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The Effect of Financial Technology on Financial Reporting Quality: The Mediating Role of Accounting Information Systems

Original Article

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Abstract

This research explores the impact of Financial Technology (FinTech) implementation on the quality of financial reporting, while also assessing the mediating function of Accounting Information Systems (AIS) in organizations based in Bali, Indonesia. Although FinTech adoption and financial reporting quality have been studied separately, limited research has tested AIS as a mediating mechanism across diverse organizational sectors in Bali. The study is designed to determine how the use of digital financial tools contributes to improving key aspects of financial reporting such as accuracy, reliability, timeliness, and relevance through enhanced accounting system performance. A quantitative methodology was applied, utilizing survey responses from 185 accounting and finance practitioners employed in banks, hospitality enterprises, cooperatives, and private sector organizations across Bali. Purposive sampling guided participant selection, targeting individuals active in FinTech-related financial activities. For data analysis, Structural Equation Modeling (SEM) with SmartPLS/AMOS was employed to explore direct and indirect variable relationships. FinTech adoption significantly improves financial reporting quality, and AIS partially mediates this link, showing FinTech's direct influence plus an indirect pathway through enhanced AIS effectiveness. Organizations that integrate FinTech with efficient AIS frameworks tend to experience improved reporting accuracy, faster financial processing, and reduced errors. In conclusion, the integration of FinTech and AIS plays a crucial role in advancing financial reporting quality in Bali. Digital transformation in accounting is highlighted by the study as vital for enhancing transparency and decision-making efficiency.

Keywords: Accounting Information Systems, Digital Transformation in Accounting, Financial Reporting Quality, Financial Technology, Structural Equation Modeling.

1. Introduction

The growing use of digital tools in business has greatly transformed financial activities across organizations (Riesmiyantiningtias & Hidayat, 2026). Among these innovations, Financial Technology (FinTech) has emerged as a key driver of change, particularly in the way financial data is processed, recorded, and reported (Hughes et al., 2024). This transformation has encouraged organizations to reassess their accounting practices in order to remain efficient and competitive in a digitally driven environment.

Financial reporting plays a vital role in supporting organizational decision-making and ensuring accountability to stakeholders (Saputra, 2020). High-quality financial reports are expected to provide information that is accurate, timely, relevant, and reliable (Akhalumeh & Ohiokha, 2017). As business environments become more complex, organizations are increasingly dependent on digital systems to maintain the quality and consistency of their financial reporting processes (Susana, 2026). In this context, FinTech offers a range of tools that can streamline financial operations, improve transaction processing, and reduce manual errors (Neriana & Kirana DP, 2026). These capabilities are particularly important for organizations that handle large volumes of financial data and require fast, precise reporting outputs. However, the influence of FinTech on reporting quality may not operate in isolation, as it is often embedded within broader accounting systems (Tanjung et al., 2026).

Accounting Information Systems (AIS) represent an essential infrastructure in managing financial data within organizations (Mukhsin et al., 2024). AIS combines accounting procedures with information technology to ensure that financial information is properly collected, processed, and reported (Zaçe & Shuli, 2025). The effectiveness of AIS can be enhanced through the adoption of FinTech-based solutions, which may strengthen the overall financial reporting process.

Given the interconnected nature of FinTech and AIS, it is important to understand how these two elements work together in shaping financial reporting quality. In particular, the role of AIS as a supporting mechanism may help explain how digital financial tools translate into improved reporting outcomes (Diah et al., 2026). This relationship forms an important focus in understanding modern accounting practices.

Despite growing scholarly attention to FinTech and financial reporting quality, prior studies have largely examined these two constructs separately, with limited research testing Accounting Information Systems as a mediating mechanism that links FinTech implementation to financial reporting outcomes. This gap is particularly evident in Bali, Indonesia, where organizations across diverse sectors such as banking, hospitality, cooperatives, and private enterprises have adopted FinTech at varying levels, yet the mediating pathway through which AIS transmits this effect into reporting quality remains underexplored. This study addresses this gap by empirically testing AIS as a mediating variable between FinTech implementation and financial reporting quality across these sectors.

This study is situated in the context of organizations operating in Bali, Indonesia, where digital financial transformation is increasingly being adopted across multiple sectors, including banking, hospitality, cooperatives, and private enterprises (Mandala & Putri, 2025). These sectors provide a relevant setting for examining how FinTech and AIS are implemented in real organizational environments. The primary objective of this research is to examine the effect of FinTech implementation on financial reporting quality and to analyze the role of AIS in mediating this relationship. By focusing on professionals involved in financial and accounting functions, the study aims to capture practical insights into how digital systems influence reporting performance. These aims rely on a quantitative approach and data from FinTech-enabled finance professionals. SEM tests direct and indirect links among constructs. The design will likely yield structured insight into digital transformation’s role in improving reporting practices.

2. Literature Review

The rise of FinTech has greatly altered financial practices, allowing for speedier, more reliable, and more accurate financial operations and reporting (Wahyudin et al., 2025). Perceived usefulness and ease of use shape FinTech adoption within organizations, as framed by TAM, and this ultimately facilitates its embedding into financial processes (Natsir et al., 2023). In accounting contexts, FinTech is increasingly recognized as a technological enabler that supports automation, reduces manual intervention, and enhances the reliability of financial data processing (Natsir et al., 2023).

2.1. Accounting Information Systems (AIS)

Information Systems Theory often underpins Accounting Information Systems (AIS), highlighting how integrated data processing supports organizational decisions (Lutfi, 2023; Queenta & Jayanti, 2025). AIS functions as a structured framework that collects, processes, and delivers financial information in a systematic manner (Hayuningtyas & Rahmawati, 2025). Prior research suggests that the effectiveness of AIS is strongly linked to the quality of information produced, particularly in terms of accuracy, timeliness, and consistency. When AIS is supported by advanced digital technologies such as FinTech, its capacity to process financial data is expected to improve significantly (Hargiyanto et al., 2025).

2.2. Financial Reporting Quality

Financial reporting quality is typically understood via Decision-Usefulness Theory, which holds that relevance and faithful representation are essential for information to aid decisions (Tenaya, 2008). Previous empirical studies have highlighted that technological integration in accounting systems contributes to improved reporting quality by minimizing errors, accelerating reporting cycles, and enhancing transparency (Masitah et al., 2026). However, the relationship between FinTech adoption and reporting quality is not always direct, as system effectiveness and organizational readiness play important roles (Urumsah et al., 2022).

2.3. Previous Research

Empirical evidence on the relationship between AIS and financial reporting quality is generally consistent in direction but limited in scope. Nisa (2025) using a quantitative survey of 90 active AIS users analyzed through simple linear regression, found that AIS effectiveness has a positive and significant effect on financial reporting quality, while also noting that factors outside the model contribute to reporting outcomes. This finding confirms the basic AIS-to-reporting-quality relationship but, because it relies on a single-predictor model, does not account for antecedent drivers such as FinTech adoption or test how AIS might transmit the effect of another variable.

This methodological limitation is echoed at a broader level by Nurpitasari et al. (2026), whose systematic literature review of prior AIS studies concludes that although a positive and statistically significant association between AIS implementation and financial reporting quality is commonly reported, these findings remain scattered across studies that differ in approach, object, and result, and the review explicitly calls for further research to address the resulting gaps. This inconsistency in prior findings, combined with the near-absence of studies testing AIS as a mediating rather than a standalone predictor, is the specific gap the present study addresses by embedding AIS within a mediation model between FinTech and financial reporting quality.

The Bali context adds a further dimension to this gap. Tribroto et al. (2023) examining digital banking policy implementation in Bali through qualitative interviews and NVivo-based coding, found that Bali's ICT development, financial literacy, and financial inclusion place it ahead of other Indonesian regions, while also identifying persistent regulatory fragmentation between digital banking policy stakeholders. This suggests that while Bali offers a favorable macro-level environment for FinTech adoption, whether this translates into improved AIS effectiveness and financial reporting quality at the organizational and practitioner level, across banking, hospitality, cooperative, and private sector organizations, has not been empirically tested. The present study extends this line of work by moving the analysis from the policy level to the organizational level, using quantitative survey data and SEM to test both the direct and mediated pathways.

Drawing on these theoretical foundations, the following hypotheses are derived.
H1: FinTech has a significant positive effect on financial reporting quality.
H2: FinTech has a significant positive effect on Accounting Information Systems.
H3: Accounting Information Systems has a significant positive effect on financial reporting quality.
H4: Accounting Information Systems mediates the relationship between FinTech and financial reporting quality.

3. Methods

A quantitative design is used in this study to explore links among FinTech, AIS, and financial reporting quality. This approach enables objective variable measurement and statistical relationship testing (Lim, 2025). The research is designed to test both direct and indirect effects within a structured analytical framework. The study was conducted in the context of organizations operating in Bali, Indonesia, where digital transformation in financial practices has become increasingly prevalent. The selected sectors include banking institutions, hospitality enterprises, cooperatives, and private companies. These sectors were chosen because they actively implement digital financial systems and provide relevant insights into FinTech-based accounting practices (Prawisanthi & Kresnandra, 2025).

Practitioners in accounting and finance involved with reporting and FinTech activities form the study population. Respondents were chosen via purposive sampling, focusing on those experienced with digital tools and accounting systems at work (Tarka & Babaev, 2021). A total of 185 respondents participated in the study. Data were collected using a structured survey questionnaire designed to capture perceptions regarding FinTech implementation, AIS effectiveness, and financial reporting quality. The questionnaire was distributed to eligible respondents working in the selected organizations across Bali. Structural Equation Modeling (SEM) was applied to analyze respondent data. This method supports concurrent testing of multiple variable relationships, covering direct and indirect pathways (Beran & Violato, 2010). SEM is particularly suitable for testing mediation effects, which are central to this study.

FinTech serves as the independent variable, financial reporting quality as the dependent, and AIS as the mediator in this research (S. A. Putri & Suryaningsih, 2024). FinTech is measured through its implementation in financial operations, AIS is measured through system effectiveness in processing financial data, and financial reporting quality is assessed based on accuracy, reliability, timeliness, and relevance (Widjayanti et al., 2024). The analytical process begins with testing the validity and reliability of the measurement model to ensure that the indicators accurately represent each construct. After confirming measurement validity, the structural model is analyzed to evaluate the hypothesized relationships among variables. The mediation effect of AIS is examined to determine whether it partially or fully transmits the influence of FinTech on financial reporting quality.

Overall, this methodological approach enables a comprehensive assessment of how digital financial innovation contributes to improvements in accounting information systems and financial reporting outcomes. The combination of survey data and SEM analysis provides robust empirical evidence for understanding the dynamics of FinTech implementation in organizational accounting practices (Diah et al., 2026).

4. Results and Discussion

4.1. Research Results

Table 1. Respondent Demographic Profile (n = 185)

Category	Group	Frequency	Percentage
Gender	Male	92	49.7%
	Female	93	50.3%
Age	21-30 years	54	29.2%
	31-40 years	78	42.2%
	>40 years	53	28.6%
Sector	Banking	52	28.1%
	Hospitality	61	33.0%
	Cooperatives	38	20.5%
	Private Companies	34	18.4%

The demographic profile shows a balanced representation of respondents across gender, age groups, and organizational sectors. Most respondents are from hospitality and banking sectors, indicating strong FinTech adoption in these industries in Bali. The demographic distribution of respondents indicates a nearly balanced representation in terms of gender. Female participants slightly outnumber male respondents, although the difference is minimal, suggesting that both genders are almost equally involved in the study. This balance helps ensure that the findings are not biased toward a particular gender group and can more accurately reflect perspectives from both male and female accounting and finance practitioners. Most respondents were aged 31-40, with smaller groups at 21-30 and over 40. This suggests participants are in productive career stages, lending credibility to their answers given their likely familiarity with financial systems and reporting.

In terms of occupational sector, the respondents are distributed across banking, hospitality, cooperatives, and private companies, with the hospitality sector representing the largest proportion. This suggests that service-oriented industries play a dominant role in the sample, which is relevant given their frequent use of digital financial systems and FinTech-based operations. The presence of respondents from banking also strengthens the relevance of the data, as this sector is highly dependent on advanced financial technologies. Meanwhile, contributions from cooperatives and private companies ensure diversity in organizational scale and structure, allowing the study to capture a broader picture of FinTech and AIS implementation across different business environments in Bali.

Table 2. Validity and Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	AVE
FinTech (FT)	0.891	0.914	0.621
AIS	0.903	0.928	0.658
Financial Reporting Quality (FRQ)	0.887	0.912	0.604

Source: Primary data analysis using SEM (SmartPLS/AMOS output, 2026)

The reliability and validity assessments show that all constructs performed within acceptable limits. Cronbach's Alpha and Composite Reliability both exceeded 0.70, affirming strong internal consistency, and AVE measures were all greater than 0.50, establishing convergent validity. Each variable, including FinTech (FT), Accounting Information Systems (AIS), and Financial Reporting Quality (FRQ), produced Cronbach's Alpha values substantially above the standard 0.70 cutoff, with AIS yielding the strongest reliability coefficient. These findings suggest that the items for each variable reliably measured their respective constructs. Additionally, Composite Reliability (CR) for all constructs remained above 0.90, which further confirms that the indicators were highly dependable and accurately captured the underlying latent variables.

Convergent validity was assessed through Average Variance Extracted (AVE), and all variables produced values above the 0.50 benchmark. AIS ranked first in convergent validity strength, succeeded by FinTech and then Financial Reporting Quality. Such findings imply that each construct explains a considerable share of indicator variance, affirming the statistical soundness of the measurement model. In sum, the solid reliability and validity outcomes support the suitability of the research instrument for further structural modeling using SEM.

Table 3. Descriptive Statistics of Variables

Variable	Mean	Standard Deviation	Interpretation
FinTech (FT)	4.12	0.61	High
AIS	4.08	0.64	High
FRQ	4.15	0.58	High

Source: Primary data analysis using SEM (SmartPLS/AMOS output, 2026)

The descriptive data reveal that participants generally perceive strong levels of FinTech usage, AIS performance, and financial reporting quality across their organizations. Descriptive statistics demonstrate that all three constructs, namely FinTech, AIS, and FRQ, receive consistently high evaluations from the respondent group. FinTech has a mean score of 4.12 which indicates that digital financial tools are widely adopted and actively used within the surveyed organizations. Likewise, AIS records a mean value of 4.08 which reflects that accounting systems are generally well implemented and operate effectively in supporting financial activities. These high mean values indicate that respondents view the ongoing digital transformation in their organizations in a positive way.

Furthermore, the highest average score belongs to Financial Reporting Quality (FRQ) at 4.15, showing that respondents consider financial reports to be very accurate, current, and credible. All variables exhibit low standard deviations, between 0.58 and 0.64, revealing that individual responses are situated close to the overall mean. These finding signals robust alignment among participants in their assessments of FinTech adoption, AIS functioning, and financial reporting quality. The consistency of these perceptions across different groups strengthens the reliability of the dataset for further statistical analysis.

Table 4. Correlation Matrix

Variables	FT	AIS	FRQ
FT	1.000	0.712	0.684
AIS	0.712	1.000	0.739
FRQ	0.684	0.739	1.000

Source: Primary data analysis using SEM (SmartPLS/AMOS output, 2026)

The correlation analysis indicates strong positive relationships among all variables. The strongest correlation is observed between AIS and financial reporting quality, suggesting AIS plays an important role in improving reporting outcomes.

The correlation results indicate that all variables in the study are positively and strongly related to one another. Financial Technology (FinTech) shows a substantial relationship with Accounting Information Systems (AIS) with a correlation coefficient of 0.712, suggesting that higher levels of FinTech adoption are associated with more effective AIS implementation. FinTech also has a strong positive relationship with Financial Reporting Quality (FRQ), recorded at 0.684, indicating that increased use of digital financial tools tends to be linked with better quality financial reporting outcomes. These results reflect a consistent pattern where improvements in digital financial systems are aligned with stronger accounting performance.

In addition, AIS demonstrates the strongest correlation with Financial Reporting Quality at 0.739, highlighting its important role in enhancing reporting outcomes compared to direct FinTech influence. This suggests that AIS may function as a key system through which financial data is processed and transformed into high quality reporting information. The relatively high intercorrelations among all variables also indicate a coherent relationship structure, where FinTech, AIS, and FRQ are closely connected within organizational financial practices. Overall, the pattern supports the idea that stronger integration between financial technology and accounting systems is associated with improved financial reporting performance.

Table 5. Structural Model and Hypothesis Testing (SEM Results)

Hypothesis	Path	Beta (β)	T-Value	P-Value	Result
H1	FT → FRQ	0.41	4.85	0.000	Supported
H2	FT → AIS	0.65	7.92	0.000	Supported
H3	AIS → FRQ	0.52	6.11	0.000	Supported
H4	FT → AIS → FRQ (Mediation)	0.34	5.03	0.000	Partial Mediation

Source: Primary data analysis using SEM (SmartPLS/AMOS output, 2026)

The SEM analysis confirms that Financial Technology has a substantial positive influence on financial reporting quality. FinTech also strongly shapes the effectiveness of Accounting Information Systems. AIS significantly elevates financial reporting quality, pointing to its important position as a mediator. The mediation test reveals that AIS partially mediates the link between FinTech and financial reporting quality. These findings indicate that organizations possessing more advanced FinTech implementation and more efficient AIS systems tend to achieve better financial reporting quality, notably with respect to accuracy, timeliness, and reliability.

The results from hypothesis testing show that Financial Technology (FinTech) positively and significantly affects Financial Reporting Quality (FRQ), with a beta coefficient of 0.41, t-value of 4.85, and p-value of 0.000. Such evidence verifies that higher levels of FinTech usage directly improve financial reporting in terms of precision, promptness, and dependability. In addition, FinTech also shows a strong and significant effect on Accounting Information Systems (AIS), with the highest beta value of 0.65 and a t-value of 7.92, indicating that FinTech plays a major role in strengthening the effectiveness and performance of accounting systems within organizations.

According to the findings, AIS significantly and positively influences FRQ, with a beta of 0.52 and a t-value of 6.11, demonstrating that effective accounting information systems play a critical role in delivering high-quality financial reports. The mediation analysis indicates partial mediation by AIS between FinTech and FRQ, featuring a significant indirect effect ($\beta = 0.34$, $t = 5.03$, $p = 0.000$). This points to FinTech enhancing financial reporting quality through direct means as well as indirectly via AIS improvement, reinforcing the importance of merging technology and accounting systems for optimal reporting performance.

4.2. Discussion

FinTech is found to have a substantial impact on elevating financial reporting quality within Bali-based organizations, according to these findings. This points to digital financial integration as an important force in refining the processing and presentation of financial information (Pratiwi et al., 2025). This is consistent with the Technology Acceptance Model and parallels Pratiwi et al. (2025), who found among hospital personnel that digitalization strengthens AIS effectiveness and thereby improves reporting accuracy, timeliness, and reliability, suggesting the pathway holds across sectors. The positive relationship suggests that organizations benefit from adopting FinTech in their financial operations.

One of the key insights from the results is that FinTech directly contributes to improving accuracy, timeliness, relevance, and reliability of financial reporting (Manik, 2026). This improvement occurs because digital systems reduce manual intervention and streamline financial processes (Radianto & Kilay, 2025). These dimensions mirror Decision-Usefulness Theory's reporting criteria. Radianto and Kilay (2025) found that AI-enabled automation reduces error and strengthens internal controls, and Kimani (2024) similarly linked AIS to reporting accuracy through error reduction and audit trails. As a result, organizations are able to generate financial reports more efficiently and with fewer errors (Kimani, 2024).

The results also indicate that FinTech has a strong influence on Accounting Information Systems (AIS) (K. N. A. Putri & Yadnyana, 2025). This suggests that the implementation of FinTech strengthens the overall performance of AIS within organizations (Utami et al., 2026). This reflects TAM's premise that perceived usefulness drives adoption, confirmed by Putri and Yadnyana (2025) among Denpasar cooperatives, and mirrored by Utami et al. (2026), who found FinTech and related digital tools improve budget accuracy through a similarly mediated pathway. When financial systems are supported by advanced digital tools, the quality of data processing and financial integration becomes more effective (Nadiar et al., 2026). Their bibliometric review notes that empirical, outcome-linked AIS research remains comparatively limited, a gap this study's SEM-based test helps address.

The strong relationship between FinTech and AIS highlights the importance of system integration in modern financial management (Hastharita et al., 2026). Organizations that adopt FinTech are likely to experience improvements in how financial data is collected, processed, and stored (Michael et al., 2025). This further reflects Information Systems Theory's integration principle, supported by Michael et al. (2025), who found cloud-based AIS and top management support jointly strengthen AIS effectiveness among Jakarta retail employees. This integration creates a more structured and reliable accounting environment.

Another important finding is that AIS significantly enhances financial reporting quality (Michael et al., 2025). This shows that AIS serves as a crucial mechanism in ensuring that financial information is processed accurately and consistently. This corroborates Nisa (2025). However, Wulandari et al. (2026) found AIS had no significant effect on reporting quality in public health centers, where internal control was the dominant predictor instead ($t = 0.417$ vs. $t = 7.378$), suggesting AIS's effect may be sector-contingent rather than universal. Effective AIS implementation enables organizations to maintain better control over financial data and reporting procedures (Wulandari et al., 2026).

The mediation provided by AIS in the FinTech-reporting quality relationship is notably substantial. Evidence indicates that FinTech enhances reporting quality directly as well as indirectly by way of AIS. This suggests that AIS acts as a bridge, reinforcing FinTech's contribution to improved financial reporting (Michael & Widjaja, 2024). This addresses a gap noted by Nurpitasari et al. (2026), whose review found mediation-specific evidence scarce in prior AIS literature. A related but distinct structure appears in Michael and Widjaja (2024), where internal control and user capability moderate, rather than mediate, AIS's effect, a different mechanism than the one confirmed here (β = 0.34, p = 0.000).

This mediation effect suggests that the effectiveness of FinTech depends greatly on how well AIS is implemented within an organization (Assyarofi & Ifada, 2024). Without a strong AIS framework, the potential benefits of FinTech may not be fully realized (Prasetianingrum et al., 2026). Therefore, both systems must work together to achieve optimal financial reporting performance. Assyarofi and Ifada (2024) similarly found AIS mediates the effect of business processes on reporting quality, supporting AIS as a genuine transmission mechanism. Prasetianingrum et al. (2026), however, found internal control exerted a stronger direct effect than AIS, echoing the public-sector pattern seen in Wulandari et al. (2026)

The results further highlight that organizations with well-integrated FinTech and AIS systems tend to experience faster financial processing and improved reporting accuracy (Aulia et al., 2026). This is particularly important in sectors that require timely financial information for decision-making, such as banking, hospitality, cooperatives, and private enterprises in Bali. Aulia et al. (2026) found AI, cloud computing, and blockchain integration improve data efficiency and accessibility, though they caution these gains depend on organizational culture and digital readiness, consistent with this study's partial mediation finding.

From a practical perspective, these findings emphasize the importance of digital transformation in accounting practices. Organizations that invest in FinTech and strengthen their AIS infrastructure are better positioned to improve transparency and operational efficiency (Rudding, 2024). This is consistent with Rudding (2024), who found technology-based AIS significantly improves operational efficiency, reporting accuracy, and decision-making in a university setting. This ultimately supports more reliable financial decision-making processes.

Overall, the study confirms that the combination of FinTech and AIS plays a critical role in enhancing financial reporting quality (Younis et al., 2025). Together, TAM, Information Systems Theory, and Decision-Usefulness Theory explain why FinTech is adopted, how AIS transmits its effect, and what reporting qualities result. This should be read with caution: Younis et al. (2025) found only two of five AIS quality dimensions significantly predicted reporting quality. Aliyah and Munandar (2026) illustrate the risk of the alternative, finding that poor integration across divisions produced inconsistent financial reports in a repair services company. The results highlight the need for organizations to focus not only on adopting digital tools but also on ensuring that their accounting systems are capable of effectively supporting those technologies (Aliyah & Munandar, 2026). This integrated approach leads to more accurate, timely, and reliable financial reporting outcomes.

5. Conclusion

The study arrives at the conclusion that Financial Technology (FinTech) significantly and positively affects financial reporting quality among firms operating in Bali. Digital financial instruments are found to directly contribute to more accurate, timely, relevant, and reliable financial disclosures. This underscores FinTech's important role in boosting comprehensive reporting performance. Additionally, the results verify that FinTech notably improves the operational effectiveness of AIS. This means that organizations using FinTech are able to strengthen their accounting systems in terms of data processing, integration, and financial management. A more effective AIS contributes to better handling of financial information within organizations.

The study further establishes that AIS substantially improves financial reporting quality. Moreover, AIS serves as a partial mediator in the FinTech and financial reporting quality relationship. This indicates that FinTech enhances reporting both directly and indirectly by boosting AIS effectiveness. Based on these findings, organizations should persist in their FinTech investments and simultaneously strengthen their Accounting Information Systems. The integration of both systems should be prioritized to maximize financial reporting quality. Organizations that effectively combine FinTech and AIS are more likely to achieve better transparency, efficiency, and accuracy in financial reporting processes.

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