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Developing an artificial intelligence-driven smart financial management model for strengthening corporate financial resilience amid technological disruption and market volatility

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ABSTRACT

Technological disruption and increasing market volatility have challenged the effectiveness of conventional corporate financial management systems, creating an urgent need for more adaptive and intelligent financial strategies. This study aims to develop an Artificial Intelligence-driven Smart Financial Management model for strengthening corporate financial resilience through a qualitative library research approach. Data were collected from books, peer-reviewed journals, conference proceedings, institutional reports, and other relevant academic literature, and analyzed using qualitative content analysis. The findings indicate that Artificial Intelligence significantly enhances financial intelligence, predictive analytics, intelligent decision-making, continuous risk monitoring, and adaptive organizational learning, enabling organizations to respond proactively to financial uncertainty. The study further proposes an integrated conceptual framework that positions AI-driven Smart Financial Management as a strategic organizational capability supporting financial flexibility, organizational adaptability, and sustainable performance. The proposed model extends Dynamic Capabilities Theory by explaining how AI strengthens organizational sensing, seizing, and transforming capabilities within financial management. The study offers theoretical contributions by integrating fragmented research streams while providing practical implications for organizations seeking to improve financial resilience and sustain competitiveness in rapidly changing technological and economic environments.



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Introduction

The rapid advancement of artificial intelligence (AI), digital technologies, and data-driven business ecosystems has fundamentally transformed corporate financial management practices across industries. While these technological developments have created opportunities for greater efficiency, predictive capability, and strategic decision-making, they have simultaneously intensified organizational exposure to technological disruption and unprecedented market volatility. Recent global economic uncertainties,

geopolitical tensions, inflationary pressures, supply chain disruptions, and increasingly dynamic financial markets have demonstrated that conventional financial management systems often struggle to respond quickly to unpredictable environmental changes. Many organizations continue to rely on historical financial analysis and reactive decision-making approaches, resulting in delayed responses to financial risks, inefficient resource allocation, and declining organizational resilience during periods of economic instability. Consequently, developing adaptive financial management systems capable of integrating real-time intelligence and predictive analytics has become an urgent priority for ensuring sustainable corporate performance and long-term financial resilience(Yavuz et al., 2025).

The existing literature has extensively discussed the contribution of artificial intelligence to corporate finance through applications such as financial forecasting, fraud detection, risk management, budgeting optimization, and investment decision support. Studies have consistently reported that AI technologies improve analytical accuracy, automate financial processes, and enhance organizational efficiency. Likewise, research on corporate financial resilience emphasizes the importance of financial flexibility, liquidity management, dynamic capabilities, and strategic adaptability in maintaining organizational sustainability during periods of uncertainty. However, these streams of literature remain largely fragmented. Most previous studies investigate AI implementation as a technological innovation or examine financial resilience as an independent organizational capability, without adequately integrating both perspectives into a comprehensive smart financial management framework. Existing theoretical approaches also provide limited explanations regarding how AI-driven financial intelligence can continuously strengthen corporate financial resilience amid simultaneous technological disruption and highly volatile market conditions. As a result, the current body of knowledge has yet to establish an integrated conceptual model capable of explaining the dynamic interaction between AI-enabled financial management and organizational resilience in contemporary business environments(Ye et al., 2025).

In response to these theoretical and practical limitations, this study aims to develop an Artificial Intelligence-driven Smart Financial Management model that strengthens corporate financial resilience amid technological disruption and market volatility. Specifically, the study seeks to construct an integrated conceptual framework that explains how AI technologies, intelligent financial management processes, predictive analytics, and adaptive financial decision-making collectively enhance organizational capability to anticipate financial risks, optimize strategic resource allocation, and maintain sustainable financial performance under uncertain business conditions. By integrating insights from artificial intelligence, financial management, and organizational resilience literature, this research intends to provide a more comprehensive understanding of the mechanisms through which intelligent financial systems contribute to long-term corporate sustainability(Yang, 2025).

This study argues that conventional financial management models are increasingly insufficient for addressing the complexity and speed of contemporary technological and market changes. As organizations operate within highly uncertain digital ecosystems, financial resilience can no longer depend solely on historical financial reporting or static risk management practices. Instead, AI-driven smart financial management offers a strategic capability that combines predictive intelligence, real-time data analytics, automated financial decision support, and adaptive learning mechanisms to improve organizational responsiveness and resilience. Therefore, developing an integrated AI-driven smart financial management model represents both a theoretical necessity and a practical imperative. Such a model is expected to bridge existing research gaps, extend current financial management theory, and provide organizations with a robust framework for strengthening corporate financial resilience in the face of continuous technological disruption and market volatility(S. Wang et al., 2025).

Method

Research Object

The object of this study is the phenomenon of increasingly complex corporate financial management challenges arising from rapid technological disruption and persistent market volatility. The widespread adoption of artificial intelligence (AI), digital transformation, automation, and big data analytics has significantly altered the way organizations manage financial resources and make strategic decisions. At the same time, unpredictable economic fluctuations, geopolitical uncertainty, inflationary pressures, and rapidly changing market conditions have intensified financial risks and threatened organizational sustainability. These developments have exposed the limitations of conventional financial management systems, which often rely on historical financial information and reactive decision-making processes. Consequently, the

study focuses on examining how an Artificial Intelligence-driven Smart Financial Management model can strengthen corporate financial resilience by integrating intelligent financial capabilities into organizational financial management practices.

Research Design and Data Sources

This study employs a qualitative library research approach to develop a comprehensive conceptual understanding of Artificial Intelligence-driven Smart Financial Management for strengthening corporate financial resilience. Library research was selected because it enables systematic exploration of theoretical perspectives, empirical evidence, and conceptual developments related to the research problem. The primary data consist of scholarly literature specifically discussing artificial intelligence applications in financial management, smart financial management systems, corporate financial resilience, technological disruption, and market volatility. Meanwhile, the secondary data include relevant books, scientific journals, conference proceedings, government publications, industry reports, institutional documents, and other credible academic sources that comprehensively discuss the research keywords. Collectively, these sources provide the theoretical and empirical foundation necessary for constructing an integrated conceptual model (C. Wang et al., 2026).

Theoretical Foundation

This study is primarily grounded in the Dynamic Capabilities Theory, introduced by David J. Teece, Gary Pisano, and Amy Shuen in 1997. The theory argues that organizations achieve sustainable competitive advantage by continuously integrating, building, and reconfiguring internal and external resources to respond effectively to rapidly changing environments. This perspective is highly relevant to AI-driven financial management because intelligent technologies enable firms to sense environmental changes, seize emerging opportunities, and transform organizational financial capabilities in response to technological disruption and market uncertainty. Furthermore, the study incorporates insights from the Artificial Intelligence adoption literature in financial management, which emphasizes the role of machine learning, predictive analytics, intelligent automation, and data-driven decision-making in improving financial performance and organizational adaptability. These theoretical perspectives collectively provide the conceptual assumptions for explaining how AI-enabled smart financial management contributes to strengthening corporate financial resilience (Vuković et al., 2025).

Data Collection Procedure

The research process was conducted through several systematic stages of literature collection and evaluation. Initially, the researcher identified the primary research themes based on the relationships among artificial intelligence, smart financial management, corporate financial resilience, technological disruption, and market volatility. Subsequently, relevant literature was collected from reputable academic databases, scholarly books, peer-reviewed journals, conference proceedings, research reports, and institutional publications. Each source was carefully reviewed to ensure its relevance, credibility, and contribution to the research objectives. Data collection relied on comprehensive literature review techniques involving intensive reading, classification, comparison, synthesis, and documentation of information obtained from written sources, including books, previous studies, scientific articles, journals, research reports, and professional publications closely related to the research topic (Sharma, 2025).

Data Analysis Technique

The collected data were analyzed using qualitative content analysis. This analytical technique involves systematically examining textual information to identify recurring concepts, theoretical relationships, research patterns, and meaningful insights relevant to the study objectives. The analysis began with organizing the collected literature according to the principal research themes, followed by coding important concepts associated with artificial intelligence, smart financial management, and corporate financial resilience. The coded information was subsequently interpreted through comparative analysis to identify similarities, differences, and theoretical connections among previous studies. Finally, the synthesized findings were integrated into a comprehensive conceptual framework that explains the role of Artificial Intelligence-driven Smart Financial Management in strengthening corporate financial resilience amid technological disruption and market volatility (Shen et al., 2025).

Results and Discussions

The qualitative content analysis conducted on the selected literature demonstrates that the convergence of Artificial Intelligence (AI), smart financial management, and corporate financial resilience has become one

of the most prominent research themes in contemporary financial management studies. The systematic examination of books, peer-reviewed journal articles, conference proceedings, institutional reports, and empirical studies reveals a significant increase in scholarly attention toward AI-driven financial management following the acceleration of digital transformation during the last decade. Although previous studies have investigated AI adoption in financial management from various perspectives—including financial forecasting, fraud detection, algorithmic trading, credit assessment, budgeting, investment analysis, and financial risk management—the literature remains fragmented because these studies generally focus on isolated financial functions rather than developing an integrated financial management framework. Similarly, research concerning corporate financial resilience has primarily emphasized liquidity management, financial flexibility, dynamic capabilities, organizational agility, governance quality, and strategic resource allocation without explicitly positioning Artificial Intelligence as a core strategic capability. As a consequence, relatively few studies explain how AI-driven intelligent financial systems simultaneously enhance organizational adaptability, predictive capability, financial decision quality, and long-term resilience under conditions of technological disruption and volatile markets (Roy et al., 2025).

The literature mapping further indicates that technological disruption has fundamentally changed the traditional paradigm of corporate financial management. Conventional financial management systems predominantly rely on periodic financial reporting, historical financial ratios, and retrospective performance evaluation. While these approaches remain important for financial accountability, they are increasingly inadequate for responding to rapidly changing business environments characterized by real-time information flows, volatile capital markets, digital competition, cyber risks, supply chain uncertainty, and evolving customer behavior. Across the reviewed literature, researchers consistently argue that organizations require financial management systems capable of continuously collecting, integrating, processing, and interpreting massive volumes of financial and non-financial data to support strategic decision-making. Artificial Intelligence addresses this requirement by enabling predictive analytics, automated financial monitoring, intelligent forecasting, anomaly detection, scenario simulation, and continuous organizational learning. These capabilities collectively transform financial management from a reactive administrative function into a proactive strategic capability capable of anticipating uncertainty before financial risks materialize (Raman et al., 2024).

Another important finding emerging from the literature concerns the multidimensional nature of smart financial management. Rather than representing merely the digitalization of accounting activities, smart financial management is increasingly conceptualized as an intelligent financial ecosystem integrating advanced analytics, machine learning algorithms, cloud computing, big data infrastructure, robotic process automation, and real-time business intelligence into organizational financial processes. The reviewed studies consistently demonstrate that organizations implementing intelligent financial management systems experience improvements in forecasting accuracy, operational efficiency, financial transparency, investment planning, cash flow optimization, strategic budgeting, and enterprise risk management. Nevertheless, the literature also identifies substantial implementation challenges, including technological readiness, organizational culture, employee competencies, cybersecurity concerns, data governance, regulatory compliance, ethical AI utilization, and integration with legacy information systems. These challenges suggest that successful AI implementation requires not only technological investment but also organizational transformation encompassing leadership commitment, digital capability development, and strategic alignment between financial objectives and technological innovation (Parra-Sánchez & Talero-Sarmiento, 2024).

Furthermore, the literature analysis identifies corporate financial resilience as a dynamic organizational capability rather than merely a financial outcome. Financial resilience encompasses the organization's ability to anticipate disruptions, absorb financial shocks, adapt to environmental changes, recover from crises, and sustain long-term financial performance despite uncertain economic conditions. Across the reviewed studies, resilient organizations consistently demonstrate superior capabilities in financial planning, resource flexibility, strategic decision-making, innovation investment, liquidity management, and continuous organizational learning. However, only a limited number of studies explicitly explain the mechanisms through which Artificial Intelligence contributes to strengthening these capabilities. Most empirical investigations measure AI implementation using operational efficiency indicators, while resilience is commonly evaluated through financial performance, profitability, or liquidity measures. Consequently, the causal relationship between AI-enabled smart financial management and multidimensional corporate financial resilience remains theoretically underdeveloped. This gap provides a strong foundation for proposing an integrated conceptual model capable of explaining how intelligent financial systems reinforce organizational resilience amid technological disruption and market volatility (Olar et al., 2025).

Overall, the literature mapping confirms that the intersection among Artificial Intelligence, Smart Financial Management, and Corporate Financial Resilience represents an emerging interdisciplinary research domain with substantial opportunities for theoretical development. Existing studies collectively demonstrate that AI significantly enhances financial analytical capability, while financial resilience determines organizational sustainability during periods of uncertainty. Nevertheless, previous research rarely integrates these constructs into a unified framework capable of explaining the sequential relationships between AI capabilities, intelligent financial management processes, adaptive financial decision-making, organizational agility, and resilient corporate performance. Accordingly, the present study synthesizes these fragmented perspectives into a comprehensive conceptual framework that positions AI-driven Smart Financial Management as a strategic organizational capability for strengthening corporate financial resilience in increasingly dynamic technological and economic environments(Ogundimu, 2025).

Table 1. Literature Mapping of AI-Driven Smart Financial Management Research
(Moharrak & Mogaji, 2025)

Research Theme	Major Findings	Identified Gap	Contribution of This Study
Artificial Intelligence in Finance	AI improves forecasting, automation, fraud detection, and decision support.	Mostly operational and function-specific.	Integrates AI into strategic financial management.
Smart Financial Management	Digital finance enhances efficiency and transparency.	Limited discussion on resilience outcomes.	Connects smart finance with corporate resilience.
Corporate Financial Resilience	Focus on liquidity, flexibility, and adaptability.	AI rarely positioned as resilience enabler.	Establishes AI as a strategic resilience capability.
Technological Disruption	Digital transformation reshapes financial operations.	Limited integrated financial management framework.	Develops a comprehensive AI-driven financial management model.
Market Volatility	Financial uncertainty requires adaptive decisions.	Traditional finance remains reactive.	Proposes predictive and intelligent financial management.

Table 2. Core Components of AI-Driven Smart Financial Management (Luo & Zhang, 2025)

Component	Strategic Function	Expected Contribution to Financial Resilience
Machine Learning	Predictive financial analysis	Early identification of financial risks
Predictive Analytics	Forecasting future financial conditions	Better strategic planning
Big Data Analytics	Real-time financial intelligence	Faster managerial response
Robotic Process Automation	Financial process automation	Higher operational efficiency
Business Intelligence	Executive decision support	Improved financial decisions
Risk Analytics	Continuous risk monitoring	Increased organizational adaptability
Intelligent Budgeting	Dynamic resource allocation	Greater financial flexibility
AI Decision Support System	Strategic scenario simulation	Stronger corporate resilience

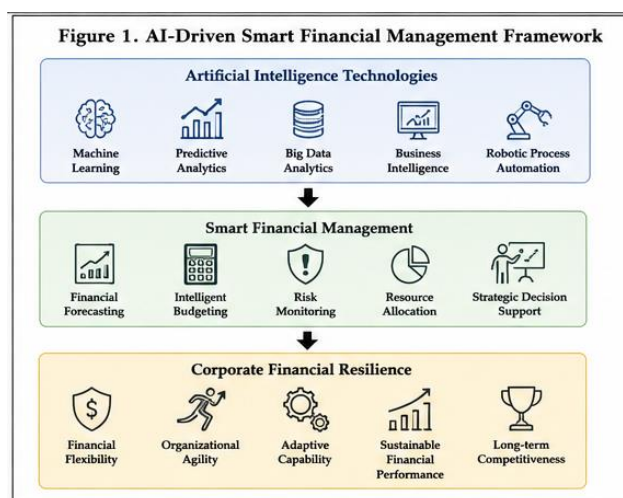


Figure 1. AI-Driven Smart Financial Management Framework

Evolution of Artificial Intelligence in Corporate Financial Management

The content analysis further reveals that the evolution of Artificial Intelligence (AI) in corporate financial management has progressed through three major developmental phases. The first phase emphasized financial process automation, in which AI technologies were primarily utilized to automate repetitive accounting activities such as bookkeeping, invoice processing, payroll administration, tax calculation, financial reconciliation, and transaction recording. During this stage, AI functioned mainly as an operational efficiency tool that reduced administrative costs, minimized human error, and accelerated financial reporting. Although organizations benefited from increased processing speed and improved data accuracy, AI applications remained largely transactional and did not substantially influence strategic financial decision-making(Liu, 2025).

The second phase witnessed the emergence of data-driven financial intelligence, facilitated by rapid advances in machine learning, cloud computing, big data analytics, and business intelligence platforms. Rather than merely automating routine financial operations, AI systems began transforming raw financial data into strategic information capable of supporting managerial decision-making. Financial forecasting models became increasingly sophisticated through predictive analytics, enabling organizations to estimate future revenues, identify expenditure trends, evaluate investment opportunities, and anticipate financial risks with higher levels of precision. Simultaneously, AI-supported anomaly detection significantly enhanced fraud prevention by identifying abnormal financial transactions in real time. This transition fundamentally shifted financial management from retrospective reporting toward predictive financial planning, allowing organizations to anticipate potential financial challenges before they materialized(Li et al., 2025).

The third and most recent phase represents the emergence of AI-driven Smart Financial Management, characterized by the integration of intelligent technologies into the broader organizational strategic management system. At this stage, AI is no longer viewed as a standalone analytical tool but rather as a strategic organizational capability that continuously learns from financial data, adapts to changing market conditions, and supports evidence-based financial decision-making. The reviewed literature consistently indicates that intelligent financial management systems combine predictive analytics, real-time monitoring, automated scenario simulations, intelligent budgeting, enterprise risk management, and strategic resource allocation within an integrated digital ecosystem. Consequently, organizations adopting AI-driven financial management demonstrate greater organizational agility, stronger financial adaptability, and higher resilience when confronting technological disruption and volatile business environments. These findings indicate that AI has evolved beyond operational efficiency toward becoming a central driver of sustainable corporate financial resilience(Le Dinh et al., 2025).

Table 3. Evolution of Artificial Intelligence in Corporate Financial Management

Development Phase	Main Characteristics	AI Function	Organizational Impact
Phase I Operational Automation	Automation of accounting and financial administration	Process automation	Cost reduction, improved efficiency, fewer human errors
Phase II Financial Intelligence	Predictive analytics, business intelligence, big data	Financial forecasting and decision support	Better planning, improved financial transparency, stronger risk prediction
Phase III Smart Financial Management	Integrated intelligent financial ecosystem	Strategic capability	Enhanced financial resilience, organizational agility, sustainable performance

Core Dimensions of AI-Driven Smart Financial Management

The literature synthesis identifies that AI-driven Smart Financial Management is composed of several interrelated dimensions that collectively determine organizational financial resilience. The first dimension is financial intelligence, referring to the capability of AI systems to continuously collect, process, and interpret large volumes of structured and unstructured financial data from both internal and external organizational environments. Unlike conventional financial reporting systems that operate periodically, intelligent financial systems generate continuous financial insights that enable executives to monitor organizational financial conditions in real time(Huang et al., 2025).

The second dimension is predictive financial analytics, which enables organizations to forecast future financial conditions based on historical patterns, macroeconomic indicators, market behavior, customer transactions, and organizational performance data. Predictive models supported by machine learning algorithms significantly improve forecasting accuracy by identifying complex nonlinear relationships that traditional statistical methods often fail to detect. The reviewed literature consistently reports that predictive financial analytics assists organizations in managing liquidity, estimating cash flow requirements,

anticipating market fluctuations, and developing more adaptive investment strategies(Gómez Gandía et al., 2025).

The third dimension concerns intelligent financial decision support. AI enhances managerial decision quality by integrating multiple financial scenarios into comprehensive simulation models. These systems evaluate numerous alternative financial strategies while considering uncertainty, financial risks, opportunity costs, and expected organizational outcomes. Consequently, executives are able to formulate more evidence-based financial policies while reducing subjective judgment and cognitive bias. Intelligent decision-support systems also facilitate strategic budgeting, capital allocation, portfolio optimization, and enterprise-wide financial planning(Egwuonwu et al., 2024).

Another important dimension emerging from the literature is continuous financial risk monitoring. Rather than relying solely on periodic risk assessments, AI continuously evaluates financial indicators, detects abnormal transaction patterns, identifies liquidity risks, monitors investment exposure, and provides early warning signals regarding potential financial instability. This capability substantially strengthens organizational preparedness by enabling timely managerial interventions before financial problems escalate into organizational crises(Dubey et al., 2025).

Finally, the analysis identifies adaptive organizational learning as the distinguishing characteristic separating AI-driven Smart Financial Management from traditional digital finance systems. Through continuous machine learning, AI systems progressively improve analytical accuracy based on newly acquired financial information, organizational experiences, and changing market dynamics. This adaptive capability enables organizations to continuously refine financial strategies, improve operational efficiency, optimize resource allocation, and strengthen long-term financial resilience. Collectively, these five dimensions establish AI-driven Smart Financial Management as an integrated strategic capability that supports organizational sustainability in increasingly volatile technological and economic environments(Rosyalita, 2024).

Table 4. Core Dimensions of AI-Driven Smart Financial Management

Dimension	AI Capability	Contribution to Financial Resilience
Financial Intelligence	Real-time data integration and interpretation	Improved financial visibility
Predictive Analytics	Forecasting future financial conditions	Early risk anticipation
Intelligent Decision Support	Scenario simulation and optimization	Better strategic decisions
Continuous Risk Monitoring	Automated anomaly detection	Reduced financial uncertainty
Adaptive Organizational Learning	Continuous machine learning	Sustainable organizational adaptability

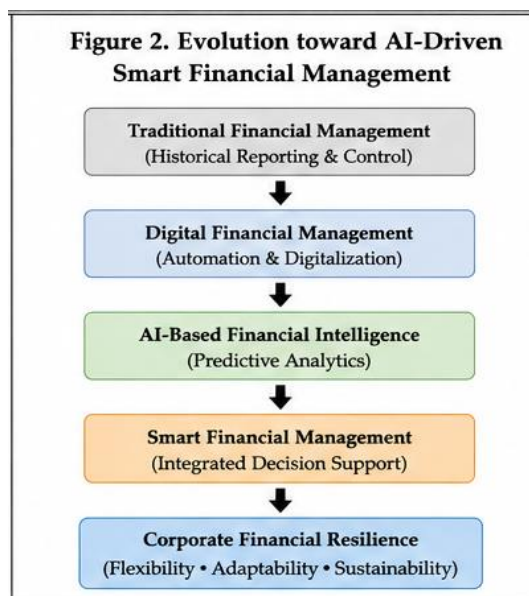


Figure 2. Evolution toward AI-Driven Smart Financial Management

Artificial Intelligence as a Strategic Financial Capability

The findings of this study indicate that Artificial Intelligence (AI) should no longer be perceived merely as a technological innovation designed to automate financial operations. Instead, AI has evolved into a strategic organizational capability that fundamentally transforms how firms acquire financial information, evaluate uncertainty, formulate financial strategies, and maintain organizational sustainability. The literature synthesis demonstrates that organizations implementing AI-driven financial management systems consistently exhibit superior capabilities in processing large volumes of financial data, generating predictive insights, identifying emerging risks, and supporting evidence-based managerial decisions. These capabilities extend beyond operational efficiency by strengthening organizational adaptability within increasingly dynamic business environments (Kusumawati et al., 2025).

Unlike traditional financial management, which primarily emphasizes historical financial reporting and retrospective performance evaluation, AI-driven Smart Financial Management enables organizations to anticipate future financial conditions through predictive analytics and continuous learning algorithms. Machine learning models process both structured and unstructured financial information, integrating internal accounting records with external market indicators, macroeconomic conditions, customer behavior, and industry trends. Consequently, financial managers gain access to comprehensive real-time intelligence that supports faster and more informed strategic decisions. This transition transforms financial management from a reactive control mechanism into a proactive strategic function capable of reducing uncertainty before financial problems materialize (Manoj, 2025).

The present findings also suggest that AI significantly enhances organizational decision quality through intelligent financial decision-support systems. These systems evaluate multiple strategic alternatives simultaneously by incorporating risk scenarios, probability estimations, expected financial returns, and organizational constraints into analytical models. Compared with conventional decision-making processes, which often rely heavily on managerial intuition and historical experience, AI-supported financial decisions are increasingly evidence-based and continuously refined through adaptive learning mechanisms. As a result, organizations become better equipped to allocate resources efficiently, optimize capital structures, manage liquidity, and maintain financial flexibility during periods of market instability (Chandrasekaran, 2022).

Furthermore, AI contributes to organizational resilience by facilitating continuous financial monitoring rather than periodic financial evaluation. Intelligent financial systems detect anomalies, monitor cash flow dynamics, identify liquidity constraints, and evaluate changing market conditions in real time. Such capabilities allow managers to implement preventive financial strategies before operational disturbances evolve into major organizational crises. Therefore, AI should be interpreted not merely as an operational technology but as a strategic organizational capability that strengthens long-term financial resilience through intelligent forecasting, adaptive financial planning, and continuous organizational learning (Yanney, 2025).

The strategic role of AI identified in this study is consistent with the broader evolution of digital transformation, where technological capabilities increasingly determine organizational competitiveness. However, the present research extends existing literature by arguing that AI creates strategic value only when integrated into an intelligent financial management ecosystem rather than implemented as isolated financial software (Zik-Rullahi & Jide, 2023). In other words, AI alone does not guarantee financial resilience; its value depends upon organizational capability to integrate technology, human expertise, governance mechanisms, and strategic financial decision-making into a coherent management framework (Du et al., 2026).

AI-Driven Smart Financial Management from the Dynamic Capabilities Perspective

The proposed conceptual model is strongly supported by Dynamic Capabilities Theory, which argues that organizations sustain competitive advantage through their ability to continuously sense environmental changes, seize emerging opportunities, and transform organizational resources in response to rapidly changing business environments. The findings demonstrate that AI-driven Smart Financial Management operationalizes these dynamic capabilities within the financial management function, thereby enabling organizations to respond more effectively to technological disruption and market volatility (Yang, 2025).

The first dynamic capability, sensing capability, is substantially enhanced through AI-powered financial intelligence. Intelligent algorithms continuously collect and analyze financial information from multiple internal and external sources, enabling organizations to identify weak signals indicating potential financial threats or emerging business opportunities (Ahmed Salih, B., Qasem, W., Aldrickzly, R. & Lenets, 2024). Unlike traditional financial reporting systems that focus primarily on historical financial performance, AI enables organizations to recognize future trends before they become visible through conventional accounting

indicators. Consequently, managers gain greater situational awareness regarding changing market dynamics, customer preferences, investment risks, regulatory developments, and macroeconomic fluctuations.

The second capability, seizing capability, refers to the organization's capacity to transform identified opportunities into strategic financial actions (Nguyen, 2024). The literature indicates that AI-supported predictive analytics significantly improves managerial capability to evaluate investment alternatives, optimize resource allocation, simulate financial scenarios, and formulate adaptive budgeting strategies (Yanney, 2025). Rather than relying on static financial planning procedures, organizations equipped with intelligent financial systems continuously revise financial strategies based on real-time information. This flexibility enables firms to capitalize on emerging market opportunities while minimizing exposure to financial uncertainty.

The third capability, transforming capability, represents the organization's ability to continuously reconfigure financial resources, organizational processes, and strategic priorities. AI-driven Smart Financial Management facilitates this transformation by integrating automated financial monitoring, predictive decision support, enterprise risk analytics, and continuous organizational learning into a unified financial ecosystem. Consequently, organizations become capable of adapting financial structures, operational processes, and investment strategies in response to changing technological and economic environments. This adaptive transformation represents one of the principal mechanisms through which AI strengthens corporate financial resilience.

An important contribution of this study lies in extending Dynamic Capabilities Theory into the domain of financial management. Previous studies frequently applied the theory to innovation management, knowledge management, digital transformation, and organizational strategy. The present study demonstrates that financial management itself represents a dynamic organizational capability when supported by Artificial Intelligence. Rather than serving solely as a control function, financial management becomes an adaptive strategic capability capable of sensing financial uncertainty, seizing strategic opportunities, and transforming organizational financial resources in pursuit of long-term sustainability.

Moreover, the findings suggest that AI-driven Smart Financial Management strengthens organizational resilience through the interaction of technological capability, financial intelligence, organizational learning, and strategic adaptability. These dimensions operate synergistically rather than independently, indicating that corporate financial resilience is an emergent capability resulting from integrated organizational systems instead of isolated technological investments. Accordingly, organizations should prioritize developing comprehensive AI-enabled financial ecosystems supported by skilled human resources, effective governance, ethical AI implementation, and continuous capability development.

Table 5. Comparison Between Traditional Financial Management and AI-Driven Smart Financial Management

Dimension	Traditional Financial Management	AI-Driven Smart Financial Management
Financial Information	Historical and periodic	Real-time and predictive
Decision Making	Reactive and experience-based	Predictive, data-driven, adaptive
Risk Management	Periodic assessment	Continuous intelligent monitoring
Budgeting	Static annual budgeting	Dynamic intelligent budgeting
Forecasting	Statistical projection	Machine learning prediction
Resource Allocation	Manual optimization	AI-assisted optimization
Learning Process	Limited organizational feedback	Continuous machine learning
Organizational Capability	Administrative support	Strategic capability
Financial Resilience	Crisis response	Continuous resilience building
Competitive Advantage	Operational efficiency	Sustainable strategic adaptability

Table 5 clearly illustrates the paradigm shift from conventional financial management toward AI-driven Smart Financial Management. The comparison demonstrates that AI fundamentally changes the philosophy of financial management from a reactive administrative process into a proactive strategic capability. Traditional approaches primarily emphasize recording, reporting, and controlling financial performance after events occur, whereas AI-enabled systems continuously predict future financial conditions and recommend strategic responses before risks materialize.

This transformation is particularly important under conditions of technological disruption and market volatility, where organizational success increasingly depends on rapid adaptation rather than historical financial performance. Consequently, AI-driven Smart Financial Management represents not merely technological modernization but a comprehensive organizational capability that strengthens corporate

financial resilience by integrating predictive intelligence, adaptive decision-making, continuous learning, and strategic resource management.

Conclusions

This study develops a conceptual model of Artificial Intelligence-driven Smart Financial Management to strengthen corporate financial resilience amid technological disruption and market volatility through a qualitative library research approach. The findings demonstrate that Artificial Intelligence extends beyond its conventional role as an automation tool and functions as a strategic organizational capability that enhances financial intelligence, predictive analytics, intelligent decision support, continuous risk monitoring, and adaptive organizational learning. By integrating these capabilities, organizations are better positioned to anticipate financial uncertainty, optimize strategic resource allocation, improve decision quality, and maintain sustainable financial performance in increasingly dynamic business environments. The proposed model also extends Dynamic Capabilities Theory by explaining how AI-enabled financial management supports organizational sensing, seizing, and transforming capabilities within the financial management function. The study contributes theoretically by integrating the fragmented literature on Artificial Intelligence, Smart Financial Management, and Corporate Financial Resilience into a unified conceptual framework. Practically, the findings provide guidance for corporate leaders, financial managers, and policymakers in designing AI-enabled financial management systems that improve organizational adaptability and long-term competitiveness. Future research is encouraged to empirically validate the proposed conceptual model across different industries, organizational sizes, and national contexts using quantitative or mixed-method approaches. Such investigations will further strengthen the generalizability of the framework and provide deeper insights into the mechanisms through which Artificial Intelligence enhances corporate financial resilience.

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