

DRIVING SUSTAINABLE FINANCIAL MANAGEMENT: AN INVESTIGATION OF FACTORS INFLUENCING THE USE OF DIGITALS TECHNOLOGIES BY MSMES

Rizka Ramayanti ^{*}, Nurul Aisyah Rachmawati ^{**},
Rudi Setiawan ^{***}, Zubir Azhar ^{****}

^{*} Corresponding author, Department of Accounting, Faculty of Economics and Business, Universitas Trilogi, Jakarta, Indonesia

Contact details: Department of Accounting, Faculty of Economics and Business, Universitas Trilogi, Jakarta 12760, Indonesia

^{**} Department of Accounting, Faculty of Economics and Business, Universitas Trilogi, Jakarta, Indonesia

^{***} Department of Information Systems, Faculty of Creative Industries and Telematics, Universitas Trilogi, Jakarta, Indonesia

^{****} School of Management, Universiti Sains Malaysia, Penang, Malaysia



Abstract

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Following the rapid growth of technology, accounting information systems are also expanding. It is now possible to digitally generate financial reports or records that are part of an accounting information system using specific software. A financial accounting application can fully, rapidly, accurately, and comprehensively automate bookkeeping (Putri, Amrulloh, et al., 2023; Mahardhika, 2019). This study examines the impact of usefulness, ease of use, and compliance on the actual use of financial apps using a methodology based on the Technology Acceptance Model (TAM). Google Forms were utilized to conduct an online survey for data collection. The research sample consisted of 123 participants. The respondents are Indonesian micro, small, and medium-sized companies (MSMEs). This investigation employs a structural equation model (SEM). The study's findings indicate that ease of use and compliance have a favourable and significant impact on the actual use of financial applications. In the meantime, usefulness benefits finances but is irrelevant to the application's real use. Thus, it is possible to conclude that these findings help elevate the significance of MSME perspectives about using financial reports apps. In terms of applying financial reports applications, the research concludes with findings that can significantly influence and pave the path to a sustainable future.

Keywords: Actual Usage, Financial Report, Micro, Small, and Medium-Sized Companies (MSMEs), Technology Acceptance Model (TAM)

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1. INTRODUCTION

Indonesia's micro, small, and medium-sized enterprises (MSMEs) are crucial to economic growth. Rachmawati et al. (2021) found that approximately 57% of MSME owners can create financial reports. Financial reports are crucial for all business actors, especially for MSMEs, as they can be used to evaluate the organization's management. Most MSMEs are unable to provide accounting information pertaining to their operations, resulting in information asymmetry between banks and MSMEs (Utami & Setiawan, 2023). Quality financial reports will significantly impact business continuity because they can be used as decision-making factors. To achieve effective and efficient business management despite the complexity of business transactions, it is vital to have technology that enables users to manage accounting data effectively, pertinently, and accurately (Putri, Amrulloh, et al., 2023; Mahardhika, 2019).

In line with the growth of technology, accounting information systems are also expanding. According to We Are Social report entitled Digital 2021, there were only 72,7 million internet consumers in Indonesia in 2015. Within six years, the population increased by 178.68% to 202.6 million individuals (DataIndonesia.id, 2022). In addition, the State of Mobile 2022 indicates that the number of financial technology application installations has increased steadily over the past four years. In 2021, 5.87 billion financial app installations were made worldwide. In 2018, 3.37 billion downloads of financial applications were recorded. In 2019, this number increased to 3.97 billion. The rise continued until the population reached 4.59 billion in 2020 (Pahlevi, 2022). Accounting information system-related financial reports and documents can now be generated digitally using specific programs. Using apps becomes a competitive advantage that influences the organization's success, either directly or indirectly (Mardiana, 2023). Adopting the financial report system can aid in administering organization's finances. Accounting information system application technology that may be independently loaded on smartphone devices considerably facilitates the recording of financial transactions for small and medium-sized enterprises (Wanof & Gani, 2023).

Accounting software utilized by MSMEs may automate bookkeeping in a comprehensive, timely, accurate, and unified manner. Technology can be compared to the two sides of a coin; on the one hand, it can bring positive benefits, but on the other hand, it can lead to failure due to the unpreparedness of its users; therefore, it is important to consider the acceptance and rejection of users of a technology prior to its implementation. The application of information technology in an organization causes revolutionary changes in persons at work and in the context of computer use, so it is vital to observe the adoption of technology by users and their purpose of continuing to use it (Mahardhika, 2019).

The success of an information system depends on the system's operation procedure, user-friendliness, and system users' aptitude. The Technology Acceptance Model (TAM) is one of the models used to predict and explain technology adoption. A digital accounting system can assist

MSMEs in improving their businesses and overcoming their unique challenges. However, a significant number of MSMEs still have not implemented accounting software in their operations, although the adoption of digital information systems is crucial for MSMEs to compete with bigger organizations (Almaududi Ausat et al., 2023; Padi et al., 2016).

A number of studies have been conducted to analyze the use of Software against the maturity level of information technology adoption (van der Nest et al., 2017), and there are those that analyze consumer behaviour and the factors that influence their decision to accept new technology. In recent years, technology adoption research has expanded. A number of theoretical models, such as the Theory of Reasoned Action (TRA) (Mital et al., 2018) and the Theory of Planned Behavior (TPB), have been proposed to explain the phenomenon (Rahman et al., 2017; Wu & Chen, 2005), TAM (Alalwan et al., 2018; Chi, 2018; Putri, Werastuti, et al., 2023; Mahardhika, 2019; Muñoz-Leiva et al., 2017; Rahman et al., 2017; Rakhmawati & Hariyanti, 2022; Ramkumar et al., 2019; Tambun et al., 2020; Tambun & Muhtiar, 2019; Virgiawan et al., 2018; Xia et al., 2018; Zufiyardi et al., 2022), Unified Theory of Acceptance and Use of Technology (UTAUT) (Al-Okaily et al., 2020; Kala Kamdjoug et al., 2021; Patil et al., 2020; Shaw & Sergueeva, 2019; Venkatesh et al., 2003). A theory has been developed to characterize the phenomenon of IT acceptance. The TAM has demonstrated its efficacy as a conceptual framework. Adopting theory research about financial applications in Indonesia has not been conducted extensively. Then, additional research on adopting financial report applications is required (Zufiyardi et al., 2022). In addition, we updated the Compliance variable. A taxpayer's compliance drives a person to change his goals in reaction to social pressure, to obtain prizes or to avoid punishments (Venkatesh et al., 2003). Compliance refers to the timely submission of tax return by taxpayers, the absence of tax arrears and criminal tax penalties, the transfer of transactions to the general ledger, and the assistance of public accountants in auditing financial statements (Rakhmawati & Hariyanti, 2022).

Despite the abundance of research, many financial app initiatives continue to face obstacles. This is a direct result of the limited adoption of theoretical research on financial applications in Indonesia. In addition, there is no link between compliance and the use of financial applications. This study seeks to determine the effect of usefulness, ease of use, and compliance on the actual use of financial apps by MSMEs in Indonesia, based on the information presented above. By identifying the influence of usefulness, ease of use, and compliance on the actual use of financial apps, this study aims to aid SMEs, governments, and app development firms in the development and implementation of financial app strategies. The authors anticipate that this study will aid in the development and implementation of financial applications. This study hopes that this research will contribute to the existing literature on MSMEs and provide strong empirical support for the conclusions drawn by previous studies regarding the significance of financial reporting applications for making strategic decisions.

The rest of this paper is structured as follows. Section 2 reviews the relevant literature. Section 3 analyses the methodology that has been used to conduct empirical research on variables. Section 4 describes the research results. Section 5 presents the analysis of research results. Section 6 concludes covering the contributions of the paper, the implication of practice from the findings, the limitations of the study, and future research.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1. Technology Acceptance Model (TAM)

Forest TAM is a modification of the TRA (Liéban-Cabanillas et al., 2017). The TAM model was inspired by the TRA concept. Fishbein and Ajzen created this model in 1980 as a theory of action with the idea that a person's reaction and perception of something will shape that person's attitude and behaviour (Mokhtar et al., 2018). The TAM theory is frequently used to gauge acceptance attitudes toward emerging technology (Susilo et al., 2019). TAM hypothesizes that an individual's behavioural intention to utilize information technology depends on their perceptions of the perceived usefulness and ease of use of information technology (Mital et al., 2018). According to the TAM, there is a correlation between how well a system is received and how quickly it is adopted. Both its perceived usefulness and its perceived ease of use are taken into account. Both will affect plans for future behaviour and actual usage of the system (Mokhtar et al., 2018). TAM says that when people perceive technology to be of high Attitude and Usefulness, they are more likely to have high intentions to utilize it and use it (Rahman et al., 2017). According to information system usage, usability, and simplicity are the primary indicators of adoption intentions for application services (Hyun et al., 2022). Use/adoption has been regarded as a significant study variable in some studies. Studies in the area of taxes (Ahmad et al., 2022; Chang et al., 2005; Rakhmawati & Hariyanti, 2022; Sulistyorini et al., 2017; Virgiawan et al., 2018; Wang, 2003; Wu & Chen, 2005). Inside the context of mobile payment (Al-Okaily et al., 2020; Alkhawaiter, 2020; de Luna et al., 2019; Kaur et al., 2020; Patil et al., 2020; Verkijika, 2020), in learning application (Al Mulhem, 2020; Alshurideh et al., 2019; Tawafak et al., 2021), and social media marketing (Bailey et al., 2018; Chatterjee & Kumar Kar, 2020; Wu & Srite, 2021). In addition, there is also research in the context of artificial intelligence (Kumar & Kalse, 2022). Adding new variables based on context has been the main focus of all studies. A barrier to progress is that the original theory is no longer stingy as a result of the addition of several new variables in varied circumstances (Mital et al., 2018). Though TAM is a theory that applies at the individual level, this choice is appropriate for the MSME setting. In MSMEs, one person frequently makes decisions when there is only one owner of an MSME (Lorent-Martínez et al., 2020).

2.2. Perceived ease of use

Ease of use can be viewed as a measure of the user's conviction that the technology uses a specific system and will allow them to perform without

exerting additional effort. Ease of use can also be viewed as the capacity to use a new system without difficulty, illustrating the concept of perceived ease of use of a particular system (Hyun et al., 2022). Therefore, consumers will be more receptive to convenient applications or technological systems. In addition, the convenience indicator verifies that 1) information technology is simple to generate, 2) information technology is simple to understand, and 3) information technology is straightforward to use (Susilo et al., 2019). The rise of information technology is changing the way accounting transactions are recorded in the context of financial statement applications. Professional accountants must be familiar with and understand how to use computers.

The method of recording differs from the manual accounting technique, and it varies between financial accounting apps and accounting software brands. To some extent, system engineers must grasp users' expectations about how they view the system's ease of use. As a result, the user's ability to use financial reporting systems will be influenced by the perceived simplicity of use (Lanlan et al., 2019). This study conceptualizes financial statement software's perceived ease of use as easy to learn, utilize, comprehend, and flexible to use.

Therefore, this study shows that perceived ease of use is crucial when evaluating MSME's intentions to utilize financial reporting applications. Ease of use is a significant component in describing how programs are utilized. This indicates that usability has a favourable correlation with the adoption of new technologies. According to Le and Cao (2020), companies will embrace the software more readily if it is straightforward and convenient. Consequently, the MSME authorities would be quick to utilize and implement the financial reports application if Indonesian MSMEs believed that using technologies such as the financial reports application did not entail difficulty. Consequently, the following hypothesis is advanced:

H1: Perceived ease of use has a positive influence on the use of financial reports application.

2.3. Perceived usefulness

Perceived usefulness is the extent to which an individual believes that using a specific technology or system will enhance his or her job performance. It is a powerful enough element to impact user attitudes towards technology use in system acceptance, adoption, and use (Silaban & Siallagan, 2019). The definition of perceived usefulness is the user's belief that employing a particular technology will enhance performance. This word is consistent with the concept of perceived usefulness, which reflects the ability of information systems to enhance performance, and ease of use, based on the user's opinion that using this system will be effortless (Kumar & Kalse, 2022). In the realm of technology, expediency indicates that users of a specific technique will achieve the desired goal. The phrase benefit can be divided into two categories: 1) usability with one of the evaluation factors, including beneficial, increasing effectiveness, simplifying work, boosting productivity, and enhancing work performance; and 2) as an estimation element, makes work easier,

boosts productivity and, effectiveness, and improves work performance (Susilo et al., 2019). As a result, if someone is impressed that when they use a certain system, they find that their job performance has improved to some extent, it means that this system has a greater influence in terms of usability, and their attitude will change in a more favourable direction. Their mindset will shift for the better (Lanlan et al., 2019). In this study, the perceived usefulness of MSMEs using financial report applications is conceptualized as the following: the use of financial report applications will expedite work, the use of financial report applications will improve MSME performance, increase work productivity and effectiveness, and make the work easier and more useful in preparing financial statements. The following hypothesis is offered based on past observations:

H2: Perceived usefulness has a positive influence on the use of the financial reports application.

2.4. Compliance

According to Regulation Number 28 of 2007 regarding General Requirements and Tax Procedures, taxpayers are individuals or entities, including taxpayers, tax cutters, and tax collectors, who have tax rights and responsibilities based on the provisions of laws and regulations of taxation. Taxpayer compliance is related to the taxpayer's perception of the tax, represented in the taxpayer's disposition. The Decree of the Minister of Finance No. 554/KMK.04/2000 defines tax compliance as the taxpayer's satisfying his tax responsibilities in line with the terms of the law and generally accepted tax implementation norms. According to the self-assessment method, compliance with tax requirements is voluntary. This is because taxpayers are responsible for determining the number of their tax responsibilities, making accurate and timely payments, and filing their tax returns. Two types of tax compliance exist: formal and material (Tambun & Muhtiar, 2019).

Individuals change their intentions in reaction to social pressure to win rewards or avoid punishments (Venkatesh et al., 2003). According to the previous study (Venkatesh et al., 2003), compliance has a substantial effect on system utilization in required contexts (Chatzoglou et al., 2010; Venkatesh et al., 2003). Consequently, we suggest the following hypothesis:

H3: Compliance has a positive influence on the use of financial reports application.

3. RESEARCH METHODOLOGY

The target respondents of this study are MSMEs in Indonesia that utilize the financial reports application. This study adopts a quantitative method by utilizing a questionnaire survey. The respondents were recruited using a technique called convenience sampling. Participants were assured that their identities would remain confidential, and their responses would only be utilized for research purposes. They were also advised that their involvement is entirely voluntary and that they may, at any point, decline to join. The questionnaire was distributed in English. The majority of responders finished the questionnaire in 10-15 minutes.

Convenience sampling was used due to the simplicity in achieving the research objectives compared to simple random sampling. This study used power analysis (G * Power) at the 95% confidence level to determine the sample size. According to G * Power, the sample size is sufficient, as the minimum number of respondents needed is only 107 people. According to Sarstedt et al. (2017), 100 is a sufficient sample size for a relatively simple sample size. Therefore, this survey distributed 135 questionnaires to MSMEs. However, only 123 questionnaires were returned.

Six independent variables and one dependent variable comprised the proposed research model. The model consists of 18 statements that respondents scored on a seven-point Likert scale (where a score of 1 indicates strongly disagree and score of 7 indicates strongly agree with the statement). Preston and Colman (2000) found that scales with more response categories, up to roughly 7, had considerably stronger indices of reliability, validity, and discriminating power. However, internal consistency did not change significantly amongst scales. Respondent preferences were greatest for the ten-point scale, closely followed by the seven-point option (Preston & Colman, 2000). According to Taherdoost (2019), the seven-point item scale emerged as the best overall and was reported as the most accurate by respondents. Additionally, each variable was evaluated using three to six statements.

The analytical method employed for this study was qualitative analysis with structural equation modelling (SEM). An essential benefit of SEM is their ability to combine empirical observations with relations among unobserved constructs (Li, 2021). SEM is a universal instrument for analyzing both experimental and non-experimental data. It can be applied to both cross-sectional and longitudinal data, making it highly versatile and applicable in various fields (Dash & Paul, 2021).

4. RESULTS

4.1. Demographic data

Most participants were female (65%) and primarily between the ages of 17 and 40 (67%). This data is presented in Table 1.

Table 1. Demographic structure

<i>Age</i>	<i>Total</i>	<i>Percentage (%)</i>
17-40 year	82	67%
more than 40 years	41	33%
<i>Type of business</i>	<i>Amount</i>	<i>Percentage (%)</i>
Services (transportation services, printing services, tourism services, laundry, etc.)	23	19%
Industry (convection, food/apparel/accessories, etc.)	30	24%
Trade (retail/wholesale trade for clothing, food, communication equipment, etc.)	70	57%
<i>Organization size</i>	<i>Amount</i>	<i>Percentage (%)</i>
Individual	94	77%
Business entity (e.g., PT, CV, etc.)	28	23%
<i>Duration of operational</i>	<i>Amount</i>	<i>Percentage (%)</i>
< 1 year	20	16%
1-5 year	52	42%
5 years or more	51	42%

The demographic profile of this study is shown in the Table 1. Based on the gathered 123 questionnaires, 67% of respondents in this survey were between the ages of 17 and 40, while the remaining 33% were over the age of 40. This indicates that most of the respondent's own firms belong to the millennial generation, which tends to be more engaged in business operations.

In this study, among the 123 respondents, 106 are firm owners, whereas 17 respondents are staff responsible for creating financial statements. In addition, 42% of this study's respondents have been in business for one to five years. This shows that these individuals have a lengthy history in the business sector. The majority of respondents in this study have a trade business (retail/large trade in clothing, food, communication equipment, etc.) and a sole proprietorship, with respective percentages of 57% and 77%. Most respondents in this study have a turnover rate of approximately Rp 2 billion with a 76% rate of return.

4.2. Data analysis

The analytical method employed in this study involved qualitative analysis with SEM. Before conducting the analysis, validity and reliability tests were performed. In this study, the statistical software utilised Amos 24. The convergence reliability and validity of the model's measurement were evaluated. Historically, it was evaluated by Item-Test Correlation and Cronbach's Alpha (Sarstedt et al., 2017). In this research, the test of validity was conducted utilizing the Item-Test Correlation, as shown in Table 2. The findings of the test confirm the truthfulness of the statements submitted in the questionnaire.

Table 2. Validity test results

Variable	Indicator	Item-test correlation	Information
Usefulness	U1	0,91	Valid
	U2	0,95	Valid
	U3	0,96	Valid
	U4	0,96	Valid
	U5	0,93	Valid
	U6	0,92	Valid
Ease of use	E1	0,94	Valid
	E2	0,98	Valid
	E3	0,96	Valid
	E4	0,93	Valid
	E5	0,97	Valid
Compliance	C1	0,86	Valid
	C2	0,98	Valid
	C3	0,97	Valid
	C4	0,96	Valid
Actual usage	A1	0,90	Valid
	A2	0,95	Valid
	A3	0,89	Valid

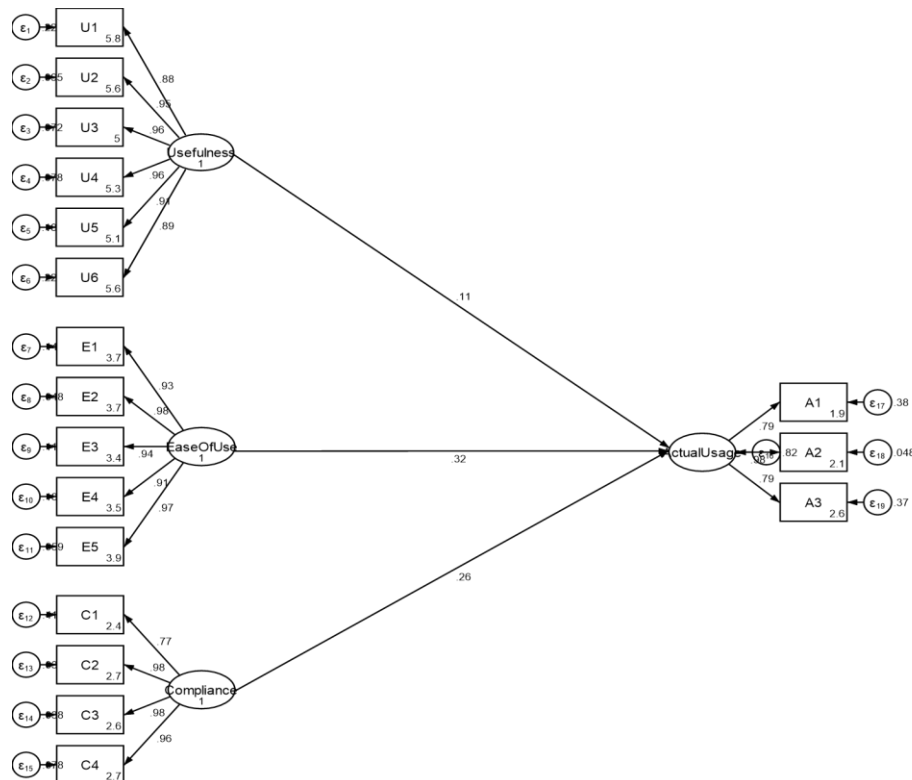
While the test of reliability uses Cronbach Alpha, the test outcomes are displayed in Table 3. According to the findings of the reliability test, it is recognized that all variables utilized are trustworthy.

Table 3. Reliability test results

Variable	Cronbach's alpha	Information
Usefulness	0,97	Reliable
Ease of use	0,98	Reliable
Compliance	0,96	Reliable
Actual usage	0,90	Reliable

Thus, the results demonstrate the strong dependability and convergent validity proposed by earlier researchers (Fornell & Larcker, 1981; Sarstedt et al., 2017).

Figure 1. SEM model



Each SEM model needs to be grounded in a solid theory for the measurement model and the structural parameter model to come close to meeting the model fit criteria. Both the Tucker-Lewis Index (TLI) and the Comparative Fit Index (CFI) values range from 0 to 1.00 and are calculated by comparing a hypothesis model against the independent (or null) model. A model that fits is regarded to have a value of greater than 0.90. The CFI value greater than 0.9 indicates that the model fits the data well because the hypothesis model accurately represents the sample data (Joseph et al., 2010). The goodness of fit test results are shown in Table 4.

Table 4. Test result Goodness of Fit

Criteria	Result Goodness of Fit	Evaluation model
CFI	0,906	Fit
TLI	0,891	Fit

The CFI value is 0.906, and the TLI value is 0.891, as shown in Table 4. Given that the CFI and TLI values are near 1, it is possible to conclude that the developed structural model is appropriate. This model is therefore capable of explaining the link between variables. The CFI values exceeded the cutoff value of 0.9, indicating an excellent fit.

Hypothesis testing aims to determine whether or not the independent variable influences the dependent variable. The outcomes of hypothesis testing, as summarized in Table 5, are as follows.

Table 5. Hypothesis testing results

Connection	Predicted sign	Coefficient	Z	P > z
Usefulness — Actual usage	H1 (+)	0.112	1.520	0.224
Ease of use — Actual usage	H2 (+)	0.322	4.720	0.009**
Compliance — Actual usage	H3 (+)	0.258	4.460	0.013*

Note: *, **, and *** demonstrates importance at the level of assurance 90%, 95%, and 99%.

This section analyzes the relationship between *Usefulness* and *Actual usage* (H1). In general, the results of hypothesis testing are reported in Table 5. According to Table 5, the coefficient of *Usefulness* on *Actual usage* is positive, with a value of 0.112 and a probability of 1.520. These results suggest that *Usefulness* has a positive but not statistically significant effect on *Actual usage*. For the variable *Ease of use* to *Actual usage*, the value is 0.322 with a probability of 0.009. These findings demonstrate that the variable *Ease of use* has a positive and statistically significant effect on actual usage. The probability value for the variable *Actual usage* is 0.013, corresponding to a positive value of 0.258. These findings demonstrate that *Compliance* has a favourable and statistically significant effect on actual consumption.

5. DISCUSSION

Based on the theoretical framework of TAM, this study investigates the impact of usefulness, usability, and compliance on actual usage, and therefore, its findings are significant.

First, based on the findings of hypothesis testing, it is established that usefulness has

a positive but not statistically significant effect on the actual use of financial applications. This indicates that the more the utility an application has, the less likely it is to be used for financial applications. Respondents believe that financial applications have yet to enhance performance, efficiency, and effectiveness in preparing financial reports due to their utility. This could result from a chain error, where a chain of errors is a domino effect of accounting errors at every stage. Since each accounting stage is performed automatically, if an input error occurs, it will result in an error in the subsequent level. Applications require maintenance and maintenance expenses if there is a disruption in the applied system (Ria, 2018). It is also possible that the financial report application is unsuccessful since it cannot download or print report results (Pratiwi & Sastrawan, 2018). In addition, the results are compatible with research by Hannon (2019), Meyliana et al. (2019), and Silaban and Siallagan (2019). Based on Silaban and Siallagan (2019), the failure of perceived usefulness to increase behaviour use could be attributed to the fact that their work involves minimal technology. This conclusion differs from the finding of Amin et al. (2017), Le and Cao (2020), and Primasari et al. (2017), which are compatible with TAM theory, claiming that human behavioural interest in technology or information systems would surely be affected by acceptance of the usage of the system. During the deployment of the accrual-based accounting system or accounting information system, the perceived convenience and benefits of usage will have a positive impact on employees' behavioural interest in using the system (Mokhtar et al., 2018). Increasing public awareness and publicising the excellent benefits of financial statement applications over traditional accounting installed on computers, according to Le and Cao (2020), might raise the intention to use financial statement applications.

Second, the findings of hypothesis testing demonstrate that ease of use has a positive and statistically significant effect on the actual usage of financial applications. This indicates that the ease of operation provided by financial applications gives respondents the impression that financial applications are simple to learn, use, comprehend, and versatile. This is also supported by Ria's (2018) study, which indicates that one of the benefits of financial applications includes:

1) Rapid data processing, allowing information receivers to make judgments or establish corporate policies promptly.

2) It has a high level of information that can be used as a reference for developing corporate policies.

3) Efficiency of human resources since only one person is required to enter data into the accounting information system, and the subsequent procedure is performed automatically.

4) Ease of access, so business leaders can view the financial status at any time and location.

Additionally, the application facilitates labour. This result is also similar to the research by Mital et al. (2018), Mokhtar et al. (2018), Amin et al. (2017), Meyliana et al. (2019), Le and Cao (2020), and Susilo et al. (2019).

Third, hypothesis testing results demonstrate that compliance positively and significantly impacts the actual use of financial apps. This indicates that

having a compliance mindset encourages responders to utilize financial applications. Compliance in compiling financial statements according to applicable Financial Accounting Standards, compliance in compiling financial reports to comply with tax regulations, compliance in compiling financial reports for the basis of tax calculations, and compliance in compiling financial reports to avoid sanctions (e.g., tax sanctions in the form of fines/interest) is the basis for using the application finance. This discovery is comparable to Chatzoglou et al. (2010) and Venkatesh et al. (2003).

6. CONCLUSION

This study provides valuable insights into the ease of use and compliance of financial reporting tools, but it also has several drawbacks. The generalizability of the research findings is constrained by the possibility that the research sample of MSMEs in Indonesia does not accurately reflect the total population of MSMEs. This study has theoretical and managerial implications. Theoretically, the addition of the compliance variable transforms this study into an innovative model of technology acceptability, particularly for financial reporting applications. The practical ramifications of this study are anticipated to provide a variety of benefits to parties such as MSMEs, for which financial reporting applications are crucial for making strategic decisions and can be used as one of the deciding factors for implementing financial applications. Financial reports provide the data necessary for evaluating the financial performance of a company, analysing trends, and formulating effective business strategies by utilising financial reports to assess the financial performance of their own company and their competitors.

As for the managerial implications, once MSMEs comprehend these indicators, they can contemplate utilising financial applications. Some recommendations for MSMEs in using financial reporting applications to ensure sustainability include the transfer of knowledge from consultants/vendors or the transfer to related staff. MSMEs should have IT staff with financial reporting application capabilities, and all personnel handling financial reporting applications must be trained and have a thorough understanding of accounting business process controls. Additionally, all personnel handling financial reporting applications must be well-informed.

In addition, academicians are anticipated to use this research to apply technology and supplement the literature on financial statement usage reports. This study provides crucial explanations for the compliance characteristics associated with the participants' genuine use of financial applications. The knowledge of these characteristics can aid service providers in determining which features to emphasize to increase prospective customers' propensity to use financial apps. For instance, our findings suggest that when designing product features, service providers should consider tax refunds. Additionally, financial software should be easy to learn, use, and flexible. The term "flexible" here refers to the ability to record anytime and anywhere, such as on gadgets.

Therefore, mobile-based financial applications are more flexible to use. Financial applications are expected to accommodate applicable Financial Accounting Standards, ensuring that the results are in accordance with these standards. Furthermore, financial applications can include features for taxation, where the application must adhere to the latest tax regulations. This ensures that the results of the financial statements can be the basis for calculating taxes, helping MSMEs avoid sanctions, such as tax fines or interest.

The government itself is required to utilize financial statement applications to monitor business activities and ensure compliance with financial regulations. Financial statements applications enable the government to verify tax compliance, monitor tax evasion, and implement effective economic policies. The government relies on the financial statements of MSMEs to make informed economic policy decisions. Financial information aids the government in formulating fiscal policies, identifying sectors in need of assistance, and establishing suitable finances strategies.

Although this study will be valuable for academic research and managerial applications, future research should address several concerns. This study primarily collected data from numerous Java-based MSMEs; hence, our findings may not apply to other populations. In retrospect, it is clearer to what extent the results of this study can be generalized and applied to a broader situation with a wider demographic distribution. This study model focuses on the elements that influence the utilization of the financial reports application. Consequently, the model can be modified to incorporate user intents and actions regarding the financial report app. Quantitative methods are employed; qualitative or mixed methods may be used to examine alternative approaches and conclusions. The potential impact of this methodological approach on the research results should be carefully considered, and readers should be aware of how the method selection may influence the interpretation of the results. For future research, a more representative sample from various social and macroeconomic circumstances should be gathered. Data were collected exclusively from a sample of MSMEs, not from larger enterprises. Future research could broaden this study to include medium, medium-sized, and large businesses. To generate a more complete picture, it is essential to recognize that these findings may have various business implications. Considering this allows for a more accurate evaluation of the applicability of this study's findings to various business scenarios. Self-administered surveys may also be biased towards social desirability and be prone to exaggeration. Future studies might also compare how MSME financial reporting applications are used in other nations or explore culture-based Hofstede's (2001) characteristics. Last but not least, it is proposed that future studies could examine and relate the current research model further utilizing various theories such as UTAUT2 and additional factors of compatibility, cost, personal inventiveness, and education, as recommended by prior research (Blut et al., 2022).

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