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Driving Sustainable Financial Management: An Investigation into the Factors Influencing the Actual Use of Apps by Indonesian MSMEs

Rizka Ramayanti[1*], Nurul Aisyah Rachmawati[1], Rudi Setiawan[2], Zubir Azhar[3]

[1]Departement of Accounting, Faculty of Economics and Business, Universitas Trilogi, Jakarta, Indonesia

[2]Department of Information Systems, Faculty of Creative Industries and Telematics, Universitas Trilogi, Jakarta, Indonesia

School of Management, Universiti Sains Malaysia, Penang, Malaysia

Abstract. 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 financial accounting application can fully, rapidly, accurately, and comprehensively automate bookkeeping. 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 was utilized to conduct an online survey for data collecting. 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). This study's findings indicate that Ease of Use and Compliance have a favorable 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 for a sustainable future.

Keywords: Actual Usage, Financial Report, MSMEs, Technology Acceptance Model (TAM)

1. Introduction

Indonesia's micro, small and medium-sized enterprises (MSME) are crucial to eco-nomic growth. Rachmawati et al. [1] found that approximately 57 percent of micro, small, and medium-sized enterprises (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. 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 [2, 3].

In line with the growth of technology, accounting information systems are also expanding. 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[4]. Adopting the financial report system can aid in administrating an 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[5].

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 [2].

The success of an information system depends on the system's operation procedure, user-friendliness, and system users' aptitude. 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 [6, 7].

Numerous studies have been conducted on analyzing consumer behavior and the factors that impact their

decision to accept new technologies. In recent years, technology adoption research has expanded. A number of theoretical models, such as the Theory of Reasoned Action (TRA) [8] and the Theory of Planned Behavior (TPB), have been proposed to explain the phenomenon [8–10], TAM [2, 9, 18–21, 10–17], UTAUT [10, 13, 22–26]. A theory has been developed to characterize the phenomenon of IT acceptance. The technology acceptance (TAM)model 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 [15]. In addition, we updated the Compliance variable. When a taxpayer's compliance drives a person to change his goals in reaction to social pressure, to obtain prizes or avoid punishments [26]. Compliance refers to the timely submission of SPT 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 [13].

2. Literature Review

2.1 Technology Acceptance Model (TAM)

TAM is a modification of the theory of reasoned action [27]. The TAM model was inspired by the TRA (Theory of Reasoned Action) 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 behavior [28]. TAM theory is frequently used to gauge acceptance attitudes toward emerging technology [29]. TAM hypothesizes that an individual's behavioral intention to utilize information technology depends on the perceptions of the perceived usefulness and ease of use of information technology [8]. According to the Technology Acceptance Model (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 behavior and actual usage of the system [28]. TAM says that when people perceive a technology to be of high Attitude and Usefulness, they are more likely to have high intentions to utilize it and use it [10]. According to information system usage, usability and simplicity are the primary indicators of adoption intentions for application services [30]. Use/adoption has been regarded as a significant study variable in some studies. Studies in the area of taxes [9, 13, 16, 31–34]. Inside the context of mobile payment [22, 25, 35–38], in learning application[39–41] and social media marketing [42–44]. In addition, there is also research in the context of artificial intelligence [45]. Adding new variables based on text 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 [8]. 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 where there is only one owner of an MSME [46].

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 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 [30]. 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 [29]. 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 also 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 influenced by the perceived simplicity of use. [47]. 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 & Cao [48] 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 theory is advanced:

H1   *Perceived ease of use has a positive influence on Use Financial Reports Application.*

2.3 Perceived of 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 though element to impact user attitudes towards technology use in system acceptance, adoption, and use [49]. 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 [45]. 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. As an estimation element makes work easier, boosts productivity and, effectiveness, and improves work performance [29]. 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 [47]. In this study, the perceived usefulness of MSMEs using financial reports applications is conceptualized as the following: the use of financial report applications will expedite my work, the use of financial report applications will improve MSME performance, increase work productivity and effectiveness, and make my work easier and more useful in preparing financial statements. The following theory is offered based on past observations:

H2   *Perceived of usefulness has a positive influence on Use 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 in 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 [19].

Individuals change their intentions in reaction to social pressure to win rewards or avoid punishments [26]. According to the previous study [26], compliance has a substantial effect on system utilization in required contexts [26, 50]. Consequently, we suggest the following hypothesis:

H3   *Compliance has a positive influence on Use Financial Reports Application*

Methods
3.1 Data collection

This study's target respondents are Financial Reports Application MSMEs in Indonesia. 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 that their responses will 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. In order to acquire the empirical data necessary to validate the created conceptual model and test the hypotheses, a total of 123 valid replies out of 135 questionnaires issued were obtained. This is the first paragraph under the secondary heading.

Six independent variables and one dependent variable comprised the proposed research model. The model consists of 18 statements that were scored on a seven-point Likert scale by respondents (score one indicates strongly disagree while score 7 indicates strongly agree with the statement). Preston and Colman [51] 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 [51]. According to Taherdoost [52], 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.

3.2 Findings

Most participants were female (65 percent) and primarily between the ages of 17 and 40 (67 percent). 55 percent were enrolled in a diploma/degree bachelor's program, while 32 percent were in High school or lower. This data is presented in Table 1.

Table 1. Demographic Structure

Gender	Total	Percentage (%)
Female	80	65%
Male	43	35%
Age	Total	Percentage (%)
17-40 year	82	67%
more than 40 years	41	33%
Last Education	Total	Percentage (%)
Postgraduate (S2/ S3)	16	13%
Diploma/Bachelor	68	55%
High school or lower	39	32%

The demographic profile of this study is shown in the table shown above. Based on the gathered 123 questionnaires, 80 respondents are female and 43 are male. In addition, 67 percent of respondents in this survey fell between the ages of 17 and 40. While the remaining 33 percent are over the age of 40. This indicates that most of respondents have firms owned by members of the millennial generation, who tend to be more engaged in business operations. In this research, 55 percent of respondents reported receiving a diploma or bachelor's degree as their most recent education. 32 percent for High School or below. Postgraduate (S2/S3) enrollment is 13 percent. According to business ownership, as seen in Table 2 below:

Table 2. Business Ownership

Business Ownership In MSME	Amount	Percentage (%)
Business Owner	106	94%
Employees Responsible for Financial Statement Preparation	17	6%
Length of Business	Amount	Percentage (%)
< 1 year	20	16%
1 s.d. < 5 year	52	42%
5 years or more	51	42%
Type of business	Amount	Persentase (%)
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%
Business Form	Amount	Persentase (%)
Individual	94	77%
Business Entity (eg PT, CV, etc.)	28	23%
Average Turnover a Year	Amount	Persentase (%)
s.d. Rp 2 Billion	93	76%
> Rp 2 billion s.d. IDR 4.8 Billion	11	9%
> Rp 4,8 billion s.d. IDR 15 Billion	4	3%
> Rp 15 billion s.d. IDR 50 Billion	15	12%

In this study, based on 123 respondents who have collected 106 respondents are firm owners whereas 17 respondents are staff who are responsible for creating financial statements. In addition, 42 percent of this study's respondents have been in business for one to one year. < 5 years. This shows that the person has 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 percent and 77 percent. The majority of respondents to this study have a turnover rate of about s.d. Rp 2 billion with a 76 percent rate of return.

In terms of using the application to prepare financial statements and TIN ownership, Table 3 and Table 4 reveal the following:

Table 3. Utilization of Applications for Financial Report Preparation

Do you prepare financial reports	Amount	Percentage (%)
Yes	64	52%
No	59	48%

In this study, based on the responses of 123 participants, approximately 54 percent of those who filled out the questionnaire used the application to generate financial reports. While 48 percent of businesses still do not use the software to generate financial reports.

Table 4. Ownership of TIN

Do you have a TIN?	Amount	Percentage (%)
Yes	90	73%
No	33	27%

This table demonstrates that, out of 123 respondents, approximately 73 percent have a TIN, whereas 27 percent do not have.

3.3 Data Analysis

The analytical method employed qualitative analysis with structural equation modelling (SEM). Before analysing, validity and reliability tests must be conducted. 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 [53]. In this research, the test of validity was conducted utilizing the item-test correlation shown in the table. It is recognized that the statement submitted in the questionnaire is true based on the test findings.

Table 5. 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 use Cronbach Alpha. The test outcomes are displayed in the table. According to the findings of the reliability test, it is recognized that all variables utilized are trustworthy.

Table 6. Reliability Test Results

Variable	Cronbach 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 [53, 54].
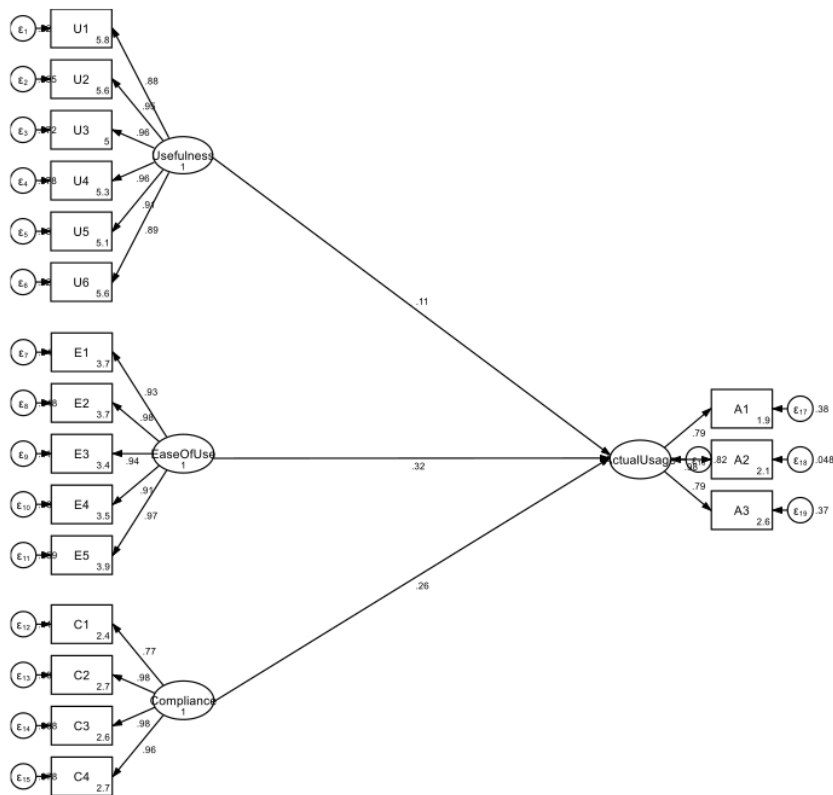
Figure 1. SEM Model

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 .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 F et al., 2010). The Goodness of Fit Test Results is shown in the table below.

Table 7. Test result Goodness of Fit

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

The Comparative Fit Index (CFI) value is 0.906 and Tucker-Lewis Index (TLI) value is 0.891, as shown in the table above. Given that the CFI and TLI values are near to 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 independent variable influences the dependent variable. The outcomes of hypothesis testing as summarized in the table below are as follows.

Table 8. 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*

*, **, 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 the table. According to the table, the coefficient of usefulness on actual usage is positive, with a value of 0.112 and a probability of 1.520. These results suggest 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 adherence to actual usage is 0.013, corresponding to a positive value of 0.258. These findings demonstrate that compliance has a favorable and statistically significant effect on actual consumption.

4. Discussion

Based on the theoretical framework of TAM, this study investigates the impact of Usefulness, usability, and compliance in actual usage. Therefore, his 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 of an application, the less likely it is to use financial applications. This indicates that respondents believe financial applications have yet to be able to enhance performance, efficiency, and effectiveness in preparing of 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 happens, it will result in an error in the subsequent level. And applications require maintenance (maintenance) and maintenance expenses if there is a disruption in the system being applied [55]. It is also possible that the financial report application is unsuccessful since it cannot download or print report results [56]. In addition, the results are compatible with research by [49, 57, 58] based on research [49] the failure of perceived usefulness to increase behaviour to use could be attributed to the fact that their work involves minimal technology. This conclusion differs from finding [48, 59, 60] which is compatible with TAM theory, which claims 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[28]. Increasing public awareness and publicising the excellent benefits of financial statement applications over traditional accounting installed on computers, according to (Le & Cao [48], might raise the intention to use financial statement applications.

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 Operate provided by financial applications gives respondents the impression that financial applications are simple to learn, use comprehend, and versatile. This is also backed by a study [55], which indicates that one of the benefits of financial applications is 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 labor. This result is also similar with the research by Mital et al. [8], Mokhtar et al [28], Amin et al [59], Meyliana et al [58], Le & Cao [48] and Susilo et al. [29].

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) are the basis for using the application finance. This discovery is comparable to Chatzoglou et al., [50] and Venkatesh et al., [26].

Even though this study will be valuable for academic research and managerial applications, future research should focus on several concerns. This study primarily collected data from numerous Java-based MSMEs. Hence

our findings may not apply to other populations. This study model also 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 about the Financial Report App. Quantitative methods are employed; qualitative or mixed methods may be used to examine alternative approaches and conclusions.

5. Implications

5.1 Theoretical

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. By analysing financial ratios, revenue trends, and other metrics, practitioners can identify financial performance strengths and weaknesses and take corrective action.

5.2 Managerial Implication

This study can assist accountants and business owners in understanding the relationship between technology acceptance and financial application usage, particularly in MSMEs, which can help them prosper in their business. This study has far-reaching implications for future research, particularly on the interaction between behavioural aspects in the installation of new technologies. behavioural factors in the implementation of new systems. Therefore, this study assists small and medium-sized enterprises in using it as one of the factors for determining how to implement financial applications. Compliance, Usability, and Ease of Use are indicators of financial application usage. According to research findings, Ease of Use and Compliance are the most crucial factors for MSMEs when utilising financial application software. Consequently, once MSMEs comprehend these indicators, they can contemplate utilising financial applications. Some recommendations for MSMEs in using financial reporting applications to ensure sustainability, namely the transfer of knowledge from consultants / vendors or the transfer to related staff, MSMEs should have IT staff with financial reporting application capabilities, all personnel handling financial reporting applications must be trained and have a thorough understanding of accounting business process controls, and 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. In this study, we have provided crucial explanations. The compliance characteristics associated with the participants' genuine use of financial applications. We have proposed that knowledge of these characteristics can aid service providers in determining which features to emphasize in order 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. Furthermore, we argue that financial software should be simple to acquire and utilize. In conclusion, we propose that these findings can enhance the mobile payment industry in Indonesia. Since the government's aim to encourage and support digital transactions was articulated, a variety of apps have emerged each eliciting distinct reactions from potential users. This research has assisted Indonesian service providers in understanding the factors that influence potential consumers' propensity to utilize and register for financial apps. Possible explanations for the lack of significant relationships in this study include its emphasis on the acceptability and use of new technologies as opposed to their adoption.

The government itself is required to submit financial statement applications in order to monitor business activities and ensure compliance with financial regulations. Applications for financial statements enable the government to verify tax compliance, monitor tax evasion, and implement effective economic policies. The government bases economic policy decisions on the financial statements of micro, small, and medium enterprises. Financial information aids the government in formulating fiscal policies, identifying sectors in need of assistance, and establishing suitable financial.

5.3 Limitations and Future Directions

This study has some important insights about 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 MSME. For future research, a more representative sample from various social and macroeconomic circumstances should be gathered. Data was collected from a sample of MSMEs exclusively, not from larger enterprises. Future research could broaden this study to include medium, medium-sized, and big businesses. Self-administered surveys may also be biassed towards social desirability and be prone to exaggeration. Future study might also compare it to how MSME financial reporting applications are used in other nations or to culture-based hosfede characteristics [61].

Last but not least, it is proposed that future study could examine and relate the current research model further utilising various theories such as UTAUT2 and additional factors of compatibility, cost, personal inventiveness, and education as recommended by prior research [62].

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