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Digital Transformation in Accounting: Strategies to Enhance the Adoption of Technology-Based Record-Keeping Systems by Micro, Small, and Medium Enterprises (MSMEs)

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) are the main drivers of Indonesia's economy, but continue to face limitations in financial management due to the dominance of non-standardized manual record-keeping. Digital transformation in accounting emerges as an opportunity to improve efficiency, accuracy, and access to financing through technology-based recording systems. This study aims to analyze the factors influencing MSMEs' readiness to adopt digital accounting technologies by employing an extended Technology Acceptance Model (TAM), incorporating digital literacy and technological experience as additional variables. A quantitative explanatory research design was applied, involving 96 respondents, including MSME owners and managers in Kendari City across the trade, service, and manufacturing sectors. Multiple linear regression analysis reveals that technological experience and perceived usefulness significantly influence adoption readiness, whereas digital literacy and perceived ease of use show no significant effect. Furthermore, Analysis of Variance (ANOVA) identifies differences in readiness across MSME sectors, particularly between the fashion and culinary industries. These findings underscore the critical role of hands-on technological experience and confidence in practical benefits as key drivers of adoption. This study contributes to the growing body of literature on technology adoption among Indonesian MSMEs. It offers practical implications for policymakers, accounting application providers, and MSME actors in designing strategies to enhance financial digitalization.

Keywords: *MSMEs; digital accounting; Technology Acceptance Model; digital literacy; technological experience.*

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) have long served as one of the driving forces of Indonesia's economy. Their contribution accounts for more than 60% of the national Gross Domestic Product (GDP) and represents the largest source of employment, particularly in non-agricultural sectors (Ratnaningtyas *et al.*, 2025). MSMEs also play a pivotal role in generating employment opportunities, promoting economic equity, and strengthening national economic resilience amid global

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dynamics. Nevertheless, MSMEs continue to face fundamental challenges, particularly in the area of financial management.

MSMEs in Indonesia still rely on simple, non-standardized manual bookkeeping that is highly prone to errors. This practice results in several serious consequences, including limited access to financing due to non-compliant financial reports, low data accuracy for decision-making, and weak transparency that undermines business credibility in the eyes of partners and financial institutions (Fitriani *et al.,* 2024). The inability to produce structured financial statements often traps MSMEs in a cycle of capital constraints, making it difficult for them to grow (Aprilia *et al.,* 2025).

The advancement of digital technologies presents a significant opportunity to address these challenges. Digital accounting applications enable MSMEs to record transactions in real time, prepare financial statements in accordance with standards, and conduct more comprehensive business analyses (Zhang *et al.,* 2019). The emergence of applications such as Jurnal, Mekari, Accurate, BukuWarung, and SiApik demonstrates that digital transformation in accounting can serve as a critical strategy to enhance the efficiency and competitiveness of MSMEs in the modern era (Luu *et al.,* 2023). Nevertheless, the adoption rate of digital accounting applications among MSMEs remains low. Barriers such as limited digital literacy, perceptions of technological complexity, and perceived high costs are among the main inhibitors (Lutfi *et al.,* 2022; Rupeika-Apoga & Petrovska, 2022).

Research on digital accounting technology adoption has been widely conducted in various countries. However, studies in the Indonesian MSME context remain scarce, even though MSMEs in Indonesia exhibit unique characteristics compared to those in other countries. Limited resources, low digital literacy, and disparities in technological infrastructure complicate the dynamics of technology adoption in Indonesia. Therefore, this study introduces novelty by extending the Technology Acceptance Model (TAM) proposed by Davis (1989) with the addition of digital literacy and technological experience as factors. While the traditional TAM focuses primarily on perceived usefulness and perceived ease of use, this study enriches the framework with more contextual variables aligned with the conditions of Indonesian MSMEs.

Another novelty of this study lies in analyzing differences in adoption readiness across MSME sectors. Given the distinct characteristics of the trade, service, and manufacturing sectors, it is important to determine which sectors are more prepared to embrace digital technologies. The findings of this study are expected not only to enrich the academic literature but also to provide practical contributions in the form of policy recommendations and strategies for governments, application providers, and MSME actors to accelerate financial digitalization.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was developed by Davis (1989) to explain the factors influencing the acceptance of information technology. The model emphasizes two primary constructs: perceived usefulness (PU) and perceived ease of use (PEU). PU refers to the belief that the use of technology will enhance performance, while PEU refers to the belief that technology is easy to use and does not require significant effort. These two constructs shape users' attitudes, which ultimately determine their behavioral intention to adopt a technology. TAM has

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become one of the most widely applied models in technology adoption research. A meta-analysis by Santini et al. (2023) found that TAM remains relevant across diverse organizational contexts, including small and medium-sized enterprises. The model is also flexible and can be extended by incorporating new variables tailored to the needs of specific research settings. In the context of Indonesian MSMEs, extending TAM by including digital literacy and technological experience is highly relevant, given that the challenges faced by MSMEs are unique and context-specific.

Technology Adoption in MSMEs

Research on technology adoption by MSMEs shows that both internal and external factors influence technology acceptance. Thong (1999) emphasized that limited human and financial resources are the primary barriers preventing MSMEs from adopting information systems. Duran & Castillo (2023) identified government support, infrastructure availability, and perceptions of technological benefits as the main drivers in the context of small businesses in Colombia. In Indonesia, technology adoption challenges among MSMEs are further exacerbated by low levels of digital literacy. Rupeika-Apoga & Petrovska (2022) highlighted that the biggest obstacles to digital transformation in MSMEs include limited digital knowledge and skills, resistance to change, and high perceived initial investment costs. (Lutfi *et al.,* 2022) added that crises such as the COVID-19 pandemic also acted as moderating factors influencing the adoption of digital accounting technologies.

Digital Literacy

Digital literacy refers to the ability to understand, evaluate, and effectively use information technologies in social and economic contexts. Al-Hattami & Almaqtari (2023) found that digital literacy significantly affects the sustainable use of digital accounting systems among MSMEs. Higher levels of digital literacy enable MSME actors to understand the features of accounting applications better, thereby reducing resistance to technological change.

Technological Experience

In addition to digital literacy, prior experience with technology also influences the acceptance of new systems. Demonstrated that experience with cloud-based accounting systems increased MSME owners' confidence in the benefits of digital technologies. Similarly, Raj et al. (2024) asserted that technological experience reduces perceived risks and enhances trust in adopting new systems.

Research Hypotheses

Based on the literature review and research problem, the research hypotheses are proposed as follows:

H1: *Perceived usefulness (PU) has a positive effect on MSMEs' readiness to adopt digital accounting technology.*

H2: *Perceived ease of use (PEU) has a positive effect on MSMEs' readiness to adopt digital accounting technology.*

H3: *Digital literacy has a positive effect on MSMEs' readiness to adopt digital accounting technology.*

H4: *Technological experience has a positive effect on MSMEs' readiness to adopt digital accounting technology.*

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H5: *There are significant differences in the readiness to adopt digital accounting technology across MSME industry sectors.*

METHODS

This study employed a quantitative approach using a survey method. A quantitative approach was chosen as it enables the researcher to test hypotheses objectively through numerical data that can be statistically analyzed, allowing the results to be generalized to a broader population (Creswell & Creswell, 2017). The survey method was deemed appropriate because it allows the collection of data directly from a large and diverse group of respondents, while also enabling an in-depth analysis of the relationships among variables (Sekaran & Bougie, 2016).

Research Design

The research design adopted in this study is explanatory research. The study aims to explain causal relationships between the independent variables, which are perceived usefulness (PU), perceived ease of use (PEU), digital literacy, and technological experience. The dependent variable is the readiness to adopt digital accounting. Explanatory research is suitable because it addresses the "why" and "how" of a phenomenon by testing cause–and–effect relationships among variables (Bryman, 2016).

Population and Sample

The population of this study comprises all MSME actors in Kendari City operating in the trade, service, and manufacturing sectors. MSME owners or managers were selected as respondents because they are the primary decision-makers regarding technology adoption in business management and are thus considered to have the best understanding of readiness to adopt digital accounting applications (Thong, 1999).

The study involved 96 respondents, all of whom were MSME actors in Kendari City. This sample size was determined based on both practical considerations and methodological recommendations. According to Hair (2009), multiple linear regression analysis requires a minimum of 10 respondents per independent variable. As this study includes four independent variables, the minimum required sample size is 40; therefore, 96 respondents are sufficient. Furthermore, Cohen (1992) emphasized that to detect a medium effect at a significance level of 0.05 and a statistical power of 0.80, a sample size between 85 and 100 is adequate. Thus, the sample size in this study is appropriate for testing the hypotheses with a reliable degree of confidence.

A purposive-stratified sampling technique was employed, selecting respondents who met specific criteria (active MSME owners or managers) while also ensuring representation across the three main business sectors in Kendari. Purposive sampling was used to ensure that the respondents were directly relevant to the research objectives, while stratification ensured that the sample reflected sectoral diversity (Sekaran & Bougie, 2016).

Research Instrument

The primary instrument of this study was a structured questionnaire, developed based on indicators from the Technology Acceptance Model (Davis, 1989)

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and adapted from relevant prior studies, such as Thong (1999) on technology adoption in MSMEs and Al-Hattami & Almaqtari (2023) on digital literacy. The questionnaire employed a five-point Likert scale, where one indicated "strongly disagree" and five indicated "strongly agree."

The variables measured in this study include:

- Perceived Usefulness (PU): the extent to which respondents believe that digital accounting applications enhance performance.
- Perceived Ease of Use (PEU): the extent to which digital accounting applications are perceived as easy to understand and use.
- Digital Literacy: the respondents' ability to understand and operate digital technologies in support of business activities.
- Technological Experience: the respondents' prior experience in using digital applications or systems.
- Adoption Readiness: the respondents' intention and preparedness to implement digital accounting in their businesses.

Data Analysis

Data were analyzed using SPSS statistical software. The first stage included validity and reliability testing to ensure the quality of the instrument. Subsequently, multiple linear regression analysis was conducted to examine the influence of PU, PEU, digital literacy, and technological experience on MSMEs' readiness to adopt digital accounting. Multiple linear regression was chosen because it allows for the simultaneous examination of relationships between multiple independent variables and a single dependent variable (Hair, 2009). Statistical significance was assessed using the F-test for the overall model and the t-test for individual regression coefficients. A p-value of less than 0.05 was considered statistically significant at the 95% confidence level (Field, 2024).

The general form of the multiple linear regression model is expressed as follows:

$$BI = \beta 0 + \beta 1PU + \beta 2PEU + \beta 3LD + \beta 4PT + \varepsilon$$

Where:

BI = Behavioral Intention or Readiness to Adopt Digital Accounting Technology (dependent variable)

$\beta 0$ = constant (intercept)

$\beta 1$, $\beta 2$, $\beta 3$, $\beta 4$ = partial regression coefficients measuring the effect of each independent variable

PU = Perceived Usefulness

PEU = Perceived Ease of Use

LD = Literacy Digital

PT = Technological Experience

ε = error term

In addition, an Analysis of Variance (ANOVA) was employed to examine the differences in adoption readiness across MSME sectors, namely trade, services, and manufacturing. ANOVA was chosen because it enables the comparison of mean differences among more than two groups simultaneously (Field, 2024).

$$F = \frac{MS_{Between}}{MS_{Within}}$$

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Where:

$$MS_{Between} = \frac{SS_{Between}}{df_{Between}}$$

$$MS_{Within} = \frac{SS_{Within}}{df_{Within}}$$

Where:
SS Between = sum of squares between groups
SS Within = sum of squares within groups
df Between = k − 1, where k denotes the number of groups
df Within = N-k, where N represents the total sample size
MS Between = the mean square between groups
MS Within = the mean square within groups
F = the test statistic used to determine the significance of mean differences across groups

Post hoc tests, such as Bonferroni or Games-Howell, can be employed to identify which groups differ significantly from one another (Field, 2024; Tabachnick & Fidell, 2019).

RESULTS AND DISCUSSION

Results

Descriptive statistical analysis was conducted to provide an initial overview of respondents' responses to the research variables. The measures presented include the mean, minimum value, and maximum value for each research indicator. The results of the descriptive analysis are presented in Table 1 below:

Table 1. Descriptive Statistics

	n	Mean	Minimum	Maximum
LD1	96	3.6875	3	5
LD2	96	3.5208	3	4
LD3	96	3.6667	2	5
LD4	96	3.3438	2	5
PT1	96	2.9792	1	4
PT2	96	3.6563	2	5
PT3	96	3.3229	2	4
PT4	96	3.5417	2	5
PEU1	96	3.5313	3	5
PEU2	96	3.5417	3	5
PEU3	96	3.5313	3	5
PEU4	96	3.5417	3	5
PU1	96	3.4063	2	4
PU2	96	3.4896	2	4
PU3	96	3.5	3	4
PU4	96	3.5104	2	4
BI1	96	3.4271	2	5
BI2	96	3.5729	3	5
BI3	96	3.6146	3	5

Source: *Processed Data, SPSS 26*

Based on the descriptive analysis results in Table 1, it can be observed that all research variables have mean values falling within a relatively high range, between 3.3 and 3.6 on a five-point Likert scale. The indicator with the highest mean score is

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Behavioral Intention (BI3), with a value of 3.61, indicating that respondents demonstrate a positive tendency to adopt digital accounting applications. Conversely, the indicator with the lowest mean score is Technological Experience (TE1), with a value of 2.97. This finding illustrates that although respondents generally hold a favorable attitude toward the adoption of digital accounting applications, their experience in utilizing such technology remains relatively limited.

These findings are consistent with the broader context of MSMEs in Indonesia, which often face constraints in digital literacy and limited exposure to modern financial technologies. Rupeika-Apoga & Petrovska (2022) similarly emphasize that the lack of digital knowledge is frequently a primary barrier for small business owners in adopting technology-based accounting systems. Thus, it can be concluded that while there is considerable potential for enhancing the adoption of digital accounting applications, sustained efforts in user assistance and capacity building are still required to strengthen technological experience and utilization.

Validity and reliability analyses were conducted to ensure that the research instrument accurately and consistently measures the intended variables. The validity test employed the Pearson product-moment correlation between each item score and the total construct score. An item is considered valid if its significance value is below 0.05 and the correlation coefficient is positive. The results of the validity test are presented in Table 2.

Table 2. Validity Test

Indicator	Pearson Correlation	Sig. (2-tailed)	Explanation
LD1	0.847	0.000	Valid
LD2	0.774	0.000	Valid
LD3	0.823	0.000	Valid
LD4	0.786	0.000	Valid
PT1	0.750	0.000	Valid
PT2	0.825	0.000	Valid
PT3	0.812	0.000	Valid
PT4	0.828	0.000	Valid
PEU1	0.897	0.000	Valid
PEU2	0.828	0.000	Valid
PEU3	0.806	0.000	Valid
PEU4	0.851	0.000	Valid
PU1	0.837	0.000	Valid
PU2	0.816	0.000	Valid
PU3	0.789	0.000	Valid
PU4	0.795	0.000	Valid
BI1	0.865	0.000	Valid
BI2	0.723	0.000	Valid
BI3	0.726	0.000	Valid

Source: *Processed Data, SPSS 26*

Based on Table 2, all indicators of the research variables have significant correlation values at the 0.01 level. The highest correlation is shown by indicator PEU1 at 0.897, while the lowest correlation is found in indicator BI2 at 0.723. Nevertheless, all values are above 0.70, indicating that all items in the questionnaire are valid in measuring their respective constructs. Therefore, the instrument is suitable for further analysis.

Furthermore, a reliability test was conducted using Cronbach's Alpha to examine the internal consistency among the items of each variable. A variable is

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considered reliable if it has a Cronbach's Alpha value of ≥ 0.70. The results of the reliability test are presented in Table 3.

Table 3. Reliability Test

Variables	Cronbach's Alpha	Explanation
LD	0.819	Reliable
PT	0.811	Reliable
PEU	0.867	Reliable
PU	0.824	Reliable
BI	0.665	Reliable

Source: Processed Data, SPSS 26

Based on Table 3, the digital literacy (LD) variable obtained a Cronbach's Alpha value of 0.819, technological experience (TE) 0.811, perceived ease of use (PEU) 0.867, and perceived usefulness (PU) 0.824. All these values are above 0.80, indicating a very high level of reliability. The behavioral intention (BI) variable has a Cronbach's Alpha value of 0.665, slightly below the commonly accepted threshold of 0.70 (Kline, 1999). Nevertheless, this value is still acceptable for exploratory research, and therefore, the instrument is considered reliable. The implications of the validity and reliability tests in Tables 2 and 3 show that all indicators are valid and most variables demonstrate high internal consistency. Consequently, the research instrument can be confidently used in the subsequent stages of analysis, such as multiple linear regression and hypothesis testing.

Classic Assumptions

Prior to conducting the regression analysis, it is essential to ensure that the regression model satisfies the classical assumptions, which include tests for normality, multicollinearity, and heteroscedasticity. The normality test was conducted using the Kolmogorov–Smirnov method and further examined through visualization with the Normal P–P Plot of Regression Standardized Residuals, as shown in Figure 1 and Table 4.

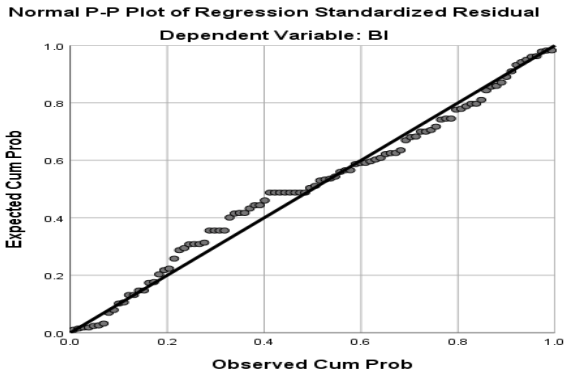

Figure 1. Normality Test

Source: Processed Data, SPSS 26

Table 4. Uji One-Sample Kolmogorov-Smirnov

		Unstandardized Residual
Normal Parameters	Mean	0.0000000
	Std. Deviation	0.47488870
Test Statistic		0.081
Asymp. Sig. (2-tailed)		0.131

Source: *Processed Data, SPSS 26*

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Based on Table 4, the significance value of the Kolmogorov–Smirnov test is 0.131, which is greater than 0.05. In addition, Figure 1 shows that the residual points are distributed along the diagonal line. These results indicate that the residuals are normally distributed, thereby fulfilling the normality assumption. Subsequently, a multicollinearity test was conducted to identify the presence of high correlations among the independent variables. The results of this test are presented in Table 5.

Table 5. Multicollinearity Test

Variables	Collinearity Statistics	
	Tolerance	VIF
LD	0.580	1.725
PT	0.274	3.653
PEU	0.354	2.823
PU	0.253	3.953

Source: Processed Data, SPSS 26

Table 5 shows that all independent variables have Variance Inflation Factor (VIF) values of less than 10 and tolerance values greater than 0.10. This indicates that there is no multicollinearity problem in the regression model. The heteroscedasticity test was conducted using two approaches: visualization through the residual scatterplot presented in Figure 2 and the Glejser test, as shown in Table 6.

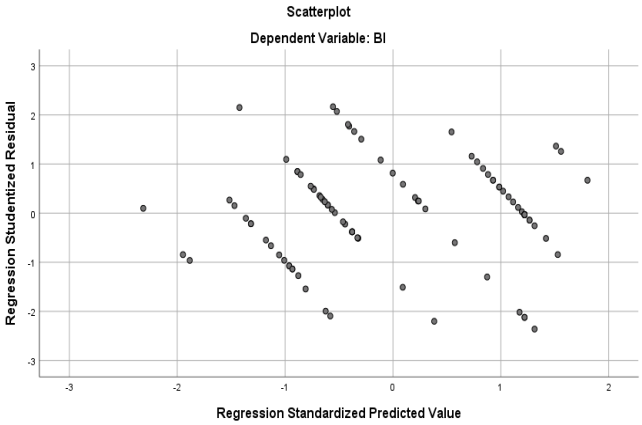

Figure 2. Heteroskedasticity Test

Source: Processed Data, SPSS 26

Table 6. Heteroskedasticity Test

Model	t	Sig.
Constant	0.901	0.370
LD	0.876	0.383
PT	-0.644	0.522
PEU	0.615	0.540
PU	-0.400	0.690

Source: *Processed Data, SPSS 26*

Based on Figure 2, the residual points are randomly dispersed without forming a specific pattern, while Table 6 shows that all independent variables have significance values greater than 0.05. These findings indicate the absence of heteroscedasticity, thereby confirming that the regression model satisfies the assumption of homoscedasticity. Overall, the results of the classical assumption tests presented in Table 4, Table 5, and Table 6, as well as the visualizations in Figure 1

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and Figure 2, demonstrate that the regression model fulfills the assumptions of normality, is free from multicollinearity, and does not exhibit heteroscedasticity. Therefore, the regression model is appropriate for use in multiple linear regression analysis and hypothesis testing.

Multiple linear regression analysis was employed to examine the influence of digital literacy (LD), technological experience (TE), perceived ease of use (PEU), and perceived usefulness (PU) on behavioral intention (BI) in adopting digital accounting. The first test was conducted using the F-test to evaluate the overall significance of the model simultaneously.

Table 7. F-test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	125.315	4	31.329	133.069	.000
	Residual	21.424	91	.235		
	Total	146.740	95			

Source: *Processed Data, SPSS 26*

Based on Table 7, the F-value is 133.069 with a significance level of 0.000 ($p < 0.001$). This indicates that the regression model is statistically significant, meaning that the independent variables (LD, TE, PEU, and PU) jointly influence the dependent variable (BI). Subsequently, the coefficient of determination is presented in Table 8.

Table 8. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.924[a]	.854	.848	.48521

Source: *Processed Data, SPSS 26*

Table 8 shows that the R^2 value is 0.854. This means that the four independent variables can explain 85.4% of the variation in behavioral intention to adopt digital accounting. In contrast, other factors outside the scope of this research model explain the remaining 14.6%.

The partial test was conducted using the t-test, and the results are presented in Table 9.

Table 9. T-test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.343	.479		4.894	.000
	LD	-.053	.033	-.086	-1.638	.105
	PT	.335	.043	.597	7.801	.000
	PEU	.075	.047	.107	1.587	.116
	PU	.248	.059	.336	4.218	.000

Source: *Processed Data, SPSS 26*

Based on Table 9, the technological experience (TE) variable has a significant effect on behavioral intention, with a beta coefficient of 0.597 ($p < 0.001$). Similarly, the perceived usefulness (PU) variable shows a significant effect, with a beta coefficient of 0.336 ($p < 0.001$). In contrast, digital literacy (DL) has a beta coefficient of –0.086 with a significance value of 0.105, and perceived ease of use (PEU) has a

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beta coefficient of 0.107 with a significance value of 0.116, indicating that neither variables significantly influence behavioral intention.

These results suggest that the readiness of MSMEs in Kendari to adopt digital accounting is more strongly determined by direct experience with technology and the belief that the technology provides tangible benefits. This finding is consistent with Mujalli et al. (2024) and Raj et al. (2024), who emphasize the importance of technological experience in strengthening trust in digital systems. Moreover, in line with the Technology Acceptance Model (Davis, 1989), perceived usefulness is shown to exert a more decisive influence than perceived ease of use, particularly when respondents have limited levels of digital literacy.

ANOVA analysis begins with a homogeneity of variance test to ensure that the data across MSME groups have equal variance. This test is essential because one of the fundamental assumptions of ANOVA is the homogeneity of variances. The results of the homogeneity test are presented in Table 10:

Table 10. Homogeneity of Variance Test

		Levene Statistic	df1	df2	Sig.
Skor	Based on Mean	1.652	5	90	.155
	Based on Median	1.153	5	90	.339
	Based on Median and with adjusted df	1.153	5	88.877	.339
	Based on the trimmed mean	1.665	5	90	.151

Source: *Processed Data, SPSS 26*

Based on Table 10, the results of the homogeneity test using Levene's Statistic show a significance value of 0.155 (> 0.05). This finding indicates that the variances among MSME groups are homogeneous. Therefore, the assumption of homogeneity is satisfied, allowing the ANOVA to be conducted to examine whether there are differences in readiness to adopt digital accounting among the groups.

Following the confirmation of homogeneity of variance, the analysis proceeded with the ANOVA test to assess the differences in the mean scores across MSME groups in terms of readiness to adopt digital accounting, as presented in Table 11:

Table 11. ANOVA

	Sum Of Squares	df	Mean Square	F	Sig.
Between Groups	2.224	5	.445	2.839	.020
Within Groups	14.101	90	.157		
Total	16.325	95			

Source: *Processed Data, SPSS 26*

Based on Table 11, the ANOVA results show an F-value of 2.839 with a significance level of 0.020 (< 0.05). This indicates that there are significant differences in the readiness to adopt digital accounting among MSME groups. In other words, not all MSME groups are at the same level of readiness; instead, there are significant variations across groups.

The analysis was then extended with a post hoc test using the Bonferroni method to determine which groups exhibited significant differences. This test aims to identify the specific group pairs that differ significantly in their readiness to adopt digital accounting. The post hoc test results are presented in Table 12:

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Table 12. Uji Post Hoc

(I) Group	(J) Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Group 1	Group 2	.17273	.17295	1.000	-.3488	.6943
	Group 3	.51857	.19506	.139	-.0697	1.1068
	Group 4	.44151*	.13647	.026	.0300	.8530
	Group 5	.37571	.19506	.859	-.2125	.9639
	Group 6	.40000	.18775	.538	-.1662	.9662
Group 2	Group 1	-.17273	.17295	1.000	-.6943	.3488
	Group 3	.34584	.19138	1.000	-.2313	.9230
	Group 4	.26878	.13115	.650	-.1267	.6643
	Group 5	.20299	.19138	1.000	-.3741	.7801
	Group 6	.22727	.18392	1.000	-.3274	.7819
Group 3	Group 1	-.51857	.19506	.139	-1.1068	.0697
	Group 2	-.34584	.19138	1.000	-.9230	.2313
	Group 4	-.07706	.15918	1.000	-.5571	.4030
	Group 5	-.14286	.21158	1.000	-.7809	.4952
	Group 6	-.11857	.20486	1.000	-.7363	.4992
Group 4	Group 1	-.44151*	.13647	.026	-.8530	-.0300
	Group 2	-.26878	.13115	.650	-.6643	.1267
	Group 3	.07706	.15918	1.000	-.4030	.5571
	Group 5	-.06580	.15918	1.000	-.5458	.4142
	Group 6	-.04151	.15013	1.000	-.4943	.4112
Group 5	Group 1	-.37571	.19506	.859	-.9639	.2125
	Group 2	-.20299	.19138	1.000	-.7801	.3741
	Group 3	.14286	.21158	1.000	-.4952	.7809
	Group 4	.06580	.15918	1.000	-.4142	.5458
	Group 6	.02429	.20486	1.000	-.5935	.6420
Group 6	Group 1	-.40000	.18775	.538	-.9662	.1662
	Group 2	-.22727	.18392	1.000	-.7819	.3274
	Group 3	.11857	.20486	1.000	-.4992	.7363
	Group 4	.04151	.15013	1.000	-.4112	.4943
	Group 5	-.02429	.20486	1.000	-.6420	.5935

Source: *Processed Data, SPSS 26*

Based on Table 12, the post hoc test results indicate that a significant difference occurs only between Group 1 and Group 4, with a significance value of 0.026 (< 0.05). This suggests that although the ANOVA identified overall differences among the groups, significant variation exists only between certain groups, while others tend to exhibit relatively similar levels of readiness.

Overall, the results of the ANOVA and post hoc test confirm that the readiness of MSMEs to adopt digital accounting is not uniform, with significant differences appearing only in specific groups. This finding is consistent with Thong (1999) and Duran & Castillo (2023), who emphasize that differences in business sectors or group characteristics can influence the degree of technology adoption readiness. Factors such as operational needs, business complexity, and resource support are key determinants of MSMEs' preparedness to transition to digital accounting systems.

Discussion

The findings of this study confirm that the primary factors driving readiness for the adoption of digital accounting among MSMEs in Kendari are technological experience and perceived usefulness. This indicates that the more frequently entrepreneurs interact with technology, the greater their likelihood of adopting digital accounting applications. These results reinforce the Technology Acceptance Model (TAM), which highlights the role of perceived usefulness in influencing the intention to use technology (Davis, 1989; Venkatesh & Davis, 2000). In contrast, digital literacy and perceived ease of use were not found to have significant effects. This can be interpreted to mean that limited technical skills do not necessarily hinder

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MSMEs from adopting applications, if they perceive practical benefits from their use. This finding aligns with Oliveira et al. (2016), who suggest that technological experience can compensate for low digital literacy, particularly in the early stages of digitalization.

The ANOVA results further reveal significant differences among MSME groups, particularly between Group 1 (Fashion/Clothing/Confectionery) and Group 4 (Culinary/Food & Beverage). The fashion sector demonstrated a higher level of readiness compared to the culinary sector. This can be attributed to the highly competitive and trend-driven nature of the fashion industry, where businesses often need to update stock and manage product variations, making digital accounting systems essential for inventory management and reporting. Conversely, the culinary sector remains dominated by daily cash-based transactions with simple bookkeeping practices, which reduces the urgency for digital accounting adoption (Saleh & Jumarding, 2025). Although the post hoc analysis did not identify significant differences in other sectors, the average trends indicate interesting patterns. Group 2 (Creative Industry) tended to exhibit relatively high readiness levels, though still below fashion. This is likely due to the nature of the creative industry, which often intersects with digital technology in both production and marketing, making digital accounting applications part of business efficiency and competitive advantage (Hanafi *et al.,* 2023).

Group 3 (Services: salons, laundry, repair, etc.) demonstrated moderate levels of adoption readiness. Service-sector MSMEs generally have simpler transaction flows, with digital record-keeping becoming necessary primarily when businesses expand to medium scale. This aligns with findings on the adoption of cloud-based accounting systems in retail businesses (including services), which enhance operational efficiency and financial reporting accuracy. However, digital literacy and infrastructure readiness remain key challenges (Syafaruddin *et al.,* 2024).

Group 5 (Automotive: workshops, spare parts, etc.) displayed readiness trends similar to those of the service sector. While not statistically significant in the post hoc test, adoption readiness in this sector can be explained by the high frequency of spare part transactions and repair services, which require detailed record-keeping and inventory management. Nevertheless, limited accounting skills and the narrow use of specialized digital applications in the automotive sector remain barriers. This is consistent with studies on cloud accounting adoption in Indonesian SMEs (using the TOE framework), which emphasize that organizational context—including human resource capacity—significantly affects technology adoption (Permatasari *et al.,* 2025).

Meanwhile, Group 6 (General Trade: grocery stores, wholesalers, retailers) occupied a mid-level position, with readiness trends slightly higher than those in the culinary sector. The general trade sector is characterized by routine and high-frequency transactions, making digital accounting important for monitoring inventory and managing profit margins. Research has shown that digital applications and technology-based financial management systems can improve operational efficiency, record transparency, and decision-making among small and medium-sized retail MSMEs. However, technology adoption in this sector remains contingent on business size, capital capacity, and access to devices and training (Romadhona *et al.,* 2023; Sa'diyah & Eferyn, 2024).

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These results confirm that although significant differences were observed only between the fashion and culinary sectors, the trends across groups indicate that sectors with dynamic markets, intense competition, and more complex transactions tend to exhibit higher readiness for digital accounting adoption compared to sectors with simpler, cash-based transaction patterns.

CONCLUSION

This study aimed to analyze the factors influencing the readiness of Micro, Small, and Medium Enterprises (MSMEs) in adopting digital accounting technology by employing an extended Technology Acceptance Model (TAM) framework. Based on the analysis of data collected from 96 MSME respondents in Kendari City, several key findings can be drawn. First, the variables of technological experience and perceived usefulness (PU) have a significant influence on the readiness to adopt digital accounting technology. These finding highlights that prior experience with technology and the belief in the practical benefits offered by digital accounting applications are critical drivers of adoption. Second, digital literacy and perceived ease of use (PEU) were found to have no significant effect. This suggests that limited digital literacy or perceptions of ease do not constitute significant barriers to adoption, provided that MSME actors already have prior experience or believe in the tangible benefits of the technology. Third, the ANOVA analysis revealed differences in the level of readiness among MSME sectors, although statistical significance was only evident in specific groups. This indicates that sector-specific characteristics contribute to variations in readiness, particularly regarding financial recording needs, technological engagement, and operational complexity. This study reaffirms the importance of technological experience and perceived usefulness as key determinants of MSMEs' readiness to adopt digital accounting. These findings also enrich the literature by highlighting the importance of extending TAM to include technological experience within the Indonesian MSME context.

Based on the research findings, several recommendations can be made. From a practical standpoint, local governments and relevant institutions should design digital accounting training programs that are hands-on and application-oriented. Such an approach ensures that MSME actors not only acquire theoretical understanding but also gain direct experience in operating digital accounting applications. Developers of digital accounting applications are advised to focus their promotional strategies on highlighting concrete benefits, such as improved access to financing, time efficiency, and enhanced accuracy in financial reporting, thereby strengthening user trust. For MSME owners, adopting simple applications can be a strategic first step, as gradual experience will increase comfort and open opportunities for more advanced applications in the future. For future research, it is recommended to expand the geographical coverage and include a larger sample size to enhance the generalizability of the findings. Additionally, further studies could incorporate other variables, such as organizational support, cost factors, and external influences, that may shape the readiness of MSMEs to adopt digital accounting technology. In doing so, the development of technology adoption models for MSMEs will become more comprehensive and aligned with the dynamic context of Indonesia's economy.

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