

The influence of digital technology on financial management **Pengaruh Digital Technology terhadap Financial Management**

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ABSTRACT

This research investigates the impact of digital technology on financial management through a systematic literature review approach. Digital transformation has triggered significant changes in business paradigms, presenting new opportunities and challenges. In the context of financial management, the use of digital payments, artificial intelligence and big data analysis is becoming the new norm. This systematic literature review details the positive effects of digital technology on daily transactions, strategic decision making, and highlights challenges such as data security and changing business models. These findings identify a knowledge gap in the literature, providing a need for further research. These results convey deep insights for practitioners and researchers, guiding the adaptation of policies and strategies in the era of digital transformation.

Keywords: *Digital Technology, Transformation, Financial Management*

ABSTRAK

Penelitian ini menyelidiki dampak *digital technology* terhadap *financial management* melalui pendekatan tinjauan literatur sistematis. Transformasi digital telah memicu perubahan signifikan dalam paradigma bisnis, menghadirkan peluang dan tantangan baru. Dalam konteks pengelolaan keuangan, penggunaan pembayaran digital, kecerdasan buatan, dan analisis data besar menjadi sebuah fenomena baru. Tinjauan literatur sistematis ini merinci dampak positif teknologi digital pada transaksi sehari-hari, pengambilan keputusan strategis, dan menyoroti tantangan seperti keamanan data dan perubahan model bisnis. Temuan ini mengidentifikasi kesenjangan pengetahuan dalam literatur, sehingga memerlukan penelitian lebih lanjut. Hasil-hasil ini memberikan wawasan mendalam bagi para praktisi dan peneliti, yang menjadi pedoman adaptasi kebijakan dan strategi di era transformasi digital.

Kata Kunci: *Digital Technology, Transformation, Financial Management*

Introduction

In the era of rapidly developing digital transformation, digital technology has become the main pillar in various aspects of life, including financial management. The central role of digital technology is building a new paradigm in global business, providing opportunities for innovation and efficiency that were previously difficult to imagine. This journal article aims to carry out a systematic literature review using an inductive approach, leading to an in-depth understanding of the impact of digital technology on financial management. The presence of digital technology not only creates changes in daily transactional aspects, but also has a profound impact on company strategic decision making. Therefore, this research not only highlights the implementation of digital technology in financial management, but also explores how companies change their business models in line with evolving technological dynamics (Abbasi,2017).

The phenomenon in the field shows that companies, especially those operating in dynamic and complex business environments, are increasingly integrating digital technology into their financial systems. The use of digital payment systems, big data analysis for financial forecasting, and the use of artificial intelligence in financial decision making are important steps in responding to changing market demands (Amalia,2024). Even though the implementation of digital technology has become the norm in the financial ecosystem, there is

still a knowledge gap that needs to be addressed. In this context, this research will serve as an important contributor by presenting a thorough illustration, synthesis, and analysis of related literature. By exploring deeper understanding, this research is needed to provide practical guidance for companies in facing challenges and taking advantage of the opportunities offered by digital transformation.

Digital transformation, which involves the implementation of digital payment technology, big data analysis, and artificial intelligence, has changed the business landscape significantly. Meanwhile, companies and financial institutions are not only faced with pressure to adapt quickly to change, but also to take advantage of new opportunities that arise (Gautam,2022). As we use it, the need for operational efficiency, better customer understanding, and product innovation becomes more pressing. This research is very relevant to the needs of business practitioners and financial decision makers (Gomber,2018). It is hoped that the results of this systematic literature review will provide in-depth insight into how digital technology is actually applied and has an impact on company financial management (Horák,2016) (Hapsari,2024). Through a better understanding of the relationship between digital technology and financial management, companies can be better prepared and able to respond to challenges and take advantage of opportunities amidst the dynamics of digital transformation.

Research Methods

This research is a literature review which aims to analyze the factors that influence digital technology on financial management. A search for literature sources was carried out systematically through relevant journals that met the specified inclusion criteria, which included requirements such as publications in the last 10 years, articles in English or Indonesian, complete form, and related using the keywords "Digital Technology," "Transformation", as well as "Financial Management". The literature selection process considered suitability to the research aims and objectives, obtaining 20 journals which were then analyzed systematically.

Results and Discussions

Impact on Daily Transactions

The transformation in the management of daily company transactions, triggered by advances in digital technology, has resulted in significant changes in the way business operations are carried out. The implementation of digital payments is one of the central elements in this development. Companies are now increasingly moving away from conventional transaction models towards digital payment solutions that utilize advanced technology (Mhlanga,2020). The payment process, which previously took time and involved a number of manual steps, can now be completed quickly and efficiently via digital platforms. Process automation is another aspect of the impact of digital technology on daily transactions (Marasabessy,2024). Processes that previously required human intervention at every stage can now be automated using technology. This not only increases operational efficiency, but also reduces the risk of human error that may occur during the transaction process (Hussain,2022).

Despite these positive impacts, the literature also highlights a number of challenges that arise with adopting these changes. Data security is a major concern, especially when it involves financial transactions involving sensitive information (Risman,2021). Companies need to ensure that their security systems are adequate to protect customer data and financial issues handled in the digital environment. Apart from that, the need for reliable infrastructure is also a concern. A reliable system is needed to ensure the smooth implementation of digital transactions, and companies must ensure that their infrastructure can handle the increasingly high workload resulting from the adoption of digital technology (Prikhno,2020).

Thus, while digital technology brings convenience and efficiency to daily transactions, companies need to aggressively address existing challenges, especially regarding data and infrastructure security (Shen,2020). This requires a holistic approach in implementing digital technology so that it can provide optimal benefits while maintaining daily operational reliability and security.

Strategic Decision Making

Thorough integration of digital technology in the context of strategic decision making is the main pillar in forming a new paradigm in business management. The successful application of artificial intelligence (AI) in analyzing big data is the main key that unlocks extraordinary potential for companies in facing challenges and opportunities in a dynamic market (Vial,2021). First of all, artificial intelligence allows companies to analyze big data with a level of accuracy and speed that was previously difficult to achieve with traditional methods. With this capability, companies can understand market trends, consumer behavior and other external factors in more depth. Careful data analysis provides a strong foundation for more informed and reliable strategic decision making (Wu,2023).

In addition, artificial intelligence also supports long-term planning by providing more accurate and in-depth projections of future potential. By extracting insights from historical and current data, companies can formulate long-term strategies that are more adaptive and responsive to changing market dynamics (Zaytsev,2021). Faster response to market changes is another added value of digital technology integration. In a rapidly changing business environment, speed of responding to change becomes critical to maintaining competitiveness. Artificial intelligence allows companies to detect changes in trends or market needs quickly, so they can take appropriate steps proactively (Telukdarie,2023).

Overall, strategic decision making supported by the integration of digital technology and artificial intelligence creates a solid foundation for innovation, growth and business sustainability. Companies that are able to harness the full potential of this advanced data analysis will have a competitive advantage in facing contemporary business challenges (Hidayat,2024).

Knowledge Gaps

In exploring the related literature, it is clear that there are knowledge gaps that need to be addressed, especially regarding the scope of digital technology implementation in the context of overall financial management (Chernov,2020). Some studies tend to focus on certain aspects of digital technology integration, while other parts of the literature have not been able to present a comprehensive and integrated view of the complexity of the relationship between digital technology and financial management. A number of literatures tend to detail the successful implementation of digital technology in certain aspects of finance, such as transaction automation or big data analysis (Doszhan,2020). While these contributions are valuable, they often do not provide a comprehensive understanding of how the full integration of digital technologies can shape and change entire paradigms in financial management (Boskov,2017).

Meanwhile, other literature may only provide general views or theoretical concepts without paying attention to real applications in the context of everyday financial management. Thus, there is still an information gap that needs to be filled to better understand the dynamics, impacts and challenges of implementing digital technology in the realm of corporate financial management. Therefore, this research was initiated to address this knowledge gap by presenting a systematic synthesis of the literature. With a systematic literature review approach, this research aims to summarize, evaluate, and synthesize existing knowledge, providing a comprehensive view regarding the interaction between digital technology and financial management. Through this approach, it is hoped that a more complete and contextual

understanding of how digital technology influences and shapes financial management practices in organizations will be achieved.

Data Security and Other Challenges

Data protection has emerged as a vital focus point in the literature associated with the mixing of virtual generation in monetary management. In a technology in which information is considered a completely treasured asset, protective financial facts are crucial to keeping the integrity and belief of stakeholders. Many research have shown that information protection demanding situations, such as cyber protection threats, need to be a top priority inside the implementation of digital generation. The successful integration of digital technology in economic management is also regularly confronted with adjustments to traditional enterprise models. Digital transformation isn't always just about enforcing new gear and technologies, but also includes an essential restructuring in the manner an organisation runs its monetary operations. A more open, responsive, and records-oriented enterprise version may require adjustments in corporate culture and control guidelines (Ashshiddiqi,2022).

Apart from that, growing dependence on virtual generation additionally calls for new competencies amongst workers inside the monetary zone. A workforce professional in coping with virtual technology, analyzing records and understanding the complexities of synthetic intelligence algorithms is becoming more and more vital. Consequently, those challenges highlight the need for human aid development and funding in schooling to make sure that the body of workers has the relevant skills to address technological alternatives (Azarenkova,2018). Typically, the literature shows that statistics protection, changing business fashions, and the need for brand new capabilities are the primary demanding situations that have to be triumph over on the adventure closer to virtual era-based monetary control. A cautious and holistic approach is needed to make sure that the blessings of era integration may be accomplished without compromising safety, stability and operational continuity (Al-Dmour,2021).

Factors Influencing the impact of virtual technology on financial control

Data Security

Data security is an important issue that has a vast impact on the integration of the virtual era within the context of economic control. Cyber protection threats and dangers to the confidentiality of monetary data are very essential factors in evaluating the effectiveness of enforcing digital generation in an agency's financial device. In an enterprise environment that continues to trade and is characterised by using technological advances, cyber security risks are a chief concern. Security breaches can bring about critical economic losses and harm a corporation's recognition (Abad,2020). Therefore, the need for sophisticated data protection systems and strict rules is becoming increasingly pressing. Further, risks to the confidentiality of monetary information are also a critical difficulty. An agency's sustainability and competitiveness can be threatened if crucial monetary records fall into unauthorized hands. Consequently, there's a want for comprehensive records protection guidelines and powerful danger mitigation techniques. In this context, facts protection isn't only a technical prerequisite, however additionally a strategic consideration in implementing digital generation in economic management (Ashshiddiqi,2022). With the aid of ensuring sturdy safety of economic information, groups could have extra self assurance in adopting and leveraging the virtual era to support operations and financial selection-making.

Business Model Change

Digital transformation calls for organizations to no longer only take note of trade however also proactively adapt and revitalize their conventional business fashions. In facing the challenges of virtual technology, agencies need to re-compare and remodel their enterprise

processes as a way to adapt to the dynamics of the constantly growing digital surroundings. The effect of digital generation is not handiest constrained to restructuring enterprise processes; however, it also encourages the development of new techniques to introduce price. In this context, innovation and flexibility are the primary keys to maintaining and increasing competitiveness in an ever-changing market (Doszhan, 2020). Agencies that undertake enterprise fashions which might be responsive to virtual generation can function themselves for lengthy-term fulfillment. By means of knowledge and integrating the changes delivered by way of digital transformation, companies can optimize the advantages offered by this era, create new opportunities, and reply to the steady demands of clients and the worldwide market. Thus, proactive addition to those changes is not only an essential enterprise approach, but additionally key to a business enterprise's survival and boom within the generation of virtual transformation (Gautam, 2022).

Employee Skills and Competencies

This element entails the quantity to which worker talents and abilities can help technological alternatives. Having employees who have superior virtual skills, in-intensity statistics evaluation competencies, and a robust understanding of synthetic intelligence is the key to fulfillment in optimizing the efficiency and effectiveness of digital technology implementation. personnel with these talents aren't best capable of adapting quickly to technological modifications, but are also able to take most benefit of new capabilities which might be brought (Hussain, 2022). Encouraging the development of these abilities amongst personnel is vital in ensuring that agencies can meet the challenges of digital transformation correctly, in addition to taking advantage of the opportunities offered with the aid of technological innovation.

Responsiveness to Change

Responsiveness to exchange is the important thing to achieve in dealing with the impact of virtual generation on economic management. An enterprise's capability to reply to technological adjustments quickly and flexibly will determine the quantity to which virtual technology integration has a fantastic impact at the performance and effectiveness of monetary management. This responsiveness isn't simplest restrained to the capability to preserve up with technological developments, but additionally consists of the capability to proactively adapt to new innovations and adjustments in a dynamic market environment. businesses which might be attentive to alternatives can optimize the use of digital generation, ensuring that any adjustments or innovations can be seamlessly incorporated into financial management strategies and approaches. For this reason, responsiveness to change becomes a solid foundation in reaching successful implementation of digital generation in the context of monetary control (Prikhno, 2021).

Leadership and Organizational Vision

The position of leadership and organizational vision can't be unnoticed in the context of the effect of digital technology on financial control. The successful implementation of the virtual era relies upon the courage and capacity of leadership to take strategic steps to implement exchange. powerful leadership must have a clean vision concerning the use of the digital era in the context of economic control. This imaginative and prescient isn't most effectively constrained to knowledge of the capacity of era, however additionally the capacity to combine digital era into standard business method. Proactive leadership can pave the way for digital technology adoption by way of motivating groups, handling change, and overcoming capacity barriers. In the meantime, a clear organizational imagination and prescient will provide guidance on how virtual technology may be used to support strategic and operational desires. With formidable leadership and a targeted organizational vision, organizations can

acquire vast transformations in financial management through the usage of virtual generation (Amalia,2024).

Infrastructure Technology

Technological infrastructure plays a significant function in determining the success of virtual era integration in economic management. The supply and reliability of technological infrastructure is a vital component that impacts the volume to which agencies can adopt and integrate the digital era efficiently. A complicated and reliable device helps operational effectiveness and guarantees the extent of safety required in handling monetary records. A sturdy technology infrastructure includes factors together with network connectivity, statistics storage ability, processor pace, and the hardware and software required to assist digital generation packages (Azarenkova,2018). With adequate infrastructure, agencies can optimize digital generation overall performance, make certain green factories control, and respond to financial needs more quickly and as it should be. Then again, deficiencies in technological infrastructure may be a serious impediment to adopting digital technology. Corporations want to invest resources to ensure that their infrastructure can optimally guide the demands of digital generation. For this reason, know-how and being attentive to technological infrastructure is an important step in constructing a stable foundation for the mixing of virtual generation in economic control (Mhlanga,2020).

Regulation and Compliance

Regulatory and compliance elements are crucial factors which could shape the integration of digital generation in monetary control. corporations must pay attention to rules and compliance requirements set by the regulatory government for you to implement digital technology efficiently. The influence of this regulation does not best cowl felony elements, but additionally concerns moral obligations and safety of monetary records. The significance of expertise and complying with relevant regulations isn't best a legal obligation, but additionally as a method to make sure operational sustainability and agency reputation. These policies might also cover information security, customer privateness, and different aspects relevant to the application of the digital era in economic control (Risman,2021).

Moreover, guidelines also can set up a framework for assessing the dangers associated with using digital technology in finance. corporations that apprehend and observe rules properly can create an surroundings this is secure, honest, and compliant with industry norms. as a consequence, regulatory and compliance control is not only a felony prerequisite, but additionally a proactive strategy to form a stable foundation in going through adjustments and dangers which can arise along with the mixing of virtual generation in financial control (Shen,2020).

User Satisfaction and Acceptance

response and acceptance from customers or internal stakeholders has a substantial effect at the fulfillment of virtual generation integration in economic management. The volume to which users reply and receive modifications that occur as a result of the mixing of virtual generation can affect the level of adoption and effectiveness of the technology. person delight no longer most effective includes the extent to which virtual technology meets their needs and expectancies, but also the volume to which they experience relaxed and skilled in the usage of the era. elements inclusive of an intuitive consumer interface, ok schooling, and efficient technical help can contribute to consumer pride ranges. Similarly, personal popularity of exchange is likewise encouraged through psychological and organizational factors (Zaytsev,2021). powerful communication approximately the benefits, goals and fantastic impacts of virtual era integration can help form advantageous attitudes and attractiveness from customers. The significance of knowledge and managing consumer pride and recognition is

prime to attaining successful effects in integrating digital technology in financial management. A method that makes a speciality of user needs and enjoyment can open the door to higher generation adoption and feature a high-quality effect on an organisation's average efficiency and monetary performance (Vial,2021).

Economic and Industrial Conditions

Outside elements, which include financial conditions and the level of opposition inside the industry, play a great position in influencing the impact of the virtual era on monetary management. Adjustments in financial situations, inclusive of market fluctuations, inflation, and interest charges, can create challenges and possibilities that require changes in virtual generation-based monetary control strategies. The extent of opposition in the enterprise also performs an important position. intense competition encourages organizations to try to find innovation and performance via the software of virtual generation in financial control. On the other hand, in situations where the enterprise is still much less driven with the aid of digital technologies, businesses can also want to take greater steps to combine these technologies and lead the adoption of innovations inside the zone (Abad,2020).

Moreover, rising enterprise developments can form a business enterprise's desires regarding digital technology approach. An industry undergoing digital transformation can also require agencies to take proactive steps to ensure that they continue to be relevant and competitive. Therefore, a deep knowledge of economic conditions and enterprise dynamics is prime in designing and imposing virtual technology-based financial control answers which are suitable and powerful (Abbasi,2017). Companies need to keep in mind this outside context to ensure that their virtual technology techniques can address challenges and capitalize on rising possibilities on the macroeconomic and enterprise degrees.

Uncertainty and Risk

In integrating the digital era in financial management, organizations should conduct an intensive evaluation of the extent of uncertainty and associated risks. Technological advances are frequently supported by way of fast and dynamic trade, developing demanding situations which could affect a corporation's economic balance and overall performance. The extent of uncertainty relates to the incapacity to expect with fact adjustments within the commercial enterprise and technological surroundings. elements inclusive of coverage changes, surprising market developments, or regulatory changes can create a stage of uncertainty that agencies want to manage (Chernov,2020). Handling this uncertainty involves the agency's adaptability and flexibility in going through adjustments which can arise inside the future. chance, however, is related to the potential for losses or bad effects because of the software of the digital era. Such risks might also contain factors of statistics security, device disasters, or maybe adjustments in market preferences. Therefore, businesses need to discover, examine and manage those dangers proactively (Gautam,2022). Mitigation measures should be carried out to minimize bad effects and make certain premier operational continuity. by means of information and dealing with those uncertainties and dangers, organizations can enhance their competencies to reply to exchange and take appropriate steps in the context of economic control. awareness of these challenges is key in developing a stable foundation for the mixing of the digital era to guide the sustainability and achievement of organizational financial control (Hussain,2022).

The above factors mirror the complexity of the interaction among digital era and monetary management, which requires a holistic approach and strategic making plans to maximise its fantastic effect.

Conclusion

In pursuing an exploration of the impact of virtual technology on financial management, this systematic literature evaluation offers an in-depth expertise of the transformation currently taking place. By highlighting numerous key findings, it is able to be concluded that the mixing of the digital era has brought full-size modifications in company monetary control. First, the use of virtual payments and process automation has brought efficiency in wearing out daily transactions. However, challenges around safety and infrastructure remain a crucial awareness that groups need to address. Second, the combination of synthetic intelligence and big information evaluation in strategic decision making has opened up new possibilities. Speedy reaction to marketplace adjustments and long-term planning turn out to be extra effective with the usage of virtual technology. However, rising challenges, which include changing commercial enterprise fashions and the need for brand new abilities, emphasize the importance of adaptive management and organizational readiness to stand change.

As for pointers for future studies, in addition studies need to be finished that deepens knowledge of the complicated interactions between virtual generation and monetary control. that specialize in specific aspects, which include effective statistics protection strategies and coping with organizational alternatives, could be a treasured course for future research.

By finishing this observation, it is hoped that the results of these studies can contribute to practitioners' and researchers' know-how of the function and effect of digital technology on economic control. Optimistically those findings will be a driving force for in addition exploration and non-stop improvement in coping with business dynamics stimulated by means of this virtual technology.

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