

INFLUENCE OF DIGITAL ACCOUNTING AND DIGITAL LITERACY ON FINANCIAL REPORT PREPARATION WITH USER ABILITY AS A MODERATION

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Abstract

Islamic boarding schools (pondok pesantren) play a crucial role in the rapid development of MSMEs. This study was conducted at the Al-Bismi Islamic Boarding School Association to analyze the influence of digital accounting and digital literacy on financial report preparation, with user capability as a moderating variable. This research employs an explanatory research method with a quantitative approach. Hypothesis testing was conducted using Partial Least Squares (PLS). The study's subjects include Islamic boarding school administrators and students managing MSMEs owned by the pesantren. The variables examined in this study include digital accounting, digital literacy, financial report preparation, and user capability. The results indicate that digital accounting and digital literacy significantly influence financial report preparation. However, user capability does not moderate the effect of digital accounting on financial report preparation, nor does it moderate the effect of digital literacy on financial report preparation.

Keywords: *Digital Accounting, Digital Literacy, Financial Report Preparation, User Capability*

INTRODUCTION

Islamic boarding schools (pondok pesantren) have long served as centers of non-formal education, existing even before Indonesia's independence. In addition to religious teachings, pesantren also impart various practical skills, including entrepreneurship. Students (santri) are trained in business practices based on Islamic teachings and the Sunnah of Prophet, fostering a strong entrepreneurial spirit within pesantren communities. According to Law No. 18 of 2019 on Islamic Boarding Schools, pesantren administrators or other management members can act as agents in managing endowment funds provided by the central and regional governments. In this context, the principal is represented by the government, which allocates these funds to pesantren institutions. Many pesantren have achieved economic independence by establishing micro, small, and medium enterprises (MSMEs) under their management. The presence of these MSMEs has contributed significantly to pesantren's self-sufficiency and the economic development of surrounding communities.

MSMEs within pesantren play a crucial role in supporting local economies and benefiting society. However, these enterprises often face challenges in adopting technology and implementing proper accounting practices (Pamuji, 2022). According to Friedland and Alford (1991), financial reports are still commonly prepared manually, making the process time-consuming and prone to errors. In another hand, Greenwood & Suddaby (2006) state that digital accounting has the potential to enhance efficiency and accuracy in financial reporting for pesantren-owned MSMEs. Financial reporting in the MSME sector is essential for monitoring operational costs, determining business profits and losses, managing debts, and calculating taxes (Risal et al., 2020). Although categorized as micro-enterprises, MSMEs are still required to maintain financial accountability (Pramono et al., 2020). Financial reports provide a record of an entity's financial information, reflecting its performance over a given accounting period (Nirwana & Purnama, 2019; Möller et al., 2020). These reports serve as critical tools for business decision-making (Malini & Herawati, 2021). The advancement of digital technology has made financial reporting more accessible and efficient (Mubiroh & Ruscitasari, 2019). The digitalization of MSMEs can reduce traditional costs, such as paper-based expenses, making business operations more efficient and adaptable to market conditions (Agostino et al., 2022). Digital accounting enables accurate, readable, and timely financial reporting (Hang et al., 2020). However, MSME owners often struggle to implement digital accounting due to the significant

time and costs involved. Moreover, many business owners lack sufficient knowledge of digital accounting systems (Indriastuti & Permatasari, 2022). This presents a challenge for pesantren-owned MSMEs in integrating digital accounting into their financial reporting practices (Reay & Hinings, 2009). Previous studies have examined various aspects of financial reporting and digitalization. Anggadini et al. (2023) investigated the impact of accounting digitalization on MSME management. Yulianti et al. (2021) explored the influence of accounting skills and digital literacy on job readiness. Sari (2021) analyzed the effects of socialization, perception, and MSME readiness in adopting financial reporting based on SAK EMKM (Indonesian MSME Financial Accounting Standards). Additionally, Lestari and Dewi (2020) found that accounting comprehension has a positive impact on financial reporting practices. This study builds upon previous research by incorporating digital accounting and digital literacy into financial reporting for MSMEs owned by pesantren. Unlike earlier studies, this research specifically examines the influence of digital accounting and digital literacy on financial reporting within the Al-Bismi Islamic Boarding School Association. Furthermore, this study introduces user capability as a moderating variable in the relationship between digital literacy and financial reporting, offering a new perspective on MSME financial management in pesantren settings.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

TAM was first introduced by Davis (1989) as a modification of belief, attitude, intention, and user behavior relationships, adopting components from the Theory of Reasoned Action (TRA). According to DiMaggio & Powell (1983), the purpose of TAM is to explain the key factors influencing the acceptance of information-based technology. Additionally, TAM helps understand end-user behavior regarding technology adoption, considering various external factors that influence psychological foundations. TAM is commonly used to explore how individuals adopt new technological advancements and identify the variables affecting their selection, recognition, and intention to use innovations (Purwanto & Budiman, 2020). The model also states that the intention to use a particular technology determines a person's willingness to adopt it (Tumsifu et al., 2020).

Theory of Reasoned Action (TRA)

Prayogo and Rohman (2020) explain that TRA was introduced by Fishbein (1967). This theory discusses basic behavior and its influence on decision-making. TRA studies individual actions based on their intentions or willingness to act. It consists of three key components: behavioral intention, attitude, and subjective norms, all of which influence behavior. Behavioral intention assesses the strength of an individual's purpose in acting. While behavioral intention refers to a willingness to act, behavior itself is the actual action taken (Prayogo & Rohman, 2020). Zilber (2013), define attitude as an individual's acceptance or rejection of a behavior based on logical reasoning. This study describes attitude as a "belief," meaning a positive or negative feeling that determines an individual's behavior.

Theory of Planned Behavior (TPB)

TPB is an extension of the Theory of Reasoned Action, incorporating the construct of "perceived behavioral control," which is assumed to influence both intention and behavior. This addition helps control individual behavior in decision-making (Prayogo & Rohman, 2020). The TPB model explains that individual behavior arises from behavioral intentions, which are influenced by three key factors: (a) behavioral beliefs, referring to an individual's evaluation of performing a specific behavior, (b) normative beliefs, which relate to an individual's perception of social pressure and motivation to comply, and (c) control beliefs, which involve the expectations of support or obstacles in performing a behavior. Prayogo and Rohman (2020) state that behavioral beliefs shape attitudes, control beliefs influence perceived behavioral control, and normative beliefs determine subjective norms. Dacin et al. (2002) state also, attitude refers to an individual's evaluation of accepting or rejecting a behavior based on specific criteria. Subjective norms represent an individual's perception of how others influence their decision-making. Perceived behavioral control is defined as the perceived ease or difficulty of performing a behavior. This theory assumes that perceived behavioral control can significantly impact an individual's motivation to act.

Digital Accounting

Digital accounting can be defined as the recording of accounting transactions using an information system (Sukmawati, 2020). An accounting information system is a system designed to organize forms, records, and reports that are coordinated to produce financial information needed for decision-making by management and company leaders, thereby facilitating business operations (Puspita & Anggadini, 2014). Anjarwati et al. (2023) conducted a

study titled "The Effect of Accounting Digitalization on Efficiency and Cost Reduction in MSME Entrepreneurial Companies in Bandung City." This study aimed to investigate the impact of accounting digitalization on efficiency and cost reduction in MSMEs in Bandung City. Quantitative analysis showed a significant positive relationship between accounting digitalization and efficiency and cost reduction in MSMEs. The moderating effects of company size and technological readiness were also identified, indicating that smaller MSMEs and those with higher technological readiness could benefit more from accounting digitalization. Further qualitative findings support the positive impact of accounting digitalization, as MSMEs reported increased accuracy and reliability of financial data, faster processing of financial transactions, and reduced manual documentation and record-keeping. However, Knudsen (2020) says that challenges related to limited financial resources, lack of technical skills, and resistance to change were identified as barriers to implementing accounting digitalization in MSMEs.

Digital Literacy

According to UNESCO (2018), digital literacy is the ability to find, access, organize, integrate, communicate, evaluate, and create information safely using digital technology and internet devices to participate in economic and social life. Digital literacy skills consist of seven indicators: first, information and data literacy; second, communication and collaboration; third, digital content creation; fourth, security; fifth, problem-solving; sixth, operating hardware and software; and seventh, career-related competencies. The term "digital literacy" was first introduced by Gilster (1997) as the ability to understand and use information from various digital sources in different contexts, including academic, career, and everyday life. Bawden (2001) expanded the understanding of digital literacy, which originates from computer literacy and information literacy. Computer literacy was developed in the 1980s, while information literacy expanded in the 1990s when information became more accessible and widely disseminated through information technology networks. Martin dan Zahndt (2017) defined digital literacy as an individual's awareness, attitude, and ability to use digital tools and facilities appropriately to identify, access, manage, integrate, evaluate, analyze, and synthesize digital resources, build new knowledge, create media expressions, and communicate with others in specific life contexts to enable constructive social action.

Financial Statement Preparation

According to PSAK No. 1, the objective of financial statements for general purposes is to provide information about a company's financial position, performance, and cash flows that benefit financial statement users. Before being published, according to Kisworo and Shauki (2019), financial statements must first be reviewed and approved by the company's CEO and then serve as information for financial statement users. The tendency for accounting fraud in public companies is often analyzed using publicly available information, particularly the information found in annual financial statements (annual reports) (Badria & Diana, 2018; Salmiah et al., 2020). Investors can use these models to analyze the likelihood of accounting fraud. This indicates that the tendency for accounting fraud is inseparable from managerial factors and organizational culture (Prayogo & Alfie, 2020). Financial statements serve as a means of communicating financial information to external parties (Falah, 2018). These statements are expected to provide useful information to investors and creditors in making decisions related to their investment funds.

User Capability

According to Stephen Robbins (2008), "Capability is the aptitude or potential to master skills, which can be innate or acquired through training or practice, and is used to perform tasks as demonstrated through actions." From this definition, it can be concluded that users with adequate capabilities will be able to complete tasks effectively within the stipulated time or objectives of a work program (Gulin et al., 2019). This highlights the importance of human resources in utilizing existing technology to make financial statement preparation more effective and efficient (Kusuma & Lutfiany, 2018).

Conceptual Framework and Hypotheses

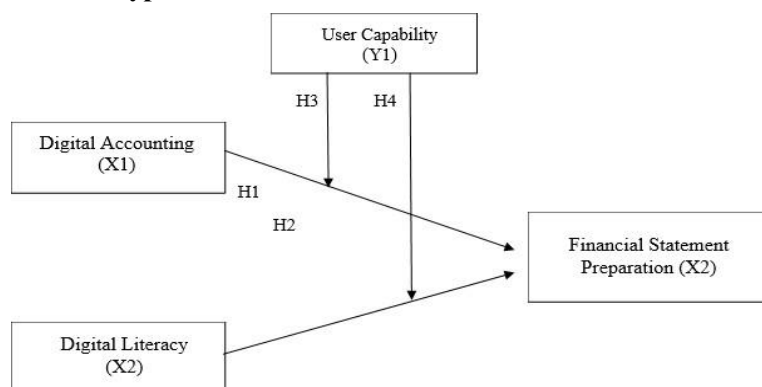


Figure 1: Conceptual Framework
Source: Primary data processed 2024

- H1: Digital accounting affects the preparation of financial statements in MSMEs within the Al-Bismi Islamic boarding school community in Central Java.
- H2: Digital literacy positively affects the preparation of financial statements in MSMEs within the Al- Bismi Islamic boarding school community in Central Java.
- H3: User capability moderates the effect of accounting digitalization on financial statement preparation in MSMEs within the Al-Bismi Islamic boarding school community in Central Java.
- H4: User capability moderates the effect of digital literacy on financial statement preparation in MSMEs within the Al-Bismi Islamic boarding school community in Central Java.

METHOD

Population and Sample

The population in this study consists of MSMEs that are members of the Al-Bismi Islamic Boarding School Association, with a total of 81 Islamic boarding schools. The Al-Bismi Islamic Boarding School Association is a legal organization that includes officially registered Islamic boarding schools in Central Java. This study focuses on MSMEs in the culinary sector, specifically Al-Bismi halal kebabs. Al-Bismi halal kebabs operate in 16 locations across Central Java and maintain financial records.

Data Collection Technique

According to Sugiyono (2017), a questionnaire is a data collection method that involves giving written questions to respondents, who then complete the survey. This study uses a questionnaire to collect data. The questionnaire contains multiple-choice questions about respondents' opinions on specific conditions. The questionnaire is distributed directly to respondents to increase the response rate. In addition to primary data from questionnaires, secondary data is collected from journal studies and literature reviews. All data is then analyzed using statistical methods.

Partial Least Squares

This study uses the Structural Equation Modeling (SEM) method for data analysis and hypothesis testing. The analysis is conducted using Partial Least Squares (PLS) software. The process follows the technical steps of Structural Equation Modeling (SEM) in the Partial Least Squares (PLS) software package.

RESULTS AND DISCUSSION

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This section presents the findings of the study and their analysis based on statistical results and relevant theories. The hypotheses were tested using t-statistics and p-values to determine the significance of the relationships between digital accounting, digital literacy, user ability, and financial report preparation in MSMEs within the Al-Bismi Islamic boarding school community in Central Java. The discussion also compares the results with previous studies and theoretical frameworks, including the Technology Acceptance Model (TAM), Theory of Reasoned Action (TRA), and Theory of Planned Behavior (TPB). The detailed findings are outlined below.

Results

Summary of Validity Test Results

Table 1. Validity Test Result

Variable	Indicator	Outer Loading	Description
Digital Accounting	DR1	0.910	Valid
	DR2	0.917	Valid
	DR3	0.846	Valid
	MA1	0.920	Valid
	MA2	0.932	Valid
	MA3	0.790	Valid
	TD1	0.821	Valid
	TD2	0.896	Valid
	TD3	0.900	Valid
	TD4	0.913	Valid
Digital Literacy	MD1	0.918	Valid
	MD2	0.942	Valid
	MD3	0.790	Valid
	SD1	0.871	Valid
	SD2	0.861	Valid
User Competence	KA1	0.864	Valid
	KA2	0.856	Valid
	KE1	0.809	Valid
	KE2	0.871	Valid
	KE3	0.943	Valid
	PE1	0.873	Valid
	PE2	0.848	Valid
Financial Report Preparation	PLK1	0.965	Valid
	PLK2	0.907	Valid
	EPA1	0.736	Valid
	EPA2	0.855	Valid
MOD1	AD * KP	1.159	Valid
MOD2	LD * KP	1.205	Valid

Source: Primary data processed 2024

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The validity test results show that all research indicators have Outer Loading values above 0.7, meaning they are valid in measuring their respective constructs. This indicates that the indicators for digital accounting, digital literacy, user capability, and financial report preparation effectively represent their intended variables.

Summary of Instrument Reliability Test

Table 2. Instrument Reliability Test

	Composite Reliability
Digital Accounting	0.973
User Competence	0.955
Digital Literacy	0.944
MOD1	1.000
MOD2	1.000
Financial Report Preparation	0.925

Source: Primary data processed 2024

The reliability test results, measured using Composite Reliability (CR), confirm that all constructs exceed the 0.7 threshold, ensuring the consistency of the measurement tools. The highest CR value is found in digital accounting (0.973), followed by user capability (0.955) and digital literacy (0.944). The financial report preparation variable (0.925) also demonstrates high reliability, while the moderating variables (MOD1 and MOD2) show perfect reliability (1.000). This confirms that the research instruments are both valid and reliable.

Inner Model Results

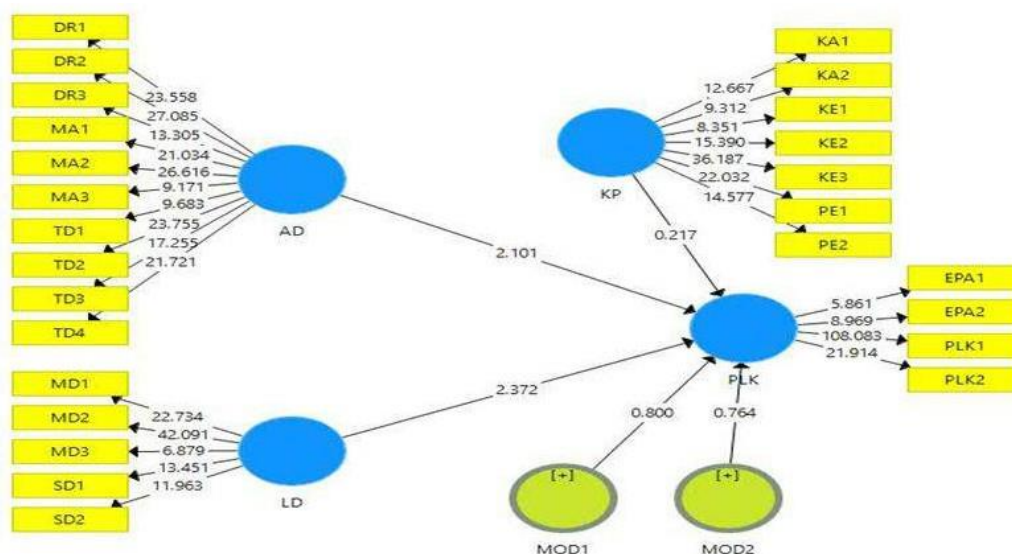


Figure 2. Inner Model Source:
Primary data processed 2024

Hypothesis Test Result

Table 3. Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
AD -> PLK	0.467	0.531	0.222	2.101	0.036

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KP -> PLK	-0.007	0.000	0.031	0.217	0.829
LD -> PLK	0.538	0.473	0.227	2.372	0.018
MOD1 -> PLK	0.215	0.093	0.269	0.800	0.424
MOD2 -> PLK	-0.199	-0.088	0.260	0.764	0.445

Source: Primary data processed 2024

Discussion

H1: The Influence of Digital Accounting on Financial Report Preparation

The t-statistic result is 2.101, and the p-value is 0.036. Since the p-value is <0.05 (0.036), H_0 is rejected, and H_1 is accepted. This means that digital accounting has a positive and significant influence on financial report preparation for MSMEs within the Al-Bismi Islamic boarding school community in Central Java. The caretakers of the Islamic boarding school and the students managing the MSMEs believe that digital accounting is necessary for the MSMEs within the boarding school. These MSMEs have started to be managed in a more modern way by utilizing technology. Financial reports are essential and required for business operations. One of the MSMEs owned by the boarding school is an inn (guesthouse) located near a religious tourism site (pilgrimage site) (Apriyanti & Yuvitasari, 2021). However, this accommodation should not be assumed to be a star-rated hotel. Although the rooms are air-conditioned, they can accommodate up to 15 people per room. Therefore, the management is not yet fully modernized or utilizing digital technology extensively.

The results of the first hypothesis do not support the study by Puspita and Anggadini (2014), which suggested that digital accounting can assist in the accurate preparation of financial reports. It also does not support the research by Prayogo and Alfie (2020), which stated that ethics are necessary in financial report preparation to prevent fraud. The first hypothesis also supports the Technology Acceptance Model (TAM) theory, which modifies beliefs, attitudes, intentions, and user behavior relationships. The behavior of individuals, in this case, the Islamic boarding school caretakers and students managing MSMEs, is influenced by digital accounting as an information technology tool. Thornton et al. (2012) states this affects their psychological foundation in financial report preparation.

H2: The Influence of Digital Literacy on Financial Report Preparation

The t-statistic result is 2.372, and the p-value is 0.018. Since the p-value is <0.05 (0.018), H_0 is rejected, and H_1 is accepted. This means that digital literacy has a positive and significant influence on financial report preparation for MSMEs within the Al-Bismi Islamic boarding school community in Central Java. The boarding school caretakers consider digital literacy important in assisting financial report preparation. Individuals who lack digital literacy will struggle to use technology, whereas those with digital literacy are more familiar with technological applications. Students managing the MSMEs tend to be more familiar with using technology. For them, those who do not master technology will find it difficult to adapt to society and business environments. A student with higher digital literacy will be better prepared for employment compared to a student with lower digital literacy.

These findings align with the study by Yulianti et al. (2021), which examined "the influence of accounting expertise, digital literacy, and human literacy on the job readiness of prospective accountants in the era of digital technology disruption." The second hypothesis also supports the Technology Acceptance Model (TAM) theory, which modifies beliefs, attitudes, intentions, and user behavior relationships. The behavior of individuals, in this case, the boarding school caretakers and students managing MSMEs, is influenced by digital literacy as an information technology tool (Sholikin & Setiawan, 2018). This impacts their psychological foundation in financial report preparation (Tatik, 2018).

H3: The Influence of Digital Accounting on Financial Report Preparation with User Ability as a Moderator

The t-statistic result is 0.800, and the p-value is 0.424. Since the p-value is >0.05 (0.424), H_0 is accepted, and H_3 is rejected. This means that user ability does not moderate the influence of digital accounting on financial report preparation for MSMEs within the Al-Bismi Islamic boarding school community in Central Java. This finding aligns with the Theory of Reasoned Action (TRA), which suggests that the attitudes of boarding school caretakers and students managing MSMEs have a negative reaction to user ability. There is a notable difference between the caretakers and the students in terms of financial report preparation capabilities.

The boarding school caretakers support the use of digital accounting in the financial report preparation

process. They appear to have a forward-thinking perspective, recognizing that digital accounting facilitates financial reporting. These caretakers also possess financial report usage skills. However, students managing the MSMEs perceive that the caretakers lack the ability to utilize financial reports effectively (Aryanto et al., 2023). The results of the third hypothesis reflect the Theory of Reasoned Action (TRA), which states that an individual's attitude and subjective norms influence their behavior.

In this hypothesis, digital accounting in financial report preparation with user ability as a moderator is examined. Both the caretakers and student managers of MSMEs hold subjective norms that digital accounting in financial report preparation, when moderated by user ability, does not have a significant impact. Prayogo and Rohman (2020) explain that attitude refers to an individual's acceptance or rejection of a behavior, which can be assessed based on individual.

H4: The Influence of Digital Literacy on Financial Report Preparation with User Ability as a Moderator

The t-statistic result is 0.764, and the p-value is 0.445. Since the p-value is >0.05 (0.445), H_0 is accepted, and H_4 is rejected. This means that user ability does not moderate the influence of digital literacy on financial report preparation for MSMEs within the Al-Bismi Islamic boarding school community in Central Java. The boarding school caretakers believe that digital literacy is not related to financial report usage skills. They perceive that the ability to read financial reports is independent of digital literacy. As a result, they utilize MSME financial reports with only basic skills. In contrast, student managers of MSMEs consider digital literacy essential for financial report preparation. They believe that financial report usage skills are closely related to digital literacy.

The results of the fourth hypothesis reflect the Theory of Planned Behavior (TPB), which suggests that an individual's attitude, subjective norms, and perceived behavioral control influence their actions. In this hypothesis, digital literacy in financial report preparation with user ability as a moderator is examined. Both the caretakers and student managers of MSMEs hold subjective norms and perceived behavioral control that digital literacy in financial report preparation, when moderated by user ability, is not considered influential. Prayogo and Rohman (2020) define perceived behavioral control as the perceived advantages or barriers in performing an action. Silvia and Azmi (2019) state that this theory assumes that perceived behavioral control influences motivation to take action.

CONCLUSION

This study finds that digital accounting has a positive and significant effect on the preparation of financial reports for MSMEs in Islamic boarding schools. Likewise, digital literacy also plays an important role in financial report preparation, as individuals with higher digital literacy can use technology more effectively. However, user capability does not strengthen or weaken the influence of digital accounting on financial report preparation, meaning that differences in user skills do not significantly affect the adoption of digital accounting. Similarly, user capability does not moderate the effect of digital literacy on financial report preparation, indicating that understanding financial reports is not necessarily related to digital literacy skills. For future research, it is suggested to include additional variables such as business performance, professionalism, and organizational commitment to provide a more comprehensive analysis. Moreover, the user capability variable may not be relevant in this context and should be reconsidered or excluded in future studies.

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