
INFLUENCE OF CLOUD ACCOUNTING TECHNOLOGY, ACCOUNTING UNDERSTANDING, AND ACCOUNTING STANDARDS ON THE IMPROVEMENT OF FINANCIAL REPORT QUALITY OF MSMEs

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ABSTRACT

Palembang still face obstacles in preparing financial statements in accordance with applicable standards, due to low accounting knowledge, limited application of accounting standards, and minimal utilization of digital technologies such as cloud accounting. This research employed a quantitative approach using the Structural Equation Modeling Partial Least Square (SEM-PLS) method. The sample consisted of 120 respondents who were financial staff of active MSMEs in Palembang. Data were collected through questionnaires and analyzed using SmartPLS software. The results indicate that all three independent variables cloud accounting technology, accounting comprehension, and accounting standards have a positive and significant effect on the quality of financial statements. The adoption of cloud accounting technology has been proven to enhance efficiency in accounting processes, improve data recording accuracy, ensure data security, and increase transparency in reporting. Adequate accounting comprehension enables the preparation of financial statements in accordance with applicable accounting principles and procedures. Meanwhile, the implementation of accounting standards strengthens credibility, comparability, and reliability of MSME financial statements. These findings highlight the importance of synergy between technology adoption, accounting literacy improvement, and application of accounting standards to foster transparency, accountability, and competitiveness of MSMEs in the digital era.

Keywords: *Cloud Accounting, Accounting Literacy, Technology Utilization, Financial Reporting Quality*

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the structure of Indonesia's economy. This sector contributes approximately 61% to the national Gross Domestic Product (GDP) and absorbs about 97% of the country's total workforce. These figures indicate that MSMEs serve as the backbone of the national economy, sustaining stability and driving inclusive economic growth.

Palembang City, as one of the economic and culinary hubs in South Sumatra, represents

a vital node in the development of MSMEs. A total of 80,627 MSMEs have been officially registered in the city, with the majority engaged in the food and beverage sector (Putri et al., 2024). This number reflects the city's strong potential for regional economic growth but also highlights the need for more professional business management to ensure sustainability (Andika et al., 2024).

Despite their significant contribution, MSMEs continue to face fundamental challenges in bookkeeping and financial reporting practices. Only about 35% of business owners maintain adequate accounting records, and merely 19% have participated in formal financial training. As a result, personal and business finances are often not separated, financial statements are prepared inconsistently, and basic accounting literacy remains limited (Anggraini et al., 2022).

Many MSME owners record only total income and expenses without detailed transaction breakdowns. Such practices hinder their ability to evaluate overall performance, accurately calculate profit and loss, or assess financial position. Consequently, the resulting financial statements lack reliability and fail to support informed decision-making. This condition also diminishes creditors' and investors' confidence in the enterprise's financial soundness (Kesuma et al., 2024).

The implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) has been proven to enhance transparency, credibility, and access to financial institutions. This standard provides a simplified yet structured framework for MSMEs in preparing financial statements (Rayyani et al., 2020).

Technological advancements have introduced new opportunities through cloud accounting, an online-based system that enables real-time management of financial data across multiple devices (Owolabi & Julia, 2020). This technology allows MSMEs to reduce operational costs, accelerate reporting processes, and secure financial data. Applications such as Jurnal.id and Zahir Online are widely adopted and have been shown to improve the efficiency of financial management.

Nevertheless, the adoption rate of cloud accounting among Indonesian MSMEs remains low. As of 2022, only about 20.76 million MSMEs had integrated digital technology into their operations (Putri et al., 2024). The slow adoption is influenced by several factors, including limited accounting and digital literacy (Ary Helmina et al., 2024), perceived high implementation costs (Kartikasary et al., 2023), and concerns regarding system compatibility

(Wardyani, 2021).

Cross-country studies have demonstrated that cloud accounting adoption enhances efficiency and business sustainability. Research in Thailand revealed that the implementation of Xero following the COVID-19 pandemic significantly improved cost efficiency, mobility, and operational sustainability (Sastararuji et al., 2022). In Indonesia, organisational readiness and human resource capability were identified as key determinants of successful technology adoption (Ramadhan et al., 2025). Similarly, research on Nigeria's banking sector found that cloud accounting positively influences accuracy, transparency, and timeliness in financial reporting (Alagbe & Yinus, 2025).

However, the quality of financial reporting cannot improve without sufficient accounting literacy. Around 90% of MSME owners in Indonesia have not adopted proper bookkeeping practices, and 85% do not understand basic accounting concepts (Qimyatussa'adah et al., 2020). Accounting literacy positively affects the quality of financial statements by helping entrepreneurs understand fundamental principles such as accrual basis and revenue recognition (Erawati & Setyaningrum, 2021). Adequate knowledge of accounting principles is also essential for implementing SAK EMKM effectively (Novitasari et al., 2023).

A study in Palembang revealed that most MSMEs still record transactions manually without preparing statements of financial position, profit or loss statements, or notes to the financial statements (Dewata et al., 2020). This finding indicates minimal adoption of standardised accounting practices (Puji Astuti & Jamain, 2022). In contrast, external support such as training, subsidies, and partnerships with technology providers has been proven to enhance efficiency and reduce resistance to change (Octiva et al., 2024).

Based on these issues, this study aims to bridge the gap between the need for accountable financial reporting and the reality of current MSME practices. The main objective is to provide empirical insights into how accounting literacy, compliance with SAK EMKM, and the adoption of cloud accounting simultaneously influence the quality of MSME financial statements in Palembang.

The novelty of this study lies in integrating three critical factors accounting literacy, compliance with accounting standards, and cloud accounting adoption into a single analytical model to evaluate their joint effect on financial reporting quality. Moreover, by focusing on MSMEs in Palembang, a relatively under-researched context, this study provides fresh

empirical contributions to the literature on MSME accounting.

LITERATURE REVIEW

Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) explains technology adoption and usage by integrating eight previous models, including TAM, TPB, and IDT, thus providing a comprehensive framework for understanding adoption behaviour (Venkatesh et al., 2003). The model consists of four main constructs, namely performance expectancy, effort expectancy, social influence, and facilitating conditions, which influence individuals' intentions and actual use of technology. In the accounting context, the application of cloud accounting is particularly relevant for MSMEs as it offers efficiency, real-time access, and automation in financial reporting, although its success depends on user literacy, organisational support, and infrastructure readiness (Polgan et al., 2025). Previous studies have shown that performance expectancy and effort expectancy are the main factors driving the intention to adopt, while social influence and facilitating conditions also affect actual usage (Rahayu et al., 2023). Therefore, this study employs the UTAUT framework to explain how these factors influence the adoption of cloud accounting and its impact on improving the quality of MSME financial reporting.

Cloud Accounting

Cloud accounting is a significant innovation in modern accounting practice that shifts the management of financial data from local infrastructure to cloud-based systems, enabling online access to information anytime and anywhere (Mishra, 2024). This system allows for the storage, processing, and management of transactions without local software installation, thereby enhancing efficiency, accuracy, and timeliness in reporting (Wahhab et al., 2024). With a Software-as-a-Service (SaaS) architecture, cloud accounting supports real time collaborative work, reduces IT infrastructure costs, and provides reliable information for decision making (Ahuja, 2024). For MSMEs, the adoption of this system has the potential to improve the quality of financial reporting and record keeping discipline, although challenges such as data security and dependence on service providers require sound governance and digital literacy (Thaher, 2024). Overall, the successful implementation of cloud accounting among MSMEs depends greatly on organisational readiness, human resource competence, and the effectiveness of applied technological governance (Setiawan et al., 2020).

Understanding Accounting

Accounting provides essential information about an entity's financial performance and position, serving as the basis for economic decision-making. As a systematic process of recording, classifying, and summarising transactions into financial statements, accounting plays a vital role in ensuring transparency and accountability (Atmodjo et al., 2022). For MSMEs, adequate accounting knowledge greatly influences the quality and reliability of financial reports; however, many business owners still face limitations in their understanding and discipline in maintaining systematic and timely records (Wulan Riyadi, 2020). Previous studies have shown that structured mentoring programmes and the adoption of simple bookkeeping applications can enhance the accuracy and efficiency of reporting, enabling MSMEs to produce more reliable financial statements and make better-informed business decisions (Chuzairi et al., 2021).

Accounting Standards

Government Regulation No. 46 of 2013 stipulates a final income tax rate of 1% for taxpayers with certain gross turnover, primarily targeting MSME actors, as a policy to simplify tax calculation and compliance. Although this regulation does not directly govern the application of SAK ETAP, the standard developed by the Indonesian Institute of Accountants aims to assist MSMEs in preparing concise and comprehensible financial statements suited to the characteristics of small and medium-sized enterprises (Mekari Klikpajak, 2024). For smaller-scale entities, SAK EMKM was introduced to simplify the process of financial reporting without reducing the quality of the information presented. Empirical studies indicate that the implementation of SAK EMKM enhances data accuracy, information transparency, and report relevance, thereby strengthening financial accountability and facilitating access to external financing for MSMEs (Sofwan et al., 2023). According to SAK EMKM, financial statements comprise the statement of financial position, income statement, and notes to the financial statements, which together ensure clarity, completeness, and traceability of information (Bestari Indah et al., 2024). Although its adoption has been shown to improve reporting quality, challenges remain, including limited accounting knowledge, human resource constraints, and lack of socialisation (Ayem & Prihatin, 2020). Therefore, collaboration among the government, educational institutions, and business actors through training and intensive mentoring is essential to enhance reporting quality and expand MSMEs' access to external funding (Susilowati et al., 2021).

Quality of MSME Financial Reports

Regulation No. 46 of 2013 establishes a final income tax rate of 1% for taxpayers with certain gross turnover, primarily aimed at MSME actors, as a policy to simplify tax calculation and compliance. Although this regulation does not directly govern or introduce the implementation of SAK ETAP, the standard developed by the Indonesian Institute of Accountants is designed to assist MSMEs in preparing concise and easily understandable financial statements that align with the characteristics of small and medium-sized enterprises (Mekari Klikpajak, 2024). As a more specific standard for very small to medium-sized businesses, SAK EMKM was formulated to simplify the financial reporting process without reducing the quality of the information presented. Studies indicate that the application of SAK EMKM improves data accuracy, information transparency, and report relevance, thereby strengthening financial accountability and supporting access to external financing, such as from banks and financial institutions (Sofwan et al., 2023). This improvement is essential as it provides a more data-driven foundation for business decisions while enhancing financial governance in entities with limited resources and accounting literacy. The minimum content of financial statements under SAK EMKM includes the statement of financial position, income statement, and notes to the financial statements. These components complement each other: the statement of financial position presents assets, liabilities, and equity at the end of the period; the income statement summarises performance through income and expenses; while the notes provide accounting policies and details of key items to ensure the reports remain concise yet informative and auditable (Bestari Indah et al., 2024). Empirical evidence shows that adopting SAK EMKM enhances reporting quality, reflected in higher accuracy, transparency, and relevance, although challenges remain such as limited accounting knowledge, human resource constraints, and lack of socialisation (Ayem & Prihatin, 2020). Therefore, literature recommends collaborative efforts among the government, educational institutions, and business actors through training and intensive mentoring to address these challenges, thereby improving reporting quality and expanding MSMEs' access to external funding (Susilowati et al., 2021).

RESEARCH METHODS

This study employs a quantitative causal design with a cross-sectional survey to analyse the influence of cloud accounting, accounting comprehension, and accounting standards on the quality of financial statements among micro, small, and medium enterprises (MSMEs) in the

food and beverage sector in Palembang. The research uses quantitative primary data collected through structured questionnaires distributed to business owners, financial managers, or accountants of MSMEs that have been operating for at least two years and have adopted cloud accounting; secondary data (MSME statistics) are used for contextual reference. The study population comprises all MSMEs in Palembang registered with local MSME communities or associations. According to data from the Palembang City Office of Cooperatives and MSMEs, there are 80,627 registered MSME units. The sample is determined using purposive sampling to select respondents relevant to the research objectives, namely accountants or financial managers of MSMEs in the culinary sector in Palembang who meet the inclusion criteria: operating for at least two years, conducting regular accounting processes, adopting cloud accounting systems, possessing adequate accounting comprehension, and applying accounting standards (e.g., SAK EMKM or SAK ETAP) in bookkeeping and financial reporting. Sampling is conducted only for business units that meet all criteria to ensure that the sample characteristics are consistent with the analytical focus of the study.

Variable operationalisation uses a five point Likert scale. The independent variables include cloud accounting adoption (intensity and scope of use, ease of access, availability of real-time information, integration/automation, and security support), accounting comprehension (mastery of basic principles, journal ability, classification skills, and financial statement preparation), and the implementation of accounting standards (compliance with minimum components, policy consistency, and traceability according to SAK EMKM/ETAP). The dependent variable, financial statement quality, is measured through relevance, reliability, timeliness, and comparability dimensions. The instrument's content and clarity are tested through a pilot study before distribution, conducted both offline and online to ensure consistency in measurement.

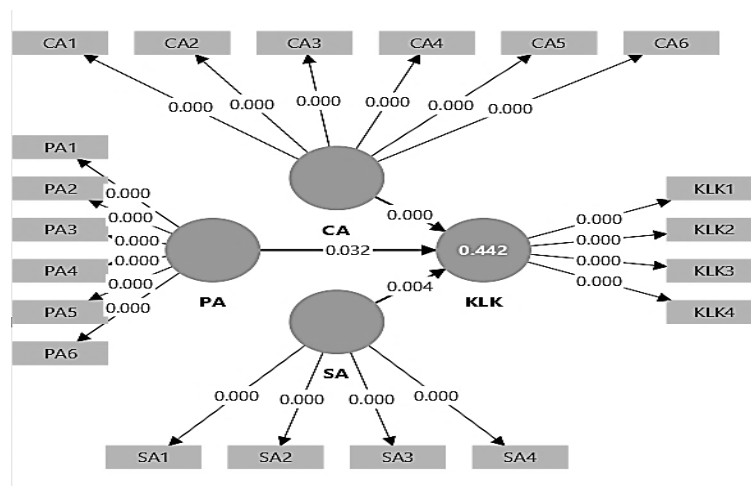
Data analysis employs Partial Least Squares Structural Equation Modelling (PLS-SEM) using SmartPLS 4 software. Measurement model evaluation includes reliability (Cronbach's alpha, composite reliability), convergent validity (AVE), and discriminant validity (HTMT). Structural model evaluation covers multicollinearity testing, path coefficient estimation and significance through bootstrapping, assessment of R^2 and f^2 for explanatory power, and Q^2 for predictive capability. Sample adequacy is ensured using the "10-times rule" based on the largest number of incoming paths to the endogenous construct and, if necessary, statistical power

calculation. This approach is suitable for relatively complex models, non-normal data distributions, and small to medium sample sizes, and it emphasises the predictive capability of relationships among latent constructs.

RESULTS OF RESEARCH AND DISCUSSION

This research focuses on Micro, Small, and Medium Enterprises (MSMEs) in the food and beverage (F&B) sector located in Palembang, particularly cafés and restaurants. Following the previous chapter, which outlined the research background, supporting theories, and applied methodology, this chapter presents the findings of the study. The research involved 120 respondents, consisting of owners, financial managers, or accountants of MSMEs in the culinary sector who met the established criteria. The results are presented based on questionnaire data collected from respondents concerning the use of cloud accounting technology, accounting comprehension, and the implementation of accounting standards in relation to the improvement of financial reporting quality among MSMEs in Palembang.

The path coefficient value indicates the magnitude of the influence exerted by an independent variable on a dependent variable within the research model. The greater the coefficient value, whether positive or negative, the stronger the influence of that variable. To determine the significance of the relationships between variables, a bootstrapping procedure using the resampling technique was employed. A hypothesis is considered accepted if the t-statistic value exceeds 1.98 at a 5% significance level ($\alpha = 0.05$) or if the p-value is less than 0.05.



**Figure 1. Bootstrapping Path Coefficient
Table 1 Hypothesis Test Results**

	Original sample	Sample mean	Standard deviation	T statistics (O/STDEV)	P values	Ket.
CA -> KLK	0.378	0.376	0.088	4.279	0.000	Signifikan
PA -> KLK	0.187	0.195	0.087	2.141	0.032	Signifikan
SA -> KLK	0.227	0.231	0.080	2.848	0.004	Signifikan

Source : Smart, PLS 2025

Based on Table 1, the results of the Structural Model Assessment obtained through the analysis of path coefficients, t-statistics, and p-values indicate that all three hypotheses in this study are accepted, as each shows a positive and significant effect. The first hypothesis (H1) examines the effect of Cloud Accounting (CA) on Financial Report Quality (FRQ), showing a positive and significant influence with an original sample value of 0.378, a t-statistic of 4.279 (> 1.98), and a p-value of 0.000 (< 0.05). This finding indicates that the use of cloud accounting technology enhances the quality of financial reporting among MSMEs. The second hypothesis (H2) tests the influence of Accounting Understanding (AU) on Financial Report Quality (FRQ), yielding an original sample value of 0.187, a t-statistic of 2.141 (> 1.98), and a p-value of 0.032 (< 0.05), which confirms that a good understanding of accounting significantly improves financial report quality. The third hypothesis (H3) investigates the effect of Accounting Standards (AS) on Financial Report Quality (FRQ), revealing a positive and significant impact with an original sample value of 0.227, a t-statistic of 2.848 (> 1.98), and a p-value of 0.004 (< 0.05), suggesting that proper implementation of accounting standards contributes meaningfully to better reporting outcomes. Overall, these findings conclude that Cloud Accounting, Accounting Understanding, and Accounting Standards each have a positive and significant effect on the Financial Report Quality of MSMEs in the food and beverage sector in Palembang.

Table 2 F-square Test

	Kualitas Laporan Keuangan
Cloud Accounting	0.156
Pemahaman Akuntansi	0.043
Standar Akuntansi	0.056

Based on table 2, The F-square test results indicate varying levels of effect among the independent variables on Financial Report Quality (FRQ). The influence of Cloud Accounting on FRQ shows an F^2 value of 0.156, signifying a moderate effect. This finding reinforces that the implementation of cloud accounting technology contributes meaningfully to enhancing the

financial reporting quality of MSMEs in the food and beverage sector in Palembang. This contribution aligns with the Unified Theory of Acceptance and Use of Technology (UTAUT), which emphasises the importance of performance expectancy and effort expectancy in driving technology adoption. Through the utilisation of cloud accounting, financial recording and reporting processes become more efficient, accurate, and accessible in real-time, thereby improving the reliability and relevance of the financial information produced. Meanwhile, Accounting Understanding and Accounting Standards record F^2 values of 0.043 and 0.056 respectively, both indicating weak effects. Although their influence is not as strong as that of cloud accounting, these variables still exert a positive impact on financial report quality. The relatively low F^2 values suggest that in the context of MSMEs in Palembang, improvements in financial report quality are more strongly influenced by technological factors than by accounting competence or formal application of standards. Nevertheless, these results also highlight potential areas for improvement, where strengthening accounting understanding through training and mentoring, alongside consistent application of accounting standards, could further enhance the financial reporting quality of MSMEs.

CONCLUSIONS

This study concludes that Cloud Accounting, Accounting Understanding, and Accounting Standards each have a positive and significant influence on the Financial Report Quality of Micro, Small, and Medium Enterprises (MSMEs) in the food and beverage sector in Palembang. Among these, Cloud Accounting has the strongest effect, as shown by its moderate F^2 value (0.156), while Accounting Understanding and Accounting Standards exert weaker yet positive impacts ($F^2 = 0.043$ and 0.056 , respectively). These results highlight that the adoption of cloud-based accounting systems substantially enhances the timeliness, accuracy, and reliability of financial reports, making them more relevant for decision-making and compliance. The findings also imply that although accounting competence and standard implementation play essential roles, technological adoption remains the key driver in improving financial reporting quality among MSMEs in Palembang.

RECOMMENDATIONS

Based on the research findings, it is recommended that MSME owners and managers continue to adopt and optimise the use of cloud accounting technology to enhance real-time

access, automation, and accuracy in financial reporting. Policymakers and local government agencies should develop training programmes and digital literacy initiatives to strengthen MSME actors' understanding of accounting principles and their ability to apply relevant standards such as SAK EMKM or SAK ETAP. Professional associations and educational institutions are also encouraged to collaborate with MSMEs in providing mentorship and technical assistance to bridge gaps in accounting knowledge and compliance. Furthermore, future research should explore additional variables such as digital readiness, organisational culture, or financial literacy to gain deeper insights into the determinants of financial report quality in the MSME context. Overall, integrating accounting competence, standard implementation, and technological adoption is essential to improve financial transparency, support better decision-making, and ensure the long-term sustainability of MSMEs.

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