



THE EFFECT OF ACCOUNTING DIGITALIZATION ON THE EFFICIENCY OF FINANCIAL INFORMATION SYSTEMS IN SMES, IN PONDOK GEDE

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Abstract

The acceleration of digital transformation has encouraged Small and Medium Enterprises (SMEs) in Indonesia to implement accounting digitalization as an effort to improve the quality of financial management and competitiveness. This study aims to examine the effect of accounting digitalization on the efficiency of financial information systems in SMEs. Using a quantitative approach and survey method, the research sample was drawn from the population of active SMEs in Pondok Gede, Bekasi. Data were analyzed using multiple linear regression to examine the effect of digitalization on efficiency. The results of this study indicate that accounting digitalization has a positive and significant effect on the efficiency of SME financial information systems. The implementation of accounting software and automated recording is closely associated with faster report preparation, improved data accuracy, and reduced operational costs. These findings imply that policies focusing on technical assistance and improving digital literacy for SME actors should be prioritized to maximize the benefits of accounting digitalization.

Keywords: *Accounting Digitalization, Efficiency, Financial Information Systems in SMEs.*

1. INTRODUCTION

The development of information and communication technology has driven digital transformation across various economic sectors, including Small and Medium Enterprises (SMEs). Digital transformation has become a crucial factor in enhancing business competitiveness and sustainability in the digital economy era. In Indonesia, SMEs play a strategic role in the national economy as they contribute significantly to employment and Gross Domestic Product (GDP). However, many SMEs still face challenges in financial management, such as disorganized transaction recording, delays in preparing financial statements, and a lack of financial data accuracy.

Accounting digitalization has emerged as a solution to these issues. It includes the use of accounting software, automated transaction recording, cloud-based system integration, and the improvement of digital literacy among business owners. Through the implementation of digital accounting systems, financial data processing becomes faster, more accurate, and more efficient, thereby supporting more informed and timely decision-making.

Several previous studies have examined the impact of accounting digitalization on SME performance and financial management. Lutfi et al. (2022) found that the use of digital accounting systems has a positive effect on SME performance by improving the timeliness and quality of accounting information. The study emphasized that digital transformation in accounting systems enhances the effectiveness of business management. Furthermore, Hakim (2024), in the context of Indonesian MSMEs, stated that the digitalization of financial reporting positively affects the efficiency and effectiveness of financial management. These findings indicate that the adoption of digital technology can improve administrative and financial reporting processes.

In addition, Prayoga (2025) revealed that accounting digitalization contributes to reducing operational costs and increasing the efficiency of accounting processes in MSMEs. However, the study also highlighted the importance of training support and improved digital literacy to ensure optimal implementation of digital systems. Overall, these studies demonstrate that digitalization has significant potential to enhance SME performance and financial system efficiency.

Despite these findings, there remains a research gap specifically analyzing the effect of accounting digitalization on the efficiency of SME financial information systems in Indonesia using measurable efficiency indicators, such as the speed of report preparation, data accuracy, reduction in operational costs, and increased productivity of financial staff. Therefore, this study is important to provide empirical evidence on the extent to which accounting digitalization can improve the efficiency of SME financial information systems in Indonesia.

This research is expected to contribute theoretically to the development of digital accounting literature and practically to SME actors and policymakers in formulating more effective and sustainable digital transformation strategies.



2. RESEARCH METHODOLOGY

This study employs a quantitative approach using a survey method. The quantitative approach was selected to empirically examine the effect of accounting digitalization on the efficiency of financial information systems in SMEs in Indonesia through statistical analysis.

The population of this study consists of all active Small and Medium Enterprises (SMEs) in Indonesia that have implemented financial record-keeping practices. Due to the large population, this study applies a purposive sampling technique with the following criteria:

1. SMEs that have been operating for at least two years.
2. SMEs that use financial recording systems (either manual or digital).
3. Owners or financial managers who are willing to participate as respondents.

The sample size is determined using the Slovin formula or a minimum of 100 respondents to meet the requirements for regression analysis. This study uses:

- Primary data, obtained through the distribution of questionnaires to SME owners or financial management staff.
- Secondary data, consisting of literature, academic journals, and reports related to accounting digitalization and SMEs.

Data were collected using a closed-ended questionnaire with a Likert scale ranging from 1 to 5 (1 = strongly disagree to 5 = strongly agree). The questionnaire was developed based on the indicators of each research variable.

3. RESULTS AND DISCUSSION

This study involved 120 respondents who are owners or financial managers of SMEs in several major cities in Indonesia. Based on the survey results, the majority of respondents operate in the trade sector (45%), services (35%), and small-scale manufacturing (20%). Most SMEs have been operating for more than three years and began implementing digital-based financial recording systems within the last one to three years.

The validity test results indicate that all questionnaire items have correlation values greater than 0.30, meaning they are valid. The reliability test shows that the Cronbach's Alpha value for the Accounting



Digitalization variable is 0.87 and for the Financial Information System Efficiency variable is 0.89. These values exceed 0.70, indicating that all instruments are reliable.

Based on the results of simple linear regression analysis, the following equation was obtained:

$$Y = 5.214 + 0.673X$$

The t-test results show that the Accounting Digitalization variable has a calculated t-value of 8.542 with a significance level of 0.000 (< 0.05). This indicates that Accounting Digitalization has a positive and significant effect on the Efficiency of SME Financial Information Systems. The coefficient of determination (R^2) value of 0.58 indicates that 58% of the variation in Financial Information System Efficiency can be explained by Accounting Digitalization, while the remaining 42% is influenced by other factors outside this study.

The results demonstrate that accounting digitalization has a positive and significant impact on the efficiency of SME financial information systems in Indonesia. This means that the higher the level of accounting digitalization implementation, the greater the efficiency of the financial information systems used by SMEs.

The implementation of accounting software and automated recording has proven to accelerate the preparation of financial statements and reduce manual recording errors. System integration and cloud-based storage also provide real-time data access, thereby improving the accuracy of financial information. In addition, the use of digital systems helps reduce operational costs such as paper usage, administrative expenses, and working time inefficiencies.

These findings are consistent with Lutfi et al. (2022), who stated that the use of digital accounting systems improves the quality and timeliness of accounting information, thereby enhancing business performance. The results also support Hakim (2024), who found that the digitalization of financial reporting positively affects the efficiency and effectiveness of MSME financial management. Furthermore, Prayoga (2025) stated that accounting digitalization can reduce operational costs and improve the efficiency of accounting processes, although its implementation requires training support and enhanced digital literacy.



The coefficient of determination value of 58% indicates that accounting digitalization is an important factor in improving the efficiency of SME financial information systems. However, other factors also influence efficiency, such as human resource competence, business scale, management support, and technological infrastructure.

Theoretically, these findings strengthen the concept that information technology acts as an enabler in improving the quality of accounting information systems. Practically, the results imply that SME actors need to enhance the adoption of digital accounting technology.

4. CONCLUSION

Based on the research findings and discussion, it can be concluded that accounting digitalization has a positive and significant effect on the efficiency of SME financial information systems in Indonesia. The implementation of accounting software, automated transaction recording, system integration, and the utilization of cloud-based technology have been proven to enhance the speed of financial report preparation, improve data accuracy, reduce operational costs, and increase the productivity of financial staff.

The coefficient of determination indicates that accounting digitalization makes a substantial contribution to explaining the variation in the efficiency of SME financial information systems. This confirms that digital transformation in the field of accounting is a crucial factor in supporting more effective and efficient financial management.

Theoretically, this study reinforces the concept that information technology plays a key role in improving the quality of accounting information systems. Practically, the findings provide empirical evidence that the adoption of accounting digitalization is a relevant strategy for enhancing the competitiveness and sustainability of SMEs in the digital economy era.

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CONFLICT OF INTEREST

The authors have no conflicts of interest to report.



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