

# Determinant Implementation of Accounting Digitalization in MSMEs

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**Abstract:** *This research was conducted with the aim of determining the influence of relative advantage, organizational readiness, effort expectations and facilitating conditions on the implementation of accounting digitalization using a sampling technique, namely purposive sampling. This research was obtained in the form of primary data using collection techniques through questionnaires with a total of 116 MSME respondents in the city of Surakarta. The research method used is quantitative with data analysis techniques, namely variant-based Structural Equation Modeling (SEM). The data that has been collected is analyzed using SmartPLS 4. The results of this research find that expectations of efforts and facilitating conditions have a positive effect on the implementation of accounting digitalization, which means that accounting digitalization provides convenience and adequate facilities. Meanwhile, relative superiority and organizational readiness have a negative effect on the implementation of accounting digitalization, which means that MSME players feel that accounting digitalization does not provide adequate information for their business processes. The implication of the results of this research is to encourage the government to support the use of digital accounting among MSMEs by providing training in the form of socializing the use of new applications or technology to simplify the process of managing business finances.*

**Keywords:** *Accounting digitalization, MSME, relative advantage, organizational readiness, expected effort.*

## 1. Introduction

The importance of digital technology advancements, such as accounting digitalization in Micro and Medium Enterprises drives the improvement of today's economy which is an interesting topic in the modern era. (Walsh et al., 2023) The Minister of Finance of the Republic of Indonesia, Sri Mulyani Indrawati, said that digitalization can optimize financing by implementing various digital innovations in financial aspects such as payments and bookkeeping. (Komunikasi, 2022) . The development of MSMEs needs to be supported by the digitalization of accounting with the aim of being able to manage finances effectively and efficiently and can be developed with the aim of expanding the market easily without taking a long time. Supported by other data, according to the Head of the MSME Division, Berry Fauzi, said that many MSMEs use social media,

instant messaging and e-commerce. However, according to DS Innovate there are still many difficulties in using digital, one of which is related to access to capital reaching 51.2% (Intan, 2023) However, the big challenge to developing MSMEs is access to financial capital, so the government is trying to introduce an accounting system that can help the development of MSME players. (Haa, 2022) However, Bank Indonesia will continue to encourage the development of MSMEs with the hope that Indonesia can dominate the world market with the enormous potential of Indonesian MSMEs. (Sulaeman, 2022)

Based on data from the Ministry of Cooperatives and Micro, Small and Medium Enterprises (MSMEs) of the Republic of Indonesia (<https://kemenkopukm.go.id/>, n.d.) shows that the number of MSMEs in Indonesia has increased in 2022 to 65.4 million. However, only around 17.5 million use digital and e-commerce (AdhiC, 2022).

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The increase in the number of MSMEs in Indonesia will continue to increase, one of which is in Surakarta, which is one of the regions that has the largest number of MSMEs in Indonesia at the end of 2022, totaling 17,965 MSMEs. However, many of the MSMEs in Surakarta City have not digitized in the field of capital management because many MSME players have not mastered digital technology. (Ratnadewati, 2022) Thus, MSME players feel intimidated by the presence of new technology, where the level of mastery of technology is still low, especially in terms of financial records which are still carried out manually on paper which is vulnerable to damage and loss. (Humas UNUSA, 2023)

In addition, many MSME players in Surakarta City also still experience obstacles, where they do not have collateral when applying for business financing so that MSME players feel that without sufficient capital, the business they are running will not be maximized. Supported based on data from the resource person from Bank Indonesia in Solo, namely Joko Purnomo, said in the UMKM Virtual Expo Webinar that financial management problems are still said to be low, such as experiencing limitations in financial recording in new technologies and applications, not having a coach to direct the financial management process. (Ayupradani, 2021) The bank also does not give permission to MSME players who will borrow capital from the bank to open a business, because there are still many MSME players who do not maximize the potential benefits of financial digitization in helping financial management. Thus, the bank cannot detect strong guarantees to provide capital to MSME players. (Hardwig et al., 2020) However, on the other hand, banks or financial institutions also need complete information on potential commodities to be financed. (Wicaksono, 2023)

In dealing with this problem, the Surakarta City Government has conducted various ways to utilize digital technology for MSME players, one of which is through training and socialization activities aimed at developing a

digital financial ecosystem by collaborating with Bank Indonesia to encourage the progress of MSMEs by conducting training on a special financial transaction recording application designed by Bank Indonesia for MSMEs, namely "Si Apik". (Wibowo & Duhri, 2023) With the "Si Apik" application, it is hoped that MSME players can do bookkeeping and record every financial transaction, so that it can make it easier to find out the income and profit obtained. In addition, it can help MSMEs in managing financial report data quickly and reduce costs by automating manual processes to anticipate human errors. It is hoped that MSMEs can make the most of accounting digitization to achieve business goals and solve problems that occur in terms of managing capital and applying for capital costs. (Anjarwati et al., 2023)

Research related to accounting digitalization in MSMEs is still very important to research because there are still few researchers who conduct research related to accounting digitalization and there are still gaps from several previous studies that have different results regarding accounting digitalization, including research on accounting digitalization. (Aryanto et al., 2023) (A. A. Lutfi et al., 2017) (Kurniawan et al., 2022) (Alsyof et al., 2022) (A. Lutfi, 2022) (Dewi et al., 2022) stated that the behavioral factors of MSMEs still have an influence on the application of accounting digitalization. In contrast to the research results (Aryanto & Farida, 2022) (Thuan et al., 2022) (Indriyani & Yanti Natalia, 2023) which states that the behavioral factors of MSMEs have no influence on the application of accounting digitalization. An update that differentiates this research from previous research is that this research adds the effort expectation variable by developing suggestions from research (Aryanto et al., 2023) to add one element of perceived ease of use in the Technology Acceptance Model (TAM), where this variable is still rarely studied in research (Dewi et al., 2022) (Aryanto & Farida, 2022) (Fitri et al., 2022) (Kurniawan et al., 2022)

(Wiratama & Sulindawati, 2022). Apart from that, there are still gaps in the results of research conducted by (A. Lutfi, 2022) (Alsyouf et al., 2022) which states that effort expectations have a positive effect on the implementation of accounting digitalization, while research (Indriyani & Yanti Natalia, 2023) states that effort expectations have a negative effect on the implementation of accounting digitalization, so this research needs to be re-examined. Then, many other studies have used accounting digitization in other objects, especially only in the government sector, but this research uses accounting digitization in MSME objects which are still rarely researched by other researchers because MSMEs are able to drive economic progress in Indonesia.

From several analyzes of the problems above, the researchers analyzed that the problems that occurred in Surakarta City MSMEs were caused by several factors. First, the relative advantage factor is related to the limitations of financial recording in financial technology and applications. Second, organizational readiness factors related to finances where MSMEs feel that without sufficient capital, the business they run will not be optimal. Third, effort expectations related to the difficulties faced by MSMEs in using financial applications. Fourth, facilitating conditions related to the problem of not having a trainer to direct the financial management process. Based on the explanation above, this research aims to determine the implementation of accounting digitalization which is influenced by relative advantage factors, organizational readiness, effort expectations and facilitating conditions.

## **2. Literature Study / Hypotheses Development**

### *The Unified Theory of Acceptance and Use of Technology (UTAUT)*

The Unified Theory of Acceptance and Use of Technology (UTAUT) discusses how to analyze the development of individual behavior in utilizing information technology

in order to facilitate all forms of activities related to digital-based technology. (A. Lutfi, 2022) UTAUT is used to study the use of accounting information systems in combining various models with technology acceptance theory. (Indriyani & Yanti Natalia, 2023)

In the Integrated Theory of Acceptance and Use of Technology constructed by (Venkatesh et al., 2003), This research uses a theoretical model, namely the Technology Acceptance Model (TAM), which is used to predict the acceptance and use of information systems which can be explained through two elements, namely perceived usefulness and perceived ease of use. Of these two elements, the element of perceived usefulness in this research uses the relative advantage variable. Then, for the element of perceived ease of use in this research, the variables organizational readiness, effort expectations and facilitating conditions are used.

### *Latent Variables & Hypothesis*

According to the Big Indonesian Dictionary (KBBI), digitization is the use of digital systems. (KBBI, 2020) Digitalization is a system that can change the manual system into a digital system, so that information is easily managed effectively and efficiently and can reduce costs. Digitalization is expected to affect companies in new ways such as obtaining, collecting and using new information. (Knudsen, 2020) According to (Conti et al., 2023) Digitalization is the application of information technology that aims to optimize business processes that are more efficient and can save costs. Accounting digitization is the transformation of economic activity electronically by utilizing the accounting information system in it. (Miftahurrohman & Sukmawati, 2020) Accounting digitization combines technological intelligence, people, machines and objects, so that all forms of business-like activities can be carried out effectively and efficiently. (Kraft et al., 2022). Relative advantage is an individual's perception regarding new technology which is considered better than old technology so that it can

influence its use. (Aryanto et al., 2023) Thus, relative advantage can be said to be a form of benefit felt by users with new technology. Usually business users will apply new technology in running their business, so that they can improve performance and gain profits. (Effendi, 2020) With the existence of new technology such as accounting applications, it is hoped that it can provide advantages over the old technology previously used. So, technology users are more likely to be interested in using digital accounting applications, if they think that digital accounting applications have more advantages. Supported by research (Aryanto et al., 2023) (A. A. Lutfi et al., 2017) (Kurniawan et al., 2022) stated that relative advantage has a positive effect on the application of accounting digitalization, where if digital accounting technology has better advantages than previous technology, then MSME players will tend to apply digital accounting technology. So, if relative advantage can influence the implementation of accounting digitalization, then a hypothesis can be derived that: H1. Relative advantage has a positive effect on the implementation of accounting digitalization.

Organizational readiness is the readiness of all forms of organizational needs that are individual and financial to use a new technology, such as digital accounting. Usually, MSMEs experience financial and knowledge constraints related to the use of new technology. (Aryanto et al., 2023) So, to prepare for managing technology resources and finances in their business. (A. A. Lutfi & Mohamad, 2016) So, the more MSME actors feel ready to apply technology, the more interested MSME actors will be in applying technology in managing their business. Supported by research (A. A. Lutfi et al., 2017) that organizational readiness has a positive effect on the implementation of accounting digitalization, where the higher the level of readiness, usually tends to carry out maximum technological innovation with the aim of developing new innovations. So, if organizational readiness can influence the

implementation of accounting digitalization, then a hypothesis can be derived that: H2. Organizational readiness has a positive effect on the implementation of accounting digitalization.

Expectation of effort is the owner's hope to facilitate system operation, where the existence of new technology such as digital accounting applications can help MSME players in managing their business finances. Supported by research (A. Lutfi, 2022) (Alsyouf et al., 2022) stated that effort expectations have a positive effect on the application of accounting digitalization, where effort expectations are considered as a perception of ease of use that can be learned among MSMEs which ultimately means the ease with which MSMEs can be skilled in using accounting digitalization. So, if effort expectations can influence the implementation of accounting digitalization, then a hypothesis can be derived that: H3. Effort expectations have a positive effect on the implementation of accounting digitalization.

Facilitating conditions are the perceptions of individuals who have the belief that all forms of facilities can help and support the use of new technology systems. Supported from research (A. Lutfi, 2022) (Alsyouf et al., 2022) (Dewi et al., 2022) states that facilitating conditions have a positive effect on the application of accounting digitalization, where the level of confidence that the organization has the necessary resources to support the system we use in supporting easy task completion by training users and supporting them when facing difficulties in using digital accounting, so it can be perceived that MSMEs can prevent or encourage the acceptance of digital accounting. So, if facilitating conditions can influence the implementation of accounting digitalization, then a hypothesis can be derived that: H4. Facilitating conditions have a positive effect on the implementation of accounting digitalization.

### 3. Methodology

The research method used in the research is a quantitative method. This research is in the form of primary data by filling out a questionnaire online via Google Form. The researcher sent the questionnaire link to one of the staff of the Surakarta City Cooperatives, SMEs and Industry

Department which was then shared directly in the Surakarta City MSMEs WhatsApp Messenger Large Group. The population in this research is all MSMEs in the Surakarta City area with a sample size of 116 which is calculated using the Slovin formula. Sampling selection in this study used purposive sampling with data analysis techniques using variance-based SEM with the help of SmartPLS 4 software.

Table 1.  
*Operational Definition*

Variable	Operational Definition	Indicator	Scale
Relative Advantage	Technological advantages are considered better than previous technologies.	1. Improved quality of operations 2. Improved operation effectiveness 3. Improved operation speed	Likert Scale
Organizational Readiness	Availability of organizational resources required for the utilization of new technology.	1. Financial resources 2. Technology 3. Knowledge 4. Business values and norms 5. Internal expertise	Likert Scale
Expected Effort	The owner's expectations in the use of the system and the ease of utilization of technology.	1. Ease 2. Mastery 3. Expectation	Likert Scale
Facilitating Conditions	Measurement of individuals who believe that organizational facilities can help system utilization.	1. Existence of facilities 2. Individual skills 3. Presence of information	Likert Scale
Accounting Digitalization	The use of application technology assists in managing business operations, management, and policy making to generate value and impact.	1. Manage business finances 2. Smoothness in managing business finances 3. Results that meet the needs 4. Accuracy in financial recording applications	Likert Scale

*Source:* (Al-Hyari et al., 2012) (Ahmad, 2014)

## 4. Findings and Discussion

the Surakarta City area with the results in the following table:

### *Respondent Criteria*

Respondents in this study were 116 MSMEs in

Table 2.

### *Respondent Criteria*

Criteria	Total	Percentage
<b>Gender</b>		
Male	38	33%
Female	78	67%
<b>Age</b>		
20 - 30 year	42	36%
31 - 40 year	27	23%
41 - 50 year	35	30%
51 - 60 year	12	10%
<b>Last Education</b>		
Elementary School	1	1%
Junior High School	2	2%
Senior High School	45	39%
Diploma	6	5%
Bachelor's degree	61	53%
Master	1	1%
Doctorate	0	0%
<b>Length of business</b>		
< 1 year	14	12%
1 - 3 year	31	27%
4 - 5 year	15	13%
> 5 year	56	48%

From the table above, it shows that of the 116 people who filled out the questionnaire, most were women with a percentage of 67%, which means that there are a lot of assumptions that say that only men are able to have a business, but in fact in Surakarta City there are many women who have businesses. Then, the most age criteria are between 20 to 30 years with a percentage of 36%, which means that many young people have new innovations to open a business and with many young people can encourage the use of accounting digitalization in this modern era, the digital world is controlled by young people. Then, the last education criteria are mostly from the

undergraduate education with a percentage of 53%, which means that many MSME players have opened a business after studying in college with the assumption that it can be said to be a side job whose knowledge is obtained from the lecture world and implemented directly in practice in the field. Furthermore, the most common business length criteria are more than 5 years with a percentage of 48%, which means that many MSME players in Surakarta City have been building businesses for a long time and using digital financial applications in their business processes. In addition, it is encouraged by government support which conducts socialization of the

use of digital accounting applications in the business management process.

#### *Validity Test*

Validity test is used the validity test is used to measure the magnitude of the relationship

between variables by looking at the loading factor value of each indicator. If the loading factor value is greater than 0.5, it can be said to be valid (Kock, 2021) with the results in the following table:

Table 3.

#### *Results Convergent Validity*

Variable	Indicator	Loading Factor	Description
<b>AR</b>	AR1	0,888	Valid
	AR2	0,884	Valid
	AR3	0,783	Valid
<b>RO</b>	RO1	0,878	Valid
	RO2	0,870	Valid
	RO3	0,855	Valid
	RO4	0,849	Valid
	RO5	0,890	Valid
<b>EE</b>	EE1	0,881	Valid
	EE2	0,882	Valid
	EE3	0,844	Valid
<b>FC</b>	FC1	0,884	Valid
	FC2	0,879	Valid
	FC3	0,902	Valid
<b>AD</b>	AD1	0,829	Valid
	AD2	0,919	Valid
	AD3	0,852	Valid
	AD4	0,865	Valid

(Ghozali & Hengky, 2015) explained that discriminant validity can be fulfilled if the cross loading value of each item has a higher

value with the variable it measures with the results in the following table:

Table 4.

#### *Results Discriminant Validity*

Variable	Indicator	AR	RO	EE	FC	DA
<b>AR</b>	AR1	<b>0,888</b>	0,568	0,588	0,518	0,605
	AR2	<b>0,884</b>	0,523	0,540	0,484	0,558
	AR3	<b>0,783</b>	0,544	0,603	0,445	0,493
<b>RO</b>	RO1	0,558	<b>0,878</b>	0,680	0,715	0,599
	RO2	0,566	<b>0,870</b>	0,724	0,706	0,660
	RO3	0,463	<b>0,855</b>	0,738	0,715	0,654

Table 4. (Continued)

Variable	Indicator	AR	RO	EE	FC	DA
EE	RO4	0,569	<b>0,849</b>	0,696	0,680	0,646
	RO5	0,608	<b>0,890</b>	0,798	0,741	0,731
	EE1	0,534	0,711	<b>0,881</b>	0,667	0,688
	EE2	0,580	0,726	<b>0,882</b>	0,710	0,735
	EE3	0,641	0,754	<b>0,844</b>	0,714	0,703
FC	FC1	0,548	0,700	0,708	<b>0,884</b>	0,713
	FC2	0,429	0,718	0,635	<b>0,879</b>	0,603
	FC3	0,522	0,764	0,779	<b>0,902</b>	0,775
AD	AD1	0,423	0,644	0,711	0,757	<b>0,829</b>
	AD2	0,605	0,639	0,702	0,701	<b>0,919</b>
	AD3	0,546	0,639	0,656	0,658	<b>0,852</b>
	AD4	0,675	0,714	0,757	0,628	<b>0,865</b>

*Reliability Test*

Reliability test is used to calculate the value of the consistency level of the measurement model. According to (Ghozali & Hengky,

2015) if Cronbach alpha and composite reliability have a value of more than 0.70, it can be said to be reliable with the results in the following table:

Table 5.

*Reliability Test Results*

Variable	<i>Cronbach Alpha</i>	<i>Composite Reliability</i>
AR	0,812	0,889
RO	0,919	0,939
EE	0,838	0,903
FC	0,867	0,918
AD	0,889	0,924

*Model Test*

The model test is used to explain the relationship between each variable that has

been built with theory by looking at R Square and can be seen in the following table:

Table 6.

*Model Results*

Description	Value
R Square	0,734

Based on the table above, it can be seen that the R Square value is 0.734, which means that the magnitude of the influence of relative advantage, organizational readiness, effort expectations and facilitating conditions on

accounting digitalization has a strong relationship of 73.4%. So it can be said that the structural model testing above has met the criteria.



### Hypothesis Test

Hypothesis testing is carried out to draw conclusions from the data analysis that has

been carried out and can be seen in the image below:

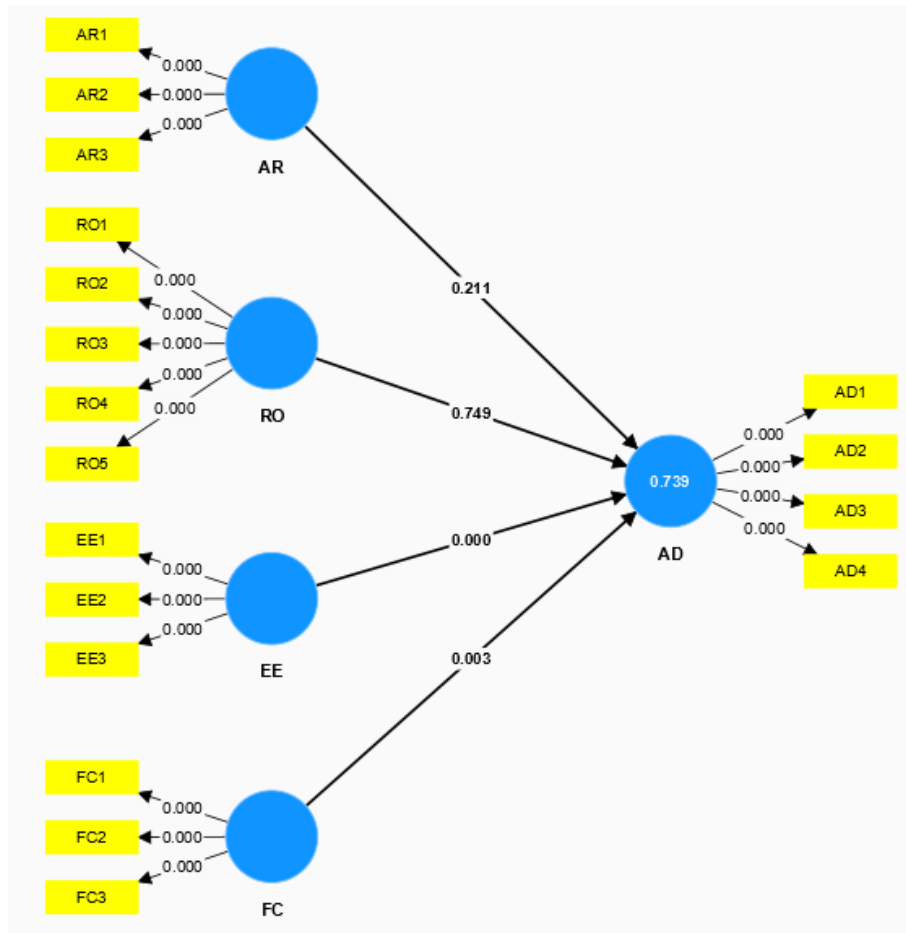


Figure 1.  
Structural Model Diagram

From the picture above, it can be explained in the following table:

Table 7.  
Path Coefficient and P Value

Variable	Path Coefficient	P Value	Description
AR -> AD	0,161	0,211	Rejected
RO -> AD	0,039	0,749	Rejected
EE -> AD	0,390	0,000	Accepted
FC -> AD	0,356	0,003	Accepted

From the table above it can be seen that the first hypothesis is rejected with a p value of 0.211, which means that relative advantage has

a negative effect on the implementation of accounting digitalization. These results indicate that high or low relative superiority of

digital accounting technology is not a factor for MSMEs in Surakarta City in implementing accounting digitalization. Relative advantage has a negative effect because MSME actors still have limited information about the advantages and disadvantages of accounting digitalization technology, so it can be said that MSME actors in implementing accounting digitalization do not look at whether they are superior or not but only look at the need for accounting digitalization technology for managing their business. These results are in line with the research results (Aryanto & Farida, 2022) (Thuan et al., 2022) which states that relative advantage has a negative effect on the implementation of accounting digitalization.

The second hypothesis is rejected with a p value of 0.749, which means that organizational readiness has a negative effect on the implementation of accounting digitalization. These results show that whether a business is ready or not is not a factor for MSMEs in Surakarta City in implementing accounting digitalization. Organizational readiness has a negative effect because MSME players feel that the application of digital accounting technology in managing their business is a necessity, so that MSME players feel this is a necessity which is a threat so that they are not left behind by other MSME competitors. Meanwhile, MSME players still have limitations in studying and implementing accounting digitalization in facing business competition with other MSMEs. These results are in line with the research results (Aryanto et al., 2023) (Thuan et al., 2022) (A. A. Lutfi et al., 2017) states that organizational readiness has a negative effect on the application of accounting digitalization.

The third hypothesis is accepted with a p value of 0.000, which means that effort expectations have a positive effect on the implementation of accounting digitalization. These results indicate that there are high expectations for MSMEs' efforts to implement accounting digitalization. Expectations of efforts have a positive effect because MSME players feel that

accounting digitization technology can make it easier to operate the system which ultimately makes it easier for MSMEs to be skilled in using accounting digitization. These results are in line with the research results (A. Lutfi, 2022) (Alsyouf et al., 2022) states that effort expectations have a positive effect on the application of accounting digitalization.

Hypothesis four is accepted with a p value of 0.003, which means that facilitating conditions have a positive effect on the implementation of digital accounting. These results show that with the fulfillment of conditions that facilitate MSME actors in managing their businesses, MSME actors are increasingly inclined to implement accounting digitalization. Facilitating conditions have a positive effect because MSME players have confidence that the organization has the necessary resources to support the system used in completing easy tasks by training users in dealing with difficulties when using accounting digitalization, so it can be perceived that MSMEs can encourage acceptance of accounting digitalization. These results are in line with the research results (A. Lutfi, 2022) (Alsyouf et al., 2022) (Dewi et al., 2022) states that facilitating conditions have a positive effect on the application of accounting digitalization.

## **5. Conclusions**

The conclusion from the results of this study is that relative advantage has a negative effect on the application of accounting digitalization, where the higher the technological superiority of accounting digitalization, the MSME players feel that the information they have about the advantages of accounting digitalization technology is still limited because many MSME players still do not know the accounting digitalization application. Furthermore, organizational readiness has a negative effect on the application of accounting digitalization, where the more the organization feels ready to run its business, it will feel that it has a forcing nature

to learn, making it difficult to accept because it is still limited in understanding accounting digitalization applications. Then, effort expectations have a positive effect on the application of accounting digitalization, where the higher the perceived ease of using accounting digitalization, the higher the ability of MSMEs to be skilled in the use of accounting digitalization. In addition, facilitating conditions have a positive effect on the application of accounting digitalization, where the higher the organization's confidence in terms of resource ownership and an easy task completion system in the operation of accounting digitalization, the higher the perception of MSMEs to encourage acceptance of accounting digitalization.

The implication of the results of this study is to encourage the government to support the use of accounting digitalization among MSMEs in order to help facilitate the development of regional economic levels by providing training in the form of socialization of the use of new applications or technology to facilitate the process of managing business finances, so that it will add new knowledge and insights to MSMEs in providing new innovations and helping MSMEs that still have limitations in new technology. In addition, this research can help the government to make policies related to MSMEs in the hope of increasing the number of MSMEs with the ease of operating accounting digitization and can increase the contribution of Gross Domestic Product for each region and country.

This study has limitations that only focus on MSMEs in the Surakarta City area, so input for further research can develop similar research to various other regions, such as Jakarta, Bandung and surrounding areas which have wider potential in the development of accounting digitization in MSMEs. Then, further research can innovate to add other factors that are still little studied by other researchers or other factors where there are still many gaps in results.

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