



THE CONCEPT OF FINANCIAL ACTIVITY AND THE IMPORTANCE OF ITS PLANNING

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Annotation. *In a market economy, the successful operation of each enterprise is determined by its financial stability, rational use of resources, and the level of investment potential. Financial activity is understood as the process of forming, distributing, and effectively managing financial results using the enterprise's own funds and attracted resources.*

Keywords: *financial activities, financial risks, expenses, analytical data, Decision Support System, financial plan*

The main goal of financial activities is to ensure the sustainable development of the enterprise, maximize profits and minimize financial risks. In this regard, financial planning is an integral part of the strategic management of the enterprise, which determines the future state of economic indicators.

The essence of financial planning is to predict the income, expenses, profit and profitability of the enterprise, select investment directions and coordinate financial flows. While in traditional approaches this process was carried out mainly on the basis of static calculations, today modern information systems allow for real-time analysis and forecasting.

Financial analysis is the process of evaluating the results of an enterprise's activities based on economic indicators, identifying problem areas and making decisions to improve efficiency. The main tasks of the analysis are:

- assessing financial results and identifying the reasons for their changes;
- studying the efficiency of resource use by analyzing the composition of assets and liabilities;
- determining the level of solvency and liquidity;

- analyzing profits and profitability;
- preparing a database for formulating future financial policy.

In modern banks and enterprises, the importance of financial analysis is increasing, since it not only evaluates the results of the past period, but also serves as the basis for determining the future financial strategy. For this purpose, the calculation of complex indicators of economic analysis (coefficients, indices, relative analysis) through automated systems significantly increases efficiency.

The development of information technologies is ensuring the transition of management systems in enterprises to a qualitatively new level. Computer technologies are emerging not only as a means of data processing, but also as an intellectual mechanism supporting decision-making.

Decision-making in financial management is a multi-stage and information-rich process, in which the following elements are important:

- collection and processing of analytical data;
- modeling of various scenarios;
- evaluation of alternative decision options;
- selection of the optimal option.

To implement this process quickly, accurately and objectively, the use of Decision Support System (DSS) technologies is becoming widespread. DSS is a software and technical complex that organizes interactive communication between a person (decision maker) and a computer system, which analyzes large amounts of data, forms a forecast model and recommends the user the most optimal decision option.

Decision support systems (DSS) have been at the center of scientific and applied research since the 1960s. The essence of DSS is to combine human intelligence with computer computing capabilities in the process of making management decisions.

Theoretically, DSS includes the following main models:

1. Database model (Data-Driven DSS) - allows you to store financial and economic indicators and quickly analyze them.
2. Model-Driven DSS - analyzes alternative decisions using mathematical, statistical and economic models.
3. Knowledge-Based DSS - forms decisions based on expert systems and artificial intelligence algorithms.
4. Communication DSS - provides information exchange and collaborative decision-making between users.

In the field of financial management, these models are used in an integrated manner. For example, in the National Bank of Uzbekistan, model-based analysis is effective in forecasting financial indicators based on DSS, and knowledge-based expert systems are effective in managing credit portfolios.

The main advantages of DSS technologies are:

- processing large amounts of data in a short time;
- reducing the likelihood of errors;
- minimizing the influence of the human factor;
- scientific substantiation of decision-making and ensuring transparency.

Conclusion

This chapter analyzes the theoretical aspects of financial planning and analysis, their role in management, and the importance of decision support systems. According to the results of the study, the integration of financial management processes with computer technologies increases their accuracy, speed, and efficiency. Therefore, in the following chapters, the need to develop a model for automating financial analysis and planning based on DSS is justified using the example of the National Bank of Uzbekistan.

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