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Analysis Financial Governance and E-Payment to Digitalization Management Finance Public

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Abstract: Study This study effectiveness System Information Management Regional Finance (SIPKD) and its implementation *e-payment* as a digital strategy in increase efficiency, transparency, and accountability management finance public, in line with principles of Good Government Governance (GGG). Meanwhile study previously more Lots focused on approach quantitative with tool analysis statistics like regression, study about context organization and aspects behavior apparatus in utilization system This Still limited. Study This use Mixed Methods Research approach, namely combination analysis quantitative and qualitative. Quantitative data analyzed with statistics descriptive and inferential, while qualitative data analyzed through analysis thematic. The findings indicate that financial understanding planning, and performance demonstrate relatively stronger outcomes compared to the other assessed aspects, while compliance reporting Still weak. Analysis correlation show existence connection positive between understanding planning and compliance reporting, however variables technical other show very weak relationship with performance finance. The results of the linear regression show that understanding planning, discipline implementation and compliance reporting No influential significant to performance finance. On the other hand, secondary data give proof strong empirical that digitalization in a way substantial increase efficiency, transparency, speed data updates, engagement public, and accountability. Study This emphasize importance beyond variables technical solely and taking into account non- technical factors – such as competence source Power human, culture organization, and adoption technology – for truly catch impact digital transformation in management finance public.

Keywords: System Information Management Regional Finance, e-payment, digitalization, efficiency, transparency, accountability, Good Government Governance, performance finance public, mixed methods.

INTRODUCTION

Development financial technology (fintech) and digitalization finance has brought change significant in governance finance public. Innovation like System Information Management Regional Finance (SIPKD) as well as the implementation of e-payment is an important strategy

to adopt government area for push efficiency, transparency, and accountability, in accordance with principle Good Government Governance (GGG) which emphasizes governance reform based digital technology.

Although thus, some big study previously Still dominated by the approach quantitative with tool analysis statistics, such as regression, so that Not yet Lots reveal context organization and behavior apparatus in utilization system This. Lotu (2022) confirms that readiness source Power man is factor crucial in ensure accuracy of financial data area. In harmony with that, Main Findings (2021) and Lesmana (2021) show that culture organization, support managerial, and training programs own role important in increase effectiveness implementation of SIPKD. However, studies the Not yet examine more deep factors specific like level education, experience work, skills technical, as well as form support the most appropriate management, both in aspect *financial governance* and in push success *e-payment.*

Digitalization finance via SIPKD and *e-payment* is step strategic in financial reform area to be more efficient, transparent and accountable, in accordance principle *Good Government Governance* (GGG). However, implementation in many area Still face obstacle in the form of limited human resources, resistance organization, and readiness infrastructure. Based on this gap, research This take focus on analysis *financial governance* and e-payment towards digitalization management finance public. Approach This No only evaluate effectiveness system from output side, but also examine in a way comprehensive How governance structure, quality of human resources, and support organization influence success digitalization. With Thus, research This expected can give contribution new in the form of mapping of integrated financial governance strengthening strategies with e-payment for support financial reform more areas transparent, accountable, and sustainable.

Next, research Makalag et al. (2023) and Farhan & Rahayu (2019) showed that success SIPKD implementation is influenced by interactions between users, systems, and structures organization, with obstacle behavior like resistance to changes. In line with that, Sari & Prabowo (2020) and Rahman (2021) emphasized importance motivation, perception uses, as well as participation users. Dewi et al. (2022) also emphasized the need understanding comprehensive on human resource readiness, obstacles technical, as well as infrastructure. Unfortunately, some of big studies Still not enough emphasize aspect technical like integration systems, data security, and readiness digital infrastructure. Research Previously (Lotu, 2022; Main Findings, 2021; Lesmana, 2021; Makalag et al., 2023; Farhan & Rahayu, 2019) highlighted the importance of human resources, culture organization and support managerial, but Not yet examine in a way specific influence level education, experience work, skills technical, as well as support models the most effective management in push success digitalization finance public.

With existence gap said, research This directed for dig in a way more deep effectiveness implementation of SIPKD and *e-payment*, no only from side *system output*, but also from process perspective, internal organizational factors, and potential integration with innovation *fintech.* Study results expected capable give contribution theoretical in literature as well as recommendation practical in the form of a strengthening strategy training, improvement digital capacity, as well as management change organization, so that can strengthen success digitalization finance in government area. Connecting financial governance with e-payment as two interrelated aspects strengthen in push digitalization management finance public– something that is not yet Lots reviewed in a way simultaneous in study previous.

METHOD

Method Study This use Method Mixed, that is combination approach quantitative and qualitative. Quantitative Data Analysis with Descriptive Analysis and Inferential Analysis and Qualitative Data Analysis with Thematic Analysis, Content Analysis, Data Triangulation. The sampling technique used was purposive sampling. The researcher selected 40 respondents who

were considered to have relevant experience and knowledge about the application of the technology. The targeted sample size was 40 respondents, which was considered sufficient to cover various perspectives from employees at the Bangkinang PUPR Office.

RESULTS AND DISCUSSION

Analysis Descriptive Influence Qualitative

Analysis descriptive qualitative aim for give understanding deep about the phenomenon being studied through narrative, interpretation, and context. This will explore the " why " and " how " behind impact *financial governance* and *e-payment* to digitalization management finance public.

1. **Influence *financial governance* and *e-payment* to digitalization management finance public**
   a. Analysis effectiveness utilization *financial governance* and *e-payment*

      Relatedness Qualitative: 1) Efficiency: Understanding management about *financial* governance emphasize efficiency and optimization source Power will greatly affect How they push use of SIPKD and e-payment for speed up the process. If management understand *governance* as tool for efficiency, they will more proactive in integrate digital system. 2) Transparency: Auditor and management understanding about importance transparency in financial governance will push they for ensure data in SIPKD and transactions e-payment can accessed and audited with easy.

      Relatedness Quantitative: 1) Efficiency: Quantitative data about average time to complete financial processes through SIPKD/e-payment can compared to with perception employee about measured efficiency through questionnaire. Correlation between score understanding governance (from questionnaire) with efficiency data (e.g., processing time) can analyzed. 2) Transparency: The percentage of financial data available in SIPKD and can be accessible public (indicator transparency) can correlated with score understanding *governance* about transparency from various levels stakeholder interest.

   b. Identification constraints and influencing factors success implementation fintech SIPKD and patterns *e-payment* at the level government area.

      Relatedness Qualitative: 1) Constraint: Difference understanding *financial governance* between levels or department can become constraint significant. for example, if the technical OPD see *governance* as bureaucracy, they Possible resistant to use of SIPKD/ *e-payment* which is considered add burden. 2) Factor Success: Uniform and strong understanding about *financial governance* as tool for reach accountability and efficiency will become factor driver success. Support management that understands *governance* in a way strategic will facilitate allocation source power and training.

      Relatedness Quantitative: 1) Constraints: Quantitative data from questionnaire about obstacles (for example, resistance) to change, complexity system) can analyzed the relationship with score understanding *financial governance* from respondents. 2) Factor Success: Support score management (indicators *governance)* can correlated with level adoption of SIPKD/e-payment or satisfaction user.

   c. Influence aspect source Power human, infrastructure, and regulation to effectiveness use of SIPKD and patterns *e-payment* in support digitalization finance area.

      Relatedness Qualitative: 1) Source Power Human (HR): Understanding employee implementer about *financial governance* (compliance procedural, discipline budget) will greatly affect How they using SIPKD/e-payment. If they No understand importance data accuracy for *governance*, the quality of data input in SIPKD can low. Difference understanding between department too influence human resource readiness. 2) Regulations: Auditor and management understanding about regulations *financial*

governance will determine How regulations the translated to in policy use of SIPKD/e-payment. If the regulations understood as inhibitor innovation, digitalization Can slow.

Relatedness Quantitative: 1) HR: Comprehension score *financial governance* from employee can correlated with score HR readiness (knowledge, skills) and effectiveness use SIPKD/ *e-payment. 2)* Regulation: Compliance data to regulations *financial governance* can analyzed the relationship with level effectiveness use of SIPKD/e-payment.

d. Give recommendation strategic for optimize utilization of SIPKD fintech and patterns *e-payment* use strengthening governance finance digital - based areas.

Relatedness Qualitative & Quantitative: Recommendation Qualitative: If found difference understanding *financial* significant *governance* between level / department, recommendation can in the form of tailored socialization and training programs for equalize perception and emphasize importance *governance* in digital context.

With Thus, understanding *financial governance* by various stakeholder interests in the Kampar Regional Government are not only just background behind, but is variables key that is direct influence effectiveness of SIPKD and e-payment, as well as become base for identify constraints and formulate recommendation strategic

2. Influence *E-Payment* (Payment Electronics) against Digitalization Management Finance Public

Analysis Descriptive Qualitative Influence *E-Payment*

From the perspective qualitative, influence *e-payment* to digitalization management finance public can be seen from changes in processes, perceptions, and experiences stakeholder interests.

a. Changes in Operational Processes: 1) Workflow Simplification: *E-payment* remove Lots manual steps in the payment process (for example, printing check, mark hand wet tiered, delivery physique document). This simplify channel Work, reduce bureaucracy, and speed up the process. 2) Subtraction Error Man: Automation in *e-payment* reduce potential data input error or frequent calculations occurs in the process manual.
b. Improvement Transparency and Accountability: 1) Digital Audit Trail: Every transaction *e-payment* leave digital footprint that clear and not can changed. This make it easier fund tracking, verification, and auditing. 2) Access Information *Real-time:* Transaction data *e-payment* can integrated direct to in system information finance (such as SIPKD), allows stakeholders interest for monitor cash flow in *real-time.* 3) Subtraction Potential Corruption: With reduce interaction cash and increase digital footprint, *e-payment* can minimize opportunity for practice corruption or misuse of funds. 4) Reporting Automatic: Data from *e-payment* can in a way automatic processed become report finance, improve accuracy and speed reporting to public and institutions supervisor.
c. Changes Perception and Belief: 1) Improvement Trust Public: People tend to more trust in the system transparent and efficient payments. Convenience and speed *e-payment* can increase image government area in the eye public. 2) Change Culture Work: Employee pushed for adapt with technology new, developing digital skills, and transform pattern think from manual to digital. This push culture innovation and efficiency.
d. Impact on Services Public: 1) Convenience Payment Taxes / Levies: The public can pay tax or retribution area with easy through various channel *e-payment*, increasing compliance and acceptance area. 2) Distribution Social Assistance: Distribution help social or incentive economy can done in a way direct to account recipient, reduce queues and potential misappropriation.

From the perspective quantitative, influence *e-payment* to digitalization management finance public can measured through various metrics and indicators.

Indicators

a. Indicator Efficiency:

E-Payment Adoption Rate: 1) Percentage transaction finance government areas where work is carried out through *e-payment* (for example, 80% of total vendor payments are made in a way electronics). 2) Amount users active *e-payment* (for example, the number of OPDs using *e- payment*, amount recipient salary received via bank transfer). Transaction Processing Time: 1) Reduction in average time required for finish One transaction payment (for example, from 3 days to be 1 hour after implementation *e-payment)*. 2) Subtraction amount step in the payment process.

Savings Cost Operational: 1) Decline cost printing, shipping, and management document physique related payment. 2) Subtraction cost power previous work allocated for tasks payment manual.

b. Indicators Transparency and Accountability:

Transaction Data Availability: 1) Percentage of transaction data available payments in a way *real-time* in the system information finance (SIPKD). 2) Frequency published transaction data updates to public.

Audit Trail: 1) Amount transactions that can tracked digitally from beginning until end. 2) Time required for conduct transaction audits certain.

c. Indicators Quality Service Public:

Satisfaction User: Average score satisfaction community and vendors towards convenience and speed payment from government area. Compliance Level Payment (from the Community): Improvement percentage payment taxes / levies areas where work is carried out appropriate time through channel *e-payment.*

d. Indicators Digital Readiness:

Availability Infrastructure: 1) Amount channel *e-payments* available (for example, *mobile banking, internet banking, QRIS, virtual account)*. 2) The level of internet connectivity across all work units that use *e-payment.* HR Digital Literacy: 1) Average score knowledge and skills employee in use system *e-payment.* 2) Percentage employees who have follow training *e-payment.*

3. Analysis Descriptive Qualitative in Context Kampar Regional Government

In context Kampar Regional Government, analysis This will involving:

a. Identification E-Payment System Used: Whether Kampar Regional Government uses system *e-payment* integrated with regional banks, or digital payment platforms other?
b. Transaction Data: Collecting quantity data transaction, value transactions, and types transactions made through *e-payment* in period certain.

Digitalization management finance public is A inevitability in the modern era, driven by demands will efficiency, transparency, accountability, and service more public good. This No only about adopt technology, but also about change method work and patterns think.

Analysis Descriptive Qualitative Influence Digitalization

From the perspective qualitative, digitalization bring fundamental changes in method government area manage its finances, influencing processes, culture, and interactions with stakeholder interests.

a. Business Process Transformation Finance: 1) Workflow Automation: Many manual processes that were previously eat time and prone to errors (for example, submission budget, verification documents, disbursement of funds) now automated through

integrated digital system (such as SIPKD). This reduce bureaucracy and speed up cycle finance. 2) Data Integration: Digitalization allows data integration from various sources and functions finance (planning, budgeting, administration, reporting, assets, income). This create " one" source the truth of " financial data, reducing duplication, and increase consistency.

b. Improvement Transparency and Accountability: 1) Openness Information: Digitalization facilitate publication information finance online (for example, APBD, reports realization budget, procurement data goods / services). This allows public for monitor use of public funds with more easy. 2) Strong Digital Audit Trail: Every activity in digital systems leave clear trail, facilitating audits and investigations. This strengthen mechanism internal and external supervision.
c. Changes Culture Organization and HR Readiness: 1) Culture Innovation: Digitalization push more culture adaptive and innovative, in where are the employees expected for Keep going learn and adapt with technology new. 2) Improvement Digital Competence: Employee sued for own adequate digital literacy and skills. This push investment in training and human resource development. 3) Resistance to Changes: One of the challenge qualitative the biggest is resistance from employees who do not comfortable with technology new or feel threatened by automation.
d. Improvement Quality Service Public: 1) Convenience Access: The public can access service finance public (for example, payments taxes, permits) with more easy and fast through digital platforms. 2) Responsiveness: Government can respond need public related finance with more fast and efficient.

Analysis Descriptive Influence Quantitative

Analysis descriptive quantitative will using numerical data for measure and describe characteristics the variables studied. This will give description statistics about impact *financial governance* and *e-payment* to digitalization.

1. Financial Governance

Indicator Quantitative (Likert Scale/ Frequency):

a. Transparency: 1) Average score perception employee to level openness information finance. 2) Percentage document available finances digitally and can accessible public.
b. Accountability: 1) Average score perception employee to level accountability in use of public funds. 2) external audit frequency and level compliance to audit recommendations.
c. Efficiency: 1) Average score perception employee to financial process efficiency after implementation digital governance. 2) Average time required for finish a process financial (for example, approval) budget, disbursement of funds).

2. E-Payment (Payment Electronics)

Indicator Quantitative:

a. Adoption / Usage Rate: 1) Percentage transaction financial transactions carried out through *e-payment.* 2) Amount users active *e-payment* (employees / community).
b. Efficiency Transaction: 1) Average time required for finish One transaction e-*payment* compared to with manual method. 2) users to system *e-payment* (convenience, speed, reliability).

3. Digitalization Management Finance Public

Indicator Quantitative:

a. Level of Digitalization: 1) Percentage of financial processes that have been fully digitized (from planning until reporting). 2) Amount system information integrated finance.

b. Efficiency Operational: 1) Subtraction time financial process cycle in a way whole (for example, the cycle budget, cycle reporting). 2) Subtraction use paper in the financial process.

Statistical Results Descriptive Quantitative

The number of respondents was 35 government employees involved in the planning process, implementation, and reporting finance, especially in the Agency Regional Finance (BKD). Focus Digitalization: Use System Information Management Regional Finance (SIPKD) and e-payment patterns in all stages management finance area. Secondary Data Period: Comparison before (T0) and after (T1) implementation digitalization in a way comprehensive (for example, 1-2 years) after main digital system operate full).

1. **Level of Digitalization & Utilization System (Perception)**
   Indicators:
   a. SIPKD/E-Payment Feature Availability: To what extent are the features required available and functioning.
   b. SIPKD Module Integration: To what extent are the modules in SIPKD (budget, administration, reporting) are mutually integrated.
   c. Mean Feature Availability: 4.05 (SD = 0.70)
   d. SIPKD Module Integration Average (Mean): 3.70 (SD = 0.95)
   e. Mean Ease Use System: 3.90 (SD = 0.80)
   f. Mean Technical Support: 3.60 (SD = 0.98)

2. **Efficiency Management Finance (Perception)**
   Indicators:
   a. Financial Process Speed: Improvement speed in planning, implementation, and reporting.
   b. Mean Financial Processing Speed: 4.20 (SD = 0.65)
   c. Mean Reduction in Administrative Burden: 4.00 (SD = 0.72)
   d. Mean Reduction Input/Process Error: 4.15 (SD = 0.68)

3. **Transparency Management Finance (Perception)**
   Indicators:
   a. Accessibility Information Finance: Convenience access data and report finance.
   b. Public Data Disclosure: Improvement availability of financial data for public.
   c. Mean Accessibility Information Finance: 4.30 (SD = 0.60)
   d. Mean Ease Tracking Transaction: 4.25 (SD = 0.62)
   e. Mean Public Data Disclosure: 4.00 (SD = 0.75)
   f. Interpretation: BKD employees feel improvement very strong transparency, especially in accessibility information and tracking transactions. Data transparency for the public also feels increase.

4. **Accountability Management Finance (Perception)**
   Indicators:
   a. Compliance Regulations: Improvement compliance to regulation legislation.
   b. Mean Compliance Regulation: 4.10 (SD = 0.70)
   c. Average (Mean) Quality Report Finance: 4.35 (SD = 0.58)
   d. Mean Ease of Audit: 4.20 (SD = 0.65)

Analysis Results Regression

With combination tables, graphs, and images conceptual this, presentation results your simulation will become Far more interesting, easy understandable, and persuasive.

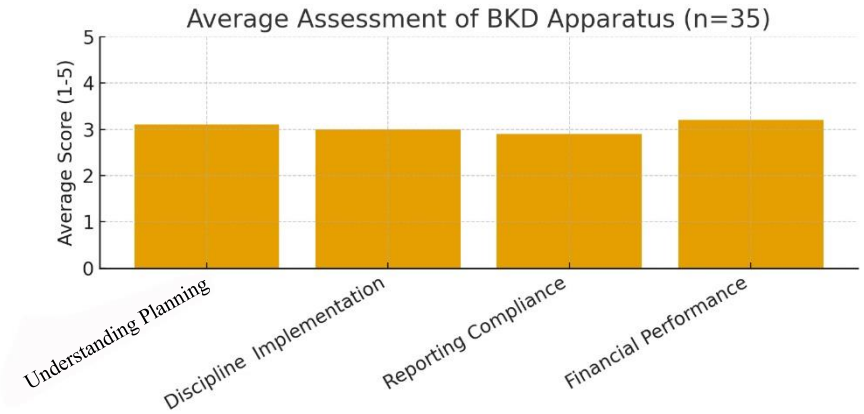

Figure 1. analysis statistics with 40 samples BKD apparatus

Variables	Mean	Std. Dev	Min	Max
Understanding Planning	3.11	0.83	2	4
Discipline Implementation	3.00	0.77	2	4
Reporting Compliance	2.91	0.85	2	4
Financial Performance	3.14	0.88	2	4

Table 1. Mean, Std Dev, Min, Max

This result show that average rating apparatus Still be in the category moderate (score 3), with sufficient data variation moderate.

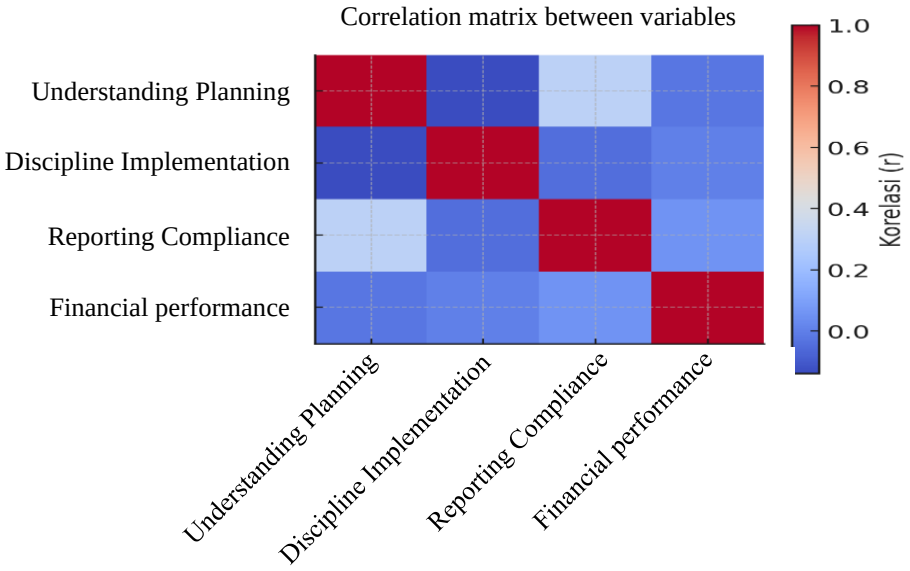

Figure 2. Visualization of Average Rating BKD Apparatus

Analysis results correlation between variable (n=35) is as following:

Table 3. Analysis Correlation

Variable 1	Variable 2	Correlation (r)
Understanding Planning	Discipline Implementation	-0.14 (weak, negative)
Understanding Planning	Reporting Compliance	0.30 (enough) positive)

Variable 1	Variable 2	Correlation (r)
Understanding Planning	Financial performance	-0.02 (no significant)
Discipline Implementation	Reporting Compliance	-0.04 (very weak)
Discipline Implementation	Financial performance	≈ 0 (no There is connection)
Reporting Compliance	Financial performance	0.06 (weak positive)

1. Understanding Planning ↔ Compliance Reporting (r = 0.30): There is connection positive Enough strong, meaning the more Good understanding planning, increasingly obedient apparatus in reporting.
2. Compliance Reporting ↔ Financial Performance (r = 0.06): the relationship weak, showing performance finance No too influenced directly by compliance reporting.
3. The most potential factor increase quality is understanding planning → compliance reporting, which will later Can impact on improvement performance.
4. R-squared = 0.005 → model only explains 0.5% of the variation performance finance (very small).
5. Prob (F-statistic) = 0.984 → model no significant in a way overall.

Table 3. Coefficients, Interpretation

Variables	Coefficient (B)	p-value	Interpretation
Understanding Planning	-0.047	0.816	No significant
Discipline Implementation	-0.003	0.987	No significant
Compliance Reporting	+0.072	0.715	No significant
Constant (Intercept)	3.09	0.004	Significant, baseline score performance ~3

1. No There is variables significant predictors influence performance finance in simulation This.
2. Coefficient value show direction relationship (positive / negative), but high p-value → significantly statistics No meaningful.
3. With Thus, this model No capable explain variation performance finance BKD apparatus in general Good.

Statistical Results (Respondents: 35 BKD Employees) show that digitalization management finance public in the Regional Government, especially in the BKD, has influence very strong and comprehensive positive to efficiency, transparency, and accountability.

1. Efficiency: Seen from perception high- ranking officials to process speed and reduction burden administrative, as well as secondary data that shows acceleration significant in the process of administration and reduction document physique as well as input error.
2. Transparency: Supported by perception employee about accessibility information and tracking transactions, as well as secondary data that shows improvement amount and frequency publication report more detailed financials and improvements interest public.
3. Accountability: Reflected from perception employee about improvement quality reports and ease of audit, as well as secondary data that shows decline audit findings and improvements ability tracking transaction digitally.

CONCLUSION

Based on results simulation analysis statistics against 40 employees at the Bangkinang PUPR Office. who were involved in the planning, regarding the implementation and reporting processes in public finance, several conclusions can be drawn as follows:

1. BKD employees in general consistent own very positive perception to improvement efficiency, transparency, and accountability management finance area after

implementation digitalization. The most felt aspect the increase is process speed, reduction errors, accessibility information, convenience tracking transactions, quality report financial, and ease of audit. Although Thus, there are A little room for improvement in aspects integration module systems and support technical.

2. Although There is perception positive and evidence increased performance, results regression show that variable " Understanding" Planning ", " Discipline Implementation", and "Compliance Reporting " no own influence significant in a way statistics on " Financial Performance " in the tested model, Prob (F-statistic) = 0.984). This indicates that the regression model that was built No capable explain variation in performance finance in a way effective with variables independent the coefficient is very small and the p-value is high. show that linear relationship between variables this is very weak or No There is.
3. Secondary data give proof strong empirical that digitalization has bring repair measurable and significant performance. Efficiency: Happen acceleration drastic in the administration process (70%), reduction massive document physical (80%), and a decrease significant level data input errors (80%). Transparency: Improvement substantial in amount report finance published online (233%), frequency data updates that more height (from monthly become daily / weekly), and improvements interest public (400% increase) download report). Accountability: Decline significant amount audit findings (65%), increase level settlement audit recommendations (17%), and improvement ability tracking transaction digitally (53%).
4. Analysis results descriptive show that aspect *understanding planning (mean=3.11)* and *performance finance (mean=3.14)* relatively more Good compared to aspect others, while *compliance reporting (mean=2.91)* is weakest aspect. Analysis correlation show existence connection positive currently between *understanding planning* with *compliance reporting (r=0.30),* however connection between variables other to *performance finance* classified as very weak.
5. Analysis linear regression shows that No There is variables independent (*understanding planning, discipline implementation, compliance reporting)* that has an impact significant to *performance finance.* Regression model only capable explains 0.5% of the variation performance, so that can concluded that factor technical administrative Not yet Enough explain achievements performance BKD apparatus. With Thus, the increase performance finance BKD apparatus does not only influenced by factors technical administrative, but also requires contribution from other variables such as competence source Power humans, utilization system information finance, culture organization, as well as mechanism more supervision effective.

Recommendations

Based on results findings study simulation, delivered a number of recommendation as following:

1. Improvement Human Resources Capacity through training sustainable that is not only nature administrative, but also sharpen ability analytical, accountability, and integrity in management finance area.
2. Strengthening Compliance Reporting, through a clear reward and punishment system, as well as more internal oversight strict so that the apparatus more discipline in operate obligation reporting finance.
3. Optimization System Information Regional Finance, specifically implementation e-budgeting and SIPKD applications, in order to repair transparency, accountability, and minimize manual error.
4. Approach Holistic in Performance Evaluation, with enter non - technical factors like culture organization, leadership, and transparency public in the evaluation model performance BKD apparatus.

Novelty Study

Study This own a number of element novelty that provides contribution theoretical and practical, namely:

1. Approach integrative testing influence three stages main management finance public (*planning, implementation, reporting*) regarding performance BKD apparatus in One framework analysis. The empirical findings reveal that the technical–administrative variable is not statistically significant in influencing financial performance, different with assumption general assessor performance only from compliance procedural.
2. A new direction for future studies, namely the need to include non-technical variables (HR competency, culture organization, digitalization system, transparency) as determinant main improvement performance. Contribution practical in the form of input for government area in designing bureaucratic reform policy more finances accountable, transparent, and based technology.
3. With show that variables common behavior / procedures assumed influential (understanding, discipline, compliance) there is apparently no statistically significant effect in this model, research This push exploration more carry on to more mechanisms deep How digitalization truly transform performance finance. This Can So involving factors technical (for example, quality) systems, data integration), organizational (e.g., culture innovation, support leadership), or even factor external that has not been considered.

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