

## FINANCIAL ACCOUNTING APPLICATION IN BUSINESS COMMUNICATION AND THE ROLE IN THE DIGITAL ECONOMY AND GLOBAL BUSINESS

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**Abstract.** Business competition has an impact on changing the world economic order towards digitalization of business or what is known as the digital economy. The main characteristic of the digital economy is marked by a change in the company's business orientation, which was originally a profit-oriented focus, shifting to focus on customer value, which prioritizes increasing customer satisfaction based on the use of information technology. This change in the direction of business objectives has resulted in the increasingly widespread use of financial accounting applications in managing company business and has triggered the emergence of various new methods of conducting business communication by a company. The use of financial Accounting applications in addition to helping handle purchasing, selling, inventory management and production transaction activities. Financial applications can also help improve the company's image, inform potential customers of products that have an impact on increasing the company's market share. Digital business communication channels can use Payment Processing Software applications, Inventory Management System, Customer Relationship Management, Employee Management, Reporting and Analytics, Post (Point of Sales), ERP (Enterprise Resources Planning) and Omnichannel Retail Platform. These various types of applications are believed to be able to assist companies in disseminating information related to their business to parties related to the company such as company owners and leaders, managers, employees, customers and suppliers.

**Keywords:** Financial Accounting Application, Business Communication and Digital Economy.

### 1. INTRODUCTION

The impact of the Covid-19 outbreak has awakened business people to change business techniques towards an information technology-based digital economy which is one of the solutions in surviving the global economic crisis (Qasim & Mahmood, 2022). In addition, along with technological developments, it has triggered an increase in internet users and has had an impact on changing the orientation of business people towards the digital economy (Puspitawati et al., 2023).

In Fact, the digital economy era has been going on since the 1980s, using personal computers (PCs) and the internet as key technologies used for business efficiency. The use of technology such as PCs and the internet is also the beginning of the development of e-commerce or electronic commerce (Zheng et al., 2009). Along with technological developments, the old digital economy era has finally entered the new digital economy era, marked by the existence of mobile technology, unlimited internet access, and the presence of cloud technology used in digital economic processes (Van Ark, 2016).

The digital economy in Indonesia has had many positive impacts in anticipating the crisis that occurred in Asi (Goldstein & Xie, 2009). The development of the digital economy enables the emergence of new business models, integration between business sectors, as well as changes to business models in existing sectors (Malecki & Moriset, 2007). In 2016, the Human Resources Research and Development Agency of the Ministry of Communication and Informatics conducted a study related to the digital economy in Indonesia. One of the results of this study shows that there seems to be a change in the business model that may occur in 4 (sectors) of large industries such as the sectors: finance, agriculture, tourism culture and the creative economy as well as the agrological sector. Business model innovation and the use of new technology in these four sectors is one of the potentials to survive the crisis along with the development of the digital economy in Indonesia (MOIC, 2022).

In a survey conducted by the World Economic Forum (Future of Jobs Survey 2018), it is known that there are 4 (four) technology trends that will dominate the industry in 2018-2023, namely: high-speed mobile internet, artificial intelligence, big data analytics, and cloud technology. These four technologies are believed to greatly influence the company's business development. Based on the survey, by 2023, it is estimated that 92% of global companies will adopt the use of big data analytics as one of the main technologies (WEF, 2019).

Likewise, a sizable proportion will occur for the use of other technologies such as; Internet of Things, machine learning, and cloud computing. Nearly 50% of companies expect that office automation can increase efficiency and 38% of the businesses surveyed expect the use of automation to increase the role of their workforce to be more creative and strategic (Shim et al., 2013). The increase in office automation has resulted in an increase in the use of financial applications in various companies and as a result these conditions have triggered changes in areas of work whose needs will increase in connection with the Industrial Revolution 4.0, including: Software & Applications Developers/Analysts, Data Analysts and Scientists and Robotics Specialists and Engineers. Of course, this condition must be carefully prepared by various parties, so that the digitalization economy can run successfully and does not cause conflict between human resources, industry and the government as a regulator (Chester & Kaura, 2012).

The Digital Economy is inseparable from effective business communication. Business communication is an act of exchanging information, ideas/opinions, instructions, delivered personally or non-personally through symbols and signals to achieve company targets (Alvindo et

al., 2023). At the moment. Business communication is one of the important things in running a business or company that is done verbally or non-verbally and can be done personally or impersonally (Radovic et al., 2018). In general, there are four functions of communication in business, namely; namely providing information (informing), persuading (persuading), collaborating (collaborating), and integrating (integrative) with the audience (Puspitawati et al., 2023)

Providing information related to the business world to other parties, persuading other parties so that what is conveyed can be understood by the audience properly and correctly. This is often done, especially with regard to negotiations between one person and another in business. To be able to obtain optimal results in negotiations, each party needs to understand the principle of a win-win solution (Beattie & Pratt, 2003). The third goal in business communication is collaboration or business cooperation between one person and another. Through business communication, one can easily conduct business cooperation between domestic companies and foreign companies (Lewis, 2006). Currently, cooperation between companies in various parts of the world is relatively easy to do along with the increasingly rapid advances in communication technology today. One can use several existing telecommunication media such as regular telephone, facsimile, cell phone, internet, e-mail and teleconferencing. Communication technology is very important in strengthening cooperation in the business world. The effectiveness use of financial applications and good communication really support the success of the digital economy which has an impact on competitive advantage for a company (Puspitawati et al., 2023).

## 2. THEORETICAL FRAMEWORK

### 2.1. The Role of Financial Accounting Applications In The Digital Economy

Financial accounting applications, conceptually known as Accounting Information Systems (AIS), are the main source of accounting information to achieve organizational strategic goals (Gelinas et al, 2018). Inefficiency and ineffectiveness in AIS reduce efficiency and productivity and create many organizational problems. Financial accounting applications are an embodiment of accounting information systems in business operations that synergize with advances in information technology which function is to provide relevant financial information to its users and to help daily financial transaction activities become more effective and efficient (Puspitawati et al., 2022). Financial accounting applications can be used to create budgets, monitor expenses, and develop long-term financial plans. In addition, several financial applications can be used to make online payments, such as paying electricity, water, telephone or other online payments. Financial accounting applications can also be used to manage finances more effectively and efficiently, help business operations and provide better services to consumers, provide accurate and timely financial reports, help companies run a good accounting system, improve corporate image or brand image and the trust of business partners, consumers and suppliers (Puspitawati et al., 2022).

Apart from being useful in helping to handle business activities, financial accounting applications are useful in increasing the company's brand image which can increase the company's market share, so that the use of financial applications is currently widely used by companies to help market

their products (Bhattacharya et al., 2009). The current trend is that most companies use financial applications to handle various business operational activities, such as providing financial reports, handling purchase & sales transactions, production activities, payroll, ordering goods, customer service (Ashok, 2019). Financial accounting applications provided by companies vary greatly, both web-based applications. All of these business transaction activities can be handled quickly, precisely and accurately by financial accounting applications (Puspitawati, 2022).

This condition is one of the factors that influence store management applications to be increasingly used by business people. The store management application is an accounting information system application that functions to assist companies in carrying out digital-based sales, orders and financial transactions in a systematic, safe, efficient and controlled manner (Kusumaningrum, 2017). There are several types of store management applications that are used by many companies today (Natesan, 2020), namely:

1. Payment Processing Software, is an application that functions to connect sellers with banks or other payment systems
2. Inventory Management System, is a software application to help companies manage merchandise inventory and automate several processes starting from the process of purchasing goods until merchandise is ready for sale.
3. Customer Relationship Management, is application software that can be used to help improve company relationships with customers and find new customers and potential customers
4. Employee Management, is an application software for creating employee accounts whose function is to help store managers view employee work and monitor employee performance progress.
5. Reporting and Analytics, is a Software/Application that can be used to provide analytical tools to obtain information related to retail business.
6. Pos (Point of Sales), known as a cashier application that functions to assist sales transactions and unify various financial functions, inventory control, discount management, payments and returns to customers.
7. ERP (Enterprise Resources Planning), is a software/application used to enable retailers to integrate with third party systems as needed. ERP can be used to automate, integrate and manage various business operational activities of a company. An integrated ERP system will collect transaction data simultaneously from various sources and provide data integrity so as to avoid duplicate data. Business decisions can also be taken better because of the accurate data results from the system, making it easier for companies to achieve their goals. ERP plays an important role in managing the daily business activities of a company, starting from managing finance and accounting, production, procurement, inventory management, sales, distribution, bookkeeping to tax matters. The use of ERP provides many advantages for business people. Not only increasing work productivity and efficiency, ERP systems can facilitate business by providing accurate and real-time information data. ERP systems not only increase work productivity and efficiency, but can also facilitate business by providing accurate and real-time information data.

8. E-Commerce Platform, an online store/website-based store that refers to a business model that allows companies or individuals to buy or sell goods via the internet (online). e-commerce must be owned by stores that want internet-based business activities. E-commerce is the distribution, sale, purchase and marketing of goods or services that rely on electronic systems, such as the internet, television or other technological networks. E-commerce is different from marketplace. marketplace is a model of e-commerce while market place collects various sellers in one e-commerce media (sophee, bukalapak, tokopedia, tiktok).

9. Omnichannel Retail Platform, a digital sales application that connects various sales channels, both online and offline. It emerges based on the phenomenon of a thoroughly integrated product marketing and sales strategy, which allows customers to interact with brands through various sales channels, including physical stores, websites, chat applications, social media, and others.

## **2.2. Business Communication in the Digital Economy Era: Navigating the Path to Success**

Communication in context of the activities of one organization (products, services, clients, co-workers.) is called business communication (Debashish, 2009). It is a process of generating, transmitting, receiving, and interpreting messages in interpersonal, group, public, and mass communication contexts through written and verbal formats. This type of communication is aimed toward organizing activities that will lead the members of the company to making a profit (Isma, 2020). Communication and business both evoke certain reactions and have specific barriers. Business communication is any communication used to build partnerships, intellectual resources, to promote an idea; a product; service; or an organization, with the goal of creating value for the business it runs (Abdullah, 2010). Business Communication includes thorough knowledge of the internal and external aspects of the business. Internal communication includes vision communication (company/company), strategies, plans, corporate culture/culture, basic values and principles contained in the company, employee motivation, and ideas, etc. External communications including branding, marketing, advertising, customer relations, public relations, media relations, business negotiations, etc. Regardless of the form, all of these things have the same goal, which is to create business value (Labas & Courvisanos, 2023).

## **2.3. Forms and Types of Business Communication**

Business communication is majorly styled by formal, informal communication. Formal communication can be described when a certain structure is followed and the communication channel is predefined by the organization. Formal communication is intricate by the hierarchical chain of commands. But in the case of informal communication, there is no existence of a predetermined structure of communication (Hynes, 2012). It is a natural way of sharing thoughts and feelings. For adult trainees, this particular part of business communication is given great importance as it helps in strengthening the bond between trainees (Kalogiannidis et al., 2020).

In the digital economy era, effective business communication is vital for organizations to thrive and stay competitive. The advancements in technology have revolutionized the way companies communicate with employees, customers, and stakeholders (Conrad & Poole, 2011). This article

explores the significance of business communication in the digital economy era and presents insights supported by relevant sources. In other side, This paper aims to explore Business Communication in the Digital Economy Era: Navigating the Path to Success. The study contribution is anchored on making a narrative implementation about how business communication can make a massive improvement on this digital era, and explain how business communication can navigating way to success.

Ultimately in a nutshell it can be told that business communication has a great impact on the job performances of the trainees. Communication truly bears the importance of satisfaction in the job and enhances employee performances (Raziq & Maulabakhsh, 2015). Effective communication can help in reducing errors, mistakes, and in that way, the standards of productivity are reached (Dunn & Lane, 2019). It can also help in business as effective communication with the vendors as well as customers can help in increment of customer satisfaction. This is essential for an organization to be competitive as well as profitable in the market (Kleckner & Marshall, 2014). In any organization, email plays a major role in employee communication, information request, task assignment, communication with vendors, document distribution, HR notices, team activities all happen through email, but only some of the emails are relevant and need immediate attention and other emails do not require the immediate requirement (Sprague, 1995).

#### **2.4. Benefits of Business Communication**

Business communication helps in building the team. Effective communication in the team leads to a smooth flow of the information from top to bottom and one side to another without any inhibition (Goh, 2002). When the understanding of the work is clear and the employees know how to be in tune with other employees and to contribute to reaching the goal of the business the team members feel empowered (Osborne & Hammoud, 2017). If any general structural change happens in the organization communication helps in understanding the changes immediately and assess which task needs to be performed and which one will affect the change and the impact of it in the general flow of work (Barker & Gower, 2010). Effective communication reduces the chance of unpleasant surprises in the meetings and major changes in the company and helps in keeps track of the organization's workflow.

Business communication helps in boosting the morale of the employees. The moral of the team members is the benefit of effective communication. If there is no communication then the teammates stay and eventually start growing resentment in their mind towards the team members and the leaders resulting in disloyalty, mistrust, and negative thoughts. It ultimately leads to a reduction in morale and productivity (Mishra et al., 2014). But when there is communication in the team members develop trust and get transparent work function in the organization. They get to know whatever changes happen in the company at proper time and get the proper assistance from the leaders (Zainab et al., 2022).

Business communication helps in increasing satisfaction among customers. Teams when communicated effectively with one another can also communicate effectively with the customers. Customers at all not fond of conflicting information. If the sales department promises a certain product to deploy within a certain time frame and does not inform about such a promise to the

engineering department then the result becomes the delay of the product manufacturing and the customers start losing the trust (Puspitawati et al., 2022). This leads to sales reduction and loss of opportunities. But if the team communications well with other departments then the whole work can be done smoothly and within a given time and ultimately can keep the customer trust in the company.

The productivity of the company gets improved through effective communication. If the teammates are aware of their tasks and roles and the expected outcome from them they can focus on their effort. The team leader gets the bigger picture in their head and works efficiently which ultimately leads to the generation of desired products in a predefined time frame (Barker & Gower, 2010). The work is also effective. Customers are quite happy and their trust can gain more works for the organization allowing them to be more productive.

### 3. DISCUSSION

#### 3.1. The Changing Landscape of Business Communication.

The digital economy era has brought about significant transformations in business communication. Traditional methods such as face-to-face meetings, phone calls, and physical documents have given way to digital channels and tools that enable instant and efficient communication. Organizations now have a plethora of digital communication platforms and technologies at their disposal, including email, video conferencing, collaborative tools, social media, and more (Ranganathan & Dhaliwal, 2020).

- **Importance of Effective Business Communication:**

Effective communication in the digital economy era is crucial for several reasons. It enhances collaboration among teams, improves productivity, strengthens relationships with customers, enables effective marketing, and supports decision-making processes. Clear and concise communication ensures that information is transmitted accurately, reduces misunderstandings, and facilitates efficient problem-solving (Moore, 2019).

- **Utilizing Digital Tools for Efficient Communication:**

Digital tools and platforms have revolutionized business communication, providing organizations with a range of options to effectively connect with their stakeholders. For instance, video conferencing platforms like Zoom and Microsoft Teams have become essential for remote collaboration, allowing teams to meet virtually and maintain face-to-face interaction regardless of physical distance. Additionally, project management and collaborative tools such as Trello, Asana, and Slack have streamlined communication and improved team productivity by centralizing project-related discussions, task assignments, and file sharing (Asana, 2023).

- **Enhancing Customer Engagement in the Digital Economy Era:**

Digital communication has also transformed the way businesses engage with their customers. Social media platforms, including Facebook, Twitter, and Instagram, provide avenues for companies to interact directly with their target audience, gather feedback, and build brand loyalty.

Moreover, personalized email marketing campaigns, made possible through customer relationship management (CRM) systems like Salesforce, enable businesses to tailor messages based on customer preferences, purchase history, and behavior (Salesforce, 2023). This personalized approach strengthens customer relationships and fosters long-term loyalty.

### **3.2. Business Communications Challenge: The Industrial Revolution 4.0 & E-commerce Era**

The digital revolution and the disruptive age of technology are another term for industry 4.0. Called the digital revolution because of the proliferation of computers and the automation of recorders in all areas. Industry 4.0 is said to be a disruptive age of technology because of automation and connectivity in a field would make the industrial world and work competition obsolete. One of the unique characteristics of industry 4.0 is the application of artificial intelligence. One form of application is the use of robots to replace human forces, thus cheaper, effective, and efficient. Technological advances made automation possible in almost all areas. New technologies and approaches that combine the physical, digital, and biological worlds will fundamentally change human patterns and interactions.

Trade is actually an activity carried out by humans since the beginning of their civilization. In line with human development, the ways and means used to trade are constantly changing. The newest form of commerce that makes it easier to use now is e-commerce. In general, e-commerce can be defined as any form of trade transaction or trade in goods and services using electronic media. The most popular electronic media used today is the internet. Technological developments in the future, provide open possibilities for the use of media other than the internet.

Based from the internet business process, it has changed the entire industry and market, which will also have a huge impact on customers and businesses. Example, the famous market that is in demand by urban people, many groups, and the community is the market via the internet or commonly called e- business or also e-commerce. However, more people mention e-business, because the word e-business has a much more complex meaning, and is no stranger to hearing. In the e-business industry, the website is the main place that companies offer services. So the website plays a very important role in the success of an e-business, especially in terms of the concept of online shopping. The concept of online shopping provides many conveniences and advantages when compared to the concept of ordinary shopping.

The paradigm is taken from the faster transaction process. Applied to product sales channels too, where all the goods are sold fully. Consumers don't just shop in the real world through department stores or malls. However, the use of technology makes it possible to carry out purchasing activities only with fingers whose purchases are made via the internet without having to leave the house or bed.

Now the emergence of online buying and selling causes various products to be seen and prices known and even able to negotiate prices without having to come directly to the place where the goods are sold, such as; Tokopedia, Lazada, Blibli.com, Bukalapak, etc. Therefore, we need some solutions that an alternative solution that allows making transactions or accessing information without relying on information sources and access locations so as to provide

more flexible services for consumers. An application of technology that complements the existing model and is expected to provide convenience that encourages transactions in online businesses. In e-commerce, the parties conducting trade/trade activities only communicate through a public network, which in recent developments uses internet media. E-commerce is business activities that connect companies, consumers and a community through electronic transactions and trade in goods, services and information that is carried out electronically.

E-commerce is used as a business transaction between one company and another, between companies and customers (customers), or between companies and institutions engaged in public services. E-commerce systems can be classified into three types of applications, namely:

1. **Electronic Markets (EMs).**

That is a facility that uses information and communication technology to make or present offers in a market segment, so that buyers can compare the various types of prices offered. In another sense, EMs are an inter-organizational information system that provides facilities for sellers and buyers to exchange information about prices and products offered. The benefits of EMs facilities for customers seem more real and efficient in terms of time, while for sellers, they can distribute information about the products and services offered more quickly so they can attract more customers.

2. **Electronic Data Interchange (EDI)**

Is a means for efficiently exchanging data on large numbers of regular, recurring transactions between commercial organizations. Formally, EDI is defined by the International Data Exchange Association (IDEA) as "a structured data transfer with an agreed standard format, which is carried out from one computer system to another using electronic media". EDI is very widely used, usually used by large retail groups, when conducting business transactions with their suppliers. EDI has standardized trade transaction coding, so that commercial organizations can communicate directly from one computer system to another, without the need for hardcopy or invoices, thereby avoiding delays, unintentional errors in file handling and human intervention. The advantages of using EDI are short order times, reduced costs, reduced errors, fast and accurate response and delivery of invoices and payments can be made electronically.

3. **Internet Commerce**

Is the use of the internet based on information and communication technology for trading activities. These commercial activities, such as advertising in the sale of products and services. Transactions that can be made on the internet include ordering/purchasing goods where the goods will be sent by post or other means after the money has been transferred to the seller's account.

The use of the internet as a marketing medium and sales channel has proven to provide benefits, including:

- For certain products it is more suitable to be offered via the internet;
- The price is cheaper considering that creating a website on the internet costs less than opening retail outlets in various places;
- The Internet is the most appropriate promotional media for companies and products at relatively lower prices; as well as

- Purchasing via the internet will always be followed by a delivery service to the customer. Unlike the usual trade transactions.

Business in the era of globalization will be carried out with the full support of a teamwork that has the ability to combine: (a) Tenacity to negotiate with insight (vision); (b) Patience and tenacity, and (c) Flexibility with focus. Business in the era of globalization is carried out by crossing distances, environmental diversity and time quickly and easily. To be able to compete and succeed in a dynamic global environment, one must be equipped with sincerity, capability and innovation and always be ready and alert in the face of rapid changes in the business environment.

In this era of globalization, the business world faces a competitive environment that tends to be increasingly turbulent. The role of business communication is becoming increasingly important, namely the ability to read, interpret reports and information from the environment. In addition to the ability to convey ideas, both orally and in writing systematically (Philipus, 2019).

### 3.3. Impact of E-Business and E-Commerce Implementation

Electronic marketplaces will have a major impact upon the supply chain, particularly in retailing, where for a manufacturer a high proportion of product cost lies in using a retailer to reach the marketplace. As it becomes feasible to reach the end customer in sufficient numbers using electronic marketplaces as an alternative to conventional retailing, then clearly elements in the supply chain can be eliminated, resulting in important cost savings and improved customer service. A further significant evolution in the use of messaging and information management technologies is being predicted to create direct business to customer relationships, which naturally need to be factored into the organization's business processes.

Consumer interest in e-commerce is driven by a belief that existing goods are available at lower prices, new products and services add greater convenience and customer service is improved via "self-service". The Web's interactive capabilities, availability, and abundance of "live" information are all unique. Indeed, a consumer has extraordinary access to a wide range of sales materials, giving the buyer an unprecedented level of control in a sales situation, where there is virtually no pressure to purchase. As with most successful sales, it is necessary to reduce the consumer's perception of risk and uncertainty. In this respect, Web based sales are no different from any other type of sales, but the novelty of the Internet can only add to an underlying doubt that occurs to any buyer in an strange context. Removing this concern will be key to the success of electronic marketplaces in the future, helped by the development and deployment of cheap, easy to use presentation orientated services that are taken up by the consumer on a mass market basis.

The Internet is proving to be an interesting and useful experiment, but of the estimated 24 million users worldwide approximately 4% (but growing rapidly) are private customers, the rest being from the research or academic communities. In addition, they rather represent an elite as far as computing skills are concerned. Another success criteria for electronic marketplaces must be to minimize computing skills, perhaps through the adaptation of familiar devices around the home such as the television or the telephone. With the changing worldwide telecommunications regulatory regimes more services are being introduced into the home, typically through the new

common carriers (NCC) such as Energis and Worldcom and, these are likely to play an important role in stimulating this new marketplace in the future (Chesher & Kaura).

The positive impacts of E-Commerce and E-Business are as follows. First, a new revenue stream that may be more promising, which cannot be found in traditional transaction systems. Because the use of this technology is real time and does not care about the boundaries of distance, space and time, we can quickly receive useful information for increasing company revenues so that we are able to quickly and precisely take strategic steps in the era of global market competition. and free now. Second, it can increase market exposure (market share). By using the internet, we can meet people from various regions. Because we are not stuck in one area, people can easily find us without having to go to a certain area. Third, reduce operating costs (operating costs). With the availability of E-Business and E-Commerce technology facilities, costs, especially for business operations, are becoming cheaper, such as the procurement of transaction paper, record books and file storage racks, and others. Fourth, widen the reach (global reach). As explained above, because they do not know the concept of space and time, the reach to gain new market share is becoming more and more open. Fifth, increase customer loyalty.

In the application of this technology, we can use the means of a web site. In the web, we can customize our customers so that we will understand our customers better. In addition, easy interaction, without having to wait in line, or having to come directly to our company outlets will increase customer loyalty to our company. In today's time, many companies use services such as customer care, online customers, and others, which incidentally is to attract customer sympathy or their customer loyalty. If that goal has been achieved, then they will get recommendations from their customers to new customers. This can also be referred to as soft marketing. Sixth, improve supplier management. With directed and fast and precise communication, the time for distributing goods will be faster. Seventh, shorten production time. As explained earlier, real time communication will increase the speed and effectiveness of employee performance within the company so that the production process will become shorter and will increase, both in quantity and quality and in accordance with the leading market share. Eighth, increasing the value chain income chain.

#### **4. CONCLUSION:**

Global business competition triggers business people run their business effectively and efficiently with the aim of winning business competition which has led to the development of the digital economy throughout the world. The digital economy era marked by the widespread use of various financial applications by various companies. In the digital economy era, effective business communication is vital for organizations to adapt, grow, and succeed. embracing digital communication tools and platforms enables seamless collaboration, enhances customer engagement, and drives business outcomes. by leveraging the power of digital communication, organizations can stay ahead in a competitive landscape and build strong relationships with their stakeholders. In the digital economy era, many corporate business communications are carried out using financial applications. The use of financial applications is undeniably proven to be very helpful in handling business transactions more effectively and efficiently in various companies.

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