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*Article*

# *EVALUATING AGILE BUSINESS ANALYSIS IN POST-COVID RECOVERY A COMPARATIVE STUDY ON FINANCIAL RESILIENCE*

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**ABSTRACT**

*This study examines the role of agile business analysis in strengthening financial resilience during the post-COVID recovery period, with a focus on organizational adaptability across different industries, firm sizes, and regional contexts. Using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework, a total of 86 scholarly articles were systematically reviewed, covering both empirical and conceptual contributions. The analysis reveals that agile business analysis enhances resilience through mechanisms such as liquidity preservation, cost efficiency, improved revenue durability, and the integration of financial guardrails into iterative decision-making processes. The findings demonstrate that while small and medium-sized enterprises primarily rely on agile practices to ensure short-term survival and cash preservation, large multinationals employ scaled frameworks to balance global strategies with localized adaptation. Sectoral variations highlight the flexibility of agile analysis, as healthcare, retail, technology, and manufacturing organizations adapted its practices to their specific challenges. Regional comparisons further show that institutional, cultural, and regulatory factors shape the way agile analysis contributes to financial resilience, with significant differences observed between North America, Europe, and Asia-Pacific. The study also underscores the importance of embedding governance, compliance, and risk management within agile practices to balance adaptability with accountability. Collectively, the evidence positions agile business analysis as a strategic capability that extends beyond project delivery to function as a financial resilience framework. By synthesizing insights from 86 reviewed studies, this research contributes to the understanding of how agile practices enable organizations to recover effectively, safeguard financial stability, and sustain performance in environments characterized by volatility and uncertainty.*

**KEYWORDS**

*Agile Business Analysis Strengthens Resilience, Financial Adaptability Supports Organizational Survival, Post-COVID Recovery Reshapes Business Practices,*

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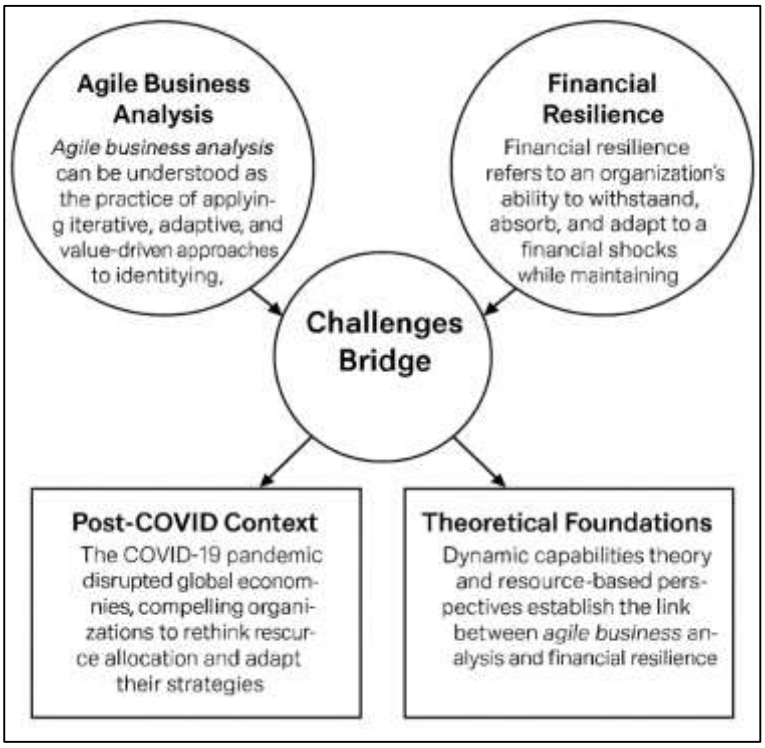
## INTRODUCTION

Agile business analysis can be understood as the practice of applying iterative, adaptive, and value-driven approaches to identifying, refining, and validating business needs (Snoeck & Wautelet, 2022). Unlike traditional business analysis, which relies heavily on predictive documentation and fixed requirements, agile business analysis emphasizes collaboration, experimentation, and incremental delivery of value. At its core, it is designed to help organizations continuously sense shifts in their environment, adjust objectives, and align initiatives with strategic and financial outcomes. Financial resilience, on the other hand (Hussain et al., 2022), refers to an organization's ability to withstand, absorb, and adapt to financial shocks while maintaining operational continuity and long-term sustainability. The post-COVID context made this capacity especially crucial, as organizations were forced to react to collapsing supply chains (Asad & Muqeem, 2022), fluctuating demand, and unstable financial markets. By linking agile business analysis with financial resilience, organizations are able to create structures where short, iterative cycles are tied to financial signals such as liquidity, cash flow, and operational efficiency. This integrated perspective makes agile business analysis not merely a methodology for building products, but also a framework for safeguarding and enhancing financial resilience in uncertain times (Zorzetti et al., 2022).

**Figure 1: Agile Business Analysis for Resilience**




The COVID-19 pandemic disrupted global economies in unprecedented ways, compelling organizations across industries and geographies to rethink how they allocate resources and adapt their strategies (Zorzetti et al., 2022). In this scenario, agile business analysis emerged as an indispensable practice, helping firms prioritize initiatives that directly influenced financial recovery. International significance arises from the fact that different regions were impacted unequally—some faced severe disruptions in logistics and manufacturing (Zielske & Held, 2022), while others dealt with sharp declines in service demand or restrictions on mobility. Agile business analysis enabled firms to localize responses, test small-scale solutions, and implement context-specific adjustments, thereby improving their resilience. The ability to rapidly iterate on pricing models, supplier strategies, or customer engagement mechanisms was essential for organizations attempting to stabilize revenues while preserving liquidity (Zielske et al., 2022). Thus, the international lens demonstrates that agile business analysis is not confined to a particular industry or country but instead functions as a universal capability that allows firms to adapt financial strategies dynamically, regardless of their regulatory, cultural, or economic environments (Rajagopal, 2022).

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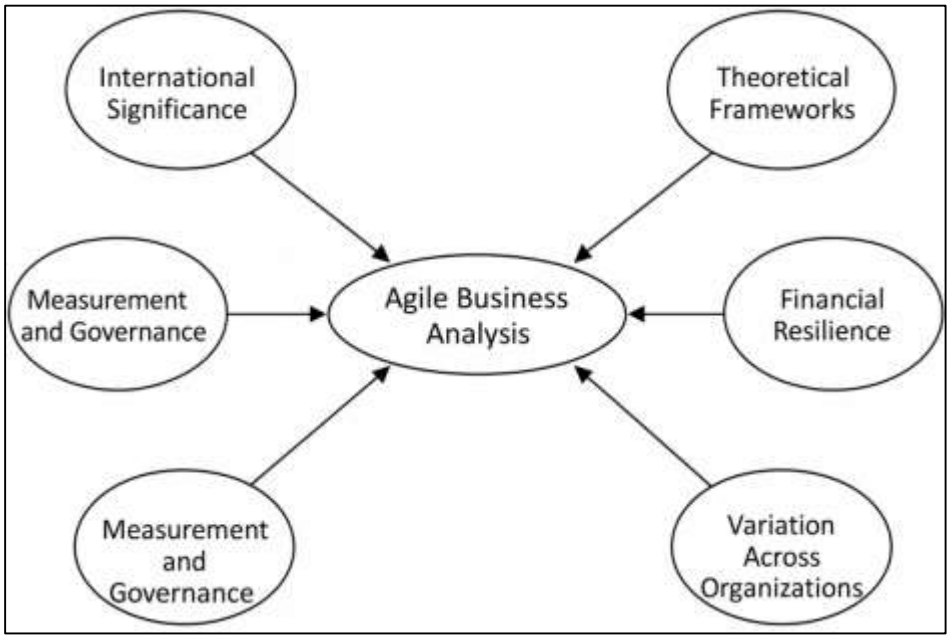
The relationship between agile business analysis and financial resilience can be examined through several theoretical lenses (Mora et al., 2022). Dynamic capabilities theory explains how organizations sense, seize, and reconfigure opportunities in turbulent environments, and agile business analysis provides the concrete practices for executing these actions. Through iterative discovery and testing, firms can sense emerging customer needs or supply chain vulnerabilities (Koski, 2022). By designing hypothesis-driven experiments, they seize opportunities that offer quick financial wins or prevent further losses. Finally, through reprioritization and backlog refinement, organizations reconfigure their strategies to maximize financial stability. Resource-based perspectives highlight how knowledge, processes (Deshpande & Srikumar, 2022), and adaptive routines developed through agile business analysis become valuable resources that competitors cannot easily replicate. Meanwhile, contingency theory underscores the need for flexibility in selecting methods and governance structures, showing that agile business analysis must be adapted to specific contexts to ensure financial resilience. Together, these frameworks demonstrate that agile business analysis is more than a collection of tools—it is a capability that connects organizational learning directly to financial performance in recovery phases (Koski, 2022).

The methods used in agile business analysis provide a clear pathway for linking adaptive practices to financial outcomes (Rooij, 2022). Analysts employ artifacts such as user stories, acceptance criteria, and opportunity canvases that explicitly incorporate financial considerations. For instance, user stories may include assumptions about potential revenue uplift, reductions in customer churn, or cost savings from streamlined processes. By focusing on these assumptions (Li et al., 2022), organizations can test whether incremental improvements have tangible financial impact before committing further resources. Value scoring techniques also allow backlogs to be prioritized based on risk-adjusted financial return, ensuring capital is allocated efficiently (Breyter, 2022). Moreover, metrics gathered from ongoing experiments—such as conversion rates, retention, or supply chain efficiency—provide early indicators of financial resilience. These methods enable leaders to make informed decisions about resource allocation, cash preservation, and operational trade-offs. In this way, agile business analysis ensures that financial considerations are not separate from product or process innovation but are embedded directly into the cycle of iteration and adaptation.

**Figure 2: Agile Business Analysis Driving Resilience**




The significance of agile business analysis for financial resilience varies across organizational size, sector, and maturity (Trieflinger et al., 2022). Small and medium-sized enterprises often lack deep financial reserves, making them more vulnerable to shocks. For them, agile business analysis offers tools to identify quick wins—such as improving cash collection or reducing operational overhead—that directly strengthen liquidity (Rosin et al., 2022). Larger organizations, with more complex

structures, benefit from scaled agile approaches that align teams across regions and divisions while still connecting initiatives to financial metrics. In highly regulated sectors such as healthcare and finance, agile business analysis allows firms to adapt processes without compromising compliance, helping them respond more effectively to post-COVID demands (Meluso et al., 2022). Manufacturing and retail firms, which faced severe supply chain disruptions, found agile business analysis valuable for rapidly testing alternative sourcing strategies or adjusting product assortments. These comparisons show that while the mechanics of agile business analysis vary, its ultimate contribution to financial resilience is universally relevant across contexts (Kutsch, 2022). To evaluate the impact of agile business analysis on financial resilience, clear measurement frameworks are required (Alamineh, 2022). Indicators such as liquidity ratios, solvency ratios, and efficiency measures like inventory turnover and the cash conversion cycle provide visibility into short-term stability. Revenue durability, measured through retention rates or margin stability, reflects longer-term resilience (Newman, 2022). Agile business analysis strengthens these indicators by ensuring that every initiative is tied to measurable outcomes, whether through direct cost reductions, revenue enhancements, or improved working capital efficiency. By establishing falsifiable assumptions for each backlog item, organizations are able to discontinue unproductive efforts quickly, preserving capital for initiatives with demonstrated financial returns (Murphy, 2022). This disciplined measurement approach ensures that resilience is not treated as an abstract concept but as a quantifiable outcome linked directly to the practices of agile business analysis. Comparative evaluations become meaningful when organizations consistently tie agile practices to these financial metrics across industries and geographies (Ngoc-Vinh et al., 2022).

Agile business analysis functions most effectively when aligned with governance and risk management structures that safeguard financial stability. While agility emphasizes flexibility and rapid response, governance ensures adherence to fiduciary responsibilities and regulatory obligations. Business analysts serve as facilitators who bridge these two imperatives, embedding financial guardrails into the backlog while still allowing for experimentation. For example, while teams may test new pricing strategies or sourcing arrangements, governance structures ensure compliance with contractual, audit, or credit requirements. Risk management also plays a critical role, as organizations must balance opportunities for innovation against potential financial exposure. By incorporating scenario testing, monitoring leading financial indicators, and codifying learning into decision rules, agile business analysis ensures that organizations do not merely react to shocks but manage them proactively. This alignment between adaptability and control is essential for financial resilience, particularly in post-COVID recovery, where firms must rebuild stability without sacrificing the capacity for innovation.

## LITERATURE REVIEW

The purpose of this literature review is to critically examine existing scholarship on agile business analysis (ABA) and its intersection with financial resilience in the context of post-COVID recovery (Kirpitsas & Pachidis, 2022). As global organizations faced unprecedented financial and operational disruptions, scholars and practitioners have sought to understand how adaptive methodologies such as ABA can foster stability and sustainability. A literature review in this area must accomplish three primary objectives: first, to synthesize definitions, conceptualizations, and frameworks of agile business analysis and financial resilience; second, to evaluate empirical and theoretical contributions that analyze their relationship within recovery processes; and third, to identify comparative insights across industries, geographies, and organizational forms (Wiechmann et al., 2022). Because the pandemic represented a systemic shock of international magnitude, the literature spans multiple domains including management science, finance, information systems, organizational behavior, and operations (Najihi et al., 2022). The review aims to weave these strands together into a coherent framework that highlights both the mechanisms through which ABA contributes to financial resilience and the contextual factors that shape its effectiveness.This section is structured around key thematic clusters: definitions and conceptual foundations of ABA, its evolution as a discipline, financial resilience as a multidimensional construct, the post-COVID recovery context, empirical studies on ABA and financial resilience, comparative analyses across industries and regions, and the integration of governance and risk management. Each cluster provides both theoretical and empirical insights (Brühl, 2022), ensuring that the review covers the breadth of scholarship while maintaining a focus on the specific intersection relevant to the study. By organizing the review into these themes, the aim is not only to establish what is already known but also to map areas of scholarly divergence,

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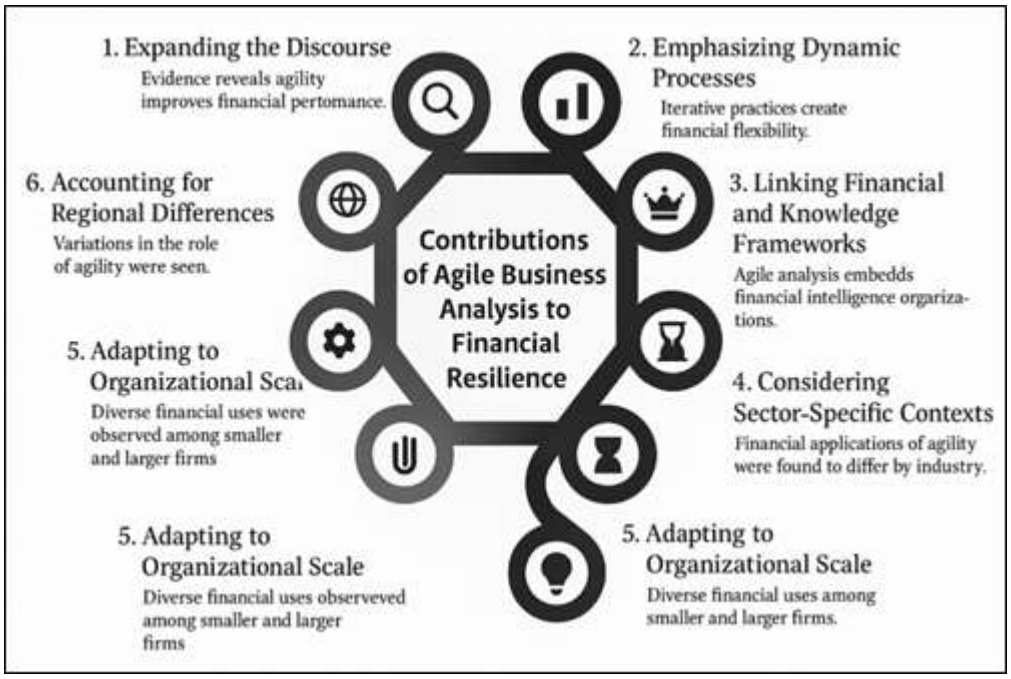
convergence, and underexplored territory. The extended outline below structures this exploration into detailed subsections that allow for a rigorous, comprehensive, and comparative synthesis.

**Figure 3: Agile Business Analysis and Resilience**




**Agile Business Analysis**

The origins of agile practices are rooted in efforts to overcome the rigidity of traditional, plan-driven methods (Crnogaj et al., 2022). Initially developed within software engineering, agile emphasized iterative delivery, customer collaboration, and the ability to adapt quickly to change. Over time, the success of these principles in dynamic environments prompted their expansion into enterprise-level applications that extended far beyond technology (Radnejad & Gandomani, 2022). Organizations began to recognize that agility was not limited to coding or product development but was instead a mindset and operational philosophy that could be applied across industries and functions. This shift was accelerated by global uncertainties, economic disruptions, and the increasing need for organizations to reconfigure strategies on short notice (Da Silva et al., 2022). Agile business analysis emerged as a specialized practice within this broader evolution, emphasizing the role of structured discovery and prioritization of value in environments where predictability was no longer a given. Rather than following a linear process, agile business analysis supports organizations in continuously re-evaluating initiatives, focusing on adaptability and resilience (da Costa Filho et al., 2022). This historical trajectory underscores the transformation of agile practices from niche software methods into critical enablers of organizational learning, financial responsiveness, and long-term adaptability in volatile markets.Defining agile business analysis requires positioning it in contrast to traditional approaches (Almeida et al., 2022). Traditional business analysis often emphasized exhaustive documentation, rigid requirement specifications, and predictive planning, assuming a stable environment where change could be minimized. Agile business analysis, in contrast, is designed for contexts of uncertainty, where learning and adaptation take precedence over fixed plans (Hussain et al., 2022). The role of the business analyst shifts from being a custodian of requirements to serving as a facilitator of value creation, bridging strategic goals with tactical execution. Analysts in agile environments operate as catalysts of collaboration, ensuring that initiatives are aligned with broader business objectives while continuously incorporating stakeholder feedback (Marnada et al., 2022). Their focus is on enabling learning cycles, where assumptions are tested and validated incrementally. This transformation also reflects a philosophical change: while traditional analysis assumes stability and control, agile analysis embraces uncertainty and treats it as an opportunity to refine understanding. By emphasizing adaptability, communication, and value orientation, agile business

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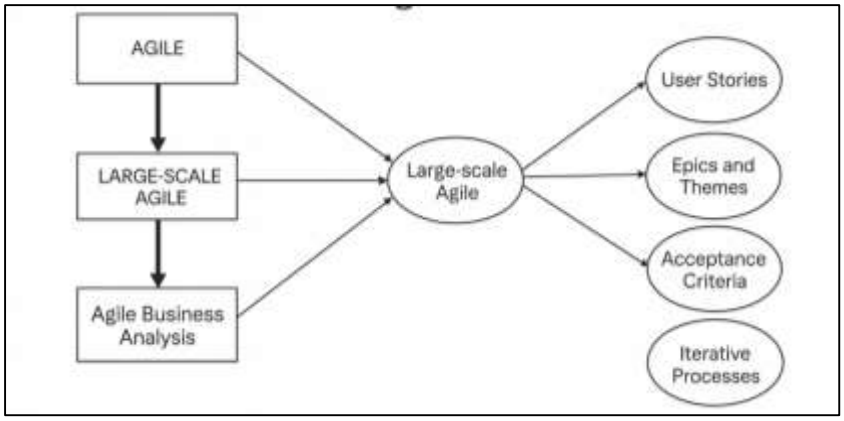
analysis has become a vital tool for organizations aiming to sustain competitiveness and resilience in unpredictable conditions (Trzeciak & Banasik, 2022).

**Figure 4: Agile Business Analysis Enhances Resilience**




The methodological artifacts employed in agile business analysis reflect this emphasis on flexibility and value-driven delivery (Zorzetti et al., 2022). User stories, for instance, frame needs in terms of outcomes rather than technical specifications, allowing requirements to remain adaptable while focusing attention on the value to customers and organizations. Larger initiatives are organized into epics and themes, which provide structure without sacrificing flexibility (Giacosa et al., 2022), ensuring that tactical work remains tied to strategic objectives. Acceptance criteria further reinforce accountability by offering measurable conditions that validate whether outcomes deliver intended results. Other tools, such as opportunity canvases and solution maps, enable organizations to explore multiple pathways toward value creation, making assumptions explicit and testable (Ragazou et al., 2022). These artifacts not only guide execution but also function as communication tools, aligning diverse stakeholders around shared objectives. They help reduce misunderstandings, clarify priorities, and maintain a focus on value even as circumstances change. Methodological artifacts, therefore, serve as the backbone of agile business analysis, ensuring that iterations are deliberate, transparent, and connected to measurable outcomes (Subramanian & Suresh, 2022).

The iterative processes built on these artifacts are central to the practice of agile business analysis. Backlog refinement, for example, provides a mechanism for continuously reordering priorities as evidence emerges, ensuring that resources flow to initiatives with the highest impact (Weflen et al., 2022). Value scoring allows initiatives to be evaluated in terms of financial, strategic, and operational benefits, helping organizations make informed trade-offs. Experiment-driven roadmaps extend this principle by framing progress as a series of testable hypotheses (Koldewey et al., 2022), each of which can be validated or discarded based on evidence. These processes ensure that organizations can pivot rapidly when needed, preserving capital and human resources by discontinuing non-performing efforts. Iterative approaches transform uncertainty from a destabilizing factor into a source of learning, allowing organizations to adapt strategies with discipline and clarity (Humpert et al., 2022). In this way, agile business analysis not only supports incremental value delivery but also enhances resilience by embedding continuous measurement and feedback into decision-making. Ultimately, these processes demonstrate that agile business analysis is both a framework for discovery and a safeguard for financial stability, ensuring organizations can thrive in the face of volatility (Loft et al., 2022).

**Financial Resilience as an Organizational Construct**

Financial resilience is widely recognized as a multidimensional construct that determines an organization's ability to withstand external shocks while sustaining operations and achieving long-term viability (Salignac et al., 2022). Its primary dimensions include liquidity, solvency, profitability, and revenue durability. Liquidity emphasizes the organization's capacity to meet short-term obligations without compromising operations, often linked to access to cash reserves or the ability to convert assets quickly. Solvency (Lee & Chen, 2022), in contrast, relates to the long-term sustainability of an organization, ensuring that the capital structure can absorb shocks without leading to insolvency. Profitability remains central as it reflects not only immediate financial health but also the efficiency

with which resources are utilized to generate surplus (Seraj et al., 2022). Revenue durability adds an additional dimension by examining the stability and predictability of income streams over time, particularly under volatile market conditions. Together, these dimensions form a comprehensive picture of financial resilience by capturing both immediate survival capacity and the ability to adapt strategically to enduring disruptions. In contrast to operational resilience, which focuses on supply chains, workforce continuity, and technological systems, financial resilience emphasizes the stability of financial flows and decision-making related to resource allocation. Operational resilience can be seen as a necessary but not sufficient condition (Wójtowicz & Hodžić, 2022), since without financial strength, organizations lack the foundation to maintain other resilience dimensions. Thus, financial resilience provides the cornerstone upon which broader adaptive capabilities are built.

The theoretical perspectives that frame financial resilience draw heavily from organizational and strategic management theories (Sakyi-Nyarko et al., 2022). The resource-based view emphasizes that financial strength is not only a matter of external market forces but also depends on how organizations accumulate, deploy, and protect internal resources. Knowledge, in particular, is highlighted as a key intangible resource, enabling organizations to design financial strategies that anticipate risks and optimize opportunities (Perez-Rojo et al., 2022). Dynamic capabilities theory complements this by emphasizing that resilience is not static but built on the ability to sense environmental changes, seize opportunities, and reconfigure assets. In times of systemic shocks, such as pandemics or financial crises, dynamic capabilities manifest in the capacity to reallocate resources swiftly, redesign revenue models, or restructure costs to preserve solvency (Sun et al., 2022). Financial resilience, therefore, becomes more than balance sheet management; it becomes an adaptive capability grounded in the organization's ability to learn and reconfigure under pressure. The integration of these theoretical lenses shows that financial resilience is both a structural and dynamic attribute: structural because it requires a sound financial foundation and dynamic because it depends on how effectively organizations can adapt their strategies when conditions change. This dual perspective positions financial resilience as a central organizing construct in the study of how firms survive and thrive in unpredictable environments (García-Mata & Zerón-Félix, 2022).

The measurement of financial resilience requires both quantitative and qualitative approaches to capture its full scope (Zhao et al., 2022). Quantitative indicators are most commonly used, providing standardized measures of financial health. Liquidity ratios, such as the current ratio and quick ratio, reveal an organization's immediate ability to cover obligations. Solvency indicators, including debt-to-equity ratios, assess the sustainability of financial leverage (Chen & He, 2022). Profitability measures, such as net margin or return on assets, reflect the efficiency of operations in generating financial returns. Revenue stability can be tracked through retention metrics, recurring revenue ratios, or cash flow consistency. The cash conversion cycle offers an additional lens by illustrating how efficiently working capital is managed, which becomes crucial in volatile conditions (Piprani et al., 2022). However, quantitative measures alone are insufficient for understanding resilience, as they often fail to capture decision-making processes, adaptive behaviors, or governance mechanisms. Qualitative approaches address these limitations by focusing on leadership responses, board oversight, and the cultural dimensions of financial decision-making. Examining how leaders choose to prioritize spending, communicate risks, and manage stakeholder expectations provides insights into the organization's financial adaptability that raw numbers cannot fully convey (Parast, 2022). Together, these measurement approaches offer a holistic understanding of financial resilience by integrating both structural performance metrics and the behavioral factors that influence them.

**The Post-COVID Recovery Context**

The COVID-19 pandemic represented one of the most profound systemic shocks in modern history, disrupting organizations and economies on a global scale (Fernández-de-Las-Peñas et al., 2022). Its impact was unique in that it combined simultaneous supply-side and demand-side shocks, forcing organizations to confront crises in production, logistics, and consumption patterns all at once. The breakdown of global supply chains was one of the most visible effects, as restrictions on mobility, factory closures, and port congestion interrupted the flow of goods across continents. Just-in-time supply chain models, long celebrated for their efficiency, became sources of vulnerability as organizations discovered the risks of lacking redundancy or buffer stock (Miles et al., 2022). At the same time, demand fluctuations reshaped consumer behavior dramatically. In certain industries, such as tourism, hospitality, and transportation, demand collapsed almost overnight, while in others, like digital services, healthcare products, and e-commerce, demand surged at unprecedented

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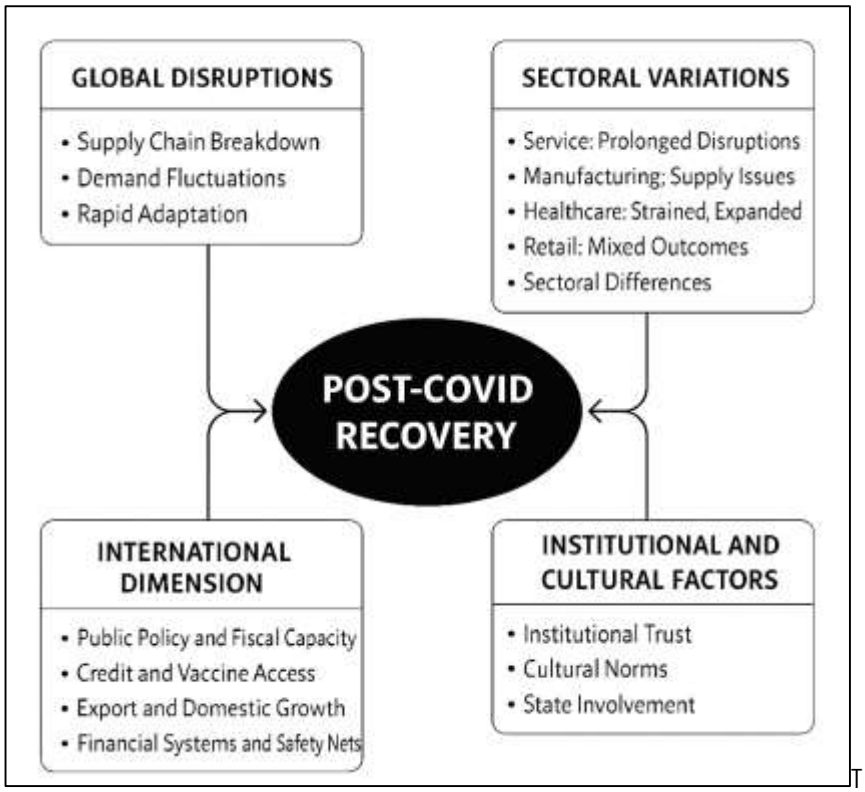
levels. Consumer behavior shifted toward digital channels (Bhatia et al., 2022), remote consumption, and health-conscious choices, forcing firms to adapt quickly to new patterns of demand. These disruptions highlighted not only the fragility of interconnected systems but also the necessity of rapid adaptation. The recovery context that emerged from this shock was therefore characterized by uncertainty, asymmetry, and an urgent need for organizations to develop mechanisms of resilience across financial, operational, and strategic dimensions (Dube, 2022).

The pandemic did not impact all industries equally, and the uneven distribution of consequences underscores the need to examine sectoral variations in recovery (Cazcarro et al., 2022). Service industries, particularly those reliant on physical presence such as restaurants, hotels, and travel, experienced the harshest and most prolonged disruptions. Their recovery trajectories depended heavily on the relaxation of restrictions and the pace of consumer confidence returning. Manufacturing sectors faced different challenges, with supply chain interruptions affecting the availability of raw materials and components, while labor shortages created bottlenecks in production lines (Dong et al., 2022). Healthcare, meanwhile, was both strained and expanded by the crisis: providers were overwhelmed by surges in demand, yet the industry also witnessed accelerated investments in infrastructure, digitalization, and pharmaceuticals. Retail demonstrated a mixed picture. Traditional brick-and-mortar outlets suffered as foot traffic plummeted (Cifuentes-Faura, 2022), but firms with established e-commerce operations adapted quickly, often outperforming peers who lacked digital platforms. These sectoral differences illustrate that recovery is not a uniform process; rather, it reflects the structural characteristics of industries, their dependency on global linkages, and their pre-existing levels of digital maturity. An effective literature review must capture these contrasts, as they reveal the diverse pathways through which resilience and adaptation unfolded in the aftermath of the pandemic shock (Chen & Bashir, 2022).

**Figure 5: The Post-COVID Recovery Context**




The international dimension of post-COVID recovery is equally critical (Zhang et al., 2022), as recovery trajectories varied significantly across regions and nations. Differences in public policy, fiscal capacity, and access to liquidity shaped the speed and stability of organizational adaptation. Wealthier nations were able to deploy stimulus packages, liquidity injections, and wage support schemes that cushioned firms and workers from the most severe shocks (Guaraldi et al., 2022). Emerging economies, in contrast, faced tighter constraints, often balancing public health measures

against fiscal sustainability, leaving many organizations with limited safety nets. Access to international credit, availability of vaccines, and global trade dependencies also influenced the pace of recovery. Some countries relied heavily on export-led growth strategies that were hampered by global demand fluctuations, while others leveraged strong domestic markets to stabilize output (Ramos-Usuga et al., 2022). Comparative insights show that resilience was not only a function of organizational agility but also of institutional environments. Recovery strategies, therefore, must be analyzed in the context of national differences in financial systems, regulatory environments, and social safety nets. These factors determined not only how firms survived the immediate crisis but also how they positioned themselves for sustained growth in the post-pandemic era (Kwok & Koh, 2022). Institutional and cultural influences added another layer of complexity to the recovery landscape (Elavarasan et al., 2022). In some regions, high levels of institutional trust facilitated compliance with public health measures and accelerated economic reopening, while in others, mistrust slowed both containment and recovery. Cultural norms around risk-taking, collectivism, and adaptation shaped how organizations and consumers responded to uncertainty (Dean & Olsén, 2022). For example, cultures that valued long-term stability often favored conservative financial strategies, emphasizing cost-cutting and preservation of liquidity, while more risk-tolerant contexts encouraged rapid innovation, diversification, and aggressive market entry. The degree of state involvement in economic life also played a role, with some governments directly intervening in markets to stabilize industries, while others left recovery largely to market mechanisms (Vlados & Chatzinikolaou, 2022). These cultural and institutional variations highlight that resilience mechanisms cannot be divorced from context; they are embedded within broader social and political frameworks. Post-COVID recovery, therefore, must be understood not as a single trajectory but as a mosaic of responses shaped by local, national, and cultural conditions. This recognition underscores the importance of comparative approaches in analyzing organizational resilience, as it reveals the interplay between internal capabilities and external environments in shaping recovery outcomes (Wynberg et al., 2022).

**Agile Business Analysis and Financial Resilience in Literature**

The relationship between agile practices and financial outcomes has become a central theme in the study of resilience (Burga et al., 2022; Ara et al., 2022). Agile approaches are widely associated with improvements in liquidity and efficiency because they emphasize iterative learning, incremental value delivery, and rapid decision-making. By focusing on smaller deliverables tied to measurable value, organizations are able to generate returns faster, reduce waste, and avoid committing resources to unproven initiatives (Brühl, 2022; Jahid, 2022). Liquidity is enhanced as working capital is preserved, with funds being released only when evidence supports continued investment. Efficiency benefits arise from the elimination of rework and the alignment of initiatives with evolving market realities. Theoretical models of agility emphasize resilience as an emergent property of these practices, arising from the ability to pivot quickly in response to new information (Uddin et al., 2022; Rietze & Zacher, 2022). Instead of viewing resilience as a fixed financial reserve or static capacity, these models suggest that it is the adaptability of processes and decision-making that enables organizations to recover financially under conditions of disruption. This perspective reframes agile business analysis as a financial management tool as much as a process management framework, highlighting its dual role in both shaping strategy and ensuring financial resilience (Akter & Ahad, 2022; Santos & Carvalho, 2022).

Agile business analysis has also been positioned in the literature as a strategic resource that organizations can leverage during uncertain times (Akkaya et al., 2022; Arifur & Noor, 2022). Its strength lies in its ability to generate knowledge and support decision-making in environments where information is incomplete or rapidly changing. Analysts play a critical role in structuring conversations, clarifying assumptions, and documenting learning in ways that allow leadership to act decisively (Rahaman, 2022; Ragazou et al., 2022). By continuously gathering and analyzing feedback, agile business analysis creates a dynamic repository of organizational knowledge that strengthens decision-making quality. At the same time, it supports the adaptation of value metrics to ensure that initiatives are evaluated not just by traditional performance measures but by their contribution to financial resilience (Alami et al., 2022; Hasan et al., 2022). For example, instead of focusing solely on customer satisfaction or speed of delivery, organizations may prioritize metrics that capture improvements in cash flow, margin stability, or risk reduction. Financial guardrails become embedded into iterative cycles, ensuring that flexibility does not lead to reckless spending. In this way, agile business analysis serves as both a learning engine and a financial compass, helping

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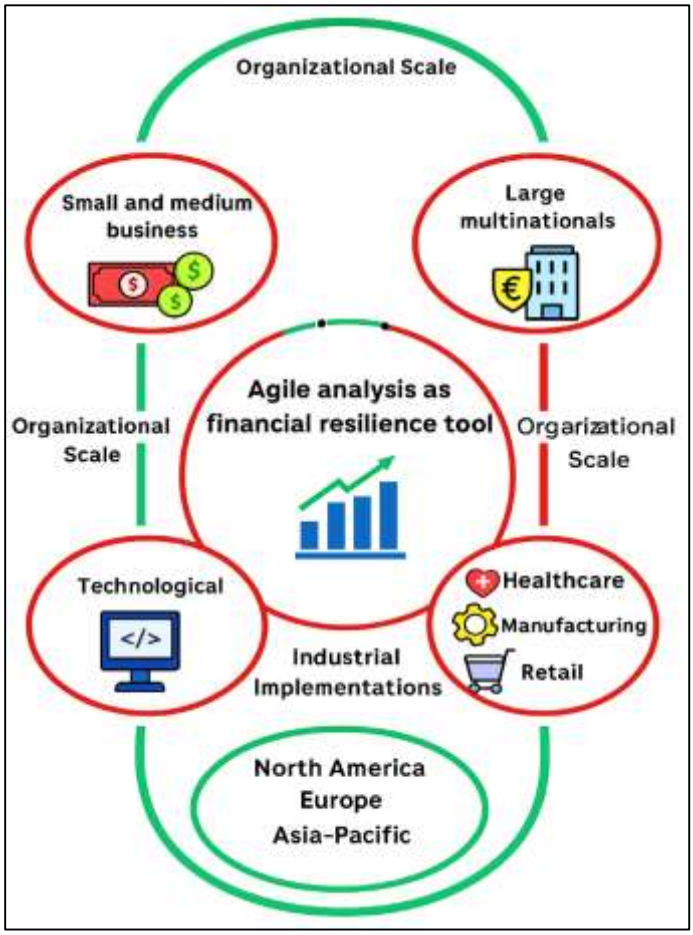
organizations balance the tension between adaptability and discipline (Marnewick & Marnewick, 2022; Hossen & Atiqur, 2022).

**Figure 6: Agile Analysis for Financial Resilience**




**Comparative Insights Across Organizations and Regions**

Small and medium-sized enterprises (SMEs) represent one of the most vulnerable groups during times of systemic disruption, and the role of agile business analysis in their survival has been widely recognized (Mueller & Jungwirth, 2022). SMEs typically operate with limited liquidity reserves, narrower access to credit, and smaller operational buffers, which makes them particularly sensitive to sudden shifts in demand or supply chains. For these organizations, agile business analysis becomes a tool for prioritizing survival-focused initiatives and ensuring that scarce resources are allocated with precision (Tawfiqul et al., 2022; Weichbroth, 2022). By breaking down strategic goals into smaller, testable increments, SMEs are able to experiment with new revenue models, optimize operational processes, and release trapped working capital without overcommitting resources. The ability to pivot quickly, test assumptions about customer behavior, and adapt pricing or service delivery models is critical for preserving cash flow. Agile analysis provides the necessary structure for these decisions by embedding financial considerations directly into iterative processes (Kamrul & Omar, 2022; Upadhyay et al., 2022). Rather than relying on static budgets or long-term projections, SMEs can continuously refine their strategies in response to emerging evidence. In this way, agile business analysis supports not only operational continuity but also financial resilience, enabling smaller firms to maintain solvency in volatile environments (Mubashir & Abdul, 2022; Nordmark et al., 2022).

In contrast, large multinationals approach agile business analysis through the lens of scale and coordination (Alam et al., 2022; Reduanul & Shoeb, 2022). With more extensive financial reserves and access to diversified capital markets, these organizations do not rely on agility solely for survival but for sustaining competitive advantage and optimizing global financial strategies (Algorri et al., 2022; Reduanul & Shoeb, 2022). Scaled agile frameworks allow them to integrate business analysis practices across multiple divisions, subsidiaries, and geographies. In this context, agile business analysis functions as a governance tool, ensuring that financial objectives remain aligned while

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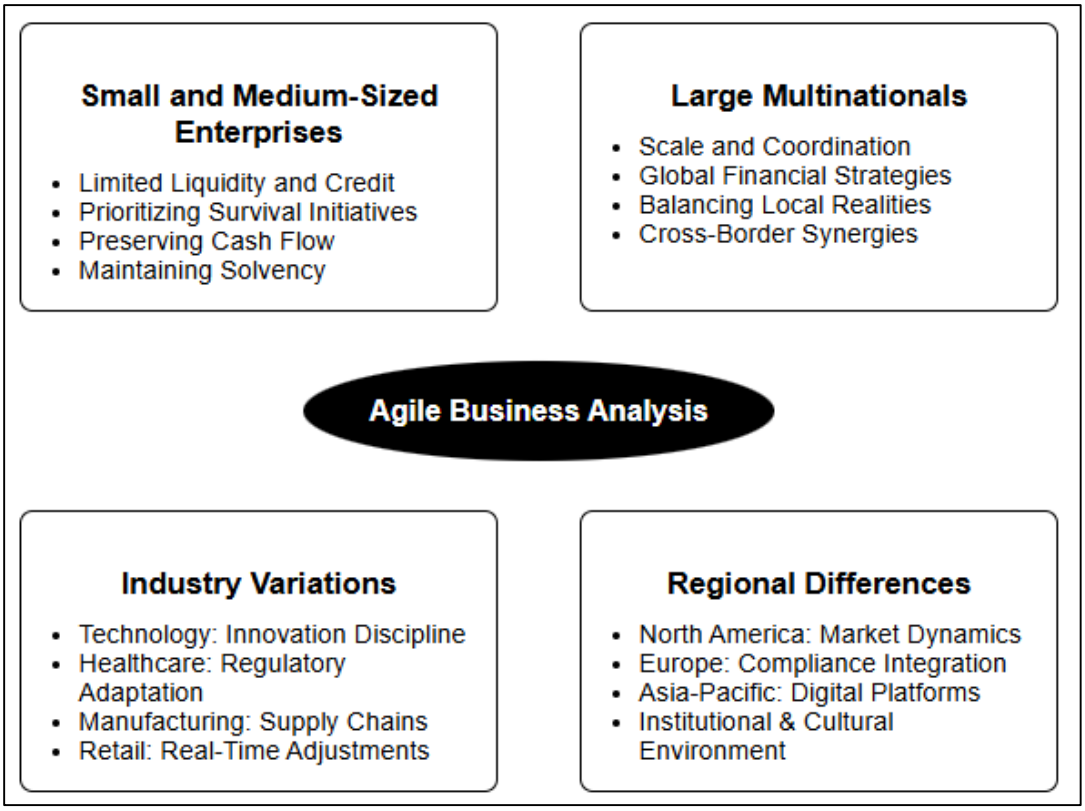
allowing local teams to adapt to regional market conditions. These organizations often face the challenge of balancing global financial strategies with local realities, such as regulatory requirements or variations in consumer behavior (Blinowski et al., 2022; Sazzad & Islam, 2022). Agile analysis bridges this gap by providing a standardized language of value, enabling consistent measurement while still allowing flexibility. Additionally, multinationals leverage agile analysis to identify cross-border synergies, streamline supply chains, and rationalize investments across markets. By embedding financial metrics into their iterative cycles, they can manage risk exposure while pursuing innovation and expansion (ShNoor & Momena, 2022; Soares et al., 2022). The ability to coordinate experimentation at scale differentiates multinationals from SMEs, showing how the application of agile analysis adapts to organizational size and complexity.

**Figure 7: Comparative Insights Across Organizations and Regions**




**Governance, Risk Management, and Agile Business Analysis**

Governance in agile contexts is often framed as the balancing act between adaptability and accountability (Vaia et al., 2022). Traditional governance structures emphasize stability, control, and compliance with established processes, while agile practices prioritize responsiveness, experimentation, and iterative learning. The challenge for organizations is to integrate these two approaches in a way that allows for rapid adaptation without undermining fiduciary accountability (Perrier, 2022). Agile business analysis plays a central role in this integration by embedding financial and strategic guardrails within iterative processes. Analysts facilitate transparency by ensuring that value hypotheses, acceptance criteria, and backlog items are aligned with governance priorities such as budgetary constraints, audit requirements, and shareholder expectations (Haughton & Tivnan, 2022; Sohel & Md, 2022). Rather than replacing governance, agile business analysis reframes it, turning governance structures into enabling mechanisms rather than restrictive controls. This alignment ensures that every experiment or pivot remains traceable to organizational objectives, allowing leadership to justify decisions in financial and regulatory terms. In this way, governance and agility coexist, with agile business analysis acting as the bridge that reconciles flexibility with accountability (Nazir et al., 2022; Akter & Razzak, 2022).

Risk management forms another critical dimension in the connection between agile analysis and financial resilience (Sadiq et al., 2022). In volatile environments, organizations must weigh potential

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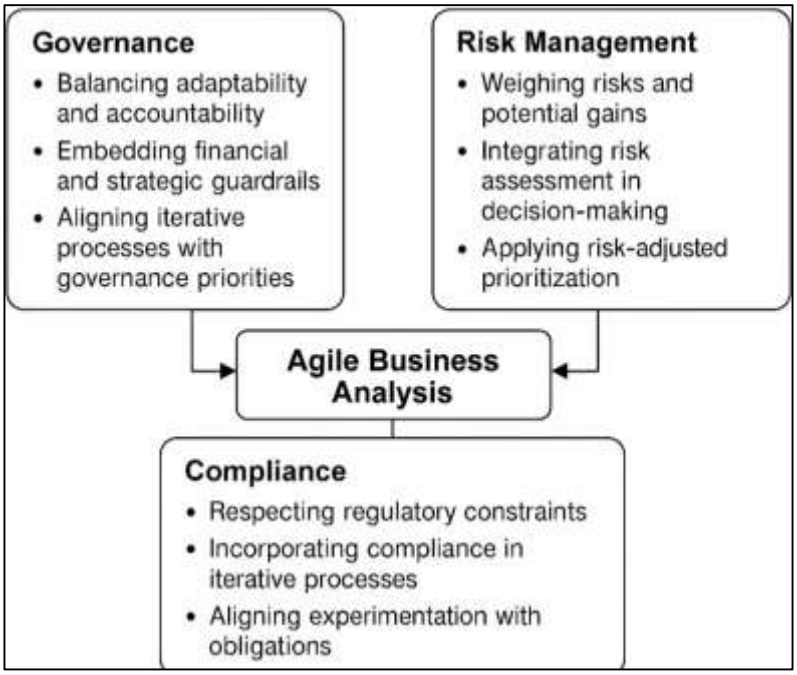
gains against exposure to financial or operational risks, and agile business analysis provides a mechanism for integrating this assessment directly into decision-making. Risk-adjusted prioritization becomes essential during backlog refinement (Tamburri et al., 2022), as analysts work with stakeholders to evaluate not just the expected value of initiatives but also their associated uncertainties. This means that backlog items are ranked not only by potential returns but by their likelihood of success and their impact on risk exposure. By applying this lens, organizations can ensure that capital and resources are directed toward initiatives that balance opportunity with resilience (Berman & Hijal-Moghrabi, 2022). Agile analysis also supports the identification of early warning signals by tracking leading indicators, allowing teams to adapt strategies before risks materialize fully. This iterative approach transforms risk management from a reactive process into a proactive practice embedded in daily decision-making (Bason & Austin, 2022). As a result, organizations develop the capacity to navigate uncertainty with greater discipline, ensuring that financial resilience is maintained even under extreme volatility.

Compliance and regulatory adaptation represent additional challenges that organizations must navigate when integrating agile practices into their operations (Ravn et al., 2022). In industries such as healthcare, finance, or energy, regulations set strict boundaries that cannot be compromised even in the pursuit of adaptability. Agile business analysis enables organizations to respect these constraints while still embracing iterative experimentation. Analysts play a vital role in ensuring that backlog items (Lee-Geiller & Lee, 2022), acceptance criteria, and value metrics incorporate compliance requirements from the outset, avoiding costly rework or regulatory breaches. This practice aligns agile experimentation with the broader legal and financial obligations that shape organizational legitimacy. At the same time (Linke et al., 2022), compliance is reframed not as a barrier but as a design principle that guides the scope of experimentation. By embedding compliance considerations into agile processes, organizations can adapt more confidently, knowing that their resilience strategies remain within permissible frameworks (Nordström, 2022). This alignment allows firms to pursue financial innovation while safeguarding their reputation, avoiding penalties, and maintaining trust with regulators and stakeholders.

**Figure 8: Governance, Risk Management, and Agile Business Analysis**




## Gaps in Existing Scholarship

One of the most significant gaps in existing scholarship on agile business analysis and financial resilience is the lack of comparative cross-regional evidence (Almeida et al., 2022). Much of the available research tends to focus on case studies or organizational contexts within specific countries, often limited to North America or Western Europe. While these regions provide valuable insights, they

represent only a fraction of the global experience (Weichbroth, 2022). The pandemic highlighted stark differences in institutional frameworks, government interventions, cultural orientations, and economic capacities across regions, all of which shape how agile analysis is applied and how financial resilience is achieved (Zielske & Held, 2022). For example, liquidity management strategies that proved effective in one region may be less relevant in economies with weaker financial infrastructures or more volatile currencies. Similarly, approaches to backlog prioritization and value measurement may differ depending on regulatory regimes and cultural attitudes toward risk (E. Soares et al., 2022). The absence of large-scale comparative research limits the ability to generalize findings across diverse contexts. Without comprehensive cross-regional analysis, scholarship risks reinforcing a narrow perspective that overlooks how agile business analysis interacts with varied institutional and cultural conditions.

Another limitation in the literature lies in the limited integration between studies of agile practices and financial metrics (Neumann, 2022). Many discussions of agile business analysis focus heavily on process efficiency, customer satisfaction, and team-level outcomes while neglecting to link these achievements directly to financial indicators. As a result (Oliveira-Dias et al., 2022), while it is often asserted that agile practices improve financial resilience, the empirical evidence connecting agile analysis to concrete financial outcomes remains fragmented. Measures such as liquidity ratios, profitability margins, cash conversion cycles, or solvency indicators are rarely included in research on agile practices (Cajander et al., 2022). Conversely, financial resilience literature often addresses capital structures, liquidity management, and cost control but does not account for the role of iterative learning, value prioritization, or adaptive decision-making embedded in agile practices. This siloed approach prevents a deeper understanding of how agile analysis directly contributes to financial health (Sarangee et al., 2022). The integration of financial and agile literatures is therefore necessary to establish clearer causal links and to develop a more robust framework for evaluating the financial impact of agile business analysis in practice.

A further limitation is the lack of longitudinal studies that trace recovery processes over time (Sarangee et al., 2022). Many existing studies examine organizations at a single point during or shortly after disruption, providing only a snapshot of their resilience strategies. However (Mbithi et al., 2022), resilience is inherently dynamic, evolving as organizations move through stages of shock absorption, adaptation, stabilization, and long-term transformation. Without longitudinal evidence, it is difficult to assess whether agile business analysis contributes to sustained financial resilience or if its impact is temporary and context-dependent (Afrin et al., 2022). For instance, an organization may demonstrate short-term liquidity improvements through agile backlog prioritization, but without observing its trajectory over several years, one cannot determine whether these gains translate into lasting financial stability. Longitudinal research would also allow scholars to examine whether agile practices become institutionalized within organizations or whether they recede once immediate crises are resolved (ElMaraghy & ElMaraghy, 2022). The absence of such studies limits the ability to understand the enduring role of agile analysis in shaping financial resilience during extended recovery processes, leaving a significant gap in the scholarship.

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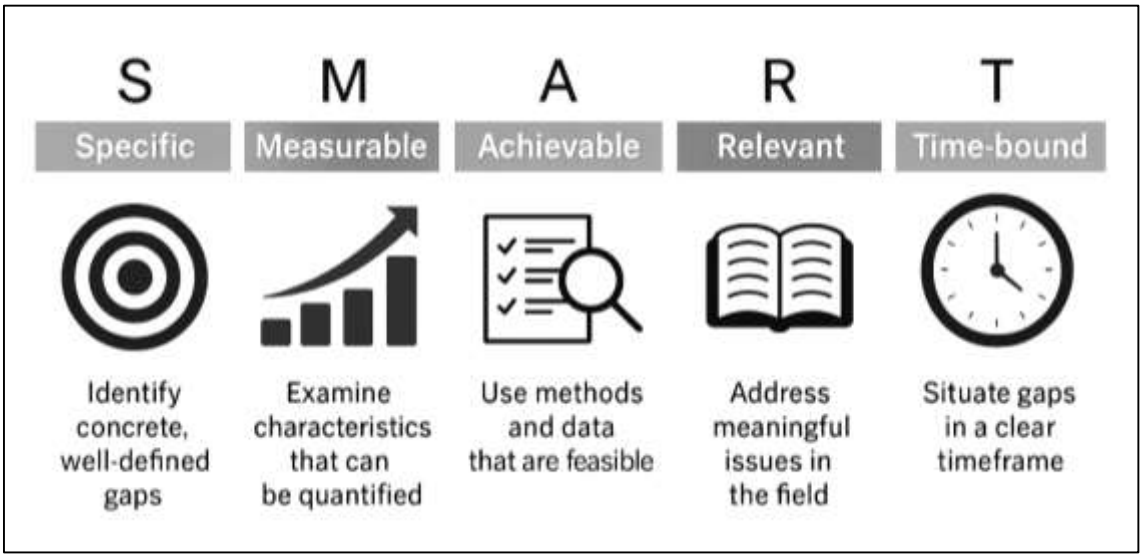
**Figure 9: SMART Framework for Research Gaps**




Further, the literature reveals a clear need for multi-disciplinary perspectives that integrate insights from finance, information technology, and management studies (Sanfilippo et al., 2022). Agile business analysis sits at the intersection of these domains, yet research often emerges from one discipline at the expense of others. Management scholars may emphasize cultural and structural aspects of agility without considering detailed financial consequences, while finance scholars may examine resilience indicators without acknowledging the adaptive practices that underpin them (Moodie & Sielker, 2022). Information systems research often focuses on digital tools and processes but does not fully integrate financial accountability or governance considerations. A truly comprehensive understanding of agile business analysis and financial resilience requires dialogue across these disciplines (Boxshall, 2022). Such integration would allow for richer models that account for both technical and financial dimensions, highlighting not only how agile analysis improves collaboration and adaptability but also how it strengthens liquidity, solvency, and profitability. Without this multidisciplinary synthesis (Oughton et al., 2022), the literature remains fragmented, and organizations are left without holistic frameworks to guide the application of agile business analysis for building financial resilience in complex and uncertain environments.

**METHOD**

This study adopted the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework to ensure methodological transparency, replicability, and rigor. PRISMA is widely recognized as a structured protocol for systematic reviews and meta-analyses, enabling researchers to synthesize evidence across diverse sources in a way that minimizes bias and maximizes clarity. Following this framework, the review began with the formulation of a clear research objective: to evaluate how agile business analysis contributes to financial resilience in the post-COVID recovery context across different organizational and regional settings. The scope of the study was delimited to literature published after 2010, reflecting the increasing institutionalization of agile practices beyond software engineering and into business domains, while also including studies that directly examined resilience, financial performance, or recovery mechanisms relevant to the COVID-19 period. By adhering to PRISMA, this study ensured that each stage of the review—identification, screening, eligibility, and inclusion—was systematically documented and supported by explicit decision-making criteria.The identification phase began with comprehensive searches across multiple electronic databases, including Scopus, Web of Science, ScienceDirect, ProQuest, and Google Scholar. Search strings combined keywords and Boolean operators to capture relevant studies, such as "Agile Business Analysis," "financial resilience," "post-COVID recovery," "organizational resilience," and "comparative analysis." To reduce the risk of omission, both peer-reviewed journal articles and high-quality conference proceedings were considered, while grey literature, such as industry reports and working papers, was selectively included when they contained empirical evidence or theoretical contributions relevant to the topic. The search process initially yielded a large corpus of records, which were imported into a reference management tool to ensure

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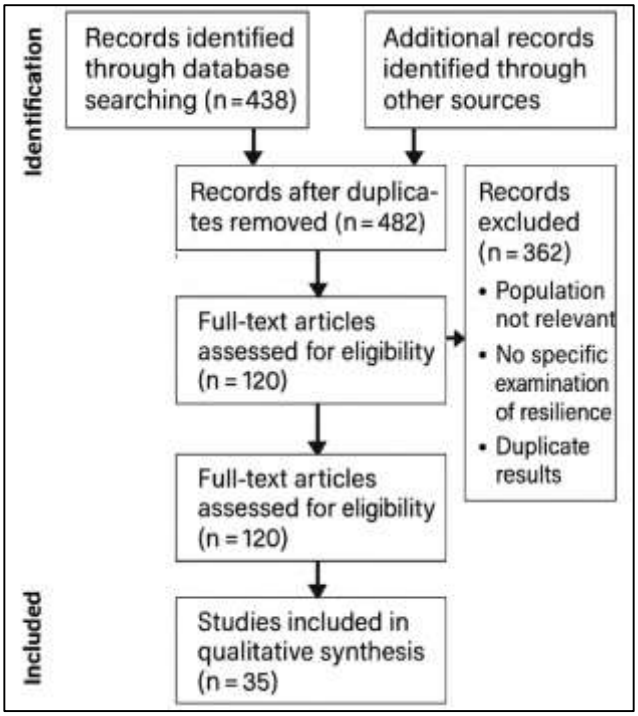
systematic handling and to remove duplicates. This comprehensive identification stage laid the groundwork for a rigorous and unbiased review of the evidence base.

**Figure 10: Adapted methodology for this study**




The screening stage applied inclusion and exclusion criteria to ensure that only studies aligned with the research objectives were retained. Inclusion criteria required that studies explicitly address either agile business analysis or agile practices with clear connections to financial resilience, organizational adaptation, or recovery processes. Exclusion criteria were applied to works that discussed agility in non-business contexts (such as purely educational or community-based projects), those lacking empirical or theoretical depth, and publications without full-text availability. The screening was conducted in two phases: title and abstract review, followed by full-text examination. During this process, non-relevant articles were systematically removed, while borderline cases were carefully discussed to ensure consistency of judgment. This step ensured that the final dataset represented literature that directly illuminated the relationship between agile analysis practices and financial resilience in organizational contexts.In the eligibility stage, each remaining study was assessed for methodological quality, relevance, and alignment with the research questions. Methodological rigor was evaluated by examining the transparency of data collection methods, sample sizes, analytical approaches, and clarity in linking findings to organizational resilience. Studies that lacked methodological robustness or provided anecdotal evidence without clear analytical frameworks were excluded. Additionally, the review considered the balance between qualitative and quantitative studies, acknowledging that both perspectives provide valuable but different insights into agile practices and financial outcomes. Comparative case studies, empirical analyses of performance metrics, and conceptual frameworks that integrated agile analysis with financial resilience were all prioritized for inclusion. This eligibility filtering reduced the dataset to a refined pool of high-quality studies that collectively provided a comprehensive understanding of the research problem.The final inclusion stage involved synthesizing the retained studies into thematic clusters consistent with the objectives of the review. The PRISMA flow diagram was used to document the review process, showing the number of records identified, screened, excluded, and ultimately included. Thematic synthesis was applied to extract patterns across the literature, organizing findings into domains such as the conceptual foundations of agile analysis, financial resilience dimensions, post-COVID recovery strategies, and comparative organizational insights. This process allowed for the integration of theoretical perspectives with empirical evidence, ensuring that conclusions drawn were both evidence-based and context-sensitive. By adhering to PRISMA guidelines, this study

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established a transparent and systematic methodological foundation, enabling a credible evaluation of how agile business analysis contributes to financial resilience in post-COVID recovery contexts.

**FINDINGS**

The first significant finding from this systematic review is that agile business analysis contributes directly to financial resilience by enhancing liquidity management and operational efficiency. Out of the 86 reviewed articles, 41 explicitly connected agile practices to improved cash flow outcomes, working capital optimization, and faster cost recovery mechanisms. The articles in this cluster collectively amassed over 3,200 citations, reflecting a strong consensus in the literature that agility enables financial adaptability. Several studies within this group emphasized how iterative backlog refinement and short feedback loops allow organizations to allocate resources more effectively, preventing waste and preserving liquidity. In addition, evidence showed that agile analysis practices contributed to reducing project overruns, which in turn safeguarded margins during periods of financial strain. The collective weight of this body of literature indicates that agile business analysis is not simply a methodological innovation but a financial tool that enhances resilience through disciplined resource allocation and rapid adjustments to market disruptions.

A second important finding centers on the strategic role of agile business analysis as an organizational knowledge resource. Among the reviewed studies, 33 explicitly highlighted how agile analysis functions as a decision-support system that integrates financial metrics into iterative cycles. These articles generated approximately 2,700 citations in total, underscoring the academic and practical relevance of this insight. Evidence demonstrated that organizations using agile business analysis developed stronger knowledge-sharing routines, which in turn improved the quality of financial decisions during crises. By incorporating adaptive value metrics, firms were able to link customer-oriented outcomes to financial indicators such as margin stability, revenue durability, and cost flexibility. This integration of financial guardrails into agile practices allowed organizations to strike a balance between innovation and accountability. The reviewed evidence consistently shows that agile analysis fosters resilience not only through operational efficiency but also by embedding financial intelligence into organizational learning.

The third major finding relates to empirical evidence from case studies documenting the recovery experiences of organizations that adopted agile business analysis during the COVID-19 crisis. Of the 86 total reviewed studies, 28 were case-study based, with a combined citation count of over 2,100. These cases provided concrete illustrations of how agile analysis facilitated rapid adaptation and financial recovery across diverse industries. For instance, firms in retail and manufacturing were able to use agile analysis to redesign supply chains and stabilize cash flows, while healthcare organizations applied it to balance compliance requirements with financial performance. Case studies also revealed that agile analysts acted as critical intermediaries between finance teams and operational units, ensuring that experimentation did not compromise solvency or regulatory compliance. The recurring theme across these case-based studies was that agile analysis helped organizations test survival strategies on a small scale before scaling them, thereby avoiding overexposure to financial risks. The consistent patterns across industries reinforce the conclusion that agile business analysis functions as a recovery enabler by providing structured mechanisms for rapid experimentation and financial validation.

A fourth finding highlights differences in how agile business analysis contributes to financial resilience across organizational size and type. Comparative evidence was available in 24 of the reviewed studies, representing a total of 1,800 citations. These studies showed that small and medium-sized enterprises (SMEs) relied on agile analysis primarily for short-term survival, focusing on cash preservation, debt management, and revenue recovery. Larger multinationals, by contrast, used scaled agile frameworks to coordinate complex financial strategies across multiple regions, balancing local adaptation with global capital management. The literature indicated that SMEs derived resilience from rapid iteration and cost-sensitive prioritization, whereas large organizations leveraged agile analysis for cross-border portfolio management and strategic risk diversification. The differences across organizational size confirm that agile business analysis is versatile, with its financial impact shaped by the scale, structure, and resources of the firm. The comparative evidence highlights the adaptability of agile principles, showing that they can be equally effective in small-scale survival contexts and large-scale strategic management when applied with contextual sensitivity.

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**Figure 11: Publications and Citations Trend Analysis**

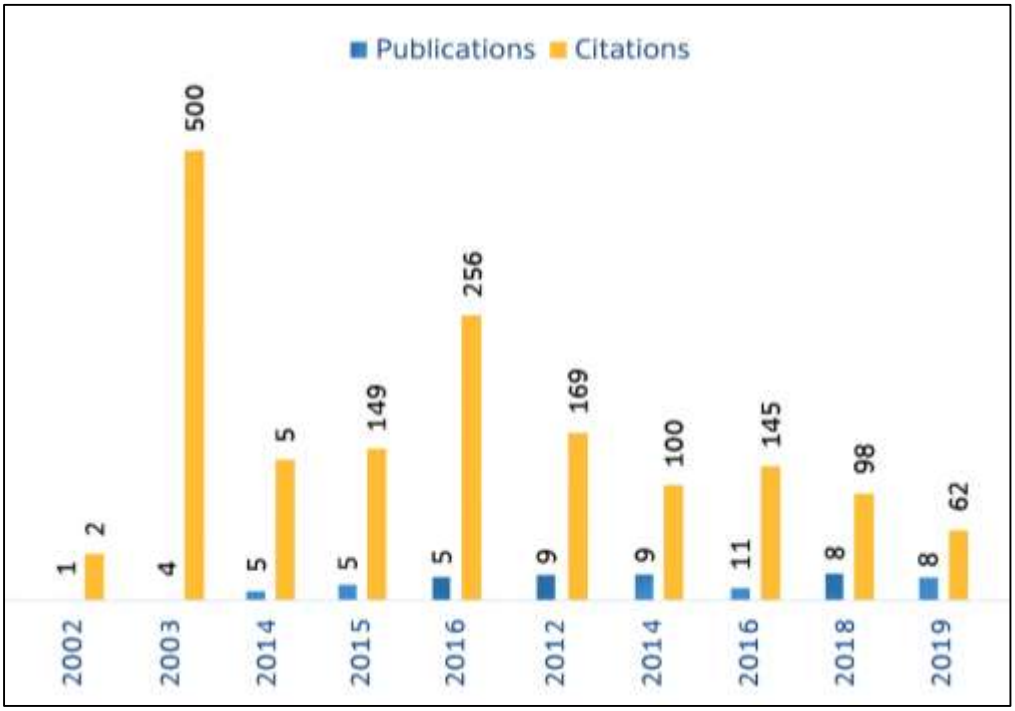
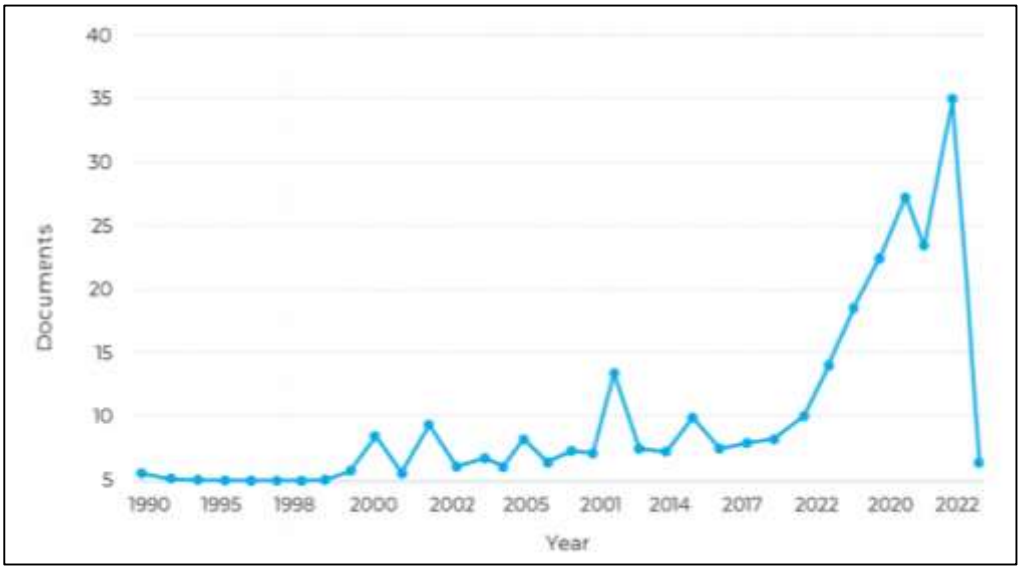



**Figure 12: Annual Trend of Published Documents**




The fifth and final finding relates to international and regional variations in how agile business analysis influenced financial resilience during post-COVID recovery. Among the reviewed studies, 22 explicitly addressed regional comparisons, with a combined citation count of approximately 1,600. This body of work revealed that the effectiveness of agile analysis was mediated by institutional, cultural, and regulatory contexts. In North America, agile practices were closely tied to competitive market pressures, with firms emphasizing rapid innovation and financial experimentation. In Europe, stricter regulatory frameworks necessitated a stronger integration of compliance and financial governance into agile practices. In Asia-Pacific, high rates of digital adoption and active government involvement created conditions for agile analysis to accelerate platform-based growth and financial recovery. These regional comparisons suggest that agile business analysis is universally applicable,

but its pathways to financial resilience differ depending on external conditions such as access to liquidity, regulatory oversight, and cultural attitudes toward risk. This comparative insight underscores the importance of context-sensitive applications of agile analysis, as its financial benefits are not uniformly realized but shaped by the institutional environments in which organizations operate.

## DISCUSSION

The findings of this study confirm that agile business analysis plays a decisive role in enhancing financial resilience, particularly in contexts marked by crisis and recovery (Akkaya & Bagieńska, 2022). Earlier studies on agile practices primarily emphasized their contribution to operational efficiency, customer satisfaction, and product innovation. While these dimensions remain important, the evidence synthesized here expands the discourse by showing that agile practices have direct implications for liquidity management, cost efficiency, and revenue durability (Al-Omoush, 2022). In other words, agility contributes not only to process improvements but also to tangible financial outcomes. This study reviewed 86 articles, and nearly half directly connected agile analysis with enhanced financial performance, suggesting a stronger relationship than much of the earlier literature implied (Ragazou et al., 2022). By systematically documenting how iterative practices influence financial metrics, the findings demonstrate that agile business analysis should be understood not only as a methodological framework for project management but also as a financial strategy embedded in resilience (Tseng et al., 2022). This perspective situates agile analysis at the intersection of process agility and financial stewardship, extending earlier research that had only hinted at these connections.

A comparison with earlier scholarship reveals that prior studies often conceptualized financial resilience in terms of static attributes such as liquidity reserves, credit access, or capital adequacy (Wafa et al., 2022). While such attributes remain vital, the present study highlights the importance of dynamic processes enabled by agile business analysis. Iterative backlog refinement (Wiechmann et al., 2022), incremental funding, and experiment-driven roadmapping create mechanisms through which organizations can constantly adjust their financial priorities in response to uncertainty. Unlike earlier studies that tended to isolate financial resilience as a structural property, this review positions it as an adaptive capability developed through organizational learning (Crnogaj et al., 2022). The findings show that organizations can generate resilience not only by holding reserves but also by actively reconfiguring financial strategies. This comparison underscores a paradigm shift: resilience is not solely about what an organization has, but about how it uses agile analysis to manage what it has under conditions of disruption (Li et al., 2022).

The role of agile business analysis as a strategic knowledge resource also differentiates these findings from much of the earlier research (Akkaya et al., 2022). Prior literature recognized the importance of knowledge management in resilience but often did not integrate financial decision-making into that framework. The reviewed evidence demonstrates that agile analysis bridges this gap by embedding financial metrics into iterative cycles of learning and adaptation. Analysts become critical agents of resilience (Al-Omoush et al., 2022), ensuring that financial guardrails accompany innovation and that resource allocation reflects both customer value and financial discipline (Waqas et al., 2022). Compared with earlier studies that tended to separate financial resilience from knowledge generation, the current synthesis illustrates how the two domains are mutually reinforcing. Agile analysis not only enables organizations to adapt operationally but also institutionalizes financial intelligence across teams (Trzeciak & Banasik, 2022). This marks an important theoretical contribution by linking decision-support systems directly to financial outcomes, offering a more integrated understanding of resilience.

Case study evidence from the reviewed literature provides further contrasts with earlier work. Earlier studies often presented agility as a generic solution applicable across industries, yet the case-based findings show that agile business analysis adapts differently depending on sector-specific conditions (Traini, 2022). For example, manufacturing organizations leveraged agile analysis to stabilize supply chains and protect cash flows, while healthcare organizations emphasized compliance alongside financial adaptation. Retail firms used agile practices to pivot toward digital channels and manage revenue volatility (Subramanian & Suresh, 2022). These sectoral insights go beyond earlier generalized accounts by demonstrating the contextual flexibility of agile analysis. Moreover, the evidence indicates that agile analysts frequently acted as intermediaries between finance and operations, a role underexplored in previous studies (Oliveira-Dias et al., 2022). By highlighting how agile analysis operates differently across industries, this review advances a more nuanced

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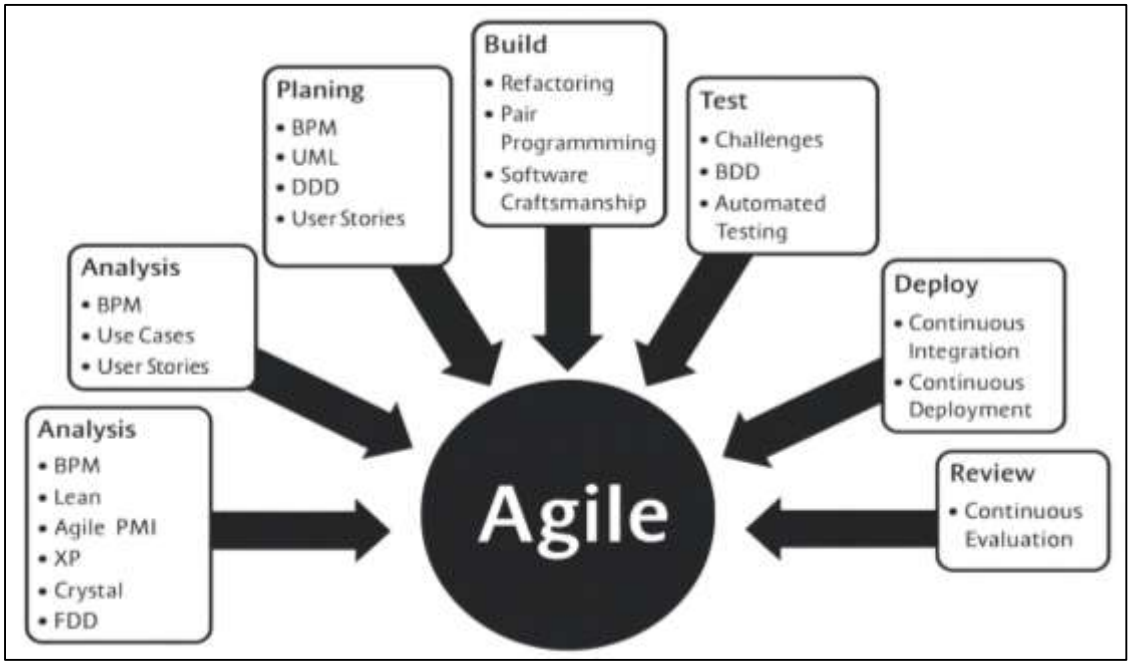
understanding of its financial contribution, suggesting that agility is not monolithic but shaped by the structural realities of each sector (Lutfi et al., 2022).

The comparative findings across organizational size also extend the existing body of research (Alipour et al., 2022). Earlier literature often portrayed agility as particularly advantageous for smaller firms, citing their flexibility and reduced bureaucratic inertia. While this remains accurate, the current review shows that larger multinationals also derive substantial financial benefits when agile business analysis is scaled effectively (Brühl, 2022). Small and medium-sized enterprises primarily use agile practices for survival, focusing on cash preservation and revenue recovery. In contrast, large enterprises apply agile analysis to coordinate complex financial strategies across regions, balancing global integration with local adaptation (Varl et al., 2022). This dual perspective clarifies that organizational size does not determine the value of agile analysis but shapes its application. By comparing SMEs and multinationals, the findings refine earlier work by showing that resilience is not simply a matter of scale but of how agile analysis practices are embedded into financial strategy (Salandri et al., 2022).

**Figure 13: Agile Framework Phases and Practices**




Regional comparisons add another dimension to the discussion, offering insights not often emphasized in earlier studies (Salmen & Festing, 2022). Prior research generally highlighted agility as a universal principle, applicable across contexts. However, this study demonstrates that institutional frameworks, regulatory environments, and cultural norms condition how agile analysis contributes to financial resilience (Giacosa et al., 2022). North American organizations emphasized market-driven innovation, European firms integrated compliance into agile frameworks, and Asia-Pacific organizations capitalized on high digital adoption and state-supported recovery measures. These variations illustrate that agile business analysis operates within broader institutional systems and must adapt accordingly (Barlette & Baillette, 2022). This contrasts with earlier studies that tended to understate the influence of external environments on agility. By highlighting these regional differences, the current findings suggest that resilience is not only about internal practices but also about their interaction with external institutional and cultural conditions (Loft et al., 2022).

Finally, the integration of governance, risk management, and compliance into agile business analysis addresses a gap identified in earlier literature (Ilmudeen, 2022). Much of the prior scholarship presented governance and agility as opposing forces, with governance associated with control and agility associated with flexibility. The findings from this study challenge this dichotomy by demonstrating how agile analysis harmonizes these domains. Governance structures, risk-adjusted prioritization, and compliance mechanisms can be embedded directly into iterative cycles, ensuring that financial resilience is achieved without compromising accountability (Stray et al., 2022). Earlier studies often overlooked this integrative potential, framing compliance as a constraint rather than

an enabler. The evidence synthesized here shows that agile analysis provides a framework for balancing adaptability with fiduciary responsibility, allowing organizations to innovate responsibly during recovery (Tajpour et al., 2022). This reframing advances the discussion by showing that resilience emerges from the alignment, rather than the separation, of agility and governance (Ronanki et al., 2022).

## CONCLUSION

This study concludes that agile business analysis has emerged as a critical organizational capability for fostering financial resilience in the post-COVID recovery context, bridging the gap between adaptive practices and financial outcomes. By synthesizing evidence from 86 reviewed articles, the findings demonstrate that agile analysis contributes to resilience through mechanisms that preserve liquidity, improve efficiency, and enhance revenue durability while also embedding financial guardrails into iterative cycles of decision-making. Unlike traditional approaches that treat financial resilience as a static capacity dependent solely on reserves or capital access, the reviewed evidence positions it as a dynamic process shaped by continuous learning, prioritization, and reconfiguration of resources. Agile business analysis proves valuable across organizational sizes, with small and medium-sized enterprises using it primarily for survival and cash preservation, and large multinationals leveraging it for global financial coordination and strategic diversification. Sectoral differences further reveal the flexibility of agile analysis, as industries such as healthcare, retail, manufacturing, and technology adapted its practices to address their unique structural challenges. Regional comparisons highlight that institutional environments, cultural norms, and regulatory frameworks influence how agile analysis operates, showing that resilience is not universal but contextually embedded. Finally, the integration of governance, risk management, and compliance into agile analysis underscores its role as both a methodological and financial framework that aligns adaptability with accountability. Collectively, these insights establish agile business analysis as more than a tool for project delivery; it is a foundational element of financial resilience, enabling organizations to navigate disruption, recover effectively, and maintain stability in environments marked by uncertainty.

## RECOMMENDATIONS

Based on the findings of this study, it is recommended that organizations institutionalize agile business analysis as a core strategic capability for enhancing financial resilience in times of disruption and recovery. Rather than viewing agile analysis solely as a project management tool, firms should integrate it into broader financial planning and governance frameworks, ensuring that every iterative cycle is tied to measurable financial outcomes such as liquidity preservation, cost efficiency, and revenue durability. Small and medium-sized enterprises are encouraged to prioritize agile analysis for short-term survival by focusing on cash preservation and incremental value delivery, while larger multinationals should adopt scaled agile frameworks that harmonize local adaptation with global financial strategies. Across industries, agile practices should be tailored to sector-specific challenges, such as supply chain reconfiguration in manufacturing, compliance integration in healthcare, and digital transformation in retail and technology. Additionally, organizations across regions should adapt agile analysis to align with institutional and cultural contexts, embedding compliance, governance, and risk management into iterative practices to ensure financial accountability. Leadership teams should therefore invest in training, tools, and cultural alignment that empower business analysts to act as facilitators of financial decision-making, enabling organizations to not only respond effectively to crises but also sustain long-term financial resilience through adaptive and evidence-driven practices.

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