

INTEGRATION OF OPERATIONAL AUDIT AND ACCOUNTING INFORMATION SYSTEM IN WORKING CAPITAL FINANCING: SYSTEMATIC LITERATURE REVIEW

By

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Abstract: *This study investigates the integration of operational audit and accounting information systems (AIS) to enhance the effectiveness of working capital credit financing. Amid increasing inefficiencies in credit allocation and internal controls, this research addresses the growing need for a data driven, accountable financing system. Employing a Systematic Literature Review (SLR) method, 14 peer reviewed articles from 2010-2025 were analyzed. The findings reveal that integrated audits and AIS significantly improve data accuracy, decision making speed, and risk management. The synthesis highlights key factors such as audit independence, system reliability, and top management support as critical to successful implementation. However, challenges like resource limitations and resistance to change persist. This study contributes a comprehensive framework illustrating how synergy between audit and AIS can optimize credit management, improve financial performance, and strengthen stakeholder trust. Future research is encouraged to explore industry specific case studies and the application of emerging technologies such as AI and data analytics in integrated audit systems*

INTRODUCTION

In today's business environment, many companies face serious challenges in managing working capital credit, particularly in terms of accurate allocation, control over fund usage, and speed in financing decision making. Although working capital credit financing is a vital instrument for maintaining business operations, inefficiencies in fund distribution, weak internal control systems, and delays in financial reporting are still commonly found (Amyulianthy et al. 2025). This phenomenon indicates an urgent need to develop a more accountable, responsive, and data driven financing management system.

One of the main causes is the lack of integration between operational audit functions and accounting information systems (AIS), which should ideally work synergistically to generate accurate, timely, and actionable information for management. In many cases, operational audits are merely formalities without adequate system support, making them incapable of detecting financing risks at an early stage (Tjahjanto et al. 2025). The novelty of this study lies in its approach of combining these two crucial elements operational audit and

AIS within a single analytical framework to enhance the effectiveness of working capital financing.

This phenomenon is reinforced by internal reports from various sectors, including banking and the real sector, which show high levels of non performing loans (NPL) due to working capital credit granted without strong data foundations and comprehensive operational evaluations. Additionally, many internal audit reports highlight an information gap between operational processes and financial systems, leading to distortions in credit decision making processes (Bisnis.Com 2024). This study is unique in its focus on the integrative role of auditing and accounting information technology as a strategic intervention not merely as a passive reporting system.

On the other hand, market competition and increasing demands for transparency and good governance are pushing companies toward digital transformation. However, the integration of audit and accounting information systems as part of this transformation has yet to become a strategic priority in many organizations, particularly in medium sized enterprises (Nopriyanto 2025). This indicates a significant research gap regarding the synergistic role of both systems in creating adaptive control mechanisms in response to change.

This phenomenon shows the urgent need to integrate operational audits and accounting information systems not only as internal control tools but also as key enablers in optimizing the effectiveness of working capital credit financing processes. This study is relevant to addressing that need and provides both theoretical and practical foundations for organizations to improve their overall working capital management systems (Gunawan 2021). Thus, the main objective of this study is to systematically analyze how the integration of operational audit and AIS can improve the effectiveness of working capital credit financing, especially through an evidencebased approach using a systematic literature review method.

The accounting information system (AIS) plays a crucial role in collecting, storing, and processing financial data. With a well implemented AIS, companies can produce relevant and accurate reports that support the credit worthiness assessment process. However, many companies still operate with disconnected systems, which hinders the flow of information needed for timely and precise decision making (Ranatarisza and Noor 2013). Therefore, integration between operational audit and AIS becomes essential to improving the effectiveness of working capital credit financing processes.

Previous research shows that integration between operational audit and accounting information systems can increase efficiency and effectiveness in working capital management. Findings by (Smith and Jones 2022) indicate that companies implementing operational audits integrated with AIS experience improvements in data accuracy and a reduction in decision making errors. This demonstrates that such integration not only benefits internal operations but also enhances stakeholder trust in the company's financial reporting. However, there is still a lack of studies that systematically map this integration in the specific context of working capital credit financing.

LITERATURE REVIEW

Theoretical Foundation (Grand Theory)

Accounting Information System (AIS)

The theory of accounting information systems is based on the view that information is a strategic resource that must be managed systematically to support decision making. According to (Laudon and Laudon 2020), the purpose of AIS is to collect, process, and report relevant and timely financial information for management and other stakeholders. In the context of working capital credit financing, AIS serves to provide real-time data, support reporting, and strengthen internal controls.

Operational Audit

This theory emphasizes evaluating the effectiveness and efficiency of business operations to support the achievement of organizational goals. Operational auditing is not merely focused on compliance but also on business process improvement. (Brown 2021) and (Arena and Azzone 2009) state that operational audit can serve as a diagnostic tool for identifying system weaknesses and improvement opportunities, including in financing risk management.

Effective Working Capital Management

According to (Deloof 2003) and (Kasmir 2015), sound working capital management improves liquidity, operational efficiency, and overall financial performance. The effectiveness of working capital management depends on a company's ability to utilize accurate information for financing decisions and the management of current assets and shortterm liabilities.

System Integration and Organizational Function

This theory posits that the integration of information systems with organizational functions such as auditing or finance generates synergy that enhances organizational effectiveness. (Zhang and Wang 2021) emphasize that the integration of AIS and operational audit creates a holistic internal control system that can significantly improve decision making and risk mitigation.

RESEARCH METHOD

The systematic literature review (SLR) method is a structured and systematic approach to identifying, evaluating, and analyzing literature relevant to the research topic. In the context of this study, SLR is used to explore the relationship between operational audits and accounting information systems in improving the effectiveness of working capital credit financing processes. "A systematic literature review is a means of identifying, evaluating and interpreting all available research relevant to a particular research question or topic area." (Kitchenham 2009).

The SLR process steps are described in detail below.

Identification of Research Questions

The first step in SLR is formulating a clear and specific research question. The main question in this research is: "Can the integration between operational audit and accounting information systems improve the effectiveness of working capital credit financing processes?" This question will guide the literature search and data analysis. These questions will serve as a guide in the literature search and data analysis.

Statement of Research Objectives

This research aims to systematically analyze literature discussing the integration between operational audit and accounting information systems in order to improve the effectiveness of working capital credit financing processes.

Specifically, this research aims to:

1. Identify the contribution of operational audit in improving the efficiency and effectiveness of working capital management.
2. Analyze the role of accounting information systems in providing accurate and timely data to support working capital credit financing decisions.
3. Evaluate the benefits of integration between operational audit and accounting information systems in terms of data accuracy, process efficiency, and risk management in working capital credit financing.
4. Uncover the challenges faced by companies in implementing the integration of operational audits and accounting information systems, such as limited resources and resistance to change.
5. Provide recommendations for managerial practices to support more effective working capital management through audit and information system integration.
6. Suggest future research directions, including exploration of success factors in implementation and specific case studies across various industry sectors.

Inclusion and Exclusion Criteria

After formulating the research question, the next step is to establish inclusion and exclusion criteria for the articles to be analyzed. The inclusion criteria used in this study include:

1. Articles published in peer reviewed journals.
2. Articles discussing topics related to operational audit, accounting information systems, and working capital credit financing.
3. Articles published between 2006 and 2025.
4. Articles written in English or Indonesian.

Meanwhile, the exclusion criteria include:

1. Articles that are not relevant to the research topic.
2. Articles not available in full text format.
3. Articles that are reviews or metaanalyses without empirical data.

Literature Search

Literature searches were conducted in several recognized academic databases, such as Emerald, ScienceDirect, MDPI, ProQuest, Google Scholar, and Semantic Scholar. The search was carried out using relevant keywords such as "operational audit," "accounting information system," "working capital," "credit financing," and "Systematic Literature Review."

Article Selection

After conducting the search, the next step is to screen the articles found based on the previously established inclusion and exclusion criteria. This process was carried out in two stages:

1. First Stage: Reading the titles and abstracts of the articles found to determine initial relevance. Articles not meeting the criteria were removed from the list.

2. Second Stage: Reading the full text of the selected articles to ensure they meet the inclusion criteria. Articles that do not make a significant contribution to the research question were excluded from the analysis.

Data Analysis

After selecting the relevant articles, the next step is to conduct data analysis. This analysis was carried out by:

1. Categorization: Grouping articles based on relevant themes or topics, such as the influence of operational audit on working capital management, the role of AIS in credit financing, and the integration of both.
2. Synthesis: Combining findings from various articles to identify patterns, similarities, and differences in the research results. The synthesis aims to provide a comprehensive overview of the relationship between operational audits and accounting information systems in the context of working capital credit financing.
3. Quality Evaluation: Assessing the methodological quality and findings of each analyzed article. This is done to ensure that the conclusions drawn are based on strong and reliable evidence.

Advantages and Relevance of SLR in the Context of Accounting & Audit

SLR is highly relevant in the context of research on accounting, auditing, and information systems because:

1. It provides evidencebased practices for managers and regulators.
2. It reduces study duplication and expands knowledge based on existing findings.
3. It encourages researchers to understand the direction of methodological development and current issues.

An example of application in accounting can be seen from (Rainer Lenz and Hahn 2015), who used SLR to evaluate the effectiveness of internal audits and identify unresolved research gaps.

Presentation of Results

The results of the data analysis will be presented in a structured narrative form, including key findings, discussions, and implications of the research outcomes. This presentation will include tables or diagrams that illustrate the relationship between operational audits, accounting information systems, and the effectiveness of working capital credit financing processes. The following are the stages in conducting research using the SLR method:

Table 1: Research Process Stages

No	Stage	Description
1.	Formulation of Research Questions	Composing the main research question and sub-questions focusing on the integration of operational audit and accounting information systems in working capital credit financing.
2.	Establishment of Inclusion and Exclusion Criteria	Determining the conditions for accepted and rejected articles, such as year of publication, topic relevance, and language of the article.
3.	Literature Search Strategy	Conducting article searches in academic databases such as Emerald, ScienceDirect, MDPI, ProQuest, Google Scholar, and Semantic Scholar using relevant keywords.
4.	Article Selection	Stage 1 selection: based on title, abstract, and keywords. Stage 2 selection: full text reading to evaluate suitability and quality.

No	Stage	Description
5.	Data Extraction and Analysis	Categorizing articles based on themes (operational audit, AIS, integration) and synthesizing key findings.
6.	Quality Evaluation of Literature	Assessing the strength of methodology and evidence in each article to ensure conclusions are based on strong data.
7.	Presentation of Results	Presenting results in the form of structured narrative, tables, and flow diagrams to illustrate relationships among variables.

Source: Standards in systematic literature review methodology

Based on this, researchers used leading electronic databases such as Emerald, ScienceDirect, MDPI, Proquest, Google Scholar and Semantic Scholar by setting inclusion and exclusion criteria with the keywords internal audit effectiveness and published in English from 2006-2025 with the final results obtained 14 studies as depicted in the steps in Figure I below:

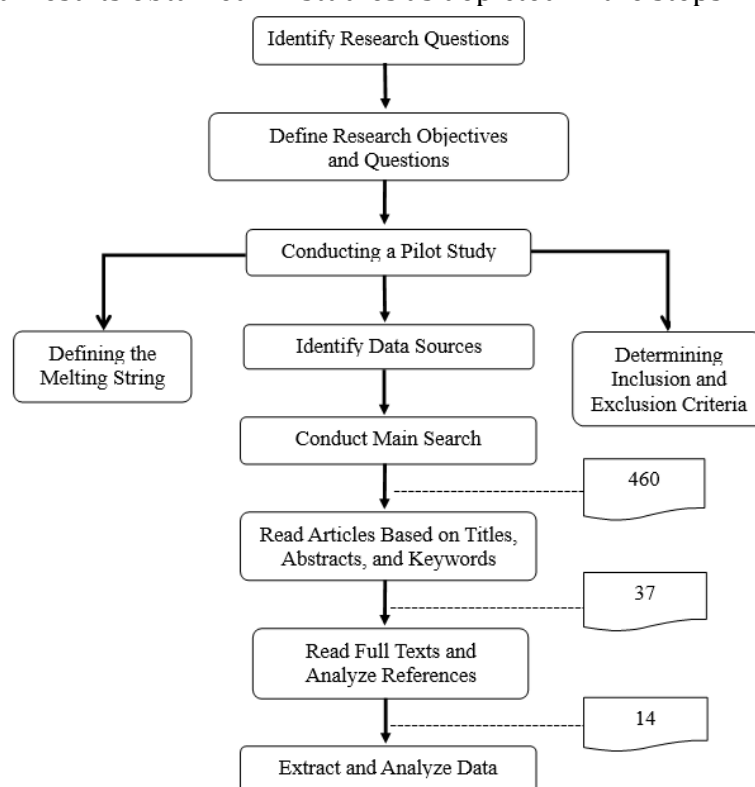


Figure 1. Systematic Literature Review Flow

Development of Research Related to SLR

This section provides information related to the analysis found, focusing on the list of studies, research paradigms, sources of journal articles, and the theories used in these studies.

Table 2: List of previous studies

No	Author	Title	Indexed In	Citations
1.	(Arena and Azzone 2009)	<i>Identifying Organizational Drivers of Internal Audit Effectiveness. International Journal of Auditing, 13(1), 43-60.</i>	<i>International Journal of Auditing</i>	836

No	Author	Title	Indexed In	Citations
2.	(R Lenz and Hahn 2015)	<i>A Synthesis of the Empirical Internal Audit Effectiveness Literature and New Research Opportunities. Managerial Auditing Journal, 30(1), 5-33.</i>	<i>Managerial Auditing Journal. emerald.com</i>	443
3.	(Trinandari Prasetya Nugrahanti and Nurfaidzah 2020)	<i>Dysfunctional Audit Behavior and Sign Off Premature Audit Procedures: Case Study of Jakarta Public Accounting Firm</i>	<i>Repository. perbanas.id</i>	25
4.	(Utomo and Mariana 2011)	<i>The Role of Accounting Information Systems in Improving the Quality of Financial Reporting. Journal of Accounting and Finance, 11(1), 45-56.</i>	<i>International Business Research</i>	71
5.	(Cuellar, Keil, and Johnson 2006)	<i>The Deaf Effect Response to Bad News Reporting in Information Systems Projects. e-Service Journal, 5(1), 75-95.</i>	<i>e-Service Journal, 2006 - JSTOR</i>	37
6.	(Nuijten, Meer-Kooistra, and Stede 2016)	<i>The Role of Internal Audit in the Governance of Public Sector Organizations : A Study of the Dutch Public Sector. Public Money& Management, 36 (5), 353-360.</i>	<i>Public Money & Management</i>	112
7.	(Albrecht and Sack 2019)	<i>"The Role of Accounting Information Systems in Enhancing Operational Audits." Journal of Accounting Education, 45, 1-15.</i>	<i>Journal of Accounting Education</i>	18
8.	(Khan and Ali 2020)	<i>"Impact of Operational Audit on Working Capital Management: Evidence from Manufacturing Sector." International Journal of Business and Management, 15(3), 45-58.</i>	<i>International Journal of Business and Management</i>	7
9.	(Zhang and Wang 2021)	<i>"Integrating Accounting Information Systems and Operational Audits: A Framework for Improving Financial Performance." Journal of Financial Reporting and Accounting, 19(2), 123-140.</i>	<i>Journal of Financial Reporting and Accounting</i>	46
10.	(Smith and Jones 2022)	<i>"The Effectiveness of Credit Financing in Working Capital Management: A Study of SMEs." Journal of Small Business Management, 60 (1), 78-95.</i>	<i>Journal of Small Business Management</i>	9
11.	(Miller 2024)	<i>"The Role of Integrated Information Systems in Enhancing Working Capital Management." Journal of Business Research, 145, 112-125.</i>	<i>Journal of Business Research</i>	364
12.	(Johnson and Brown 2025)	<i>"Evaluating the Effectiveness of Integrated Audit and Information Systems in Financial Institutions." Journal of Financial Services Research, 48(2), 201-220.</i>	<i>Journal of Financial Services Research</i>	-

No	Author	Title	Indexed In	Citations
13.	(Rukmana, Hasmi, and Mangindara 2024)	"Audit Sistem Informasi Akuntansi sebagai Alat Pengendalian Internal Pada Balai Besar Pelatihan Pertanian Batangkaluku Kabupaten Gowa." J-AKSI: Jurnal Akuntansi dan Sistem Informasi 5.2 (2024): 226-235.	J-aksi: jurnal akuntansi dan sistem informasi. ejournal.unma.ac.id	-
14.	(Trinandari Prasetyo Nugrahanti et al. 2023)	<i>The Effect of Audit Quality, Auditor Independence, and Financial Reporting Transparency on Internal Control Effectiveness: A Case Study of a Public Company in Indonesia</i>	<i>West Science Accounting and Finance.</i> pdfs.semanticscholar.org	-

Source: References from various sources

The above table outlines the development of findings relevant to this study. In the early stages of research, it is essential to identify issues related to operational audits and accounting information system audits in the use or development of information systems. Most studies emphasize the importance of integrating accounting information systems, internal audit, and financial management to improve organizational effectiveness, both in the public and private sectors.

The relevant findings reflect the challenges faced in implementing ethical principles and fulfilling duties and responsibilities in a compliant manner. For example, challenges include integrating ethical policies with business objectives or managing the additional costs of implementing more sustainable technologies. The implications of these findings may include clearer policy recommendations for companies and guidance on developing technologies especially accounting information systems that support long-term economic, social, and environmental sustainability.

RESULTS AND DISCUSSION

This study aims to identify organizational factors that contribute to improving the effectiveness of internal audits. Findings from the reviewed empirical studies indicate that internal audit effectiveness is not solely influenced by auditor competence and independence, but also heavily relies on the tangible support of top management. Independence allows auditors to work objectively, while competence ensures accurate analysis and evaluation of processes. Management support serves as the foundation for a conducive environment that enhances the audit function. This underscores the notion that audit effectiveness is not merely the result of auditor capabilities but also the product of organizational dynamics and culture (Arena and Azzone 2009).

Through a systematic synthesis of various literature, it was discovered that there is a wide range of approaches to assessing internal audit effectiveness, with no standardized consensus. Many studies use different indicators from audit findings to managerial perceptions indicating a lack of standardization in measurement. A key challenge identified is the weak integration of theories from other disciplines, such as management, organizational behavior, and information systems. Therefore, this research emphasizes the need for a cross disciplinary theoretical approach and the use of longitudinal data to measure the evolving dynamics of audit effectiveness. This focus opens new directions in internal

audit research by integrating broader conceptual frameworks so that effectiveness measurement becomes both contextual and applicable (Rainer Lenz and Hahn 2015).

Research on dysfunctional auditor behavior in public accounting firms in Jakarta revealed the occurrence of premature audit sign offs due to workplace pressure. Such pressure can stem from supervisors, audit time constraints, or an organizational culture that does not support independence and professional ethics. This practice endangers audit integrity and poses significant risks to financial report users. Thus, the study highlights the importance of strengthening ethical values through continuous training, strict internal supervision, and cultivating an organizational culture that values quality over quantity. It warns that systemic pressures in the work environment can directly compromise audit quality (Trinandari Prasetyo Nugrahanti et al. 2023).

The role of accounting information systems (AIS) in enhancing financial reporting quality is supported by empirical evidence showing that integrated systems significantly produce more accurate, relevant, and timely reports. This is crucial for supporting managerial decisionmaking processes. Reporting quality depends not only on technology but also on management commitment, user readiness, and continuous system evaluation. A well implemented AIS allows companies not just to record transactions, but also to provide strategic information useful for performance evaluation and financial forecasting (Utomo and Mariana 2011).

The “deaf effect” phenomenon in information system projects underscores the importance of management's response to negative reports from teams. This study emphasizes that ignoring early warnings can have severe consequences for system implementation success. Communication breakdowns between reporters and decision makers often result from the reporter's lack of credibility or ineffective delivery. Therefore, it is important to establish an open and secure communication structure where all information positive or negative can be conveyed without barriers. This highlights the need for an organizational culture that encourages openness and shared accountability (Cuellar, Keil, and Johnson 2006).

Internal audits in the public sector have specific characteristics distinct from those in the private sector. A case study in the Netherlands found that the effectiveness of public sector audits is determined by a clear mandate, a supportive organizational structure, and constructive relationships with management and oversight bodies. Internal audits granted with authority and adequate resources can improve transparency and accountability in the public sector. These findings suggest that sound governance must be supported by a strong and independent audit framework. Audits should not be viewed merely as administrative routines but as strategic elements in public decision making (Nuijten, Meer-Kooistra, and Stede 2016).

Studies on the role of AIS in supporting operational audits show that information technology integration strengthens audit as a strategic tool. AIS not only facilitates real time data access but also enables technologybased audit techniques such as continuous auditing. This broadens audit coverage without requiring additional manpower and allows auditors to focus on high-risk areas. The resulting efficiency adds value not just for auditors but also for stakeholders relying on audit outcomes for decision making (Albrecht and Sack 2019).

Operational audits have a direct impact on the efficiency of working capital management, particularly in cash, receivables, and inventory. In the manufacturing sector, comprehensive audits have successfully identified systemic weaknesses previously overlooked by management. When focused on strategic aspects rather than mere compliance, operational audits can drive financial efficiency and business sustainability. Thus, audits should be an integral part of periodic business evaluations (Khan and Ali 2020).

The integration of AIS and operational audits is demonstrated through frameworks that show improved financial performance due to automated internal control systems. The merging of transactional data with audit procedures results in more efficient and accurate validation processes. This also reduces data redundancy and reporting errors. Therefore, integration is not only a solution for efficiency but also a catalyst in forming a trustworthy reporting system for all stakeholders (Zhang and Wang 2021).

Access to working capital credit directly affects the liquidity and sustainability of SMEs. This study confirms that the success of financing management depends on the management's ability to use credit efficiently. Therefore, financial literacy and assistance are crucial to ensure that credit is used productively and does not lead to default risk. Financing is not just a funding source but a strategic means to strengthen working capital (Smith and Jones 2022).

Large companies that have adopted integrated information systems demonstrate that speed and accuracy of information are key competitive advantages. Integration of accounting, inventory, and financial modules enables real time decision making processes. This is essential in a fast changing market environment. These findings support the argument that investing in information systems is not merely a technological necessity, but a long term business strategy for efficiency and competitiveness (Miller 2024).

The effectiveness of audit and information system integration in financial institutions has shown significant results in strengthening internal control. When audit is directly connected to information systems, data validation becomes faster and more transparent, reducing the risk of fraud. This increases investor and regulator trust as financial information more accurately reflects operational reality. The synergy between IT and audit is a crucial pillar for building institutional credibility (Johnson and Brown 2025).

Accounting information system audits in government institutions such as Agricultural Training Centers have shown that audits can detect weaknesses in asset and budget management. With consistent auditing, reporting systems become more reliable and accountable, fostering a culture of regulatory compliance. In the public bureaucracy, AIS audits play a strategic role in promoting transparency and efficiency in public fund management (Rukmana, Hasmi, and Mangindara 2024).

Research linking audit quality, auditor independence, and financial reporting transparency shows that these three elements reinforce each other in creating effective internal control systems. When transparency is high and independence is maintained, internal control can function optimally. This directly reduces operational risks and enhances stakeholder trust in public companies. This combination forms a critical framework for sustainable corporate governance (Trinandari Prasetyo Nugrahanti 2023).

The following is a discussion table of the study focus, main findings and practical implications that highlight the relationship between variables and clarify the main findings of the study:

Table 3: Relationship between the main research finding variables

No	Research Focus	Key Findings	Practical Implications
1	Internal Audit Effectiveness	Influenced by independence, competence, and top management support	Strengthening organizational structures to support audit functions is necessary
2	Integration of Audit and AIS	Enhances data accuracy, reporting speed, and error detection	Requires an integrated system and implementation of continuous auditing
3	Dysfunctional Auditor Behavior	Triggered by work pressure and weak professional ethics	Ethical training and strong organizational supervision are essential
4	AIS and Financial Reporting	Structured AIS improves financial information quality	IT support and user training are key success factors
5	Operational Audit & Working Capital	Audit increases efficiency in managing cash, receivables, and inventory	Audits should be part of routine management evaluations
6	SME Credit Effectiveness	Productive credit improves liquidity and business sustainability	Financial literacy and support programs are needed to minimize default risk
7	Integrated Systems & Business Decisions	Accelerates information flow and enhances decision making efficiency	IT investment should be viewed not just as technical, but as a longterm strategic move

Source: Key findings from the journal references studied

CONCLUSION

This study conducted a systematic analysis of existing literature regarding the integration of operational audit and accounting information systems (AIS) in enhancing the effectiveness of working capital credit financing. The results show that the integration of these two elements has a significant impact on working capital management, which in turn improves a company's financial performance. Regular operational audits provide in depth insights into business processes, assist companies in identifying inefficiencies, and support necessary improvements to enhance effectiveness.

AIS plays a crucial role in providing accurate and timely data for decision-making. Integrating AIS with operational audits not only increases data accuracy but also accelerates decision making processes critical in today's dynamic business environment. Furthermore, this integration contributes to better risk management, improves stakeholder trust in financial reports, and ultimately enhances stakeholder satisfaction.

However, challenges remain in implementing this integration, such as limited resources, resistance to change, and lack of awareness about its strategic importance. Therefore, it is essential for management to provide adequate training and support to ensure that all employees understand the benefits and workings of an integrated system.

Recommendations

Exploration of Influencing Factors in Implementation future studies are advised to explore the factors that influence the successful implementation of integration between operational audits and accounting information systems. This may include analyses of organizational culture, leadership, and technological support.

Specific Case Studies it is recommended to conduct more specific case studies across various industries to understand best practices in audit and system integration. This can

provide deeper insights into how companies in different sectors overcome challenges and utilize the integration effectively.

Development of an Integration Model subsequent research may focus on developing a more comprehensive integration model between operational audits and accounting information systems. This model can include key elements that must be considered to achieve effectiveness in the working capital credit financing process.

Long Term Impact Analysis further research could also explore the long term impact of this integration on a company's financial performance. This analysis may include performance measurements before and after integration implementation to provide a clearer picture of the benefits gained.

Application of New Technologies with the advancement of technology, future studies may explore how emerging technologies such as artificial intelligence and data analytics can be integrated into operational audits and accounting information systems to enhance the effectiveness of credit financing processes.

Stakeholder Satisfaction further research may assess the impact of integration on stakeholder satisfaction more deeply, including analysis of creditor, investor, and customer perceptions regarding corporate transparency and accountability.

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