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Performance improvement through digital accounting for MSME sustainability

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ABSTRACT

Micro, Small and Medium Enterprises (MSMEs) play a strategic role in the Indonesian economy, but still face various challenges, especially in financial management and utilization of digital accounting technology. This study aims to analyze the effect of improving performance and utilizing digital accounting on the sustainability of MSMEs in Cirebon City. Using a quantitative approach, respondents were taken from the culinary field and the fashion field. The subjects used for this study were 30 respondents (50% in the culinary field and 50% in the fashion field), the data were collected through distributing questionnaires to MSME players and analyzed using multiple regression and T-test. The results of the research conducted show that improving MSME performance has a significant effect on the sustainability of MSMEs with a contribution of 97.1%, while on the other hand digital accounting does not show a significant effect partially on the sustainability of MSMEs. However, simultaneously the two variables explain 94.9% in the sustainability of MSMEs. This finding is different from previous findings because digital accounting is not significant, the main problem that arises is due to the lack of socialization and training in the use of digital accounting, infrastructure limitations, and other constraints such as on the internet. This study emphasizes the importance of performance improvement as the key to the sustainability of MSMEs and the need for a strategic approach in the implementation of digital accounting. The study recommends training and technical support to improve the effectiveness of digital accounting in supporting MSME competitiveness.

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Introduction

Micro, Small and Medium Enterprises (MSMEs) in Indonesia serve as the main source of economic income for most individuals in society and play an important role in providing employment opportunities, especially for individuals with minimal education and skills. The condition and importance of MSMEs has a crucial contribution to the Indonesian economy, absorbing around 89.2% of the overall workforce and creating 99% of the total employment opportunities in Indonesia. Not only that, this sector contributes as much as 60.34% to the country's Gross Domestic Product (GDP), 14.17% of total exports, and 58.18% of overall investment in Indonesia. The government recognizes and protects MSMEs, in accordance with regulations contained in Law No. 20/2008, which regulates the management and improvement strategies of MSMEs, whose existence is considered to play a role in mapping the economy so that it reaches remote areas throughout Indonesia.

However, MSMEs also face various challenges, including constraints in capital as well as digital accounting, which affect the sustainability of their businesses (Anggara and Purnamawati 2023) .

In facing the rapidly growing era of digitalization, MSMEs in Indonesia are still grappling with various obstacles, especially in the implementation of digital accounting systems. Although digital transformation in accounting promises various benefits such as operational efficiency, increased accuracy of financial records, and ease of accessing financing, the process of adopting this technology has not gone smoothly among MSME players. One of the most crucial obstacles is the perception of the cost and complexity of digital accounting systems.

In the era of digitalization, digital accounting is one of the most important factors. First, digitization has transformed traditional accounting methods into digital formats, which can enable financial information and reports to be generated with a higher level of accuracy, while supporting more time-efficient processes. Second, digitization reduces the volume of manual work, so that accountants can focus their work on more innovative and strategic activities, which in turn supports management in strengthening competitive advantages and creating added value for the company. Accounting digitization can increase efficiency and reduce costs for MSMEs by providing more accurate data and supporting profitability and productivity (Anjarwati et al. 2023) .

Table1 Micro Small and Medium Enterprises (MSMEs) by sector in 2021

Description	Culinary Field	Fashion Sector	Education Sector	Automotive Field	Argobusiness Field	Internet Technology Field	Other fields
Number of Micro Businesses							
Kejaksan	155	16	0	2	0	5	70
Weak Wungkuk	62	0	0	2	0	0	41
Harjamukti	428	78	0	11	0	0	85
Pekalipan	200	20	0	0	0	0	112
Kesambi	57	15	1	0	0	0	30
Number of Small Businesses							
Kejaksan	12	4	0	0	0	3	10
Weak Wungkuk	8	2	0	16	3	2	30
Harjamukti	101	33	3	15	2	2	163
Pekalipan	5	0	0	29	0	1	44
Kesambi	11	53	0	3	2	2	34
Number of Medium Enterprises							
Kejaksan	18	9	0	0	0	62	28
Weak Wungkuk	10	2	1	5	2	0	28
Harjamukti	2	0	0	4	0	0	15
Pekalipan	1	0	0	0	0	0	14
Kesambi	5	1	0	0	2	0	14

Source: Office of Cooperatives of Small, Medium Enterprises, Trade and Industry 2021

Based on data from the Cirebon City Cooperative Office of Small, Medium Enterprises, Trade and Industry, it shows that the characteristics of MSME businesses in terms of business type, business scale and distribution area, it is known that MSMEs in Cirebon City are spread across five sub-districts, with a dominant movement in the culinary sector, namely 902 micro businesses, 137 small businesses and 54 medium-sized businesses, making the most sectors in all business scales. This shows that the culinary sector is still the backbone of MSME activities in Cirebon City. In addition, fashion and other service businesses also occupy a sizable proportion, accounting for 129 micro and 93 small businesses respectively for fashion, and a total of 338 micro and 281 small businesses for other categories, including retail trade and household services. In terms of technology adoption, although the number of businesses in the internet technology sector is still limited, it has started to emerge in the medium-sized business category with 62 units, all of which are located in Kejaksan sub-district. This is an early indication that digital transformation is starting to penetrate medium-scale MSMEs, although it is not yet evenly distributed. Harjamukti sub-district is recorded as the area with the highest number of MSMEs, especially at the micro and small business scale, which reflects the economic potential of this area as a center for MSME growth. Meanwhile, Pekalipan and Kesambi sub-districts also show significant contributions, although in more varied business categories. The diversity of business types, business scales, and regional distribution is important to note because the demographic conditions of MSMEs can affect their adaptability to technologies such as digital

accounting, as well as being the basis for understanding the business sustainability factors further examined in this study.

The urgency of this research is to improve MSME performance and the impact on business sustainability. Digital accounting is an essential skill for MSME players in managing business finances effectively, including in making investment decisions, risk management, and optimizing financial resources. Meanwhile, digital accounting offers a modern approach that improves the efficiency and accuracy of financial recording, thus improving MSMEs to have better financial transparency. By understanding the optimal application of both aspects, MSMEs can improve their competitiveness and strengthen business sustainability in the face of growing economic and digitalization challenges. The novelty of this research is to conduct repeat research using performance improvement as variable X1, digital accounting as variable X2 on the sustainability of MSMEs as variable Y in different objects and locations.

This research is important to conduct in order to provide a more comprehensive understanding of the sustainability factors of MSMEs in the digital era. This study aims to: 1) whether performance improvement affects the sustainability of MSMEs, 2) whether the use of digital accounting affects the sustainability of MSMEs; and 3) assess whether the two variables affect the sustainability of MSMEs. The findings of this study are expected to be useful and contribute to the development of literature in the field of digital accounting, and local governments can provide training in supporting the sustainability of MSMEs in the digital era

Method

This research uses a quantitative approach with descriptive and inferential research types. This research was conducted in April 2025 in Cirebon City, with the population in this study being all micro, small and medium enterprises (MSMEs) who are actively running their businesses and have had experience using digital accounting systems for at least one year. The sample in this study were 30 respondents selected using purposive sampling technique. For the criteria of MSME actors, namely: 1) who have been operating for at least one year, 2) use a digital-based financial recording system, 3) can provide the information needed.

The data source used in this study is primary data, obtained through distributing questionnaires distributed directly to respondents in printed form. The questionnaire is compiled and distributed based on indicators that have been tested for validity and reliability. Each variable consists of 15 questions, using a 5-point Likert scale (strongly disagree, disagree, undecided, agree, and strongly agree). Each respondent was given 5 minutes to fill out the questionnaire. The data collected was then analyzed using IBM SPSS Statistics software version 25. The analysis technique begins with validity and reliability tests, which are then followed by classical assumption tests which include normality tests and heteroscedasticity tests. Multiple linear regression models are used to analyze the relationship between more than one independent variable (X) and the dependent variable (Y). The coefficient of determination test is to see the contribution in explaining the dependent variable, and there is a t-test to determine the significance of the influence of each variable. Therefore, the results of this study cannot be generalized to the entire population of MSMEs in Indonesia.

Results and Discussions

Results

The results of this study indicate that all respondents have met the predetermined requirements to be used as research samples. Respondents are MSME players in Cirebon City, from existing data in 2021 there are more than 2,206 MSMEs in Cirebon City. First, respondents were taken from the culinary field. Second, from the fashion sector. The subjects used for this study were 30 respondents, each of which amounted to 50% (50% culinary and 50% fashion). The main objective in processing this data is to find out how many MSMEs use digital accounting in their business.

The validity test aims to ensure that each question item on the questionnaire really measures what should be measured. In this study, validity was tested using Pearson correlation (r count) and compared with r table of 0.361 (at N = 30, $\alpha = 0.05$). The results of this test indicate that all items on the variables of MSME Performance Improvement (X1), Digital Accounting (X2), and MSME Sustainability (Y) have a value of r count> r table, which ranges from 0.672 to 0.942, which means that all of these items are declared valid. This also shows that all instruments used have good measuring power and are able to adequately present the construct under study.

This reliability test aims to see whether the instrument provides stable results if used repeatedly. Reliability testing in this study was carried out using the Cronbach Alpha Technique, with the criteria if the Alpha value> 0.6. After the data collection stage and validity test, the reliability test was carried out with the following results.

Table2 Reliability Test

Reliability Statistics	
Alpha Cronbach	N Number of Items
.986	45

Source: Data processed in 2025

Reliability test is conducted to assess the internal consistency of each item in a measurement instrument. The test uses the Cronbach's Alpha value with a minimum eligibility standard of 0.6 according to Nunnally (1994). The test results show that the Cronbach's Alpha value is 0.986 which means it is far from above the minimum threshold. This value also indicates that the research instrument is highly reliable, and consistent if used again in a similar context. Thus, the questionnaire instrument is suitable for data collection in this study.

With the fulfillment of the normality assumption, the results of further statistical analysis can be considered valid and can be interpreted more accurately to determine whether the data has a normal distribution, a normality test can be carried out using the One-Sample Kolmogorov-Smirnov Test method on the residual value of the equation model.

Table 3 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residuals
N		30
Parameter Normala,b	Means	.0000000
	Standard Deviation	5.51806726
Most Extreme Difference	Absolute	.087
	Positive	.072
	Negative	-.087
Test Statistic		.087
Asymptomatic Sig. (2-tailed)		.200c,d

Source: Data obtained in 2025

The normality test aims to see if the residual data is normally distributed, which is the main requirement in parametric linear regression. Based on the results of this test, the Asymp. Sig (2-tailed) value of 0.200 which is greater than the significance limit of 0.05. Where this indicates that the residual data is normally distributed, so that it finally qualifies for regression analysis.

Table 4 Heteroscedasticity Test

Coefficient						
		Unstandardized Coefficient		Standardized Coefficient		
Model		B	Standard Error	English	T	Signature.
1	(Constant)	4,564 years	2.120		2.153	.040
	Improving MSME Performance	-.083	.082	-.394	-1.012	.320
	Accounting_Digital	.076	.074	.399	1.026 people	.314

a. Dependent Variable: ABS_RESD

Source: Data obtained in 2025

This test aims to involve whether there is an inequality of residual variance (heteroscedasticity) between observations. This test is carried out using the Glejser Test method, with the criteria that if the significance value is> 0.05, then this does not occur heteroscedasticity. The test results show that the MSME Performance Improvement variable has a sig value of 0.314, both of which are greater than 0.05. Which means that there is no indication that heteroscedasticity, and the assumptions of this model are met.

Based on the results of multiple linear regression analysis, a constant value of 0.292 was obtained. This means that if all independent variables in the model are considered to be zero, the value of MSME sustainability is estimated at 0.292 units. Although in practice the zero value of these variables rarely occurs in real terms, this constant still provides an initial description of the basic position of MSME sustainability without the influence of the independent variables. The MSME Performance Improvement variable (X1) has a regression coefficient

of 0.971. This indicates a positive relationship between MSME Performance Improvement and MSME Sustainability. This means that every one unit increase in MSME performance is expected to increase MSME sustainability by 0.971 units, assuming other variables remain constant. The standardized coefficient (Beta) of 0.877 indicates that this variable has the most dominant influence in the model. Meanwhile, the Digital Accounting variable (X2) has a regression coefficient of 0.082 and a standardized coefficient value (Beta) of 0.081. This means that there is a positive relationship between Digital Accounting and MSME Sustainability, where every one unit increase in the use of digital accounting is expected to increase the sustainability of MSMEs by 0.082 units.

Table 5 Multiple Linear Regression Tests

Coefficient					
		Unstandardized Coefficient		Standardized Coefficient		
Model		B	Standard Error	English	T	Signature.
1	(Constant)	.292	3.602		.081	.936
	Improving MSME Performance	.971	.139	.877	7.007	.000
	Digital Accounting_Digital	.082	.126	.081	.647	.523
a. Dependent Variable: Sustainability_UMKM						

Source: Data obtained in 2025

Thus, it can be concluded that among the two independent variables tested, Improved MSME Performance has the greatest influence on MSME sustainability. Therefore, focusing on improving MSME performance, both in terms of productivity, efficiency, and competitiveness, is a strategic key in supporting the overall sustainability of MSME businesses.

Table 6 Regression Coefficients

Coefficient						
		Unstandardized Coefficient		Standardized Coefficient		
Model		B	Standard Error	English	T	Signature.
1	(Constant)	.292	3.602		.081	.936
	Improving MSME Performance	.971	.139	.877	7.007	.000
	Digital Accounting_Digital	.082	.126	.081	.647	.523
a. Dependent Variable: Sustainability_UMKM						

Source: Data processed in 2025

Based on the t test results displayed in the coefficient table, it is known that the MSME Performance Improvement variable (X1) has a t value of 7.007 with a significance value of 0.000. Because the significance value is less than 0.05 and the t count is greater than the t table, it can be concluded that this variable has a significant effect on MSME Sustainability. This means that the improvement of MSME performance is partially able to make a real contribution to the sustainability of MSMEs. Thus, the first hypothesis (H1) which states that Improved MSME Performance has a positive effect on MSME Sustainability is accepted. Meanwhile, the Digital Accounting variable (X2) has a calculated t value of 0.647 with a significance value of 0.523. Since the significance value is greater than 0.05 and the t-statistic is smaller than the t-table, it can be concluded that this variable has no significant effect on MSME Sustainability. This means that in the context of this study, the use of digital accounting has not been a determining factor in supporting the sustainability of MSMEs. Therefore, the second hypothesis (H2) which states that Digital Accounting has an effect on MSME Sustainability is rejected.

Table 7 Determinant Coefficient

Model Summary				
Model	R	R Square	Adjusted Squared R	Standard Error of Estimation
1	.949a	.900	.893	5.71879
Predictors: (Constant), Digital Accounting, Improved_KM Performance				
b. Dependent Variable: Sustainability of SMEs				

Source: Data processed in 2025

Based on the results of multiple regression analysis, the R Square value is 0.900 and the Adjusted R Square value is 0.893. This value indicates that the combination of the variables of Improving MSME Performance and Using Digital Accounting is able to explain 89.3% of the variance in MSME Sustainability. The remaining 10.7% of which is explained by other factors outside this research model. This interpretation indicates that although Digital Accounting is partially insignificant, when combined with Performance Improvement, both still contribute large variables in explaining MSME Sustainability. Thus, this model has a very high explanatory power and is relevant to describe the relationship between the variables studied.

Discussion

The regression model in this study shows an Adjusted R^2 value of 0.893 or 89.3%, which is statistically very high and indicates that this model is able to explain 89.3% of the variation in MSME sustainability. However, this overly high determination number needs to be academically criticized. In social research, Adjusted R^2 above 80% is rare without any contribution from variables outside the model. Therefore, this result raises the assumption that there may be significant contributions from external factors that are not included in the model, which needs to be discussed to enrich the scientific interpretation and prevent overfitting bias.

Some relevant external factors that have the potential to influence the sustainability of MSMEs include: access to capital, financial literacy, government policy support, distribution and marketing networks, and local digital infrastructure readiness. Studies such as (Anggara and Purnamawati 2023) and (Najmuddien and Firmansyah 2023) show that managerial training and easy access to capital from the government are helpful in maintaining MSME sustainability. Thus, it is important to realize that the sustainability of MSMEs is the result of a complex interaction between internal capabilities and external dynamics, not merely the influence of two variables as analyzed in this model.

The partial test results (t test) show that the variable MSME Performance Improvement (X1) has a significant effect on business sustainability, with a t value of 7.007 and a significance of 0.000. The regression coefficient of 0.971 and beta of 0.877 make this variable the dominant factor. These results show that the sustainability of MSMEs is strongly influenced by their operational efficiency, ability to innovate, and internal productivity. However, it is important to realize that these performance improvements are often also influenced by training, experience, and capital, which were not used as variables in this study.

In contrast, the Digital Accounting variable (X2) had no statistically significant effect ($t = 0.647$; sig. = 0.523). This discrepancy is different from some previous studies, such as (Pasaribu, Mansur, and Erwati 2025) , which found a significant effect of financial system digitization on small business sustainability. This insignificance can be explained by contextual factors: limitations in digital literacy, education level of MSME owners, and low utilization of digital accounting features for decision-making. Field observations show that most MSME owners only use accounting applications for basic record-keeping, not for financial statement analysis or strategic decision-making. In fact, some actors continue to double record manually as a backup if digital data is lost, reflecting limited trust in digital systems.

This difference is also likely to be influenced by age segments and regions. Some MSME players above 40 years old are still reluctant to switch to digital systems and tend to rely on experience or family assistance in record-keeping. In contrast, younger actors show better adoption of technology. This indicates that there is an unaddressed digital divide, and it is important to investigate further.

As a practical implication, the findings suggest the need for more applicable interventions from stakeholders. First, local governments and supporting institutions need to provide field practice-based digital accounting training, for example with demonstrative methods, use of local languages, and simple and relevant application features. Second, financial institutions can provide digital performance-based incentives, such as providing soft loans to MSMEs that have neat and complete digital financial reports. Third, systemic financial and digital literacy programs can be designed to bridge the digital divide, especially for middle-aged and older MSME players who are not accustomed to using technology.

Conclusions

Based on the results of research conducted on MSMEs in Cirebon City, it can be concluded that improving MSME performance has a positive and significant effect on the sustainability of MSMEs, while digital accounting does not have a positive and significant effect partially. However, simultaneously the two variables explain the sustainability of MSMEs by 94.9%. This finding confirms that performance improvement is a more dominant factor in maintaining the sustainability of MSMEs, while the use of digital accounting requires strengthening in terms of literacy and support so that the benefits can be felt optimally.

However, it should be noted that this study has several limitations that could affect the suitability of the results to a broader setting. First, the sample size of only 30 respondents may not accurately represent the overall situation of small and medium enterprises. Second, since the study only focused on Cirebon City, the results may not apply to small and medium enterprises in other areas with different conditions. Third, the data was obtained through a questionnaire, so there is a possibility that respondents influenced their answers based on perceptions.

Therefore, it is highly recommended for MSME players to continue to improve business efficiency and productivity, and start using digital accounting technology with broader advanced training and assistance from the government or related institutions, so that MSME players are able to adapt to technological developments and maintain their business sustainability in the digital era.

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