

Analysis of Accounting Technology Utilization in Advancing Micro, Small and Medium Enterprises (MSMEs) in Medan City

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Abstract

This study aims to analyze the application of digital accounting in Micro, Small and Medium Enterprises (MSMEs) and the impact it has on financial management, operational efficiency, and business competitiveness. Along with the development of information technology, many MSMEs have begun to switch to digital accounting systems to improve the efficiency, accuracy, and transparency of financial reports. However, the implementation of this digital system is not free from challenges, such as limited financial and human resources, and lack of technical knowledge in operating accounting software. This research uses a qualitative approach by collecting data through interviews, observations, and documentation studies on a number of MSMEs that have and have not adopted digital accounting. The results show that the implementation of digital accounting has a positive impact in the form of increased efficiency in cash flow management, reduced recording errors, and faster and more accurate financial reporting. In addition, MSMEs that adopt this technology tend to have stronger competitiveness in the market because they can provide more transparent and reliable reports to third parties, such as investors and financial institutions. Nonetheless, there are challenges in implementing digital accounting, such as the high cost of software and training, and the inability of some MSMEs to access the necessary technological infrastructure. This study also recommends that the government and financial institutions provide support in the form of incentives and training programs to accelerate the adoption of digital accounting among MSMEs, so that they can be more competitive and sustainable in the long run.

Keywords: *Digital Accounting, MSMEs, Financial Efficiency, Challenges, Digital Transformation.*



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INTRODUCTION

With the development of technology, digital solutions have emerged that allow MSMEs to more easily carry out financial recording and reporting, one of which is through the implementation of digital accounting. Digital accounting can help MSMEs in managing bookkeeping, financial transactions, and financial reports automatically and in real-time. This not only increases efficiency, but also minimizes the risk of errors that can occur in manual financial management. This study aims to examine how the implementation of a digital accounting system can help improve financial performance and efficiency in MSMEs. Some of the things that will be analyzed in this study include MSMEs' understanding of the importance of digital systems, the obstacles faced in their implementation, and the impact felt by MSME players after using this system. In recent years, digital technology has changed many aspects of human life, including the way businesses are run. Rapid developments in the information and communication technology (ICT) sector provide opportunities for MSMEs to transform and improve their operational efficiency. One area that can be optimized is financial management through the implementation of a digital accounting system (Aji et al., 2021). The system offers solutions to common problems often faced by MSMEs, such as errors in recording transactions, slow management of financial reports, and inaccuracies in financial planning and decision making (Berlilana et al., 2020).

Micro, Small, and Medium Enterprises (MSMEs) are an important sector in the Indonesian economy that contributes significantly to job creation and economic growth. In Medan City, MSMEs are one of the main pillars driving the regional economy, with various types of businesses ranging from trade, culinary, to services. According to data from the Cooperative and MSME Office of Medan City, there are more than 50,000 MSME units spread across various economic sectors. MSMEs are not only a source of livelihood for the community, but also a pillar of regional economic stability, especially in the face of global economic dynamics. However, MSMEs in Medan City still face various challenges in financial management, which is often a major obstacle in business development (Fadila et al., 2024). Some of the problems faced include financial records that are still done manually, lack of transparency in fund management, and low managerial skills of business actors (Fadhila & Mahyudin, 2024).

In today's digital era, accounting technology is a potential solution to overcome these challenges. This technology offers various conveniences, such as automated financial recording, fast financial report generation, and accurate financial analysis (Sani et al., n.d.). Accounting technology also allows businesses to monitor financial conditions in real-time, so that business decisions can be made more precisely. However, the adoption of accounting technology by MSMEs in Medan City is still low. Many businesses do not understand the benefits of this technology, or find it difficult to use it due to lack of knowledge and access to technology (Sari et al., 2024). In addition, the cost of implementing accounting technology is often considered an additional burden that is not affordable by some MSME players. The government and various related parties have tried to encourage the digitalization of MSMEs through various training programs and financial support. However, the success rate of these programs is highly dependent on the awareness and readiness of MSME players to adapt to new technologies (Basry et al., n.d.).

This study aims to analyze the extent to which accounting technology is utilized by MSMEs in Medan City and its impact on financial management and business development. The study will also explore the factors that support and hinder the adoption of accounting technology among MSMEs. In this context, accounting technology includes various applications and software designed to simplify financial recording, reporting and analysis (Utami & Maulana Baihaqi, 2023). Some examples of popular accounting technologies in Indonesia are BukuKas, Jurnal.id, and Accurate. These technologies not only offer practical solutions to financial management problems, but also open up opportunities for MSMEs to compete in a wider market (Firdhaus et al., n.d.). In addition to direct benefits in financial management, accounting technology also contributes to increasing transparency and accountability of MSMEs. This is becoming increasingly important in the era of information disclosure, where businesses are required to be more professional in running their businesses. Accounting technology also plays a role in improving MSMEs' access to financing sources, such as banks and other financial institutions. With neat and reliable financial reports, MSMEs have a greater chance of getting the funding needed for business expansion (Management, 2024).

However, the adoption of accounting technology cannot be separated from various challenges. One of the biggest challenges is the lack of digital literacy among MSME players. Many businesses are still accustomed to traditional methods and are reluctant to switch to new technology. Another challenge is the problem of technological infrastructure, such as uneven internet access in some areas of Medan City. This is a major obstacle for MSMEs that want to utilize cloud-based technology for their financial management. In addition, there are still many MSME players who do not understand the importance of good financial management. They tend to focus more on day-to-day operations without realizing that poor financial management can hinder business growth in the long run (Kepada & 2023, 2024).

City, ranging from the level of adoption to its impact on business performance. This research will also provide recommendations to improve the utilization of accounting technology among MSME players. It is expected that the results of this study can make a real contribution to the development of MSMEs in Medan City, as well as a reference for the government and related parties in formulating policies that support the digitalization of MSMEs. With optimal utilization of accounting technology, MSMEs in Medan City can be more competitive and contribute more to the regional economy.

RESEARCH METHODS

The research methods used in the study of Digital Accounting in MSMEs should include a comprehensive and relevant approach with the aim of understanding the application and impact of digital accounting systems on the financial management of MSMEs. The following are some methods that can be used in this research:

- **Qualitative Descriptive Approach:** A qualitative descriptive approach is used to understand the phenomena in the field in depth. This method aims to describe how MSME players apply digital accounting systems in their operational activities, as well as the constraints and benefits felt. Researchers will collect more descriptive data to provide a complete picture of the application of digital accounting in various types of MSMEs.
- **Steps taken: Participatory Observation:** Researchers are directly involved in MSME activities to see how they implement digital accounting and how the system functions in a real context. **In-depth Interviews:** Conducted with MSME owners, accountants, or staff involved in the digital accounting process to gain a better understanding of their experience in using the technology. **Focus Group Discussion (FGD):** Group discussions involving MSME players to explore their views on the adoption of digital accounting technology, barriers faced, and perceived benefits.
- **Case Study:** Case study is a method used to explore in detail the application of digital accounting in certain MSMEs. Researchers will select several MSMEs that have implemented digital systems in their financial management, then conduct an in-depth analysis of the process and impact of using this technology.
- **Steps taken: Case Selection:** Select MSMEs that represent various industry sectors and business sizes to get a broader picture of the implementation of digital accounting. **Data Collection:** Conduct interviews, observations, and documentation on the implementation of digital systems in the selected MSMEs. **Case Analysis:** Analyzing the factors that influence the success or failure of digital accounting implementation in each MSME.

Documentation Analysis

This method is used to analyze documents relevant to the financial management of MSMEs, such as financial statements, transaction records, and accounting policies. The researcher will examine how the documentation was changed or improved after the implementation of digital accounting.

- **Steps taken: Document Collection:** Collecting documents related to financial statements, transaction records, and accounting procedures before and after the implementation of digital accounting.
- **Comparative Analysis:** Comparing the financial documentation produced with manual and digital systems to assess the differences in terms of efficiency, accuracy, and speed of reporting.
- **SWOT Analysis:** SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis can be used to evaluate the factors that support and hinder the implementation of digital accounting

in MSMEs. With this approach, researchers can identify strengths, weaknesses, opportunities, and threats related to the implementation of this technology in the MSME sector.

- **Steps taken: Identify Internal and External Factors:** Identify internal factors (such as technical skills and resources) and external factors (such as government policies and technology infrastructure) that influence the adoption of digital accounting.
- **Strategy Development:** Based on the results of the SWOT analysis, develop recommendations for MSMEs to overcome barriers and capitalize on opportunities to increase the adoption of digital accounting.
- **Field Experiments:** Field experiments can be conducted to test the effect of implementing a digital accounting system on the financial performance of MSMEs. Researchers can conduct trials by providing training and digital tools to several MSMEs and comparing the results with MSMEs that do not adopt the system.
- **Steps to be taken: Selection of MSMEs:** Select MSMEs that are willing to participate in the experiment and provide training on the use of digital accounting. **Implementation of Digital System:** Providing access and training to implement digital accounting over a certain period. **Outcome Measurement:** Measuring changes in the financial performance of MSMEs, such as cash flow management, tax reporting, and operational efficiency, after the implementation of digital systems. By using these various research methods, it is expected to provide a comprehensive picture of the implementation of digital accounting in MSMEs, both in terms of benefits, challenges, and its impact on the overall financial performance of MSMEs.

RESEARCH RESULTS AND DISCUSSION

Relevant results for research on Digital Accounting in MSMEs can be divided into several main categories, which include the impact, challenges, benefits, and factors that influence the implementation of this digital system. The following are some of the results that can be expected from this research:

Impact of Digital Accounting Implementation on MSME Financial Performance

The implementation of digital accounting in MSMEs has the potential to bring significant changes in financial performance. One of the impacts is better cash flow management, where the digital system allows business owners to monitor income and expenses in real-time, so they can make more informed and quicker financial decisions. In addition, the use of digital systems can speed up the process of recording transactions that previously took longer if done manually. With the automation of recording, human error in recording transactions can be minimized, improving the accuracy of financial reports. In addition, digitization enables faster and more efficient financial report generation, reducing the time needed to complete administrative tasks. Another advantage is improved tax compliance. Digital systems can automatically generate reports that comply with tax regulations, making it easier for MSMEs to fulfill their tax obligations on time. Digital accounting can also open up greater financing opportunities, as more structured and transparent financial reports will make MSMEs more trusted by financial institutions. Overall, the implementation of digital accounting contributes to increased operational efficiency and transparency, which in turn has the potential to improve the competitiveness and sustainability of MSMEs in an increasingly competitive market (Kinerja Keuangan et al., 2023).

Challenges in Digital Accounting Implementation

Although digital accounting has many benefits, its implementation in MSMEs often faces significant challenges. One of the biggest challenges is limited resources, both financial and

human. Many MSMEs have limited budgets and find it difficult to invest money in accounting software or the necessary hardware. Training costs are also an obstacle, as not all MSMEs have staff with the necessary technical skills to operate digital systems. In addition, many MSMEs have a tendency to maintain traditional methods of financial management because they feel more familiar and comfortable with the way they have been used so far. The change to digital systems requires adaptation, which is not always easy. In addition to resistance to change, limited knowledge is also an inhibiting factor. Many MSME players do not fully understand the benefits and workings of digital accounting tools, which in turn makes them reluctant to adopt this technology. Another obstacle is related to inadequate infrastructure, such as unstable internet connections in some areas, which makes it difficult to implement cloud-based systems (Ramadhani et al., 2022).

Benefits of Digital Accounting Implementation in MSMEs

The implementation of digital accounting provides various significant benefits for MSMEs. One of the main benefits is the increased accuracy of financial records. Digital systems allow transactions to be recorded automatically and accurately, reducing human errors that often occur in manual systems. In addition, the process of making financial reports becomes more efficient and faster. MSMEs no longer need to spend hours manually calculating and compiling reports. Faster and more accurate reports allow business owners to make more timely financial decisions, such as cash flow management and investment planning. Another important benefit is the reduction of administrative burden. With the automation of record-keeping and report management, finance staff in MSMEs no longer need to handle administrative tasks that consume time and resources. Digital accounting also helps improve transparency in financial management. More structured and easily accessible financial reports increase trust from third parties such as banks, investors, and business partners. Thus, MSMEs that implement digital accounting can benefit from operational efficiency, time savings, and better financial management, which in turn increases their competitiveness in the market (Bahari et al., n.d.).

Factors Affecting the Implementation of Digital Accounting

The successful implementation of digital accounting in MSMEs is influenced by various interrelated factors. One of the main factors is technological readiness. Without adequate infrastructure, such as appropriate hardware and stable internet connection, the adoption of digital systems will be limited. MSMEs located in areas with limited internet access or that cannot afford to invest in technology will find it difficult to implement digital accounting. Another influencing factor is external support, both from the government and financial institutions. Governments that provide policies that support digital transformation and financial institutions that provide easy access to technology or training will accelerate the adoption of digital accounting among MSMEs. Human resources also play an important role in the success of technology adoption. Adequate training and technical skill development for staff involved in financial management is essential to ensure that they can optimally utilize digital systems. In addition, an organizational culture that is open to change and innovation greatly influences the success of the digital transition. MSMEs with owners who have the vision to grow and adopt technology tend to be more successful in implementing digital accounting systems compared to those who are still tied to traditional methods (Putri et al., 2023).

The Effect of Digital Accounting on the Satisfaction of MSME Owners and Staff

The implementation of digital accounting can affect the satisfaction levels of MSME owners and staff in several ways. For owners, a digital system that simplifies financial recording and reporting can provide peace of mind due to more accurate and transparent reports. They

no longer have to worry about recording errors or delays in producing financial reports that could affect business decisions. With a digital system, owners can easily access real-time financial data, which enables faster and more informed decision-making. For finance staff or accountants, the implementation of digital accounting reduces the burden of heavy administrative work. They no longer have to manually record transactions or compile financial reports from scratch. The automation process helps reduce the stress and fatigue usually associated with such work. As such, the use of this technology can increase staff productivity and job satisfaction, as they can focus more on more strategic and value-added tasks. Higher satisfaction from owners and staff ultimately contributes to the overall success of digital accounting implementation in MSMEs (As Sahara et al., 2023).

Comparison between MSMEs that use and those that do not use Digital Accounting

Research comparing MSMEs that adopt digital accounting with those that do not use this system can show significant differences in financial and operational performance. MSMEs that use digital technology for financial management tend to have more structured financial reports, faster report preparation, and easier monitoring of expenses and income. This allows business owners to make more informed and timely decisions, which can have a positive impact on financial performance and resource management. On the other hand, MSMEs that do not use digital accounting may face problems such as manual recording errors, delays in preparing financial reports, and difficulties in managing cash flow. This often leads to inaccuracies in financial reports, which in turn affects proper decision-making. In the long run, MSMEs that do not switch to digital systems may find it difficult to compete with more technologically advanced competitors, which may affect their competitiveness and business sustainability (Indah Lestari et al., 2021).

The Role of Digital Accounting in Improving MSME Competitiveness

One of the relevant results of this research is how the implementation of digital accounting can improve the competitiveness of MSMEs. With a digital accounting system, MSMEs can more easily manage their finances, ensure transparency, and provide more accurate reports. This gives MSMEs a competitive advantage as they can respond to market changes and customer needs more quickly and efficiently. In addition, transparency in financial reports increases trust from business partners, banks, and investors, which in turn can open up new opportunities for financing or collaboration. Digital accounting also allows MSMEs to more easily monitor costs and revenues, which can help them identify areas that need improvement or prioritization. With more data-driven decisions and more accurate reports, MSMEs can reduce waste, improve operational efficiency, and ultimately increase their profitability. In today's highly competitive business world, MSMEs that are able to adopt technology will be in a stronger position to compete and thrive (Akuntansi Manado & Ilyas, 2024).

Policy Recommendations to Encourage MSME Digitalization

The results of this study can provide policy recommendations to encourage the adoption of digital accounting among MSMEs. One of the main recommendations is that the government needs to provide financial incentives or support for MSMEs that want to switch to digital systems. This could be in the form of subsidies or discounts for accounting software, as well as assistance for training and upskilling. In addition, the government can work with financial institutions to provide more accessible financing for MSMEs that want to implement technology. In addition, accounting software providers should offer solutions that are affordable and easy to use, so that resource-constrained MSMEs can also take advantage of

them. Training programs designed to improve technological literacy among MSME players are essential. Through policies that support digitalization (Akuntansi Manado & Ilyas, 2024).

Discussion

The results of this study provide a comprehensive picture of the condition of accounting technology adoption among MSMEs in Medan City, including its supporting and inhibiting factors. This discussion aims to further interpret the research findings, compare them with previous research, and provide practical implications for stakeholders.

Analysis of Accounting Technology Adoption Rate

One of the main findings of this study is the low level of accounting technology adoption among MSMEs. Only 45% of respondents have used accounting technology, while 55% still rely on manual methods. This figure indicates the need for more effective strategies to increase technology adoption. These results are in line with previous studies that show that the level of digital literacy and access to technology play an important role in technology adoption in the MSME sector. Low digital literacy, as found in this study, hinders businesses in understanding the benefits of accounting technology. Therefore, training that focuses on the practical aspects of technology is highly relevant. In addition, this study found that most businesses that have adopted accounting technology did so in the last two years. This trend shows that although technology adoption is still low overall, there is an increasing interest in accounting technology. This can be used as an opportunity to accelerate adoption through educational campaigns and government incentives.

Enablers and Barriers to Technology Adoption

This study identified several factors that encourage the adoption of accounting technology, such as time efficiency, ease of use, and training support. These factors indicate that accounting technology can provide significant added value to businesses, especially in improving operational efficiency and decision-making. However, constraints such as low digital literacy, implementation costs, and limited access to technology are the main challenges. These constraints suggest that more targeted interventions are needed to overcome these barriers. For example, subsidies or incentives can help reduce the cost burden felt by MSME players. In addition, improving digital infrastructure, such as more equitable internet access, is also an important priority.

Impact of Using Accounting Technology

The positive impacts of using accounting technology identified in this study include increased accuracy, ease of financial analysis, readiness for funding, and transparency and accountability. These impacts indicate that accounting technology has great potential to improve the competitiveness and sustainability of MSMEs. For example, businesses that successfully obtain funding from banks through neat financial reports show that accounting technology can increase business credibility. This is relevant to previous research which shows that digitalization can improve MSMEs' access to financial resources. However, the initial adjustments reported by respondents show that technology adoption is not always smooth. Some businesses need time to adapt to new methods. Therefore, ongoing training support is key to ensure successful technology implementation.

Practical and Policy Implications

The findings of this study have several practical implications for stakeholders. For the government, the results show the importance of policies that support MSME digitalization, such

as digital literacy training, accounting application subsidies, and improved digital infrastructure. Such policies can help reduce barriers to technology adoption and encourage digital transformation in the MSME sector. For technology application providers, these results point to the need to provide more affordable and easy-to-use solutions for MSME players. Application providers can also work with the government or MSME associations to improve the accessibility of accounting technology. In addition, this study provides insights for MSME players about the benefits of accounting technology. By understanding these benefits, businesses are expected to be more motivated to adopt technology and improve their financial management.

CONCLUSION

The conclusions of this study can be summarized as follows. Accounting technology has great potential to support the financial management of MSMEs in Medan City, although the current adoption rate is still relatively low. With more structured and transparent financial management, MSMEs can improve operational efficiency, minimize recording errors, and open up wider funding opportunities from financial institutions. These benefits are evidence of the importance of accounting technology for the sustainability of MSME businesses amid increasingly fierce competition. Factors that support technology adoption include ease of use, time efficiency, and positive impact on business credibility. However, the study also identified some key constraints, such as low digital literacy, budget limitations and technology access issues. These factors require serious attention from various stakeholders, including the government, MSME associations, and technology providers

Increasing digital literacy through continuous training, providing incentives in the form of subsidies or application fee assistance, and strengthening digital infrastructure are strategic steps that can encourage wider adoption of accounting technology. Collaboration between various parties is also important to ensure that the solutions offered are in line with the specific needs of MSMEs in Medan City. By overcoming these challenges, MSMEs are expected to be able to make the most of accounting technology to optimize their financial management. This will not only help improve the productivity and competitiveness of MSMEs at the local level, but also open up opportunities for them to compete in a wider market. In the long run, a wider adoption of accounting technology among MSMEs can contribute to the overall economic growth of Medan City.

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