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UNDERSTANDING AND AWARENESS AMONG MSME OPERATORS REGARDING THE IMPORTANCE OF ACCOUNTING DIGITALIZATION, MODERATED BY FINANCIAL LITERACY

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Abstract

The digitalization of accounting plays a strategic role in enhancing the effectiveness and sustainability of MSMEs. However, its adoption in Indonesia remains low due to limited understanding, awareness, and financial literacy among business owners. This study analyzes the influence of MSME owners' understanding and awareness on their intention to adopt accounting digitalization, while also examining the role of financial literacy as a moderating variable. A quantitative, descriptive-associative approach was employed, using both online and offline questionnaire surveys, with data analyzed via PLS-SEM using SmartPLS 4. The results indicate that awareness has a significant positive impact on the adoption of accounting digitalization, whereas the effect of understanding is not significant. Financial literacy is shown to strengthen the influence of both understanding and awareness on the intention to adopt. The study concludes that enhancing the cognitive and financial capabilities of MSME owners is a crucial prerequisite for fostering the sustainable adoption of accounting digitalization.

Keywords: MSMEs, accounting digitalization, understanding, awareness, financial literacy

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs), the backbone of the Indonesian economy, are among those undergoing digital transformation. This transformation helps strengthen and accelerate global economic growth. MSMEs account for over 97% of the country's workforce and generate over 61.5% of Gross Domestic Product (GDP). These findings were obtained from (Institute for Development of Economics and Finance, 2024) The strategic impact on national economic stability is evident in the significant contribution made by MSMEs. This contribution demonstrates that MSME capacity can be enhanced through digitalization. Accounting digitalization is a crucial component that MSMEs must adopt to improve several aspects. These include effectiveness, transparency, and accuracy of financial reporting amidst the rapid development of digital technology. Recent data shows that the adoption rate of accounting digitalization by MSMEs remains relatively low. This is despite the fact that business competition demands more accurate, timely, and transparent financial records. Consequently, this low adoption rate poses a significant obstacle to the long-term sustainability of these businesses.

Automatic and real-time recording, processing, and presentation of financial information are among the goals of accounting digitalization. Accounting digitalization utilizes technology-based software and applications. (Hakim & Iswahyudi, 2024), revealed that MSMEs can benefit from accounting digitalization in three ways: faster financial report preparation, better financial analysis, and fewer recording errors. Hakim found that digital accounting applications significantly improved the quality and efficiency of MSME financial reports in his research in Surabaya. However, obstacles remain in their implementation, such as a lack of training and knowledge related to basic accounting. It appears that application availability is not the only foundation for technology adoption. Business actors also need to be prepared to understand and operate existing applications. It is clear from these results that the human factor plays an equally important role as the technological aspect. Both determine the success of digitalization.

Previous research (Akbar, D. S., Pekerti, R. D., & Lestari, 2025)in Cirebon also demonstrated this phenomenon. The study specifically focused on MSMEs mentored by Rumah BUMN. More than 70% of MSMEs surveyed said they had never used digital accounting applications. Furthermore, around 60% admitted they were still unaware of the benefits of digitalization for managing business finances. The majority of business owners believed digital accounting applications were too complicated and unsuitable for their small businesses. However, the study (Octavina, L. A., & Rita, 2021)showed that MSME owners' capacity to record financial transactions accurately and

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systematically could be improved. This improvement (Nurfani et al., 2025)could be achieved through basic training on digital accounting applications. He also revealed that the main barriers to digitalization adoption were internal factors, such as a lack of accounting knowledge and limitations related to human resource capacity. Financial literacy plays a crucial role in accounting digitalization, in addition to understanding. The capacity of MSMEs to understand financial concepts, evaluate risks, and handle financial reporting efficiently is influenced by financial literacy. Indonesia's financial literacy rate is only 42.99%. Meanwhile, its financial inclusion rate has reached 89.11%. This finding was obtained from the National Survey of Financial Literacy and Inclusion (Agustina, 2019)conducted by the Financial Services Authority (OJK) in 2024. This gap shows that the public still lacks understanding of how to manage financial services effectively, despite having access to these services and products. This limited level of financial literacy presents challenges for MSMEs. This difficulty is related to understanding the benefits of using digital applications for financial recording.

Based on this, this study aims to fill this gap by analyzing the influence of MSMEs' understanding and awareness of accounting digitalization implementation, with financial literacy as a moderating variable. This approach is expected to provide a more comprehensive picture of the determinants of successful accounting digitalization adoption in MSMEs. Furthermore, this study presents a novelty by developing a research model that emphasizes the interaction between accounting knowledge, digital awareness, and financial literacy—variables that have rarely been applied simultaneously in MSME studies in Indonesia.

Practically, this research offers specific recommendations for several parties. These include digital accounting application providers, MSME empowerment institutions, and local governments. The study's findings can serve as a basis for developing training programs that combine accounting digitalization with financial literacy education. As a result, MSMEs can understand the financial logic behind digital bookkeeping and learn how to use the applications. The research emphasizes the importance of an applied learning approach (Hakim & Iswahyudi, 2024). It reveals that practice-based training can increase interest in using digital accounting applications by up to 50%. This type of intensive training can help MSMEs achieve more efficient financial management and accelerate the adoption of new technologies.

Therefore, the urgency of this research is crucial. From a theoretical perspective, the application of a financial literacy moderation approach in this study broadens insights into the digitalization of accounting. The government and related institutions are expected to use the practical findings of this study as guidance, specifically in developing technology-based MSME empowerment strategies. This provides several benefits to business actors, such as increased operational effectiveness and transparency in financial reporting. It also supports business resilience in the face of an increasingly competitive digital economy.

RESEARCH METHODS

This study employed a descriptive-associative design and quantitative methods. These methods focused on statistically measuring variables. The goal was to identify MSMEs' understanding of accounting digitalization and their financial literacy levels. This correlation was also examined with awareness and intention to adopt digital accounting technology. This approach enabled researchers to obtain measurable, objective data that could be statistically analyzed. The goal was to test hypotheses based on the Theory of Planned Behavior (Creswell, 2018).
An overview of the actual conditions of MSMEs is presented through a descriptive design. This includes the level of utilization of digital accounting applications and their perceptions of the benefits of digitalization. Meanwhile, the associative design aims to examine the correlation and influence between variables. These variables include the influence of financial literacy as a moderating variable. Consequently, the research data was analyzed using statistical approaches, including descriptive analysis, multiple regression, and moderation tests. The analysis is based on data obtained through a structured questionnaire from MSME respondents (Miles et al., 2014).
The research variables in this study are stated in Table 1 as follows.

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Table 1. Research Variables

Variables	Indicator	question	Measurement Scale
Understanding Accounting Digitalization (Dwianingrum 2025)	-Technical knowledge	1. I understand that accounting digitalization is related to the use of technology in recording business finances. 2. I understand the difference between manual and digital accounting records. 3. I understand that accounting digitalization includes financial recording, processing, and reporting.	Likert 1–5
	-Economic benefits	4. I understand that digitalization of accounting can reduce financial recording errors. 5. I understand that digital accounting helps improve business cost and time efficiency.	
Accounting Digitalization Awareness (Handika 2025)	- Strategic awareness	1. I realize that accounting digitalization is important for the sustainability of my business. 2. I realize that digital financial management supports long-term business sustainability. 3. I realize that digital financial records help business decision making.	Likert 1–5
	- Social awareness	4. I realized that other MSMEs are starting to implement accounting digitalization. 5. I realize that the use of digital accounting reflects professional business management.	
Financial Literacy (Sari & Wulandari 2024)	- Basic financial understanding	1. I understand the basic concepts of business financial management. 2. I understand the difference between business income and expenses.	Likert 1–5
	- Financial control	3. I understand the importance of recording financial transactions regularly. 4. I understand the function of financial reports in assessing business conditions. 5. I understand how to use business profits for business development.	
Implementation of Accounting Digitalization (Choirunnisa 2025)	- Intention of use	1. I am willing to use a digital accounting system in managing my business finances. 2. I feel that using digital accounting is important for my business.	Likert 1–5
	- Implementation practice	3. I use a digital system to record business financial transactions. 4. I use digital accounting to monitor the financial condition of the business. 5. I plan to continue using digital accounting in my business activities.	

According to data from the Celancang Market Management, the population is recorded at 256 MSMEs, business actors, and they have the potential to adopt digital accounting. This potential is demonstrated by their ongoing

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business activities, their rudimentary financial record-keeping practices, and the use of basic digital tools that enable the implementation of digital-based accounting systems. This study used a purposive sampling technique, with a data selection process conducted after all questionnaires were collected to ensure the responses met the research criteria. Checks were made by checking the completeness of the responses, the current state of the business, and the involvement of employees or business owners who understand the financial records of the business, ensuring the data obtained was relevant to the research objectives.

This study used a purposive sampling technique, with a data selection process conducted after all questionnaires were collected to ensure respondents met the research criteria. Selection was based on completeness of answers, the business's current operating status, and the involvement of owners or employees who understand the business's financial records. This ensured that the data analyzed was relevant to the research objectives. Based on the business scale in this study, micro-enterprise respondents were classified as MSMEs with capital of up to one billion rupiah, excluding land and buildings. This category comprised 64 of the total sample, reflecting the predominance of micro-enterprises in Celancang Market with rudimentary business management and financial record-keeping.

Small business respondents were MSMEs with business capital exceeding one billion rupiah and up to five billion rupiah, excluding land and buildings. There were 15 respondents in this category out of the total sample, and they generally demonstrated more structured business management and financial record-keeping.
Meanwhile, medium-sized enterprises are defined as MSMEs with operating capital of more than five billion rupiah and up to ten billion rupiah, excluding land and buildings. This category comprises three respondents from the total sample. Overall, 82 valid data sets were obtained that met the research criteria and could be analyzed further. This sample size was deemed sufficient for PLS-SEM analysis with moderating variables, in accordance with the recommendation (Hair et al., 2019)that the minimum sample size in PLS-SEM is 5–10 times the number of research indicators. Therefore, the sample size used in this study was deemed adequate to produce stable and reliable model estimates.

The data collection technique was carried out using a survey method to obtain primary data . The goal was to collect data related to MSME actors' awareness of the importance of three components. These components include accounting digitalization, financial literacy, and the use of accounting digitalization in business financial management. MSME owners and managers in Celancang Market were given a questionnaire. The criteria were owners and managers who were actively involved in recording and making business financial decisions . The questionnaire was distributed online and offline . Distribution was via Google Forms or directly at the study location. Data analysis was conducted through several stages: descriptive analysis, evaluation of the measurement model (outer model) including convergent validity, discriminant validity, composite reliability, and Average Variance Extracted (AVE), and evaluation of the structural model (inner model) including collinearity and R-Square tests. Furthermore, hypothesis testing for direct influence and moderation effects were conducted. All data processing used SmartPLS software version 4.1.1.7.

RESULTS AND DISCUSSION (no sub-chapters or numbering allowed)

Data processing in this study was carried out using the Structural Equation Modeling (SEM) method based on Partial Least Square (PLS) with the help of PLS software version 4.1.1.7. This method is used to evaluate the suitability of the model (model fit) built in the study. The testing stages carried out are explained in Figure 1.

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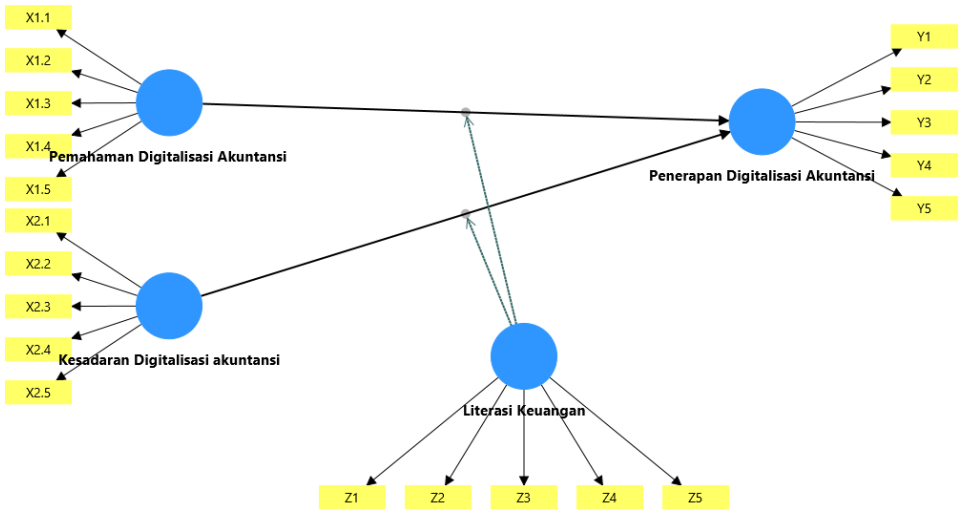

Figure 1. Structural Model

Evaluation of the outer model in data analysis using SmartPLS is carried out based on three main criteria, namely convergent validity, discriminant validity, and composite reliability. Convergent validity in a measurement model with reflective indicators is assessed through the relationship between indicator scores and construct scores generated by the PLS software. The level of indicator validity is determined based on the loading factor (LF) value that refers to applicable provisions. In general, an indicator is declared valid if it has a loading factor value greater than 0.7. Therefore, in this study, a minimum loading factor value of 0.7 is used as the indicator eligibility criterion. Based on the results of data processing using SmartPLS, it is known that all indicators in the variables of understanding accounting digitalization, awareness of accounting digitalization, financial literacy, and application of accounting digitalization have loading factor values above 0.70. This indicates that all statement items are able to adequately represent the measured construct, so they can be declared convergently valid.

Table 2. Convergent Validity

	Awareness	Financial Literacy	Understanding	Implementation	Financial Literacy x Awareness	Financial Literacy x Understanding	Conclusion
X1.1			0.897				Valid
X1.2			0.872				Valid
X1.3			0.767				Valid
X1.4			0.824				Valid
X1.5			0.879				Valid
X2.1	0.851						Valid
X2.2	0.800						Valid
X2.3	0.837						Valid
X2.4	0.880						Valid
X2.5	0.817						Valid
Y1				0.805			Valid
Y2				0.820			Valid
Y3				0.831			Valid
Y4				0.806			Valid
Y5				0.819			Valid
Z1		0.882					Valid
Z2		0.800					Valid
Z3		0.816					Valid
Z4		0.809					Valid

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Z5	0.780			Valid
Financial Literacy x Awareness			1,000	Valid
Financial Literacy x Understanding				Valid
			1,000	

Source: Processed primary data, SmartPLS 4.0

Discriminant validity is used to ensure that each latent construct in a research model is truly distinct and capable of measuring various concepts. These constructs can be considered to have good discriminant validity. For example, when the indicators that make up a construct have a better correlation with the original construct than with other constructs in the model. It is crucial to avoid overlapping measurements between latent variables. The goal is to provide a more accurate and reliable explanation of the research results (Hair et al., 2019). Table 3 shows that each construct has a dominant value in its respective location compared to the correlation values between other constructs. This means that all variables in the study can describe their constituent indicators better than indicators from other constructs. In conclusion, each construct in the research model meets the requirements for discriminant validity. These constructs are also suitable for additional structural model analysis (Sarstedt et al., 2021).

Table 3. Discriminant Validity Values

	Accounting Digitalization Awareness	**Financial Literacy**	**Understanding Accounting Digitalization**	**Implementation of Accounting Digitalization**
Accounting Digitalization Awareness	0.837			
Financial Literacy	0.079	0.818		
Understanding Accounting Digitalization	0.025	0.198	0.849	
Implementation of Accounting Digitalization	0.321	0.311	0.280	0.816

Source: Processed primary data, SmartPLS 4.0

Several values are used to test construct validity and research reliability. These values include Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE). Construct reliability is considered good when the composite reliability and Cronbach's Alpha values exceed the specified limit. Meanwhile, convergent validity is achieved when the AVE value is > 0.50. Composite reliability measures are considered better at capturing the internal consistency of indicators within a construct, especially when compared to conventional reliability measures (Hair et al., 2022). Table 4 shows the results of the Composite Reliability test and AVE for each variable. All research constructs show Composite Reliability values (rho_a and rho_c) > 0.70. The AVE value is > 0.50 according to Table 4. This means that all constructs have a good level of reliability. These constructs can effectively describe indicator variance. In conclusion, the reliability and convergent validity criteria recommended in SEM-PLS analysis have been met by the research instrument (Sarstedt et al., 2021).

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Table 4. Composite Reliability and Average Variance Extracted (AVE)

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Accounting Digitalization Awareness	0.895	0.920	0.921	0.701
Financial Literacy	0.879	0.917	0.910	0.669
Understanding Accounting Digitalization	0.906	0.962	0.928	0.721
Implementation of Accounting Digitalization	0.876	0.885	0.909	0.666

Source: Processed primary data, SmartPLS 4.0

Structural model evaluation was conducted by examining the R-Square values of the endogenous constructs to determine the extent to which the independent variables explain the dependent variable, and by testing the significance of the path coefficients on the relationships between constructs. After model adjustments were made to obtain optimal results and meet the testing criteria, the final structural model was obtained, which was then used as the basis for testing the research hypotheses. This is presented in Figure 2 below.

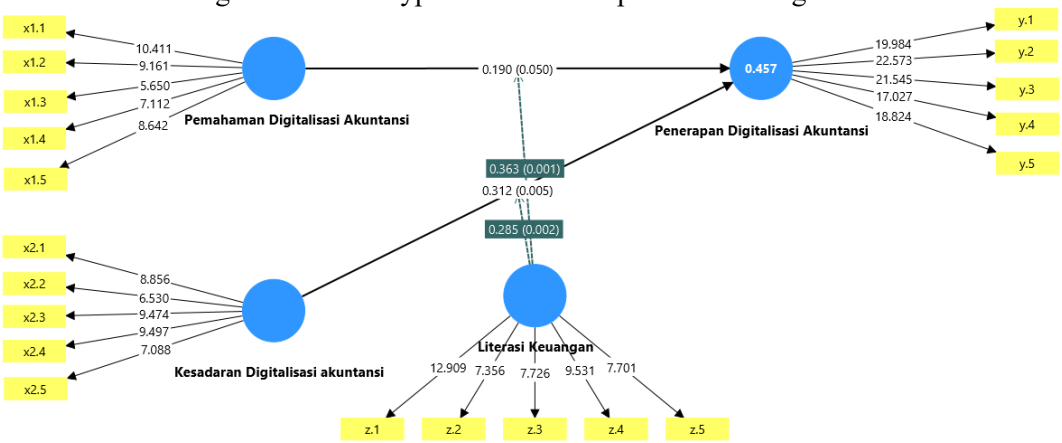

Figure 2. Model Bootstrapping Results

The t-statistics and p-values generated by the bootstrapping process in SmartPLS were used to test the hypotheses in this study. A t-statistic value > 1.96 and/or p-values < 0.05 are both criteria for accepting the hypothesis. The bootstrapping approach was chosen due to its greater focus on the robustness of the empirical data and its independence from the assumption of a normal distribution. Consequently, acceptance or rejection of the hypothesis depends on the significance of the correlation between the constructs of the structural model being tested. The test findings show that the hypothesis is accepted. The reason is because there is a significant influence between Accounting Digitalization Awareness and the Implementation of Accounting Digitalization (t-statistics = 2.801, p-values = 0.005). Then, (t-statistics 3.781 with p-values 0.000) shows that Financial Literacy significantly influences the Implementation of Accounting Digitalization. The interaction between financial literacy and accounting digitalization awareness (t-statistics = 3.138, p-values = 0.002) along with financial literacy and understanding of accounting digitalization (t-statistics = 3.382, p-values = 0.001) moderates the implementation of accounting digitalization. Meanwhile, Understanding of Accounting Digitalization has a marginally significant influence on the Implementation of Accounting Digitalization with a t-statistics value of 1.960 and p-values of 0.050. This indicates that the influence of Understanding of Accounting Digitalization cannot be accepted because it exceeds the 5% significance limit.

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Table 5. Results for inner weight

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Accounting Digitalization Awareness -> Implementation of Accounting Digitalization	0.312	0.317	0.111	2,801	0.005
Financial Literacy -> Implementation of Accounting Digitalization	0.396	0.390	0.105	3,781	0.000
Financial Literacy x Accounting Digitalization Awareness -> Implementation of Accounting Digitalization	0.285	0.273	0.091	3,138	0.002
Financial Literacy x Understanding Accounting Digitalization -> Implementation of Accounting Digitalization	0.363	0.340	0.107	3,382	0.001
Understanding Accounting Digitalization -> Implementation of Accounting Digitalization	0.190	0.195	0.097	1,960	0.050

Source: Processed primary data, SmartPLS 4.0

Awareness of accounting digitalization reflects the understanding of small and medium enterprises (MSMEs) about the importance of utilizing digital technology in recording and managing business finances. In the context of MSMEs in Celancang Market, this awareness arises from the experiences of business owners facing the limitations of manual recording, such as difficulty monitoring cash flow, mixing personal and business finances, and a lack of accurate financial information for decision-making. These conditions encourage MSMEs to begin to realize that using a digital accounting system can help improve the efficiency and tidiness of business financial management (Sari et al., 2023). The results of the hypothesis test indicate that awareness of accounting digitalization has a positive and significant impact on its implementation. The results indicate that the greater awareness of the importance of accounting digitalization for MSMEs, the more they will use digital accounting systems in their businesses. This aligns with the responses of MSMEs in Celancang Market, most of whom agree that accounting digitalization makes it easier to record transactions, improves the orderliness of financial reports, and helps business owners monitor their financial situation more systematically. Understanding of accounting digitalization reflects the extent to which MSMEs understand the concepts, benefits, and how to use digital accounting systems or applications in managing business finances. This understanding encompasses not only the technical ability to run the application but also the ability of business actors to interpret the resulting financial information to support business decision-making. In the context of MSMEs in Celancang Market, business actors' understanding of accounting digitalization varies, with

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some respondents understanding the basic functions of digital record-keeping but not yet fully utilizing digital financial reports optimally in their daily business activities (Nuryani & Winata, 2024). The results of the hypothesis test indicate that understanding accounting digitalization facilitates its implementation. This finding suggests that, although not as dominant as other factors, increased understanding among MSMEs still plays a role in encouraging the implementation of accounting digitalization. These results align with the Theory of Planned Behavior, particularly with regard to perceived behavioral control aspects. In this case, the level of understanding influences how business actors perceive their ability to use technology, which drives their behavior to gradually implement accounting digitalization.

Financial literacy is the ability of MSMEs to understand financial concepts, manage cash flow, organize records, and utilize financial information to support their decisions. Having adequate financial literacy encourages business owners to be more rational in managing their finances and recognize the importance of an accurate and organized recording system. Business owners with a better understanding of finance in Celancang Market tend to better understand the benefits of using digital accounting applications as a tool to manage their business finances effectively and sustainably (Lusardi & Mitchell, 2014). The results of the hypothesis testing indicate that financial knowledge contributes significantly to the adoption of digital accounting. This finding suggests that the greater the financial knowledge of MSMEs, the more likely they are to implement and use digital accounting systems in their operations. These results align with the Theory of Planned Behavior, particularly regarding attitudes toward behavior and perceived behavioral control. For example, a good understanding of finance creates a positive attitude and increases business owners' confidence that they can effectively utilize digital accounting.

Understanding of accounting digitalization reflects the extent to which MSMEs understand the concepts, benefits, and how to use digital accounting technology in their business activities. Based on the results of a questionnaire distributed to MSMEs in Celancang Market, most respondents stated that they understand that digital financial recording can help streamline transactions, simplify profit calculations, and reduce recording errors compared to manual methods. However, this understanding is still at a basic and practical level, so the implementation of accounting digitalization is not yet fully optimal. This condition reflects the characteristics of MSMEs in Celancang Market, which generally run businesses with simple management, where understanding of accounting technology is a supporting factor but not yet the main driver of comprehensive digitalization adoption (Suryanto & Nurhasanah, 2023). The results of the hypothesis test showed that understanding of accounting digitalization did not significantly influence the implementation of accounting digitalization, indicating that MSMEs' conceptual understanding of accounting digitalization is not yet strong enough to encourage actual implementation in business financial management practices. Within the framework of the Theory of Planned Behavior , this understanding is related to the formation of attitudes toward behavior , but the positive attitudes formed have not been followed by adequate perceptions of behavioral control, such as confidence in the ability to use, resource availability, and environmental support, so it does not have a significant impact on the implementation of accounting digitalization. This finding is in line with research (Handayani et al., 2024)stating that understanding accounting technology needs to be supported by financial literacy and resource readiness to be able to significantly encourage the adoption of accounting digitalization.

The PLS-SEM analysis in the Moderated Effect Testing stage focuses on testing the moderating effect of Financial Literacy. More specifically, it tests this effect on the correlation between independent variables. The variables include Accounting Digitalization Awareness and Accounting Digitalization Understanding. These variables are then tested against the dependent variable, the Implementation of Accounting Digitalization. This test is conducted through interaction effect analysis. The goal is to determine whether Financial Literacy can strengthen or weaken the influence of the independent variables on the dependent variable. The test criteria are based on t-statistics > 1.96 and p-values < 0.05. Both values indicate that the moderating effect is statistically significant.

The test findings show that Accounting Digitalization Awareness and Financial Literacy significantly influence the Implementation of Accounting Digitalization. These values include a t-statistic of 3.138, a p-value of 0.002, and a coefficient of 0.285. Furthermore, the t-statistic of 3.382 and a p-value of 0.001 indicate a statistically significant effect of financial literacy on the understanding of accounting digitalization. Based on these findings, financial literacy is used as a moderating variable. Its function is to strengthen the influence of awareness and understanding of accounting digitalization on the implementation of accounting digitalization. The results indicate that awareness and understanding of accounting digitalization alone are not enough to encourage adoption if not supported by adequate financial management capabilities. For small and medium enterprises (MSMEs) in Celancang Market, financial literacy is crucial to increase knowledge and awareness about the implementation of digital accounting systems.

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CONCLUSION

Awareness of accounting digitalization has a positive and significant effect on its implementation in MSMEs, while understanding has no significant effect because it is at the limit of significance; financial literacy is proven to have a significant positive effect and strengthens the influence of awareness on the implementation of accounting digitalization. This survey-based quantitative research has limitations, such as respondents' answers that are less relevant due to differences in understanding levels, limited time to fill in due to busy buying and selling activities, and unpredictable weather conditions that affect the presence and readiness of respondents, although the researcher has attempted to minimize these through direct assistance and the use of simple language. Therefore, further research is recommended to combine quantitative and qualitative methods through interviews to explore the reasons for adoption or non-adoption of accounting digitalization more comprehensively, as well as expanding the scope of locations and characteristics of respondents outside of traditional market MSMEs for more representative results.

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