

## AGILE FINANCIAL MANAGEMENT TOOLS AS A FACTOR IN BUILDING BUSINESS RESILIENCE TO CRISES

<sup>1</sup>Vinnitsia National Technical University

**Abstract:** *The article examines the peculiarities of applying Agile tools in financial management of enterprises as a mechanism for building business resilience to crises. It analyzes the impact of flexible financial approaches on improving adaptability and management efficiency in conditions of economic instability and proposes innovative determinants for ensuring sustainable development of enterprises.*

**Keywords:** business resilience, adaptive planning, risk management, innovation, financial stability

In the current economic turbulence, the effectiveness of enterprises critically depends on their ability to adapt preventively in an unstable macro- and microenvironment. Low consumer purchasing power, sharp currency fluctuations, and internal disruptions – in particular, the inertia of management structures, the inefficiency of business processes, and limited innovation potential – have a destabilizing effect on the financial and economic activities of business entities.

The transformation of crisis phenomena into systemic imbalances affects key vectors of business activity, which, given the uncontrolled growth of debt, poses a real threat to financial capacity and initiates bankruptcy risks. In such circumstances, the implementation of Agile tools in the financial management system becomes critical. Unlike traditional rigid models, flexible management involves the development of adaptive financial strategies, the mobilization of internal reserves through iterative planning, and the use of dynamic crisis scenarios (crash programs).

Crisis management, as an integrated management concept, requires systematic convergence of production, financial, economic, and organizational measures aimed at restoring solvency [Gudz & Kuzmenko, 2021]. The key determinant is the financial recovery mechanism based on the principles of Agile finance: rolling forecasts, real-time cost optimization, and flexible restructuring of assets and liabilities [Carvatska & Savchenko, 2025]. The individualization of anti-crisis approaches, combined with universal methodological principles of iterative management, allows not only to eliminate current financial imbalances, but also to form the strategic resilience of the enterprise, which is a fundamental condition for its survival and further development in conditions of global uncertainty [Zhylynskyi, 2024].

The crisis management system for entrepreneurial activity is a complex adaptive model that integrates interrelated structural elements aimed at timely identification of crisis threats, minimization of their destructive consequences, and revitalization of the economic stability of the business entity [Steshenko & Kalenskyi, 2025]. The functioning of such a system is based on continuous monitoring of environmental factors and diagnosis of financial imbalances. In the context of the Agile paradigm, the key components of management – the subject, object, strategic and operational goals – are transformed into a dynamic structure that requires a high level of managerial flexibility and iterative strategic thinking [Rdiouat, Bahsani, & Lakhdiissi, 2021].

The main goal of crisis management is to ensure the continuity of sustainable enterprise functioning in conditions of economic turbulence. This is achieved by developing alternative scenarios for overcoming crises, forecasting risks, and forming adaptive resource management policies. Scientific discourse confirms that the anti-crisis component must be inherent in the management system at any stage of the enterprise's life cycle. At the same time, modern instability requires the use of atypical, nonlinear, and radical Agile approaches, which in conditions of stable development could be considered excessive.

The choice of specific management decisions is determined by:

- the specifics of the crisis factors that caused destabilization;
- the level of adaptability of the business model to exogenous shocks;
- the ability of management to quickly implement flexible management tools.

Therefore, effective crisis management cannot be limited solely to traditional measures such as increasing labor productivity or linear cost optimization. It must be based on a systematic approach that includes constant scanning of market dynamics and the internal state of the enterprise using:

- methods of in-depth economic analysis;

- real-time strategic controlling;
- predictive modeling and scenario planning.

The use of modern information and analytical technologies allows not only to quickly diagnose financial gaps, but also to predict market development trajectories. Analysis of crisis situations shows that turbulence can occur even in highly productive systems, but when Agile tools are used, it becomes a catalyst for positive transformations: structural reforms, business process optimization, and competitive advantage building through innovative renewal.

At the same time, crisis phenomena transform into a critical threat only when the decline in the stability of the enterprise becomes irreversible, determining the loss of economic stability and making it impossible to achieve strategic goals. Therefore, the key task of crisis management is not only to overcome the consequences of destabilization, but also to develop preventive mechanisms for adaptive response that ensure the ability of a business entity to instantly reconfigure in conditions of permanent uncertainty.

High-quality diagnostics of the financial and economic condition form the analytical foundation for developing an anti-crisis program. To identify insolvency factors and prevent prolonged losses, it is advisable to implement a management policy based on the principles of Agile controlling:

- continuous monitoring of financial indicators to generate early warning signals;
- search for and implementation of internal iterative mechanisms for regulating financial equilibrium;
- development of anti-crisis solutions based on innovative resource management methods;
- intensification of innovative activity in all areas of activity [Steshenko & Kalenskyi, 2025].

A clearly articulated innovation strategy, which acts as a mediator for the implementation of an anti-crisis program, is a fundamental element in ensuring the stability of an enterprise in a turbulent environment. Its defining characteristics in the context of the Agile approach are:

- development and launch of products with improved consumer properties (MVP approach) [Carvatska & Savchenko, 2025];
- creation of flexible production processes based on R&D results;
- high adaptability to market fluctuations;
- commercialization of innovative solutions and expansion into new market segments [Rdiouat, Bahsani, & Lakhdiissi, 2021].

Innovation is a dominant factor in crisis management, often proving more effective than traditional cost-cutting measures. It is precisely this innovative approach that is crucial in ensuring profitability [Zhylynskyi, 2024]. The following types of innovations are critical in crisis management systems:

1. Process innovations: modernization of logistics chains, management of financial flows based on digital platforms, and structural reorganization.
2. Product innovation: creating competitive products by improving technological cycles.
3. Allocation (reorganization) innovations: restructuring of the enterprise, redistribution of resources according to priority, and integration of innovative methods into all business processes – from quality control to marketing communications.

Thus, the synergy of Agile tools and innovative activity allows shifting the focus from passive survival to active formation of new competitive advantages, ensuring the viability of the enterprise in conditions of exogenous shocks.

These innovative processes are not only a reflection of crisis turmoil, but are also an inherent part of the strategic development of the enterprise. The implementation of anti-crisis management based on innovative activity allows not only to minimize risks, but also to create prerequisites for the sustainable development of the business entity and strengthen its competitive position.

In times of economic turbulence, crisis management becomes critical to ensuring business viability. Innovation plays a catalytic role in this process, transforming crisis threats into new opportunities for growth. Effective convergence of anti-crisis measures and innovation strategy guarantees a high level of adaptability to exogenous fluctuations and successful operability even in an unstable environment.

An in-depth analysis of current economic trends shows that crisis management should be based on a comprehensive approach that takes into account not only internal reserves, but also the intense impact of globalization, technological progress, and changing consumer preferences. Successful management in a crisis requires the active introduction of innovations in all functional areas: production, marketing, logistics, and human capital management. An important aspect is the preventive diagnosis of crisis phenomena using modern methods of big data analysis, strategic controlling, and market research.

In addition, effective crisis management requires the formation of a flexible (Agile) organizational structure capable of instant adaptation, as well as the creation of a proactive staff motivation system focused on achieving strategic goals in stressful conditions.

Thus, crisis management in the context of economic turbulence is a multifaceted process that requires companies not only to respond quickly, but also to demonstrate strategic vision and the ability to anticipate future challenges. Innovation is an integral part of this process, allowing companies not only to overcome crisis stagnation, but also to identify new growth points. Only the synthesis of flexible Agile tools and innovative strategy provides a business entity with the ability to self-recover and achieve strategic success in conditions of global instability.

#### REFERENCES

1. Carvatska, N., & Savchenko, O. (2025). *Agile budgeting of development projects in the hospitality industry as a mastery of financial flexibility*. *Development Service Industry Management*, (2), 36–42. [https://doi.org/10.31891/dsim-2025-10\(5\)](https://doi.org/10.31891/dsim-2025-10(5))
2. Gudz, O. Y., & Kuzmenko, O. P. (2021). *Crisis management of the enterprise*. *Economics. Management. Business*, 1(010409). <https://doi.org/10.31673/2415-8089.2021.010409>
3. Rdiouat, Y., Bahsani, S., & Lakhdissi, M. (2021). *Measuring and improving information systems agility through the balanced scorecard approach*. arXiv. [https://arxiv.org/abs/2109.07281?utm\\_source](https://arxiv.org/abs/2109.07281?utm_source)
4. Steshenko, O. D., & Kalenskyi, O. V. (2025). *Anti-crisis financial management of the enterprise*. *Visnyk of Transport and Industry Economics*. <https://doi.org/10.18664/338.47:338.45.v0i54.76421>
5. Zhylinskyi, A. (2024). *Financial resilience and uncertainty: A theoretical and historical approach*. *ScienceRise*. <https://doi.org/10.21303/2313-8416.2024.003626>

**Nechyporenko Tetiana D.** – PhD in Economics, Associate Professor, Department of Entrepreneurship, Logistics, and Management, Vinnytsia National Technical University, Vinnytsia, e-mail: [ntd@vntu.edu.ua](mailto:ntd@vntu.edu.ua)