

Review Article

Integration of Digital Technology in Financial and Accounting Systems and Its Implications for the Quality of Decision-Making

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Abstract: The rapid advancement of digital technology has transformed financial and accounting systems, enabling organizations to process information more efficiently and support data driven decision making. However, the extent to which this integration improves the quality of decision making remains conceptually diverse in existing studies. Therefore, this study aims to analyze the integration of digital technology in financial and accounting systems and its implications for the quality of decision making. The research method used is qualitative with a literature review approach, involving a sample of 30 scientific articles published between 2018 and 2026 from reputable international journals. Data were collected through document analysis and examined using thematic analysis techniques, including data reduction, categorization, and interpretation. The findings indicate that digital technology significantly enhances decision making quality through improved accuracy, timeliness, and analytical capability of financial information. Nevertheless, the effectiveness of this integration is influenced by organizational readiness, digital literacy, and system alignment. The study concludes that digital technology acts as a strategic enabler in decision making processes when supported by competent human resources and effective implementation strategies.

Keywords: Accounting Systems; Decision Making Quality; Digital Technology; Financial Systems; Literature Review.

1. Introduction

The rapid advancement of digital technology has fundamentally reshaped the landscape of financial management and accounting practices across various sectors. Organizations are increasingly integrating technologies such as financial technology platforms, artificial intelligence, big data analytics, and cloud-based accounting systems to enhance efficiency, transparency, and accuracy in financial reporting and decision-making processes. This transformation reflects a broader shift toward data-driven management, where financial information is no longer merely recorded but actively analyzed to support strategic planning and operational control. In this context, the integration of digital technology into financial and accounting systems is not only a technical adjustment but also a paradigm shift that influences how decisions are formulated, evaluated, and implemented within organizations. The quality of decision-making, therefore, becomes closely linked to the organization's ability to leverage digital tools effectively, ensuring that financial data is timely, relevant, and reliable [2]. As businesses operate in increasingly complex and competitive environments, the demand for high-quality financial information supported by digital systems continues to grow, making this issue highly relevant for both academic inquiry and practical application.

From a data-driven perspective, the urgency of integrating digital technology into financial and accounting systems is reflected in global and regional statistics. Recent reports

Received: January, 12 2026

Revised: March, 22 2026

Accepted: May, 21 2026

Published: July, 13 2026

Curr. Ver.: July, 13 2026



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indicate that more than 75 percent of organizations worldwide have adopted some form of digital accounting system, while approximately 60 percent have integrated financial technology solutions to support financial operations and decision-making processes. In developing countries, including Indonesia, the adoption rate has shown significant growth, with digital financial service usage increasing by over 40 percent in the last five years. Furthermore, studies reveal that organizations utilizing digital financial systems experience up to a 30 percent improvement in reporting accuracy and a 25 percent reduction in processing time [4]. However, despite these advancements, nearly 35 percent of organizations still report challenges related to data integration, system compatibility, and user capability, which can hinder the effectiveness of decision-making. These figures highlight a critical paradox where technological adoption is rising rapidly, yet its optimal utilization in enhancing decision quality remains inconsistent across organizations.

Previous research has provided diverse and sometimes contradictory findings regarding the relationship between digital technology integration and decision-making quality. Several studies have found a significant positive relationship, indicating that the use of digital financial systems enhances the accuracy, speed, and reliability of financial information, which in turn improves managerial decision-making. These studies emphasize that advanced analytics and real-time reporting capabilities allow decision-makers to respond more effectively to dynamic business environments. However, other research suggests that the impact is not always significant, particularly when organizations face limitations in technological readiness, human resource capabilities, or organizational culture [7], [8]. In such cases, the presence of technology does not automatically translate into better decisions, as users may struggle to interpret data or fully utilize system features. This inconsistency in findings indicates that the relationship between digital technology and decision quality is complex and influenced by multiple contextual factors.

Based on these inconsistencies, a clear research gap emerges in the existing literature. While many studies focus on the adoption and technical implementation of digital technologies in finance and accounting, fewer studies explore how these technologies are integrated holistically and how such integration influences the quality of decision-making from a qualitative perspective. Additionally, prior research often relies on quantitative methods, leaving a gap in in-depth conceptual understanding of the processes, challenges, and contextual dynamics involved in digital transformation. Therefore, the novelty of this study lies in its qualitative literature-based approach, which seeks to synthesize and critically analyze existing research to provide a more comprehensive understanding of how digital technology integration shapes decision-making quality. This study also aims to bridge the gap between technological capability and practical utilization by highlighting the role of organizational readiness, human competence, and system alignment.

The purpose of this study is to analyze and understand the integration of digital technology in financial and accounting systems and its implications for the quality of decision-making through a qualitative literature review approach. Specifically, this research aims to identify key trends in digital transformation, examine the factors influencing successful integration, and evaluate how digital tools contribute to improving or, in some cases, limiting decision quality. By synthesizing findings from various scholarly sources, this study seeks to provide a comprehensive framework that explains the relationship between digital technology and decision-making processes. Ultimately, the results of this research are expected to offer valuable insights for academics, practitioners, and policymakers in designing strategies that optimize the use of digital technology in financial and accounting systems to achieve better organizational outcomes.

2. Literature Review

Digital Technology Integration in Financial and Accounting Systems

Digital technology integration in financial and accounting systems refers to the adoption and utilization of digital innovations, including cloud computing, artificial intelligence (AI), big data analytics, blockchain, and integrated accounting information systems, to improve the effectiveness and efficiency of financial management processes. The rapid advancement of digital technologies has transformed the traditional role of accounting from merely recording financial transactions into a strategic function that supports planning, control, performance evaluation, and organizational decision-making. Through automation, digital technologies reduce manual errors, accelerate financial reporting, improve data accuracy, and enhance transparency and accountability in financial information management. Furthermore, digital integration enables organizations to access financial information in real time, facilitating faster responses to dynamic business environments and strengthening organizational competitiveness. However, the successful implementation of digital technology depends not only on

technological sophistication but also on organizational readiness, the availability of skilled human resources, adequate technological infrastructure, and the alignment of digital systems with organizational objectives. Therefore, digital technology integration has become a strategic necessity for organizations seeking sustainable performance and competitive advantage in the digital era.

Decision-Making Quality

Decision-making quality refers to the extent to which organizational decisions are accurate, timely, objective, and capable of achieving desired goals based on reliable and relevant information. In financial and accounting contexts, high-quality decision-making is largely influenced by the availability of accurate, complete, and timely financial information generated by effective accounting information systems. The integration of digital technology significantly enhances decision-making quality by providing real-time financial data, advanced analytical capabilities, predictive insights, and interactive data visualization that enable managers to evaluate alternatives and identify risks more effectively. Technologies such as artificial intelligence and data analytics further support evidence-based decision-making by transforming large volumes of financial data into meaningful strategic insights. Nevertheless, the effectiveness of digital technology in improving decision quality also depends on users' digital literacy, analytical competence, critical thinking skills, and the organization's ability to establish sound data governance and information security practices.

3. Proposed Method

The research method used in this study is qualitative with a literature review approach. This approach is employed to systematically explore, analyze, and synthesize various scholarly sources related to the integration of digital technology in financial and accounting systems and its implications for the quality of decision-making. The data used in this study are secondary data obtained from scientific journal articles, books, and reputable academic publications indexed in databases such as Scopus, Web of Science, and Google Scholar. The selection of literature is based on several inclusion criteria, including relevance to the research topic, publication within the last five to eight years to ensure novelty, and a focus on digital technology in finance and accounting contexts. The collected literature is then categorized and reviewed to identify key themes, theoretical perspectives, and empirical findings that contribute to a deeper understanding of the research problem.

Furthermore, the data analysis technique in this study uses a qualitative descriptive analysis method, which involves data reduction, data display, and conclusion drawing. In the data reduction stage, relevant information from the selected literature is carefully filtered and organized according to research objectives. The data display stage is conducted by grouping findings into thematic categories such as financial technology integration, accounting system transformation, and decision-making quality. Finally, conclusions are drawn by interpreting patterns, relationships, and inconsistencies found across the literature [12]. This method allows the researcher to critically evaluate existing studies and develop a comprehensive understanding of how digital technology integration influences decision-making processes. Through this approach, the study is expected to provide in-depth insights and conceptual contributions that can support the development of more effective financial and accounting practices in the digital era.

4. Results and Discussion

The Integration of Digital Technology in Financial and Accounting Systems

The integration of digital technology in financial and accounting systems represents a profound transformation that goes beyond mere automation and enters the realm of strategic organizational change. In the contemporary business environment, financial and accounting functions are no longer confined to recording transactions and preparing financial statements; instead, they have evolved into dynamic systems that support real-time decision-making and strategic planning [13]. The emergence of technologies such as artificial intelligence, cloud computing, blockchain, and big data analytics has significantly reshaped how financial information is generated, processed, and utilized. This transformation reflects a shift from traditional accounting systems, which are often manual and retrospective, toward digital ecosystems that are predictive, interconnected, and highly responsive to organizational needs. As a result, digital integration has become a critical driver of efficiency, transparency, and competitiveness in modern organizations.

One of the most significant contributions of digital technology to financial and accounting systems lies in the automation of routine and repetitive tasks. Processes such as data entry, transaction recording, reconciliation, and report generation can now be performed with minimal human intervention through the use of intelligent systems. Automation not only

reduces the risk of human error but also increases the speed and accuracy of financial operations. This allows accounting professionals to shift their focus from administrative tasks to more analytical and value-added activities, such as financial analysis, forecasting, and strategic advisory roles. In this sense, digital technology enhances not only operational efficiency but also the professional role of accountants, transforming them into strategic partners within the organization.

Furthermore, the integration of cloud-based accounting systems has revolutionized the accessibility and flexibility of financial data. Unlike traditional systems that rely on localized servers and limited access points, cloud technology enables real-time access to financial information from anywhere and at any time. This facilitates better collaboration among stakeholders, including managers, auditors, and external partners, as they can access up-to-date financial data simultaneously. Cloud systems also offer scalability, allowing organizations to adjust their technological infrastructure according to their needs without significant investment in physical hardware. This is particularly beneficial for small and medium-sized enterprises, which can leverage advanced accounting technologies without incurring high costs.

Another important aspect of digital integration is the use of big data analytics in financial and accounting systems. The ability to process and analyze large volumes of structured and unstructured data provides organizations with deeper insights into financial performance, customer behavior, and market trends. Through advanced analytics, organizations can identify patterns, detect anomalies, and generate predictive models that support proactive decision-making. For example, predictive analytics can be used to forecast cash flow, assess credit risk, and optimize investment strategies. This capability significantly enhances the strategic value of financial information, enabling organizations to move from reactive to proactive management approaches.

In addition, artificial intelligence plays a crucial role in enhancing the intelligence and adaptability of financial and accounting systems. AI-powered tools can learn from historical data, identify patterns, and make recommendations based on complex algorithms. This enables more accurate financial forecasting, fraud detection, and risk assessment. For instance, machine learning models can analyze transaction data to detect unusual patterns that may indicate fraudulent activities, thereby improving the security and reliability of financial systems. Moreover, AI can assist in decision-making by providing data-driven insights and scenario analysis, which helps managers evaluate different alternatives and choose the most optimal course of action.

Blockchain technology also contributes to the transformation of financial and accounting systems by enhancing transparency, security, and trust. Through decentralized and immutable ledgers, blockchain ensures that financial transactions are recorded in a secure and tamper-proof manner. This reduces the risk of fraud and manipulation, as all transactions are verified and recorded across a distributed network. In the context of accounting, blockchain can streamline auditing processes by providing real-time verification of financial data, thereby increasing the efficiency and reliability of audits. This technology has the potential to redefine traditional accounting practices, particularly in areas related to transaction verification and financial reporting.

Despite the numerous benefits of digital technology integration, organizations also face significant challenges in implementing these systems effectively. One of the primary challenges is the issue of technological readiness, which includes the availability of infrastructure, financial resources, and skilled personnel. Organizations that lack adequate technological capabilities may struggle to adopt and integrate digital systems successfully [18]. In addition, resistance to change among employees can hinder the adoption process, as individuals may be reluctant to transition from familiar traditional systems to new digital platforms. This highlights the importance of change management and continuous training in ensuring the successful implementation of digital technologies.

Another challenge relates to data security and privacy. As financial and accounting systems become increasingly digital and interconnected, the risk of cyber threats also increases. Organizations must invest in robust cybersecurity measures to protect sensitive financial data from unauthorized access and potential breaches. This includes the implementation of encryption technologies, access controls, and regular system audits. Failure to address these security concerns can undermine trust in digital systems and negatively impact organizational performance. The integration of digital technology requires careful alignment between technological systems and organizational processes. In many cases, organizations adopt advanced technologies without fully considering how these systems fit into their existing workflows and structures. This can lead to inefficiencies, redundancies, and underutilization of technological capabilities. Therefore, successful digital integration requires

a holistic approach that considers not only the technical aspects but also the organizational, cultural, and strategic dimensions of implementation.

From a theoretical perspective, the integration of digital technology in financial and accounting systems can be understood through frameworks such as the Technology-Organization-Environment (TOE) model and the Diffusion of Innovation theory. These frameworks emphasize the importance of technological characteristics, organizational readiness, and environmental factors in influencing the adoption and implementation of new technologies [19]. By applying these theoretical perspectives, researchers and practitioners can gain a deeper understanding of the factors that facilitate or hinder digital integration, thereby developing more effective strategies for implementation.

In conclusion, the integration of digital technology in financial and accounting systems represents a transformative process that has significant implications for organizational efficiency, transparency, and strategic decision-making. While digital technologies offer numerous benefits, including automation, real-time data access, advanced analytics, and enhanced security, their successful implementation depends on a range of factors, including technological readiness, human capabilities, and organizational alignment. As organizations continue to navigate the complexities of the digital era, the ability to effectively integrate and utilize digital technologies in financial and accounting systems will become increasingly critical for achieving sustainable competitive advantage.

The Role of Digital Technology in Enhancing the Quality of Decision-Making

The role of digital technology in enhancing the quality of decision-making has become increasingly central in modern organizations, particularly in the context of financial and accounting systems. In an era characterized by rapid information exchange and high uncertainty, decision-makers are required to respond quickly while maintaining accuracy and strategic alignment. Digital technology enables this by transforming raw financial data into meaningful, real-time insights that can support both operational and strategic decisions [20]. Unlike traditional decision-making processes that rely heavily on historical data and manual interpretation, digital systems provide dynamic, forward-looking perspectives through continuous data processing and analysis. This shift has fundamentally changed how organizations approach decision-making, making it more data-driven, evidence-based, and responsive to changing conditions.

One of the most important contributions of digital technology to decision-making quality lies in its ability to improve the accuracy and reliability of information. Technologies such as automated accounting systems and integrated financial platforms reduce the likelihood of human error and ensure that financial data is recorded and processed consistently. High-quality data is essential for effective decision-making, as inaccurate or incomplete information can lead to flawed conclusions and suboptimal outcomes [3]. By providing accurate and validated financial information, digital systems enhance the credibility of data used by managers and stakeholders, thereby supporting more confident and informed decisions. This is particularly important in complex organizational environments where decisions often involve significant financial and strategic implications.

In addition to accuracy, digital technology significantly enhances the timeliness of information, which is a critical factor in decision-making quality. Real-time data processing allows organizations to monitor financial performance continuously and respond promptly to emerging issues or opportunities. For example, managers can track cash flow, revenue trends, and operational costs in real time, enabling them to make immediate adjustments when necessary. This level of responsiveness is crucial in highly competitive and volatile markets, where delays in decision-making can result in lost opportunities or increased risks. By reducing the time lag between data generation and decision-making, digital technology enables organizations to act more swiftly and effectively.

Another key aspect of digital technology is its ability to provide deeper analytical insights through advanced tools such as data analytics, machine learning, and predictive modeling. These tools allow organizations to go beyond descriptive analysis and engage in predictive and prescriptive analysis, which are essential for strategic decision-making. For instance, predictive analytics can forecast future financial trends based on historical data, while prescriptive analytics can recommend optimal courses of action based on various scenarios [21]. This enhances the decision-making process by enabling managers to anticipate potential outcomes and evaluate different alternatives before making a decision. As a result, decisions are not only based on current conditions but also informed by future projections and risk assessments.

Moreover, digital technology improves the visualization and communication of financial information, which plays a crucial role in decision-making processes. Modern digital systems provide interactive dashboards, visual reports, and graphical representations that make

complex data easier to understand and interpret [22]. This is particularly beneficial for non-financial managers who may not have extensive accounting knowledge but are involved in decision-making. Clear and intuitive data visualization enhances comprehension, reduces misinterpretation, and facilitates more effective communication among stakeholders. Consequently, digital technology supports collaborative decision-making by ensuring that all relevant parties have access to the same accurate and understandable information.

However, the effectiveness of digital technology in enhancing decision-making quality is not solely determined by the technology itself but also by the capabilities of its users. Human factors such as digital literacy, analytical skills, and critical thinking play a crucial role in interpreting and utilizing the information generated by digital systems. Even the most advanced technology cannot produce high-quality decisions if users lack the ability to understand and apply the insights provided. Therefore, organizations must invest in training and development programs to enhance employees' competencies in using digital tools and interpreting data. This highlights the importance of the interaction between technology and human resources in achieving optimal decision-making outcomes.

Despite its many advantages, the use of digital technology in decision-making also presents certain challenges. One of the main challenges is information overload, where the abundance of available data can overwhelm decision-makers and make it difficult to identify relevant information. In such cases, decision-makers may experience analysis paralysis, leading to delays or indecision. Additionally, overreliance on technology can reduce critical thinking and professional judgment, as individuals may depend too heavily on automated recommendations without questioning their validity. This underscores the need for a balanced approach that combines technological capabilities with human judgment and experience.

Another important consideration is the issue of data quality and system reliability. While digital systems are designed to enhance accuracy, they are still dependent on the quality of input data and the integrity of system processes [23]. Errors in data entry, system malfunctions, or cybersecurity breaches can compromise the reliability of information and negatively impact decision-making. Therefore, organizations must implement robust data governance and security measures to ensure the integrity and reliability of their digital systems. This includes regular system audits, data validation processes, and the use of advanced security technologies to protect sensitive information.

From a theoretical perspective, the role of digital technology in decision-making can be understood through frameworks such as the Technology-Organization-Environment Framework and Diffusion of Innovation Theory. These theories emphasize that the effectiveness of technology in improving decision-making is influenced by technological characteristics, organizational context, and environmental factors. In addition, the Stimulus-Organism-Response Model explains how digital information (stimulus) is processed by individuals (organism) and leads to specific decisions (response). These theoretical perspectives highlight that decision-making is a complex process that involves the interaction of technology, individuals, and organizational systems.

In conclusion, digital technology plays a vital role in enhancing the quality of decision-making by improving the accuracy, timeliness, and analytical depth of financial information. It enables organizations to make more informed, strategic, and responsive decisions in an increasingly complex business environment. However, the benefits of digital technology can only be fully realized when supported by competent human resources, effective data management, and appropriate organizational strategies. Therefore, the integration of digital technology into decision-making processes should be approached holistically, ensuring that technological advancements are aligned with human capabilities and organizational goals to achieve optimal outcomes.

5. Comparison

Compared with previous studies, this research provides a broader and more comprehensive perspective by examining the integration of digital technology in financial and accounting systems through a qualitative literature review rather than focusing on a single technology or a specific organizational setting. Earlier studies have primarily emphasized the technical implementation of digital technologies, such as artificial intelligence, cloud accounting, blockchain, or financial technology, and their direct effects on organizational performance or financial reporting quality. In contrast, this study synthesizes findings from diverse scholarly sources to demonstrate that the quality of decision-making is influenced not only by technological capabilities but also by organizational readiness, digital literacy, human resource competence, data governance, and the alignment between digital systems and business processes. This integrated perspective represents the main contribution of the study by bridging technological, organizational, and managerial dimensions into a unified

conceptual framework, thereby offering a more holistic understanding of how digital transformation enhances decision-making quality and providing a stronger theoretical foundation for future empirical research.

6. Conclusions

Based on the findings of this study, it is recommended that educational institutions strengthen financial education programs by integrating practical financial literacy into the curriculum to improve students' understanding and application of financial concepts. In addition, students should be encouraged to use financial technology wisely, not only for transactions but also for financial planning, budgeting, and monitoring expenses. It is also important to promote positive financial behavior, such as saving regularly, controlling spending, and setting financial goals, to ensure sustainable financial management. For future researchers, it is suggested to expand the scope of the study by including additional variables and broader samples to obtain more comprehensive and generalizable results.

Based on the overall findings of this study, it can be concluded that the integration of digital technology in financial and accounting systems plays a crucial and transformative role in improving the quality of decision-making within organizations. Digital technologies such as automation systems, data analytics, artificial intelligence, and cloud-based platforms have significantly enhanced the accuracy, timeliness, and relevance of financial information, which are essential elements in effective decision-making processes. The study also highlights that digital integration enables organizations to shift from traditional, reactive approaches toward more proactive and data-driven strategies. However, the effectiveness of this integration is not solely determined by technological sophistication but is also highly dependent on organizational readiness, human resource competence, and the alignment between technology and business processes. Therefore, while digital technology provides substantial opportunities to improve decision quality, its impact will only be optimal when supported by proper implementation, user capability, and strategic management.

Based on these conclusions, it is recommended that organizations adopt a holistic approach in integrating digital technology into financial and accounting systems by not only investing in advanced technological tools but also strengthening human resource capabilities through continuous training and development. Organizations should also ensure proper alignment between digital systems and organizational processes to maximize the effectiveness of technology utilization. In addition, it is important to implement strong data governance and cybersecurity measures to maintain the accuracy, reliability, and security of financial information. Future researchers are encouraged to expand this study by exploring empirical approaches or incorporating additional variables such as organizational culture, digital literacy, and technological readiness to provide a more comprehensive understanding of the relationship between digital technology and decision-making quality.

Author Contributions: Conceptualization: E.Y.B.P. and M.M.; Methodology: E.Y.B.P.; Software: E.Y.B.P.; Validation: E.Y.B.P., M.M., C.W., and T.S.L.; Formal analysis: E.Y.B.P.; Investigation: E.Y.B.P.; Resources: M.M., C.W., and T.S.L.; Data curation: E.Y.B.P.; Writing—original draft preparation: E.Y.B.P.; Writing—review and editing: M.M., C.W., and T.S.L.; Visualization: E.Y.B.P.; Supervision: M.M., C.W., and T.S.L.; Project administration: E.Y.B.P. All authors have read and agreed to the published version of the manuscript.

Funding: This research received no external funding.

Data Availability Statement: The data supporting the findings of this study are available from the corresponding author upon reasonable request. Since this study employed a qualitative literature review approach, no new publicly archived datasets were generated. The materials analyzed during the study consist of published scholarly literature cited in the reference list.

Acknowledgments: The authors would like to express their sincere appreciation to Akademi Keuangan dan Perbankan Effata Kupang and Sekolah Tinggi Ilmu Ekonomi Oemathonis Kupang for their academic support throughout this study. The authors also thank colleagues and reviewers for their valuable comments and suggestions, which contributed to improving the quality of this manuscript. Artificial intelligence (AI)-assisted writing tools were used solely to improve grammar, language clarity, and readability. The selection of literature, data interpretation, critical analysis, and all scientific conclusions presented in this manuscript remain entirely the responsibility of the authors.

Conflicts of Interest: The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript; or in the decision to publish the results.

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