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FROM PAPER TO PIXELS: THE INFLUENCE OF DIGITAL ACCOUNTING TOOLS ON FINANCIAL PRACTICES AND PERFORMANCE OF INDONESIAN MSMES

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Abstract

This study assesses whether perceived ease of use, perceived usefulness, perceived trust, and perceived security can influence an individual's increased intention to use financial reporting services using a digital accounting application. This study employs a qualitative approach, utilizing a direct sampling method through an interview process that lasts approximately 10 minutes and is recorded live in audio format. The following procedure is the audio that was transcribed and included in the article. The target population of this study was 20 MSMEs engaged in services, sales, culinary, and food and beverage (F&B). The sampling technique used was snowball sampling. With this sampling, researchers were able to search for data with a small number of respondents who had met the research criteria, with the resulting sample containing as many as 20 respondents. The results of the study indicate that perceived ease of use, perceived usefulness, perceived trust, and perceived security can significantly influence an individual's intention to use financial reporting services using a digital accounting application. Specifically, perceived ease of use and perceived usefulness have a positive impact, indicating that better financial understanding is met with a higher tendency to adopt digital financial services. However, this study relies largely on well-established technology adoption models, particularly the Technology Acceptance Model (TAM), and therefore contributes more to practical insights than to theoretical innovation. The findings underscore the importance of digital accounting applications in practice for MSMEs, while also highlighting the need for further research employing quantitative or mixed-method approaches to strengthen generalizability and explore potential avenues for theoretical refinement.

Keywords: Technology Acceptance Model, Trust, Security, Intention to Use Digital Acccounting, MSMEs

INTRODUCTION

The ever-evolving digital era demands that MSMEs (Small and Medium Enterprises) be able to face increasingly complex and competitive business challenges. As explained by (dewatalks.com, 2025), MSMEs are recognized as a central pillar of the economy, both globally and nationally. In Indonesia, their role is particularly significant: they contribute more than 60% to the Gross Domestic Product (GDP), absorb approximately 97% of the workforce, and dominate nearly all existing business units. This contribution positions MSMEs as the backbone of economic sustainability and community livelihoods. Despite their large numbers, the rate of digital technology adoption among MSMEs remains relatively low. Data from the Ministry of Cooperatives and SMEs indicate that out of more than 65 million MSMEs, only 17.25 million—or around 26.5%—are connected to the digital ecosystem. This gap is critical, especially given the market's increasing shift toward online-based activities, including financial transactions and reporting. In other words, the vast potential of MSMEs to support digital transformation has not yet been fully realized. The government and related institutions, such as Bank Indonesia, have sought to accelerate MSME digitalization through various initiatives, including capacity-building programs and the promotion of digital accounting technology adoption (Zinah et al, 2024). Digital accounting is expected to facilitate MSMEs in managing their finances, thereby improving their performance. The benefits of using digital accounting technology include reducing the number of workers required, saving accounting time, and providing accurate, easy-to-read, and timely financial information (Hang et al., 2021; Hutami et al, 2025). However, the majority of MSMEs continue to rely on manual record-keeping, which is prone to errors and constrains productivity. On the other hand, technology adoption is influenced not only by the availability of infrastructure but also by psychological factors and user trust. Perceived ease of use, perceived usefulness, system security, and trust in technology are critical determinants of whether MSME actors are willing to transition from traditional methods to digital solutions.

Therefore, this study employs the Technology Acceptance Model (TAM), a theoretical framework that explains how the perceived use and perceived benefits of digital technologies can drive users to adopt them. (Davis, 1989) states that users are more likely to adopt an application if it enhances their effectiveness, particularly if it is user-friendly. In the TAM theory itself, there are two variables, namely the ease of use variable and the perceived usefulness or benefit variable. Although the TAM-based conceptual framework has been widely applied, as evidenced in studies by (Kholid et al., 2020; Nguyen et al., 2024; Yao & Wang, 2024) and research on the adoption of digital accounting applications among MSMEs in Indonesia remains limited. Most prior studies have primarily concentrated on digital financial services or electronic payment systems, whereas the management of financial reporting through digital accounting applications has received comparatively little scholarly attention. This gap presents an opportunity to further investigate the factors that facilitate or hinder MSMEs in adopting accounting technologies.

Accordingly, this study is positioned to address the gap. Beyond offering practical insights to support the digital transformation of MSMEs, it also seeks to enrich the literature on technology adoption by highlighting the unique context of Indonesian MSMEs, while simultaneously underscoring the role of digital accounting in enhancing competitiveness and business sustainability in the modern era.

REVIEW OF LITERATURE

Technology Acceptance Model

The Technology Acceptance Model (TAM), initially introduced by (Davis, 1986) and further refined in 1989, serves as a foundational framework for examining the determinants of user acceptance of computer-based information systems. At its core, the Technology Acceptance Model (TAM) is constructed around two key dimensions: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). As a widely adopted theoretical model, TAM has often been criticized for placing excessive emphasis on individual factors while overlooking social and organizational contexts dimensions that are particularly critical for MSMEs constrained by limited resources and low levels of digital literacy. Extensions such as TAM2 and TAM3 incorporate additional constructs, whereas in the domain of digital accounting, variables such as security and trust have been shown to be highly relevant (Musyaffi, Baxtishodovich, et al., 2024; & Musyaffi et al., 2025). Although these extensions raise questions regarding the balance between complexity and predictive power, TAM continues to provide a robust conceptual foundation that requires contextual adaptation for MSMEs, particularly with regard to security, trust, and organizational support.

Digital Accounting (DA)

Digital Accounting (DA) refers to a cloud-based accounting information system that enables users to perform accounting and financial analysis tasks through computers or other digital devices (Yoon, 2020). Musyaffi et al. (2025) emphasize that in the context of cloud-based accounting, seamless integration between the new system and existing infrastructures enhances user comprehension and facilitates the realization of the technology's benefits, particularly in terms of operational efficiency and financial management. Similarly, Dimitriu & Matei (2015) note that organizations adopting cloud computing models have achieved substantial cost savings, primarily because these systems are accessed online rather than requiring local software installations. This model eliminates the need for users to purchase and maintain traditional accounting software, shifting toward a usage-based approach. Furthermore, the integration of artificial intelligence technologies, such as machine learning, deep learning, big data analytics, data mining, and cloud computing, has significantly enhanced accounting and auditing processes by enabling the efficient handling of large-scale financial data and supporting the identification of complex patterns and trends (Abdullah & Almaqtari, 2024).

Perceived Usefulness (PU)

Perceived usefulness is regarded as a central determinant in the adoption of digital technologies. Abdurrahman (2024) defines it as the extent to which users believe that a given technology enhances their task performance, particularly in financial reporting. When users perceive digital accounting systems as practical tools that improve accuracy and efficiency, their likelihood of continued use increases. In a similar vein, Alnemer (2022) & Palumian et al., (2021) highlight that perceived usefulness represents a user's evaluation of how technology contributes to productivity and operational outcomes. This belief, often linked to improved performance, strongly influences behavioral intentions toward usage. Sasidharan & Venkatakrishnan (2024) underscore the importance of this perception in shaping attitudes. Supporting this, Yao & Wang (2024) empirically demonstrate that perceived usefulness is

among the most significant predictors of user intention to adopt and integrate digital tools, including in educational and professional contexts.

Perceived Ease of Use (PEOU)

Perceived Ease of Use (PEOU) is defined as the extent to which an individual believes that a technology can be utilized with minimal effort. It reflects users' perceptions of system simplicity, ease of navigation, and low learning requirements, all of which are crucial in shaping technology adoption. As highlights by Abdurrahman (2024) that this perception plays a pivotal role in shaping the user experience and is a key determinant in driving adoption behaviors in digital environments.

Security

Security remains a critical factor influencing user trust in digital financial transactions. Abdurrahman (2024) highlights that concerns over data security are central to user decision-making, particularly in the context of financial activities. In line with this, Arham et al., (2024) emphasize that users' perceptions of security are reinforced when mechanisms such as password protection are employed to safeguard transaction data, especially among micro, small, and medium-sized enterprises (MSMEs). This sense of protection contributes to users' assessment of whether utilizing a particular application may compromise privacy or expose them to data-related risks. Moreover, Siagian et al., (2022) conceptualize perceived security as the capacity to anticipate and mitigate threats that may lead to economic loss through various forms of digital vulnerabilities, including data breaches, unauthorized manipulation, denial of service, fraud, and misuse of access privileges.

Trust

Trust is widely recognized as a critical factor in the acceptance and sustained use of technology-based systems. According to Nur Diana et al. (2024) trust is instrumental in determining whether users accept or reject a digital platform, particularly in competitive and credibility-sensitive businesses. Handoyo (2024) argues that maintaining user trust is essential for fostering continuous adoption and engagement. Echoes this view, identifying trust as a key mechanism in mitigating perceived risks associated with technology use. Further, Ikhsan et al. (2025) define trust as a user's belief in the reliability and integrity of a service provider and their expectation that the technology will perform as intended and meet the promised outcomes.

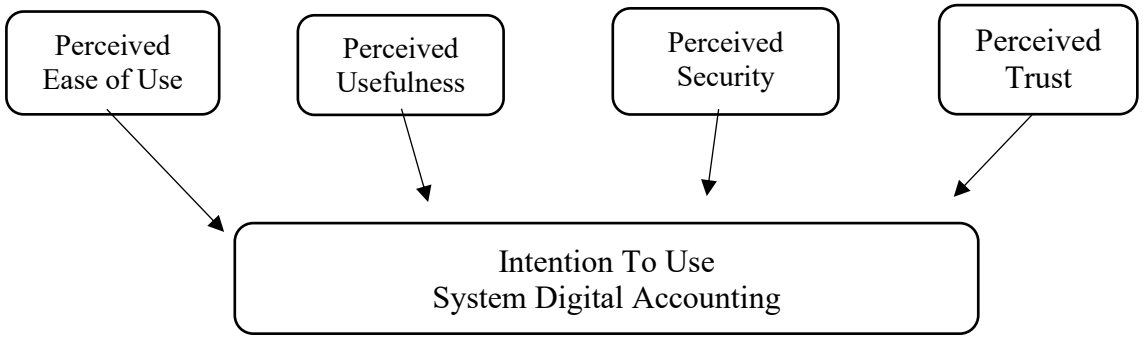
Building upon the aforementioned literature, this study aims to explore further developments in digital financial record-keeping and technology perception through the TAM framework, specifically focusing on perceived usefulness, perceived ease of use, security, and trust.

RESEARCH METHOD

This study employed a qualitative research approach, utilizing semi-structured interviews with MSME owners and managers. The qualitative method enabled a deeper exploration of users' experiences, perceptions, and evaluations regarding the use of digital systems for financial management (Stefánsdóttir et al., 2022). Unlike quantitative data, the insight gathered was interpretive and no(Nowak-Brzezinska & Królik, 2023).owak-Brzezinska & Królik, 2023).

The sample consisted of 20 MSMEs operating in various sectors such as services, retail, culinary, and food & beverage (F&B) within the urban and rural regions of Cirebon City and Regency in Western Indonesia. Respondent selection was carried out using purposive sampling with the following criteria: (1) MSMEs that have been in operation for at least one year, (2) experience in digital financial record-keeping, and (3) owners/managers willing to participate in interviews. In addition, snowball sampling was also employed to reach additional participants through recommendations from the initial respondents. Participant recruitment continued until the point of data saturation was achieved, namely when additional interviews no longer generated new relevant themes. Each interview lasted approximately 10 minutes, was audio-recorded, transcribed, and analyzed to identify key themes related to usefulness, ease of use, security, trust, and intention to use the system. The methodological framework of this study refers to Musyaffi et al., (2022) encompassing the stages of data collection, data presentation, verification through discussion, and conclusion drawing.

Technology Acceptance Model (TAM) Theory



Source: Modified from (Nur Diana et al., 2024), Abdurrahman (2024), and (Musyaffi et al., 2025)

The research model used in this study was adapted from (Mirza Munthaha et al., 2024; Musyaffi et al., 2025; and Nur Diana et al., 2024) with minor adjustments.

RESULTS AND DISCUSSION

This study interviewed 30 MSMEs; however, not all MSMEs were willing to participate due to our data collection methods, which they perceived as intrusive. However, not all respondents were willing to participate. Some business actors considered the data collection methods to be overly intrusive, while others expressed doubts regarding the purpose of the study. In addition, certain respondents exhibited reluctance due to feelings of discomfort. Out of the 30 MSMEs we visited for interviews, 10 declined, leaving us with 20 MSMEs as our informants for data collection in this study. The interview process encountered several methodological challenges. The primary obstacle was related to communication barriers and geographical distance from the informants. In addition, some informants experienced difficulties in comprehending the questions posed, requiring the researchers to provide further clarification regarding the intent and purpose of the interviews. These challenges, however, were addressed through a more persuasive and communicative

approach, thereby ensuring that the data could still be collected adequately. The characteristics of the informants reflected considerable diversity, including age, gender, position, and educational background. Nevertheless, all informants were MSME actors who had utilized digital systems or applications in their operational activities. The identified business sectors encompassed services, retail, traditional crafts (such as canting and batik production), as well as the food and beverage (F&B) sector.

The interviews were scheduled to take place from May 11 to May 17, 2025. During this period, the researchers also employed the snowball sampling method by requesting recommendations from informants regarding other MSMEs that could potentially serve as participants. This strategy was intended to broaden the scope of data collection while enriching the perspectives obtained. The digital systems or applications they use include Kasirku, Aplikasir, Olsera Pos, Youtap, Majoo, Buku Kas, and Loyverse Pos. Although limited, this timeframe was sufficient to obtain an initial overview of the experiences of MSME actors in adopting digital systems within their businesses. Table 1 shows some of the questions used

Table 1.
Table of Questions

Variable	Question
Introduction	1. Respondent profiles, such as name, title, age, and address/domicile. 2. Business profiles include the type of business, scale, number of employees, monthly and annual revenue, the year they started their business, and the applications they use.
Perceived Ease of Use	1. The level of ease for informants in learning to use a digital system when recording financial reports. 2. The informant found it easy to record financial reports using a digital accounting system. 3. The level of ease Informant found in accessing data and recording financial reports using a digital accounting system.
Perceived Usefulness	1. Benefits perceived by the informant when recording and managing financial reports using a digital accounting system. 2. To what extent do informants perceive the digital accounting system they use to improve work efficiency in recording financial reports? 3. Informant's confidence in the digital accounting system they use for recording and managing financial reports can increase business productivity.
Perceived Intention to Use	1. What attracted the informant to using a digital accounting system to record their business financial reports? 2. Would Informant recommend using the system to other entrepreneurs/people? 3. Informant's views on the benefits of using this system for their current business activities.

Perceived Security	1. The informant feels secure with the digital accounting system they use for recording and managing their business finances. 2. The financial recording and management system they use has adequate security features to protect user data. 3. Informant's trust in the financial recording and management system they use is well-protected.
Perceived of Trust	1. Informants trust that the current digital financial recording and management system can be used effectively. 2. Informants feel that the current digital financial recording and management system can competently handle personal information. 3. The digital financial recording and management system provides a simple platform for handling personal information.

Source: Modified From (Mujalli et al., 2024; Musyaffi, Baxtishodovich, et al., 2024; Musyaffi, Johari, et al., 2024; dan Nur Diana et al., 2024)

Since this question is specific to the topic being discussed—Use of Digital Accounting Applications—the researcher has modified this question. As an opening question (table 1), the researcher asked for Informants' profiles, such as name, title, age, and address/domicile. A total of 10 business owners, three employees, one supervisor, one cashier, and five others were children of business owners who served as sources or informants in the interview process.

Table 2.
List of Informants

Informants	Gender	As a/an	Year of Business Establishment	Applications used	Duration of Application Use
Informant 1	L	Owner	2011	Kasirku	3 Year
Informant 2	L	Employee	2021	Kasirku	4 Year
Informant 3	L	Owner	2024	Kasirku	1 Year
Informant 4	L	Barista	2024	Olsera Pos	1 Year
Informant 5	L	Owner	2024	Youtap	1 Year
Informant 6	L	Employee	2020	Youtap	3 Year
Informant 7	L	Employee	2022	Kasirku	3 Year
Informant 8	P	Owner	2020	Aplikasir	4 Year
Informant 9	P	Owner's Child	2007	Buku Kas	3 Year
Informant 10	L	Owner's Child	2005	Buku Kas	3 Year
Informant 11	P	Owner	2017	Buku Kas	3 Year
Informant 12	P	Owner's Child	2010	Kasirku	5 Year
Informant 13	L	Owner	2020	Kasirku	3 Year
Informant 14	L	Supervisor	2021	Majoo	4 Year
Informant 15	L	Owner's Child	2007	Kasirku	4 Year
Informant 16	L	Owner's Child	2000	Buku Kas	3 Year
Informant 17	L	Owner	2009	Buku Kas	3 Year

Informant 18	P	Owner	2020	Kasirku	3 Year
Informant 19	L	Owner	1990	Buku Kas	3 Year
Informant 20	P	Cashier	2016	Loyverse Pos	6 Year

Source: Data Penelitian (2025)

Table 3.
Table of Detail from Application

No	Aplication	Rating	Holding	User
1	Kasirku	4,6	Mawasta	100.000 +
2	olseraPOS	3,8	PT Olsera Indonesia Pratama	100.000 +
3	Youtap	3,9	Youtap Indonesia	50.000+
4	Aplikasir	4,8	PT Aplikasi Niaga Indonesia	100.000 +
5	Buku Kas	4,9	ANKIT SARAF	5.000.000+
6	Majoo	4,3	PT Majoo Teknologi Indonesia	100.000 +
7	Lovverse Pos	4,6	Loyverse	1.000.000+

Source: Google Play Store & Apps Store

Perceived Ease of Use

The adoption of digital applications by MSMEs as tools for recording and managing their businesses' financial reports, along with knowledge of the ease of learning and accessing digital applications, are key factors contributing to their perceived ease of use (Musyaffi et al., 2025). These key insights were then summarized into several questions, including ease of learning, ease of use, and ease of accessing data within the digital applications. These results indicate that all MSMEs use digital applications, and none use manual recording to manage their financial reports. Almost all MSMEs find that recording and managing financial reports using their current systems or applications is much easier than doing so manually, which is time-consuming and inflexible. However, Informan 11 stated that the application he uses is imperfect, as it cannot store detailed customer or buyer data.

> "It is easier. The only difference is that it does not detect the buyer's name, address, and phone number." (I11)

One of the essential advantages of a digital application is ease of data access and financial reporting, as this is a crucial aspect users should experience when using the application. Nearly all MSMEs find it easy to access data and record financial reports within their applications. However, Informan 15 stated that they often encounter challenges when accessing financial report data within their application.

> "It is quite easy, but there are often issues with the system, which often result in errors." (I15).

Before using a digital system or application, almost all MSMEs (except I5) used a manual system for their financial recording and reporting. MSMEs that were established before the digital applications they currently use (I1, I10, I11, I13, I16, I17, I18, and I19) were quick to adopt these applications upon their release. MSMEs established after the implementation of digital applications (I2, I3, I4, I5, I6, I7, I8, I9, I12, I14, I15, and I20) have adapted various strategies to adapt to technology. Informans 2, 4, 6, 7, and 20 explained that the person managing the implementation of the digital application is the owner. Meanwhile, N14 received sponsorship from the application itself. Almost all MSMEs feel that the digital

applications they use are easy to learn and apply. Informans 16 and 17 explained that the applications they currently use are quite easy to learn because they include a guide when first using them.

> "I think it is easy because it is an official application and there are tutorials so that we can learn independently." (I16 and I17).

Except for Informan 15, who experienced difficulty adapting to the application, "When I first tried the application, I had a bit of difficulty because I had to adapt, like with the input." (I15).

Perceived Usefulness

Perceived usefulness refers to informants' opinions regarding technology's ability to improve performance effectively and efficiently (Musyaffi et al., 2025). Perceived usefulness is defined as the level of trust an SME has in digital-based accounting, which can improve overall performance more effectively and efficiently. Within the TAM framework, PU is a crucial element in influencing user adoption of technology (Musyaffi et al., 2025). Based on Informant's responses, almost all SMEs acknowledged the benefits of using digital applications as a system for recording and managing their businesses' financial reports, with several mentioning the benefits of the applications they use.

> "There are benefits that I feel, such as making recording easier, such as revenue, profit, operations, and so on." (I7).
>
> "So far, there are. Firstly, it is definitely easy to use, and secondly, it does not require a lot of paper or books, so it is not complicated." (I10).
>
> "I do feel there are benefits. It is efficient because it is digital, so the data we have entered and recorded will not be lost. Unlike when we write it manually in a notebook, where it gets scattered, dirty, damaged, and lost. Having an application supported by technology or a system makes it much easier." (I12).

Similarly, other informants noted an increase in their work efficiency in recording and managing financial reports using the application they use. Some of them said:

> "So, if the application itself is suitable, "It is more efficient when you are working and someone buys something and you have not had time to input it. You can input it while you are relaxing or lying down, so it is more flexible." (I11)
>
> "It increases efficiency. What used to take hours to manage finances can now be done in just a few minutes, thanks to the app's features." (I20)
>
> "What we used to do manually, we just click. So when we need the data, we just pull it up. So, first of all, it saves time, is more efficient, and more flexible." (I4)

Informant 6 stated that the digital application he uses has increased the productivity of his business compared to before he used the digital application to record and manage financial reports. However, he sometimes recalculates manually because he fears discrepancies.

Perceived Security

Data security refers to the protection of sensitive information from unauthorized access or disclosure. Digital accounting has raised concerns about data security, as businesses increasingly rely on digital tools to manage financial information and reports. However, digital accounting tools can also enhance data security by providing secure access to financial data (Merdekawati et al., 2023).

All informants agreed that the digital accounting application they currently use has an adequate level of security, and the financial report data they input into it is highly protected. As I15 and I20 stated, the application they use has adequate security to protect user data because it includes two-factor authentication features, such as passwords and other verification methods, so only two people (such as the owner and an employee or cashier) can access the application. (I20).

> "The security features are good enough for me, like the password mentioned earlier, the data backup is automatic, and there is two-factor authentication. So, if someone logs in, they will have two passwords for verification." (I20).

Several informants (I16 and I17) also felt the same about the security of their data as users. Accessing the application requires an account, which can only be accessed by the account owner.

> "This is because before we log in to the application, there is an account, and there is also a password. So, not just anyone can access it." (I16).

Trust

A person's tendency to rely on something or someone is called trust. Trust is a crucial factor in the acceptance or rejection of technology, which is crucial for maintaining credibility in the face of intense business competition (Musyaffi, Johari, et al., 2024). Trust can provide confidence in adopting digital applications. The use of technology can facilitate improvements in personal work, with high PU potentially increasing app users' trust in financial recording and reporting. Features that offer convenience increase business productivity and confidence in adopting digital applications. As stated by Informan 20, the application they use is well-designed and easy to use, thanks to its beneficial features.

> "I believe this application or system is quite easy to use. It provides daily, monthly, and even annual transaction data. The features have also been very helpful in managing finances more efficiently." (I20)

Furthermore, to increase user trust, the application must also be able to handle its users' personal information competently. Informations 1, 2, 4, 10, and 12 stated that digital systems or applications can competently handle personal information.

> "Yes, I believe it can protect privacy, because I have been using it all this time." (I1)

In handling user information, the application has designed a simple and easy-to-understand platform. Furthermore, the application is committed to maintaining and improving platform features, which can increase user trust in the digital application, thus increasing user confidence in adopting the digital accounting system or application as a tool for recording and managing financial reports.

> "This platform is designed to be simple, and if something happens, like forgetting a password or experiencing an error, the application or system already has customer service to handle it. So we can contact customer service within the system, and the problem can be resolved." (I20)

Discussion

This study aims to gain insights from MSMEs that have used digital applications for financial recording and reporting. Researchers used the Theory Acceptance Model (TAM) to determine the level of MSMEs' knowledge about digital applications and their experiences with four topics related to technology adoption. All Informants stated that they currently use digital applications for their financial recording and reporting. Some informants stated that

before adopting digital applications, they used manual methods for financial recording and reporting until the release of the current application (I1, I6, I9, I10, I11, I12, I15, I16, I17, I19, I20). Some Informant also adopted digital applications since their businesses were founded (I2, I3, I4, I5, I7, I8, I13, I14, & I18). Digital applications work by utilizing digital technology as their primary foundation, thus providing ease in accessing information, carrying out tasks, and completing work that was previously done manually. Digital financial recording and reporting is distinguished from manual methods because of its effective and efficient nature. Informant found this digital financial recording and reporting method appealing due to its flexibility, allowing them to record data anytime and anywhere in real time. The features offered by digital applications are also a factor driving MSMEs to adopt digital applications. For example, the editing feature, which is lacking when using manual methods, will be crucial when errors occur during financial recording and reporting.

The rapid development of information and communication technology has encouraged the birth of various digital applications that are not only informative but also interactive and adaptive to the needs of their users. Every MSME utilizes digital applications from various platforms such as Kasirku (N1, N2, N3, N7, N12, N13, N15, and N18), Olsera Pos (N4), Youtap (N5 and N6), Aplikasir (N8), Buku Kas (N10, N11, N16, N17, and N18), Majoo (N14), and Loyverse Pos (N20). All of these applications are available on Google Play and the App Store, making them easily accessible to everyone, especially those with MSME businesses, at no cost. However, the usage systems and assessments for each application vary, as different teams develop them. The number of each application user and the assessment is quite diverse, such as the Youtap application which has a rating of 3.9 with a total of more than 50,000 users, then followed by the Kasirku application which has a rating of 4.6, OlseraPOS 3.8, Aplikasir 4.8, and Majoo 4.3 and has a total of 100,000 users, next is the Loyverse Pos application with a rating of 4.6 and a total of 1,000,000 users, and finally the Cash Book application with an almost perfect rating of 4.9 and the most significant number of users among the applications mentioned above, for the number of users of the Cash Book application itself is more than 5,000,000 users. One of the main advantages of digital applications is their ability to provide broad and fast access to users. Through the internet, users can access the application anytime and anywhere without being limited by time and location. In addition, digital data storage also facilitates the process of searching, managing, and analyzing data systematically. This shows that digital applications are very flexible, and one of the main reasons why MSMEs adopt digital applications is that they can be accessed via smartphones.

Ease of learning, ease of recording and reporting finances, and ease of accessing financial report data from digital applications are related to perceived ease of use. All informants stated that learning digital applications is easy, and they feel that recording and reporting finances is straightforward to understand. For MSMEs, digital applications can help complete transaction recording quickly, saving time. They will find it easier to manage their financial reports, which include recording and managing financial reports from the businesses they run. This will allow them to see how much money they spend on purchasing business needs and how much money they earn from sales. This is undoubtedly based on Informans 1 and 8, they are business owners who have used digital accounting applications, where they believe the applications they currently use are easy to use and can help them manage financial reports from the businesses they run, so they know how much money they

spend on purchasing business needs and how much money they earn from sales. The ease of use perceived by MSMEs in using digital applications will create MSMEs' intention to use digital applications. This will have a significant impact on the behavioral intentions of digital application users (Zebua & Widuri, 2023). This also aligns with research by Anggidina et al. (2024), which states that the intention to adopt digital bookkeeping is influenced by perceived ease of use.

This perceived usefulness or benefit significantly influences a person's intention to use a technology. Research by Hazmi Maulana et al., (2024) states that digital transformation has a significant impact on businesses that have adapted to digital technology and provides broad benefits to all stakeholders, especially MSMEs that have used digital technology for digital bookkeeping. For example, Informans 5, 9, and 17 have used technology to run their businesses and have experienced numerous benefits from the digital accounting technology they use. One benefit is that it can simplify their work in recording and managing financial reports. Research by Anastasya & Rohman (2021) also explains that perceived usefulness or perceived benefit is the basis for a person's trust and intention that the system will function as needed. Similarly, as stated by Purwantini & Amalia (2021), the usefulness or benefits of using technology are expected to provide benefits and help facilitate human work, thus fostering a person's intention to adopt the technology.

Based on research conducted by (Mujalli et al., 2024) regarding the adoption of new cloud-based accounting technology, the perception of security is a crucial aspect of any technology. The higher the level of security in a technology or application, the higher the person's interest or intention to use or adopt it. This is undoubtedly a key factor that application users must consider, as stated by Informans 2, 3, 4, 6, 7, 12, 18, 19, and 20, who stated that the applications they use already have adequate security features to ensure the data they input and store is secure. Research conducted byBarus et al., (2024) states that service providers, such as cloud accounting, play a crucial role in addressing concerns about unforeseen events by making significant efforts, such as providing adequate security systems.

Based on previous research conducted by Kholid et al., (2020), their findings revealed that perceived trust is related to the intention to adopt digital applications. Another study conducted by Helmi et al., (2024) found that perceived trust influences the intention to adopt Fintech in MSMEs. This study confirmed that perceived trust influences the intention of MSME owners to adopt digital applications. To increase MSME trust in digital applications, digital application providers must ensure the security of the data they contain, both by competently handling personal information and by designing a user-friendly platform for managing it. This protection ensures that MSMEs' business information is not freely disseminated. Digital applications must produce honest and reliable financial reports that comply with financial accounting standards. To support this, application providers must continuously improve the security features of mobile accounting applications and update applications when there are changes to applicable financial accounting standards.

If many MSMEs perceive the information and systems in digital applications to be trustworthy, then the tendency for MSMEs to intend to use these digital applications will be greater. Trust among MSMEs can also be enhanced through concrete collaboration between digital application providers, banks, and accountants. Collaboration between mobile accounting application providers and banks will facilitate digital application providers in providing information to potential users about the various conveniences and benefits MSMEs

obtain from using these digital applications. Furthermore, collaboration with accountants is believed to increase the confidence of digital application users, ensuring that the financial report output meets applicable financial accounting standards (Kholid et al., 2020). Furthermore, collaboration between digital application providers and MSMEs can also increase trust in digital applications. One such example is Resource Person 14, who has collaborated with a digital application since the inception of his business.

CONCLUSION

This study affirms that perceptions of ease of use, usefulness, security, and trust exert a significant influence on the acceptance of digital accounting technologies among MSMEs. However, the field findings reveal nuances that are more complex than mere theoretical confirmation. Ease of use emerged as the dominant factor driving the adoption of digital accounting applications. For business owners, this aspect was primarily associated with interface simplicity and the practicality of generating standardized financial reports. By contrast, for employees such as cashiers or supervisors, ease of use was more closely linked to the smooth recording of daily transactions without requiring additional technical skills. These differences in perception indicate that convenience is not uniform, but rather interpreted according to each user's position and responsibilities. Moreover, perceived usefulness was also identified as an important driver, particularly in terms of time efficiency and improved accuracy of financial records. Several informants emphasized that digital applications reduce manual errors and accelerate report preparation. At the same time, some employees regarded the initial use of the applications as an additional burden, since it required time to adapt. This suggests that the benefits are not always immediately experienced during the implementation stage but instead evolve with continued use. Data security and trust in the applications also emerged as critical factors. Institutional support from official bodies such as Bank Indonesia and the government enhanced the legitimacy of the applications in the eyes of MSMEs, particularly business owners concerned about the protection of financial data. Nevertheless, some informants initially expressed doubts regarding potential data breaches and subscription costs before gaining greater confidence following positive experiences.

Accordingly, the findings of this study not only confirm the influence of the key factors previously identified in the literature but also uncover the differentiated perceptions between owners and employees, as well as the practical challenges encountered during the early stages of implementation. These insights highlight the importance of adopting a more contextualized approach in understanding the adoption of digital accounting technologies among MSMEs, particularly in business environments that remain in the early stages of digitalization.

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