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A CRITICAL STUDY IN UNDERSTANDING THE POTENTIAL BENEFITS OF IMPLEMENTING DIGITAL FINANCIAL APPLICATION IN ENHANCING THE ACCOUNTING PERFORMANCE IN ORGANISATIONS

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A B S T R A C T

Failure to innovate in this era of rapid IT growth is a significant obstacle to the modernization and growth of industries and increases the competitiveness of such organizations in the market. Strong innovation and competence are more than necessary to turn innovative ideas into reality, gain new competitive advantages and achieve sustainable long-term growth. Innovation is not only an important tool for companies to increase their competitiveness, it is also an important driver of long-term economic growth for a country. Regular engagement in high-quality innovation activities should be mandatory for organizations that intend to successfully adapt to today's fast-paced digital economy. If companies want to improve their chances of survival in the coming years and continue to grow, they need to invest in their innovation capabilities. Many companies now operate under the assumption that updating their accounting systems with advanced software will provide better results than relying on old, time-honored methods. Concrete steps are needed, such as developing powerful data-driven tools to improve how individuals, organizations and governments spend their money. Beginners still have to put in the effort to learn new skills because they often have trouble imagining using a device they've never used before to accomplish a task. Due to the increased automation of this financial system, the risk of error has increased; So it is very important. In fact, you can manage your needs exactly with this tool.

1. INTRODUCTION

The failure to innovate in this age of fast breakthroughs in information technology is a key hindrance to the modernization and growth of companies, as well as the increase of such organizations' competitiveness in the market. In order to put innovation ideas into reality, acquire new competitive advantages, and achieve sustainable growth over the long term, it is vital to have a stronger innovation drive and expertise. Innovation is

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not only a crucial tool for businesses to increase their competitiveness, but it is also a key driver of long-term economic development for a country. Regular participation in high-quality innovation activities should be mandatory for organizations that have any intention of successfully integrating into today's fast-paced digital economy. If businesses want to improve their odds of surviving the next years and continuing to expand, they need to make investments in their capacity for innovation (Kogan, 2017). Due of the misconception that it is simple, it is easy to underestimate the complexity of business and company financial governance. This is because of the apparent simplicity of it. It should come as no surprise that, in light of the difficulty involved, many businesses are considering the adoption of various digital application programmed that are good for accounting or finance today. This is because these programmed provide a lot of benefits and advantages over the utilization of conventional methods, and it comes as no surprise that these benefits and advantages are being considered. This is a significant step forward in the financial management of organizations of all kinds as well as the general population as the proliferation of data-driven digital applications continues (Rikhardsson & Yigitbasioglu, 2018).

To allay doubts and worries that are so great about the advantages of using digital accounting applications, it is appropriate for them to introduce various methods of using digital financial applications today; this is especially true given that many beginners are unable to think of anything using things they have never used before. Naturally, the fact that the digital financial software has been created correctly makes this a very significant development to take note of. Any person who has even the most fundamental understanding of how a system generates profit, boosts productivity, and ensures the stability of its operations is likely to find a problem with business or corporate finance management to be perplexing, despite the fact that it may appear straightforward at first glance. It is impossible for us to go on as usual in light of how ludicrous the situation is. Many businesses now operate under the assumption that modernizing their accounting practices by adopting more cutting-edge software would provide superior outcomes than continuing to rely on older time-honored methods (Oesterreich et al., 2019). Genuine actions, such as the development of complex information-based applications, are required in order to improve the manner in which individuals, organizations, and governments manage their financial resources. Newcomers still need to make an effort to learn new skills because they frequently find it difficult to imagine completing a task using tools they've never used before. Although it's great that various approaches to using modern financial applications have been provided to allay concerns and worries about the amazing benefits of computerized bookkeeping, newcomers still need to make an effort to learn new skills. Due to the rising

automation of this financial application, the likelihood of errors occurring has grown; consequently, this is quite important. In point of fact, your requirements might be exactly met by using this application (Moll & Yigitbasioglu, 2019). It is remarkable that numerous strategies for utilizing cutting-edge financial applications have been introduced, despite the fact that young people in the modern era will have to experiment with novel ideas because many delicate minds simply cannot picture something using things, they have never used to alleviate the mind-boggling questions and stresses associated with electronic accounting applications. This is despite the fact that young people in the modern era will have to experiment with novel ideas because many delicate minds simply cannot picture something using things, they have never used to alleviate the mind-boggling This is significant because the manner in which the automated financial application was built would result in a bigger margin for mistake than was originally anticipated (Labro et al., 2019).

2. STATEMENT OF THE PROBLEM

The age of the digital economy is quickly approaching mankind as digital technologies such as big data, artificial intelligence, cloud computing, and mobile internet continue to grow across all aspects of business and society. What we mean when we talk about "digital finance" may refer to a number of different things, including the creation of new financial products and business models, advancements in technology, and operational procedures. The ensuing logical reconstruction of value production has also contributed to the growth of economic society, which has been reinforced by the stronger ties that have been established between digital finance and the actual economy (Demertzis et al., 2018). As a result of the ongoing wave of technological advancements in industry, an increasing number of businesses are embracing digital finance as a central strategy for the acquisition of a competitive advantage, the achievement of sustainable corporate development, and the construction of a new model of inclusive finance. This recently discovered phenomena has caught the attention of scientists from all across the globe. The creation and widespread implementation of digital financial systems have had a significant influence on the distribution of societal resources and on all elements of creative work. Investigating whether or not digital finance, which is characterised by sharing, simplicity, low costs, and low barriers, can boost businesses' technological innovation activities through precise user profiling, as well as improve risk pricing and labour-intensive company operations, is a reasonable goal (Fredrich, 2019). This research aims to find out if digital finance, which is characterised by sharing, simplicity, low costs, and low barriers. The introduction of digital currency has provided a significant boost to the process of organically integrating new forms of technology.

2.1 Research Questions

RQ1: Is there any critical variations between the usage of digital financial application for monitoring cash flow of the business on real time basis and enhancing accounting performance?

RQ2: Is there any variations between the usage of digital financial application in improved payments management of the business and enhancing accounting performance?

RQ3: What are the variations between the usage of digital financial application for adhering to financial regulations effectively and enhancing accounting performance?

3. LITERATURE REVIEW

Controllers, as the "economic consciousness" of the firm, have an obligation to be knowledgeable about the digital strategy of the organisation as well as the effect that strategy has on the long-term survival of the company. A plan like this makes use of digital technologies; it provides executives with a framework within which to monitor and alter the digital operations of their business as required depending on input from an assessment of how well those operations are doing (Ross et al., 2017). In view of the potential given by digital technology and the transformations in business models and organisational strategy that are a direct consequence of these developments, controllers need to be proactive in their approach. The ramifications are significant and meaningful. In addition to developing and using new key performance indicators, controllers need to build and implement new portfolio procedures that incorporate both conventional and digital business models. In addition, it is possible that conventional methods of capital budgeting or investment management may not be sufficient in light of the exponential development that has been triggered by digital goods, platform strategies, and network economies. The model created for implementing eco-friendly supply chain management strategies can provide valuable assistance to financial stakeholders, including policymakers, executives, scholars, and industry experts. (Beloor et al., 2023)

Several businesses have recently introduced data analytics and automated forecasting solutions, which often include (or combine) time series approaches, machine learning or deep learning, simulation, and/or forecasting technologies. These solutions have been developed by a variety of enterprises. Challenges include determining the optimal mix of "(wo)man and machine" at each step of the application process as well as identifying and successfully using the most relevant strategies and drives. Other challenges include determining the optimal mix of "(wo)man and machine" at each step of the application process. It is abundantly evident that a mix of human judgement and economic acumen with substantial use of data and technology is crucial in the face of systemic failures such as the situation with the coronavirus and Covid-19. It is more probable that a market will be successful with complete automation if the processes inside that market are properly defined and understood.

A dependable and secure database need to serve as the starting point for any and all choices. The ability of controllers to establish and maintain "a single source of truth" is increasingly being challenged by data scientists and other departments, such as IT. According to the findings of the WHU digitalization pulse check, barely half of the chief data officers working for big German corporation's report directly to the CFO or, in one instance, the head of controlling. That is to say, in almost half of all businesses, the person who is ultimately responsible for data quality does not report to the person who has traditionally been seen as the only authority on financial data and its interpretation within the company. This is the case because almost half of all businesses have adopted a more decentralised management structure. The introduction of new information processes that enable more decentralised, self-service-based reporting and decision-making may result in shifts in the fundamental characteristics of control as well as the functions performed by controllers. Chatbots and other forms of robotic process automation (RPA) have the potential to improve productivity; however, this will only occur if proper governance is implemented for them.

As a result of these obstacles, it is possible that the finance department as well as some of the controllers will need to update their skill sets. On a personal level, an increased familiarity with technology and analytics may be important; however, traditional abilities such as sound business judgement, analytical prowess, and savvy should not be overlooked. We do not anticipate that the finance department will expand in any way. But it shouldn't make the function any less important, and it shouldn't make its ability to achieve its aims any less impressive. In point of fact, it opens doors that can lead to new roles and opportunities.

Because it has built-in functionality, the application makes it possible to enter accounts due and payable without making any mistakes. Additionally, it assists the frameworks of the accounting software in projecting the company's future financial health. To give you an example, we will check to see if we have sufficient funds available to pay for the anticipated expenditures if the company or organisation has incorporated all of the consumer and business demands into the programme in accordance with the dates by which they are due. The accounting software will be used to record each and every invoice as well as solicitation. This accounting software might prove to be an invaluable resource in the

fight against the escalation of delinquent debt and the late-payment fees that are related with its settlement.

Accounting software, as opposed to conventional bookkeeping times such as the end of the year or the end of each month, may be able to give continuous insight into a company's financial status, according to claims made by Invoiceberry. Traditional bookkeeping periods are as follows: In this era of information, the process of progressing from simple to complex organisational systems is referred to as "digitization," and it is denoted by the phrase.

3.1 Objectives

The main objective is to analyse the potential advantages of using the digital financial application in enhancing the accounting performance in leading business enterprises.

3.2 Hypothesis

Hypothesis 1: There is no critical variations between the usage of digital financial application for monitoring cash flow of the business on real time basis and enhancing accounting performance

Hypothesis 2: There is no critical variations between the usage of digital financial application in improved payments management of the business and enhancing accounting performance

Hypothesis 3: There is no critical variations between the usage of digital financial application for adhering to financial regulations effectively and enhancing accounting performance

4. RESEARCH METHODOLOGY

This study was carried out by the writers of the article so that they could have a better understanding of the possible advantages of making use of financial digital apps in order to improve accounting performance. A descriptive research technique is used in this study so that an accurate and comprehensive account of the subject matter may be presented. This form of study is helpful for having a good grasp on a topic when there are two or more variables involved, and it may be used in a generic sense. When it comes to acquiring information for a project from primary sources, the descriptive technique is one of the most helpful approaches. A closed-ended questionnaire is the major instrument used for data collection in this study, and the sample group consists of workers who are actively engaging in the process of finance supply chain management. The investigation makes use of a broad variety of different resources. In order to acquire a comprehension of the previous research carried out on a topic that is pertinent, the researcher selects supply chain management closed-ended questions using a Likert scale that has five points. Secondary data may

often be found via mining online databases such as ProQuest and Google Scholar, among others. Due to the fact that the primary purpose of the research is to analyse the survey data, convenience sampling is utilised. The researcher has decided to conduct this inquiry with 125 different people as subjects.

4.1 Implications

One issue with Fintech platforms is that they frequently draw "high-risk consumers," or clients who are seen as very dangerous by traditional banks. These customers' credit scores and/or the results of credit risk assessments make it improbable that they will be approved for loans through regulated conventional banks, making Fintech companies the alternative lender that risky borrowers can turn to. If there are frequent defaults from such dangerous loans, the excessive use of Fintech providers by a large number of risky customers may eventually endanger the stability of the financial intermediation process.

The cost of providing the financial service is not entirely zero, despite the fact that Fintech providers can assist in lowering the cost of financial intermediation. This is due to the fact that Fintech providers typically bear some costs, such as those associated with adopting new technology, those associated with improving current financial technology, those associated with maintaining online security, and those associated with regulatory costs in the nation where the Fintech operates, if they are regulated. The profitability of Fintech providers may be impacted by these expenses.

The viability of Fintech enterprises over the long term is a crucial issue for digital finance because Fintech providers sometimes offer their services for free or for a pittance in order to draw in new clients and keep hold of existing ones. As a result, there may be another difficulty. Should fintech companies combine with one another in order to survive? Or should they combine with other financial institutions that accept deposits? The latter is conceivable but might lead to Fintech providers being subject to strict regulation as a result of their connection to regulated financial institutions.

5. ANALYSIS AND DISCUSSION

The purpose of this section is to provide a thorough analysis of the data obtained from the respondents, the primary analyses being percentage rate analysis, regression analysis, and analysis of variance (ANOVA). The Table 1 describes the demographics of the respondents.

According to the information presented above, 86.4% of the respondents were male while the remaining 13.6% were female; 33.6% of the respondents were between the ages of 31 and 40; 29.6% of the respondents were younger than 30; 24.8% of the respondents were over

the age of 50; and the remaining 12.0% were between the ages of 41 and 50. At this time, 65.6% of the population resided in a metropolitan region, while 34.4% called a non-metro area home.

Table 1. Demographic analysis

Demographic variables	Fre.	In%
Gender		
Male	108	86.4
Female	17	13.6
Age		
Less than 30 years	37	29.6
31 - 40 years	42	33.6
41 - 50 years	15	12
Above 50 years	31	24.8
Location		
Metro City	82	65.6
Non-metro City	43	34.4
Family members		
Less than 2	78	62.4
3 – 4	47	37.6
Annual Income		
Less than 5 Lakhs	64	51.2
5 - 10 Lakhs	43	34.4
Above 15 Lakhs	18	14.4
Work experience		
Less than 3 years	35	28
3 - 5 years	30	24
5 - 7 years	19	15.2
7 - 10 years	9	7.2
Above 10 years	32	25.6
Total	**125**	**100**

62.4 percent of respondents answered that the number of family members, not including themselves, is very close to two, while 37.6 percent said that the number of family members is between three and four. 51.2% of respondents said that their annual income was less than 5 lakhs, 34.4% stated that their annual income was between 5 and 10 lakhs, and 14.4% stated that their annual income was more than 15 lakhs. 28% of respondents have had experience in their field for less than three years, 24% have had experience in their field for between three and five years, 25.6% have had experience in their field for more than ten years, 15.2% have had experience in their field for between five and seven years, and 7.2% have had experience in their field for between seven and ten years.

5.1 Regression Analysis

One of the statistical tools that may assist researchers in determining the nature of the link that exists between independent variables and dependent variables is known

as regression analysis. In addition to this, it assists in determining if the components have a positive effect.
R squared, which is also known as the coefficient of determination, provides a basic test of the model's best fit; it is widely acknowledged that the model may be evaluated for regression analysis if the value of R squared is greater than +0.60. The previous table shows that the value of R squared is 0.747, which is higher than the requirement; hence, the model is considered to be the one that provides the best fit. The Table 2 describes the regression values.

Table 2. Regression Equations

Regression values	R val	R^2 val.	Adj. R^2
Regress val	.864	0.747	0.739
Coefficients	**B**	**t**	**P value**
(Constant)	0.09	0.424	0.673
Monitoring cash flow	0.318	2.677	0.00
Improved payments management	0.405	3.451	0.00
Adhering to financial regulations	0.004	0.037	0.00

Furthermore, the regression equation is stated as

Y (Accounting performance) = Constant + x1 * Monitoring cash flow + x2 * Improved payments management + x3 * Adhering to financial regulations (1)

Through the detailed regression analysis, the above equation (1) is framed as equation (2) below:

$$Accounting\ Performance = 0.090 + 0.318 * Monitoring\ cash\ flow + 0.405 * Improved\ payments\ management + 0.004 * Adhering\ to\ financial\ regulations\ (2)$$

5.2 Test of hypothesis

Analysis of variance, sometimes known as ANOVA, is a statistical technique that helps researchers test their hypotheses. The analysis of variance (ANOVA) is one of the non-parametric approaches that gives the researcher the ability to investigate the statistical significance of the connection between the variables and to evaluate how they are related to one another.

H0: There is no critical variations between the usage of digital financial application for monitoring cash flow of the business on real-time basis and enhancing accounting performance.

The Table 3 describes the calculation of ANOVA between monitoring cash flow and enhancing accounting performance.

Table 3. ANOVA between monitoring cash flow and enhancing accounting performance

Monitoring Cash Flows	Sum of Squares
Bet. Gps	134.286
With Gps	41.746
Val	176.032
Levene val.	5.929
F Val.	96.503
Sig. Val.	0.000

From the above it is noted that the F val is at 96.503 with the sig. value is at 0.00, hence it can be concluded that there is a critical variation between the usage of digital financial application for monitoring cash flow of the business on real time basis and enhancing accounting performance.

H0: There is no critical variations between the usage of digital financial application in improved payments management of the business and enhancing accounting performance.

The Table 4 explains the ANOVA between improved payments management and enhancing accounting performance.

Table 4. ANOVA between improved payments management and enhancing accounting performance

Improved Payments Management	Sum of Squares
Bet. Gps	132.23
With Gps	43.802
Val	176.032
Levene val.	3.827
F Val.	90.563
Sig. Val.	0.000

From the above it is noted that the F val is at 90.563 with the sig. value is at 0.00, hence it can be concluded that there is a critical variation between the usage of digital financial application in improved payments management of the business and enhancing accounting performance.

H0: There are no critical variations between the usage of digital financial application for adhering to financial regulations effectively and enhancing accounting performance.

The Table 5 explains the ANOVA between adhering to financial regulations and enhancing accounting performance.

Table 5. ANOVA between adhering to financial regulations and enhancing accounting performance

Adhering to Financial Regulations	Sum of Squares
Bet. Gps	120.363
With Gps	55.669
Val	176.032
Levene val.	0.53
F Val.	64.864
Sig. Val.	0.714

6. CONCLUSION

Every single contemporary company absolutely has to move its financial and accounting information systems into the digital age. There has been a change in the computerised world as a direct result of recent breakthroughs in digital innovation. As a result of these shifts, many corporate procedures are now carried out with an extremely high level of accuracy. The most common approach is to either provide or make use of a digital framework, which can be thought of as an evolution from relatively straightforward structures to more complicated ones. The most common method for converting information from its initial, unstructured form into a mechanical one is data digitization. This makes it simple to disseminate, store, supervise, and rearrange data to customers for a variety of reasons and as a cause of direction. Because electronic records are now the standard for an organization's documentation interaction, the process that is associated with digitising archives is frequently unnecessary. This is the approach that is used most often when moving from paper reports and documents to digital versions of those same things.

Utilizing this technology to direct labour is less difficult than utilising manual techniques, which was the case prior to the invention of this technology. This is an added benefit of utilising this technology. Accounting for businesses is essentially impossible to carry out without a number of data and financial work systems that are interconnected with one another. Due to the fact that this work system places an emphasis on data, it is necessary that all workers get sufficient training in effective data management and have chances to enhance their skill sets within the organisation in line with a framework that has been clearly established. When workers have learned the essential software, they will be able to continue giving important support to the firm by supervising all financial accounting operations. These activities ensure that departments, most notably cash holders, get accurate information. All of this may be completed in a timely way provided that the operational and technology personnel are able to comprehend and use the tools that are associated with the accounting chores of the organisation.

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