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### Leveraging artificial intelligence for business performance improvement

Abstract. The object of research is Artificial Intelligence (Al) as a strategic tool for the transformation of modern business processes. The key characteristics of Al in a business context include its ability to process large datasets, automate operations, optimize resources, and create a personalized customer experience, which collectively impacts a company's performance.

Problem statement. In the context of accelerated digitalization, businesses face the fundamental problem of transitioning from a general understanding of Al's potential to its practical integration to achieve measurable financial results. It is necessary to clearly identify and systematize the specific mechanisms through which AI technologies directly affect profitability.

Unresolved aspects of the problem. Despite a significant number of studies on specific aspects of Al application, there is a lack of a comprehensive analysis that would systematize its impact. Additionally, insufficient attention has been paid to developing a practical roadmap for Al integration.

The purpose of the article. The purpose of the article is to systematize the key mechanisms of Artificial Intelligence's influence on business performance and to develop a structured approach for its strategic implementation to maximize profitability.

Presentation of the main material. The study employs a systematic analysis method to structure Al's impact on business through the "dual-engine" model. Tools such as intelligent automation, predictive maintenance, dynamic pricing, and hyper-personalization are examined. Case studies of leading Ukrainian companies have been analyzed.

Conclusions. It is established that AI acts as a profitability catalyst, synergistically affecting both the reduction of operational costs and the acceleration of revenue growth. It is substantiated that successful integration requires a clear strategy, a phased approach and cultural adaptation. The absence of an Al strategy in the modern business environment is a conscious choice in favor of losing a competitive advantage.

Keywords: process optimization, dynamic pricing, personalization, operational efficiency, automation, management.

Formulas: 0; fig.: 2, tabl.: 2, bibl.: 16. JEL Classification. O33, M15, L23, D24.

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**Introduction.** In the context of the Fourth Industrial Revolution, artificial intelligence (AI) has evolved from a theoretical concept into a fundamental tool that is actively transforming the global business environment. Its key value lies in the ability of systems to analyze vast arrays of data, automate complex processes, and optimize decision-making, making AI not just a technological innovation but a strategic asset that defines the competitiveness of enterprises. The relevance of the research is amplified by the fact that companies integrating neural networks and machine learning technologies demonstrate higher productivity and strengthen their market positions, as confirmed by the experience of both global and leading Ukrainian companies.

Consequently, the problem statement in corporate management has shifted from the question of "whether to implement AI?" to the more pragmatic: "how and in which specific business processes to integrate AI technologies to achieve maximum economic effect?". This necessitates a transition from a general acknowledgment of AI's potential to a systematization of the specific mechanisms through which it impacts the financial performance of an enterprise.

This article focuses on the analysis of these very mechanisms, examining how the technological capabilities of AI are transformed into measurable profitability. The research is based on the concept that artificial intelligence serves as a powerful tool for conserving key resources—time and money—which directly influences the improvement of business performance and provides a foundation for its sustainable development.

**Literature review.** The scientific discourse on the impact of artificial intelligence (AI) on business performance has gained significant intensity in recent years, focusing on the measurable outcomes of its implementation. Contemporary research systematizes the impact of AI along two key vectors, which correlates with the "dual-engine" concept that forms the basis of this article: enhancing operational excellence and stimulating revenue growth.

The first vector is the enhancement of operational excellence through cost reduction. In this area, considerable attention is given to the optimization of logistics and production processes. A systematic review conducted by Asad et al. (2023) confirms that the application of AI in logistics and transportation significantly increases efficiency. This trend is also reflected in Ukrainian scientific thought, where works by authors such as Trushkina (2021) analyze digital transformations in supply chain management based on AI. A particularly significant contribution of AI is in the field of predictive maintenance. As a detailed review of machine learning methods by Carvalho et al. (2021) shows, modern algorithms can predict equipment failures with high accuracy, allowing companies to minimize unplanned downtime and associated financial losses.

The second vector is the creation of customer value and revenue growth. Research in this field concentrates on the transformation of marketing and pricing. In his review of dynamic pricing, den Boer (2023) demonstrates a shift from theoretical models to data-driven approaches where AI enables real-time price adaptation. In marketing, Dwivedi et al. (2021) identify personalization as a key trend enabled by AI. The work of Gupta et al. (2021) complements this view by proposing a taxonomy for AI applications in marketing. Ukrainian scholars are also actively researching this issue; for instance, Prychepa and Kobets (2022) analyze AI as a tool for enhancing the effectiveness of marketing activities.

At the same time, the successful integration of AI extends beyond mere technological implementation. The research by Mikalef and Gupta (2021) introduces the concept of "AI capability," arguing that to achieve a positive impact on business performance, a company must develop not only its technological infrastructure but also its managerial practices and personnel skills. This idea resonates with the work of Ukrainian researchers, such as Krakovetska (2021), who studies the transformation of business processes under conditions of widespread digitalization.

Thus, contemporary scientific literature provides substantial evidence of AI's impact on both levers of profitability. However, despite the in-depth analysis of individual tools, the problem of the synergistic effect of their integrated application remains insufficiently explored. There is a lack of studies that model how enhancing operational stability (through predictive maintenance) creates a

foundation for more effective revenue growth strategies (through dynamic pricing) within a single, integrated system. This study aims to address this gap by analyzing AI as a holistic tool that simultaneously optimizes costs and generates revenue.

**Purpose, objectives and methods of the study.** The purpose of the article is to systematize the key mechanisms of artificial intelligence's influence on business performance and to develop a structured approach to its strategic implementation for maximizing profitability.

To achieve this purpose, the following objectives were set: to examine the theoretical foundations of AI's impact on business processes and to substantiate the conceptual model as a basis for analyzing its effect on profitability; to analyze the mechanisms of AI's influence on reducing operational costs, particularly through intelligent automation, logistics optimization, and predictive maintenance; to investigate AI tools aimed at revenue growth, specifically through the implementation of dynamic pricing and hyper-personalization of the customer experience; to systematize the practical experience of AI implementation by leading Ukrainian companies to identify the most effective strategies and industry-specific features; to develop a practical roadmap for integrating AI into business processes, encompassing both technological and organizational aspects.

The methodological basis of the research comprises the works of domestic and foreign scholars dedicated to the problems of digital transformation and the application of artificial intelligence in economics and management. To solve the set objectives, a complex of general scientific and special research methods was used, including: systemic analysis and synthesis – to structure the impact of AI on business through the "dual-engine" model; comparative analysis – to compare different AI tools and their effectiveness; the case study method – when studying the experience of Ukrainian companies; generalization and the abstract-logical method – for formulating conclusions and developing practical recommendations. The information base consisted of scientific publications, analytical reports from leading consulting agencies, and open company data.

**Research results.** There are two fundamental levers through which any business can increase its profitability: enhancing operational excellence (through cost reduction and process optimization) and creating customer value (through revenue growth and improved customer experience). This "dual-engine" concept will serve as the organizational principle for the subsequent analysis.

The unique strength of artificial intelligence lies in its ability to simultaneously and synergistically influence both of these levers. AI does not merely automate tasks to reduce costs; it also provides tools for deep personalization and enhanced customer interaction, which stimulates revenue growth. This comprehensive impact creates a cumulative effect that significantly enhances the company's financial performance (Fig. 1).



Fig. 1. Two Key Pathways to Profitability through AI Source: prepared by the authors.

One of the most tangible and rapid ways AI impacts profitability is through the automation of routine, repetitive, and time-consuming tasks (Pavlovskyi et al., 2023). This enables companies to reallocate human capital toward more complex, creative, and strategic functions of higher value.

In finance and accounting, AI systems automate data entry, invoice processing, fraud detection, and financial statement analysis. For instance, modern tools can analyze a balance sheet and provide specific recommendations for liability management, inventory optimization, and cash flow management. Algorithms are also capable of identifying unusual operations or duplicate transactions, minimizing the risk of errors and financial losses that are easily overlooked during manual review.

In HR and administration, AI is utilized for resume screening, which allows for the rapid assessment of a candidate's relevance and can even recommend alternative vacancies to them. Other tools assist in automatically scheduling tasks, creating internal guidelines, and preparing reports.

The primary advantage of automation lies not merely in the direct cost savings from reduced labor hours. It creates an opportunity for the strategic reorientation of human intellect. When employees are relieved of monotonous work, they can focus on innovation, improving customer relations, and developing new business strategies. These are activities that yield a significantly higher return on investment than data entry. Thus, the initial cost saving represents a linear benefit, whereas the enhanced innovative potential of the redeployed workforce is a secondary, exponential advantage.

Artificial intelligence is transforming logistics. It optimizes the entire supply chain—from the procurement of raw materials to inventory management and "last-mile" delivery.

AI algorithms analyze real-time data on traffic, weather conditions, and delivery schedules to calculate the most efficient routes. This leads to significant reductions in fuel costs and delivery time.

Based on historical sales data, seasonality, and market trends, AI predicts future demand. This helps to avoid excess inventory (which ties up capital) and stockouts (which result in lost sales).

AI-powered robotics automates order picking, packing, and sorting processes, which reduces labor costs and error rates (Horiach & Horiach, 2023).

Digital assistants can automate routine communication, such as order confirmations and delivery status updates, which reduces delays and enhances interaction efficiency.

In capital-intensive industries like manufacturing, energy, and transportation, unplanned equipment downtime leads to colossal financial losses. Predictive maintenance is a strategy whereby AI analyzes equipment data to forecast potential failures before they occur.

Internet of Things (IoT) sensors collect real-time data (temperature, vibration, pressure) from industrial machinery. Machine learning models analyze this data, detect anomalies, and predict the probability of equipment failure. Consequently, maintenance is performed not on a fixed schedule but only when it is genuinely necessary, which optimizes resource utilization.

According to a McKinsey study, this approach can reduce equipment downtime by 30-50% and extend its service life by 20-40%. This not only prevents direct financial losses from production stoppages but also allows for the most effective utilization of expensive assets.

The stability of operational processes, achieved through predictive maintenance, is critically important for realizing the other benefits of AI. As previously noted, the automation of routine tasks frees up employees for strategic work. However, an unplanned equipment failure constitutes a crisis that demands immediate attention, diverting these same strategic employees from their high-value work to "firefighting".

By creating a stable and predictable operational environment, predictive maintenance acts as a foundational layer that ensures the human capital freed by automation can genuinely remain focused on innovation and strategy. This protects and enhances the secondary, exponential advantages of automation.

As a result, the company not only avoids the costs associated with downtime but also achieves the maximum return on its investments in talent and technology. This operational reliability transforms the potential benefits of AI into tangible, measurable financial outcomes, ensuring sustainable growth rather than short-term savings.

Artificial intelligence enables businesses to transcend broad market segments and treat each customer as an individual. This radically enhances engagement, loyalty, and conversion rates.

AI analyzes a customer's browsing history, previous purchases, real-time behavior, and other data to provide personalized recommendations for products, content, and marketing messages. It can even reconfigure a website in real-time for each unique visitor, creating millions of site versions tailored to specific needs.

This strategy has proven to be extraordinarily effective in increasing revenue. A striking example is Nike, which combined predictive analytics, a virtual shoe try-on feature in its mobile application, and intelligent chatbots. This resulted in direct sales growth from \$2.9 billion to \$12.4 billion. This case demonstrates the immense financial power of an integrated and personalized customer experience.

AI-based dynamic pricing enables companies to adjust prices in real-time based on demand, supply, competitor pricing, and even external factors such as weather or time of day. This transforms pricing from a static 'cost-plus' model into a flexible, data-driven strategy that maximizes the profit from each transaction (Illiashenko & Shypulina, 2023).

This approach is extensively employed in the airline, hospitality, and ride-sharing industries (e.g., Uber), but it is also being increasingly applied in e-commerce. The retail giant Amazon, for instance, changes the prices of its products approximately 2.5 million times a day to optimize profitability.

Dynamic pricing and personalization create a self-reinforcing revenue cycle. When the personalization system identifies a customer with a high intent to purchase a specific product, the dynamic pricing system can test the price elasticity for that customer, potentially offering a slightly higher price than for a regular visitor, thereby maximizing the margin. The customer's response to this price (a purchase or a decline) becomes a new data point that refines both the pricing model and the personalization model. This creates a continuous optimization loop where each transaction makes the entire system more intelligent and profitable.

By accumulating data from each interaction, a business gains a deep, granular understanding of the market, which enables not only the optimization of prices for individual customers but also the forecasting of demand for entire segments. This capacity for self-improvement transforms the conventional sales process into a strategic asset that continuously generates new insights and, over time, builds a formidable competitive advantage that is virtually impossible to replicate.

AI transforms customer support from a reactive cost center into a proactive revenue engine.

Intelligent chatbots provide 24/7 support, handling up to 40% of standard inquiries and reducing operator costs by 25-30%. They do not merely answer questions but can also provide personalized recommendations, assist with order placement, and send abandoned cart reminders, which directly increases sales.

By analyzing user behavior, AI suggests relevant products based on the "customers who bought this also showed interest in..." principle, which stimulates up-selling and cross-selling.

By providing instant, personalized, and useful interactions, AI strengthens customer loyalty and satisfaction, which is the foundation for a high Customer Lifetime Value.

AI can be integrated into specific functional departments of a company for maximum impact (Table 1). For example, it provides marketers and sales departments with tools for unprecedented efficiency and personalization.

Generative AI is utilized for writing blog texts, product descriptions, social media posts, press releases, and even for developing comprehensive PR strategies. This allows for the creation of large volumes of content in a matter of minutes, significantly saving time and resources.

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Table 1. Application	of AI ana its I	impact on Profita	buuty

Business Function	AI Application / Technology	Primary Impact on Cost Reduction	Primary Impact on Revenue Growth
Marketing	AI-powered content generation	Reduces content production costs and time	Increases publication speed and audience engagement
Sales	AI in CRM and lead scoring	Optimizes sales team's time on the most promising leads	Increases conversion rates and average order value
Customer Service	Intelligent chatbots	Reduces cost per interaction by 25-30%	Increases upselling opportunities and reduces abandoned carts
Operations/Logistics	Route and inventory optimization	Reduces fuel and warehousing costs	Prevents lost sales due to stockouts
Manufacturing	Predictive maintenance	Reduces costs from unplanned downtime by 30-50%	Increases production capacity and reliability
Finance	Dynamic pricing	_	Maximizes profit margin on each transaction
	AI-powered fraud detection	Minimizes losses from fraudulent transactions	Enhances customer trust and operational security

Source: prepared by the authors.

Specialized AI tools assist in keyword research, content optimization for search engines, and the analysis of advertising campaign effectiveness to rationally allocate the budget and maximize the return on investment (ROI).

AI analyzes data from CRM systems and user behavior to identify the most promising potential clients (leads) and to precisely segment the audience for conducting highly targeted marketing campaigns.

Customer service is undergoing a transformation. Intelligent chatbots and virtual assistants have become a standard in quality customer service. They have evolved from simple bots that answer frequently asked questions into sophisticated systems capable of understanding conversational context, analyzing customer intent, and providing personalized solutions. A crucial function of chatbots is the collection of data regarding customer inquiries and problems. This information serves as a valuable resource for marketers and product developers, enabling a better understanding of market needs.

In the financial sector, AI provides a new level of analytics and security. AI is utilized for the in-depth analysis of financial data, forecasting market trends, identifying opportunities for growth, and potential risks. This enables management to make more informed and timely decisions.

AI algorithms analyze transactional patterns in real-time, instantly detecting suspicious activity. This is critically important for banks, financial institutions, and e-commerce platforms to prevent financial losses.

AI is also transforming processes within HR departments, making them more efficient and data-driven. As the experience of Ukrainian IT companies demonstrates, AI models can effectively analyze resumes, screen out irrelevant candidates, and identify the best applicants for a position. Some systems are even capable of predicting an employee's future success within the company.

AI tools analyze workflows and team interaction patterns, providing recommendations for optimizing work processes. This contributes to increased employee satisfaction and productivity.

Ukrainian companies are actively embracing global trends and implementing artificial intelligence technologies, which in some cases radically changes their business processes. The analysis shows that the leaders in implementation are companies that have already experienced real business benefits, particularly in time and resource savings. A clear division is observed: large enterprises, such as DTEK, Metinvest, and Fozzy Group, are investing in their own R&D centers to

develop custom solutions, whereas small and medium-sized businesses more often use off-the-shelf AI tools for specific tasks, such as content generation.

Successful implementation requires a clear strategy and the definition of specific KPIs that AI will help to achieve. The presence of an innovation manager, who can translate technical ideas into business cases, plays a crucial role. In small companies, this function is often performed by the CEO.

Without such a strategic approach, companies risk falling into the "technology for technology's sake" trap, spending significant resources on tools that do not solve real business problems. It is this leader who is responsible for ensuring that every AI initiative begins with the question "What problem are we solving?" or "What opportunity are we creating?", rather than "What new AI model can we use?". This guarantees that investments in innovation are directly linked to financial results and competitive advantages.

Local examples demonstrate that Ukrainian businesses utilize AI not for abstract experimentation, but for addressing specific, pressing operational challenges (Table 2).

Fozzy Group is one of the pioneers in the use of AI in Ukrainian retail. Their R&D division, TemaBit, has developed a range of innovative solutions, including a system for analyzing "Silpo" customer feedback on social media and a product recognition system in restaurants. Their self-service checkout system operates more than 10 times faster than a traditional cashier-operated checkout.

Auchan utilizes iBeacon technology to send personalized promotional offers to customers while they are in the store, which enhances marketing relevance.

VARUS and Epicenter actively apply generative AI (ChatGPT, Midjourney) to automate content creation—from product descriptions to advertising banners and images for complex categories, such as fresh meat.

Table 2. AI Implementation in Leading Ukrainian Companies

Company	Industry	Business Challenge	Implemented AI Solution	Stated Result / Advantage
DTEK	Energy Sector	Inefficient power line inspection and management of repair crews	AI-powered analysis of drone imagery; optimization of crew routes	Economic effect > UAH 170 million; 10-15% reduction in outages
Metinvest	Heavy Industry	Manual, error- prone quality control of steel products	Computer vision system for real-time defect detection	Breakthrough in automated quality control; improved material utilization
Fozzy Group	Retail	Slow service at checkouts; understanding customer sentiment	AI-based self-service checkouts; analysis of social media feedback	Checkout process >10 times faster; improved customer understanding
Astarta-Kyiv	Agro-sector	Complexity in crop rotation planning and logistics	Proprietary AI assistant (AgriChain) for planning, logistics, and crop assessment	Increased operational efficiency and data-driven decision-making

*Source: systematized by the authors.* 

Astarta-Kyiv, through its proprietary IT company AgriChain, has developed an AI assistant that aids in crop rotation planning, harvest logistics, and crop condition assessment. This exemplifies a deep integration of AI into core production processes.

Kernel and MHP: They are developing predictive models for yield forecasting and utilize AI assistants to optimize poultry and grain cultivation. MHP has invested over \$400,000 in the development of its own patented system, "Smart TA."

Metinvest has implemented an advanced computer vision-based solution for real-time quality control of semi-finished products (slabs). The system automatically detects defects on the

production line and provides the operator with recommendations for proper material trimming, which represents a breakthrough for quality control in metallurgy.

DTEK uses AI for a broad spectrum of tasks: from optimizing the routes of mobile repair crews to analyzing data from drones that inspect power lines for damage detection and prediction. These initiatives have a documented economic effect of over UAH 170 million and have enabled a 10-15% reduction in outages in pilot areas.

Ciklum and SigmaSoftware integrate AI into both core software development processes (code generation) and support functions like HR, where AI models are used for resume screening.

These Ukrainian cases reveal an important pattern: the most successful and significant AI implementations pertain not to general-purpose tools, but to the development of highly specialized solutions for key, industry-specific operational problems. DTEK does not simply use a chatbot; the company applies AI to analyze imagery from drones inspecting power lines. Metinvest uses computer vision to detect defects on steel slabs moving at high speed. Astarta uses AI for the complex, specific task of crop rotation planning. This demonstrates that the highest ROI is achieved when AI is applied to the unique, high-risk, and data-rich operational challenges of a specific business. This is a crucial lesson for other companies: seek out the most complex operational problem, as it is likely the most fertile ground for a transformative AI project.

AI implementation is not a one-time project but a strategic initiative that requires a phased approach (Fig. 2).

Phase 1. Start with Education. The first step is a deep understanding of the technology's capabilities and limitations. Numerous educational resources are available on platforms like Udemy, Coursera, and from leading technology companies. It is necessary to identify high-potential business cases. Instead of looking for a place to "fit in" AI, one must understand in which business areas it can provide a real competitive advantage. From the outset, it is essential to define clear and measurable KPIs that the company aims to achieve.

Phase 2. Data and Infrastructure Preparation. The effectiveness of any AI system is directly dependent on the quality and volume of the data it is trained on. Companies must consolidate their data from various sources (CRM, analytics, social media) into a single, accessible format. It is crucial to ensure that the corporate IT infrastructure is ready for the increased computational loads required by AI solutions.



Fig. 1 Practical Roadmap for AI Integration Source: prepared by the authors.

Phase 3. Pilot Project and Scaling. Launch a pilot project in a controlled environment. This will allow for concept validation, demonstrate its value to stakeholders, and identify potential issues at an early stage. Following the successful completion of the pilot project, develop a clear plan for the gradual deployment of the solution across the entire organization.

Phase 4. Change Management and Culture. AI implementation is, above all, a change management initiative. Therefore, train and upskill employees so they can work effectively with AI systems rather than compete against them. Company leadership must actively support the initiative, demonstrate its importance, and foster a culture of data-driven decision-making.

**Discussion.** For a responsible and successful implementation of AI, it is necessary to understand and consider the associated risks.

AI systems require vast amounts of data for training, which creates significant confidentiality risks. The business bears full responsibility for data breaches and the unlawful use of customer personal data and commercial information. To protect this data, it is critically important to use closed, secure platforms, especially when working with external AI models, to maintain control over the information and prevent unauthorized access, even by the AI developers themselves. AI models trained on historical data containing hidden biases (e.g., gender or racial) can replicate and even amplify existing discrimination. This can lead to unfair decisions in sensitive areas such as hiring, lending, or even assessing the risk of criminal recidivism. To avoid serious reputational and legal risks, it is necessary to conduct thorough testing and double-checking of the results generated by AI, especially considering the phenomenon of "hallucinations", where models fabricate facts.

The use of third-party intellectual property objects (patents, trademarks, copyrights) to train AI models without proper authorization creates critical legal risks. This can lead to lawsuits, fines, and injunctions against the use of AI-created products. Prominent examples include the high-profile lawsuits by The New York Times against OpenAI and Getty Images against Stability AI, which accuse the developers of illegally using their materials.

The integration of AI requires significant initial investments in technology, infrastructure, and the hiring of qualified specialists. In addition to financial barriers, there is a risk of over-reliance on AI, which can lead to "human laziness" and the atrophy of critical thinking and problem-solving skills among employees.

Generative and multimodal AI have emerged as new trends. Generative AI technology is already transforming the creative industries, content creation, marketing, and even financial forecasting, where models can analyze market data to predict trends. This is also creating demand for new professions, such as "prompt engineers", who specialize in effective interaction with these models. Multimodal models represent the next step in the evolution of AI. Such models are capable of simultaneously understanding and processing information from various sources — text, images, and audio. This will lead to the creation of more intuitive and contextually aware AI systems that can interact with the world in a manner more akin to human interaction.

The concept of AI is evolving from a "tool" to an "agent" or "digital worker". These are autonomous systems capable of independently executing complex, multi-step tasks within business processes. Such AI agents can revolutionize workflow automation, moving beyond simple, repetitive operations.

As the influence of AI grows, so does the global movement towards its regulation. Initiatives such as the "White Paper" from the Ministry of Digital Transformation of Ukraine and international declarations indicate the intent of governments to establish frameworks for the safe and ethical use of the technology. Businesses must closely monitor these changes to ensure compliance with future norms and standards.

**Conclusions**. The analysis indicates that artificial intelligence is a powerful catalyst for profitability, operating through a dual mechanism: a substantial reduction in operational costs and a significant acceleration of revenue growth. AI is not a technological panacea, but a strategic capability that requires meticulous planning, significant investment, and, most importantly, cultural adaptation within the organization.

The experience of leading Ukrainian companies, such as DTEK, Metinvest, and Astarta, provides a key lesson: the highest return on investment in AI is achieved not by implementing

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universal solutions, but through the development of highly specialized systems to address fundamental, industry-specific operational problems.

Business leaders must transition from a reactive to a proactive approach in shaping their AI strategy. Waiting for the technology to become mainstream is tantamount to forfeiting a competitive advantage.

The recommended path to begin is as follows: identify a critical, data-rich business problem that has a significant impact on profitability; form a cross-functional team that includes both technical specialists and experts in the relevant business domain; and launch a focused pilot project to demonstrate value and secure support for subsequent scaling.

In the contemporary business landscape, the absence of an artificial intelligence strategy is no longer a neutral choice. It is a deliberate decision to fall behind competitors.

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## ФІНАНСОВО-КРЕДИТНІ СИСТЕМИ: ПЕРСПЕКТИВИ РОЗВИТКУ

FINANCIAL AND CREDIT SYSTEMS: PROSPECTS FOR DEVELOPMENT

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### Поліпшення результативності бізнесу шляхом застосування штучного інтелекту

Анотація. Об'єктом дослідження є штучний інтелект (ШІ) як стратегічний інструмент трансформації сучасних бізнес-процесів. Ключовими характеристиками ШІ в контексті бізнесу є його здатність до обробки великих масивів даних, автоматизації операцій, оптимізації ресурсів та створення персоналізованого клієнтського досвіду, що в сукупності впливає на результативність діяльності компанії.

**Постановка проблеми.** В умовах прискореної цифровізації перед бізнесом постає фундаментальна проблема переходу від загального розуміння потенціалу ІІІІ до його практичної інтеграції для досягнення вимірюваних фінансових результатів. Необхідно чітко ідентифікувати та систематизувати конкретні механізми, за допомогою яких технології ІІІІ безпосередньо впливають на прибутковість.

**Нерозв'язані аспекти.** Попри значну кількість досліджень, присвячених окремим аспектам застосування ШІ, бракує комплексного аналізу, який би систематизував його вплив. Також недостатньо уваги приділено розробці практичної дорожньої карти для інтеграції ШІ.

**Мета статті.** Метою статті  $\epsilon$  систематизація ключових механізмів впливу штучного інтелекту на результативність бізнесу та розробка структурованого підходу до його стратегічного впровадження для максимізації прибутковості.

**Основний матеріал.** У дослідженні використано метод системного аналізу для структурування впливу ШІ на бізнес через модель «подвійного двигуна». Розглянуто такі інструменти, як інтелектуальна автоматизація, предиктивне обслуговування, динамічне ціноутворення та гіперперсоналізація. Проаналізовано кейси провідних українських компаній.

**Висновки**. Встановлено, що IIII діє як каталізатор прибутковості, синергетично впливаючи на зниження операційних витрат та прискорення зростання доходів. Обґрунтовано, що успішна інтеграція вимагає чіткої стратегії, поетапного підходу та культурної адаптації. Відсутність стратегії щодо IIII в сучасному бізнессередовищі є свідомим вибором на користь втрати конкурентної переваги.

**Ключові слова**: оптимізація процесів, динамічне ціноутворення, персоналізація, операційна ефективність, автоматизація, менеджмент.

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