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## The impact of implementing a digital financial management system on operational efficiency and its implications for profit optimisation

### Abstract

This study aims to analyse the effect of a digital financial management system on operational efficiency and its implications for profit optimisation at Evergreen Medika Clinic, Rantepao. The research employs a quantitative approach using survey methods and financial report data from the 2021–2024 period. Primary data were collected through questionnaires distributed to administrative and finance staff, whilst secondary data were obtained from the institution's financial statements. The analytical techniques include classical assumption tests, multiple linear regression, and path analysis to examine the mediating role of operational efficiency. The results indicate that the digital financial management system has a positive and significant effect on operational efficiency and profit optimisation. Furthermore, operational efficiency is proven to mediate the relationship between the digital financial management system and profit optimisation, with the indirect effect via operational efficiency being greater than the direct effect on profit. These findings suggest that improvements in profitability occur through enhanced effectiveness and efficiency of operational processes as a result of the implementation of the digital system.

**Keywords:** digital financial management system, operational efficiency, profit optimisation, digital transformation, financial performance.

### Abstract

Penelitian ini bertujuan untuk menganalisis pengaruh digital financial management system terhadap operational efficiency serta implikasinya terhadap profit optimisation pada Evergreen Medika Clinic, Rantepao. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei serta pemanfaatan data laporan keuangan periode 2021–2024. Data primer diperoleh melalui penyebaran kuesioner kepada staf administrasi dan keuangan, sedangkan data sekunder bersumber dari laporan keuangan institusi. Teknik analisis yang digunakan meliputi uji asumsi klasik, regresi linier berganda, dan analisis jalur (path analysis) untuk menguji peran mediasi operational efficiency. Hasil penelitian menunjukkan bahwa digital financial management system berpengaruh positif dan signifikan terhadap operational efficiency dan profit optimisation. Selain itu, operational efficiency terbukti memediasi hubungan antara digital financial management system dan profit optimisation, di mana pengaruh tidak langsung melalui operational efficiency lebih besar dibandingkan pengaruh langsung terhadap profit. Temuan ini mengindikasikan bahwa peningkatan profitabilitas terjadi melalui peningkatan efektivitas dan efisiensi proses operasional sebagai hasil dari implementasi sistem digital.

**Kata kunci:** digital financial management system, operational efficiency, profit optimisation, digital transformation, financial performance.

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## 1. Introduction

Digital transformation has become a global phenomenon driving significant changes across various sectors, including the healthcare sector. Digitalisation not only alters patterns of social and economic interaction but also transforms organisational management systems through the utilisation of information and communication technology (ICT) (Kurniawan et al., 2023; Susetyo, 2022). Technological advancements such as *cloud-based* systems, database integration, and the automation of administrative processes enable organisations to enhance efficiency, transparency, and accuracy in resource management. In the context of healthcare services, digital transformation has become a strategic necessity to address the increasing complexity of services, demands for operational efficiency, and the need for more transparent and accountable governance (Agusiady et al., 2022).

Digitalisation in the healthcare sector is not limited to medical services, such as electronic health records or *telemedicine*, but also encompasses administrative and financial management systems. Financial management systems are a vital component in the sustainability of healthcare organisations, as they are directly linked to revenue management, cost control, and short- and long-term budget planning. Ineffective financial management has the potential to lead to wastage, delays in reporting, and data inaccuracies that impact strategic decision-making. One form of implementing this transformation is the adoption of a digital financial management system. This system enables transaction recording, budget management, financial reporting, and cash flow monitoring to be carried out automatically and integrated within a single platform. Compared to manual or *spreadsheet-based* systems, digital systems can reduce recording errors (*human error*), improve data accuracy, and accelerate decision-making processes based on *real-time* information (M. Y. Saputra et al., 2023; Arafah et al., 2023). Furthermore, the integration of financial systems with operational systems and insurance claims can improve administrative efficiency, speed up verification processes, and streamline the cash flow of healthcare institutions (Daylami et al., 2024).

From a financial management perspective, the effective and efficient management of resources is key to ensuring the organisation's sustainability (Ardian et al., 2024). Digital financial management systems play a role in supporting the functions of planning, monitoring, and cost control in a more systematic and structured manner. With automated reporting capabilities and comprehensive data analysis, management can promptly identify budget deviations, evaluate cost structures, and take corrective action swiftly (Rosari et al., 2022). Theoretically, this situation implies an increase in operational efficiency, which ultimately contributes to the optimisation of the organisation's profits (H. E. Prasetyo, 2022).

Nevertheless, the implementation of digital financial management systems does not always proceed without challenges. The readiness of technological infrastructure, the competence of human resources, as well as system security and integration are key determinants of the success of digital transformation (Hanif, 2025). Limitations in internet connectivity, a lack of technical training for administrative staff, and resistance to change can hinder the optimisation of the systems that have been implemented. Furthermore, organisational change theory explains that the adoption of new technology requires a structured adaptation process so that changes can be effectively accepted and internalised within the organisational culture (Burnes, 2021; Wahyudi et al., 2024).

A number of previous studies have shown that digital financial management systems influence improvements in an organisation's operational efficiency and financial performance. However, most studies still focus on large-scale organisations or hospitals in urban areas, and tend to establish direct relationships between variables without examining mediating mechanisms in depth. Furthermore, research integrating perception data (primary) with actual financial performance data (secondary) within a single analytical model remains relatively limited. This situation indicates a *research gap* that warrants further investigation, particularly within the context of healthcare institutions in developing regions characterised by limited infrastructure and resources.

The relationship between digital financial management systems, operational efficiency, and profit optimisation is also not always linear. In some cases, initial investment in digital technology may increase operational costs in the short term before yielding long-term efficiencies. Therefore, it is important to examine not only the direct impact of digital systems on profit, but also the indirect impact via operational efficiency as a mediating variable, thereby gaining a more comprehensive understanding of the mechanisms underlying the relationships between variables.

Evergreen Medika Rantepao Clinic is one of the healthcare institutions in a developing region that has implemented a digital financial management system since 2022. Based on financial data for the period 2021–2024, there is a trend of increasing net profit following the implementation of the digital system, although this is accompanied by a rise in operational administrative costs. This situation indicates a dynamic interplay between the digitalisation of financial systems and operational efficiency that impacts financial performance, whilst also reflecting the complexity of technology implementation within an organisational context characterised by resource constraints.

Based on the above, this study aims to analyse the impact of the implementation of digital financial management systems on operational efficiency and its implications for profit optimisation. This study also examines the role of operational efficiency as a mediating variable in the relationship between digital financial management systems and profit optimisation. The novelty of this study lies in: (1) its focus on healthcare institutions in developing regions, (2) the empirical testing of the operational efficiency mediation model, and (3) the integration of primary and secondary data in the analysis. Theoretically, this study is expected to enrich the literature on the digitalisation of financial management in the healthcare sector. Practically, the research findings are expected to serve as a basis for healthcare institution management in designing effective, adaptive, and sustainable digital transformation strategies.

## **2. Literature review**

### *2.1 Digital Transformation in Organisations*

Digital transformation is the process of integrating digital technology into all aspects of an organisation, changing the way the organisation operates and delivering value to stakeholders. This transformation encompasses not only the adoption of technology but also changes to business models, organisational culture, and data-driven decision-making patterns (Kurniawan et al., 2023; Susetyo, 2022). In the healthcare sector, digital transformation plays a crucial role in improving service quality, administrative efficiency, and accountability in resource management (Agusiady et al., 2022). According to

organisational change theory, the success of digital transformation is influenced by an organisation's readiness to manage change, including leadership, work culture, and human resource competencies (Burnes, 2021; Wahyudi et al., 2024). Without effective change management support, the implementation of technology risks failing to deliver optimal impact on organisational performance.

## *2.2 Digital Financial Management System*

A digital financial management system is a technology-based system used to manage the processes of transaction recording, budgeting, reporting, and financial control in an integrated and automated manner. This system enables real-time data access, improves the accuracy of information, and minimises manual errors (M. Y. Saputra et al., 2023; Arafah et al., 2023). In healthcare organisations, digital financial management systems facilitate data integration between administrative, medical service, and insurance claims departments, thereby accelerating the verification and disbursement of funds (Daylami et al., 2024). Furthermore, these systems support transparency and accountability in financial management, which are crucial aspects of modern organisational governance. From a financial management perspective, the use of digital systems strengthens planning and control functions by providing rapid and accurate financial reports (Ardian et al., 2024). Consequently, digital financial management systems can serve as strategic tools for enhancing the effectiveness of an organisation's resource management.

## *2.3 Operational Efficiency*

Operational efficiency refers to an organisation's ability to utilise resources optimally to generate maximum output at minimum cost. This concept relates to cost control, work productivity, and the optimisation of business processes. In a management context, operational efficiency can be achieved through the simplification of procedures, the reduction of non-value-adding activities, and the use of technology to improve the speed and accuracy of work processes (Rosari et al., 2022). The implementation of a digital financial management system has the potential to enhance operational efficiency through the automation of record-keeping, the acceleration of reporting, and the reduction of administrative costs. Theoretically, improved operational efficiency will impact the organisation's cost structure, thereby increasing profit margins (H. E. Prasetyo, 2022). Consequently, operational efficiency is often positioned as an intervening variable in the relationship between digital systems and financial performance.

## *2.4 Profit Optimisation*

Profit optimisation is an organisation's effort to maximise profits through effective revenue management and cost control. From a financial management perspective, profit is influenced not only by increased revenue but also by the efficient use of resources (Ardian et al., 2024). The implementation of digital financial management systems enables organisations to obtain more accurate and timely information on costs and revenue, thereby supporting strategic decision-making regarding service pricing, budget allocation, and efficiency strategies (M. Y. Saputra et al., 2023). With an integrated

system, organisations can continuously monitor financial performance and conduct data-driven evaluations.

## *2.5 Relationships Between Variables*

Conceptually, digital financial management systems have a direct influence on operational efficiency through the automation and integration of administrative processes. Increased operational efficiency subsequently contributes to profit optimisation through cost reduction and productivity enhancement. However, this relationship may be influenced by internal organisational factors such as technological readiness and staff competence (Hanif, 2025). Therefore, in this study, operational efficiency is positioned as a mediating variable bridging the influence of the digital financial management system on profit optimisation. In the context of the study at the Evergreen Medika Clinic in Rantepao, an empirical analysis is required to test whether the implementation of a digital financial management system truly has a significant impact on operational efficiency and profit optimisation.

## **3. Method**

### *3.1 Type and source of data*

This study employs a quantitative approach using data comprising both primary and secondary data. Primary data was obtained through the distribution of questionnaires to 50 respondents, comprising all staff at the Evergreen Medika Rantepao Clinic; thus, the sampling technique used was census sampling. Respondents included administrative and finance staff, as well as staff directly involved in operational management, ensuring they possessed adequate understanding regarding the implementation of the digital financial management system. The characteristics of the respondents in this study include gender, age, length of service, and position, which were subsequently analysed descriptively to provide an overview of the respondents' profiles. The research instrument utilised a Likert scale to measure respondents' perceptions of the variables relating to the digital financial management system and operational efficiency. This primary data was used to empirically test the relationships between variables through inferential statistical analysis.

Meanwhile, secondary data was obtained from the official financial reports of Evergreen Medika Rantepao Clinic for the period 2021–2024, covering revenue, operating costs, and net profit. This data was used to objectively measure the profit optimisation variable. The integration of primary and secondary data was carried out by linking respondents' perceptions regarding operational efficiency with actual financial performance, thereby providing a more comprehensive analysis in explaining the relationship between digital systems and profit optimisation whilst minimising potential perceptual bias.

### *3.2 Data analysis methods*

The data analysis method in this study employs an inferential statistical approach to test relationships between variables and the mediating role within the research model. The quality of the questionnaire data was first assessed through validity and reliability tests to

ensure that the instrument could measure constructs accurately and consistently. Subsequently, a descriptive analysis was conducted, covering the mean, standard deviation, minimum and maximum values to describe the characteristics of the respondents and the distribution of responses.

Prior to hypothesis testing, classical assumption tests were conducted, including tests for normality, multicollinearity and heteroscedasticity, to ensure the suitability of the regression model. Hypothesis testing was carried out using multiple linear regression to analyse the direct effects of the digital financial management system on operational efficiency and profit optimisation.

To test the mediating role of operational efficiency, path analysis was employed, reinforced by a bootstrapping approach, as this method is considered more robust in testing indirect effects compared to conventional methods such as the Sobel Test. Bootstrapping enables more accurate parameter estimation by generating path coefficients, standard errors, and confidence intervals, thereby enhancing the validity of the mediation test.

Furthermore, the coefficient of determination ( $R^2$ ) was used to determine the extent to which the independent variables contribute to explaining the variation in the dependent variable. All analyses were conducted using statistical software, ensuring that the test results can be interpreted objectively, transparently, and are replicable.

## **4. Results**

### *4.1 Overview of the research subject*

This study was conducted at the Evergreen Medika Rantepao Clinic, a private healthcare institution in North Toraja Regency. The clinic began fully implementing a digital financial management system in 2022 as part of the organisation's digital transformation strategy. The implementation of this system aims to improve the accuracy of transaction recording, accelerate the preparation of financial reports, and enhance the effectiveness of operational cost control.

Prior to 2022, financial management was carried out semi-manually with the support of a simple, non-integrated application. This situation meant that the report reconciliation process took a relatively long time and was prone to recording errors. As transaction volumes and the complexity of insurance claims increased, management decided to adopt an integrated digital system encompassing modules for transaction recording, budgeting, reporting, and real-time cash flow monitoring.

### *4.2 Digital financial management system*

Based on the results of the questionnaire data analysis, the digital financial management system variable showed an average score in the high category. The indicators measured included ease of system use, inter-departmental integration, data access speed, report accuracy, and the system's ability to support decision-making. The indicator with the highest score was the ease of accessing financial data in real time. This indicates that the implemented system has been able to provide rapid and relevant information to management. Meanwhile, the indicator with a relatively lower score was the aspect of training and initial system adaptation, suggesting that during the early stages of

implementation, there were still adjustment processes required from the human resources perspective.

### *4.3 Operational efficiency*

The operational efficiency variable is measured through indicators of reduced administrative processing time, reporting accuracy, cost control, and workflow effectiveness. The analysis results show that following the implementation of the digital system, there has been an increase in efficiency, particularly in transaction recording and the preparation of monthly reports. Respondents stated that the time required to prepare financial reports has decreased significantly compared to before digitalisation. Furthermore, oversight of operational expenditure has become more structured as the system provides features for regular budget monitoring.

### *4.4 Profit optimisation*

Profit optimisation was measured using secondary data from financial reports for the 2021–2024 period. The data indicates that following the implementation of the digital financial management system in 2022, there was a gradual increase in net profit through to 2024. Although there was an initial rise in operational administrative costs due to system investment and training, increased revenue and cost efficiency were able to boost the overall profit margin.

### *4.5 Results of classical assumption tests*

Classical assumption tests were conducted to ensure that the regression model used in this study met statistical requirements, thereby ensuring that the estimated obtained were BLUE (Best Linear Unbiased Estimator). These tests included tests for normality, multicollinearity, and heteroscedasticity. These three tests are crucial to perform before proceeding to the hypothesis testing stage of the regression analysis, as violations of the classical assumptions can affect the validity and accuracy of the interpretation of the research results.

Based on the results of the normality test, a significance value greater than 0.05 was obtained, so it can be concluded that the residual data in the regression model are normally distributed. This result is reinforced by the Normal Probability Plot (P-P Plot), which shows that the residual points are scattered around the diagonal line and follow the direction of that line. This pattern of distribution indicates that the residual distribution approximates a normal distribution, thus fulfilling the normality assumption in the regression model. With the normality assumption met, the regression model is suitable for further analysis as there is no significant deviation in the distribution.

Furthermore, the results of the multicollinearity test show that all independent variables have tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values less than 10. High tolerance values indicate that each independent variable does not have a strong correlation with the other independent variables. Similarly, VIF values below the critical threshold indicate that there is no variance inflation due to high linear relationships between the independent variables. Thus, it can be concluded that the regression model in this study is free from multicollinearity, meaning that each independent variable can partially explain the dependent variable without distortion caused by internal relationships between variables.

As for the results of the heteroscedasticity test conducted using the Glejser method, they show that the significance values for each independent variable are greater than 0.05. This means there is no significant influence of the independent variables on the absolute residual values, so there is no evidence of heteroscedasticity in the research model. Furthermore, based on the scatterplot between the residuals and the predicted values, it can be seen that the data points are scattered randomly and do not form any specific pattern, whether clustered or dispersed. This random distribution indicates that the residual variance is constant, meaning the assumption of homoscedasticity has been met.

Overall, the results of the classical assumption tests show that the regression model used in the study at the Evergreen Medika Rantepao Clinic has met all the criteria of the classical assumptions, namely normal distribution, freedom from multicollinearity, and the absence of heteroscedasticity. Thus, the regression model is deemed valid and can be used for hypothesis testing and the analysis of relationships between variables in this study.

#### *4.6 Hypothesis testing*

Hypothesis testing in this study was conducted to analyse the direct and indirect effects between the digital financial management system, operational efficiency, and profit optimisation. The analysis was performed using multiple linear regression and a coefficient of determination test to assess the model's ability to explain the variation in the dependent variable. The results of this testing form the basis for addressing the research questions and testing the conceptual model formulated previously.

Based on the regression analysis results, the digital financial management system was found to have a positive and significant influence on operational efficiency. The regression coefficient values indicate a positive direction of the relationship, whilst the significance level is below 0.05. This implies that the higher the level of implementation of the digital financial management system, the higher the level of operational efficiency achieved by the organisation. These findings indicate that the digitalisation of financial systems is capable of accelerating administrative processes, minimising recording errors, improving the accuracy of financial reports, and supporting more structured cost control. With an integrated system, transaction recording, reporting, and budget monitoring can be carried out in real-time, thereby reducing the time required for report preparation compared to manual or semi-manual systems. This situation has a direct impact on the effectiveness of workflows and the optimisation of the organisation's resource utilisation.

Furthermore, the regression results also indicate that digital financial management systems have a positive impact on profit optimisation. A positive regression coefficient indicates that improvements in the quality of digital system implementation are aligned with improvements in the organisation's profit performance. However, the magnitude of the direct impact of the digital system on profit optimisation is relatively smaller compared to its impact on operational efficiency. This indicates that the contribution of the digital financial management system to profit growth does not occur instantly, but rather through the mechanism of operational process improvements first. In other words, the digital system functions as an enabler that creates efficiency, and it is this efficiency that subsequently contributes to increased profit margins.

The test results also show that operational efficiency has a positive and significant impact on profit optimisation. A significance level below 0.05 indicates that improved efficiency has a tangible impact on the organisation's financial performance. Efficiency in managing operational costs, streamlining administrative processes, and ensuring

accurate budget control contributes to a reduction in unproductive costs. When operational costs can be reduced without compromising service quality, the difference between revenue and costs increases, thereby optimising the organisation's profit. Thus, operational efficiency acts as a key factor in creating sustainable financial excellence.

The coefficient of determination ( $R^2$ ) in the research model indicates that the variables of the digital financial management system and operational efficiency together account for the majority of the variation in profit optimisation. This means that the model used has a strong explanatory power regarding the phenomenon under study. Nevertheless, there remains a small portion of profit variation influenced by factors outside the research model, such as marketing strategy, patient volume, service pricing policies, and external economic conditions. Therefore, whilst digital financial management systems and operational efficiency play a significant role, profit optimisation remains the result of a combination of various managerial and business environment factors.

Overall, the results of this hypothesis testing confirm that digital financial management systems function not only as administrative tools but also as strategic instruments that support improvements in an organisation's operational and financial performance. The implementation of an integrated system fosters process efficiency, budget management transparency, and data-driven decision-making. In the context of healthcare institutions such as the Evergreen Medika Rantepao Clinic, digital transformation in the financial sector has proven to make a positive contribution to the sustainable improvement of efficiency and profit optimisation.

#### *4.7 Mediation Test*

The results of the mediation test indicate that operational efficiency acts as an intervening variable in the relationship between the digital financial management system and profit optimisation. The coefficient of indirect influence via the pathway digital financial management system → operational efficiency → profit optimisation was found to be greater than the direct influence of the digital financial management system on profit. These findings indicate that the primary contribution of digital systems to improved financial performance does not occur directly, but rather through improvements in the organisation's internal processes first. In other words, the digital financial management system functions as a tool that enhances the quality of administrative management, accelerates the preparation of reports, and strengthens cost control, which subsequently leads to improved operational efficiency.

In practical terms, these results show that the increase in profit at Evergreen Medika Rantepao Clinic is largely influenced by the organisation's success in utilising digital systems to create work effectiveness and efficiency. Without improved efficiency, the implementation of digital systems is likely to have only an administrative impact and will not be able to make a significant contribution to profitability. Therefore, operational efficiency is the key factor bridging digital transformation with profit optimisation, whilst also emphasising that the success of technology implementation is highly dependent on how the system is integrated into the organisation's managerial and operational processes.

## 5. Discussion

The results of this study indicate that digital financial management systems have a positive and significant impact on operational efficiency. These findings align with modern financial management theory, which emphasises the importance of integrated information systems in enhancing the effectiveness of organisational resource management. Digitalisation enables the automation of recording processes, the reduction of administrative errors, and the acceleration of financial reporting. In the context of healthcare organisations, operational efficiency is a crucial factor as it is directly linked to the smooth delivery of services and cost control. The implementation of a digital financial management system at Evergreen Medika Rantepao Clinic has proven capable of improving administrative workflows and enhancing the accuracy of financial data.

However, when linked to profit optimisation, the direct impact of digital financial management systems is relatively smaller compared to their impact on operational efficiency. This indicates that digitalisation does not automatically result in an instant increase in profitability. One possible explanation is the initial investment costs involved in implementing a digital system, such as the procurement of equipment, staff training, and system maintenance costs, which in the short term can reduce the organisation's profits. Furthermore, in the context of clinics in developing regions, limitations in technological infrastructure and staff competence can also hinder the optimal utilisation of the system, meaning that its impact on financial performance is not yet maximised in the early stages of implementation.

From a theoretical perspective, these findings can be explained through *the resource-based view* (RBV) approach, which emphasises that strategic resources such as digital systems will only generate a competitive advantage if they are managed and utilised effectively. In other words, digital financial management systems are not factors that directly increase profits, but rather act as enablers that create efficiency in the organisation's internal processes.

The research results also indicate that operational efficiency has a positive and significant impact on profit optimisation. This finding reinforces the assumption that efficiency is a key determinant in improving an organisation's profit margin. The reduction of unproductive costs, improved budget accuracy, and the acceleration of administrative processes have a direct impact on increasing the difference between revenue and operating costs. In the healthcare sector, which has a complex cost structure, operational efficiency is a key factor in maintaining financial stability and sustainability.

Another key finding is the mediating role of operational efficiency in the relationship between digital financial management systems and profit optimisation. The analysis results indicate that indirect effects via operational efficiency are more dominant than direct effects. This confirms that digital transformation in finance operates through mechanisms of internal process improvement within the organisation. Consequently, the success of digital systems in boosting profits depends heavily on the extent to which these systems can generate tangible and measurable efficiency.

Furthermore, the possibility of a two-way relationship (*reverse causality*) must be considered, whereby organisations with better financial performance have a greater capacity to adopt digital systems optimally. This suggests that the relationship between digitalisation and financial performance is not entirely linear, but is influenced by the organisation's readiness and the capacity of the resources it possesses. Consequently, the

results must be interpreted with caution, taking into account the organisational context of the study.

In practical terms, the findings of this study offer more operational managerial implications. Firstly, management must ensure that the implementation of digital systems is accompanied by intensive staff training to ensure optimal utilisation of the systems. Secondly, organisations need to conduct regular evaluations of business processes to identify areas that remain inefficient despite the implementation of digital systems. Thirdly, the integration of financial systems with other operational systems needs to be improved to maximise the benefits of digitalisation. Fourthly, management needs to develop a data-driven cost control strategy based on the results of the digital system so that efficiency gains can be directly converted into increased profits.

Overall, this study not only confirms existing theory but also demonstrates that, in the context of clinics in developing regions, digital transformation exhibits more complex characteristics. The effectiveness of digital systems is heavily influenced by contextual factors such as infrastructure readiness, human resource competence, and organisational adaptation processes. Thus, the contribution of this study lies in the understanding that the relationship between digital financial management systems and profit optimisation is indirect and contextual, with operational efficiency serving as the primary mechanism bridging the two.

## **6. Conclusion**

Based on the research findings, it can be concluded that digital financial management systems have a positive and significant effect on operational efficiency and profit optimisation, with operational efficiency acting as a mediating variable that strengthens this relationship. The implementation of digital systems has proven capable of increasing the speed and accuracy of administrative processes, improving cost control, and supporting data-driven decision-making, which ultimately contributes to an increase in profit margins. However, the increase in profit does not occur directly as a result of digitalisation, but rather through the mechanism of improved operational efficiency first. The findings at the Evergreen Medika Rantepao Clinic confirm that the success of digital transformation in financial management is largely determined by the organisation's ability to optimise the system to create sustainable effectiveness and efficiency in work processes.

## **7. Theoretical and practical implications**

Theoretically, this study contributes to the development of the literature on digital transformation and financial management, particularly within the context of the healthcare sector. The finding that operational efficiency mediates the relationship between digital financial management systems and profit optimisation enriches the conceptual understanding of the mechanisms through which information technology creates organisational value. These results reinforce the resource-based view (RBV) perspective, which emphasises that competitive advantage is not solely determined by the ownership of technology, but by the organisation's ability to manage and integrate these resources effectively. Furthermore, this study also supports organisational change theory, which states that the adoption of new technology requires a process of internalisation within the work system to yield optimal performance outcomes. Thus, this study not only

tests the direct relationship between variables but also explains a more comprehensive causal pathway through the mediating role of operational efficiency.

In practical terms, the findings of this study provide important implications for the management of healthcare institutions, including the Evergreen Medika Rantepao Clinic, in designing digital transformation strategies focused on improving financial performance. The implementation of a digital financial management system should not be viewed merely as a technological investment, but as part of a strategy to enhance efficiency and strengthen organisational governance. Management must ensure the provision of staff training, the strengthening of operational procedures, and continuous performance monitoring to ensure that the digital system truly delivers added value. Furthermore, data-driven decision-making generated by digital systems can be utilised for more accurate budget planning, cost evaluation, and cash flow control. Through an integrated approach combining technology and process management, organisations can maximise the benefits of digitalisation to achieve financial sustainability and long-term competitiveness.

## **8. Limitations and suggestions for further research**

This study has several limitations that should be taken into account when interpreting the results. Firstly, the study was conducted at a single healthcare institution, namely the Evergreen Medika Rantepao Clinic; therefore, generalising the findings to other healthcare institutions with different characteristics should be done with caution. Secondly, the variables used in the research model were limited to digital financial management systems, operational efficiency, and profit optimisation; consequently, they did not encompass other factors that could potentially influence financial performance, such as marketing strategies, patient visit rates, service quality, or external macroeconomic factors. Thirdly, the measurement of some variables utilised a respondent perception approach via questionnaires, which may contain subjective bias despite the instruments having undergone validity and reliability testing.

Given these limitations, future research is recommended to broaden the scope of the study by involving several hospitals or clinics across different regions to ensure more comprehensive results with stronger generalisability. Future studies may also incorporate additional variables, such as information system quality, organisational technological readiness, organisational culture, or user satisfaction with the system, as moderating or mediating variables. Furthermore, the use of a longitudinal method over a longer period could provide a deeper insight into the long-term impact of digital transformation on an organisation's financial performance. With the development of broader models and methods, it is hoped that future research will be able to provide a more holistic understanding of the role of digitalisation in enhancing the sustainability and competitiveness of healthcare institutions.

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