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Synergistic approach to increasing the investment attractiveness of an enterprise in the digital environment

Abstract. The current challenges caused by military actions, economic instability and digital transformation make it difficult to attract investment in domestic enterprises. Traditional approaches to assessing investment attractiveness no longer guarantee the expected results, which necessitates the integration of digital technologies into the financial planning process.

The purpose of the study is to substantiate and develop practical recommendations for increasing the investment attractiveness of an enterprise in the digital environment by applying a synergistic approach that takes into account the current economic realities of Ukraine and contributes to ensuring sustainable business development.

The object of the study is the financial and economic condition of enterprises, which is analyzed through the assessment of investment attractiveness, taking into account the impact of digital technologies, innovative strategies and risk management.

The analysis of financial statements of LLC "Kharkiv Specialized Installation and Maintenance Enterprise" for 2021-2023 was used to assess changes in financial indicators. A comparative analysis of the dynamics of income, cost structure and investment risks in the context of digitalization was carried out. The results obtained indicate positive changes in the financial and economic activities of the enterprise, in particular, an increase in net income by 43,82% and an increase in the efficiency of resource management.



The analysis showed that the integration of digital technologies such as Big Data, artificial intelligence, and blockchain significantly improves financial forecasting, risk management, and optimization of enterprise resources. The main challenges remain the high cost of implementing digital solutions, the need to adapt to rapid changes in the market environment, and ensuring cybersecurity.

The practical value of the study lies in the formulation of recommendations for Ukrainian enterprises on the implementation of digital strategies to improve investment attractiveness. The proposed synergistic approach ensures comprehensive management of financial flows and optimization of investment processes, which contributes to sustainable business development even in conditions of economic instability.

The results obtained can be used to develop strategies for the digital transformation of enterprises and improve methodological approaches to financial planning. They serve as a basis for adapting international sustainable development practices and attracting investments into the national economy.

Keywords: *investment attractiveness, digital economy, financial planning, risk management, synergistic approach, financial sustainability, innovative technologies.*

JEL Classification: M 15, M 20, G 30, O 32

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Introduction. The current realities of the Ukrainian economy caused by military actions, economic instability and global technological changes have significantly complicated the process of attracting investments in domestic enterprises. Traditional approaches to increasing their investment attractiveness no longer provide the expected results, as the modern business environment is becoming increasingly digitalized and dependent on the introduction of innovative technologies.

In the context of martial law, Ukrainian businesses face numerous challenges, including unstable financial flows, disrupted supply chains, increased investment risks, and reduced competitiveness in international markets. At the same time, digitalization opens up new opportunities for business adaptation, process optimization, and creation of added value that can interest potential investors.

Literature review. The investment attractiveness of enterprises is the subject of numerous studies by both domestic and foreign scholars who consider this concept through the prism of economic, managerial and digital aspects. Among the Ukrainian scientists who have made a significant contribution to the development of the theory and methodology for assessing the investment attractiveness of enterprises, it is worth noting the works of Y. Vinokurov [1], K. M. Didur [4], N. A. Karavan [5], T. G. Kitaychuk [6], I. O. Mazurkevych [7], A. O. Naidovska, Y. A. Andrienko [8], D. I. Osmak, I.M. Kushal [9], T. I. Razina [10], D. V. Riznyk [11], V. P. Ryabenko [12], O. Syniuk [13] and M. O. Yushchuk [15].

In their research, these scholars analyzed various aspects of investment attractiveness, including methods for assessing investment risks, the impact of a company's financial stability on its attractiveness to investors, and the role of digital technologies in increasing business competitiveness.

Among the foreign scholars who are actively studying the issues of investment attractiveness of enterprises in the digital environment are A. G. Eldar [16], L. Lugosh [18], V. Smesova, Y. Yaskov [20], as well as S. Tulchynska, O. Vovk, O. Popelo, S. Saloid and O. Kostyunik [21]. Their research is aimed at studying the impact of digital transformation, in particular the introduction of innovative technologies, on increasing the investment attractiveness of enterprises.

A synergistic approach that integrates economic, organizational, and digital tools makes it possible to formulate a comprehensive strategy for increasing the investment attractiveness of enterprises. Despite a significant number of studies in this area, the synergistic approach to ensuring the investment attractiveness of an enterprise in the digital environment has not previously received adequate coverage in scientific publications. Its importance lies in the ability to combine modern

technologies, such as artificial intelligence, blockchain, Big Data, and risk management systems, which ensure transparency, efficiency, and reliability of investment processes, especially in the context of economic instability and digital transformation.

Purpose, objectives and research methods. The aim of the study is to substantiate and develop practical recommendations for increasing the investment attractiveness of an enterprise in the digital environment by applying a synergistic approach that takes into account the current economic realities of Ukraine and contributes to sustainable business development.

The object of the study is the financial and economic condition of enterprises, which is analyzed through the assessment of investment attractiveness, taking into account the impact of digital technologies, innovative strategies and risk management.

To achieve this goal, the following tasks are being solved:

- to reveal the essence and importance of investment attractiveness of an enterprise as a factor of their sustainable development;
- to study the impact of digital technologies on the investment attractiveness of small and medium-sized businesses in Ukraine under martial law;
- assess the investment attractiveness of the enterprise;
- to substantiate a synergistic approach to increasing the investment attractiveness of a company in the digital economy.

The study uses a set of methods of scientific cognition, namely: analysis and synthesis – used to determine the essence and significance of the investment attractiveness of an enterprise; comparative analysis – used to determine the impact of digital technologies on investment attractiveness; financial analysis - used in analyzing the financial performance of LLC “Kharkiv Specialized Installation and Maintenance Enterprise”; method of economic and mathematical modeling - used in developing a synergistic approach to increasing the investment attractiveness of an enterprise.

Research results. Investments are an integral part of economic growth, as they are based on the principles of expanded reproduction. They involve directing part of the accumulated resources to multiply and improve the qualitative and quantitative characteristics of the productive forces of society. In modern economic research, there are different approaches to the definition of the term “investment”, which is explained by the multifaceted nature of this economic category.

Investments are defined as the allocation of capital into business processes or other areas of activity in order to generate profit or achieve socially significant results. In accordance with the current legislation, they can be expressed in both financial and material forms. They include property rights with a monetary equivalent and assets. They can be used for the development of business or other activities with the prospect of generating income or creating additional value [2].

The investment attractiveness of an enterprise plays a key role in ensuring its sustainable development. It determines the level of trust of potential investors and the ability to raise capital. It is formed under the influence of a number of economic, financial, legal and social factors that affect the decision on the feasibility of investment. Among the main criteria for assessing investment attractiveness are: financial stability of the enterprise, level of its liquidity, profitability indicators, efficiency of management decisions and ability to innovate (Table 1).

The analysis of approaches to determining the investment attractiveness of an enterprise shows the multifaceted nature of this economic category. Each approach focuses on different aspects of investment attractiveness assessment. This allows for a comprehensive view of the prospects for raising capital.

The financial approach emphasizes the importance of liquidity, financial stability and profitability of the company, which are key factors for potential investors.

The economic approach focuses on the efficiency of resource use and profitability, which reflects the competitiveness of the enterprise in the market environment.

The institutional approach focuses on the legislative environment, business transparency, and investment accessibility, which is especially important for international investors.

The marketing approach takes into account the company's image, market positioning and consumer confidence, which contributes to the long-term stability of investments.

The innovative approach emphasizes the role of technological development, digitalization and research and development, which are key success factors in the modern economy.

Table 1. Approaches to interpreting the concept of “investment attractiveness” of an enterprise

Approach	Main characteristics	Key indicators
Financial approach	Financial stability, liquidity, and profitability of the enterprise are assessed	Liquidity, profitability, and financial stability ratios
Economic approach	The efficiency of resource use and profitability are considered	Profit dynamics, return on assets, economic efficiency
Institutional approach	Analyzes the regulatory environment and access to investment	Business transparency, stability of the legal framework, level of investment climate
Marketing approach	It takes into account brand, reputation, attractiveness to consumers and partners	Company image, consumer confidence, market position
Innovative approach	The level of technological innovation, digitalization of processes, and adaptability to change are assessed	Level of digitalization, R&D spending, degree of innovation

Source: systematized by the authors based on the results of analysis and synthesis of scientific works [3; 12; 14; 17; 19; 20]

Thus, an integrated approach to assessing the investment attractiveness of an enterprise, which takes into account financial, economic, institutional, marketing and innovation aspects, allows to form an objective picture of its investment potential. This enables enterprises to effectively manage their investment attraction strategy and increase their competitiveness in a dynamic economic environment.

Small and medium-sized businesses (SMEs) are an important segment of Ukraine's economy, providing a significant number of jobs and contributing to the development of the domestic market. However, under martial law, businesses face numerous challenges. In particular, they face a decline in investor confidence, an unstable economic environment, and limited access to financial resources. At the same time, digital technologies can have a significant impact on the investment attractiveness of SMEs, helping them adapt to new realities.

Automation of business processes is an important aspect of the digital transformation of enterprises. ERP systems allow for efficient resource management, which reduces costs and increases productivity. Thanks to cloud services, companies can optimize their costs, reduce the need for physical infrastructure, and ensure uninterrupted business operations. E-commerce and online sales open up new opportunities for businesses by allowing them to attract customers through digital platforms. The development of e-commerce acts as an alternative sales channel, which is especially important in conditions of limited access to traditional markets. The use of CRM systems helps to improve customer service, and digital platforms provide greater accessibility of goods and services even in remote regions.

Cybersecurity and data protection are becoming integral components of modern business, especially in a high-risk environment. Investing in encryption and data protection technologies helps prevent cyber threats. And the use of multi-factor authentication systems increases the level of security. Compliance with international cybersecurity standards increases the confidence of investors and partners in the company. Financial technologies and digital payments make it easier for small and medium-sized businesses to access financing. Expanding financing opportunities through online platforms helps to raise capital and creates new financial management tools. The introduction of contactless payments and mobile applications increases the convenience of payments for customers and promotes transparency of financial transactions.

Remote work and digital communications open up new opportunities for businesses, allowing them to work regardless of geographic location. The use of cloud technologies facilitates efficient management of work processes, reduces the cost of office infrastructure, and makes it possible to attract qualified specialists from different regions. Flexibility in recruitment and digital communications make businesses more adaptable to changing conditions (Table 2).

Table 2. The impact of digital technologies on the investment attractiveness of small and medium-sized businesses in Ukraine under martial law

Influencing factor	Positive effect	Challenges
Automation of business processes	Reduce costs, increase productivity	High cost of implementation
E-commerce	Increase in sales, access to the global market	Competition and the need to adapt
Cybersecurity	Investment protection, partner trust	The threat of cyberattacks and the need to update systems
Financial technologies	Expanding funding sources, transparency of operations	High requirements for legal compliance
Remote work	Cost optimization, access to the international labor market	Reduced level of team interaction

Source: compiled by the authors based on the generalization of scientific works [3; 12; 14; 17; 19; 20]

Digital technologies have both a positive impact on the investment attractiveness of small and medium-sized businesses and pose certain challenges. Automation of business processes can reduce costs and increase productivity. However, the implementation of such solutions may require significant financial investments. The development of e-commerce is helping to expand the sales market, but at the same time, businesses face competition and the need to adapt to new conditions. The use of financial technologies expands access to financing, but also obliges companies to comply with new regulatory requirements. Thus, digitalization can significantly increase the competitiveness of Ukrainian SMEs if they are prepared for the challenges and changes ahead.

LLC “Kharkiv Specialized Installation and Maintenance Enterprise” (hereinafter referred to as “KhSMEP”) is a modern enterprise specializing in complex electrical installation solutions. The main activities include the design, installation and modernization of electrical systems for various facilities, from residential buildings to industrial complexes. The company has considerable experience in performing work at facilities with increased requirements for power supply and lighting. This makes it a reliable partner in the energy and critical infrastructure sector. The company installs power grids, outdoor and indoor lighting, as well as installs and maintains transformer substations.

One of the key advantages of the company is the availability of highly qualified personnel and the use of modern technologies. This ensures high quality of work and compliance of projects with the strictest technical standards. As of September 30, 2024, the company employs more than 40 specialists who regularly undergo training to improve their skills.

The company actively cooperates with leading business entities, municipal organizations and developers, fulfilling orders for residential complexes, commercial buildings, industrial facilities and public institutions.

LLC “KhSMEP” is developing dynamically, focusing on innovative technologies and international safety standards. Thanks to an individual approach to each project, the company has strengthened its reputation as a reliable partner in the electrical industry.

According to the results of the analysis (Table 3), in 2023, the highest basic growth rate of the company's income was recorded, which amounted to 204,97%. This indicates the positive

dynamics of financial development and the formation of sustainable investment potential of the enterprise during 2021-2023.

Table 3: Estimation of the dynamics of revenues at LLC "KhSMEP" for 2021-2023

Year	Indicators (thousand UAH)	Absolute increase (thousand UAH)	Chain increase (thousand UAH)	Growth rate (base, %)	Growth rate (chronological, %)	Growth rate (base, %)	Growth rate (year-on-year, %)
2021	2123,5	-	-	-	-	-	-
2022	3026,2	902,7	902,7	142,51	142,51	42,51	42,51
2023	4352,6	2229,1	1326,4	204,97	143,83	104,97	43,83

Source: compiled by the authors on the basis of financial reports from LLC "KhSMEP" [22]

Effective planning of revenues and expenses is critical to maintaining the company's high investment attractiveness. As shown in Table 4, the sales targets for 2023 were exceeded by 143,8%, which indicates a significant potential for attracting investors and expanding market opportunities.

Uneven implementation of the plan by quarters may affect key financial indicators: revenue, labor productivity and profitability. The assessment of the plan implementation in 2023 showed its implementation at 64,51%. This indicates the need to optimize strategic management and improve cash flow forecasting.

Table 4. Analysis of the implementation of the work plan at LLC "KhSMEP" for 2022-2023

Period / Neighborhood	Plan (thousand UAH)	Actual (thousand UAH)	Structure plan (%)	Structure-tour actual (%)	% of plan fulfillment	Deviations (+/-)	Enrollment in the plan implementation (thousand UAH)
I	624,0	860,9	20,62	19,78	137,9	-0,84	624,0
II	873,7	655,5	28,87	15,06	75,0	-13,81	655,5
III	353,5	1237,0	11,68	28,42	349,9	+16,74	353,5
IV	1175,0	1599,2	38,83	36,74	136,1	-2,09	1175,0
Together	3026,2	4352,6	100,0	100,0	143,8	-	2808,0

Source: compiled by the authors on the basis of data from LLC "KhSMEP" [22]

At this stage, it is important to assess the stability of financial receipts and expenditures. These indicators affect the level of liquidity and solvency of the company. Analyzing the dynamics of product sales and cost structure allows you to assess the efficiency of resource use and predict future investment decisions.

Evaluation of expenses and their impact on financial results makes it possible to identify key trends and factors that determine the level of profitability of the enterprise (Table 5). In 2023, total operating expenses increased by 53,9 thousand UAH compared to 2022. The largest increase was observed in the item of labor costs – by 33,3 thousand UAH.

Considering the dynamics of operating expenses, we can conclude that the main share of expenses is labor costs (59,84%). indicates the labor-intensive nature of production. At the same time, the analysis of costs per UAH of work performed showed a decrease of 2.97% in 2023. This is a positive signal for investors, as it demonstrates an increase in the efficiency of financial resource management (Table 6).

Table 6. Estimation of operating expenses by economic elements at LLC “KhSMEP” for 2022-2023

Cost element	Expenses 2022 (thousand UAH)	Expenses 2023 (thousand UAH)	Share in 2022 (%)	Share 2023 (%)	Absolute deviation (thousand UAH)	Deviation by share (%)
Material costs	-	-	-	-	-	-
Labor costs	80,1	113,4	59,07	59,84	+33,3	+0,77
Contributions to social activities	29,3	42,0	21,61	22,16	+18,7	+0,55
Depreciation and amortization	0,6	0,9	0,44	0,48	+0,3	+0,04
Other operating expenses	25,6	33,2	18,88	17,52	+7,6	-1,36
Together	135,6	189,5	100,0	100,0	+53,9	-

Source: compiled by the authors on the basis of financial data from LLC “KhSMEP” [22]

An important factor of investment attractiveness is the company's availability of labor resources (Table 7). An analysis of the company's human resources shows that in 2023 the number of employees increased by 1 person (+21,7%). And the number of specialists increased by 20%, which indicates a stable development of the personnel policy.

Table 7. Assessment of the availability of labor resources at LLC “KhSMEP” for 2022-2023

Indicators.	Unit of measurement	2022	2023	Absolute deviation	Percentage deviation (%)
All personnel, including	-	23	28	+5	+21,7
leaders	Person	3	3	-	-
specialists	Person	5	6	+1	+20,0
Scope of work performed	UAH	2521,8	3627,2	+1105,4	+43,83

Source: compiled by the authors on the basis of financial data from LLC “KhSMEP” [22]

The financial analysis of the company's activities confirms the positive dynamics of income: in 2023, net income increased by 1105,4 thousand UAH (+43,82%). This is a key indicator for assessing the level of investment attractiveness. Reducing operating expenses per unit of product value increases the overall profitability of the business and indicates effective resource management.

Table 8 shows the financial results of LLC “Kharkiv Specialized Installation and Maintenance Enterprise” for 2022-2023.

According to the results of the analysis at LLC “KhSMEP” demonstrates stable financial development and a high level of investment attractiveness. The main factors contributing to its growth are: improvement of financial indicators, in particular, increase in net income and efficiency of resource use; optimization of costs, which allows to reduce their share per unit of production value and increase profitability; expansion of human resources, which helps to improve the quality of work performed and strengthen competitive positions in the market. Thanks to these factors, the company has stable prospects for further development and is attractive to investors.

In the current conditions of digital transformation of the economy, planning of the company's investment policy is of particular relevance. Since combination of traditional financial management methods with the latest digital technologies is becoming a key factor in competitiveness. The rapid development of fintech solutions, artificial intelligence, blockchain, and big data opens up new opportunities for optimizing investment processes. It helps to reduce risks and increase the transparency of financial transactions. Using a synergistic approach allows companies not only to allocate financial resources efficiently. It also allows them to adapt to dynamic market changes, formulate a long-term investment strategy and ensure sustainable development. In the digital economy, this model of investment management contributes to increasing the flexibility of the enterprise, creating new business models and integrating into global financial flows [16].

Table 8. Evaluation of financial performance at LLC “KhSMEP” for 2022-2023

Indicators	2022 (thousand UAH)	2023 (thousand UAH)	Difference (thousand UAH)	Change (%)
Revenue from the sale of works	48 081,1	62 082,4	14 001,3	+29,12
Net income from the sale of works	2 521,8	3 627,2	1 105,4	+43,82
Other operating income	34,2	8,0	-26,2	-76,60
Other ordinary income	-	-	-	-
Material costs	-	-	-	-
Labor costs	80,1	113,4	33,3	+41,57
Contributions to social activities	29,3	42,0	18,7	+43,34
Depreciation and amortization	0,6	0,9	0,3	+50,0
Other operating expenses	25,0	33,2	7,6	+29,69
Net income (loss)	2 420,4	3 445,7	1 025,3	+42,36

Source: compiled by the authors on the basis of financial data from LLC “KhSMEP” [22]

The main elements of the synergistic approach are the integration of financial analysis, forecasting and resource optimization through the use of digital technologies. This includes the use of big data, artificial intelligence, blockchain technologies, and automated investment attractiveness analysis systems. Such technologies contribute to more accurate forecasting of financial flows and minimization of risks associated with investment activities.

Planning an enterprise's investment policy involves a strategic approach that covers three key levels [18]:

- Long-term investment planning. It is aimed at forming strategic financial goals and identifying key areas of enterprise development in the digital environment.
- Ongoing investment planning. This ensures prompt adaptation to changes in the market and adjustment of financial indicators in accordance with internal and external factors.
- General strategic planning. It integrates all aspects of financial flow management and ensures the achievement of an optimal balance between risks and returns of investment activities.

The methods used in the synergistic approach include [17]: calculation and analytical method, economic and mathematical modeling, budget planning.

A calculation and analytical method that involves the use of index analysis to forecast investment performance in the digital environment (Table 9).

Table 9. Subsystems of financial planning in the digital environment for LLC “KhSMEP”

System for planning the financial results of an enterprise	Types of plans	Planning duration
Long-term (strategic)	Profit and loss forecast, cash flow forecast, balance sheet forecast	3-5 years
Medium-term (current)	Planning of income and expenses of operating activities, investments, cash flows, balance sheet plan	1 year
Short-term (operational)	Development of a payment calendar and cash plans	Decade, month, quarter

Source: compiled by the authors based on results of an expert survey of financial managers from LLC “KhSMEP” [22]

Economic and mathematical modeling, which allows determining the relationship between financial indicators and external factors, and provides more accurate forecasts of the company's financial performance (Fig. 1).

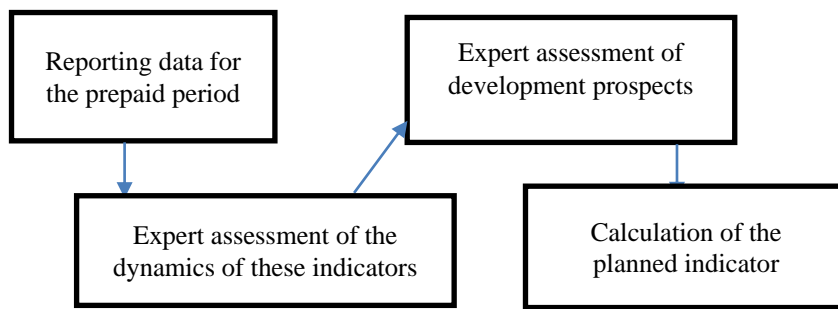


Fig. 1. Calculation and analytical method in the synergistic approach for LLC “KhSMEP”

Source: compiled by the authors based on results of an expert survey of financial managers from LLC “KhSMEP” [22]

Budget planning based on forecast financial statements and cash flow analysis (Fig. 2).

The digital environment creates new challenges and opportunities for investment management. The use of big data analytics technologies allows to assess risks, improve forecasting accuracy and optimize the decision-making process. Automation of financial control and resource management plays an important role in this process, minimizing the influence of the human factor and increasing the efficiency of capital use [11].

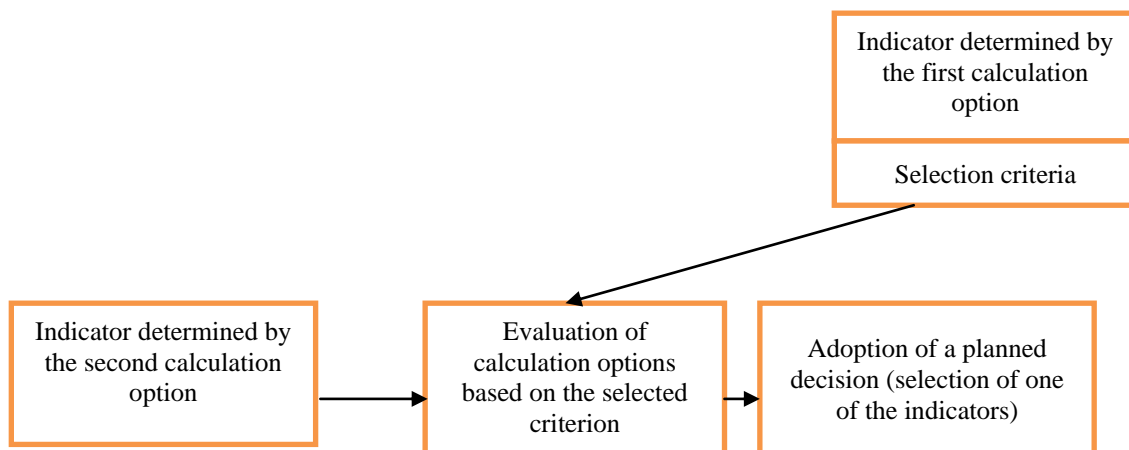


Fig. 2. Optimization of planned decisions within the synergistic approach for LLC “KhSMEP”

Source: compiled by authors of this study based on the results of an expert survey of financial managers from LLC “Kharkiv Specialized Installation and Maintenance Enterprise” [22]

Increasing the investment attractiveness of LLC “KhSMEP” based on a synergistic approach will help to: integrate digital technologies into financial planning processes; improve the accuracy of financial results forecasting; ensure the flexibility of investment strategies; and increase the level of financial security of the enterprise.

A synergistic approach to the investment attractiveness of LLC “KhSMEP” in the digital environment will increase its competitiveness, reduce risks and ensure efficient use of financial resources. Integration of modern technologies into investment management processes will create prerequisites for sustainable development of the enterprise in the digital economy.

Conclusions. A synergistic approach to increasing the investment attractiveness of an enterprise in the digital economy allows to ensure optimal management of financial flows and increase the efficiency of attracting investments. The combination of traditional methods of financial analysis with modern digital technologies helps to improve the accuracy of forecasting, reduce investment risks and increase the level of financial security of the enterprise.

The main elements of the synergistic approach are the integration of financial analysis, forecasting and digital technologies such as Big Data, artificial intelligence, blockchain and automated investment attractiveness assessment systems. The use of these tools allows businesses to allocate resources more efficiently, minimize risks, and make informed investment decisions.

The main methods used in the synergistic approach include a calculation and analytical approach to forecast investment performance, economic and mathematical modeling to analyze the dependencies between financial indicators and external factors, and budget planning to control cash flows and optimize costs.

Thus, a synergistic approach to improving investment attractiveness is a powerful tool for increasing the competitiveness of enterprises in the digital environment. Its application helps to reduce investment risks, improve the accuracy of financial forecasts, and create favorable conditions for attracting additional investments, which ultimately ensures the sustainable development of the enterprise.

Increasing the investment attractiveness of enterprises is one of the key tasks in the context of high competition and economic risks. To ensure sustainable development and expand market opportunities, it is necessary to introduce digitalization of financial processes and innovative technologies that will help optimize resource management, increase the efficiency of business processes and reduce financial risks. International experience shows that effective investment attraction is impossible without the active participation of the state. Tax incentives, government subsidies, depreciation mechanisms, and special economic zones are key tools for creating a favorable investment climate. In Ukraine, it is necessary to introduce mechanisms to support investment activity, including reducing the tax burden, fighting corruption, improving the legal framework and creating transparent conditions for doing business, which is the subject of further research by the authors.

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Синергетичний підхід до підвищення інвестиційної привабливості підприємства у цифровому середовищі

Анотація. Сучасні виклики, спричинені військовими діями, економічною нестабільністю та цифровою трансформацією, ускладнюють залучення інвестицій у вітчизняні підприємства. Традиційні підходи до оцінки інвестиційної привабливості більше не гарантують очікуваних результатів, що зумовлює необхідність інтеграції цифрових технологій у процес фінансового планування.

Метою дослідження є обґрунтування та розробка практичних рекомендацій щодо підвищення інвестиційної привабливості підприємства у цифровому середовищі шляхом застосування синергетичного підходу, який враховує сучасні економічні реалії України та сприяє забезпеченню стійкого розвитку бізнесу.

Об’єктом дослідження є фінансово-економічний стан підприємств, що аналізується через оцінку інвестиційної привабливості з урахуванням впливу цифрових технологій, інноваційних стратегій та управління ризиками.

У процесі дослідження було використано аналіз фінансової звітності ТОВ “Харківське спеціалізоване монтажньо-експлуатаційне підприємство” за 2021–2023 рр. для оцінки змін у фінансових показниках. Проведено порівняльний аналіз динаміки доходів, структури витрат та інвестиційних ризиків у контексті цифровізації. Отримані результати свідчать про позитивні зміни у фінансово-економічній діяльності підприємства, зокрема зростання чистого доходу на 43,82% та підвищення ефективності управління ресурсами.

Аналіз продемонстрував, що інтеграція цифрових технологій, таких як Big Data, штучний інтелект та блокчейн, значно покращує фінансове прогнозування, управління ризиками та оптимізацію ресурсного забезпечення підприємств. Основними викликами залишаються висока вартість впровадження цифрових рішень, необхідність адаптації до швидких змін ринкового середовища та забезпечення кібербезпеки.

Практична цінність дослідження полягає у формуванні рекомендацій для українських підприємств щодо впровадження цифрових стратегій для покращення інвестиційної привабливості. Запропонований синергетичний підхід забезпечує комплексне управління фінансовими потоками та оптимізацію процесів інвестування, що сприяє стійкому розвитку бізнесу навіть в умовах економічної нестабільності.

Отримані результати можуть бути використані для розробки стратегій цифрової трансформації підприємств та вдосконалення методичних підходів до фінансового планування. Вони виступають основою для адаптації міжнародних практик сталого розвитку та залучення інвестицій у національну економіку.

Ключові слова: інвестиційна привабливість, цифрова економіка, фінансове планування, управління ризиками, синергетичний підхід, фінансова стійкість, інноваційні технології.

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