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The Role of Internal Control and Financial Reporting Quality in Driving Financial Performance of Companies in the Banking Subsector

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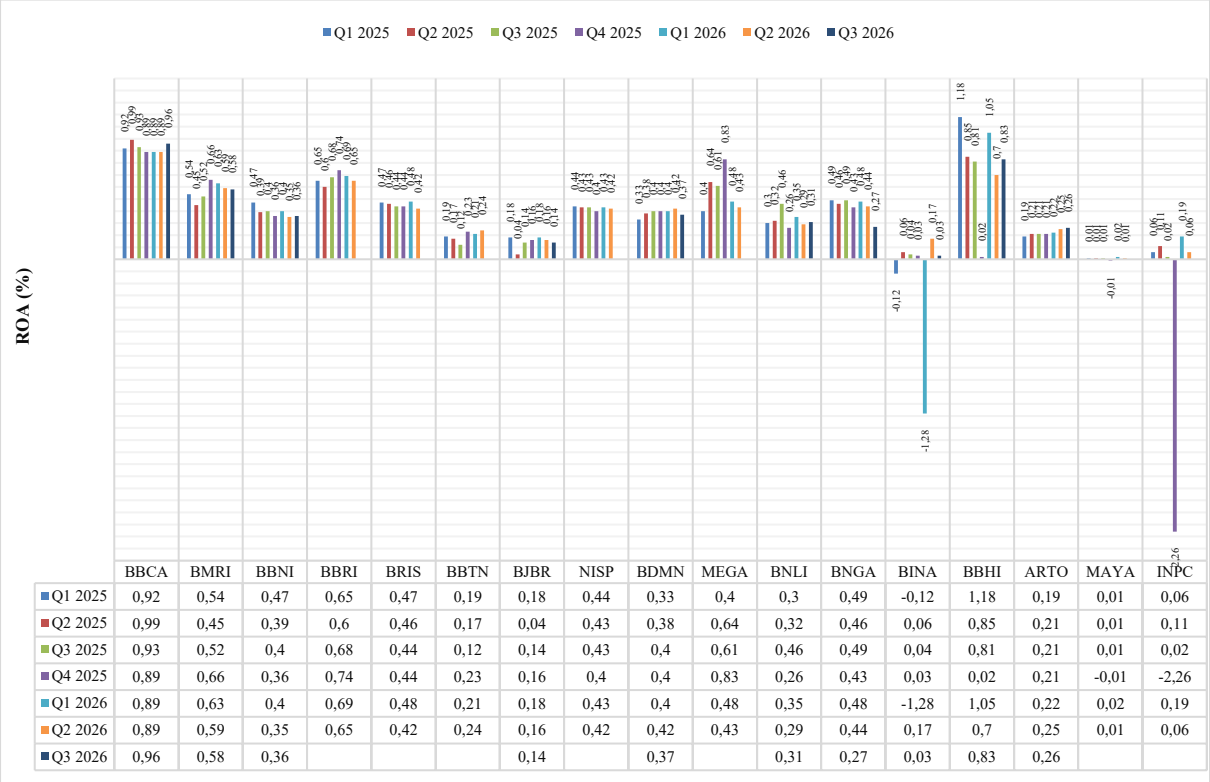
Abstract: The purpose of this study is to analyze the influence of financial literacy, internal control, the implementation of digital accounting, and the quality of financial reports on the financial performance of companies in the banking sub-sector in Indonesia. This study employs a descriptive qualitative approach, utilizing a systematic literature review model based on the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) flow diagram. The data used are secondary, sourced from reputable journals indexed in Scopus, SINTA, Google Scholar, and ResearchGate, covering the period 2021–2026, resulting in a final selection of 8 relevant articles. Data analysis was conducted using descriptive content analysis and thematic synthesis. The findings indicate that financial literacy, robust internal control, the adoption of digital accounting, and high-quality, precise financial reporting have a positive and significant impact on enhancing operational efficiency (BOPO) and profitability (ROA) within banking institutions. A limitation of this study is its reliance on a secondary literature review method, lacking direct quantitative empirical testing in the field. It is recommended that future researchers conduct quantitative testing using Structural Equation Modeling (SEM-PLS) or panel data regression analysis on banking entities.

Keywords: Financial Performance, Financial Literacy, Internal Control, Implementation of Digital Accounting, Quality of Financial Reports

INTRODUCTION

The banking sector plays a highly crucial role as an agent of development and a financial intermediary institution, channeling funds from those with a surplus to those in need of capital (Haryanto et al., 2021). In the era of modern corporations and the post-pandemic landscape, the stability and financial health of the banking sector serve as a primary barometer for the reliability of Indonesia's national economic system (Horobet et al., 2021). The financial performance of a bank represents its operational financial achievements, measuring the extent to which bank management has successfully managed assets, capital, and credit portfolios to generate sustainable profits (He et al., 2023).

One of the primary indicators used universally to assess the profitability and management efficiency of a bank is the Return on Assets (ROA) ratio, which reflects the net return generated from every rupiah of assets managed by the banking entity (Saputra, 2022). Based on data regarding the development of Indonesia's banking sector from Q1 2025 to Q3 2026, the financial performance of the banking subsector exhibits a trend of fluctuation and uncertainty in profitability, as reflected in the Return on Assets (ROA) ratio (Suhartanto et al., 2022). As shown in figure 1 below.



	BBCA	BMRI	BBNI	BBRI	BRIS	BBTN	BJBR	NISP	BDMN	MEGA	BNLI	BNGA	BINA	BBHI	ARTO	MAYA	INPC
Q1 2025	0,92	0,54	0,47	0,65	0,47	0,19	0,18	0,44	0,33	0,4	0,3	0,49	-0,12	1,18	0,19	0,01	0,06
Q2 2025	0,99	0,45	0,39	0,6	0,46	0,17	0,04	0,43	0,38	0,64	0,32	0,46	0,06	0,85	0,21	0,01	0,11
Q3 2025	0,93	0,52	0,4	0,68	0,44	0,12	0,14	0,43	0,4	0,61	0,46	0,49	0,04	0,81	0,21	0,01	0,02
Q4 2025	0,89	0,66	0,36	0,74	0,44	0,23	0,16	0,4	0,4	0,83	0,26	0,43	0,03	0,02	0,21	-0,01	-2,26
Q1 2026	0,89	0,63	0,4	0,69	0,48	0,21	0,18	0,43	0,4	0,48	0,35	0,48	-1,28	1,05	0,22	0,02	0,19
Q2 2026	0,89	0,59	0,35	0,65	0,42	0,24	0,16	0,42	0,42	0,43	0,29	0,44	0,17	0,7	0,25	0,01	0,06
Q3 2026	0,96	0,58	0,36				0,14		0,37		0,31	0,27	0,03	0,83	0,26		

Figure 1. Financial Performance (ROA %) of Indonesian Banking Sub-sector Companies, Q1 2025 – Q3 2026

Source: Stockbit, Processed by the researcher, 2026

Figure 1 above displays the quarterly Return on Assets (ROA) for several publicly listed banks from Q1 2025 to Q3 2026. The figures reveal variations both across different banks and over time. For instance, BBCA's ROA ranged from 0.89–0.99 during Q1–Q4 2025 and 0.89–0.96 during Q1–Q3 2026; BMRI's figures fluctuated between 0.45–0.66; while BBNI's ROA remained in the 0.35–0.47 range throughout the observed periods. In some cases, the data show negative values or extreme fluctuations notably for BINA and INPC during certain periods alongside some missing data (NaN) for Q3 2026. These findings underscore that some national banking entities continue to face significant challenges in consistently maintaining stable profit margins and operational cost efficiency (Rahman et al., 2025).

The fluctuations in the ROA ratio point to underlying issues regarding operational efficiency and the capacity for managing systemic risk within the banking institutions (Singh et al., 2021). The impact of this issue could weaken a bank's competitiveness in the capital market, diminish the confidence of depositors, and limit the bank's capacity to extend productive credit to the real sector (Daeli & Wedari, 2025). The primary factors contributing to this condition are believed to stem from limited managerial financial literacy, weaknesses in internal control and oversight structures, slow integration of digital accounting technologies, and a lack of optimal transparency and quality in the financial reports presented by banking entities (Indra, 2025).

Previous research examining the variables determining banking financial performance has shown varying findings. Research by Afrianty & Efriyenti, (2026), found that financial literacy and internal control had a significant positive effect on the financial performance of BPR banking in Badam City. On the other hand, research Mufidah et al., (2026), found that the implementation of a digital accounting system does not have a significant direct impact on ROA if it is not matched by human resource readiness. Meanwhile, research Yuniasara, (2024), It is confirmed that the quality of financial statements is a dominant factor in enhancing profitability, as it helps minimize the cost of capital.

A research gap in previous studies lies in the fact that four key variables—financial literacy, internal control, digital accounting, and financial statement quality—have not yet been integrated simultaneously into a single, holistic conceptual model within the banking sector. Furthermore, most prior research has been limited by a narrow scope, focusing on only one segment of the banking industry (such as state-owned banks or Islamic banks), and has failed to comprehensively capture the impact of the transition toward digital accounting technologies in the post-2024 era.

This study focuses on analyzing the conceptual and empirical relationships between financial literacy, internal control, the implementation of digital accounting, and the quality of financial statements in relation to the financial performance of banks in Indonesia. The scope of the research is limited to banking entities listed on the Indonesia Stock Exchange (IDX). This research gap is addressed by developing a comprehensive synthesis through a systematic literature review. The study is significant as it provides a foundation for regulators (the OJK and Bank Indonesia) and banking practitioners to formulate strategies for improving financial performance and maintaining competitiveness in the digital era.

Based on the background of the problem, the following research questions—which serve as the basis for developing hypotheses for further study—have been formulated: 1) Does financial literacy affect a company's financial performance?; 2) Does internal control affect a company's financial performance?; 3) Does the implementation of digital accounting affect a company's financial performance?; and 4) Does the quality of financial statements affect a company's financial performance?

The objectives of this study are: 1) To analyze the impact of financial literacy on the financial performance of companies in the banking subsector; 2) To analyze the impact of internal control on the financial performance of companies in the banking subsector; and 3) To analyze the impact of the implementation of digital accounting on the financial performance of companies in the banking subsector. 4) To analyze the influence of financial statement quality on the financial performance of companies in the banking subsector.

METHODS

This study employs a descriptive qualitative approach using a Systematic Literature Review (SLR) model, based on the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) flow diagram framework. The data used are secondary data, consisting of reputable scholarly articles sourced from the Scopus, SINTA, Google Scholar, and ResearchGate databases, covering the publication period from 2021 to 2026 (Susanto et al., 2024).

The selection of reference articles was conducted in stages following the four phases of the PRISMA framework: 1) Identification (n=120); 2) Screening (n=85); 3) Eligibility (n=50); and 4) Inclusion (n=8). The data analysis technique employed descriptive content analysis and thematic synthesis to identify convergences among the findings of previous research and to develop a robust conceptual model (Bagheri Sheykhangafshe et al., 2021).

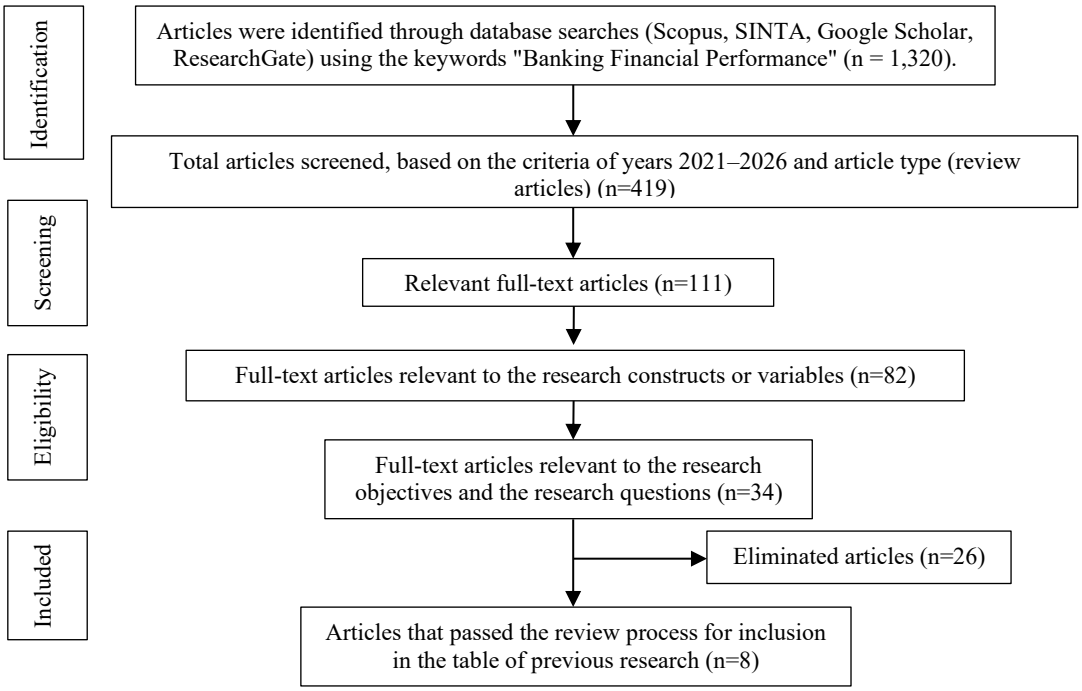


Figure 2. Prism Diagram

The PRISMA diagram provides a transparent depiction of the literature search and selection process from the initial identification of records, removal of duplicates, and screening of titles and abstracts, to the assessment of full-text eligibility and the final determination of which studies to include in the synthesis. This workflow helps readers understand how a broad collection of articles is narrowed down to studies relevant to the research question. At each stage, the number of records and the reasons for any exclusions must be documented, ensuring that the selection process remains auditable and replicable (Nasution et al., 2024).

RESULTS AND DISCUSSION

Results

Based on the problem formulation, the following previous studies which are relevant to this research serve as a conceptual foundation:

A. Previous Research

The following table presents four (4) prior studies that could be identified and are relevant as a conceptual foundation.

Table 1. Relevant previous research

No	Author (Year)	Research Results	Methods	Similarities to this study	Differences from this study
1	(Laila & Sihotang, 2022)	The constructs of financial inclusion and financial literacy influence the financial performance of Bank BSI, Medan Region	Quantitative	The similarity between this study and the present research lies in the independent construct financial literacy and the dependent construct financial performance.	Another difference lies in a separate independent construct: financial inclusion
2	(Bujana et al., 2026)	The constructs of Sharia compliance, audit quality, and internal control influence the financial performance of Islamic	Quantitative	This study shares similarities with the present research regarding the independent construct minternal control and the	Differences in other independent constructs include Sharia compliance and audit quality

		commercial banks in Indonesia		dependent construct financial performance.	
3	(Sulistia & Nurabiah, 2026)	The implementation of digital accounting and fintech payments influences the financial performance of state-owned (BUMN) and non-state-owned (non-BUMN) banks	Quantitative	The similarity between this study and the present research lies in the independent construct the implementation of digital accounting and the dependent construct the financial performance of banks.	Another difference lies in a separate independent construct: fintech payment
4	(Oktavianus, 2025)	The construct of financial statement quality and the application of accounting standards influence the financial performance of Bank BRI.	Quantitative	The similarity between this study and the present research lies in the independent construct financial report quality and the dependent construct bank financial performance.	Another difference in the independent constructs concerns the application of accounting standards

B. Banking Financial Performance

The financial performance of a bank provides a comprehensive overview of its financial health, which is measured and evaluated periodically using various specific financial ratio indicators. This assessment encompasses key operational aspects, such as the bank's level of profitability, liquidity, solvency, operational efficiency, and the quality of the assets it manages (Azmi & Takarini, 2022).

Indicators or dimensions of banking financial performance include: 1) Operational Efficiency (BOPO): Measures the extent to which a bank's operating expenses are covered by its operating income. A low BOPO ratio indicates that a bank operates efficiently in controlling its operating costs; 2) Profitability (ROA): Reflects the ability of a bank's management to generate net profit from the total assets under its management. A higher ROA value indicates that the bank is more efficient in utilizing its assets to generate profit; 3) Liquidity: Describes a bank's ability to meet short-term obligations and fulfill customer withdrawal requests without disrupting its operational activities. Well-maintained liquidity demonstrates a bank's capacity to manage its assets and liabilities in a balanced manner (Suwarna & Nur, 2024).

The construct of banking financial performance is relevant to research conducted by: (Widyaningsih & Sampurno, 2022), (Yanti & Setiyanto, 2021).

C. Financial Literacy

Financial literacy refers to the level of knowledge, understanding, skills, and ability on the part of both individuals and organizations to manage information and make decisions regarding financial matters in an appropriate and responsible manner. Financial literacy is not limited to the ability to grasp fundamental financial concepts; it also encompasses the capacity to apply such knowledge to activities involving financial planning, management, control, and evaluation. (Mulyadi et al., 2025).

The indicators or dimensions of financial literacy include: 1) Financial knowledge: Reflects the level of understanding that management and employees have regarding fundamental financial concepts, such as income, expenses, assets, liabilities, capital, interest, and profit; 2) Understanding of financial risks: Reflects the ability to comprehend and identify risks associated with financial activities, such as credit, liquidity, market, and operational risks; 3) Financial decision-making capability: Reflects the ability to utilize financial information to make decisions related to budgeting, investment, financing, cost management, and resource allocation (Yasin et al., 2021).

The construct of financial literacy is relevant to research conducted by: (Ariani et al., 2024), (Mulyadi et al., 2025), (Yasin et al., 2021).

D. Internal Control

Internal control is a comprehensive and integrated process directly influenced by the board of commissioners, management, and all personnel within an organization specifically designed to provide reasonable assurance regarding the achievement of the company's objectives, namely the reliability of financial reporting, the effectiveness and efficiency of operations, and compliance with applicable laws and regulations (Sumiati & Nur'aeni, 2022).

The indicators or dimensions of internal control include: 1) Control environment: Describes the organizational conditions that support the implementation of internal control, encompassing integrity, ethics, human resource competence, organizational structure, and the delegation of authority and responsibility; 2) Control activities: Refers to the policies and procedures implemented to ensure that company activities are conducted in accordance with established requirements; 3) Risk assessment: A systematic process of identification and analysis carried out by an organization to recognize potential risks (operational, financial, or legal) that could hinder the achievement of the entity's objectives (Pandelaki et al., 2025).

The construct of internal control is relevant to the research conducted by: (Bujana et al., 2026), (Pandelaki et al., 2025), (Sumiati & Nur'aeni, 2022).

E. Implementation of Digital Accounting

The implementation of digital accounting represents a fundamental transformation in how companies manage their financial records shifting from conventional, manual, and paper-based methods toward the use of modern information technology, cloud-based accounting software, artificial intelligence, and real-time financial data automation systems. (Hasan et al., 2026).

The indicators or dimensions of digital accounting implementation include: 1) Automation of accounting processes: This refers to the extent to which technology is utilized to automate accounting activities, such as recording transactions, processing data, performing calculations, and preparing financial statements; 2) Integration of accounting information systems: This refers to the capability of a digital accounting system to connect financial data across various business units within a company; 3) Digital system security: This refers to a company's ability to maintain the security, accuracy, and availability of accounting data through access controls, data protection, information backups, and system maintenance (Ferreri & Santoso, 2025).

The construct of digital accounting implementation is relevant to research conducted by: (Tarigan et al., 2025), (Ramadhiani & Sari, 2025), (Hasan et al., 2026).

F. Quality of Financial Statements

The quality of financial statements refers to the extent to which they are capable of presenting information regarding a company's financial position, financial performance, and cash flows in a manner that is relevant, reliable, comparable, and understandable to users of the information. High-quality financial statements must be able to provide a fair representation of a company's economic condition, thereby serving as a basis for decision-making by management, investors, creditors, regulators, and other stakeholders (Sunardi et al., 2023).

The indicators or dimensions of financial reporting quality include: 1) Relevance: The quality of financial information capable of influencing users' economic decisions by helping them evaluate past or present events, or predict the future (possessing both predictive and confirmatory value); 2) Comparability: The extent to which financial statements can be compared across different periods or against other banking institutions; 3) Faithful

representation: The ability of financial statements to present a company's economic condition in a complete, neutral, and materially error-free manner (Apriada et al., 2023).

The construct of financial report quality is relevant to research conducted by: (Putri et al., 2026), (Sunardi et al., 2023).

Discussion

Based on the results above, the discussion in this study includes, among other things:

1. The Influence of Financial Literacy on Banking Financial Performance

Financial literacy is linked to the financial performance of the banking sector. In other words, a comprehensive level of financial literacy influences and boosts the financial performance of companies within the banking subsector on a sustainable basis.

To enhance the financial performance of companies in the banking subsector, it is essential to focus on and implement financial literacy, which encompasses the following: 1) Financial knowledge: Banking management needs to deepen its intellectual capacity and theoretical understanding of financial product structures, capital market instruments, and the dynamics of global and domestic interest rates to optimize the management of third-party funds; 2) Understanding of financial risk: Banks must equip their stakeholders with the ability to identify and map potential risks such as credit risk (non-performing loans), liquidity risk, and market risk at an early stage to prevent severe financial losses; 3) Financial decision-making capability: Banks must be able to utilize accurate information to make sound strategic decisions regarding budgeting, financing expansion, operational cost efficiency, and the allocation of profitable investment portfolios.

If companies in the banking subsector effectively focus on and implement sound financial literacy, they can improve their financial performance in the following areas: 1) Operational efficiency: A high level of financial literacy helps banks curb wasteful operational expenditures, as reflected in a more efficient and well-controlled ratio of operating expenses to operating income (BOPO); 2) Profitability: A mature understanding of finance enables banks to select fund-placement instruments that yield optimal profit margins, thereby boosting the return on assets (ROA) and return on equity (ROE); 3) Liquidity: Banks are better able to maintain an accurate balance of cash flow, meet short-term obligations, and handle customer withdrawals without disrupting daily operational stability (maintaining an ideal loan-to-deposit ratio, or LDR).

Financial literacy influences the financial performance of banking companies; this is consistent with research conducted by Rahayu, (2022) and Misda & Chairiyaton, (2024), which confirms that a solid understanding of financial literacy contributes directly to improved efficiency in portfolio allocation and bank profitability.

2. The Influence of Internal Control on the Financial Performance of Banking Institutions

Internal control is linked to the financial performance of banking institutions. In other words, a robust, structured, and effective internal control system implemented by a company influences and boosts the financial performance of firms within the banking subsector.

To enhance the financial performance of companies in the banking subsector, it is essential to focus on and implement internal controls, which include: 1) Control environment: Bank management must uphold integrity, ethical values, a commitment to human resource competence, a transparent organizational structure, and a clear delineation of authority and responsibility to foster a work environment that supports compliance; 2) Control activities: Banking institutions are required to implement strict operational policies and procedures; 3) Risk assessment: Banks must carry out a systematic identification and analysis process to detect potential operational, credit, and legal risks early risks that could otherwise hinder the entity from achieving its financial targets.

If banking institutions are able to effectively implement sound internal controls, they can improve their financial performance in the following ways: 1) Operational efficiency: Strict controls help curb potential budget leakage and minimize losses due to fraud, leading to a more efficient Operating Expenses to Operating Income (BOPO) ratio; 2) Profitability: A reduction in administrative errors and operational losses optimizes net profit, which in turn boosts the Return on Assets (ROA) ratio; 3) Liquidity: Fund management, overseen through precise internal procedures, ensures sufficient cash flow and enables the bank to meet short-term obligations and facilitate secure customer withdrawals.

The influence of internal control on the financial performance of banking institutions is consistent with research conducted by Bujana et al., (2026), and Rikasari & Hardiyanti, (2022), which confirms that the implementation of internal controls based on the principles of the Committee of Sponsoring Organizations of the Treadway Commission (COSO) can significantly improve the efficiency and profitability of banking institutions.

3. The Impact of Implementing Digital Accounting on Banking Financial Performance

The implementation of digital accounting is linked to the financial performance of banking institutions. In other words, the effective adoption of digital-based accounting practices influences and enhances the financial performance of companies within the banking subsector.

To improve their financial performance, banking institutions should focus on implementing digital accounting, which includes: 1) Automation of accounting processes: Banks must replace manual transaction recording with real-time, automated systems; 2) Integration of accounting information systems: Bank management must integrate financial data from all work units, divisions, and branches into a centralized information system platform (such as cloud-based or enterprise software) to ensure the seamless flow of financial information; 3) Digital system security: Banks need to strengthen data encryption, restrict user access rights (through multi-layered authorization), and maintain robust digital audit trails and data backups to protect transactions and customer data from cyber threats.

By effectively adopting and implementing digital accounting, banking institutions can enhance their financial performance through: 1) Operational efficiency: The use of digital technology eliminates paper waste, printing costs, and the time required for manual processing, thereby significantly reducing the ratio of operating expenses to operating income (BOPO); 2) Profitability: Faster decision-making supported by accurate digital financial data combined with lower operational costs, leads to higher profit margins and overall bank profitability; 3) Liquidity: Digital systems enable real-time monitoring of cash inflows and outflows, allowing banks to effectively manage short-term obligations and maintain liquidity ratios.

The implementation of digital accounting impacts the financial performance of banking institutions; this finding is consistent with research conducted by Siswati & Hermansyah, (2025), and Sulistia & Nurabiah, (2026), which demonstrates that the automation and implementation of digital accounting information systems contribute significantly to lowering the BOPO ratio and boosting the return on assets (ROA) profitability of banks.

4. The Influence of Financial Statement Quality on Banking Financial Performance

The quality of financial statements is linked to the financial performance of banks. In other words, financial statements that are presented transparently, accurately, and with high quality can influence and sustainably boost the financial performance of companies within the banking subsector.

To improve their financial performance, banking institutions must focus on, implement, and enhance the quality of their financial statements, specifically regarding: 1) Relevance: Banks must ensure that the financial information presented possesses predictive and confirmatory value, thereby assisting users (investors, creditors, and management) in

evaluating past and present events, as well as forecasting the bank's future financial prospects; 2) Comparability: Bank management is required to prepare financial statements consistently in accordance with applicable accounting standards, allowing financial data to be easily compared across different time periods or against other competing banking entities in the market; 3) Faithful Representation: Financial information must be presented completely, neutrally, and free from material misstatements (errors), ensuring it accurately and honestly reflects the bank's economic condition, assets, liabilities, and cash flows.

If banking institutions prioritize, implement, and improve the quality of their financial statements, they can enhance their financial performance in the following ways: 1) Operational Efficiency: High-quality financial statements strengthen transparency in cost oversight, helping to curb waste and optimize the ratio of Operating Expenses to Operating Income (BOPO); 2) Profitability: A high level of transparency and reliability in financial statements boosts investor confidence and lowers the cost of capital, which ultimately increases profit margins and the Return on Assets (ROA). 3) Liquidity: The precise presentation of data regarding asset and liability positions enables management to accurately manage cash flow and short-term obligations, maintaining liquidity ratios such as the Loan-to-Deposit Ratio (LDR) at a healthy level.

The quality of financial statements influences the financial performance of banking institutions; this is consistent with research conducted by Pratama et al., (2023), and Sitepu & Utami, (2023), which confirms that reliable financial reporting quality has a direct impact on reducing information asymmetry and improving the profitability performance of banks.

Conceptual Framework

The conceptual framework for this study is as follows:



Figure 3. Conceptual Framework

Figure 3 presents a conceptual framework that positions financial literacy, internal control, the implementation of digital accounting, and the quality of financial reports as four independent constructs, with the financial performance of companies in the banking subsector serving as the dependent construct. This framework functions as a conceptual model to guide a literature review or empirical testing; it does not represent the results of statistical analysis. The arrows in the model indicate hypothesized relationships and do not, in themselves, prove causality.

However, in addition to financial literacy, internal control, the implementation of digital accounting, and the quality of financial reports all of which influence the financial performance of companies in the banking subsector there are other constructs that also exert an influence, including:

a) Capital Structure: (Tanjung et al., 2021), (Cahyani et al., 2024), (Yulianik, 2022), (Ardiansyah et al., 2024).
b) Macroeconomic Conditions: (Salmia & Prastiwi, 2022), (Magisa, 2023), (Maulana & Kaluge, 2024).

c) Quality of Human Resources: (Ariyafan, 2026), (Fatmariyah et al., 2022), (Asir et al., 2023).

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the results and discussion above, the conclusions of this study are as follows: 1) Financial literacy has a positive and significant impact on the financial performance of banks by improving the efficiency of fund portfolio allocation; 2) Internal control has a positive and significant impact on the financial performance of banks by minimizing operational risks and fraud; 3) The implementation of digital accounting has a positive and significant impact on the financial performance of banks by enhancing operational cost efficiency (BOPO); 4) The quality of financial reports has a positive and significant impact on the financial performance of banks by reducing information asymmetry and increasing market confidence.

Limitations

A limitation of this study is that its scope is confined to a descriptive qualitative approach based on a Systematic Literature Review (SLR), without quantitatively analyzing primary or secondary data through econometric estimation. Furthermore, the articles referenced are limited to the 2021–2026 period, and thus do not capture the long-term historical dynamics of the banking sector.

Recommendations

Based on the conclusions and limitations mentioned above, the following recommendations are offered: 1) For Banking Practitioners: It is advised to accelerate the digital transformation of accounting systems and enhance financial literacy certification programs for line management; 2) For Regulators (OJK & BI): It is expected that they will tighten quality standards for digital financial reporting and strengthen risk-based internal control oversight; 3) For Future Researchers: It is suggested to conduct quantitative empirical testing using Structural Equation Modeling (SEM-PLS) or panel data regression, while incorporating moderating variables such as macroeconomic conditions.

Author Contributions

All authors made significant contributions to this research. These contributions include conceptualizing the study, developing the theoretical framework, collecting and analyzing data, interpreting the results, drafting the manuscript, performing scholarly revisions, and providing final approval of the manuscript for publication. All authors confirm that they have read and approved the final version of this article.

AI Disclosure Statement

In the preparation of this manuscript draft, the author utilized ChatGPT (GPT) and Gemini AI as tools to develop search keywords, identify directions for literature research, organize and refine the structure of the academic narrative, and assist with language editing. AI-generated output is not treated as a primary scholarly source.

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