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PROBLEMS OF MODELING FINANCIAL PROCESSES AT ENTERPRISES IN MODERN CONDITIONS

The article examines the current state and challenges of modeling financial processes in enterprises under modern conditions. Its purpose is to systematize the main problems of enterprise financial modeling and to identify directions for improving methodological support, taking into account the specifics of an unstable economic environment. Financial modeling is defined as a key tool for both strategic and operational management, providing a formalized representation of cash flows, assessing financial condition, forecasting the consequences of managerial decisions, and selecting optimal financing and investment options. It is demonstrated that traditional models developed for stable economic environments increasingly exhibit limited predictive capacity, underscoring the need to enhance methodological instruments. The principal groups of models used in financial analysis are systematized: factor and multiplicative, discriminant, regression and econometric, scenario and simulation, as well as models based on digital technologies and artificial intelligence. Their comparative characteristics are presented in terms of purpose, advantages, and limitations of application in contemporary conditions. Particular attention is paid to key problems, including: technical errors in the structure of models, methodological shortcomings, problems with the quality of input data and assumptions, as well as human and organizational factors. It has been established that each of these groups creates barriers to the effectiveness of financial modeling, diminishes its practical value, and may lead to strategic errors in managerial decision-making. The article identifies directions for improving methodological support of enterprise financial modeling, namely: the transition from annual budgeting to short-term scenario forecasting, the use of combined models, the formation of inflation and liquidity buffers within working capital, the expansion of the information base through open digital platforms and monitoring tools, and the enhancement of financial managers’ skills in applying modern analytical instruments.

Keywords: financial processes, enterprise, modeling, model, methodological tools, unstable economic environment