ORIGINAL ARTICLE

INTERNATIONAL JOURNAL OF ARTIFICIAL INTELLIGENCE

ISSN: 2692-515-x, Impact Factor: 9.23

American Academic publishers, volume 6, issue 01,2026

Journal: https://www.academicpublishers.org/journals/index.php/ijai

DEVELOPMENT OF SOLUTIONS TO PROBLEMS IN THE FINANCIAL AND BUSINESS ACTIVITIES OF AN ENTERPRISE

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Abstract: This study examines theoretical, methodological, and practical approaches to developing solutions for problems arising in the financial and business activities of an enterprise. In modern economic conditions, enterprises face increasing financial risks, declining profitability, inefficient resource utilization, and instability in cash flows, which negatively affect their overall performance and competitiveness. The research identifies key factors influencing financial and business activity and systematizes the most common internal and external problems hindering sustainable enterprise development.

Special attention is given to the role of financial analysis, strategic planning, and management tools in diagnosing problem areas and forming effective corrective measures. The paper proposes a set of organizational, financial, and economic solutions aimed at improving liquidity, financial stability, business turnover, and profitability. The study also emphasizes the importance of integrating modern financial management instruments and performance indicators into enterprise management systems.

The proposed recommendations contribute to strengthening financial resilience, increasing operational efficiency, and ensuring long-term sustainable development of enterprises in a dynamic market environment.

Key words: financial and business activity, enterprise performance, financial analysis, financial stability, liquidity management, profitability, business efficiency, risk management, strategic financial planning, enterprise development.

The economic category "business activity" is used in domestic practice relatively recently, with the advent of financial analysis of enterprises and firms, as one of its areas based on certain methods. The business activity of enterprises, especially in crisis conditions, is becoming one of the most important factors both in the efficiency and prospects of individual enterprises of firms and the industry as a whole.

Currently, a comprehensive assessment of this concept is used both at the level of microeconomics and at the level of macroeconomics. The business activity of enterprises is manifested primarily in the dynamism of their development, the ability to achieve their goals, and the effective use of economic potential. It should be noted that this term has a fairly wide range of uses and can be applied in the following areas:

– business activity of a particular person; – business activity of an enterprise or firm (microeconomic level);

– business activity of the industry or separate branches;

– business activity of the country (macroeconomic level).

At the macroeconomic level, a significant number of organizations specializing in methods are currently involved in calculating various business activity indices.

The main ones are:

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1. Entrepreneurial Confidence Index (ICI), which is calculated by the Center for Economic Conjuncture and has specific calculation features in various areas: in engineering, construction, trade, etc.
2. The AMR Business Activity Index, which is used by the Association of Managers. Its definition is carried out on the basis of 26 macroeconomic indicators and 17 estimated indicators obtained by a survey of leading enterprises.
3. Index of entrepreneurial expectations, the definition of which is based on surveys of industrial enterprises.

The business environment index is determined by a public organization based on private indices, including:

- institutional conditions;
- level of business development;
- level of development of social responsibility;
- the level of cohesion of the business community;
- level of trust in the authorities; level of social confidence.

Of all the considered business activity indices, the business confidence index (ICI) can be called official, it is published quite regularly. When considering the dynamics of this index, one can analyze the change in the confidence of entrepreneurs and identify turning points in the development of business in general, which is especially important during a crisis. Only IPI quantitatively and generally characterizes business activity at the macroeconomic level. The assessment of the business activity of a country or individual sectors of the national economy is carried out in a certain way according to existing methods, and for a comprehensive assessment of the business activity of individual enterprises and firms, there are currently only separate developments.

At present, business activity is the most important factor determining not only the financial stability of enterprises, but also the ability for innovative development in the current period and in the future. When analyzing the business activity of enterprises, it is necessary to take into account the sustainability of its economic growth, the availability and implementation of strategic development plans (stabilization in a crisis economy), the level of implementation of adopted production plans, the possibility of participating in industry import substitution plans, the level of efficiency in the use of material and labor resources, the ability to diversify production and many other aspects. The business activity of enterprises is a dynamic characteristic of its activities, which can be considered in relation to the previous period of time, the activities of industry leaders, etc.

Thus, the business activity of enterprises and firms can be defined as the intensity of organizational, technical, financial, economic and social measures aimed at ensuring the sustainability of economic growth (or stability) while increasing the efficiency of the use of all resources and the level of labor motivation. At the same time, an increase in the business activity of the economy plays an important role. In today's market conditions, small businesses must strive for dynamic, efficient and sustainable development, which is impossible without business management.

In turn, a high level of business activity increases the competitiveness of economic entities. The development of the competitiveness of an enterprise is inextricably linked with the management of its activities: only companies with effective management of activities can gain advantages in the market, which, in turn, is a necessary condition for the formation of competitiveness.

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The business activity of an enterprise determines the efficiency of the use of financial, labor, material and other resources in all business lines of their activities and characterizes the quality of management, economic growth opportunities and capital adequacy of the organization.

Thus, at present, one of the urgent problems is the study of the business activity of economic entities at the micro level, which will help solve many issues.

In our opinion, business activity can most accurately be defined as a set of activities in the course of a business operation, based on active interaction with the environment, and aimed at accelerating economic growth and achieving positive organizational dynamics in order to increase the competitiveness of an enterprise. Analysis of business activity on the basis of financial statements can be carried out from two positions: from the position of qualitative and quantitative indicators.

Qualitative indicators are represented by the company's image, main competitors and customers.

Quantitative indicators must be analyzed in 2 aspects: the definition of the business activity of the enterprise in absolute and relative terms.

The first approach involves the calculation of indicators of the dynamics of the volume of proceeds from the sale of products (services), net profit and assets, in which the growth rate of net profit must be greater than the growth rate of sales proceeds, which, in turn, must be greater than the growth rate of the average value of assets. This inequality is also called the “golden rule of economics”. If the “golden rule of economics” is observed, it can be said that the profitability of the enterprise in question increases, as well as the net profitability of assets.

The second is based on the calculation of turnover and profitability ratios traditional for domestic economic analysis. Turnover in economic theory is considered as the circulation of an organization's capital, which takes place in most industrial organizations in three successive stages: procurement (procurement or procurement stage), production and marketing (sales stage 50). Profitability indicators reflect the profitability (profitability) from a particular direction or resource of the organization.

Thus, the analysis of business activity is aimed at studying the level and dynamics of various financial ratios - turnover indicators. In general, it should be noted that at present there is no generally accepted system of indicators for assessing business activity.

The authors of existing methodologies offer various systems of indicators for assessing business activity. Each of them has its advantages and disadvantages, but I would like to note that the analysis of business activity is impossible without taking into account turnover indicators, which allows you to analyze the rate of assets and liabilities in circulation of capital, the more business activity is carried out by the organization.

As for the use of other indicators for business analysis, economists have different opinions and arguments. Some believe that the turnover of assets is an important criterion for assessing business activity. Others highlight indicators such as income, profitability, etc. In many approaches, special attention is paid to a qualitative indicator, without which, in my opinion, the analysis of an economic entity will not be accurate.

Thus, the lack of a unified system of indicators complicates the analysis of economic activity and casts doubt on the objectivity of assessments already made. That is why at present there is a need to develop a unified system of indicators for assessing the business activities of economic entities, which, in our opinion, should be based on such principles as completeness and accuracy.

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In the course of this study, the key problems affecting the financial and business activities of enterprises were identified and systematized. It was established that instability of cash flows, inefficient use of financial resources, declining profitability, high levels of financial risk, and insufficient adaptability to changing market conditions significantly limit the sustainable development of enterprises. These challenges require a comprehensive and systematic approach to management based on modern financial and analytical tools.

The research confirmed that effective financial analysis plays a central role in diagnosing problem areas and forming sound managerial decisions. The use of an integrated system of financial indicators allows enterprises to assess liquidity, solvency, business activity, and profitability in a timely manner, thereby identifying internal reserves for improving efficiency. Particular importance is given to strategic financial planning, budgeting, and risk management as instruments for preventing crisis situations and ensuring stable growth.

The study proposed a set of practical solutions aimed at improving the financial and business performance of enterprises. These include optimization of capital structure, improvement of working capital management, enhancement of cost control systems, diversification of revenue sources, and implementation of modern financial management technologies. The introduction of these measures contributes to strengthening financial stability, increasing competitiveness, and improving overall operational efficiency.

Thus, the development and implementation of comprehensive solutions to problems in the financial and business activities of an enterprise form the basis for sustainable development and long-term success. The results of the study may be used in the practice of enterprise management, as well as in further research devoted to improving financial management systems in a dynamic economic environment.

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