

Daria Semenova

Candidate of Sciences in Economics, Associate Professor,

State University of Trade and Economics

ORCID: <https://orcid.org/0000-0002-2907-6426>

Alina Vovnianko

Master Student

State University of Trade and Economics

ORCID: <https://orcid.org/0009-0004-8355-3440>

EVALUATION OF THE ENTERPRISE'S FINANCIAL CONDITION BASED ON FINANCIAL STATEMENT INDICATORS

The article investigates the specific features of evaluating the financial condition of an enterprise based on financial statement indicators under the conditions of a war economy and growing uncertainty. The importance of a comprehensive approach to forming an information base and applying a system of interconnected analytical stages that ensure the consistency of financial analysis is revealed. The necessity of digitalizing evaluation processes, in particular the use of ERP systems, cloud platforms, and analytical dashboard solutions for data integration and processing in real time, is substantiated. It is proven that the automation of financial analytics increases the accuracy, efficiency, and validity of managerial decisions. The results of the study are aimed at improving methodological approaches to assessing the financial condition of enterprises in an unstable economic environment.

Keywords: financial condition, assessment, financial statements, financial analysis, financial indicators, liquidity, financial stability, profitability, digitalization, financial risks, war economy.

Семенова Д. О., Вовнянко А. В.

Державний торговельно-економічний університет

ОЦІНЮВАННЯ ФІНАНСОВОГО СТАНУ ПІДПРИЄМСТВА НА ОСНОВІ ПОКАЗНИКІВ ФІНАНСОВОЇ ЗВІТНОСТІ

У статті досліджено теоретичні та методичні підходи до оцінювання фінансового стану підприємства на основі показників фінансової звітності з урахуванням сучасних умов економічної нестабільності, воєнних ризиків та трансформацій фінансового середовища. Актуальність теми зумовлена необхідністю забезпечення об'єктивної та своєчасної оцінки фінансового стану суб'єктів господарювання як основи прийняття управлінських рішень, підтримання платоспроможності та фінансової стійкості підприємств. У роботі узагальнено етапи оцінювання фінансового стану підприємства, які охоплюють перевірку якості інформаційної бази, горизонтальний та вертикальний аналіз фінансової звітності, розрахунок системи фінансових коефіцієнтів, порівняльний аналіз із нормативними та галузевими орієнтирами, а також комплексну інтерпретацію результатів. Встановлено, що ефективність оцінювання значною мірою залежить від узгодженості інформаційних джерел, системності підходу та врахування впливу зовнішнього середовища. Методологічною основою дослідження є системний підхід, методи аналізу і синтезу, порівняльний аналіз та узагальнення наукових підходів, що дозволило визначити основні обмеження традиційної методики оцінювання фінансового стану, зокрема фрагментарність аналізу, ізолюваність показників та недостатнє врахування динаміки зовнішніх факторів. Особлива увага приділена цифровізації процесів оцінювання фінансового стану підприємств, яка передбачає використання інформаційних систем управління, аналітичних платформ та інструментів автоматизованої обробки фінансових даних. Застосування цифрових технологій розглядається як напрям, що сприяє підвищенню оперативності та точності розрахунків і покращенню інтеграції фінансової інформації. Практична цінність дослідження полягає у можливості використання запропонованих підходів у діяльності підприємств для удосконалення процедур оцінювання фінансового стану, підвищення узгодженості аналітичних розрахунків та впровадження цифрових інструментів у процес фінансового аналізу. Це може сприяти більш обґрунтованому прийняттю управлінських рішень та своєчасному виявленню фінансових дисбалансів.

Ключові слова: фінансовий стан, оцінювання, фінансова звітність, фінансовий аналіз, фінансові показники, ліквідність, фінансова стійкість, рентабельність, цифровізація, фінансові ризики, воєнна економіка

Problem statement and its significance. The current state of Ukraine's economy is characterized by a high level of instability caused by the impact of military actions, macroeconomic imbalances, inflationary processes, disruption of logistics chains, and a decrease in the solvency of economic entities. Under such conditions, the importance of a timely and objective assessment of the financial condition of enterprises significantly increases as a basis for making effective managerial decisions, ensuring their financial stability, and preventing crisis phenomena. At the same time, the increasing speed of changes in the external environment necessitates the rapid processing of financial information, which actualizes the implementation of digital technologies in the evaluation process.

The financial condition of an enterprise reflects the level of its solvency, liquidity, business activity, and financial stability, which directly affects the enterprise's ability to function under conditions of increased risks. Simultaneously, in a war economy and constant changes in the external environment, traditional approaches to assessing the financial condition require improvement, particularly in terms of accounting for dynamic changes in financial indicators, risks of asset loss, income fluctuations, and growing liabilities. In this context, the automation of analytical procedures and the use of digital tools for processing financial data, which allow for increasing the accuracy and timeliness of evaluation, gain significant importance.

The key source of information for assessing the financial condition of an enterprise is financial reporting, which provides users with systematized data on performance results, financial resources, and their structure. However, in practice, there are a number of problems associated with the use of financial statement indicators, among which are: the limited informational content of individual indicators, their formalized nature, the lack of a unified approach to interpreting the results, as well as insufficient adaptation of analysis methods to modern economic conditions. Additionally, it should be noted that traditional approaches to analysis do not provide a sufficient level of automation in data processing and integration of information from various sources, which reduces the promptness and effectiveness of the evaluation.

The issue of a comprehensive assessment of the enterprise's financial condition, which involves the use of a system of interconnected indicators characterizing various aspects of the economic entity's activities, is of particular relevance. At the same time, the fragmentation of analysis is often observed in practice, when individual indicators are considered in isolation, without taking into account their interrelationships, which can lead to a distortion of the real assessment of the financial condition. In this context, the application of digital

analytical tools that allow integrating indicators into a unified evaluation system and increasing the validity of analytical conclusions is promising.

Furthermore, in the context of Ukraine's European integration processes, the requirements for the quality of financial reporting, its transparency, and comparability with international standards are increasing. This necessitates the improvement of methodological approaches to assessing the financial condition of enterprises, taking into account the requirements of international financial reporting standards, as well as the needs of various user groups. Simultaneously, the digitalization of financial reporting and the implementation of modern information systems create new opportunities for improving the quality and relevance of financial information.

Thus, the problem of an objective and comprehensive assessment of the financial condition of an enterprise based on financial statement indicators becomes especially relevant in modern conditions. Its solution requires a combination of traditional analytical approaches with digital technologies, automation of financial analysis, and integration of information systems. This will contribute to increasing the efficiency of enterprise management, ensuring their financial stability, minimizing risks, and creating prerequisites for sustainable development under conditions of uncertainty.

Analysis of recent research and publications.

The issue of evaluating the financial condition of an enterprise has long been the focus of domestic scientists and practitioners, since it is in this plane that the issues of accounting, financial analysis, financial management, and managerial decision-making are integrated.

In particular, I. O. Blank considers the financial condition of an enterprise from the standpoint of financial management as a generalizing characteristic of the efficiency of the formation and use of financial resources [1]. The author pays attention to evaluating liquidity, solvency, and financial stability, and also justifies the need for a systematic approach to analysis, which allows taking into account the interrelationship of indicators and their impact on the financial security of the enterprise.

Ye. V. Mnykh emphasizes the role of economic analysis as a tool for diagnosing the financial condition, highlighting the importance of a comprehensive approach to evaluating the results of an enterprise's activities [2]. In his works, significant attention is paid to the methodology of interpreting financial statements, forming analytical indicators, and creating an information base for making managerial decisions.

H. V. Savytska considers the evaluation of the financial condition in the context of analyzing the economic activity of an enterprise, focusing on the

methodology for calculating and interpreting financial ratios [3]. The author systematizes the indicators of liquidity, profitability, business activity, and financial stability, emphasizing the need for their comprehensive use to obtain an objective assessment of the enterprise's activities.

A. M. Poddieriohin investigates the financial condition of an enterprise through the prism of enterprise finance and financial resource management [4]. Special attention is paid to assessing the capital structure, sources of financing, solvency, and creditworthiness of the enterprise, and the importance of analyzing cash flows as a crucial element of financial diagnostics is also emphasized.

In addition to classical approaches, modern Ukrainian researchers have made a significant contribution to the development of the methodology for assessing the financial condition of enterprises.

In particular, N. V. Marusiak considers financial analysis as a key tool for enterprise management in crisis conditions [5]. Special attention is paid to adapting analytical indicators to the conditions of a war economy, determining their role in making managerial decisions, and ensuring the financial stability of enterprises.

In the study by T. M. Kovalchuk and A. I. Verhun, emphasis is placed on the change in key financial indicators under the influence of military factors [6]. The authors analyze the transformation of liquidity, profitability, and financial stability of enterprises, highlighting the need to account for external shocks when evaluating the financial condition.

O. I. Antoniuk and D. M. Khoma in their work investigate the impact of digitalization on the financial analysis process [7]. They justify the feasibility of using modern analytical platforms, business analytics, and digital technologies to increase the accuracy of assessing the financial condition of an enterprise and the effectiveness of managerial decisions.

It is also worth noting the research by I. Dutchak and A. Semchyshyn, which generalizes approaches to defining the essence of the financial condition, systematizes methods of its analysis, and proposes an improvement of the theoretical basis for evaluation based on financial statements [8].

The conducted analysis of scientific publications shows that the assessment of the financial condition of an enterprise in modern research is often presented too uniformly: authors limit themselves to listing financial ratios, providing formulas, and formally comparing the obtained values with normative benchmarks. Such an approach is convenient for basic familiarization, but it does not allow fully revealing the causes of changes in the financial condition, as it insufficiently considers industry specifics, the dynamics of indicators, their interrelationship, and the impact of cash flows.

In addition, insufficient attention is paid to adapting evaluation methodologies to the conditions of a war economy, characterized by heightened uncertainty, income instability, increased financial risks, and changes in the structure of enterprise assets and liabilities. At the same time, modern studies limitedly cover the possibilities of digitalizing financial analysis, in particular the use of automated analytical systems, the integration of financial data, and the application of digital tools for information processing.

Under such conditions, there is an urgent need to improve approaches to evaluating the financial condition of enterprises based on financial statement indicators by combining traditional analysis methods with modern digital technologies. This will make it possible to increase the promptness, accuracy, and quality of evaluating the financial condition, as well as to ensure more justified managerial decision-making in an unstable economic environment.

The purpose of the article is to systematize theoretical approaches and investigate modern methods of evaluating the financial condition of an enterprise based on financial statement indicators, with justification for their use in comprehensive financial diagnostics and the identification of directions for increasing evaluation efficiency under conditions of economic instability and digitalization.

Presentation of the main research material. In the conditions of a war economy and increased uncertainty, the formation of a reliable information base for assessing the financial condition of an enterprise becomes particularly relevant, since changes in financial flows, asset structure, and financing sources occur quickly and are characterized by a high level of unpredictability. Forming an objective assessment of the financial condition requires the comprehensive use of interconnected information sources that ensure the completeness, reliability, and consistency of analytical conclusions. The presence of information asymmetry between individual reporting forms necessitates their systemic integration in the evaluation process.

The key components of the information base are official financial statements, internal managerial data, and external analytical sources, which together form the basis for an overall assessment of the enterprise's financial condition. The balance sheet allows assessing the structure of assets, liabilities, and equity, which serves as a basis for analyzing liquidity, financial stability, and autonomy. The statement of financial performance reflects the formation of income, expenses, and profit, providing an assessment of profitability and operational efficiency. The statement of cash flows is important for determining the real solvency of an enterprise, as it allows assessing actual cash flows, rather than just accounting indicators [1; 3].

An important role in in-depth analysis is played by internal managerial sources of information, which include turnover balance sheets, analytical breakdowns of accounts receivable and payable, budgets, planned indicators, and managerial reporting. They make it possible to detail the causes of deviations and timely identify problematic aspects of financial activity. An additional element of the information base is external sources, in particular industry statistics, analytical market reviews, and the financial statements of other enterprises. Their use allows conducting comparative analysis, determining the enterprise's position in the market, and ensuring the objectivity of the obtained results.

The systematization of the main sources of information support for evaluating the financial condition of an enterprise is given in Table 1.

Thus, the effectiveness of evaluating the financial condition of an enterprise directly depends on the quality of the formed information base and the level of integration of various data sources. Its comprehensive nature ensures the validity of analytical conclusions and increases the reliability of managerial decisions. In modern conditions, the automation of collecting and processing financial information also gains significant importance, which contributes to increasing the promptness and accuracy of evaluation.

It is advisable to evaluate the financial condition of an enterprise on the basis of a system of interconnected indicators, since different aspects of financial and economic activity are reflected through a set of analytical indicators. Their comprehensive consideration ensures the formation of an objective understanding of the level of solvency, financial stability, business activity, and operational efficiency of the enterprise. The system of indicators for evaluating the financial condition covers several key analytical blocks, each characterizing a separate aspect of the enterprise's activities. At the same time, the isolated analysis of individual indicators can lead to distorted conclusions, which necessitates their coordinated consideration.

In particular, liquidity indicators reflect the enterprise's ability to fulfill short-term obligations in a timely manner, while financial stability indicators characterize the structure of financing sources and the level of dependence on borrowed capital. Profitability indicators allow assessing the efficiency of resource use, and business activity indicators – the speed of asset turnover and the efficiency of the operating cycle. Taking the aforementioned into account, it is advisable to structure the system of indicators into analytical blocks depending on their economic content and managerial purpose (Fig. 1).

The proposed division of the system of indicators into analytical blocks ensures the comprehensiveness of the enterprise's financial condition assessment and avoids one-sided conclusions when interpreting individual indicators.

The assessment of an enterprise's financial condition should be considered as a sequential analytical process comprising interconnected stages of research. However, each of these stages has certain limitations and is accompanied by typical errors that can affect the reliability of the results. The generalization of their characteristics, advantages, disadvantages, and areas for improvement is presented in Table 2.

The first stage – assessing the quality of the information base – is fundamental, since the reliability of subsequent calculations and conclusions depends on the quality of the initial data. At this stage, the enterprise's financial statements are verified, specifically regarding their completeness, consistency of indicators across forms, absence of arithmetic and logical errors, as well as the compliance of accounting policies with current standards. It is important to consider the risk of information distortion, which may be caused by the application of accounting assumptions or subjective estimates.

The second stage – horizontal and vertical analysis – is aimed at identifying the dynamics and structural changes of financial indicators. Horizontal analysis evaluates their change over time, while vertical

Table 1

Information base for evaluating the financial condition of an enterprise

Group of sources	Content of information	Use in analysis	Analytical value
Financial reporting	Data on assets, liabilities, equity, income, expenses, and cash flows	Assessment of liquidity, financial stability, profitability, and solvency	Forms basic information for comprehensive financial diagnostics
Internal data	Turnover balance sheets, debt breakdowns, budgets, managerial reporting	In-depth analysis of the causes of deviations and detailing of indicators	Allows identifying problem areas and internal risks
External sources	Industry statistics, analytical reviews, reporting of other enterprises	Comparative analysis and benchmarking	Ensures objectivity and contextualization of the assessment

Source: compiled by the authors based on [1; 2; 4; 5; 6]

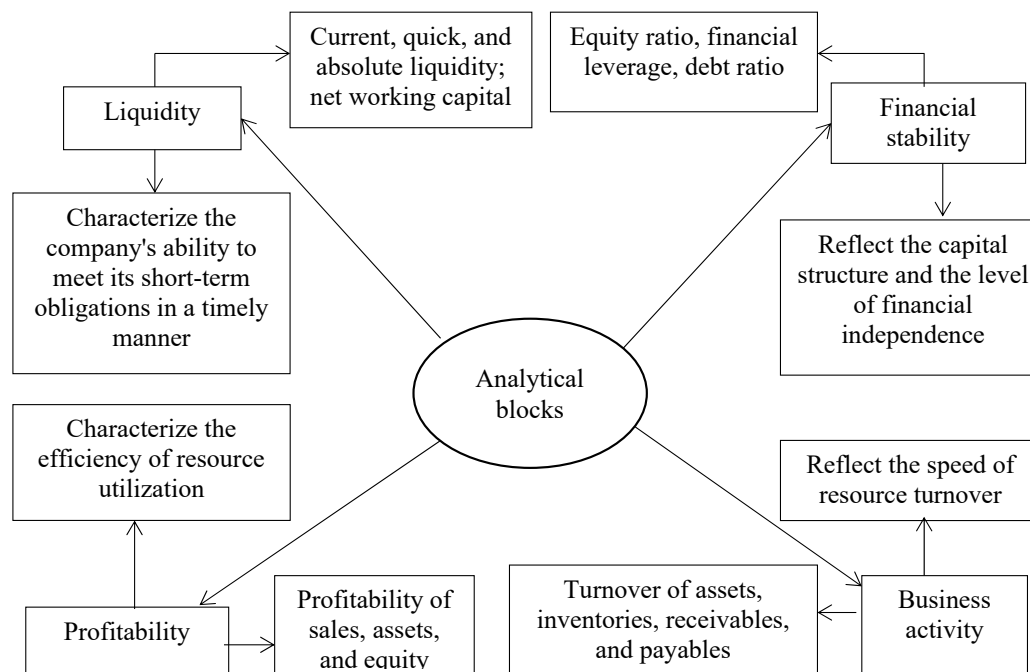


Figure 1. System of indicators for evaluating the financial condition of an enterprise

Source: compiled by the authors based on [3; 4; 5; 6; 7; 8]

analysis determines the structure of assets, financing sources, and expenses. However, this stage does not explain the causes of changes but only records them, which necessitates further in-depth analysis.

The third stage – calculation of a system of financial indicators – involves a quantitative assessment of the enterprise's financial condition using ratios of liquidity, financial stability, profitability, and business activity. It is important not only to calculate the indicators but also to conduct a systemic analysis of them in interrelation and dynamics, which allows identifying the enterprise's development trends.

The fourth stage – comparative analysis – consists of comparing the obtained results with normative, industry, and dynamic indicators. This allows assessing the level of deviations and the enterprise's competitiveness. At the same time, normative values are relative in nature and require adaptation to industry and macroeconomic conditions.

The fifth stage – comprehensive interpretation of results – involves generalizing the obtained data, establishing interrelationships between indicators, and formulating justified managerial conclusions. It is at this stage that the transition from calculations to managerial decision-making occurs, which causes a high dependence of the results on the analyst's professional judgment.

Thus, the methodology for evaluating the financial condition of an enterprise is a multi-level system in which each stage performs a specific function. Its effectiveness

largely depends on the quality of the information base, the depth of analytical data processing, and the ability to account for external uncertainty factors.

The identified problematic aspects necessitate further improvement of approaches to evaluating the financial condition of an enterprise, which involves a transition to more adaptive, integrated, and digitally-oriented methods of financial analysis capable of accounting for the conditions of a war economy and ensuring support for the sustainable development of enterprises.

In modern conditions, the digitalization of processes for assessing the financial condition is of particular importance, making it possible to increase the promptness, accuracy, and consistency of financial information processing. The use of modern enterprise resource planning (ERP) systems, cloud accounting platforms, and analytical dashboard solutions ensures the integration of financial data from various sources into a unified information space [11]. This, in turn, allows monitoring financial indicators in real time and improves the quality of managerial decisions.

An important direction of digital transformation is the application of automated analytics tools, which provide automatic calculation of financial ratios, construction of dynamic trends, and generation of standardized analytical reports. This helps minimize the impact of the human factor, reduce the risk of calculation errors, and increase the reproducibility of assessment results [12].

The practical use of digital tools provides a number of key effects, in particular:

Table 2

Comprehensive analysis of the stages of evaluating an enterprise's financial condition

Stage	Advantages	Disadvantages	Typical Errors	Improvement (author's approach)
Stage 1. Assessment of information base quality	Ensures the reliability of the analysis; allows identifying errors in reporting and data distortion	Limited full verification of financial information and the risk of hidden accounting distortions	Use of incomplete data; ignoring off-balance-sheet information; underestimation of manipulation risks	Introduction of digital data verification; use of auditing and alternative information sources
Stage 2. Horizontal and vertical analysis	Allows quickly identifying trends and structural changes	Does not account for cause-and-effect relationships of changes	Mechanical interpretation of financial changes without considering the impact of external factors	Use of adjusted indicators (accounting for inflation and war risks); combination with factor analysis
Stage 3. Calculation of financial ratios	Ensures quantitative assessment of the financial condition, allows for comparisons over time	Dependence of results on the chosen calculation methodology, isolated nature of individual indicators	Use of isolated financial indicators without a systematic approach and ignoring their dynamics over time	Implementation of an integral financial index; use of multi-factor assessment models
Stage 4. Comparative analysis	Allows determining deviations from normative and industry indicators, assessing the enterprise's competitiveness level	Normative values have a generalized character and do not reflect industry specifics and actual functioning conditions of the enterprise	Formal application of normative and average values without adaptation to industry specifics and enterprise features	Adaptive system of normatives (industry + risk-adjusted indicators); use of benchmarking
Stage 5. Interpretation of results	Allows integrating results into a single comprehensive assessment and formulating justified managerial conclusions	High subjectivity of assessment and significant dependence of results on the analyst's professional experience	Fragmented approach to analyzing financial indicators without accounting for their interrelationships	Use of scenario analysis (optimistic, crisis, baseline scenarios) and digital analytical dashboards to support managerial decisions

Source: compiled by the authors considering [3; 5; 6; 7; 8; 9; 10]

- reduction of time for preparing financial analytics;
- increasing the accuracy and consistency of calculations;
- the possibility of promptly identifying financial imbalances;
- forming a unified analytical base for making managerial decisions;
- increasing the transparency and controllability of financial processes.

Consequently, combining traditional methods of evaluating an enterprise's financial condition with digital tools for data processing and analysis makes it possible to provide a more objective and prompt financial assessment, account for the impact of military and macroeconomic factors, and create a foundation for increasing the resilience and efficiency of enterprise development.

Conclusions. The evaluation of an enterprise's financial condition is a key component of the financial management system, as it provides the information basis for making justified managerial decisions and determining the directions of the enterprise's development. Under the conditions of a war economy, high uncertainty, and instability of the external

environment, the importance of high-quality financial analysis significantly increases, as enterprises are forced to promptly respond to changes in financial flows, risks of asset loss, and market environment fluctuations.

The conducted research showed that the traditional methodology for assessing the financial condition of an enterprise, which is based on analyzing financial statements and a system of ratios, requires further improvement considering modern challenges. The main problems remain the fragmentation of analysis, limited adaptation to industry and macroeconomic conditions, as well as insufficient consideration of the impact of external factors, in particular military risks.

In modern conditions, an important direction of development is the digitalization of processes for evaluating the financial condition of enterprises, which involves the use of information management systems, analytical platforms, and automated tools for processing financial data. The transition to digital analysis formats allows increasing the promptness and accuracy of evaluation, ensuring data integration from various sources, and forming a unified information-analytical environment to support managerial decisions. The use of digital technologies contributes not only to

improving the quality of financial indicator calculations but also provides the possibility of constant real-time monitoring of the enterprise's financial condition, which is especially important under conditions of an unstable economic environment and war challenges.

Therefore, improving the methodology for evaluating the financial condition of an enterprise should

be based on combining classical analytical approaches with modern digital tools, which allows increasing the quality of financial information, providing a more objective assessment of enterprise activities, and creating prerequisites for their sustainable development amidst uncertainty and transformation of the economic environment.

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