

The Implementation of Accounting Digitalization and Internal Control on the Quality of Financial Reports

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ABSTRACT

This study aims to empirically examine the implementation of accounting digitalization and internal control on the quality of financial reporting among MSMEs in East Lombok. The sample consists of 100 MSMEs selected as the sample from a population of 14,132 MSMEs that consistently maintain financial records. This study utilized purposive sampling for data collection and applied the Partial Least Square (PLS) method for data analysis. The findings reveal that accounting digitalization does not have a statistically significant positive effect on financial reporting quality. In contrast, internal control exhibits a significant and positive influence on the quality of financial reports. While digitalization can support financial procedures, the findings imply that MSMEs have not yet maximized the potential of this technology. On the other hand, the implementation of effective internal control systems contributes to minimizing errors and fraudulent activities, thereby enhancing the accuracy and reliability of MSMEs' financial reporting.

Keywords: Digital Accounting; Internal Control; Financial Reporting Quality; MSMEs

Penerapan Digitalisasi Akuntansi dan Pengendalian Internal terhadap Kualitas Laporan Keuangan

ABSTRAK

Penelitian ini bertujuan untuk menguji secara empiris penerapan digitalisasi akuntansi dan pengendalian internal terhadap kualitas pelaporan keuangan di kalangan UMKM di Lombok Timur. Sampel terdiri dari 100 UMKM yang dipilih sebagai sampel dari populasi 14.132 UMKM yang secara konsisten menyelenggarakan pencatatan keuangan. Penelitian ini menggunakan purposive sampling untuk pengumpulan data dan menerapkan metode Partial Least Square (PLS) untuk analisis data. Temuan penelitian mengungkapkan bahwa digitalisasi akuntansi tidak memiliki pengaruh positif yang signifikan secara statistik terhadap kualitas pelaporan keuangan. Sebaliknya, pengendalian internal menunjukkan pengaruh yang signifikan dan positif terhadap kualitas laporan keuangan. Sementara digitalisasi dapat mendukung prosedur keuangan, temuan tersebut menyiratkan bahwa UMKM belum memaksimalkan potensi teknologi ini. Di sisi lain, penerapan sistem pengendalian internal yang efektif berkontribusi untuk meminimalkan kesalahan dan kegiatan penipuan, sehingga meningkatkan akurasi dan keandalan pelaporan keuangan UMKM.

Kata Kunci: Akuntansi Digital; Pengendalian Internal; Kualitas Pelaporan Keuangan; UMKM



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INTRODUCTION

Accounting records for financial management are essential for MSME (Micro, Small, and Medium Enterprise) actors. Financial reports aim to present pertinent information concerning the financial condition and all transactions executed by the reporting entity over a defined reporting period. (Ningrum et al., 2023) Financial statements present information about income, expenses, assets, liabilities, and equity are consolidated and presented within the financial statements. (Gultom et al., 2020) MSME owners believe that managing transaction data manually is not a major obstacle; however, the use of manual recording systems tends to take more time during the input process. (Ningrum dkk., 2023) his situation highlights the need for MSMEs to improve their financial record-keeping in order to manage their business finances more effectively and efficiently by utilizing increasingly advanced technology. (Krisdiyawati & Maulidah, 2023)

Technological advancements in the Society 5.0 era emphasize the digital economy, artificial intelligence, and progress in accounting record-keeping. (Pham & Vu, 2022) In the midst of rapid technological development, MSMEs face increasingly complex challenges and opportunities in managing their business operations. One of the most crucial aspects that MSMEs must consider is the efficient and effective management of finance and accounting. (Hendrawati & Pramudianti, 2024) Two major forces driving rapid changes in the global economy are globalization and technological advancement. (Zainal Abidin et al., 2022) The emergence of digital technology has significantly influenced innovation practices among small and medium-sized enterprises. (Nambisan, 2019) The digitalization of accounting systems is not merely about converting data into digital formats; it involves a series of procedural stages that define inputs and produce outputs, known as disruptive innovation (R. S. Wijaya et al., 2023).

MSMEs hold an essential contribution to the national economy, as they represent the largest business sector in Indonesia. However, MSMEs continue to face various challenges, particularly in the digitalization era. One of the main obstacles is the perception that implementing technology requires substantial capital, causing many MSMEs to struggle and delay technology integration. In fact, digitalization is highly important, as evidenced during the COVID-19 pandemic, when digital transformation became key to optimizing services and ensuring business continuity. (Nuraini, 2024) The pandemic highlighted the urgent need for digital adoption across various areas, including accounting. (Kurniawan et al., 2023) Digitalization is regarded not only as a means to enhance service delivery but also as a way to broaden data accessibility and availability, as well as to improve engagement with various stakeholders. These components are expected to enhance decision-making, promote transparency, and strengthen accountability. (Agostino et al., 2022) Therefore, small businesses or MSMEs must adapt to technological developments to improve service quality and ensure the sustainable continuity of their operations. (Septika Tri Lestari, 2024)

According to data from the East Lombok Cooperative and MSME Office, the number of MSMEs in East Lombok Regency reached 35,331 units in 2024. However, MSMEs continue to face various obstacles, including weak financial record-keeping, low digital literacy, and limited access to capital. (Siber, 2024) Due to asset constraints, not all MSMEs are able to implement accounting digitalization

across all of their business activities. (Mutoharoh et al., 2020) Currently, only around 40% of the 35,331 MSMEs have adopted digital technology in their operations. (Siber, 2024) This condition negatively impacts the quality of MSME financial reports, as poor financial documentation remains a critical issue. It highlights the need to improve understanding of technology and more effective record-keeping systems. Most MSME actors are still reluctant to fully utilize technology, particularly in accounting practices, which presents a significant challenge. (Krisdiyawati & Maulidah, 2023) The Diffusion of Innovation (DOI) Theory explains how tools or technologies can be successfully adopted. As innovators, it is essential to first study the behaviors, activities, and habits of the target users to ensure proper alignment and facilitate the introduction of new systems. (Alles et al., 2021)

The enhancement of financial reporting quality is fundamental to sound financial management. In an MSME, supervision of operational activities is crucial to prevent irregularities. The implementation of an internal control system is vital for safeguarding business assets. Without an effective internal control system, a business is at risk of failure due to its inability to mitigate issues that arise, whether in large enterprises or small ones such as MSMEs. (Radjawane & Kurniawati, 2024) When internal control systems are properly implemented, the quality of MSME financial reports is likely to improve. Therefore, effective internal control is expected to improve the standard of financial reporting within MSMEs

Internal control systems are established to protect assets, ensure the accuracy and trustworthiness of financial information, the enhancement of operational effectiveness, and the enforcement of conformity with management guidelines. (Wijaya and Al Faruq 2021) Internal control is crucial for business development and growth, as it greatly aids in enhancing financial and operational processes. (Setyawan et al., 2021) Furthermore, internal control guarantees the accuracy of data utilized in financial reports and ensures compliance with relevant accounting standards. Therefore, the implementation of effective internal controls not only enhances the reliability of financial reporting but also ensures that all processes are conducted transparently and in accordance with established management policies. (Pramitha, 2024) Internal control also plays a critical role in fraud prevention within MSMEs. Its implementation in MSMEs has shown to be highly important, as it greatly contributes to the smooth operation of the business. (Tan and luan et al., 2021) The principles of sound internal control have been clearly outlined by COSO (the Committee of Sponsoring Organizations of the Treadway Commission), which presented five elements of policies and procedures developed and applied to guarantee the attainment of internal control goals. (Setyawan et al., 2021) A well-structured internal control system helps organizations design and implement internal control frameworks, manage risks, and prevent fraud. (Akuntansi et al., 2021) This study uses the DOI theory and the COSO framework as its supporting theories.

Extensive research has been carried out Concerning the association between accounting digitalization, internal control, and financial statement quality. For instance, studies by Sri Anjarwati, (2023) and Septika Tri Lestari, (2024) the findings indicate that accounting digitalization contributes positively to enhancing financial reporting quality. Their findings indicate that digitalization

plays a significant role in improving the efficiency of financial reporting in MSMEs. However, this contrasts with the findings of Martinus Budiantara, (2024) who reported that digitalization in MSMEs does not positively influence the quality of financial statements. Studies on internal control by Sri Ayem, (2024) and Mubarakah, (2020) show that internal control positively influence the quality of financial reporting. In contrast, a study by Azri & Ruslim, (2023) found that internal control was found to have an adverse effect on the quality of financial statements. Most previous studies have tended to examine accounting digitalization and internal control separately in relation to financial reporting quality. There is still a lack of research that combines these two variables within a single study. Therefore, this research aims to contribute empirical evidence regarding the factors that influence the quality of financial statements in MSMEs by examining the combined effects of both accounting digitalization and internal control.

The Diffusion of Innovation (DOI) theory explains that the adoption of innovation, including technology, serves as a tool to reduce uncertainty in achieving desired outcomes. Beyond being merely physical tools, information technologies help organizations accomplish specific objectives. (Mailin et al., 2022). Financial information possesses two primary attributes: relevance and faithful representation. Relevant information can influence users' decision-making. (Sunarta & Astuti, 2023) Digitalization involves the broader application of digital technology in processes and operations. (Knudsen, 2020) The implementation of accounting digitalization assists in completing tasks, particularly in documenting and recording transactions and preparing financial statements. The use of information technology offers advantages such as speed and accuracy in generating information. (Ghina, 2020) In this study, The implementation of technology centers on the utilization of accounting systems within Micro, Small, and Medium Enterprises (MSMEs) in East Lombok. The implementation of accounting digitalization is expected to improve the accuracy and reliability of information and provide more timely financial data. Therefore, the better the implementation of digital accounting, the higher the quality of financial reporting. Previous findings by Sri Anjarwati (2023) and Septika Tri Lestari, (2024) show that accounting digitalization plays an important role in improving the efficiency of financial reporting among MSMEs. Based on these explanations, improved digitalization leads to more relevant, accurate, and reliable financial statements. Based on this reasoning, the following hypothesis is proposed:

H₁: Accounting digitalization has a positive influence on the quality of financial reporting

COSO defines internal control as efforts undertaken by company leadership to ensure that operational activities run efficiently in order to achieve organizational objectives. (Adolph, 2016) An internal control system represents a structure that manages strengths, weaknesses, threats, and opportunities within an organization, aiming to ensure the achievement of desired business outcomes. (Adegboyegun et al., 2020) Internal control encompasses three key aspects: operations, reporting, and compliance. (Setyawan et al., 2021) Operational objectives focus on improving efficiency and effectiveness, reporting objectives relate to producing reliable and timely financial statements, and compliance objectives ensure adherence to applicable laws and regulations. (Akuntansi et al., 2021)

Internal control must take into account the cost-benefit aspect, human resources, clarity of effectiveness criteria, and the comprehensive implementation of information technology. (Malau, 2020) It serves as an effective mechanism for organizations to protect assets, enhance employee compliance with organizational rules, and ensure orderly financial and managerial reporting. (Mubarakah, 2020) Internal control includes planning, implementation, monitoring, and ensuring accountability in accordance with regulations. This system ensures that all activities are conducted effectively and efficiently. (Erlina Dinda Safitri & Hwihanus Hwihanus, 2023) Studies by Sri Ayem (2024) and Mubarakah, (2020) indicate that internal control has a positive influence on the financial performance of MSMEs. Based on these findings, the better the internal control system, the higher the quality of financial reporting, as an effective control system can prevent errors and fraud, and improve the reliability and accuracy of financial data. Based on the above explanation, the following hypothesis is proposed:

H₂: Internal control positively influences the quality of financial reporting

RESEARCH METHODS

This research utilized a survey approach to collect data through the use of a structured questionnaire. The research was conducted among all MSMEs in East Lombok. Slovin's formula was applied to determine the sample size, employing a 10% margin of error. From a total population of 14,132 MSMEs that have recorded financial reports. (Siber, 2024) The sample was chosen through purposive sampling. The method was chosen due to its ability to identify respondents based on criteria pertinent to the study's aims. Using the Slovin formula with a 10% margin of error, a sample of 100 MSMEs from East Lombok was determined.

This research incorporates three primary variables: accounting digitalization and internal control as independent variables, and financial reporting quality as the dependent variable. Each variable is assessed through specific indicators derived from established theories and prior studies, Using a Likert scale from 1 to 5, where 1 denotes strong disagreement and 5 denotes strong agreement with the items in the questionnaire.

The quality of financial reporting serves as the dependent variable in this study. The quality of financial information is defined as financial information that explains how operations are conducted to produce high-quality information. (Pham & Vu, 2022) Indicators of financial reporting quality include accuracy, completeness, timeliness, compliance with accounting standards, and reliability. (Septika Tri Lestari, 2024) The independent variables are accounting digitalization and internal control. Digital accounting involves the transformation of a company's financial management by converting accounting information into digital form. The implementation of accounting information systems represents a key approach to accounting digitalization, allowing businesses to enhance the efficiency of their operations. (Lasari et al., 2023) Indicators of accounting digitalization include the use of accounting software, automation of accounting processes, integration with other systems, and data security. (Septika Tri Lestari, 2024) Internal control is a system designed to prevent errors, fraud, or irregularities in accounting processes and reporting. (Nuraini, 2024) The indicators of internal control encompass the control environment, risk assessment, control

procedures, monitoring and evaluation, as well as information and communication. (Putri et al., 2020)

This research utilizes Partial Least Squares (PLS) for data analysis. The PLS procedure consists of five steps: evaluating the structural model (outer model), assessing the measurement model (inner model), developing the path diagram, formulating mathematical equations, and conducting model assessment.

RESULTS AND DISCUSSION

This study used primary data obtained from questionnaire responses. The questionnaires were distributed to 100 MSMEs in East Lombok. The survey was conducted from December 2024 to January 2025, with a total of 100 questionnaires distributed. The questionnaires were collected within 7 days after distribution. Out of the 100 questionnaires distributed, all 100 questionnaires (100%) were successfully returned and all were valid for analysis.

Descriptive statistics were employed to summarize the research data for each variable, including the minimum, maximum, mean, and standard deviation values. These statistics are displayed in Table 1.

Table 1. Descriptive Statistics

Variabel	N	Min	Max	Mean	Standard Deviation
Digitalization of Accounting (X1)	100	1	5	4.1	0.589
Internal Control (X2)	100	1	5	3.9	0.49
Quality of Financial Reporting (Y)	100	1	5	4.0	0.516

Source: Research Data, 2025

According to Table 1, it can be seen that the accounting digitalization variable (X1) has an average score of 4.1, which falls within the scale point 4, indicating the "agree" category. This result indicates that, on average, respondents tend to agree. This suggests that the majority of MSMEs have implemented digital accounting systems in their operations. The average score for the internal control variable (X2) is 3.9, also within scale point 4 or the "agree" category. This implies that most MSMEs have established reasonably good internal control policies and procedures. The average score for the financial reporting quality variable (Y) is 4.0, which also falls into the "agree" category. This result shows that the majority of MSMEs produce financial reports that are accurate and reliable.

Hypothesis testing was conducted using Smart PLS 4. To assess the validity and reliability of indicators for each variable, the outer model test was performed. The evaluation relies on three criteria: convergent validity, discriminant validity, and composite reliability. Convergent validity is considered satisfactory if each indicator's loading factor is greater than 0.6 and the AVE value for the construct is above 0.5. (Ghozali & Latan, 2021) In the initial outer model test, two indicators, namely X1.1 from the accounting digitalization variable (X1) and X2.2 from the internal control variable (X2), did not meet the convergent validity criteria. Therefore, modifications were necessary, and the model was re-tested after removing the indicators that did not meet the requirements.

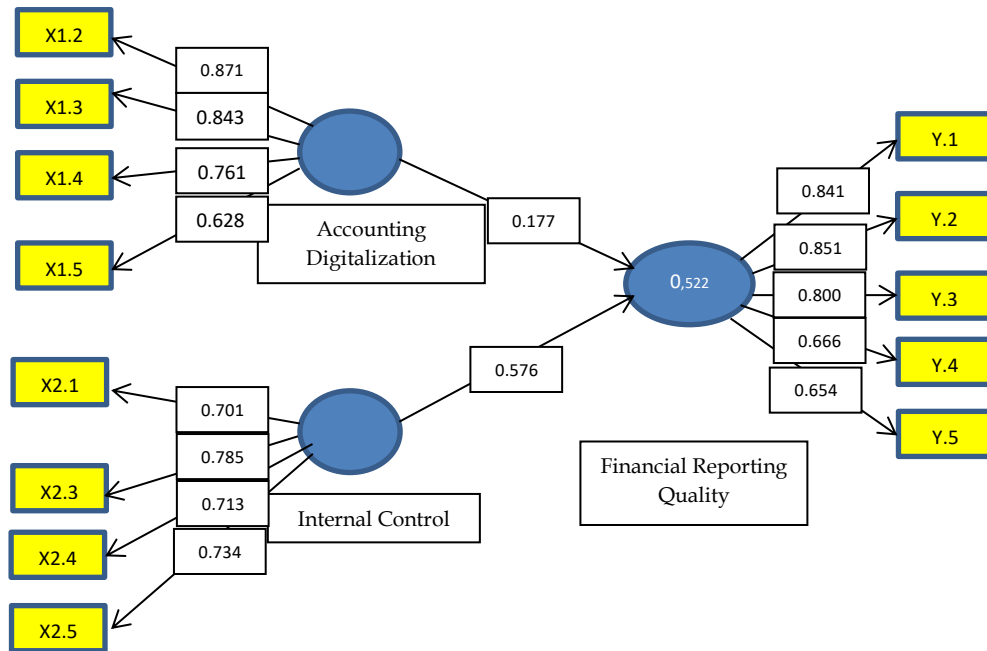


Figure 1. Modified PLS Testing Model Output

Source: Research Data, 2025

In the adjusted outer model test, all indicators satisfied the criteria for convergent validity. During the discriminant validity assessment, the cross-loading values met the required standards. Additionally, in the reliability evaluation, both Cronbach's alpha and composite reliability scores for all indicators surpassed the minimum threshold of 0.70, indicating that the indicators for each research variable are reliable and meet the requirements for composite reliability.

The structural model assessment using SmartPLS begins with analyzing the R-Square value for each latent and endogenous variable. The R-squared value for the financial reporting quality variable is 0.522. This means that the latent variables of accounting digitalization and internal control can explain or predict 52.2% of the variance in financial reporting quality. Meanwhile, the remaining 47.8% of the variance is attributed to additional variables that were not included in this study. For the inner model test, the bootstrapping technique was applied to derive path coefficient values, which were subsequently used to test the hypotheses regarding the relationships between variables

Table 2. Output Metode Bootstrapping

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Accounting Digitalization → Financial Reporting Quality	0,177	0,177	0,119	1,49	0,137
Internal Control → Financial Reporting Quality	0,576	0,582	0,104	5,56	0,000

Source: Research Data, 2025

According to Table 2, the analysis results show that a positive effect is indicated when the t-statistic surpasses 1.96 and the p-value is under 0.05.

According to the analysis in this study, the hypothesis testing results also address the first research question, which investigates whether accounting digitalization positively affects the quality of financial reporting in MSMEs. The results show a t-statistic of 1.49, which is below the required threshold of 1.96, and a p-value of 0.137, which is higher than the significance level of 0.05. As a result, the first hypothesis (H1) is not supported, suggesting that accounting digitalization does not significantly influence the quality of financial reporting, suggesting that the research model does not support a predictive relationship between accounting digitalization and financial reporting quality. This result suggests that there is insufficient evidence to support the claim that accounting digitalization has a positive effect on financial reporting quality at the 5% significance level. Although accounting digitalization may offer convenience in accounting processes, in the context of this study, there is no strong evidence that its implementation improves the quality of financial reports among MSMEs in East Lombok. The Diffusion of Innovation Theory states that innovations such as digitalization will have a positive impact once they are fully adopted through five stages: Awareness, interest, evaluation, adoption, and reinforcement. From the perspective of the Diffusion of Innovation theory, technology adoption does not always guarantee the successful management of a system—especially when barriers such as lack of technological understanding, user resistance, or limited resources still exist. In the context of MSMEs, it is likely that business owners have not yet reached the full implementation stage. Many MSME operators are still limited to using digitalization for recording daily transactions, but have not yet adopted systematic and standardized financial reporting functions. These results align with the findings of the study conducted by Martinus Budiantara, (2024), who also found that digitalization in MSMEs does not have a positive contribution to the effectiveness of financial reporting. This study suggests that even though digitalization has been implemented in some MSMEs, the use of digital features remains suboptimal. Many MSME actors have not fully understood or utilized the available digital tools, resulting in the digitalization of accounting having no significant impact on improving the quality of financial reporting. These results also indicate that digitalization is not the only factor that ensures high-quality financial reporting. Other aspects, such as human resources, accounting knowledge, and discipline in record-keeping, also play a crucial role.

The analysis of the second hypothesis – which posits that effective internal control systems contributes positively to the reliability and accuracy of financial reports in MSMEs – produced a t-statistic of 5.56, surpassing the critical value of 1.96, and a p-value of 0.000, which is well below the 0.05 significance threshold. This indicates that the research model linking internal control to financial reporting quality in MSMEs can be used as a predictive model ($p < 0.05$), and therefore, the second hypothesis (H2) is accepted. The results indicate that effective internal control has a positive effect on financial reporting quality. The effectiveness of internal control is crucial in preventing errors or fraud, improving compliance with regulations, and ensuring that financial statements produced adhere to generally accepted accounting principles. These results also support the

COSO theory, which asserts that a sound internal control can minimize the risk of fraud and ensure the reliability of financial reporting. Effective internal control enables MSMEs to better monitor financial processes, maintain the integrity of financial data, and reduce the risk of inaccurate or misleading financial reports. With the presence of internal control, MSME operators are encouraged to implement systematic recording procedures, separate key business functions, and conduct regular financial evaluations. This, in turn, enhances the reliability, relevance, and accuracy of their financial reports. This research is consistent with the studies conducted by Sri Ayem, (2024) dan Mubarakah, (2020) which also found that internal control systems positively influence the quality of financial reporting. With strong internal control, MSMEs can improve transparency and accountability in financial reporting, ultimately contributing to enhanced financial reporting quality. In addition, internal control fosters discipline in reporting and establishes a systematic work structure. When financial functions are clearly separated and proper procedures and supervision are in place, the information reflected in the financial statements becomes more reliable and relevant.

CONCLUSION

This study was conducted to examine the influence of accounting digitalization and internal control on the quality of financial reporting among MSMEs in East Lombok. The findings reveal that the implementation of accounting digitalization does not have a positive effect on the financial reporting quality of MSMEs. While digitalization has the potential to streamline processes, the findings suggest that MSMEs have not yet fully leveraged this technology. Conversely, robust internal control systems positively impact the quality of financial reporting by reducing the likelihood of errors and fraud, thereby enhancing the accuracy and reliability of financial statements.

This study has several limitations that should be considered for future research. First, the study focuses exclusively on MSMEs, which means the findings may not be generalizable to larger companies or other industrial sectors. Second, the sampling method used was purposive sampling, which may limit the broader representativeness of the population. Third, the study relied solely on quantitative data collected through questionnaires, without exploring other potential factors that may influence the relationships between variables. Therefore, future research is encouraged to expand the sample scope, apply mixed methods (both quantitative and qualitative), and take into account external factors such as MSME characteristics—such as business age, business scale, or the educational background of the owner—in order to obtain more comprehensive results.

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