ANALYSIS OF THE IMPLEMENTATION OF THE SI APIK WEB-BASED ACCOUNTING APPLICATION IN THE PREPARATION OF FINANCIAL STATEMENTS FOR MSMES: A SOR THEORY APPROACH

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Abstract

The Information System Financial Information Recording Application (*Sistem Informasi Aplikasi Pencatatan Informasi Keuangan*, SI APIK) is a simplified Android-based accounting tool developed by Bank Indonesia to assist micro, small, and medium-sized enterprises (MSMEs) in managing financial transactions. Despite its user-friendly design, its implementation among MSME actors remains inconsistent. This research aims to analyze the acceptance of SI APIK as a solution for financial recording issues by utilizing the stimulus-organism-response (SOR) theory. The study contributes to the development of accounting information systems by examining how technological stimuli influence behavioral outcomes. Data were collected through questionnaires and interviews with 138 MSME actors in Banyumas Regency, selected using a purposive sampling technique. The gathered data were analyzed through linear regression testing using SPSS software. The empirical results demonstrate that all variables within the SOR theory exert a significant positive influence on the preparation of financial statements for MSMEs. These findings suggest that the SOR framework effectively explains how SI APIK triggers internal cognitive shifts and behavioral changes in users. Ultimately, this study proves that the SI APIK application is a viable digital solution capable of significantly improving the quality of financial governance and standardized reporting for MSMEs across various business sectors.

Keywords: Accounting Application, Web SI APIK, Financial Statements, MSMEs, SOR Theory

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1. INTRODUCTION

Micro, small, and medium-sized enterprises (MSMEs) play a very important role in the Indonesian economy. According to data from the Indonesian Chamber of Commerce and Industry (2024), MSMEs contribute over 60% to the gross domestic product and employ the majority of the workforce in Indonesia. However, one of the main challenges faced by MSMEs is the proper and standard-compliant management of financial reports. This is due to the limited capabilities and knowledge of MSME actors regarding accounting, as well as the lack of access to affordable and easy-to-use accounting technology.

To address these challenges, the Government has introduced a web-based application aimed at assisting MSME actors in managing their financial reports. The introduction of a web-based accounting application, known as Information System Financial Information Recording Application (*Sistem Informasi Aplikasi Pencatatan Informasi Keuangan*, SI APIK), offers a practical and efficient solution. SI APIK was developed by the Financial Services Authority (*Otoritas Jasa Keuangan*, OJK) with the aim of helping MSMEs record their financial transactions in a structured, simple, and accurate manner in accordance with basic accounting principles. This application allows MSME owners to easily prepare financial statements, including profit and loss statements, balance sheets, and cash flow statements. However, despite SI APIK being widely introduced, its implementation still faces various obstacles, such as a lack of understanding of digital technology among MSME actors, minimal socialization, and resistance to changing from a manual to a digital recording system (Hoang et al., 2024; Ramayanti et al., 2024). Therefore, research on the implementation of SI APIK in preparing financial reports for MSMEs is important to determine the effectiveness, benefits, and obstacles encountered in using this application. Furthermore, data from Bank Indonesia in February 2024 shows that many MSME actors have not yet implemented the SI APIK financial application for preparing financial statements. Almost all MSMEs still create financial statements manually, even though preparing financial statements using the SI APIK application, which complies with Financial Accounting Standards for Micro, Small, and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah*, SAK EMKM), can make it easier for owners to understand their financial management well (Mamo et al., 2024). This phenomenon illustrates that the implementation of a system or technology is not easily accepted and adopted by MSME actors (Suhardjo et al., 2024).

A significant obstacle to the successful implementation of a new system is the lack of attention to behavioral factors during implementation. Additionally, there is still limited research that considers behavioral factors during the new system implementation phase and the system's impact on satisfaction and performance (Cavalluzzo & Ittner, 2004; Hariyati et al., 2025). The main behavioral factors are crucial in determining the acceptance of system implementation; in other words, human thought processes regarding the new system implementation are the key to driving human behavior to adopt a new system (Abernethy & Bouwens, 2005). This concept aligns with the stimulus-organism-response (SOR) theory.

Therefore, this study adopts the SOR theory to dissect these dynamics. The SOR theory is considered the most appropriate framework because it explains the causality between the external environment and actual behavior. In this context, the technical aspects and ease of the SI APIK application are positioned as the stimulus (S) that triggers the user. This stimulus is then internally processed by the MSME actor as the organism (O), involving cognitive shifts such as improved accounting literacy and affective changes like increased confidence in financial management. This internal transformation at the organism level serves as the primary driver for the response (R), which is the actual behavior of disciplined and accurate financial statement preparation. By utilizing the SOR theory, this research goes beyond the technicality of the app to address the psychological and behavioral dimensions that have historically hindered financial digitalization in the MSME sector.

The SOR theory was first introduced by Robert S. Woodworth in 1929 in his book *Dynamic Psychology* (Woodworth, 2015). The SOR theory is a conceptual framework often used in various fields, including psychology, marketing, and information systems development. This theory emphasizes that a stimulus (S) given to an organism (O) will trigger a specific response (R). In the context of information systems, this theory can help understand how users react to features, interfaces, or user experiences within a designed system (Jacoby, 2002). Implementing SOR theory in information systems provides a systematic approach to understanding and optimizing user interaction with the system. By analyzing the relationship between stimulus, organism, and response, developers can create systems that are not only functional but also meet user needs and expectations (Arnetta & Ekowati, 2022).

This research attempts to examine the application or implementation of SI APIK among MSME actors, focusing on the concept of acceptance and use behavior of SI APIK based on the SOR theory.

In an increasingly evolving digital era, technology has become an integral part of various aspects of life, including the business world. One of the most significant innovations is the emergence of financial technology systems designed to help business owners manage transactions efficiently and accurately. Research related to system implementation using SOR theory has been conducted by Kim and Kyung (2025), who analyzed the adoption intention of financial data retrieval services. This study proves that technical features alone are insufficient; instead, users' perceptions regarding "whether the application is useful" and "whether it is difficult to use" are the key factors that determine whether an application will be adopted or not.

Another study was conducted by Lim et al. (2024) on the use of digital wallet applications by MSMEs. The results of this study indicate that trust is the main mediator between the stimulus (application security) and the response (frequency of use). Research conducted by Mashud et al. (2025) investigated the adoption of simple accounting systems by MSME actors, and the results showed

that a simple interface design is very important for MSMEs with limited technological knowledge.

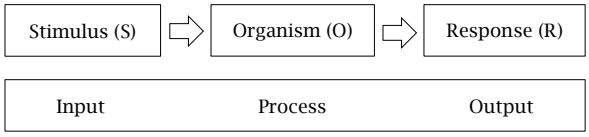
The originality of this research lies in several areas: first, this study uses the grand theory of SOR as its research foundation. The SOR theory is used to analyze the inhibiting factors and obstacles in the use of the SI APIK application for MSME actors. The second originality relates to the research sample or object, which is MSMEs. The research sample in this study, using the SOR theory, has not been widely used in the field of accounting research. So far, research using the SOR theory has been conducted in the education sector, hospitals, large-scale private companies, and service companies.

The structure of this paper is organized as follows. Section 2 provides a comprehensive literature review and develops the research hypotheses based on the SOR theory framework. Section 3 details the research methodology, outlining the quantitative approach, the purposive sampling technique involving MSME actors in Banyumas Regency, and the multiple regression analysis tools. Section 4 presents the empirical results of the study, including the data quality tests and a thorough discussion on how SOR factors influence the preparation of financial statements. Finally, Section 5 concludes the study by summarizing the key findings and providing theoretical, practical, and policy implications, along with suggestions for future research.

2. LITERATURE REVIEW AND RESEARCH HYPOTHESES

The SOR theory, originally proposed by Mehrabian and Russell (1974), suggests that environmental stimuli (S) affect an individual's internal state (O), which in turn triggers a specific behavior or response (R). Yang et al. (2021) validate the link between digital "stimulus" and output quality.

Figure 1. Stimulus-organism-response model



Source: Authors' elaboration.

Rohman and Zaenal Anwar (2023) findings the use of SI APIK helps MSMEs overcome the complexity of manual recording, leading to more disciplined reporting. Susbiyani et al. (2023) found that digitalized accounting systems provide a "push" factor for MSMEs by simplifying complex journal entries into automated processes.

The SI APIK application (developed by Bank Indonesia) serves as a stimulus designed to simplify the accounting process. According to the SOR framework, when a user interacts with the application's user-friendly interface and automated features (S), it reduces the cognitive burden and increases the user's perceived competence in accounting (O). This internal shift motivates the user to complete their financial tasks more accurately and frequently (R).

H1: The SI APIK application stimulus has a positive influence on the preparation of financial statements.

In the context of SOR theory, the organism is the internal condition, cognitive, and emotional processes of humans that process the stimulus. It is the bridge (mediator) between application and action. Example: perceived ease of use, trust in the system, increased accounting understanding, or motivation to become more professional.

The organism represents the internal process of the MSME owner. When exposed to the SI APIK stimulus, the user undergoes a psychological shift. They perceive a high level of ease and a reduction in cognitive effort. This internal state is often referred to as "perceived usefulness" or "self-efficacy". Instead of feeling overwhelmed by debits and credits, the user feels capable and motivated.

Lutfi et al. (2022) suggest that when a system is perceived as helpful and easy to navigate, it triggers a positive internal state (the organism) characterized by the intention to adopt the technology. This internal readiness is the crucial bridge between the tool and the final output.

Dalvi-Esfahani et al. (2025) found that in digital accounting adoption, the psychological comfort of the user significantly increases the accuracy of data input. When the user feels "at ease" (organism), the output—which is the financial statement (response)—becomes more reliable and timelier. Izzaty and Solovida (2023) noted that digital tools reduce the "perceived complexity" of SAK EMKM. As the user's internal anxiety regarding accounting decreases, their proactive behavior in preparing year-end reports increases.

The transition from having an application to producing a financial statement is not automatic; it requires a change in the user's internal condition. The SI APIK application simplifies accounting logic, which in turn enhances the user's cognitive state (understanding) and affective state (confidence). This internal "organism" state is what ultimately compels the user to perform the disciplined task of financial statement preparation. Without this internal shift, the application would remain unused, and reports would remain unmade.

H2: The organism state (perceptions and competence) resulting from the use of the SI APIK application has a positive influence on the preparation of financial statements.

In this specific model of SOR theory, the response refers to the user's behavioral engagement with the SI APIK application. It is the stage where the user has processed the stimulus (the app's features) and the internal motivation (the organism), leading to the actual act of digital bookkeeping. This behavioral response then directly determines the quality and availability of the final. When a user "responds" to the SI APIK application by consistently inputting transactions, they are engaging in a digitized workflow. The actual behavior (response) is the most proximal cause of the final goal. In this case, the more frequently and accurately a user responds to the application's prompts, the more seamless the generation of financial reports becomes.

Islami et al. (2025) prove that the SIAPIK application is easy for micro-business owners to use because of its straightforward design. By categorizing menus into basic transactions like sales, purchases, and expenses, it simplifies the recording process for non-accountants and assists in the preparation of financial reports.

Rahmawati et al. (2023) finds the intensity of using digital accounting platforms determines the completeness of MSME financial records, it confirms that the "response" (usage intensity) leads to the "result' (records). Affandi et al. (2024) shows digital application adoption (response) serves as a catalyst for transforming raw data into structured financial information.

The logic follows that a positive and active response to the SI APIK application—such as regular transaction logging and the use of the app's analysis tools—will directly lead to the successful and timely preparation of financial statements. Without the behavioral response of using the app correctly, the financial statements cannot be generated, regardless of how good the stimulus (the app) is.

H3: The SI APIK application response has a positive influence on financial statement preparation.

3. RESEARCH METHODOLOGY

The research conducted used a quantitative research approach with a survey-shaped method. According to Sugiyono (2018), survey research is a type of research that is applied to obtain data that occurred in the past or at this time from samples obtained from certain populations. The tools used to obtain data from respondents are questionnaires, and the results of the study tend to be generalized. The quantitative approach is an approach based on the philosophy of positivism that has fulfilled scientific rules, namely those that can be clarified, observed, measurable, and concrete (Sugiyono, 2018).

While this study utilizes a quantitative approach to ensure statistical generalizability, alternative methods could also be suitable for investigating this phenomenon. For instance, a qualitative approach using in-depth interviews or case studies could provide a more profound understanding of the "organism" state, specifically the psychological and emotional nuances of MSME actors when adopting new technology. Furthermore, a mixed-methods approach combining quantitative surveys with longitudinal observations would allow researchers to track how the "response" behavior evolves over time as users become more familiar with the SI APIK application. However, the current quantitative method is prioritized to empirically validate the significance of the SOR framework across a broad sample of 138 MSME actors in Banyumas Regency.

3.1. Population and samples

Population is the entire component to be characterized (Suliyanto, 2018). Population is an area that generalizes the area or individual that needs to be studied to meet the requirements and characteristics of researchers who will be studied to draw conclusions (Sugiyono, 2018). The population used in this study was all MSME actors in Banyumas Regency. Based on data from the Banyumas Manpower, Cooperatives and SMEs Department, the number of MSME actors in the Banyumas Regency area totals around 8.561 unit. Purwokerto City is one part of the Banyumas Regency area. Purwokerto City consists of four sub-districts, namely North Purwokerto, West Purwokerto, South Purwokerto, and East Purwokerto, which consist of 27 villages and 20 villages.

The sampling technique was carried out using purposive sampling use a data source sampling technique, with certain considerations. The criteria determined by the researchers are as follows:

1. MSMEs domiciled in Purwokerto City.
2. MSMEs are active and still operating today.
3. Currently, have used the SI APIK application.
4. MSMEs that have made financial reports for the 2021–2024 period.

3.2. Instrument development

The research instrument was formulated based on the operationalization of the SOR theory constructs. The questions were specifically derived from validated items used in previous studies on technology adoption (Davis, 1989; Mehrabian & Russell, 1974) and then adapted to the context of the SI APIK application. These particular questions were selected because they directly represent the key dimensions of technological stimulus, user psychological state (organism), and behavioral response. The number of questions was limited to 8 for each variable item to ensure a high response rate and minimize respondent fatigue, focusing only on variables that have a direct theoretical link to financial statement preparation. The questionnaire used a five-point Likert scale (from "Strongly disagree" to "Strongly agree") to provide a nuanced measurement of the respondents' perceptions, which is suitable for the multiple regression analysis employed in this study.

3.3. Data analysis techniques

3.3.1. Multiple regression analysis

Multiple regression analysis is used to test the relationship between two or more variables to predict the average value of the dependent variable based on the value of the independent variable (Ghozali, 2021).

A multiple regression equation was formulated as follows:

$$Y = \alpha + \beta_1 X1 + \beta_2 X2 + \beta_3 X3 + \varepsilon \quad (1)$$

where,

- Y = financial statement preparation;
- $X1$ = stimulus towards the SI APIK application;
- $X2$ = organism towards the SI APIK application;
- $X3$ = response towards the SI APIK application;
- ε = standard error.

3.3.2. Hypothesis testing

The t-test is a testing technique that aims to test the influence of each independent variable on the dependent variable in the study. This test is generally used to see the level of significance of the regression coefficient.

The statistics t-test showed the influence of the independent variables individually in explaining variations in the dependent variable (Ghozali, 2021). Is the independent variable significant or not? Decision-making can be done by looking at the probability, namely:

- If the probability is > 0.05, then the model is rejected.

• If the probability is < 0.05, then the model is accepted.

$$t = \frac{\beta_1}{se(\beta_1)} \quad (2)$$

where,

• β_1 = coefficient parameter;

• $se(\beta_1)$ = standard error coefficient parameter.

4. RESULTS AND DISCUSSION

The sample used in this study is MSMEs in Purwokerto, Banyumas Regency. The population size used in this study is 8,651 MSMEs in Purwokerto, obtained from data from the Banyumas Regency Manpower, Cooperatives, and MSME Service. The sample size was calculated using Slovin's formula, resulting in a minimum required sample size of 138 MSMEs for this study. The sampling method used was purposive sampling with predetermined criteria. The sample criteria used in this study are active MSMEs located in the Purwokerto area that have implemented the use of the SI APIK bank application, as well as MSMEs that have financial reports from the 2021–2024 period.

4.1. Data quality test results

The validity test in this study uses the calculated r-value. An indicator is considered valid if the calculated r-value (r-count) is greater than the table r-value. The table r-value in this study uses a significance level of 5% and a degree of freedom of $n - 2$, resulting in a table r-value of 0.374. Based on the validity test results, it was found that all variables were valid. The reliability test was conducted to determine the consistency of the measurement tool if the study were to be repeated. The indicator used in the reliability test is Cronbach's alpha, with the condition that the measurement instrument is greater than 0.60 (Ghozali, 2021). Here are the results of the reliability test.

Table 1. Reliability test results

Variable	*Coefficient Cronbach's alpha*	*Cronbach's alpha min.*	*Description*
Stimulus (*X1*)	0.832	0.60	Reliable
Organism (*X2*)	0.852	0.60	Reliable
Response (*X3*)	0.767	0.60	Reliable
Financial statement preparation (*Y*)	0.935	0.60	Reliable

Source: Authors' elaboration.

Based on Table 1 above, it shows that the variables of stimulus, organism, response to the application of SI APIK, and the preparation of financial statements in this study have a coefficient value greater than the minimum Cronbach's alpha or greater than 0.60. Therefore, all the question indicators in the questionnaire can be considered reliable.

4.2. Results of multiple regression analysis

Multiple regression analysis aims to determine the direction of the relationship between the dependent variable and the independent variables. The results of the multiple regression analysis are presented in Table 2.

Table 2. Summary of multiple regression analysis results

Independent variable	*Regression coefficient*	*t-statistic*	*t-table value*	*Sig.*
Stimulus (*X1*)	0.767	15.878	1.97783	0.000
Organism (*X2*)	0.118	2.068	1.97783	0.041
Response (*X3*)	0.109	2.113	1.97783	0.036
Constant	1.639			
Coefficient of determination	0.813			
Adj. R-squared	0.809			
Sig. F	0.000			

Source: Authors' elaboration.

Based on the data in Table 2, the multiple regression model equation is obtained as follows:

$$Y = 1.639 + 0.767X1 + 0.118X2 + 0.109X3 + \varepsilon \quad (3)$$

From this equation, several things can be explained:

• The constant of 1.639 means that if the variable stimulus (*X1*) towards the SI APIK application, organism (*X2*) towards the SI APIK application, and response (*X3*) towards the SI APIK application do not change or are constant (have a value of zero), then the value of financial statement preparation (*Y*) is 1.639.

• The coefficient of the variable stimulus towards the SI APIK application (*X1*) is 0.767, meaning that if the stimulus towards the SI APIK application increases, it can increase financial statement preparation (*Y*) by 0.767, assuming other variables remain constant.

• The coefficient of the variable organism towards the SI APIK application (*X2*) is 0.118, meaning that if the organism towards the SI APIK application increases, it can increase financial statement preparation (*Y*) by 0.118, assuming other variables remain constant.

• The coefficient of the variable response towards the SI APIK application (*X3*) is 0.109, meaning that if the response towards the SI APIK application increases, it can increase financial statement preparation (*Y*) by 0.109, assuming other variables remain constant.

4.3. Hypothesis testing

The hypothesis test used in this study is the t-test. The t-test aims to examine whether each independent variable has an effect on the dependent variable. Based on the data in Table 2, the results of the hypothesis testing for each variable will be explained as follows.

- First hypothesis test (*H1*): The stimulus (*X1*) variable against the SI APIK application has a significance value of 0.000 and a calculated t-value of 15.878. Therefore, it can be concluded that the significance value of 0.000 < 0.05 and the calculated t-value (15.878) > the t-table value (1.97783). Based on these criteria, the stimulus variable towards the SI APIK application has a positive effect on the acceptance of financial statement preparation.
- Second hypothesis test (*H2*): The organism (*X2*) variable towards the SI APIK application has a significance value of 0.041 and a calculated t-value of 2.068. Therefore, it can be concluded that the significance value of 0.041 < 0.05 and the calculated t-value (2.068) > the t-table value (1.97783). Based on these criteria, the organism variable towards the SI APIK application has a positive effect on the acceptance of financial statement preparation.
- Third hypothesis test (*H3*): The response (*X3*) variable towards the SI APIK application has a significance value of 0.036 and a calculated t-value of 2.113. Therefore, it can be concluded that the significance value of 0.036 < 0.05 and the calculated t-value (2.113) > the t-table value (1.97783). Based on these criteria, the organism variable towards the SI APIK application has a positive effect on the acceptance of financial statement preparation.

4.4. Discussion

4.4.1. The influence of the SI APIK application stimulus on financial statement preparation

In system implementation, the SOR theory can be used to explain how certain system elements influence user behavior. These elements include:

1. *Stimulus (S):* Technical aspects or features of the system, such as interface design, access speed, or data visualization.
2. *Organism (O):* Users' internal reactions, including their perception, emotions, and understanding of the system.
3. *Response (R):* User behavior, such as actively using the system, satisfaction, or making decisions based on data from the system.

Based on the results of the hypothesis test, it was found that the variable of the SI APIK application stimulus has a positive effect on the preparation of financial statements. The results of this study support the findings of research conducted by Zhang et al. (2014) and Moughal et al., (2023). In the online context, the stimulus in the form of website appearance influences users' emotions (happy, comfortable), which then impacts their interest in using the application system (Au-Yeung et al., 2024). The SI APIK application features an attractive platform with a design that supports the usability of financial statement creation. Stimulus factors such as platform reliability and human resource support increase satisfaction and motivation to use the SI APIK application, leading MSME actors to use the system more actively, thus supporting the process of presenting financial statements for MSMEs.

4.4.2. The organism state (perceptions and competence) resulting from the use of the SI APIK application influences the preparation of financial statements

Based on the results of the hypothesis test, it was found that the organization positively influences the preparation of financial statements. In the SOR theory concept, "organism" refers to the user's internal processes (cognitive, affective, and attitudinal) after receiving a stimulus. In the context of the OJK's SI APIK application, the influence of the organism on the preparation of financial statements can be described as follows:

1. Understanding and knowledge (cognitive organism):

a) When using SI APIK, MSME actors gain new experience in digitally recording financial transactions.

b) Basic accounting understanding increases because the application already provides automatic templates.

c) The preparation of financial statements becomes more structured, accurate, and compliant with standards.

2. Attitudes and perceptions (affective organism):

a) Users who find the application easy, practical, and useful will be more motivated to consistently record transactions.

b) Confidence increases because the reports generated look more professional.

c) This influences the commitment to use the application in the long term.

3. Skills and behavior (behavioral organism):

a) After getting used to it, users develop the skill to prepare financial statements without needing to deeply understand accounting formulas.

b) Accountable behavior is formed: transactions are not easily lost/overlooked because they are documented.

c) New habits emerge in preparing reports on time, which is beneficial for credit access, business evaluation, and decision-making.

In other words, the organism (the user's internal response to the SI APIK application) is able to have a positive influence by acting as a bridge between the stimulus (the presence of the SI APIK application) and the response (the preparation of better financial reports). The results of this study support the research of Amirya (2022) and Handayani et al. (2021).

4.4.3. The influence of the SI APIK application response on financial statement preparation

The results of the hypothesis test indicate that the response variable to the SI APIK application has a positive influence on the preparation of financial statements for MSMEs. Within the SOR framework, response is the actual outcome or behavior that emerges after an individual receives a stimulus (the existence of the SI APIK application) and goes

through an internal process (organism: understanding, attitude, skills). The active use of the SI APIK application by users will have a positive impact on the preparation of financial reports. The use of the SI APIK application will have a positive impact on the preparation of financial reports, making the reports more accurate, faster, standardized, and useful for decision-making and access to financing. Thus, the use of the SI APIK is able to significantly improve the quality of financial governance for MSMEs.

The results of this study support the findings of Handayani et al.'s (2021) research, which showed that user response to using the SI APIK application will facilitate transaction recording, prepare financial statements according to SAK EMKM, and improve the accuracy and neatness of reports. These research findings also support the results of other research conducted by Puri et al. (2021), Basri et al. (2025), and Mursyidah et al. (2025), which demonstrated that the response to using SI APIK will increase the automation of financial reports and reduce the difficulties faced by MSME actors in preparing financial statements.

5. CONCLUSION

The results of this study demonstrate that the implementation of the SI APIK web-based accounting application significantly influences the preparation of financial statements among MSMEs in the Banyumas Regency through the framework of the SOR theory. Each element of the SOR model — the technological stimulus of the application, the internal organismic state of the MSME actors, and their behavioral response — plays a critical role in driving digital accounting transformation. This suggests that for accounting digitalization to be successful, the system must not only be technically sound but also psychologically accepted and consistently utilized by the users to produce standardized financial reports.

Despite its contributions, this study has several limitations that should be acknowledged. The scope of this research is limited to MSME actors within the Banyumas Regency, which may restrict the generalizability of the findings to other regions with different digital infrastructure or economic characteristics. Furthermore, the data collection relied on self-reported questionnaires, which may be subject to response bias. This study also focused primarily on the SOR framework, potentially overlooking other external factors such as specific government regulations or peer influence that might also affect the adoption of the SI APIK application.

Based on these findings, several suggestions are proposed for future research. Subsequent studies should consider expanding the geographic scope to include a more diverse range of MSMEs across various provinces to enhance the generalizability of the results. It is also recommended that future researchers employ a mixed-methods approach, combining quantitative surveys with in-depth interviews, to capture the psychological nuances of technology adoption more profoundly. Additionally, integrating other theoretical frameworks, such as the unified theory of acceptance and use of technology, could provide a more comprehensive understanding of the factors driving the digital accounting evolution in the MSME sector.

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APPENDIX. RESEARCH QUESTIONNAIRE

Please select the answer that best reflects your perception (five-point Likert scale: 1 = Strongly disagree to 5 = Strongly agree).

Variable 1: Stimulus (X1) — System quality and application features:

Focus: How external application features trigger the user.

1. The user interface of the SI APIK application is easy to understand and visually appealing.
2. The navigation menu is logically organized, making it easy to locate specific features.
3. The application can be accessed quickly without significant technical delays or loading times.
4. The transaction recording features provided meet the specific needs of my business.
5. The built-in tutorials or help guides are clear and helpful for users.
6. The SI APIK application is stable and rarely experiences errors or unexpected crashes.
7. The financial reports generated (PDF/Excel) are professional and well-structured.
8. The application is flexible and can be accessed across various devices (smartphones/personal computers).

Variable 2: Organism (X2) — User internal state and perception:

Focus: The psychological and internal state of the user after interacting with the stimulus.

1. I feel confident that using SI APIK will improve the accuracy of my financial data.
2. I perceive digital recording to be significantly more effective than manual bookkeeping.
3. I am motivated to further explore the accounting features available in this application.
4. I feel secure storing my business's financial data within the SI APIK system.
5. I believe this application is the right solution for the accounting challenges I face.
6. Using SI APIK provides satisfaction as it makes my business appear more modern and digitalized.
7. I do not find it difficult to transition from manual habits to this digital system.
8. I am certain that the reports generated by this application are credible for external parties (e.g., banks).

Variable 3: Response (X3) — Behavioral intention and user commitment:

Focus: Actions or intentions that emerge as a reaction.

1. I intend to continue using SI APIK for a long period.
2. I intend to record every business transaction in the application immediately after it occurs.
3. I am willing to recommend the use of SI APIK to other MSME actors.
4. I plan to completely replace my manual recording system with this digital application.
5. I am committed to consistently inputting data at the end of each day or week.
6. I am interested in following the latest feature updates or developments of the SI APIK.
7. I want to explore advanced features (e.g., ratio analysis) provided in the application.
8. I will prioritize SI APIK as the primary tool for my business's financial management.

Dependent variable: Financial statement preparation (Y):

Focus: The tangible outcome of using the system.

1. I am able to generate an automated Balance Sheet through the SI APIK application.
2. I regularly generate Profit and Loss statements every month using this application.
3. This application makes it easier for me to monitor cash inflows and outflows.
4. The financial reports I produce comply with SAK EMKM standards.
5. I use the reports from the SI APIK as a basis for my business decision-making.
6. The process of preparing financial statements is much faster than before.
7. SI APIK reports help me calculate my business tax obligations accurately.
8. I use these financial statements as a requirement for applying for capital or credit from financial institutions.