Nina Krakhmalova
Kyiv National University of Technologies and Design
ORCID ID: 0009-0007-5890-1732

Oleksandr Chopyk
National Forestry University of Ukraine
ORCID ID: 0000-0002-2853-8326

Serhii Chuhaiev
Victor von Hraff 'Velykanadol'skiy Forestry Technical Applied College
ORCID ID: 0000-0002-6840-7355

MANAGEMENT OF FINANCIAL STABILITY OF TRADING ENTERPRISES USING BUSINESS ANALYTICS AND ARTIFICIAL INTELLIGENCE

Ensuring the financial stability of trading enterprises in the context of digital transformation of the economy requires the implementation of modern approaches to financial resource management that combine the analytical capabilities of digital technologies with methods of intelligent data processing. The study examines the features of forming a financial stability management system using business analytics and artificial intelligence technologies, identifies their role in increasing the efficiency of financial management, forecasting financial risks and supporting managerial decision-making. The main attention is paid to the integration of digital information platforms into the process of analyzing liquidity, solvency, capital turnover, profitability and other key financial indicators of trading enterprises. The article develops an author's methodological approach to a comprehensive assessment of financial stability, which is based on the use of the coefficient of financial analytical stability, the index of business analytics efficiency and the index of intellectual support of financial decisions. The practical testing of the proposed approach was carried out on the example of the activities of LLC "ATB-Market", LLC "Epicenter K" and LLC "NOVA LINIYA". A comparative assessment of the level of digitalization of financial management was carried out, the effectiveness of the use of business analytics and artificial intelligence technologies was determined, the directions of their application in ensuring the financial stability of trade enterprises were systematized, and a conceptual model of a modern financial management system was formed. The results of the study showed that the integration of business analytics, intelligent forecasting algorithms and digital information platforms contributes to improving the quality of financial planning, accelerates the processing of management information, ensures timely identification of potential financial risks and increases the validity of management decisions. The practical use of the proposed methodological provisions allows strengthening the financial stability of trade enterprises, optimizing the use of financial resources, increasing the efficiency of working capital management and ensuring the long-term competitiveness of business entities in the digital economy.

Keywords: financial stability; trade enterprises; financial management; business analytics; artificial intelligence; digitalization; digital technologies; forecasting; financial risks; business intelligence; management decisions; competitiveness; working capital; digital transformation.