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Effectiveness of the Use of Digital-Based Financial Recording Applications on Micro, Small, and Medium Enterprises (MSMEs) in Bandung Region

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Abstract

Digital financial recordkeeping is relevant to micro, small, and medium enterprises, particularly when business owners require timely information to supervise transactions and operating costs. This study examines the association between the effectiveness of digital financial recording applications and the financial performance of enterprises in Bandung. A quantitative survey involved 50 business owners who had used such applications for at least six months. Participants were selected purposively, and responses obtained through a structured five-point Likert questionnaire were analyzed using simple linear regression in SPSS. The reported regression coefficient is positive, at 0.561, with a significance value below 0.001. Additional testing reports reliability coefficients of 0.812 and 0.784 for the two constructs. These findings indicate a positive statistical relationship between perceived application effectiveness and reported financial performance. Convenient transaction entry, more orderly financial records, and accessible summaries may support cash monitoring, expenditure evaluation, and managerial decisions. Nevertheless, the cross-sectional design and limited sample restrict causal interpretation and broader generalization. The results underscore the importance of combining accessible accounting technology with consistent recordkeeping practices and financial literacy among enterprises through more informed decisions.

Keywords Accounting Applications; Digital Bookkeeping; Financial Performance; Financial Records; Microenterprises.

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INTRODUCTION

Micro, small, and medium enterprises (MSMEs) play an important role in supporting economic growth, creating employment opportunities, and strengthening local economic activities. In urban areas such as Bandung, MSMEs operate across various business sectors, including culinary businesses, retail trade, and service industries. Each sector has different operational characteristics and financial

management requirements. Culinary businesses, for example, require frequent transaction recording and cost monitoring, while retail businesses need to manage inventory, sales, and receivables. Service businesses, meanwhile, require effective expense control and reliable revenue documentation. Despite these differences, all MSMEs require accurate and organized financial information to evaluate business conditions and support managerial decision-making. Without adequate financial records, business owners may struggle to distinguish between increasing sales turnover and actual improvements in profitability.

Financial bookkeeping remains a significant challenge for many MSMEs, particularly those that rely on manual recording or informal financial management practices. Incomplete transaction records, inconsistent expense classification, and the mixing of personal and business finances can reduce the reliability of financial information. These conditions make it difficult for business owners to identify operating costs, monitor cash availability, and evaluate financial performance. Romney and Steinbart (2020) explain that accounting information systems transform transaction data into useful information for organizational control and decision-making. From this perspective, bookkeeping should not be understood merely as an administrative activity but as an essential process for producing information that supports business sustainability and financial management.

The development of digital technology has created opportunities for MSMEs to improve their bookkeeping practices through mobile-based financial recording applications. Applications such as BukuWarung, BukuKas, and SI APIK provide examples of digital tools that can assist business owners in recording transactions, organizing financial information, and monitoring cash movements. Compared with conventional bookkeeping, digital applications can simplify transaction documentation and facilitate access to financial summaries. However, the availability of digital technology does not necessarily guarantee better financial management. The benefits depend on whether business owners use the applications consistently, enter transactions accurately, and utilize the resulting information when making business decisions. Therefore, evaluating the effectiveness of digital financial recording applications is important for understanding their practical contribution to MSME financial management.

The Technology Acceptance Model (TAM) provides a relevant theoretical foundation for explaining the adoption and use of digital bookkeeping applications. Davis (1989) identifies perceived usefulness and perceived ease of use as important determinants of technology acceptance. In the context of MSMEs, perceived

usefulness concerns the extent to which an application helps business owners monitor cash flow, organize transactions, and evaluate expenses. Perceived ease of use relates to the simplicity of entering transactions, navigating application features, and interpreting financial reports. Kholid et al. (2020) examine factors associated with the adoption of mobile accounting applications among Indonesian MSMEs, while Darmoyo and Weli (2024) discuss factors relevant to technology acceptance and continued use. These perspectives suggest that the effectiveness of digital bookkeeping depends not only on technological availability but also on user acceptance and the continuity of its practical application.

Previous studies have examined the relationship between accounting information systems, digitalization, and MSME performance. Fachruzzaman et al. (2021) investigated accounting information systems in relation to MSME performance in Bengkulu. Indriastuti and Kartika (2022) highlighted the role of dynamic capabilities in connecting digitalization with business performance, while Lopung and Rulindo (2023) emphasized the relevance of information scope and timeliness. Apriyanti and Budiman (2023) also examined digital accounting in the context of MSME performance in Semarang. Collectively, these studies provide a foundation for understanding how accounting technology may contribute to business outcomes. Nevertheless, differences in research locations, measurement instruments, and analytical approaches mean that their findings should be interpreted according to their respective contexts.

An important distinction in this research concerns the relationship between the effectiveness of application use and financial performance. Effective bookkeeping may improve the availability and organization of financial information, but it does not automatically generate higher profits. Financial outcomes are also influenced by working capital, financial literacy, business experience, market conditions, and managerial capabilities. Digital applications primarily support the recording and interpretation of financial transactions, while business owners remain responsible for translating information into appropriate decisions. Accordingly, financial performance measured through questionnaire responses should be interpreted as performance reported by respondents rather than independently verified financial results.

Although previous studies have explored digital accounting and MSME performance, examining this relationship among MSMEs in Bandung provides a relevant local context for further investigation. This study focuses on business owners who have used digital financial recording applications for at least six months,

allowing the analysis to consider experiences of continued use rather than initial adoption alone. The research examines application effectiveness through operational ease, information usefulness, and recording reliability, while financial performance represents the dependent variable. Using a quantitative approach and simple linear regression, the study aims to determine the direction and statistical significance of the relationship between the effectiveness of digital financial recording applications and MSME financial performance. The findings are expected to contribute to the discussion of digital accounting practices and provide practical insights into the importance of consistent bookkeeping, cash flow monitoring, and financial information utilization for MSMEs in Bandung.

METHODS

Research uses a quantitative approach with an associative survey design. The observation unit is the owner of MSMEs who operate in the Bandung area and has used a digital financial recording application. Data is sourced from respondents' answers to structured questionnaires. Latitude cut designs are used to examine the interconnectedness of two variables at the time of data collection, so it does not provide observations before and after adoption or user comparison groups and not users. The purpose of the analysis is to identify the direction and significance of statistical relationships, not to assign causal effects experimentally.

Sampling withdrawals are carried out using purpositive techniques with two requirements: respondents are MSMEs in Bandung and have used digital finance applications for at least six months. The number of respondents who met the criteria and analyzed were 50 business owners. Selection based on these criteria allows research to focus on those who already have experience of use. However, because the sample is not determined through the randomization of the entire population of Bandung MSMEs, the representation is statistically inconsitutible. The conclusions are arranged according to the characteristics of the research respondents group and require caution to be applied to businesses in other locations or groups.

Research instruments in the form of a five-tier Likert scale questionnaire. Free variable (X) is the effectiveness of digital financial applications, with a conceptual framework of ease of use, usability, and reliability of recording. A bound variable (Y) is financial performance, which is discussed through cash flow control, cost efficiency, and the achievement of business profits. Both variables are reviewed through the questionnaire score analyzed in the regression model. Measurement is emphasized on the framework of the indicator, so that the interpretation of the

results is directed at the constructs assessed by the respondent, not at the nominal amount of profit or measurement of different financial ratios.

The analysis is done through a simple linear regression using SPSS, with the model Y = a + bX + e. Symbol Y states a financial performance score, X shows an application effectiveness score, a is a constant, b is a regression coefficient, and e represents a galat. The instrument contains five grains for variable X (X.1 to X.5) and five grains for variable Y (Y.1 to Y.5). The quality of the instrument is examined through the correlation of grains and Cronbach's Alpha, while the assumption examination includes residual normality as well as heteroscedasticity. Coefficients are tested with t test at a level of 0.05 significance. General statistical procedures are not described in detail (Sugiyono, 2019).

Inferential decisions refer to the statistical output included, while the substantive discussion places intervariable relationships in the context of business recording behavior. With this approach, the regression value is treated as a difference in the performance score for each change of one unit of effectiveness score, not the addition of nominal profit. Analysis is not separated by business sector, turnover, or administrative area that is more detailed. Thus, the variation of the results in the subgroup of business actors has not been assessed through the model used.

FINDINGS AND DISCUSSION

Characteristics of Data and Initial Testing

Data collection resulted in 50 MSME owners in the Bandung area who have used a digital financial recording application for at least six months. The criteria ensure that the response comes from the user with the utilization experience, not the respondent who simply knows the whereabouts of the application. However, research details do not specify the composition of the business field, turnover scale, or the length of use of each group. Therefore, the discussion is focused on the relationship between the reported variables, without concluding the difference in effect between culinary ventures, trade, services, or other categories.

Before the regression was executed, the instrument grain was examined using the comparison of the correlation of the count and the r-table value of 0.279 for 50 respondents at a significance of 5 percent. The test summary shows that the entire grain on both variables exceeds that limit. Cronbach's Alpha reached 0.812 for application effectiveness and 0.784 for financial performance. Both values exceed the 0.600 threshold used in the study. These results indicate the internal consistency of the instrument according to the criteria set, as summarized in Table 1. Validity

information in testing is presented in aggregate for each variable, so that no comparison of correlation numbers per grain separately.

Tabel 1. Summary of Validity and Reliability Results

Variable	Item	r-count	r-Table	Cronbach's Alpha	Conclusion
Effectiveness of Applications (X)	X.1–X.5	> 0,279	0,279	0,812	Valid; Reliable
Financial Performance (Y)	Y.1–Y.5	> 0,279	0,279	0,784	Valid; Reliable

Source: Primary data is processed (2026).

Testing in Table 1 shows that the five statements for each variable are declared valid according to r-country and r-table comparisons. The reliability coefficients in both constructs are also above the 0.600 limit. Thus, the instrument is stated to meet the internal criteria used to forward the analysis. However, this summary has not shown the correlation value of each grain, so the test can only be explained at the available recapitulation level. The assumption of regression is also checked before drawing an interpretation of the model coefficient. Residual normality is evaluated through the Kolmogorov-Smirnov test, while indications of residual variance inequality are examined through the Glejerser test. The value of the significance reported in both tests is listed in Table 2.

Table 2. Classic Assumption Testing Results

Type of Test	Method	Sig.	Conclusion
Residual Normality	One-Sample Kolmogorov-Smirnov	0,200	Normal according to testing criteria
Heteroskedastisitas	Glejser	0,342	Unindicated heteroscedases

Source: Primary data is processed (2026).

Based on Table 2, the significance value of the normality examination is 0.200, while the Glejerser test shows 0.342. Both exceeded the set 0.05 threshold, so the test summary did not show a violation of both assumptions. This conclusion is related to the residual examination of the model, not the claim that the entire observational data individually has a normal distribution. With the fulfillment of the reported criteria, the interpretation of regression can be followed in a conditional basis in the design of analysis and information available.

Coefficient of Regression and Hypothesis Testing

Once the quality of the instrument and the assumptions of the model is reviewed, the analysis is continued to assess the relationship between the effectiveness of the application of financial recording (X) and the financial performance of MSMEs (Y). As shown in Table 3, the unstandard coefficient of variable X is worth 0.561, with a standard error of 0.078. The constant was recorded at 12.353, while the standardized coefficient was reported at 0.665. Positive signs in the coefficient indicate the direction of the relationship that is in line between the two variables.

Table 3. Simple Linear Regression Results

Model	B	Std. Error	Beta	t	Sig.
Constant	12,353	2,717	-	4,546	0,000
Effectiveness of Applications (X)	0,561	0,078	0,665	7,233	0,000

Source: Primary data is processed (2026).

The regression equation obtained is Y = 12.353 + 0.561X. In the context of a score-based measurement, a value of 12.353 is a value prediction of Y when X is zero according to the equation, not the minimum amount of performance of the entire SME. Because the instrument uses the Likert scale and it is likely that the variable score does not include zero as an empirical state, the constant mainly serves as a mathematical component of the model. The 0.561 coefficient indicates that the increase of one unit of association effectiveness score with an average increase in performance score prediction of 0.561 units. The figure does not state that the business profit increased 56.1 percent or increased a certain amount of rupiah.

The partial test value presented is t of 7.233 with a written significance of 0.000 on the SPSS output. The three-decimal display is interpreted as $p < 0.001$, not a probability that is really worth zero. Because it is smaller than the 0.05 limit, the reported results in support of the rejection of the null hypothesis regarding the coefficient are equal to zero. Thus, research data shows a statistically significant positive relationship between the effectiveness of the application and the financial performance of respondents. These significance remains distinguished from the power of causal evidence: survey research in one period has not isolated all factors that may affect the state of business.

The value of the determination coefficient listed on the latest summary of the results is R2 of 0.522. With reference to the reported figure, the model one predictor explains about 52.2 percent of the financial performance score variations in the

sample, while the remaining 47.8 percent is not explained through the included variables. This amount represents the model match of the sample data and not the percentage increase in nominal gains due to the use of the application. Other factors, such as venture capital, financial literacy, price policy, and marketing strategies, are not tested in this model. Because the available processing is in the form of a summary, the determinant number is treated as a reported result and has not been able to be checked directly against the complete SPSS output.

Utilization of Applications for Cash Recording and Control

In terms of mechanism, the ease of entering transactions is the closest benefit to daily bookkeeping activities. Users who can keep records at the time of the transaction occur are more likely to reduce reliance on memory. Reconciling customer payments, purchasing materials, and regular expenses can also get more systematic information support. However, the application only processes the data entered. If the owner misses a transaction, chooses the category does not fit, or delay the record-up for too long, the final report remains at risk of being less accurate. Therefore, the ease of the system needs to be viewed side by side with the user's discipline and understanding of the type of transaction that is being recorded.

The explanation is in line with Hidayah et al. (2021), which documents the use of applications to improve the process of recording a business, as well as Salsabila et al. (2024), which outlines the role of mobile-based systems in financial management in case studies. Febriansyah et al. (2024) showed the importance of training so that the software is really used for simple bookkeeping. This comparison is conceptual because each study uses different units of analysis and design. The results of regression in 50 Bandung respondents cannot be combined directly with the findings of case studies or mentoring programs to one measure of increased profits.

The regularity of transaction data also relates to cash oversight. When income and expenses are arranged by time, the owner has a clearer basis to observe when the balance is reduced and when receipts are expected to come. Receivable notes can help separate the value of the sales that have been recorded from the money that is actually received, while the recording of the obligation supports payment planning. The use of such information could potentially prevent spending decisions that go beyond available funds. However, improvements in new cash control can be ascertained through notes before and after, measurable cash flow indicators, or comparative designs; the existing data more accurately shows the linkage based on the perception of the business owner.

Furthermore, periodically available fee information can help recognize recurring expenses and assess their proportion to acceptance. Owners who previously only knew the total money out might begin to distinguish shipping expenses, raw materials, maintenance, and other payments. This grouping opens up a more targeted cost control room. However, digitization does not in itself suppress material prices or increase market demand. Improved financial results still requires further decisions, such as drafting a budget, reviewing suppliers, and managing stock. Lopung and Rulindo's findings (2023) on the characteristics of accounting information help explain why timely reports can support, but not replace, the decision-making process.

Cost Efficiency and Profitability Assessment

The discussion of profitability also requires a distinction between an accessible profit statement and measurable profit growth. Applications can present a comparison of revenue with costs based on the data entered. If the owner uses the information to improve the accuracy of the price or suppress waste, the opportunity to obtain better business results becomes more open. However, this study does not include a series of income statements, margin percentages, or benchmarking turnover before and after adoption. Therefore, the measurable interpretation is that the effectiveness of the reported application is positively related to the financial performance score, whereas the amount of actual profit growth requires its own measurement through financial statements of some period.

The research of Fachruzzaman et al. (2021) as well as Apriyanti and Budiman (2023) provides a context that supports the interrelationship between digital accounting practices and MSME achievements. Indriastuti and Kartika (2022) added the perspective that dynamic capabilities can play a role in the relationship of digitization with performance, while Maryanti et al. (2026) put digital innovation as one of the elements in the formation of financial output. The results of the Bandung study are in line with the general tendency in terms of relationship signs. However, the appropriateness of the direction does not eliminate the difference in indicators, sampling, the number of predictors, or analytical techniques. Therefore, the comparison is executed at the level of substantive reasoning and is not treated as direct replication.

Hargiyanto et al. (2025) findings offer an idea that the use of accounting information systems can be linked to a more diverse performance measure. M et al. (2024) highlighted the role of accounting systems with electronic commerce, while the Andreni et al. (2026) considers the digitization of accounting, information

systems, and financial applications in one discussion. The breadth of factors in other studies shows the limits of the simple model used in Bandung. A model with one predictor is useful for identifying key associations, but it has not shown whether the results will persist after differences in accounting knowledge, capital access, use of sales channels, and business characteristics are controlled simultaneously.

The technological acceptance framework strengthens the understanding of those results. If the app is perceived as easy to use and beneficial, the consistently theoretical intensity of recording becomes more likely. Davis (1989) put both perceptions in the discussion of technological acceptance. Kholid et al. (2020) and Darmoyo and Weli (2024) assessed the factors related to the adoption and continuation of the use of accounting applications. Bandung research does not separately test each path of technology acceptance. However, the conceptual framework helps to explain why the effectiveness of utilization is positioned as a more substantive variable than just ownership or installation of applications.

Compliance with Previous Research

In terms of output quality, financial transparency means transactions can be traced and explained again, while the accuracy of presentations relates to the reliability of the recorded numbers. Osesoga et al. (2024) outlines the design of the system for MSME reporting, while Bahria et al. (2026) focuses on the quality of reporting using Android-based applications. Ulfha et al. (2025) demonstrate the relevance of digital accounting in the practice of recording. The study group places the quality of the report as a bridge between the use of the device and the assessment of financial conditions. Therefore, the habitual formation of checking reports should get attention equivalent to the skills of operating the application.

The mentoring experience put forward by Nasihin et al. (2025) illustrates the benefits of training that includes the separation of personal and business transactions. Mediaty et al. (2025) also identifies literacy and integration difficulties as an obstacle to system implementation. In the context of Bandung, the implication is that the capacity strengthening program is not enough to only introduce how to install applications. The construction material can emphasize the identification of transaction types, consistency of data filling, cash summary readings, as well as cost and profit review. This proposal is a conceptual application of results and literature, not intervention activities that have been tested in the study of 50 respondents.

The security and continuity of access is also worth paying attention to the implementation of digital bookkeeping. The owner needs certainty that the business record can be accessed when the device changes, there is an appropriate backup

mechanism, and information is not shared without consideration. Although this aspect makes sense as a practical consideration, this study does not provide separate survey results regarding data security, connection quality, or application subscription fees. Therefore, it cannot be stated that all respondents experienced certain problems in that aspect. Recommendations provided are anticipatory so that the benefits of bookkeeping regularity are not eroded by the disruption of access or weak data management.

Ridwan et al. research (2026) examines financial performance indicators by comparing the conditions before and after digitization in different samples. Such an approach shows the methodological development space for subsequent research, as actual changes to the ratio or margin can be tested more directly. The study being discussed using a survey score and one regression model, making it more appropriate to describe the association on the selected user group. Combining the perception of the owner with transaction documents and periodic observations in the future will help assess whether the progress of the bookkeeping is followed by changes in financial results that can be independently verified.

Overall, the direction of the reported positive relationship supports the argument that the application of financial recording can be a means of strengthening the governance of MSMEs if utilized consistently. The power of the findings lies in direct observation of local users with a predetermined minimum usage duration. On the other hand, the sample size is relatively small, the selection of non-random respondents, the limitations of the details of the instrument, and the use of one explanatory variable becomes the barrier of interpretation. Such prudence allows the proceeds to be placed as evidence of associations that are beneficial to business management, without turning them into claims that digitization inevitably leads to an increase in profit on each MSME.

CONCLUSION

Research on 50 MSME owners who have used digital financial recording applications for at least six months showed a positive relationship between the effectiveness of application utilization and reported financial performance scores. The regression coefficient of 0.561 with a reported significance below 0.001 supports the direction of the positive relationship. Additional testing states that the instrument meets the limits of validity and reliability, while residual examination meets the criteria of normality and heteroscedatity used. The R2 value of 0.522 is listed in the latest summary of the results, although the limitations of detailed statistical output need to be considered in interpreting the volume of the model's explanation. This

research does not show changes in real profits in units of rupiah or prove that causation is experimental.

MSMEs are advised to utilize the application continuously through recording each transaction, separation of personal funds with business funds, and reviewing cash summaries and fees periodically. Support local governments and escort agencies can be focused on recording literacy, simple report readings, and decision-making based on available information. Training activities should adjust the needs of the business so that digital skills really become a settled administrative practice. Utilization of applications still needs to be accompanied by an accurate examination of input and management of responsible data access.

The limitations of the study include the number of respondents, the selection of non-random samples, the design of the survey in one period, and the use of one predictor. The summary of statistical results is not accompanied by a complete processing output, so cross-examination of all sizes of the model can not be done directly. The next study can expand the scope of sectors and regions, include financial management capabilities and business characteristics, and compare financial data before and after application usage. Objective evidence in the form of cash flow, operational load, or profit margin will help assess whether the relationship based on perception is in line with measurable financial changes. Thus, the evaluation of digitalization can move from the perception of ease towards a more thorough inspection of business achievements.

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