya V. V. emphasize the role of digitalization as a factor in ensuring the competitiveness of enterprises, which is manifested in increasing management flexibility and the ability to adapt to changes in the external environment [6].

Chaykina A. O. and Zaluga Yu. M. focus on the managerial aspects of digitalization, noting that the formation of a digital development strategy allows enterprises to gain competitive advantages, optimize business processes, and increase the efficiency of resource use [7]. At the same time, it is emphasized that digitalization changes approaches to enterprise management, forming new models of organizing activities based on modern technological solutions.

The works of Kravchuk I. I., Lavrynenko S. O. and Zelinska A. M. investigated the essence of digitalization as a multidimensional process of transformation of economic and management systems, and also analyzed the level of implementation of digital technologies in different countries and at domestic enterprises [8]. The authors emphasize that digital tools change approaches to business process management, requiring the formation of new organizational structures, improvement of management decisions and adaptation of business models to the conditions of the digital economy, which ultimately increases the efficiency of enterprises.

Thus, a solid base has already been developed in the scientific literature on the automation of financial analysis, the use of information systems in finance, the role of BI platforms, the integration of reporting and analytics, and the transformation of financial management under the influence of digitalization. At the same time, the issue of digitalization of the analysis of the financial condition of an enterprise as a complex process that combines data collection, their analytical interpretation, visualization, forecasting and management response, as well as the assessment of

the benefits, risks and prospects of using digital tools, remains insufficiently systematically covered.

#### **THE PURPOSE OF THE ARTICLE**

The purpose of the article is to study the role of digitalization as a factor in increasing the efficiency of analyzing the financial condition of an enterprise, identifying modern digital tools for financial and analytical activities, and substantiating their impact on the efficiency, accuracy, and comprehensiveness of assessing the financial condition of an enterprise in the context of the digital transformation of the economy and improving the enterprise management system.

#### **RESEARCH RESULTS**

In modern business conditions, digitalization is one of the key factors in increasing the efficiency of financial analysis of an enterprise. Its impact is manifested not only in the improvement of individual accounting and analytical procedures, but also in changing approaches to the formation, processing and use of financial information in the management process.

An important external factor that accelerated the digital transformation of financial analysis in Ukraine is martial law. Disruption of traditional business processes, limited access to resources, and the need for operational management of financial flows have led to a more active implementation of digital tools to ensure the continuity of analytical processes.

Traditionally, financial analysis was predominantly retrospective in nature and was based on periodic processing of reports. This limited the ability to respond promptly to changes in the financial condition of the enterprise and reduced the effectiveness of management decisions. In the context of digitalization, there is a transition to continuous analysis of financial indicators based on current data, which significantly increases the efficiency, accuracy and validity of analytical conclusions [9].

The use of digital technologies provides automation of information collection and processing, which allows to significantly reduce the time spent on analytical procedures and minimize the influence of the human factor. As a result, the reliability of financial calculations increases and the risk of errors decreases, which directly affects the quality of financial analysis. A significant advantage of digitalization is also the integration of various information flows within a single digital environment. The combination of

accounting data, financial reporting, operational activities and external sources of information ensures the complexity of the analysis of the financial condition of the enterprise. This allows not only to evaluate individual indicators, but also to identify relationships between them, which increases the analytical value of the results obtained. In addition, digitalization expands the possibilities of interpreting financial information through the use of visualization tools, interactive panels and analytical reports. This simplifies the perception of complex financial data, accelerates their analysis and contributes to the adoption of more informed management decisions [4].

Another important aspect is the transition from purely retrospective analysis to a combination of current assessment and forecasting. Thanks to digital technologies, enterprises are able not only to record performance results, but also to model possible development scenarios, identify risks in a timely manner and formulate preventive management measures. This significantly increases the efficiency of financial management and contributes to strengthening the financial stability of the enterprise.

The impact of digitalization on financial control deserves special attention. Digital tools provide constant monitoring of financial indicators, automated control of deviations and timely detection of violations in financial and economic activities. This increases the transparency of financial processes, strengthens control over the use of resources and contributes to increasing discipline in the implementation of management decisions.

Therefore, digitalization in financial analysis is not only a technological tool, but a comprehensive factor in increasing its efficiency. It ensures efficiency, accuracy, complexity, and predictive focus of analytical processes, which together contribute to improving the quality of management and making informed financial decisions.

In the context of digital transformation of the economy and increased instability of the business environment, in particular during the period of military challenges, the effectiveness of the analysis of the financial condition of the enterprise largely depends on the level of use of digital tools (Fig. 1). Their use provides automation of analytical procedures, integration of financial data and increased efficiency of management decisions. This allows you to move from fragmentary analysis of individual indicators to a comprehensive asse-

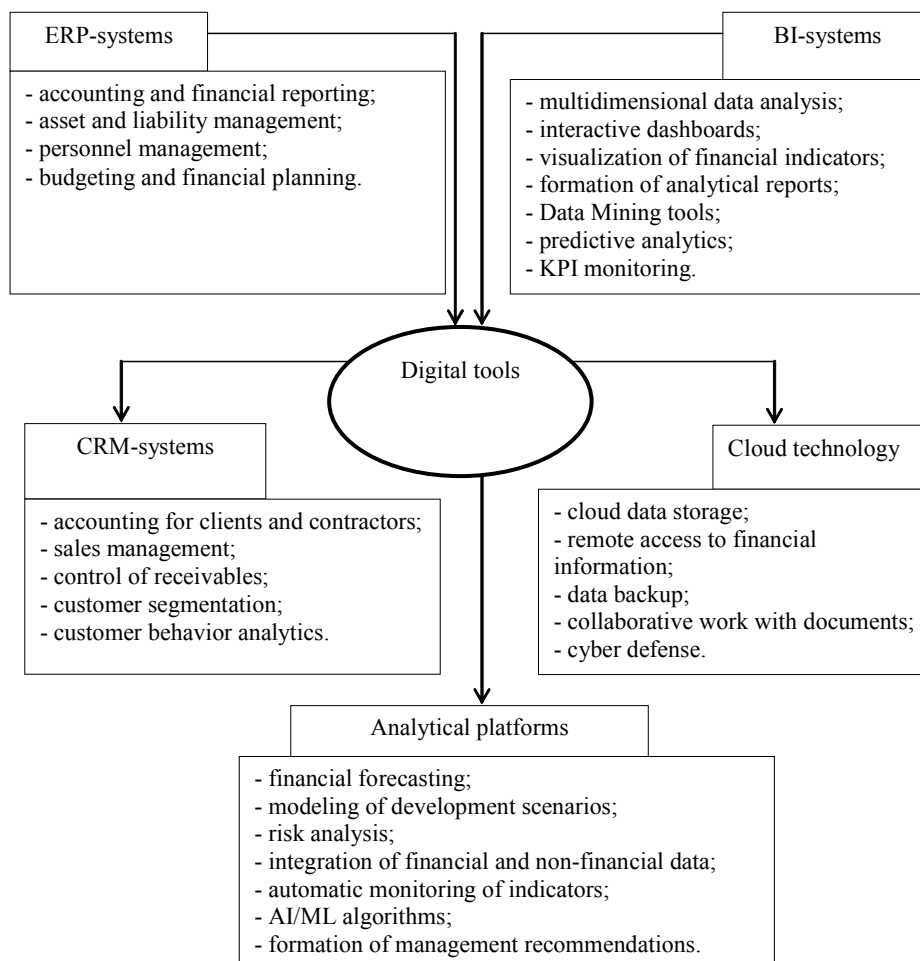
assessment of the financial condition based on a single information environment, and also provides continuous monitoring of financial indicators even in conditions of crisis phenomena, limited access to resources and disruption of traditional business processes.

ERP systems play a key role in this process, ensuring the integration of accounting, financial and operational processes of the enterprise. This creates a consistent database of income, expenses, assets and liabilities, which increases the completeness and reliability of financial analysis. The use of ERP solutions helps to reduce duplication of information, accelerate data processing and increase control over financial flows [10].

An important tool of modern financial analysis is BI systems, which provide data visualization, generation of interactive reports and identification of trends in the development of the enterprise. The use of such tools allows for rapid analysis of changes in liquidity, profitability, financial stability and business activity indicators, which increases the validity of management decisions [11].

CRM systems complement the analytical capabilities of the enterprise by accumulating information about customers, sales and payment discipline. This allows for a more accurate assessment of the income structure, analysis of receivables and forecasting of cash flows, which is important for assessing the financial condition of the enterprise [12].

Cloud technologies provide access to financial information in real time, which contributes to the continuity of the analytical process and increases the flexibility of management. They allow you to organize joint work with data, reduce costs for IT infrastructure and increase the speed of information exchange between divisions of the enterprise [13]. Specialized financial analytical platforms are focused on comprehensive analysis, forecasting and risk identification. Their use allows you to combine financial and non-financial indicators, carry out modeling of development scenarios and support management decision-making at the strategic level.



**Figure 1. System of digital tools for analyzing the financial condition of an enterprise**

Source: compiled by the authors based on: [8, 10, 11, 12, 13].

**Table 1. The impact of digital tools on the effectiveness of analyzing the financial condition of an enterprise**

Digital tool	Characteristic	Main functions	Impact on the effectiveness of financial analysis
ERP-systems	integration of all business processes into a single system	Integration of accounting, financial and operational processes	Formation of a comprehensive and reliable information base
BI-systems	data analysis and visualization for decision-making	Data visualization, analytics, dashboards	Accelerate analysis and improve interpretation quality
CRM-systems	managing customer data and enterprise revenue	Accounting for customers, sales, and payments	In-depth analysis of revenues and receivables
Cloud technology	access to data and systems via the Internet in real time	Remote access to real-time data	Continuity and efficiency of the analytical process
Analytical platforms	in-depth analysis and forecasting of financial condition	Forecasting, scenario modeling	Increasing the validity of management decisions

Source: compiled by the authors based on: [5, 7, 10, 11, 12, 13].

A summary of the impact of the main digital tools on the effectiveness of analyzing the financial condition of an enterprise is given in Table 1.

Thus, the use of modern digital tools provides a qualitatively new level of analysis of the financial condition of the enterprise, which is manifested in increasing the efficiency, accuracy and complexity of the assessment of financial indicators. Their integration into the management system allows not only to analyze the current financial condition of the enterprise, but also to timely identify trends in its change, predict possible risks and form sound management decisions.

Digitalization of the processes of analyzing the financial condition of enterprises is accompanied by significant changes in both the speed and quality of financial information processing. Its impact is manifested in increasing the efficiency of analytical procedures, automating calculations and expanding the possibilities of interpreting financial indicators, in particular liquidity, solvency, financial stability and profitability. Due to this, the analysis of the financial condition becomes more complex and dynamic, which allows for timely detection of changes in the financial condition of the enterprise and prompt response to them.

A significant advantage of digital technologies is the integration of financial data from various sources, which ensures the formation of a single information environment of the enterprise. This allows to reduce information fragmentation, increase the consistency of indicators and provide a more accurate assessment of financial stability, liquidity and performance. At the same time, the use of BI systems and analytical platforms contributes to the visualization of data, which facilitates their interpretation and improves the quality of management decisions.

An important aspect of digitalization is the transformation of financial control. In the digital environment, financial control becomes continuous and is implemented through automated monitoring of key financial indicators [14]. This allows for timely detection of deviations from planned values, control of cash flows, the level of costs and financial risks. Thus, control ceases to be a periodic function and turns into a continuous management process integrated into the financial analysis system of the enterprise.

However, the use of digital technologies is accompanied by a number of problems and limitations. Among them, the high cost of implementing software, the need for staff training, the dependence of the quality of analysis on the reliability of the source data, as well as the increase in information security risks should be highlighted. A separate challenge is the need to adapt management processes to the digital environment, which is often a long and complex process.

A summary of the main advantages and problems of using digital technologies in the process of analyzing the financial condition of an enterprise is given in Table 2.

In the future, the development of digitalization of the analysis of the financial condition of enterprises is associated with the further integration of information systems, improvement of BI analytics, expansion of the capabilities of analytical platforms, development

**Table 2. The impact of digitalization on the effectiveness of financial analysis and financial control of an enterprise**

Area	Beneficial effect	Problems and limitations
Automation of financial analysis	Reduction of data processing time, reduction of manual labor	Software dependency
Integration of informative systems	Formation of a single information space of the enterprise	System compatibility issues
BI-analytics	Improving the quality of interpretation of financial indicators	The need for qualified personnel
Cloud technology	Instant access to real-time data	Cybersecurity risks
Digital financial control	Continuous monitoring of financial indicators	Dependence on the stability of digital infrastructure

Source: compiled by the authors based on: [2, 5, 11, 12, 13, 14].



of cloud solutions, use of predictive models and strengthening of automation of financial control. The combination of financial and non-financial data is becoming particularly relevant, which allows not only to assess the current financial condition of the enterprise, but also to predict changes in profitability, liquidity and financial stability in an unstable economic environment. An important role in this process will be played by analytical platforms focused on identifying patterns, interactive presentation of results and support of management decisions in real time.

A separate direction of development is the formation of digital competencies of personnel, since the effectiveness of using modern digital tools directly depends on the level of professional training of specialists. As a result, digitalization forms the basis for the transition to a more flexible, operational and analytically oriented system of managing the financial condition of the enterprise, ensuring an increase in the quality of financial control and the validity of management decisions.

### CONCLUSIONS

As a result of the study, it was found that digitalization is one of the key factors in the transformation of the system of analysis of the financial condition of an enterprise. Its influence is manifested not only in the technical improvement of analytical procedures, but also in changing approaches to the formation, processing and use of financial information in management. It was determined that traditional approaches to the analysis of the financial condition, which are based mainly on retrospective information, gradually lose their effectiveness in conditions of high dynamism and uncertainty of the external environment, in particular during the period of military challenges. Instead, digital technologies provide a transition to a continuous, operational and more flexible assessment of the financial condition of an enterprise. It is proven that the use of ERP, BI, CRM systems, cloud technologies and analytical platforms contributes to the integration of financial data into a single information environment, increases the accuracy and completeness of the assessment of the financial condition, and also provides the possibility of visualization and predictive modeling. This, in turn, increases the validity of management decisions and strengthens financial control at the enterprise.

It is especially emphasized that the digitalization of financial condition analysis contributes to the transformation of financial control from a periodic function into a continuous process of monitoring key indicators of the enterprise's activities. This allows for

timely identification of financial risks, control of cash flows and increase the transparency of management processes. At the same time, it was established that the introduction of digital technologies is accompanied by a number of problems, including high implementation costs, the need for personnel training, dependence on data quality and information security risks. This necessitates a comprehensive approach to the digital transformation of enterprises and the development of relevant management and digital competencies. Therefore, digitalization is not only a tool for technical modernization of the analysis of the financial condition of an enterprise, but also a strategic factor in increasing management efficiency, ensuring adaptability, financial stability and competitiveness of a business entity in the digital economy.

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