

Research Article

The Implementation of Digital Accounting and Its Impact on Business Performance at the Bayan District MSME Forum

Tri Nurjanah ^{1*}, Nur Siyami ², Rusmiyatun ³¹⁻² Akuntansi, STIE Rajawali Purworejo, Indonesia* Corresponding Author: trinurjanah231135@gmail.com

Abstract: This study aims to analyze the influence of the implementation of an integrated digital accounting system on the performance of Micro, Small, and Medium Enterprises (MSMEs) in Bayan District. Design/Methodology/Approach: This study uses a quantitative approach, data is collected through a structured questionnaire distributed to 75 MSME actors. The data analysis techniques used include validity and reliability tests, simple correlation tests, simple linear regression, determination tests and t. The results of the study show that the application of digital accounting systems has a positive and significant effect on business performance. Information quality is not able to mediate the relationship between the influence of digital accounting use on business performance in MSME actors. The results of this study empirically conclude that the use of digital accounting has a positive and significant effect on business performance in MSME actors, which means that the better the use of digital accounting carried out by MSME actors, the more likely it is to improve business performance in MSMEs.

Keywords: Bayan District, Business Performance, Digital Accounting, Information quality, MSMEs

1. Introduction

The current phenomenon of MSME growth in Indonesia is characterized by an increase in the number of MSMEs, digitalization as the main driver, and a major contribution to the national economy. Micro, Small, and Medium Enterprises (MSMEs) have a very important role in the Indonesian economy. With a significant contribution to gross domestic product (GDP) and labor absorption, MSMEs are the backbone of the national economy. However, despite having great potential, many MSMEs face challenges in business management, especially in terms of accounting and finance. Therefore, the use of technology, such as digital accounting, is very relevant to improve the performance of MSME businesses.

Micro, Small and Medium Enterprises (MSMEs) support the country's economic growth and reduce the number of unemployed by creating jobs for the community (Zhaviery et al., 2019). The phenomenon of MSME growth in Indonesia today is closely related to the development of digital accounting. The adoption of digital technology has become an important need for MSMEs to be able to survive and compete in the market. Digital accounting is one of the solutions that can help MSMEs in simplifying the financial recording and reporting process. By using digital-based accounting software, MSMEs can reduce human

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error, increase efficiency, and accelerate access to financial information. This is very important, especially for MSMEs who often have limited resources and time to manage financial aspects manually.

The Indonesian Institute of Accountants has issued the Financial Accounting Standards for Micro, Small and Medium Entities (SAK-EMKM) aimed at providing standards for MSMEs in recording financial statements from their businesses. According to Pakpahan & Gaol (2020), Suryantini & Sulindawati (2020), and Sagita et al. (2021), explained that the use of accounting information has a positive effect on the performance of MSMEs because accounting information is very necessary to be applied so that the development of financial conditions can be known. The implementation of digital accounting among MSMEs not only has an impact on financial management, but can also improve overall business performance. Good business performance is characterized by revenue growth, increased operational efficiency, and customer satisfaction. With an integrated accounting system, MSMEs can obtain more accurate and timely information, so that they can make better decisions for business development.

The implementation of digital accounting also needs to be accompanied by training and education for MSME actors. Many MSME actors are still reluctant to switch to digital systems due to a lack of knowledge and skills. Therefore, a structured and sustainable training program is essential to ensure that MSME actors are able to utilize this technology effectively. This training will not only increase their understanding of accounting, but also strengthen the confidence of MSME actors in managing their businesses.

Purworejo Regency has a total of 16 sub-districts and 494 villages/sub-districts that have the potential to develop MSMEs (purworejokab.go.id). MSMEs in Purworejo include great potential, challenges, and various development efforts. The potential of MSMEs can be seen from their creativity, competitiveness, and contribution to the local economy through labor absorption and welfare improvement. However, there are also challenges such as declining turnover experienced by most MSMEs and low business legality for some actors. To overcome this, local governments and various parties continue to provide support through training, mentoring, facilitation of partnerships with modern retail, and programs such as free nutritious meal programs that help revive the culinary MSME sector. According to Safitri & Setiaji (2018), Abbas (2018), and Ismartaya (2021), and Mukoffi (2021) explained that business capital has a positive influence on the performance of MSMEs because the more business capital the performance of MSMEs will increase as well..

The phenomenon of digital transformation & Era Society 5.0 requires MSMEs to be able to adapt and transform using digitalization. If MSMEs do not adapt, they can be crushed by the era of customer loss and declining turnover, difficulty competing with competitors, inefficient operational processes, unable to meet customer expectations and trapped in unstable conditions.

This research was conducted by combining research from several researchers on the variable influence of accounting digitalization (Fransisca & Khairunnisa, . 2025), the use of digital accounting in improving the performance of MSMEs from (Enggar et al., 2025) to analyze the implementation of digital accounting and its impact on MSME business performance. This research is interesting to be carried out because of the phenomenon of low

human resource competence so that the KUKMP Purworejo Office organizes a training program to assist MSMEs, there are still many MSME actors who do not know the importance of accounting bookkeeping.

2. Literature Review

Theory of Planned Behaviour

The Planned Theory of Behavior explains that the view of a behavior is the most crucial factor that can predict an action. However, one's views must be taken into account when examining subjective norms and assessing the perception of individual behavior control. Planned behavior theory consists of four components, namely intention, view, subjective norms, and behavior control. (Mulyansyah & Sulistyowati, 2020). The relevance of planned behavior theory in the context of financial literacy lies in its ability to analyze various factors that affect an individual's financial literacy. This includes a positive attitude towards financial literacy as well as subjective norms derived from the social environment, which can influence a person's intentions and actions in improving their financial understanding and skills (Muafidah & Sulistyowati, 2021). Meanwhile, the relevance of this theory to financial inclusion lies in its ability to explain the various elements that influence financial inclusion. These include perceptions of self-control in accessing financial services, subjective norms of the environment related to financial inclusion, as well as beliefs about the benefits of financial inclusion. All of these factors can affect an individual's intentions and behavior in seeking access to and utilizing financial services.

MSMEs

MSMEs (Micro, Small, and Medium Enterprises) refer to a group of productive business actors who meet certain criteria based on the number of assets and annual turnover. Based on Law of the Republic of Indonesia No. 20 of 2008, MSMEs are classified into three categories, namely micro enterprises, small enterprises, and medium enterprises (Law No. 20 of 2008; Ministry of Cooperatives and SMEs, 2023). MSME performance can be interpreted as the achievement of results obtained by micro, small, and medium enterprises in carrying out their business activities, which can be measured through financial and non-financial indicators. Financial indicators include profitability, sales growth, and cost efficiency; while non-financial indicators include customer satisfaction, product innovation, and timeliness of services (Ismail, 2024). According to the Central Statistics Agency (2022), MSMEs in Indonesia contribute 61.97% to the national GDP and absorb 97% of the workforce, so improving their performance has direct implications for the country's economy (BPS, 2022). The performance of MSMEs is greatly influenced by their ability to manage financial information, which in turn will determine the accuracy of strategic decision-making

Digital Accounting

Digital accounting is the use of digital technology and special software to manage, record, and analyze the financial transactions of a company or business entity. According to (Suhargo et al., 2022), digital accounting is a process that converts various forms of media, such as print, audio, and video documents, into digital formats. The goal of digital accounting

is to create a document archive in digital form. This process requires devices such as computers, scanners, media operators, and supporting software.

By utilizing digital-based accounting information, MSMEs can access their financial data faster and easier. Digital accounting technology allows MSMEs to monitor and analyze financial performance in real-time, identify trends, and make more informed and accurate decisions. In this context, the role of accounting is crucial because accounting serves as a business language that allows MSMEs to convey their financial performance to various stakeholders, including investors, creditors, and the government (Firdhaus & Akbar, 2022). According to Rahmadani et al., (2024) the measurement of indicators on digital accounting variables will define 3 indicators from the following:

1. **Efficiency**

Measure the extent of the time required to complete accounting tasks, reduction in operational costs, and the number of errors in record-keeping.

2. **Accuracy**

Measure the extent to which the system can reduce the error rate in financial data and the accuracy of financial reporting.

3. **Relevance**

Measure the extent to which the system is reliable for better decision-making within the Company.

Business Performance

Micro, Small, and Medium Enterprises (MSMEs) Performance can be interpreted as an indicator used to measure how effective MSMEs are in achieving their business goals, which includes financial and non-financial aspects (Abdelmalek et al., 2024). Moeherson (2012) business performance is a description of the level of achievement in the implementation of an activity program or policy in realizing the goals, goals, vision, and mission of the organization as outlined in the strategic planning of an organization. Mutegi et al. (2015) define SME performance as the result of work achieved by individuals and adjusts to the role or task of individuals in a company in a certain period of time, which is linked to a certain measure of value from where the individual works. Based on the above explanation of business performance, it can be concluded that business performance is the result of several decisions made continuously by management to achieve a certain goal effectively and efficiently.

Rahayu (2013) explained that to measure business performance, 3 indicators can be used, which include: increased sales, increased profits, and satisfactory growth. Sugiarto (2008) in Firmansyah (2016) business performance indicators can be measured using three aspects, namely: increased sales, customer growth, product success.

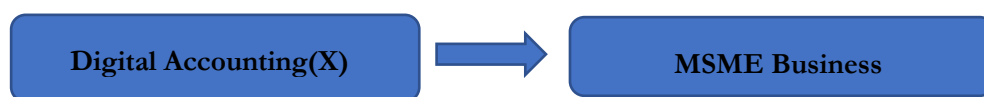
Framework of Thought & Hypothesis Development

The application of digital accounting has a positive influence on business performance, especially through improving operational efficiency, accuracy and quality of financial statements, and better decision-making. Efficiency is achieved with task automation, while accuracy increases due to minimizing manual errors, and better quality of financial reports supports transparency and competitiveness. According to (Suhargo et al., 2022) Digital accounting is a process that converts various forms of media, such as print, audio, and video documents, into digital formats. The goal of digital accounting is to create a document archive

in digital form. This process requires devices such as computers, scanners, media operators, and supporting software. By utilizing digital-based accounting information, MSMEs can access their financial data faster and easier. Digital accounting technology allows MSMEs to monitor and analyze financial performance in real-time, identify trends, and make more informed and accurate decisions.

H1: The implementation of an integrated digital accounting system has a positive and significant effect on the financial performance of MSMEs.

Ho: The implementation of an integrated digital accounting system does not have a positive and significant effect on the financial performance of MSMEs.



3. Research Methods

This study uses a quantitative approach with a survey method, aiming to test the influence of the implementation of the digital accounting system on the performance of MSMEs in Bayan District. The population in this study is active Micro, Small, and Medium

Enterprises (MSMEs) in Bayan District. Based on data from the Bayan District MSME Forum Office in 2024, the MSME population was recorded at 124 members. The sampling method is carried out by purposive sampling, based on the following criteria: MSMEs have been operating for at least 3 years, Have digital accounting records or simple financial statements, Owners or managers are willing to fill out a questionnaire completely. So that a total sample of 75 people was obtained. The data analysis techniques used include validity and reliability tests, simple correlation tests, simple linear regression, determination tests and t tests.

4. Results and Discussion

Validity Test

The validity test was carried out to measure the validity value of the questionnaire in each variable. The results of the validity testing of this study are presented in the following table.

Table 1. Validity Test Results .

Variabel	Question Items	Pearson corelation	Minimum Validity Value	Information
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Variable	X1.1	0,353		Valid
Digital	X1.2	0,362		Valid
Accounting	X1.3	0,374	$\geq 0,3$	Valid
(X)	X1.4	0,342		Valid
	X1.5	0,339		Valid
Business	Y1.1	0,696		Valid
Performance	Y1.2	0,728	$\geq 0,3$	Valid
Variable (Y)	Y1.3	0,683		Valid
	Y1.4	1		Valid

Based on the Validity Test table above, it can be seen that of the 9 question items, all question items are declared valid and can be forwarded to the next test. All question items are declared valid because they have a validity value of ≥ 0.3 .

Reliability Test

Reliability testing is carried out to measure the consistency value of the questionnaire in the study used to measure variable X with variable Y. Before the reliability test is carried out, there must be a basis for decision-making, which is alpha of 0.60. The variable that is considered reliable is if the value of the variable is ≥ 0.60 if the value of the variable is smaller, then it cannot be said to be reliable because it is ≤ 0.60 . The results of the reliability test on the variables of this study are as follows:

Table 2. Reliability Test Results for Financial Literacy Variables .

Variabel	Personal Correlation	N of Item	Minimum Validity Value	Information
Digital Accounting	0,862	9	$\geq 0,60$	Valid
Business Performance	0.916	9	$\geq 0,60$	Valid

From the results of the Reliability Test as in table 2, it can be concluded that all items are declared valid and can be forwarded to the next test. All items are declared valid because they have a validity value of ≥ 0.6 .

Correlation Test

The correlation test aims to find out how much of a relationship between variable (X) and Variable (Y) or to find out whether there is a strong relationship between these two variables.

Table 3. Correlation Test Results Between Variable (X) and Variable (Y).

<i>Corelation</i>	
<i>Digital Accounting</i>	<i>Business Performance</i>

Digital Accounting	Pearson Correlation	1	0,363
	Sig. (2- tailed)		
	N		0,001
		75	
Business Performance	Pearson Correlation	0,363	1
	Sig. (2- tailed)	0,001	
	N	75	75

Based on the results of the correlation between the Digital Accounting (X) variable and the Business Performance (Y) variable in the table above, it can be concluded that the calculated r value in this variable is 0.363 so that it can be concluded that the relationship with this variable has a low relationship.

Simple Linear Regression Test

It is used to test the influence of the digital accounting variable (X) on the business performance variable (Y). The results of regression testing on the variables of this study are as follows:

Table 4. Multiple Regression Test Results .

Model	Unstandardized Coefficients	Standardized Coefficients	T	Itself.
	B	Std. Error	Beta	
1(Constant)	10.226	1.941		5.270 .000
DIGITAL ACCOUNTING	.308	.093	.363	3.330 .001

a. Dependent Variable: PERFORMANCE

Based on the results of the multiple regression test in table 4, the regression equation $Y = 10.226 + 0.308 X_1$ was obtained. The constant result is 10,226, meaning that if the value of the digital accounting variable (X) in the research object is equal to zero, then the level or magnitude of the business performance variable (Y) is 10,226. The regression coefficient produced for the financial literacy variable of 0.308 shows that an increase of one unit in the digital accounting variable (X) causes business performance (Y) to increase by 0.308.

T Test

Based on the level of significance, $\alpha = 0.05$ with a confidence level of 95% with $t_{table} = n-k-1$, a t_{table} of 1.667 was obtained, while the results of the calculation based on table 4 produced a calculation of the financial literacy variable (X) of 5.270. So the t_{cal} value (3,330) is greater than the t_{table} value (1,667) and the sig value (0.001) is less than (0.05) so that the digital accounting variable (X) has a positive and significant effect on business performance (Y). This means that the zero hypothesis that shows that there is no positive and significant influence between the working hypothesis (H_a) which states that there is an influence of the digital accounting variable (X) on business performance (Y) on business performance is rejected.

DISCUSSION

The Influence of Digital Accounting on Business Performance

The results of the study show that digital accounting has a significant effect on business performance. The use of digital accounting has a positive and significant effect on business performance. The results of the hypothesis test show that the second hypothesis is accepted, which means that the use of digital accounting has a significant positive effect on business performance. This explains that the better MSME actors use digital accounting, the more it will support the business performance of MSME actors. The use of a digital accounting system will be useful in making it easier for MSME actors to provide information on business financial conditions and increase business management efficiency (Ismail & Zin, 2009). With the use of digital accounting, MSME actors can find out the condition of their business and make decisions quickly and accurately (Wahyuni et al., 2018). In the research of Sinarwati et al. (2019)

5. CONCLUSION

The results of this study empirically conclude that the use of digital accounting has a positive and significant effect on business performance in MSME actors, which means that the better the use of digital accounting carried out by MSME actors, the more likely it is to improve business performance in MSMEs. Information quality is not able to mediate the relationship between the influence of the use of digital accounting on business performance in MSME actors.

The limitation of this study is that the research object is not wide, only carried out in Tegal City, so the number of respondents is limited. For further research, it is recommended to increase the area of research objects not only in one area. The limitations of this study are also related to the variables studied. For further research, it is recommended to add other variables that affect the quality of accounting information and business performance.

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