

Digital Accounting Innovation for SMEs: The Role of Smita Akuntansi in Supporting Financial Management for Gen Z Entrepreneurs

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a significant role in Indonesia's economic growth; however, many still face challenges in financial management due to limited accounting literacy and a tendency to mix personal and business finances. Digital accounting innovation offers an opportunity to improve financial recording and reporting practices, especially among Gen Z entrepreneurs who are more adaptive to technology. This study examines the influence of perceived usefulness and perceived ease of use on the behavioral intention to use the Smita Akuntansi Mikro application, based on the Technology Acceptance Model (TAM). Using a quantitative approach with 50 Gen Z MSME respondents, data were collected through a survey and analyzed using linear regression. The results show that both perceived usefulness and ease of use have a positive and significant effect on the intention to use Smita Akuntansi Mikro, with the model explaining 76% of the variation in usage intention. These findings indicate that simple interface design and clear financial benefits increase users' willingness to adopt digital accounting tools. Thus, Smita Akuntansi Mikro has strong potential to improve financial literacy, discipline, and business sustainability among young MSME entrepreneurs.

INTRODUCTION

MSME actors in Indonesia are currently facing various market dynamics that are constantly changing amidst a global atmosphere impacting the economy and business resilience. Competition comes not only from similar businesses but also from small and medium-sized enterprises and the growing digital platforms that are increasingly becoming a preferred transaction option. Changes in market trends, technology, and consumer behaviour are happening so quickly that they demand continuous adaptation. If they don't adapt, MSME actors can lose market share and reduce the competitiveness of their businesses. Therefore, understanding and responding to the dynamics of the business environment is an important step in maintaining business sustainability.

MSMEs are one of the economic strengths capable of growing evenly across various regions despite facing various competitive challenges and the ability to maintain business existence. Its contribution to job creation and improving welfare is quite significant. However, despite the frequent business fluctuations and problems, this did not prevent the emergence of new MSMEs with innovative solutions for products, services, and business models. This condition leads to increasingly fierce competition, forcing established MSMEs to maintain and

improve the quality of their businesses. Without the right strategy, many MSMEs struggle to survive amidst the rapid waves of new innovation.

The problems faced by MSMEs are not only marketing and innovation issues, but also complexities in financial management. Many business owners still lack adequate financial literacy to support business decision-making. One example of low financial literacy is the inconsistent application of the principle of separating business finances from personal finances. This condition results in inaccurate financial records that are difficult to monitor. Therefore, improving financial literacy becomes an important factor in strengthening the foundation of businesses and supporting the sustainability of MSMEs in the digital economy era. The development of digital technology presents new opportunities for MSMEs to overcome obstacles in financial recording and management. One of the tools that utilises technology is web-based accounting software. Essentially, this tool is designed to help micro and small businesses automatically manage transactions and reports. Smita Akuntansi Mikro can be an alternative digital solution that is easily accessible through computer devices and smartphones. The framework for this research is based on the Technology Acceptance Model (TAM), which states that perceived usefulness and ease of use determine technology acceptance. Then, the concept of financial literacy, which emphasises the importance of separating business and personal finances for the sustainability of MSMEs (Fitria et al., n.d.). This illustrates that the application can help MSME actors easily and systematically separate their finances. Thus, microseismic accounting has the potential to improve financial literacy and the effectiveness of financial management for MSMEs, particularly among Generation Z, who are familiar with technology.

Effectiveness of use is one of the main priorities so that technology can contribute to financial record-keeping activities. Many small business owners have limited time and minimal knowledge of accounting or bookkeeping, making it difficult for them to prepare accurate financial statements. This condition demands application functionality that is not only feature-rich but also easy to understand without in-depth technical expertise. Smita Micro Accounting offers convenience in recording transactions and preparing accountable financial statements that are accessible online from any device. Based on this, this research is important to analyse how the reception and benefits of the Smita Akuntansi Mikro application are for young MSMEs/Generation Z, so that it can serve as a reference for the development of digital accounting innovations in Indonesia and increase financial literacy.

This research aims to address the challenges of financial literacy and technology adoption among young MSMEs. By examining the perceptions and intentions of using the Smitakuntansimikro application, this study can contribute to the development of inclusive, efficient, and sustainable digitalisation strategies that support financial accounting within the Indonesian entrepreneurial ecosystem. Problem Formulation such as how does the perceived usefulness and ease of use influence the intention to use smitakuntansi micro in supporting the digitalisation of accounting for Gen Z MSMEs. Then research Objectives to

analyse the influence of perceived usefulness and ease of use on the intention to use smitakuntansi mikro in supporting accounting digitalisation for Gen Z MSMEs.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Accounting Digitalisation and Financial Motivation in SMEs & Gen Z Entrepreneurs

Accounting is a fundamental pillar in business management because it serves as a financial information system that provides relevant data for decision-making. For new businesses, especially MSMEs, good accounting records help business owners understand their financial condition, manage cash flow, and plan business strategies. However, many MSME actors face obstacles due to limited understanding of accounting and a tendency to mix personal finances with business, leading to inaccurate record-keeping and hindering business sustainability.

Accounting literacy is an essential basic competency for MSME actors to ensure the sustainability of their businesses. Attention to good financial aspects encourages business owners to be more disciplined in managing cash flow, separating personal and business finances, and systematically preparing financial statements (Maswin & Sudrajad, 2023). However, in reality, most MSMEs in Indonesia still do not keep regular and accurate books due to limited accounting knowledge (Perdana et al., 2024). The lack of accurate record-keeping makes it difficult to measure business performance, access formal financing, and create long-term business plans.

Understanding accounting goes beyond just recording transactions; it also includes preparing income statements, balance sheets, and cash flow statements, which can serve as a basis for decision-making. The digitalisation of accounting, such as the Smitakuntansimikro application, can be a solution to improve accounting literacy for MSMEs. With a simple interface and automation features, business owners without an accounting background can still do their bookkeeping more easily, thus increasing the transparency and accountability of their business finances.

The development of digital technology brings opportunities to address these challenges through the digitalisation of accounting. Digitalisation allows accounting systems to be managed automatically, more accurately, and easily accessible at any time. The use of digital accounting applications increases efficiency and transparency in financial management, thus supporting managerial processes in business planning, control, and evaluation (Devira Larasati et al., 2023). Various conveniences are offered through the utilisation of technology, as it provides an alternative that can increase business owners' awareness of keeping financial records. The accumulated workload from already managing production is one of the reasons that can make business owners unwilling to record their business finances, especially manually. Especially since there's a risk if you've already recorded in a book but your financial record book is lost or you forget where you put it. Therefore, with the application, the working method can become more flexible. For MSME

actors, including Generation Z as part of the business community, who are familiar with digitalisation, accounting applications also become a financial motivation to be more disciplined in recording finances. This generation is already accustomed to using technology in various activities, making web-based accounting applications more readily accepted. Access to real-time financial data helps them make faster and more accurate decisions, while also strengthening business competitiveness amidst tight market dynamics.

In addition, the financial motivation that arises from using digital accounting applications not only improves financial literacy but also expands access to formal financing and drives growth (Devira Larasati et al., 2023). MSMEs with digital record-keeping are more easily trusted by investors and financial institutions because the available financial data is considered more accurate and accountable. Thus, digital accounting serves a dual function, encompassing both an internal management tool and an instrument for building the external credibility of a new business. Many financial institutions always consider business financial statements when making credit decisions because they provide an overview of the business's financial condition and capabilities as credit collateral.

Technology Acceptance Model (TAM) / UTAUT

The application of digital accounting in business management can always refer to technology acceptance theory. The Technology Acceptance Model (TAM) developed by Davis (1989) explains that technology adoption is influenced by two main factors: perceived usefulness and ease of use (Schorr, 2023). Meanwhile, UTAUT expands this framework by adding variables such as social influence and facilitating conditions (Venkatesh et al., 2012). Both of these theoretical frameworks are relevant for explaining whether MSMEs, particularly Generation Z, accept and use digital accounting applications. Perceived usefulness is a key factor in the acceptance of Smitaakuntansimikro

METHODS

This research uses a quantitative approach with a survey method. Essentially, the Smita Akuntansi Mikro application is still in the offering stage, aiming to contribute to ease of access for MSMEs in business bookkeeping and financial literacy improvement. The research focusses on the perceptions and behavioural intentions of potential users, specifically Gen Z entrepreneurs. The study population consists of Gen Z entrepreneurs/MSME actors who are the target users of Smita Akuntansi Mikro. The sample was selected using the purposive sampling method, which means respondents who already knew about or had received the Smita Micro Accounting offer, totalling 50 people. The following are the variables in the research conducted:

Variables	Indicator
Perceived Usefulness (X1) (Davis, 1989)	Belief that the application is useful, helps with financial record-keeping, improves report quality, and simplifies cash flow monitoring.
Ease of Use (X2) (Syafika &	Belief that the application is easy to use, has a simple

Antonio, 2024)	interface, doesn't require technical training, and is accessible across devices. Intention to try
Behavioral Intention to Use (Y) (Venkatesh et al., 2012)	intention to use regularly, and intention to recommend to others.

The analysis used was descriptive analysis for the respondent profile and the perception of each variable. And linear regression analysis to test the influence of X1 and X2 on Y.

RESULTS

Table 1. Descriptive Statistics

Variables	Min	Max	Mean	Std. Dev
Perceived Usefulness (PU)	2.00	4.00	3.08	0.55
Ease of Use (EOU)	2.00	4.00	3.33	0.49
Behavioral Intention (BI)	1.49	3.41	2.52	0.41

Source: Author's compilation

Descriptive results show that the average PU and EOU are above 3, meaning respondents tend to agree that the Smita Akuntansi Micro application is useful and easy to use.

Meanwhile, the average BI falls within the moderate to high range, indicating a positive intention to use among Gen Z MSME actors. Model Summary: $R^2 = 0.760$ Adjusted $R^2 = 0.751$ F-Statistic = 77.78 ($p < 0.001$) Both Perceived Usefulness and Ease of Use have a positive and significant influence on Intention to Use. The model is able to explain 76% of the variation in app usage intention.

DISCUSSION

Explanation of Discussion 1 - The Influence of Perceived Usefulness (PU) on Behavioral Intention to Use (BI)

The research results indicate that Perceived Usefulness (PU) has a positive and significant influence on the Intention to Use Smita Micro Accounting. This indicates that the higher the Gen Z MSME actors' belief that this application is beneficial, the greater their tendency to use it for bookkeeping and financial management activities. This finding aligns with the Technology Acceptance Model (Davis, 1989), which states that perceived usefulness is a key factor driving technology acceptance. In the context of MSMEs, the intended benefits include the application's ability to help record finances, prepare reports, and monitor cash flow more systematically and structured.

Thus, practical utility becomes the main attraction for Gen Z entrepreneurs who need accounting tools that are fast, flexible, and support decision-making. This means that strategies to increase app adoption should focus on explaining the real benefits and use cases relevant to the daily needs of business management.

Explanation of Discussion 2 - The Influence of Ease of Use (EOU) on Behavioral Intention to Use (BI)

Ease of Use (EOU) was also proven to have a significant positive influence on the intention to use the application. This means that the simpler the interface and the less complex the operational steps, the greater the willingness of Gen Z entrepreneurs to use the application as a routine bookkeeping tool. This result is consistent with TAM and also UTAUT (Venkatesh et al., 2012), which confirms that perceived ease of use is an important determinant in technology adoption, especially for new users. For Generation Z, who are accustomed to mobile-based digital applications and websites, the UI/UX design aspect is a determining factor in user comfort. Thus, simplifying navigation and providing intuitive usage tutorials can strengthen long-term usage intentions.

CONCLUSION

This research shows that the Smita Akuntansi application has strong potential as a digital accounting innovation supporting the financial management of MSMEs, particularly among Gen Z entrepreneurs. Based on the analysis results, Perceived Usefulness (PU) and Perceived Ease of Use (EOU) were proven to have a positive and significant influence on Behavioural Intention (BI) to use the application. Based on the Technology Acceptance Model (TAM) framework, which emphasises that technology acceptance is influenced by beliefs about its usefulness and ease of use. Thus, it can be concluded that the more this application is perceived as beneficial for financial record-keeping, report preparation, and cash flow monitoring, and the easier it is to use without requiring in-depth technical expertise, the higher the intention of Gen Z MSME actors to adopt it as a bookkeeping tool.

From a business development perspective, these findings confirm that digital accounting not only serves as an administrative tool but also as an instrument for improving financial discipline, business transparency, and performance evaluation capabilities. By strengthening financial literacy, MSMEs can improve business resilience, competitiveness, and eligibility for accessing formal financing. Thus, Smita Akuntansi can be positioned not only as a digital bookkeeping tool, but also as a financial empowerment strategy for young MSMEs, playing a role in realising inclusive and sustainable digital transformation in Indonesia.

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