

algorithm with an error margin of less than 0.05. This established a minute-level risk circuit-breaker mechanism, resulting in an eightfold improvement in response speed. A gradient policy toolkit has been developed to promote differentiated empowerment across the eastern, central, and western regions. This includes initiatives such as domestication rate mandates for AIoT platforms in the east and "Digital Infrastructure-for-Equity" swaps in the west.

Practical Value. Extracted replicable governance mechanisms, such as the "Data Safe Box" initiative in Yuyao, Zhejiang, have increased SME participation rates from 22 % to 65 %.

Research confirms that enterprise digital platforms, by reconstructing the "technology standard diffusion-industrial chain synergy-factor marketization" transmission pathway (path coefficient  $\beta = 0.38$ ,  $p < 0.001$ ), have become the primary engine driving high-quality regional economic development. Their effectiveness adheres to the "technology penetration-institutional elasticity-spatial resilience" dynamic alignment principle ( $R^2 = 0.79$ ), while also cautioning against technology dependency traps (where dependency exceeding 40 % suppresses regional innovation capacity). These findings provide theoretical foundations and China-specific solutions for addressing regional development imbalances and constructing new production relations in the digital era. Digital integration platforms redefine regional economic operations, serving as strategic tools for cultivating new productive forces.

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## **DIGITALIZATION IN SMALL AND MEDIUM BUSINESSES BASED ON SMART COOPERATION: FEATURES, PROBLEMS AND PROSPECTS**

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Smart cooperation stands out as a vital and practical strategy for SMEs seeking to overcome common digitalization obstacles, especially significant financial limitations, technology access issues, and digital skill shortages. Collaborative methods enable SMEs to achieve scale economies, share risks, and tap into broader knowledge and resource pools.

A variety of cooperation models provide customized solutions. Technology partnerships, shared digital platforms (including government or industry-promoted ones), and knowledge exchange networks each effectively meet specific SME requirements. The best model(s) choice hinges on factors like the SME's sector, digital goals, resource constraints, and the surrounding collaborative environment.

Illustrative examples reveal concrete advantages. Analysis of typical cooperation scenarios shows that smart collaboration can result in definite positive outcomes, such as lowered digitalization expenses, enhanced operational effectiveness (e.g., via shared MES or ERP), wider market reach (through shared e-commerce), and quicker development of workforce digital skills.

Proactive management of difficulties is essential. Although highly advantageous, smart cooperation carries inherent challenges concerning trust-building, partner relationship management, information protection, and coordination complexity. Success depends on foreseeing these issues and applying suitable countermeasures, including formal agreements, transparent communication, clear governance, and often beginning with manageable projects.

Based on the synthesized findings, SMEs (especially those in settings like China) contemplating

smart cooperation for digitalization should think about these practical actions:

**Self-Assessment and Goal Clarity.** Precisely define your specific digitalization aims (e.g., boost efficiency, access new markets, improve product quality) and frankly evaluate your internal shortcomings (financial, technological, skills). This clarifies what you need from collaboration.

**Explore Network & Ecosystem.** Seek potential partners within your current networks – industry associations, industrial park neighbors, suppliers, customers, local universities. Examine government-backed SME service platforms or industry-specific platforms that might provide collaborative chances or resources.

**Select Appropriate Partners and Models.** Pick partners whose abilities complement yours and whose objectives align. Choose a cooperation model (or combination) that directly tackles your main needs and fits your risk tolerance. Platform sharing could be a lower-risk starting point for market entry, whereas technology co-development demands deeper trust and commitment.

**Start Small, Build Trust Gradually.** Initiate collaboration with pilot projects or less critical tasks. Success in smaller efforts builds confidence and lays the groundwork for deeper, more strategic cooperation. Avoid trying to digitalize everything collaboratively simultaneously.

**Formalize Key Aspects.** Even in apparently informal partnerships, document the core agreements: objectives, roles, responsibilities, contributions (money, time, knowledge), how benefits will be divided, how confidential information will be protected, and how disagreements will be handled. This avoids later misunderstandings.

**Invest in Communication and Relationship Management.** Cooperation relies on relationships. Allocate time and resources for regular communication, attentive listening, and proactively managing the partnership. Designate a clear contact person for the collaboration.

**Focus on Mutual Value Creation.** Structure the collaboration to yield tangible, measurable benefits for all participating partners. This shared value proposition is crucial for sustaining motivation and long-term commitment.

**Leverage External Support.** Actively search for and use resources provided by government agencies, industry associations, or specialized consultants offering matchmaking services, funding aid, training, or facilitation for SME collaborative projects.

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## НАПРАВЛЕНИЯ АНАЛИЗА ФИНАНСОВОГО СОСТОЯНИЯ ОРГАНИЗАЦИИ

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Финансовое состояние организации рассматривается как экономическая категория, отражающая состояние капитала и резервов в процессе обращения и способности организации профинансировать свою деятельность [1].

Оценка финансового состояния позволяет оценить имущественное состояние организации; степень предпринимательского риска; достаточность собственных средств для текущей деятельности и долгосрочных инвестиций; потребность в дополнительных источниках финансирования и т. д. [2].

Оценку финансового состояния можно выполнить с различной степенью детализации.