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Financial Technology-Based Management and Finance Integration Strategy to Realize Organizational Sustainability

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ABSTRACT

This study aims to critically analyze the strategy of integrating financial technology-based management and finance in realizing organizational sustainability. Digital system integration is often perceived as a rational solution to fragmented organizational management, but empirical practice shows that integration does not always result in substantive strategic alignment. This study uses a qualitative approach with a theoretical-analytical qualitative design to explore the dynamics of integration, the quality of decision-making, organizational governance, and their implications for sustainability. Data were collected through in-depth interviews with strategic organizational actors, non-participatory observation, and document analysis, then analyzed using thematic and conceptual approaches. The results show that financial technology-based integration can improve operational efficiency, information transparency, and decision-making speed, but also has the potential to create an illusion of integration when focused solely on technical aspects. The dominance of financial logic, decision centralization, and systemic dependency emerge as consequences that narrow strategic flexibility. From a sustainability perspective, technological integration strengthens short-term operational resilience, but does not necessarily drive long-term strategic transformation. This study emphasizes that organizational sustainability requires a reflective, participatory, and balanced integration approach between efficiency, control, and adaptability, so that technology functions as a strategic enabler, not the ultimate goal of organizational management.
Keywords: Management Integration, Financial Technology, Organizational Sustainability

INTRODUCTION

The development of digital technology has driven a fundamental transformation in organizational management systems, particularly in the management and finance functions, which have previously operated separately. Financial technology has emerged as an innovation that offers speed, accuracy, and data integration previously difficult to achieve through conventional systems. Organizations face pressure to adapt to these changes to maintain competitiveness and operational relevance. Reliance on manual processes and fragmented systems further increases the risk of inefficiency and error in decision-making. Integration between management and finance has become a strategic necessity, no longer optional (Manurung et al., 2025; Dermawan & Sisdianto, 2024). The use of financial technology provides an opportunity to align organizational planning, implementation, and control in a more integrated manner. Access to real-time financial information strengthens the quality of managerial analysis. This condition marks a paradigm shift in organizational management toward a more adaptive and data-driven approach.

This paradigm shift is encouraging organizations to rethink the relationship between managerial functions and financial systems. Strategic decisions often depend on the availability of relevant and timely financial information. Data asynchronous across units can

potentially lead to distortions in planning and performance evaluation. Financial technology-based systems can bridge the information gap through the integration of interconnected platforms. Increased data transparency contributes to internal organizational accountability (Melinda et al., 2023). Decision-making processes become more rational because they are supported by consistent data. The effectiveness of performance control can be enhanced through continuous monitoring. The synergy between management and finance forms a new foundation for modern organizational governance.

The external challenges facing organizations are increasingly complex as global economic uncertainty and competition intensify. Organizational sustainability can no longer be achieved solely through cost efficiency or short-term revenue increases. Adaptability to environmental changes is a determining factor for business continuity. The integration of technology-based management and financial systems supports a faster response to market dynamics. Integrated financial analysis enables organizations to more accurately identify opportunities and risks (Utami & De Guzman, 2020; Ningning & Mengze, 2022). Strategic flexibility is enhanced through the use of comprehensive data. Organizational resilience is strengthened by the ability to optimally manage resources. Long-term sustainability is beginning to be understood as the result of integrated, innovation-based management.

Financial technology provides tools that enable the automation and digitization of comprehensive financial processes. Financial recording, reporting, and analysis can be performed with a higher degree of accuracy. The resulting information is not only historical but also predictive. Management gains a stronger foundation for developing operational strategies and policies. System integration drives cross-functional organizational efficiencies. Resource utilization can be continuously monitored and evaluated. The added value of technology lies not only in its technical aspects but also in its strategic implications, shifting the role of finance from an administrative function to a strategic partner of management (Chen et al., 2022).

This shift in roles demands organizational readiness in both structural and cultural aspects. Implementing technology without a clear integration strategy has the potential to create internal resistance. Human resource readiness is a critical factor in the success of digital transformation; managerial understanding of the benefits and risks of technology influences the rate of system adoption (Suherlan, 2024). Collaboration between units becomes increasingly crucial in a digitalized work environment. Clarity in information flow strengthens organizational coordination and accountability. A data-driven decision-making culture is beginning to replace purely intuitive approaches. This transformation reflects a shift in how organizations view value and performance.

Despite the widespread adoption of financial technology, integration practices are often carried out partially. Many organizations utilize technology only for transactional aspects without linking it to managerial functions. This approach limits the strategic potential that can be derived from system integration. The absence of a comprehensive integration framework results in suboptimal benefits of technology. Organizational performance evaluations become less holistic because data is not fully connected. Strategic decision risks remain high despite the use of technology. The gap between the potential and the realized benefits of technology is a significant problem, underscoring the importance of formulating a well-planned integration strategy (Taneja et al., 2023).

A technology-based financial management and finance integration strategy needs to be developed systematically and with a long-term focus. Aligning strategic objectives with information systems is a crucial first step. The integration design must consider operational needs and organizational sustainability. Utilizing financial data as a basis for strategic decision-making enhances policy consistency. Continuous evaluation of system performance supports continuous improvement. Technology risks can be minimized through clear and transparent governance. Synergy between technology, people, and processes is key to

successful integration. This approach strengthens the organization's foundation in facing environmental changes.

The need for scientific studies related to integration strategies is increasingly relevant to the development of modern management theory and practice. In-depth analysis is necessary to understand the mechanisms of effective integration. Conceptual and empirical approaches can provide a more comprehensive picture. Research findings are expected to bridge the gap between concept and implementation. Academic contributions can enrich the discourse on the sustainability of technology-based organizations. The practical implications provide guidance for organizations in designing integration strategies. The relevance of this research is further strengthened as organizations' reliance on digital systems increases. The overall discussion leads to the understanding that the integration of technology-based management and finance is a crucial prerequisite for organizational sustainability.

RESEARCH METHOD

This research uses a qualitative approach with a theoretical-analytical qualitative design to deeply understand the strategy of integrating technology-based management and finance in realizing organizational sustainability. This approach was chosen because the phenomenon of technology integration, managerial processes, and organizational sustainability is complex, contextual, and cannot be adequately explained through quantitative measurements alone. The research focuses on exploring the meaning, patterns, and conceptual relationships between management practices, digital financial systems, and sustainability strategies.

The research data sources consist of primary and secondary data. Primary data were obtained through in-depth interviews with key informants who play strategic roles in organizational decision-making, such as financial managers, operational managers, heads of information technology units, and executives directly involved in financial technology implementation. Secondary data were collected through a documentary review of financial reports, internal policies, organizational strategy documents, and scientific publications and industry reports relevant to the research topic.

Data collection techniques included semi-structured interviews, non-participatory observation, and document analysis. Semi-structured interviews enabled researchers to gain a deep yet flexible understanding of the experiences, perceptions, and integration strategies implemented by the organization. Non-participatory observation was used to observe work patterns, information flow, and interactions between management and finance functions within the technology-based system. Document analysis served to strengthen and verify the findings from the interviews and observations.

Data analysis was conducted using thematic and conceptual analysis. The analysis process began with data reduction through open coding to identify key themes related to management integration, technology-based financial systems, and organizational sustainability. The next stage was axial coding to connect themes and establish meaningful relationship patterns. The analysis results were then interpreted theoretically by linking the empirical findings to the conceptual framework of strategic management, financial information systems, and organizational sustainability theory.

Data validity was maintained through triangulation of sources and methods, cross-checking of interview results with informants, and peer discussions to minimize interpretation bias. The research process was conducted reflectively and systematically to ensure logical consistency between the background, objectives, methods, and findings. With this approach, the research is expected to yield a comprehensive understanding and theoretical and practical contributions regarding the strategy of integrating financial technology-based management and finance in supporting organizational sustainability.

RESULTS AND DISCUSSION

Strategic Pattern of Management and Finance Integration Based on Financial Technology : Between Rationalization and the Illusion of Integration

Technology-based management and finance integration is often presented as a rational solution to organizational fragmentation, but empirical practice shows that integration does not always produce the desired strategic alignment. Technology is often assumed to be a neutral instrument that automatically unifies managerial and financial processes. Critical perspectives in organizational theory emphasize that technology carries specific logics, interests, and power structures. System integration can reinforce the dominance of the finance function over other functions. Standardized financial data has the potential to simplify complex organizational realities. Strategic processes can be reduced to mere numerical issues. This type of integration creates a narrow instrumental rationality. This pattern demonstrates that strategic integration is not identical to substantive integration (Sheng, 2025).

Empirical research reveals that many organizations experience what can be called pseudo-integration, a system interconnectedness without a unified meaning and purpose. Integrated financial platforms often simply consolidate data, rather than aligning decision-making processes (Fanani et al., 2025). Hierarchical organizational structures continue to restrict the flow of data interpretation. One informant stated,

> *"The system is integrated, but decisions are still made at the top level without cross-functional dialogue."*

This statement demonstrates the gap between technical integration and strategic integration. Technology fails to transform established power relations. Integration becomes a symbol of modernization, not a mechanism for transformation. This situation challenges the assumption of technological determinism.

Leadership is often positioned as a key factor in successful integration, but critical analysis reveals the ambivalence of this role. Transformational leadership encourages technology adoption, but also has the potential to force integration without organizational readiness (Nasution et al., 2025). A top-down integration vision can suppress the discursive space of operational units. The integration process becomes an instrument of control. Resistance arises not from technical incompetence, but from an imbalance in participation. Integration loses its collective learning dimension. Organizations adopt systems without negotiating meaning. This pattern suggests that strategic integration requires social legitimacy, not simply structural legitimacy.

Technology governance is often positioned as a solution to integration risks, but this approach also has limitations. System standardization increases consistency but reduces contextual flexibility. Organizations risk becoming trapped in systemic rigidity. Dependence on specific platforms narrows the space for innovation. System evaluations often focus on procedural compliance, rather than strategic relevance. Integration has the potential to stifle managerial practices. Technology becomes an end in itself, not a tool. These conditions underscore the need for a reflective approach to integration.

Overall, strategic integration patterns demonstrate a tension between system efficiency and organizational complexity. Financial technology-based integration is not a linear process. Its success is determined by the organization's ability to manage the paradox between control and autonomy (Nalurita et al., 2025). A holistic approach is often claimed, but rarely substantively realized. True integration requires changes in structure, culture, and power relations. Without these, integration is merely cosmetic. These findings enrich the critique of the optimistic narrative of digitalization. Integration strategies need to be understood as arenas of organizational contestation.

Integration, Decision Making, and Governance: Extended or Reduced Rationality

Technology-based management and finance integration is often associated with improved decision-making quality through expanded rationality. The bounded rationality perspective does suggest that information availability expands managers' analytical capacity. However, critics of instrumental rationality assert that more data does not always lead to better decisions. Abundant information can create cognitive overload (Al-Hashimi et al., 2022). Managers tend to select the most

accessible indicators. The data selection process reflects institutional bias. Decisions remain political. Technology integration does not eliminate managerial subjectivity.

Information transparency is often praised as a governance enhancer, but critical analysis reveals the ambiguity of transparency itself. Transparent data is not always understood equally. Data interpretation remains influenced by structural positions and work unit interests (Emigawaty & Luthfi, 2021). One informant revealed,

"The data is open, but its interpretation is still determined by top management."

This statement demonstrates that transparency is not synonymous with democratization of decisions. System integration can reinforce centralization. Data-driven governance has the potential to become a tool for legitimizing predetermined decisions, while accountability is procedural, not substantive (Mulyani et al., 2025).

The transformation of the finance function's role into a strategic partner also requires a critical examination. Strategic finance places finance at the center of value creation, but the dominance of the financial perspective risks marginalizing non-financial dimensions (Grishunin et al., 2022). Strategic decisions tend to be measured through quantitative indicators. Social value, organizational learning, and human resource well-being are difficult to represent within the financial system. Integration reinforces the logic of performativity. Organizations risk neglecting long-term goals that are not readily measurable. The finance function gains significant symbolic authority. Strategic balance becomes a major challenge.

The ability to mitigate risk through technology integration also presents a paradox. Integrated systems enable early risk detection, but create new risks in the form of systemic dependencies. Technological disruptions have widespread and simultaneous impacts. Risk management tends to focus on measurable risks. Social and reputational risks are often marginalized. Internal controls become highly technical. Organizations risk ignoring non-digital signals. Integration reinforces a false sense of security. Organizational resilience is tested when systems fail.

Long-term implications suggest that the quality of decision-making is determined not only by technology, but also by the organization's reflective capacity. Technology-based governance requires a dialogical corrective mechanism. Integration needs to be accompanied by room for interpretation and strategic debate. Decisions that rely solely on systems risk losing context. Strong governance requires a balance between data and critical judgment. Integration becomes a tool, not an authority. Organizational rationality needs to be expanded, not narrowed. This perspective enriches our understanding of the limits of technology integration.

Implications of Integration for Organizational Sustainability: Between Resilience and New Vulnerabilities

The integration of technology-based management and finance is often positioned as the foundation of organizational sustainability. The efficiency perspective suggests that automation enhances financial resilience. However, critical sustainability theory emphasizes that short-term efficiency does not always translate directly to long-term sustainability. Organizations risk becoming trapped in optimizing existing processes. Radical innovation is stifled. System integration reinforces the status quo. Sustainability is reduced to operational stability. The transformative dimension of sustainability is neglected (Suhartono & Asbari, 2024; Sari, 2017).

The dynamic capabilities approach emphasizes adaptability as the core of sustainability, but technology integration does not automatically enhance this capability. Overly structured systems limit strategic improvisation. Response speed increases, but the direction of response remains dependent on legacy frameworks. One informant stated,

"We reacted quickly, but the options were the same."

This statement demonstrates the limitations of substantive adaptation. Integration accelerates the decision cycle without broadening the spectrum of options. Organizations become efficient but less reflective, and adaptation is reactive rather than proactive (Aula et al., 2022).

Stakeholder relationships are also ambivalent. Financial transparency increases trust but intensifies short-term performance pressures. Investors tend to demand measurable and immediate results. Organizations adjust strategies to meet numerical expectations. Long-term sustainability

values are potentially marginalized. System integration reinforces market logic. Institutional relations become increasingly transactional. Social sustainability faces structural pressures. Technology integration brings complex institutional consequences.

Technology risk is a crucial dimension of sustainability that is often underestimated. High reliance on digital systems creates systemic vulnerabilities. Small disruptions have a significant impact on the entire organization. Data security becomes a strategic, not a technical, issue. Organizations often pursue efficiency at the expense of redundancy. System resilience becomes fragile. Risk assessments are often reactive. Sustainability requires a balance between efficiency and resilience. Technology integration must be designed with prudence in mind.

Overall, technology-based management and finance integration is a double-edged sword for organizational sustainability. Integration enhances efficiency and control, but creates new vulnerabilities. True sustainability demands more than simply integrating systems. Organizations need to build reflective capacity, structural flexibility, and a balance of values. Technology must be positioned as a debatable enabler. Integration strategies need to be continuously and critically reviewed. Sustainability becomes a dynamic process, not an end result. These findings underscore the need for a critical approach to technology-based integration.

CONCLUSION

The conclusion of this study shows that the integration of financial technology-based management and finance cannot be understood solely as a technical solution to organizational fragmentation, but rather as a strategic process fraught with structural, cultural, and power-relations dynamics. Integration that emphasizes only system connectivity risks creating the illusion of harmony without substantive changes in decision-making practices. Financial technology can increase efficiency, transparency, and speed of information flow, but it does not automatically expand managerial rationality. The dominance of financial logic has the potential to simplify organizational complexity and marginalize non-financial dimensions critical to sustainability. Data-driven governance strengthens procedural accountability but can obscure substantive accountability if not accompanied by space for critical reflection. System integration also creates a paradox between increased control and reduced strategic flexibility. Decisions increasingly reliant on digital data remain influenced by institutional biases and structural interests. From a sustainability perspective, technology integration strengthens operational resilience while simultaneously creating new vulnerabilities due to systemic dependencies. Organizational adaptability increases at the responsiveness level, but not necessarily at the strategic transformation level. Stakeholder trust can be strengthened through transparency, but short-term performance pressures also increase. Organizational sustainability demands a balance between efficiency, reflectivity, and resilience. Therefore, the integration of technology-based management and finance must be treated as a strategic arena that is continuously and critically examined to truly support long-term organizational sustainability.

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