Evaluation of Automated Reconciliation Application at Bank XYZ Using Hot Fit Model

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Abstract. The purpose of this study is to find out how far the net benefit from the automated reconciliation application is so that it can make adjustments / fix existing problems related to human, organization, and technology. The HOT-Fit Model was chosen because the main factor for measuring the success of an information system after implementation includes the human factor as a user, where humans can make an assessment of the use of information systems and user satisfaction. Organizational factors, where these factors are used to provide an assessment of the organizational structure and organizational environment which are closely related to planning, management support, system control to project financing to develop information systems for organizational needs. The last factor is technology, where this factor is used to assess information systems in terms of system quality, information quality to service quality which has a close relationship with clarity, accuracy and ease of information systems so that they can be used properly and optimally. There are several rejected hypotheses, one of which is System quality on user satisfaction with the smallest T-statistic value on the path coefficient test. Indicates that improvements are needed in automated reconciliation, both in terms of availability, user-friendly display, and reliability in processing transaction data. So that it can increase user satisfaction. This study provides benefits for science in the form of applying a hot fit model on banking research object.

Keywords: Reconciliation, Bank, Hot-FIT, Automated Reconciliation, Implementation

1. Introduction

Bank reconciliation is described as the process of comparing one's transaction records and balances with one's transaction records and bank account balances. In this process, each transaction must be considered in one account to ensure that the person and the bank approve the transaction. (Pritchard 2011) Bank reconciliation reports are must-have as often as possible. Disastrously, nonetheless, some organizations do not attach enough consequence to the routine and timely preparation of bank reconciliations regardless. Smaller entities with lesser bank transactions and fewer suppliers and customers that perform fewer bank reconciliations may not be exposed to as much risk as larger organizations. For larger and more complex conglomerates, this is a particularly complicated issue by cause of the myriad interfaces, parties, and probable vulnerability affected in the reconciliation process. This is so important that internal auditors often guarantee to confirm the value and safety of company credit (Ibidunni, Ojeka, and Ojua 2017). The development of technology today is a common need for a company, technology is one that is really needed for progress and competitiveness with other companies in the business world. In this case, the company must use IT systems to support the performance of the company's business processes. In addition, the implementation of IT is not enough to advance the company effectively, but it is necessary to pay attention to some of the costs needed in implementing IT so that the use of IT can be effective and beefficient in financing.

Bank XYZ abandoned the manual reconciliation process. The flow of the manual process is to get merchant / third party transaction data via email and then export the data and transaction data belonging to Bank XYZ into excel format. Where it will be difficult for the settlement reconciliation department to find and adjust data one by one using formula such as HLOOKUP or VLOOKUP. If there is an input data error or data discrepancy then this can cause several shortcomings, namely it takes more time, slows down operations, is not detailed and can also cause data differences as recorded at Bank XYZ are not the same as the data recorded at the merchant / party thirdly because the data at Bank XYZ has been entered into the books, while the data at the merchant / third party has not been entered into the books. After the reconciliation process is complete, it will produce a report that will be used to pay obligations to the merchant / third party and collect rights to the merchant / third party The model that will be used to evaluate the value of benefits in the automated reconciliation application is Human- Organization-Technology (HOT) Fit Model (Yusof, Paul, and Stergioulas 2006). This model was conscript because the main factors to amplification the success of an information system after implementation include the human factor as the user, where humans can make an assessment in terms of the use of information systems (system use) and user satisfaction. Organizational factors, where these factors are used to provide an assessment of the organizational structure and organizational environment which

are closely related to planning, management support, system control to project financing to develop information systems for organizational needs. The last factor is technology, where this factor is used to assess information systems in terms of system quality (system quality), information quality (information quality) to service quality (service quality) which has a close relationship with the clarity, accuracy and ease of information systems. so that it can be used properly and optimally.

Hypothesis

H1: System quality has a significant impact on user satisfaction

H2: System quality has a significant impact on system use

H3: System quality has a significant impact on organizational structure

H4: Information quality has a significant impact on user satisfaction

H5: Information quality has a significant impact on system use

H6: Information quality has a significant impact on organizational structure

H7: Service quality has a significant impact on user satisfaction

H8: Service quality has a significant impact on system use

H9: Service quality has a significant impact on organizational Structure

H10: User satisfaction has a significant impact on system use

H11: Organizational structure has a significant impact on system use

H12: Organizational environment has a significant impact on organizational structure

H13: User satisfaction has a significant impact on net benefits

H14: Use of the system has a significant impact on net benefits

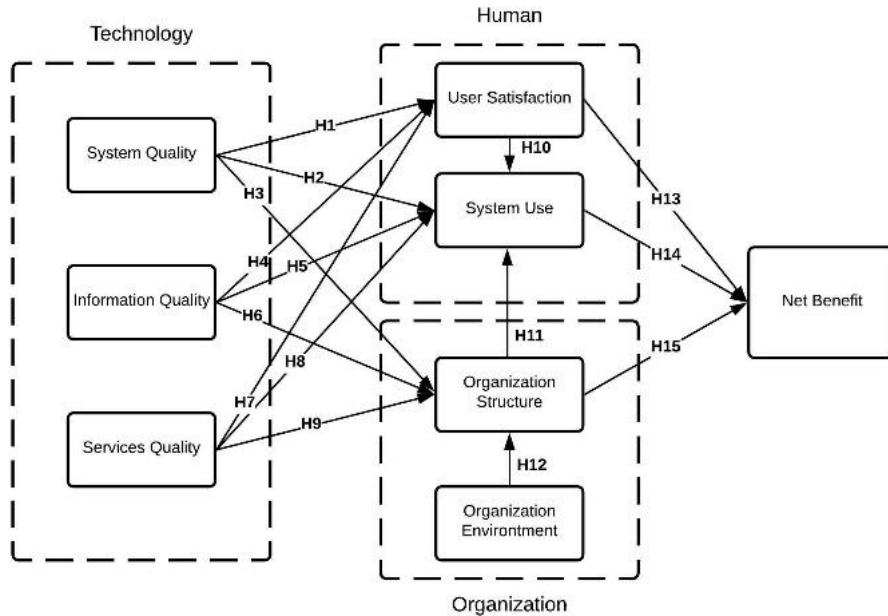H15: Organizational Structure has a significant impact on net benefits

Fig. 1: Research Framework Model

2. Literature Review

Modern banking industry, reconciliation software assist you meet a variety of regulatory, business and operational defiance. Included challenge, operational environment, automated reconciliation strategy gain proven to be a mandatory system to help cut-down costs and risks, to obtain compliance and increase transparency, efficiency and scalability. On the other hand system migration is a big project, And like any big project, from time to time the results are unsatisfactory, to scale client satisfaction on this project, we use Kano Model to measure it, customer satisfaction theory and product development developed by Professor Noriako Kano in 1980". Then the results and analysis are from the questionnaire, the authors measure customer satisfaction from 35 samples (Rizaldi 2019). Reconciliation associate to technique of set side by side two transaction accounts of an organization to assure that two records match. Accounting Reconciliation technique common assure a particular money withdrawn from an account equivalent the money actually deposited. The thing indicated managed by making sure the balances match at the end of a certain accounting period. Reconciliations must be made for all balance sheets to show the reliability of the financial journal. Comparing the two odd transaction records will be highlighted and displayed with the support of the GHIC (Greedy Hierarchical Item Set-Based Clustering) algorithm. Hierarchical Clustering will be relevant for the process of grouping transactions according to needs. GHIC (Greedy Hierarchical Item Set-Based Clustering) for

organizational transaction pattern-based clustering and shows that approach works adequately, in comparison to some classic style.

To coddle to evolving customer domain with new service conditions essentially 24x7 service, fail-safe service, and mobile service, organizations are incorporating further technology-based solutions. Robotic Process Automation (RPA) has appeared as one of the key technology strategies for ascent services with resiliency and efficiency. RPA increasingly being used as a tool to automate, improve, manage, analyze, and maintain superior customer service. This research paper describes the main defiance facing banks in implementing RPA and come up with proposition for banks to hold off these remonstrance in implementing RPA (Kanakov and Prokhorov 2020).

Then have a result Automation in the banking sector is an key step beneficial digital transformation. This alteration will not only help in retaining time but also accomodate impeccable service. RPA is a type of automation in which robots or through computer programming it is potential to perform activities that can be performed by men/women. RPA works by running a series of processes and provides many benefits to banks along with improving trait, ascendable and resilience in a cost-effective manner. For the implementation of RPA, employee training is required. The security of money deposited by clients undergo be kept in mind although go down the line on RPA.

There are also challenges in implementing process automation in the banking sector such as research conducted by (Rademacher, Sachweh, and Zündorf 2018) "Robotic Process Automation (RPA) – is a modern and innovative technology that allows companies to significantly increase operational productivity by replacing people with software robots, to free up and redistributing human resources from repetitive and routine tasks to more complex and interesting tasks that bring great value-added results. This technology enables organizations to develop and configure software (software robots) to perform repetitive and uniform operations at the user interface level of automated systems. The robot performs the operations specified by the developer according to a well-defined algorithm. They receive data, sort it, process it, and perform certain actions with them, without changing the company's IT structure. This approach is particularly relevant for the banking sector, enabling you to deploy this technology much faster than other solutions." Then have a conclusion, if the implementation is successful and the work of the two teams are well coordinated, bringing business users to the treasured results along with improving operational efficiency index. As practice shows, the question is not whether the innovation will emerge, nevertheless only question is how immediately it will replace it. Earlier on production, industrial robots acquire replaced people from certain processes. We are now noticing a identical stage in the business process, and this flow is beyond recall. From now on, presumably, society will code and labor norms that regulate the use of robots, on second thought ban them.

The accounting automation process can also use an online web base accounting system such as research conducted by (Sunarya, Nurhaeni, and Haris 2018) "In companies, the development of technology and knowledge, which is marked by various advances in the field of communication and information technology, is currently growing so rapidly. Clear information is information that presents very accurate and complete data and has benefits for recipients of information or company leaders in conducting supervision. One of them is in the financial sector within the company. In the current era of globalization, an online computerized system is a very important need because it can reduce bad things and the risk of losing important data, difficulties in reconciliation such as unbalanced total bills.

Therefore, this web-based online accounting system provides Cash & Bank facilities so that it can be reconciled both traditional and modern to facilitate the process of accounting for financial statements and of course very effective because it does not require a long time, so it is effective and efficient". Entrenched the explanation of the previous analysis, as that might be determined that the reconciliation process automatically makes it easier for companies to carry out the reconciliation process quickly, as a result of this system has a cash link feature where bank books are straight linked to company data. With forthright feeds, the reconciliation process doesn't be compelled to executed one by one, now that the system will automatically accommodate matching and provide recommendations according to the most suitable date, nominal and description. The reconciliation automation process can be done using bots conducted by (Iyer et al. 2019) argues that "In today's world, we perform all our essential tasks online, one of which is banking. We perform all banking-related tasks online, even if from our personal desktop computers or on web- enabled smartphones. People's selection toward alteration through online banking is made accessible by several basic factors: advanced technology that gives users 24/7 secure access to their finances, the ability of online banking services to accommodate services to customers by charging very low fees for it and giving them control of the majority of services. If you have hundreds of transactions, that's vast for your business, but it can be very difficult to match the balance in the bank with the balance in your accounting ledger. The suggested system will target all major modules of the banking sector and its aim is to automate reconciliation procedures using robotic process automation (RPA). the project, was focused on automating various banking modules and making it effortless aside building chatbots.

(Patri 2020) Chronologic coddle to the developing customer domain alongside recent initiation circumstances serving as 24x7 service, fail-safe service, and mobile service, organizations are assembling more and more technology-based solutions. Robotic Process Automation (RPA) possesses show as one of the key technology strategies for ascendance services with robustness and efficiency. RPA is being progressively worn as a tool to automate, scale-up, manage, analyze, and

accommodate superior customer service. This paper illustrate the key defiance banks face in the implementation of RPA and come up with recommendation for banks to dodge these challenges in RPA implementation. The problem buzzed before and post-implementation of RPA have been analyzed. How to deal with security concern against the implementation of RPA along with been explained. An enhanced RPA obsolete suggested to how banks can address new challenges like debit card fraud and lead how automation benefits the banks in terms of fixed-up error rate, processing time, accurateness, and steadfastness.

(Harnowo, Santoso, and Suryani 2021) The research yielded five positive and significant impact findings, namely the construct of information quality on user satisfaction, system quality on organizational conditions, service quality on organizational conditions, user satisfaction on net benefits, and organizational conditions on net benefits. IPMA data shows that system quality is SAKTI's weakest part so that application developers and policy makers can focus improvement efforts on that area. The response rate of this research is quite close to the minimum threshold. Future researchers can increase the Response Rate so that statistical power can be better. Limited interviews can be added to better capture the perceptions of SAKTI application stakeholders. The questionnaire as a tool for obtaining data has an intrinsic weakness because there is no two-way interaction between the researcher and the respondent. (Yusof et al. 2008) A number of challenges have been encountered while applying the HOT-fit framework in data analysis. First, there are a number of data that share the same evaluation measures; a careful consideration has to be taken in selecting the most appropriate measures for each data. For example, communication can be classified under organizational structure and environment; problems in using the system can be categorized under technology factors (ease of use) or human factors (system use). Otherwise, a repetition of the same data in different categories can be used where necessary. Second, the classification of data analysis according to the three evaluation factors has affected the flow of the narrative approach of presenting the data and can result in confusion to the reader. In order to validate its usefulness, the proposed framework was tested in a real clinical setting. The system put on the test was a Fundus Imaging System in an NHS primary care organization. The description of the case study and its findings offer a strong indication of the applicability of the framework for HIS evaluation. A number of critical factors for the adoption of FIS have been identified; factors that had influenced the adoption negatively include: system usefulness, response time, technical support, empathy for service quality, user perception and user skills. Meanwhile, factors contributing to the positive adoption of FIS include: information relevance, user attitude, leadership, medical sponsorship, organizational readiness, clinical process and external communication with the inter-organizational system (the eye specialist). The alignment of IT and organizational strategy has led to the initiation of a number of systems, including

FIS. The strong willingness of the user to change her perception and clinical practices resulted in the uptake of FIS. However, the adoption of FIS was disrupted with the incompatibility of the system with the National Guidelines, as well as a lack of technical support and limited communication between the technical staff and the collaborating partners of the specialist's hospital. We thus conclude that human, organizational and technological factors and the fit between them are essential in the realization of FIS. Although our case study focused on a specific setting, the proposed evaluation framework is potentially useful to researchers and practitioners for conducting thorough evaluation studies of other HIS or IT applications in healthcare settings. As proposed here, the framework can and should be applied in a flexible way, taking into account different contexts and purposes, stakeholders' points of view, phases in system development life cycle, and evaluation methods. The framework is not the solution to any problem; it is a structured debating tool that stakeholders can access in order to know their own health system better.

(Sallehudin et al. 2019) The objective of this study is to identify and evaluate the factors that influence the implementation of EA by the Malaysian public sector. After conducting the process of preliminary research, HOT-fit model was selected as a foundation theory to develop the model for this research to determine the factors in the context of human, organizational and technological. Along with the research process and analysis conducted, the results show that both human and technological factors positively influence the implementation of EA by the Malaysian public sector. These results in line with the previous research in their study in other IT innovation adoption and implementation. These results suggest that, the factors of IT officer knowledge and innovativeness toward EA positively influence the department in the Malaysian public sector to implement EA. Next, the results of this study also show that technological factors such as relative advantage and complexity influence the implementation of EA by the Malaysian public sector. The results of this study confirm the findings by the previous study within the context of other IT innovation adoption and implementation. The benefits of EA implementation were informed by the IT officer as well as the complexity of process and EA tools. This factor also inter-correlated with the knowledge of EA by the IT officer. From the knowledge gain, IT officer proves that EA is beneficial to be implemented by their department. However, the results of this study found that organizational factor had been insignificant to the EA implementation by the Malaysian public sector. The role of the organization in influencing the team on the EA implementation seems to be insignificant. The support of the top management and IT readiness by the department seems to be not the factors to the EA implementation. This can be argued that, the structure of administrative level of the department in the Malaysian public.

3. Research Methodology

In this study, questionnaires were distributed to 101 respondents who were employees of Bank XYZ, 40% of employees aged 20-29, 56% aged 30-39, and 4% were aged 40-49. That the research model proposed by the author consists of 8 variables and 22 indicators to be able to perform analysis using In the SmartPLS 3.0 application, the author first creates a research model that describes the relationship between latent variables in the SmartPLS3.0 application.

In this study, the path model built makes System Quality (SQ), Information Quality (IQ), and Service Quality (SE) the dependent variable, which is connected to the independent variables, namely User Satisfaction (US) System Use (SU) and Organizational Structure (OS). While Organizational Structure (OS), is an independent variable that is associated with the dependent variable Organizational Environment (OE). The independent variable is Net Benefit (NB) as the final variable which is connected with User Satisfaction (US) System Use (SU) and Organizational Structure (OS) as the dependent variable to see the Net Benefit of Automated Reconciliation applications.

The first validity test that was carried out was to compare the convergent validity on the AVE value and the outer loading of the indicators used in the questionnaire inaccordance with the rule of thumb.

Table 1: Convergent validity test results with average variance extracted (AVE) value

Variable	Average Variance Extracted (AVE)	Standard Value	Result
System Quality (SQ)	0.614	0.5	Valid
Information Quality (IQ)	0.552	0.5	Valid
Services Quality (SE)	0.667	0.5	Valid
User Satisfaction (US)	0.706	0.5	Valid
System Use (SU)	0.717	0.5	Valid
Organizational Structure (OS)	1.000	0.5	Valid
Organizational Environment (OE)	0.766	0.5	Valid
Net Benefit (NB)	0.809	0.5	Valid

Table 2: Reliability test results with cronbach's alpha value

Variable	Cronbach's Alpha	Standard Value	Result
System Quality (SQ)	0.846	0.7	Reliable
Information Quality (IQ)	0.742	0.7	Reliable
Services Quality (SE)	0.749	0.7	Reliable
User Satisfaction (US)	0.793	0.7	Reliable
System Use (SU)	0.807	0.7	Reliable
Organizational Structure (OS)	1.000	0.7	Reliable
Organizational Environment (OE)	0.705	0.7	Reliable
Net Benefit (NB)	0.746	0.7	Reliable

By removing the SQ3 and SQ4 indicators from the research model and conducting a convergent validity test again on the model, the AVE value of the Service Quality variable increases. The AVE value of all variables in the research model is greater than 0.5 and the outer loading on all indicators is above 0.7. From these results, the meaning of the indicators used in Figure 4.3 can reflect the latent variables well. The next stage in the validity test is to test the discriminant validity on the model by comparing the cross loading and indicator values in one variable. In Table 4.8 it is found that the cross loading value for a series of indicators used in the same variable is entirely greater than 0.7 and the highest cross loading value of the indicator is in the corresponding variable. From the outcome of validity test that has been lugged out, data analysis will be continued at the next stage, namely the reliability test. The analysis on the first structural model is the R-square value which shows how much influence the dependent variable has on the independent variables in the research model. This research model dwell of 4 variables, namely net benefit (NB), Organizational Structure (OS), System Use (SU), User Satisfaction (US). In the SmartPLS 3.0 application the significant level used is 0.05.

Table 3: Convergent validity test results with outer loading values on the 2nd adjusted research model

	IQ	NB	OE	OS	SE	SQ	SU	US	Standard Value	Result
IQ1	0.741	0.335	0.046	0.088	0.245	0.407	0.350	0.250	0.7	Valid
IQ2	0.705	0.168	-0.040	0.063	0.179	0.443	0.162	0.188	0.7	Valid
IQ3	0.736	0.097	0.036	0.121	0.275	0.309	0.123	0.266	0.7	Valid
IQ4	0.788	0.340	0.077	0.062	0.331	0.332	0.352	0.376	0.7	Valid
NB1	0.237	0.896	0.204	0.171	0.305	0.204	0.857	0.373	0.7	Valid
NB2	0.387	0.903	0.173	0.119	0.210	0.286	0.886	0.232	0.7	Valid
OE1	0.054	0.210	0.823	0.551	0.241	0.230	0.225	0.284	0.7	Valid
OE2	0.112	0.178	0.925	0.667	0.377	0.198	0.198	0.406	0.7	Valid
OS1	0.081	0.103	0.447	1.000	0.135	0.116	0.118	0.221	0.7	Valid
SE1	0.306	0.177	0.073	0.237	0.753	0.322	0.164	0.695	0.7	Valid
SE2	0.288	0.221	0.229	0.282	0.857	0.510	0.202	0.656	0.7	Valid
SE3	0.286	0.296	0.281	0.225	0.837	0.502	0.268	0.740	0.7	Valid
SQ1	0.431	0.246	0.208	0.188	0.490	0.925	0.273	0.417	0.7	Valid
SQ2	0.481	0.261	0.220	0.148	0.527	0.937	0.270	0.489	0.7	Valid
SU1	0.306	0.626	0.201	0.178	0.130	0.257	0.799	0.215	0.7	Valid
SU2	0.387	0.903	0.173	0.119	0.210	0.286	0.887	0.232	0.7	Valid
SU3	0.237	0.896	0.204	0.171	0.305	0.204	0.857	0.373	0.7	Valid
US1	0.353	0.335	0.264	0.330	0.689	0.431	0.339	0.840	0.7	Valid
US2	0.325	0.309	0.289	0.337	0.772	0.459	0.303	0.894	0.7	Valid
US3	0.281	0.191	0.151	0.233	0.700	0.332	0.170	0.788	0.7	Valid

Table 4: R-square result

	R-Square	Influence of Variables inResearch Model
Net Benefit	0.940	94%
OrganizationalStructure	0.444	33,7%
System Use	0.185	18,5%
User Satisfaction	0.740	74%

Subsequent testing on the structural model is carried out by performing the bootstrapping process with the SmartPLS 3.0 application. From the bootstrapping process carried out, several values that will be analyzed include the T-Statistic value. To test the significance level of the relationship between variables in the research model; p-value; and the path coefficient to quantify the relationship between variables in the form of a regression equation. The first is the T-Statistic value test to see where the implication of the relationship among variables in the research model is. Because the significant level used in the bootstrapping process is 0.05, the t-table value is 1.96. Next from the structural model test is the p-value. The p-value must be smaller than the significant level used in the bootstrapping process, which is 0.05.

Table 5: Result of T-vtatistic and P-value

Relationship between Variable	T-Statistic	P-value	T-Table	Result
Information Quality -> Organizational Structure	0.715	0.237	1,96	Insignificant
Information Quality -> System Use	2.372	0.009	1,96	Significant
Information Quality -> User Satisfaction	1.472	0.071	1,96	Insignificant
Organizational Environment -> Organizational Structure	14.017	0.000	1,96	Significant
Organizational Structure -> Net Benefit	0.504	0.307	1,96	Insignificant
Organizational Structure -> System Use	0.368	0.356	1,96	Insignificant
Service Quality -> Organizational Structure	1.236	0.109	1,96	Insignificant
Service Quality -> System Use	0.828	0.204	1,96	Insignificant
Service Quality -> User Satisfaction	17.706	0.000	1,96	Significant
System Quality -> Organizational Structure	0.160	0.241	1,96	Insignificant
System Quality -> System Use	0.773	0.221	1,96	Insignificant
System Quality -> User Satisfaction	0.049	0.451	1,96	Insignificant

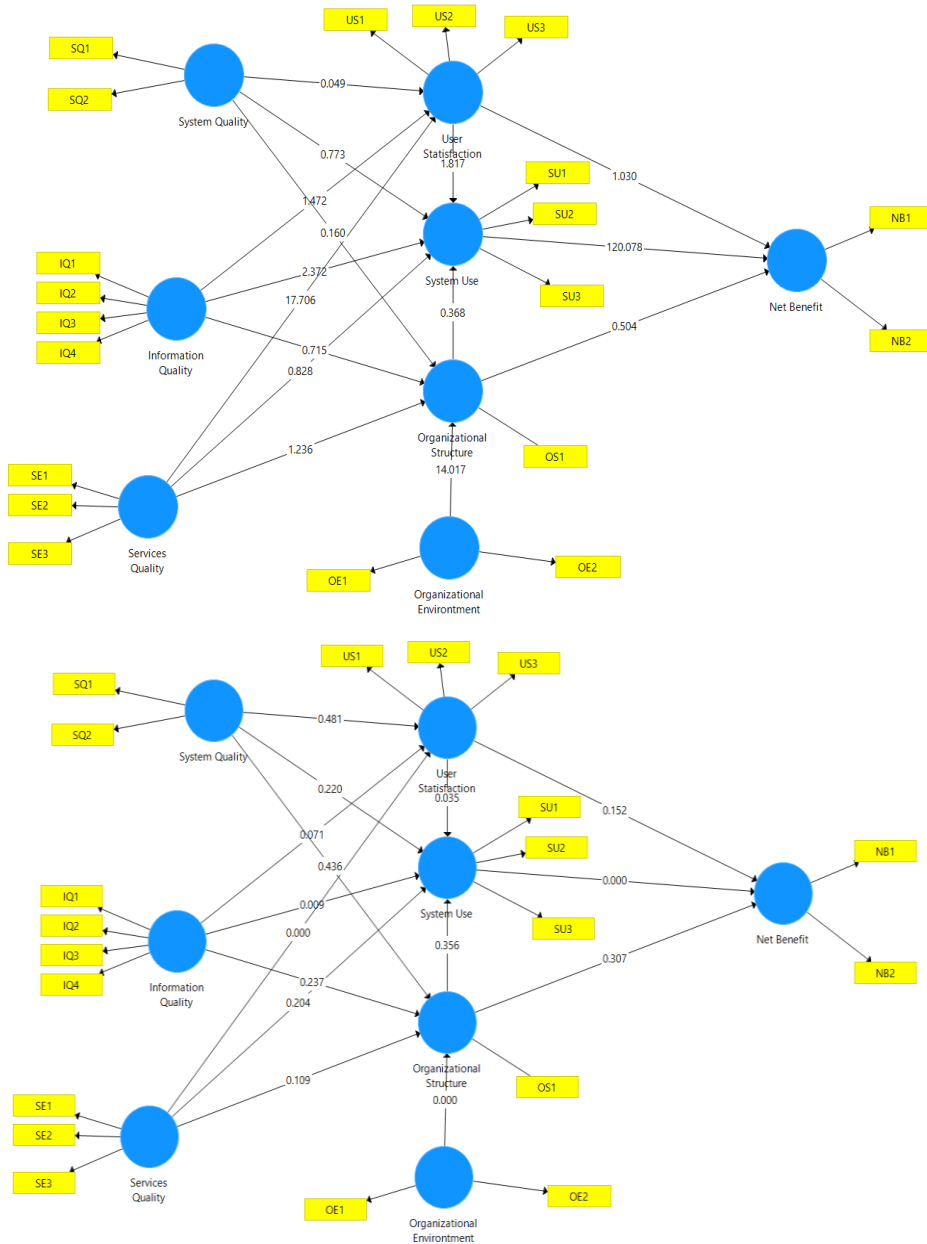|				
System Use -> Net Benefit	120.078	0.000	1,96	Significant
User Satisfaction -> Net Benefit	1.030	0.165	1,96	Insignificant
User Satisfaction -> System Use	1.817	0.045	1,96	Significant

Fig. 3: Value of T-statistic and P-value

Based on Table 4, there are 10 relationships between variables with a T-Statistic value that is smaller than the t- table value and a p-value greater than 0.05, namely :

Information Quality towards Organizational Structure

Information Quality towards User Satisfaction

Organizational Structure towards Net Benefit

Organizational Structure towards System Use

Service Quality towards Organization Structure

Service Quality towards System Use

Service Quality towards Organization Structure

System Quality towards System Use

System Quality towards User Satisfaction

Thus, the relationship among the dependent variable and the independent variable is not significant.

4. Result and Discussion

Based on the results, along with justifications for variables that are of acceptable value on management implications, Information quality has a compelling impact on system use (H5), which indicates that the quality of information presented by automated reconciliation affects the use of the system in supporting day-to-day operations carried out by the Bank. XYZ. Service quality has a serious impact on user satisfaction (H7), service quality affects user satisfaction, for example the support team helps provide support for issues or tickets in a proactive and responsive manner and the availability of a support team to support system services when needed by Bank XYZ. User satisfaction has a significant impact on system use (H10). User satisfaction with automated reconciliation has an impact on the continued use of automated reconciliation in Bank XYZ's day-to-day operations. Organizational environment has a significant impact on the organizational structure (H12) a system can be useful for a single user, a group of users, an organization, or an all industry where organizational bump is the aftermath of information on organizational performance. Cost effectiveness, support from top management and organizational performance are some examples of the value benefits of organizational impact. System use has a significant impact on net benefits (H14) automated reconciliation used in day-to-day operations provides a net benefit to Bank XYZ's operational continuity. However, several improvements are also needed, with one example being the need for improvements to automated reconciliation, both from availability, user-friendly display, and reliability in processing transaction data. So that it can boost user satisfaction (H1) and the quality of

information can influence the organization to deal with adjustments to its control strategy, policy changes will have implications for changes in the qualifications of information needed, so organizations must be able to adjust strategies in control (H6).

5. Conclusion

Based on the outcome of this study, it can be ensured as follows:

From the value obtained, it shows that the smallest T- statistic value in this path coefficient test is System quality on user satisfaction has a t-statistic value of 0.049 < 1.964 (t-table) and a p-value> 0.05 which is equal to 0.451 so that H1 is rejected. Indicates that improvements are needed in automated reconciliation, both in terms of availability, user- friendly display, and reliability in processing transaction data. So that it can gain user satisfaction

From the value obtained, it shows that the T-statistic value with the largest System Use on net benefits has a t-statistic value of 120,078 and a p-value > 0.05, which is 0.000 so that H14 is accepted. Indicates that the use of the system provides a net benefit to Bank XYZ in carrying out their daily operations

The factors that directly affect System Use on automated reconciliation are User satisfaction and Information Quality The organization is expected to implement several points such as:

The role of the support team helps provide support for issues or tickets in a proactive and responsive manner as well as the availability of a support team to support system services when needed by Bank XYZ

The quality of information supports the daily operations of Bank XYZ and fulfills user requirements so that it affects the use of automated reconciliation

From an organizational perspective, the support provided by the leader can bring positive benefits to the development of Automated Reconciliation so that the organization can obtain the information it needs and perform better, this will have an impact on user satisfaction of automated reconciliation.

With the more frequent use of automated reconciliation in Bank XYZ's day-to-day operations, it will provide a net benefit to the continuity of the organization's operations.

Acknowledgments

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