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**ANALYSIS OF TECHNOLOGY ADAPTATION LEVEL AND EMPLOYEE  
DIGITAL COMPETENCE ON THE QUALITY OF THE FINANCIAL REPORTS  
(CASE STUDY: USE OF DIGITAL ACCOUNTING APPLICATIONS IN MSMES)**



**Wahyuni Saleh<sup>1</sup>**

**Universitas Bosowa, Makassar, Indonesia**  
[wahyunisaleh@universitasbosowa.ac.id](mailto:wahyunisaleh@universitasbosowa.ac.id)

**Nur Fadhila Amri<sup>2</sup>**

**Universitas Bosowa, Makassar, Indonesia**  
[nurfadhila.amri@universitasbosowa.ac.id](mailto:nurfadhila.amri@universitasbosowa.ac.id)

**Ahmad Jumarding<sup>3</sup>**

**Universitas Bosowa, Makassar, Indonesia**  
[jumarding.ahmad@universitasbosowa.ac.id](mailto:jumarding.ahmad@universitasbosowa.ac.id)

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**Abstract**

The development of information technology requires organizations to adapt quickly to maintain the quality of financial reporting. This study aims to analyze the influence of the level of technology adaptation and employee digital competence on the quality of financial reports. The research method used is a quantitative approach with a causal research design. Data were collected through questionnaires distributed to employees directly involved in the financial report preparation process. The data analysis technique used multiple linear regression analysis to examine the effect of independent variables on the dependent variable. Validity, reliability, classical assumption tests, and the R<sup>2</sup> coefficient were tested. The results of the study indicate that the level of technology adaptation does not significantly affect the quality of financial reports. This is because the sig. value of 0.46 > 0.05, technology acts as a supporting tool in the accounting process, the quality of financial reports is more influenced by professionalism and compliance with standard operating procedures. In addition, employee digital competence is proven to have a positive and significant influence on the quality of financial reports. Simultaneously, the level of technology adaptation and employee digital competence contribute significantly to improving the quality of financial reports reviewed from the aspects of relevance, reliability, timeliness, and comparability. The findings of this study indicate that improving the quality of financial reports is not only determined by the technology system used, but also by the ability of human resources to operate and utilize technology optimally.

**Keywords:** Employee Digital Competence, Technology Adaptation, Quality of Financial Reporting

## INTRODUCTION

The development of digital technology has brought significant changes to various aspects of life, including business and accounting practices. In this era of digital transformation, the use of information technology-based accounting applications is increasingly widespread, particularly to support the efficiency and accuracy of financial reporting. This is not limited to large companies, but is also beginning to be adopted by Micro, Small, and Medium Enterprises (MSMEs), the backbone of the national economy. However, the level of technology adoption among MSMEs still faces various challenges, one of which is related to employee digital competence and organizational readiness to implement new technologies.

The quality of financial reports is a crucial indicator in assessing the health and performance of a business entity. In the context of MSMEs, accurate and reliable financial reports are needed not only for internal purposes but also as a requirement for accessing financing, partnerships, and strategic decision-making. Unfortunately, many MSMEs still struggle to prepare optimal financial reports due to limited human resources, low digital literacy, and inadequate utilization of available accounting technology.

The increasingly dominant presence of MSMEs, with their low initial capital requirements and their ability to meet the pressing needs of everyday life, has made them a key driver of the Indonesian economy. According to data from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, in 2021 (Limanseto, 2021), MSMEs were a crucial pillar of the Indonesian economy. Data from the Ministry of Cooperatives and SMEs indicates that the number of MSMEs currently stands at 64.2 million, contributing 61.07% of GDP, or IDR 8,573.89 trillion. MSMEs' contribution to the Indonesian economy includes their ability to absorb 97% of the total workforce and accumulating up to 60.4% of total investment. MSMEs are a crucial pillar of the Indonesian economy. Data from the Ministry of Cooperatives and SMEs indicates that the number of MSMEs currently stands at 64.2 million, contributing 61.07% of GDP, or IDR 8,573.89 trillion. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total existing workforce and can collect up to 60.4% of total investment.

When running a business, bookkeeping is crucial for MSMEs. It helps them determine whether their business is profitable or not. Bookkeeping can be done either manually or computerized (Legina & Sofia, 2020). This helps MSMEs to monitor and see the development of their business from time to time.

Several previous studies have shown that effective information technology adoption is highly dependent on the digital competence of individuals within an organization. Employees who are able to effectively use digital accounting applications tend to produce financial reports that are more accurate, timely, and in accordance with accounting principles. Therefore, understanding the factors influencing the level of technology adoption and employee digital competence is crucial for improving the quality of MSME financial reports.

With a digital accounting system, financial recording is significantly easier and minimizes errors typically caused by human error. MSME owners can also more easily monitor their cash flow, resulting in more transparent business finances and optimal resource management. Furthermore, financial data can be analyzed quickly and accurately, helping business owners make more informed, faster decisions (Rahadian Nova Pradipta, Suhesti Ningsih, 2025). Implementation of digital-based accounting through Android-based

applications helps in recording accounting transactions. It requires accounting knowledge that is understood by MSMEs and in its digital use function it is easier and more efficient, it can be done anytime and anywhere (Krisdiyawati & Maulidah, 2023).

In this context, this study was conducted to analyze the extent to which technology adoption and employee digital competency influence the quality of financial reports in MSMEs, focusing on the use of digital accounting applications. This research is expected to provide practical contributions to developing the digital capacity of MSMEs and provide input for policymakers and accounting technology providers in designing targeted implementation strategies.

## REVIEW OF LITERATURE

### Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a framework used to understand how users accept and adopt technology. TAM was developed in 1986 by Fred Davis in his doctoral thesis entitled "A Technology Acceptance Model for Empirically Testing New End-User Information Systems." Initially, TAM was designed to explain how users accept new information technologies, such as management information systems or software.

The TAM aims to explain and predict user acceptance of an accounting information system. TAM serves as a basis for understanding the relationship between perceived usefulness and perceived ease of use and user interest in IT (information technology). TAM is a theory that explains user perceptions of technology. These user perceptions will influence interest in using that IT (Davit Marikyan, 2025).

In 2003, Venkatesh and several other researchers developed UTAUT, which is an extension of TAM. UTAUT added moderator variables, namely gender, age, and experience in using technology, and distinguished between usage intention and usage behavior. The Unified Theory of Acceptance and Use of Technology (UTAUT) is an extension of the Technology Acceptance Model (TAM) which was first introduced by Venkatesh and several other researchers in 2003. The variables in UTAUT combine several variables from existing behavioral theories, namely:

a. Performance Expectancy

Performance expectancy is how much users believe that technology will help them achieve their business goals or personal activities.

b. Effort Expectancy

Effort Expectancy is how easy it is for users to learn, master, and use technology.

c. Social Influence

Social influence is a form of influence from the surrounding environment, whether it be other people, groups, or people who are well known or who are considered to be someone who has rights or authority.

d. Facilitating Conditions

Facilitating conditions are factors that influence the user's ease in using a technology

Based on the Technology Acceptance Model (TAM) theory in (Wicaksono, 2022), Technology adoption is influenced by two main factors: perceived usefulness and perceived ease of use. TAM The Technology Acceptance Model (TAM), introduced by Davis in 1989, is an adaptation of the theory of reasoned action (TRA) specifically designed to model user acceptance of technology. This model has been further developed by several researchers.

TAM explains a causal relationship between beliefs (the usefulness of an information system and its ease of use) and the behavior, needs, and users of an information system.

Perceived usefulness is an individual's perception of the extent to which technology can assist them in carrying out tasks or achieving their goals using the technology. Perceived usefulness is influenced by the technology's usefulness and its ability to meet user needs. Perceived ease of use is an individual's or user's perception of the technology's ease of use. Perceived ease of use is influenced by the technology's ease of use, the availability of technical support, and the availability of resources. In the context of MSMEs, these factors influence the acceptance and use of digital accounting applications in business operations.

### **Digital Competence**

Digital competence is an evolving concept related to the development of digital technologies and the goals of a knowledge society. Digital competence is considered a core competency in today's digital age (Ilomäki et al., 2016). Digital competence is a competence that influences a person's level of self-confidence and critical thinking in working, studying, developing themselves and participating in society (Ode et al., 2017). Digital competence refers to an individual's ability to use digital technologies effectively, critically and safely in everyday life, work and learning. According to (Editors et al., 2013) from the European Commission, digital competence is: "Digital competence involves the confident and critical use of information society technology (IST) for work, leisure and communication".

The DIGCOMP (Digital Competence Framework) is the main and most widely used reference in measuring digital competence in various countries, including in the context of education and business, which states that the 5 main dimensions of digital competence are:

- a. Information and data literacy, namely the ability to search for, evaluate, manage, and use digital information effectively.
- b. Communication and collaborations, namely using digital tools to communicate, share information, and work collaboratively.
- c. Digital content creations, namely the ability to create, edit, and compile digital content by understanding copyright and licensing.
- d. Safety or maintaining the security of devices, personal data, and understanding digital risks (cybersecurity).
- e. Problem solving, namely solving technical problems and implementing technological solutions adaptively according to needs.

### **Quality of Financial Reports**

For a financial report to be beneficial to its users, it must have high-quality information value and be useful in decision-making. Qualitative financial characteristics according to the Indonesian Accounting Association (IAI, 2009) is understandable, relevant, reliable, and comparable.

#### **a. Understandability**

An important quality of the information contained in financial reports is its immediate understanding by users. For this purpose, users are assumed to have adequate knowledge of economic and business activities, accounting, and a willingness to study the information with reasonable diligence. Therefore, MSMEs are expected to understand at least the basics of accounting as a guideline for recording cash receipts and disbursements.

#### **b. Relevance**

Information must be relevant to meet users' needs in the decision-making process. Information is relevant if it can influence users' economic decisions by helping them evaluate past, present, or future events, or by confirming or correcting their past evaluations. It is hoped that MSMEs can utilize financial reports in the decision-making process related to their businesses.

c. Reliability

Information has the quality of reliability if it is free from misleading interpretations and material errors, and can be relied upon by users as a faithful representation of what it purports to represent or what it could reasonably be expected to represent. Information may be relevant, but if its nature or presentation is unreliable, its use could potentially be misleading. Financial reports prepared carefully to avoid errors and with honesty can assist MSMEs in making decisions or policies aimed at achieving specific outcomes.

d. Comparability

Users must be able to compare an organization's financial statements between periods to identify trends in financial position and performance. Users must also be able to compare financial statements across organizations to evaluate their relative financial position, performance, and changes in financial position. MSME financial statements for a given period must be comparable across periods to identify trends in financial position and performance.

## RESEARCH METHOD

This research was conducted in Makassar City, within the Panakkukang District. The study period was eight months, beginning with the preparation of the research proposal in May 2025, followed by data collection from the sample, followed by analysis and interpretation.

The sample was selected using purposive sampling. Purposive sampling is a sampling method based on specific characteristics or criteria (Sugiyono, 2012). The sampling criteria in this study were:

- MSMEs in Panakkukang District that maintain digital financial reporting.
- MSMEs in Panakkukang District that sell goods.
- MSMEs in Panakkukang District that have been established for more than 5 years.

The type of data used in this study is quantitative. The data obtained will be in numerical form and will be further analyzed using data analysis applications. The data source used is primary data, namely, data collected directly from the primary source or the research object. The data sources collected came from questionnaires and interviews with MSMEs in Panakkukang District. This questionnaire contains a list of pre-formulated written questions that respondents will answer, usually in clearly defined alternatives (Roger Bougie, 2020).

The statistical analysis stages carried out in this study are validity tests, reliability tests, descriptive statistical tests, and classical assumption tests. Validity testing is used to measure the validity of a questionnaire. A questionnaire is considered valid if its questions accurately reveal what it is intended to measure. Reliability testing is used to measure a questionnaire as an indicator of a variable or construct. A questionnaire is said to be reliable if a person's answers to the questions are consistent or stable over time (Dewi et al., 2022). A construct or variable is said to be reliable if it provides a Cronbach's Alpha value  $> 0.60$  (Ghozali, 2018).

This study also tests the classical assumptions that will be attached to the regression model equation, so that the data that will be used in hypothesis testing is free from classical assumptions consisting of normality, multicollinearity, and heteroscedasticity assumptions.

## RESULTS AND DISCUSSION

Through the Makassar one data page, data has been obtained on 1,801 MSMEs recorded in Panakkukang District in the Makassar SAPEDANA system (Diskominfo, 2024). Based on the predetermined purposive sampling criteria, namely MSMEs aged 5 years and above, engaged in the sale of goods and located in Panakkukang sub-district. A total of 165 with the categories mentioned above, questionnaires have been distributed with that number, but those who were willing to fill out the questionnaire were only 87 MSMEs and only 42 completed questionnaires, so the sample taken was  $N = 42$ .

Statistical test results of the questionnaire statement item test consisted of 24 statement items based on previously compiled indicators representing variable X1, namely the level of technology adaptation and 20 statement items representing variable X2, namely Employee Digital Competence. Each statement is valid with the correlation results above or  $> 0.304$ . The number of respondents who answered the questionnaire or the total number of data is 42 ( $N = 42$ ) with a significance level of  $< 0.05$  (Kamilah, 2020). Then for variable Y, namely the Quality of Financial Reports, the correlation output is above 0.304 so that 9 of the statement items are considered valid.

The reliability test for the variable X1, Technology Adaptation Level, yielded a Cronbach's alpha of 0.91 for all statements, which is greater than 0.60, thus the statement is considered reliable.

Variable X2, Employee Digital Competence, yielded a Cronbach's alpha of 0.92, greater than 0.60, thus the statement is considered reliable. Likewise, variable Y, Financial Report Quality, yielded a Cronbach's alpha of  $0.88 > 0.60$ , thus the statement is considered reliable.

**Table 1.**  
**Reliability Statistics X1**

Cronbach's Alpha	N of Items
.910	24

Source: Output Data yang diolah SPSS 2025

**Table 2.**  
**Reliability Statistics X2**

Cronbach's Alpha	N of Items
.929	20

Source: Output Data yang diolah SPSS 2025

**Table 3.**  
**Reliability Statistics Y**

Source: Output Data yang diolah SPSS 2025

The testing criteria are if the significance value is  $> 0.05$  then the data is normally distributed, if it is  $< 0.05$  then the data is not normally distributed (Yogyakarta, 2018). The results of the normality test in the sig. table show a value of  $0.2 > 0.05$ , meaning that it can be concluded that the data is normally distributed.

**Table 4.**  
**One-Sample Kolmogorov-Smirnov Test**

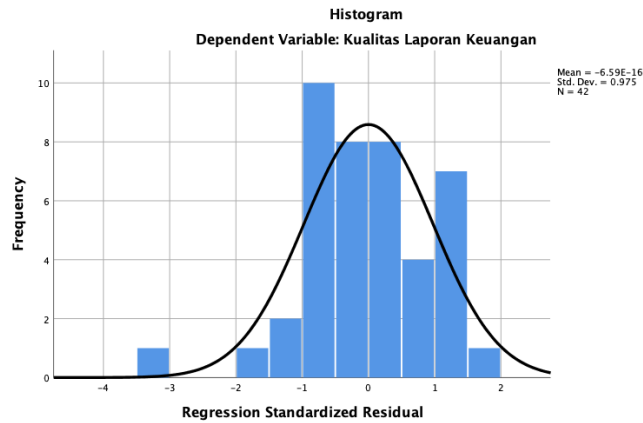
		Unstandardized Residual
N		42
Normal Parameters <sup>a,b</sup>		
Mean		.0000000
Std. Deviation		3.31865453
Most Extreme Differences	Absolute	.078
	Positive	.055
	Negative	-.078
Test Statistic		.078
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

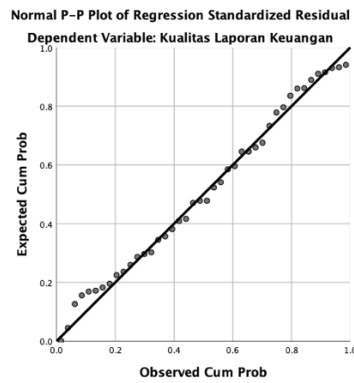
Source: Output Data yang diolah SPSS 2025

Then Figure 1 histogram graph which is the output of normally distributed data with a symmetrical bell-shaped graph with the histogram in the middle. Figure 2 normal p-plot graph with plots spread along the diagonal line with both graphs indicating that the regression model has met the assumption of normality (Iv et al., 2018).

<b>Figure 1.</b> <b>Histogram</b>	Cronbach's Alpha	N of Items	<b>Graph</b>
	.889	9	

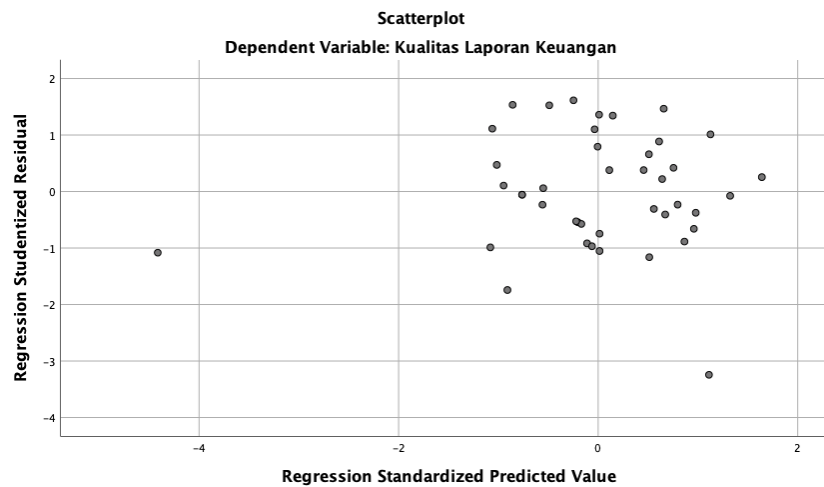


**Figure 2.**  
**Normal P-Plot Graph**



The scatterplot in Figure 3 below shows that the data does not experience heteroscedasticity because the plot is spread above and below the number 0 (Mokosolang et al., 2015).

**Figure 3.**  
**Scatterplot**



The results of the multicollinearity test show that the Tolerance test results are  $0.57 > 0.10$  and the VIF value is  $1.73 < 10$ . This means that there is no multicollinearity in the data so that the regression model is considered stable with accurate predictions.

**Table 5.**  
**Coefficients<sup>a</sup>**

Model		Collinearity Statistics		
		Tolerance	VIF	
1	Technology Adaptation Level	.577	1.732	
	Employee Digital Competence	.577	1.732	

a. Dependent Variable: Quality of Financial Reports

Source: Output Data Processed by SPSS 2025

The model summary table shows that the R-square value is 0.434, indicating that 43% of X1 and X2 influence Y, while the remaining 57% is influenced by other variables. The R<sup>2</sup> test, with an ANOVA F value of 14.96 and a significance level of 0.05, indicates that variables X1 and X2 simultaneously influence Y. The output value is positive, indicating that the Level of Technology Adaptation and Employee Digital Competence simultaneously have a positive and significant effect on Financial Report Quality. The coefficients table shows that the output value of X1, Technology Adaptation Level, is  $0.46 > 0.05$ , indicating that variable X1 has no partial effect on Y. For variable X2, Employee Digital Competence, the result is  $0.001 < 0.05$ , indicating that variable X2 has a partial effect on variable Y.

**Table 6.**  
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.659 <sup>a</sup>	.434	.405	3.40268

a. Predictors: (Constant), Employee Digital Competence, Technology Adaptation Level

Source: Output data processed by SPSS 2025

**Table 7.**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.329	6.011		1.386	.174
	Tingkat Adaptasi Teknologi	.055	.074	.118	.742	.462
	Kompetensi Digital Karyawan	.297	.082	.576	3.636	.001

a. Dependent Variable: Quality of Financial Reports

Source: Output Data processed by SPSS 2025

Of the 42 MSMEs sampled, 31 use social media to market their products and 30 use marketplaces such as Shopee, Tokopedia, and others, all of which have adopted Qris as a

payment option in addition to cash. The digital financial record they use most is POS (Point of Sale) which is used to record and process sales transactions at the time of payment. This system is integrated with inventory, daily transaction recording, revenue, and cloud-based sales reports with software in the form of hardware applications such as tablets, cash registers, receipt printers, and barcode scanners. Credibook is an Android-based digital financial record that can be operated with a smartphone to record daily transactions such as sales, income, and expenses simply.

Based on the results of the statistical test that has been carried out using the SPSS.26 application, the variable X1 does not have a significant effect on the variable Y, this is due to Technology acts as a supporting tool in the accounting process. Technology cannot automatically improve the quality of financial reports if it is not accompanied by competent human resources and adequate equipment, an understanding of accounting standards, and an adequate internal control system (Marshall B Romney, 2018). Low human resource competency means that no matter how sophisticated the technology is, it will have no impact if the user does not have adequate skills to operate it (Suryandari & Mazwan, 2026).

Information technology can help reduce human error, speed up reporting processes, and improve the efficiency and reliability of data presentation. However, no matter how sophisticated the technology, it will not have a significant impact if it is not balanced by competent human resources (Rahadian Nova Pradipta, Suhesti Ningsih, 2025), this is proven by the fact that there are no special educational qualifications for employees who are accepted due to the urgency of needing employees as soon as possible, as long as they are able to read, write, and master the use of smartphones. The quality of financial reports is more influenced by professionalism, compliance with standard operating procedures, and various supporting qualitative factors such as understanding, comparability, verifiability, and timeliness ((IASB), 2018). The function of technology as a tool that only makes data processing easier, but the accuracy and quality of reports still depend on the understanding of accounting and the caution of the user. Technology is not being used optimally, particularly by employees who are merely performing their duties. There is no specific training for prospective employees; most MSMEs simply implement learning by doing, citing effectiveness and time efficiency, particularly those using POS technology for digital financial record-keeping.

The statistical test results obtained from the model summary table can be concluded that for the R square result of 0.434 which means 43% of the influence of X1 and X2 on Y, the remaining 57% is influenced by other variables. The R2 test with an Anova F table value of 14.96 and a significance of 0.05 means that simultaneously the variables X1 and X2 have an effect on Y. The output value is positive which means that the Level of Technology Adaptation and Employee Digital Competence simultaneously have a positive and significant effect on the Quality of Financial Reports. This means that if together the two independent variables, the level of technology adaptation and employee digital competence, have a positive and significant effect on the dependent variable, namely the quality of financial reports, the role of providers or business owners is needed in this case to regulate and understand what kind of technology needs will be used in running a business so that they are able to adapt to technology.

This is in line with the theory of findings (Supriadi, 2022) human resource competency is another critical factor influencing the quality of financial reporting in MSMEs. Human resource competency includes knowledge, skills, experience, and attitudes related to

financial management and accounting practices (Indra, 2025). Digital transformation and entrepreneurship were found to play a crucial role in driving sustainability by enabling MSMEs to streamline their operations, access new markets, and adapt to changing market conditions (Machin, Muhammad Reza Aulia, Joni Hendra, Elvina Safitri, 2023).

## CONCLUSION

The research results show that the level of technology adaptation has no partial impact on the quality of financial reports. This finding indicates that the presence and use of technology in the accounting process has not directly impacted the quality of the resulting financial reports. In other words, the use of technology has not yet fully become a determining factor in producing accurate, reliable financial reports that comply with applicable standards.

This condition occurs because, technology acts as a supporting tool in the accounting process. Automatically, technology cannot improve the quality of financial reports if it is not balanced by competent human resources and capable devices, Low competency of human resources owned so that technology, no matter how sophisticated, will not have an impact if the user does not have adequate skills to operate it, The quality of financial reports is more influenced by professionalism, The function of technology as a tool that only makes data processing easier, but the accuracy and quality of reports still depend on the understanding of accounting and the caution of the user, technology is not used optimally and there is no special training for prospective employees, most MSMEs only apply learning by doing for reasons of efficiency and effectiveness

Formal and structured mentoring or training related to the use of digital financial record keeping, such as POS systems, can improve employees' digital competency and ensure they fully understand how to operate them. Specifically, for employees in finance or those operating digital financial record keeping technology, a minimum educational requirement of a high school or vocational school graduate in accounting or someone with at least a basic understanding of financial reporting is needed.

Government regulations are also needed to support the successful adoption of technology and employee digital competency to produce quality financial reports, especially for MSMEs. The government needs to support MSMEs in developing their businesses. This support focuses on digital outreach and literacy, ensuring a comprehensive understanding of technological developments and how to leverage them for business advancement, thereby increasing MSMEs' use of technology (Khumairah et al., 2025). The government can provide support to MSMEs by providing training and mentoring on the use of technology, digitalization, and financial literacy.

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