MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

THE INFLUENCE OF MSME READINESS IN ADOPTING A DIGITAL ACCOUNTING SYSTEM ON THE EFFECTIVENESS OF BUSINESS FINANCIAL MANAGEMENT IN MARON DISTRICT, PROBOLINGGO REGENCY

Nindyah Siska Handayani[1]
Universitas Islam Zainul Hasan Genggong, Probolinggo, Indonesia
nindyahsiska987@gmail.com

Ahdiyat Agus Susila[2]
Universitas Islam Zainul Hasan Genggong, Probolinggo, Indonesia
ahdiyatdyt@gmail.com

Cici Widya Prasetyandari[3]
Universitas Islam Zainul Hasan Genggong, Probolinggo, Indonesia
ciciwidyaprsetyandari@gmail.com

Abstract

This study aims to analyze the readiness of Micro, Small, and Medium Enterprises (MSMEs) to adopt digital accounting systems and examine its effect on the effectiveness of business financial management. This research employed a quantitative approach with a causal associative design. The population consisted of 1,070 MSMEs in Maron District, Probolinggo Regency, with a sample of 101 respondents determined using the Slovin formula. Data were collected through Likert-scale questionnaires and analyzed using simple linear regression with IBM SPSS Statistics 26. The results indicate that MSME readiness to adopt digital accounting systems has a positive and significant effect on the effectiveness of financial management, as evidenced by a significance value of 0.000 (<0.05) and a regression coefficient of 0.687. Furthermore, the coefficient of determination (R Square) was 0.777, indicating that 77.7% of the variation in financial management effectiveness is explained by digital accounting system adoption readiness. The study concludes that enhancing MSME digital readiness can improve the effectiveness of financial management and support transparent and accountable financial practices in accordance with Islamic financial principles.

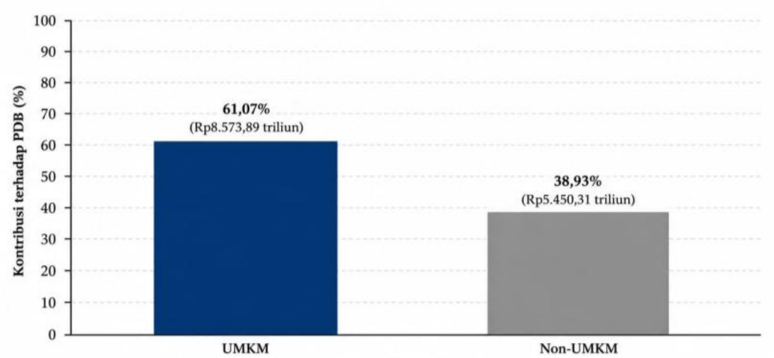
Keywords: MSMEs, Digital Accounting Systems, Digital Readiness, Financial Management, Financial Effectiveness

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

INTRODUCTION

The development of digital technology has driven changes in various aspects of economic activities, including the management of Micro, Small, and Medium Enterprises (MSMEs). In the midst of the development of the digital era, the use of technology-based applications is one of the factors that plays an important role in supporting the growth and sustainability of a business (Thaha et al., 2023). In Indonesia, MSMEs have a strategic role in driving the national economy through their contribution to labor absorption and the formation of Gross Domestic Product (GDP). Based on data from the Ministry of Cooperatives and SMEs of the Republic of Indonesia, the number of MSMEs in Indonesia reaches around 65 million business units that are able to absorb more than 97% of the workforce and contribute around 61% to national GDP by 2025 (*Ministry of MSMEs of the Republic of Indonesia*, 2025).

Figure 1. Contribution of MSMEs to Indonesia's GDP in 2025



Source : Ministry of MSMEs, 2025

Maron District, Probolinggo Regency, is one of the areas with fairly high MSME activity, especially in the trade, culinary, production, services and household industry sectors. However, most MSME actors still do financial recording manually so that the financial information produced is not optimal to support decision-making. Low digital literacy, limited human resources, access to technology, and funding capabilities are challenges in the implementation of digital accounting systems.

From the perspective of Islamic economics, financial management not only aims to achieve business efficiency, but must also reflect the principles of trust, transparency, and accountability, as well as accountability to Allah and humans

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

(Windasari, 2024). This value is in line with the transaction recording order in QS. Al-Baqarah verse 282, as Allah SWT says in QS. Al-Baqarah verse 282 :

"O you who believe! If you do a debt and receivables for a specified deed, you shall write it down." (QS. Al-Baqarah : 282)

The principle of recording transactions in QS. Al-Baqarah verse 282 emphasizes the importance of accurately recording, transparency, and accountability as a form of accountability. Accurate financial records not only function as a business control tool, but also as a form of accountability in managing its resources. This value is in line with the implementation of a digital accounting system that supports more effective financial governance of MSMEs (Sholehah & Nabila, 2025).

The Government of Indonesia also continues to encourage the acceleration of the digitalization of MSMEs through various programs that include financial transactions, digital marketing, and business management systems. However, the adoption rate of digital technology by MSMEs is still relatively low. According to the Ministry of Communication and Information of the Republic of Indonesia, by 2024 around 27 million MSMEs in Indonesia have adopted digital technology, approaching the government's target of 30 million digital MSMEs, but this number is still far from the total of more than 65 million MSMEs in digital Indonesia (B. kabupaten Probolinggo, 2026). Therefore, support from the government, the private sector, and educational institutions is needed to accelerate digital transformation and encourage the sustainable growth of MSMEs in Indonesia (Rauf et al., 2024).

A number of previous studies have examined the application of digital technology in MSME financial management. Research conducted by Barus shows that the implementation of digital accounting systems in MSMEs has been proven to be able to improve financial recording efficiency, information accuracy, and facilitate data access and business decision-making (Barus et al., 2026). Khoirunnisa in his research also revealed that the use of digital accounting systems provides various benefits for MSMEs, including improving the accuracy of financial records, simplifying the business planning process, and encouraging transparency in the preparation of financial statements (Khoirunnisa, 2025). In addition, Rosdiyati found that the implementation of the Zahir Accounting application contributes positively to the accuracy of financial information and supports decision-making in business development (Rosdiyati et al., 2024). In addition, Bahrudin and Rahman emphasized that digital transformation is an important strategy in increasing the

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

efficiency, competitiveness, and sustainability of MSMEs (Bahrudin & Rahman, 2024).

Based on these conditions, this study offers novelty by analyzing the influence of MSMEs' readiness to adopt a digital accounting system on the effectiveness of business financial management. Readiness is seen as a construct consisting of the readiness of human resources, technology, organization, and finance. This study aims to analyze the level of readiness of MSMEs in adopting a digital accounting system and examine the influence of this readiness on the effectiveness of business financial management. Through a quantitative approach, this study is expected to be able to provide an empirical picture of the factors that affect the readiness of MSMEs in adopting digital accounting technology and the relationship between this readiness and improving the quality of business financial management.

LITERATURE REVIEW

a. Enterprises, Micro, Small, and Medium (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are economic sectors that have a significant contribution to economic growth, labor absorption, and income equity. Based on Law Number 20 of 2008, MSMEs are classified based on the scale of business as seen from assets and turnover. The existence of MSMEs not only functions as an economic unit, but also as a means of community empowerment and strengthening the people-based economy (Al Farisi & Fasa, 2022). In addition, MSMEs play a role in creating economic equity, especially for low-income groups (Z. I. B. Billah, 2021). Therefore, the development of technology-based MSMEs is one of the important strategies in encouraging sustainable national economic growth.

b. Accounting Information System

Accounting Information System is a system that utilizes information technology to manage accounting data so as to produce financial information needed in business management (Ginting, 2022). The statement shows that the accounting information system not only functions as a recording tool, but also as a means that helps business actors in understanding the financial condition of their business more clearly. This system can also integrate the process of recording transactions, processing data, and presenting financial statements to support effective business management (Mango et al., 2024). Thus, an accounting information system can be understood as a system designed to process transaction data into financial information that is useful for business management.

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

c. Digital Accounting System

A digital accounting system is a financial recording and reporting system that utilizes information technology to improve the efficiency and accuracy of the accounting process. Digitization of financial records is the process of transforming financial reporting from a manual system to a more efficient and accurate technology-based system (Hakim et al., 2024). Theoretically, the digital accounting system plays a role in improving:

a) Reliability of financial data
b) Reporting timeliness
c) Relevance of information

Thus, this system not only serves as a recording tool, but also as a mechanism for improving the quality of financial information. The development of financial technology provides convenience for MSME actors in business financial management (Billah & Nuntupa, 2021).

d. MSME Readiness to Adopt Digital Technology

This research uses two complementary theoretical foundations, namely *Technology Acceptance Model (TAM)* and *Technology-Organization-Environment (TOE)*. TAM explained that the acceptance of technology is influenced by the perception of ease of use *(perceived ease of use)* and perception of usefulness *(perceived usefulness)*. The easier it is to use and the greater the benefits felt, the higher the tendency of MSME actors to accept a digital accounting system. Meanwhile, *Technology-Organization-Environment (TOE)* explained that the success of technology adoption is influenced by technological, organizational, and environmental factors. In this study, the TOE framework is used as a conceptual basis, while the measurement of MSME readiness refers to indicators developed by Cahyadi et al., (2023).

Based on TOE concept and research Cahyadi et al., (2023), the readiness of MSMEs in adopting a digital accounting system can be measured through four main indicators, namely: (1) the readiness of human resources, which reflects the ability and competence of business actors in using digital technology; (2) technological readiness, which is related to the availability of supporting devices and infrastructure; (3) organizational readiness, which shows the support and internal readiness of the business in accepting changes towards a digital system; (4) financial readiness, which is related to the ability of businesses to provide costs for the implementation and maintenance of digital technologies.

The success of technology adoption is largely determined by the readiness of human resources, because technology will not be optimal without adequate user

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

capabilities (Arifin & Kohar, 2022). In addition, the success of adoption is also influenced by technological readiness, organizational readiness, and the environment as described in the TOE framework (Achjari et al., 2011). Therefore, digital literacy and technology understanding are important factors that affect the ability of MSMEs to adopt digital systems in business activities (I'tishomabillah et al., 2023).

e. The Effectiveness of Business Financial Management

Financial management effectiveness is the level of success of a business in managing financial resources to achieve predetermined goals. The use of an accounting information system can help produce relevant, accurate, and timely financial information to support the effectiveness of business financial management (Laudon & Laudon, 2021).

In this study, the effectiveness of business financial management is measured through five indicators, namely:

1) Accuracy of recording, namely the ability of the business to record transactions accurately and accurately.
2) Accuracy of financial information, which is the availability of relevant, accurate, and easily accessible financial information when needed.
3) Financial control, which is the ability of the business to supervise cash flow, income, and cash expenditure.
4) The quality of decision-making, namely the ability of financial information to support business planning and evaluation.
5) Operational efficiency, which is the ability of businesses to save time and resources through better financial management.

The selection of these indicators is based on research on the implementation of digital accounting in MSMEs which shows that the use of digital accounting systems is able to improve the accuracy of transaction recording, provide faster and more accurate financial information, help with business financial control, support business decision-making, and improve business operational efficiency (Nurfani et al., 2025; Ulfha et al., 2025). The more effective the management carried out, the better the business's ability to maintain sustainability and develop its business activities (Nanda & Ompusunggu, 2023). Good effectiveness is able to improve business performance and support the sustainability of MSMEs in a sustainable manner (Vinuri et al., 2024).

f. Sharia Finance Perspective in MSME Financial Management

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

In the Islamic economy, financial management is not only profit-oriented, but also pays attention to the principles of trust, justice, transparency, and accountability. Sharia accounting serves as an accountability tool that allows financial information to be presented in an honest, fair, and trustworthy manner (Windasari, 2024). The implementation of a good financial recording system can help MSME actors manage their businesses more effectively while supporting the right decision-making (Octaviana, 2022).

In addition, the concept of sharia maqashid, especially hifz al-mal (safeguarding wealth), emphasizes the importance of managing and protecting assets effectively, transparently, and responsibly. In the context of this research, the application of a digital accounting system is one of the means to realize these values through accurate transaction recording, better asset control, and the provision of reliable financial information. This readiness not only increases the effectiveness of financial management, but also supports the application of the principles of trust, transparency, accountability, and the achievement of the goals of hifz al-mal in the perspective of Islamic finance (Arifyanto, 2025).

g. Research Hypothesis

Previous studies have shown that the implementation of digital accounting systems contributes to improving information quality, efficiency, operations, and decision-making quality (Barus et al., 2026; Khoirunnisa, 2025; Rosdiyati et al., 2024).

In this study, the readiness for the adoption of a digital accounting system is treated as a composite variable formed by four dimensions, namely human resource readiness, technology readiness, organizational readiness, and financial readiness. These four dimensions together represent the level of readiness of MSMEs in adopting a digital accounting system. Therefore, hypothesis testing was carried out on the influence of overall readiness variables on the effectiveness of MSME financial management. Based on this description, the hypothesis of this study is:

- H1: The readiness to adopt a digital accounting system has a positive and significant effect on the effectiveness of MSME financial management.

RESEARCH METHOD

This study uses a quantitative approach with a type of causal associative research because it aims to objectively test the influence between variables through numerical data. Quantitative approaches and causal associative design are used to determine the cause-and-effect relationship between the research variables (Sugiyono, 2018).

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

The research population is 1,070 MSMEs in Maron District, Probolinggo Regency based on data from the Central Statistics Agency of Probolinggo Regency (2026) (B. K. Probolinggo, 2026). The minimum number of samples is determined using the Slovin formula with *Margin of error* 10%, which is still acceptable in survey research in the field of social sciences with a confidence level of 90% (Manalu et al., 2024). The sampling technique uses purposive sampling, which is the selection of respondents based on certain criteria that are in accordance with the purpose of the research. The respondent criteria include: (1) MSME actors who are still actively running their businesses, (2) have been running their businesses for at least one year, and (3) willing to become research respondents. A total of 105 questionnaires were successfully collected. The research instrument was first tested for validity and reliability using aal data from 30 respondents who were part of the research sample. After the instrument was declared valid and reliable, all data was analyzed through the process of data screening and removal of outliers, so that 101 respondents who were eligible for analysis were obtained.

Data was collected using a questionnaire on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The variables of readiness for the adoption of digital accounting systems were measured using 15 statements consisting of human resource readiness (4 items), technology readiness (4 items), organizational readiness (4 items), and financial readiness (3 items). The variables of the effectiveness of business financial management were measured using 15 statements which included the quality of financial information (3 items), the accuracy of recording (3 items), financial control (3 items), the quality of decision-making (3 items), and operational efficiency (3 items).

To minimize the potential for common method bias, respondents' identities are kept confidential, questionnaires are prepared using neutral statements, and respondents are given explanations that there are no right or wrong answers so that they are expected to give honest answers according to the actual conditions. The data was analyzed using SPSS through validity tests, reliability tests, normality tests, linearity tests, simple linear regression analysis, determination coefficient tests, correlation tests, and hypothesis tests.

RESULTS AND DISCUSSION

Respondent Profile

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

The respondent profile is presented to provide an overview of the profile of MSME actors who are the research sample. The profiles analyzed include gender, length of business, and type of business.

Table 1
Respondent Profile

Yes	Gender	Frequency	Present (%)
1.	Male - Male	49	48,5
2.	Smashing	52	51,5
Yes	**Long Term of Effort**	**Frequency**	**Present (%)**
1.	1-5 years	57	56,4
2.	6-10 years	40	39,6
3.	11-20 years	4	4
No.	**Type of Business**	**Frequency**	**Present (%)**
1.	Services	15	14,9
2.	Production	19	18,8
3.	Culinary	34	33,7
4.	Trade	33	32,7
	Quantity	**101 MSMEs**	**100%**

Based on table 1, the research respondents amounted to 101 MSME actors. The majority of respondents were female (51.5%), while male (48.5%). Based on the length of business, most respondents have been running their business for 1-5 years (56.4%). Meanwhile, based on the type of business, respondents were dominated by the culinary sector (33.7%), and trade (32.7%). The profile shows that the research sample represents MSME actors who are actively running businesses in Maron District.

Descriptive Statistical Test

The descriptive statistical test aims to provide an overview of the data obtained from the research results. This descriptive data consists of the minimum, maximum, average, and standard deviation values of each variable, namely the readiness of MSMEs in adopting a digital accounting system (X), and the effectiveness of business management (y)

Table 2
Descriptive Analysis Results

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

Descriptive Statistics

	N	Minimum	Maximum	Red	Std. Deviation
MSME Readiness	101	36,00	75,00	57,3861	9,49628
Effectiveness	101	45,00	75,00	60,8515	7,39917
Valid N (listwise)	101				

Source : SPSS, 2026.

Based on the table above, it can be concluded that:

1. The MSME Readiness Variable in adopting a digital accounting system (X), from the data, it can be described that the minimum value is 36 while the maximum value is 75, the average value is 57.3861 and the standard deviation of MSME Readiness data is 9.49628.
2. The variable of the Effectiveness of business financial management (Y), from the data, it can be described that the minimum value is 45 while the maximum value is 75, the average value is 60.8515 and the standard deviation of the Effectiveness data is 7.39917.

Intsrumen Test Results

Validity Test

The results of the validity test of this research can be seen in the following table:

Table 3

Validity Test

Variable	Item	Person Correlation	Significance Levels	Validity Statement
MSME Readiness to Adopt a Digital Accounting System (X)	X.1	.779**	0,361	Valid
	X.2	.739**	0,361	Valid
	X.3	.656**	0,361	Valid
	X.4	.774**	0,361	Valid
	X.5	.762**	0,361	Valid
	X.6	.630**	0,361	Valid
	X.7	.739**	0,361	Valid
	X.8	.645**	0,361	Valid
	X.9	.846**	0,361	Valid
	X.10	.841**	0,361	Valid
	X.11	.551**	0,361	Valid
	X.12	.570**	0,361	Valid
	X.13	.900**	0,361	Valid
	X.14	.612**	0,361	Valid
	X.15	.641**	0,361	Valid
Effectiveness of Business Financial	Y.1	.644**	0,361	Valid
	Y.2	.598**	0,361	Valid
	Y.3	.583**	0,361	Valid

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

Management (Y)	Y.4	.707**	0,361	Valid
	Y.5	.741**	0,361	Valid
	Y.6	.597**	0,361	Valid
	Y.7	.607**	0,361	Valid
	Y.8	.630**	0,361	Valid
	Y.9	.750**	0,361	Valid
	Y.10	.813**	0,361	Valid
	Y.11	.575**	0,361	Valid
	Y.12	.599**	0,361	Valid
	Y.13	.888**	0,361	Valid
	Y.14	.616**	0,361	Valid
	Y.15	.730**	0,361	Valid

Source : SPSS, 2026.

Based on the results of the validity test, it shows that all statement items have a greater r-count value than the r-table value (0.361) at the level of 0.05, so that all indicators are declared valid and suitable for use as research instruments.

Reliability Test Results

Table 4
Reliability Test Results

Variable	Cronbach's Alpha	Reliability Standards	Reliability Description
MSME Readiness to Adopt a Digital Accounting System (X)	0,93	0.60	Reliable
Effectiveness of Business Financial Management (Y)	0,924	0.60	Reliable

The results of the reliability test showed that both variables had a Cronbach's Alpha value above 0.60, which was 0.930 for the MSME readiness variable and 0.924 for the financial management effectiveness variable, so that all instruments were declared reliable.

Classic Assumption Results

Before the regression analysis was carried out, a basic assumption test was carried out which included a normality test and a linearity test. The results of the normality test are presented in Table 5.

Table 5
Normality Test

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

Kolmogorov-Smirnov Test One Sample		
		Non-Standard Residue
N		101
Normal Parameters, b	Red	.0000000
	Std. Deviation	3.49580270
The Most Extreme Differences	Absolute	.059
	Positive	.048
	Negatives	-.059
Test Statistics		.059
Asymp. Sig. (2-tail 2)c		.200d

Source : SPSS, 2026

Based on the results of the normality test using the Kolmogorov-Smirnov Test One Sample, an Asymp Sig. (2 heads) value of 0.200 > 0.05 was obtained. Shows that the research data is distributed normally and meets the research assumptions.

The second stage is the linearity test, the linearity test is carried out to find out whether the relationship between independent variables and dependent variables is linear. Two variables are said to have a linear relationship if the deviation from Linearity > 0.05.

Table 6
Linearity Test

ANOVA Table			
			Sig.
Effectiveness * Readiness	Intergroup	(Combined)	.000
		Linearity	.000
		Deviations from Linearity	.276

Source : SPSS, 2026

Based on the results of the linearity test, a *Deviation from Linearity* value of 0.276 was obtained. The value is greater than 0.05, so it can be concluded that the relationship between the variable of MSMEs' readiness in adopting a digital

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

accounting system (X) and the effectiveness of business financial management (Y) has a significant linear relationship. Thus, the research data passed the linearity test.

Simple Linear Regression Test Results

The results of the simple linear regression test in this study can be seen as follows:

Table 7
Simple Linear Regression Test Results

Coefficients						
Models		Non-Standard Coefficients		Standard Coefficients	t	Sig.
		B	Std. Error	Beta version		
1	(Constant)	21.443	2.152		9.966	.000
	Readiness	.687	.037	.881	18.561	.000

Source : SPSS, 2026

Based on the results of data processing using SPSS, the following simple linear regression equations were obtained:

$$Y = 21.443 + 0.687X + e$$

The regression equation shows the relationship between the MSME readiness variable (X) and the effectiveness of business financial management (Y). Based on this equation, it can be explained that:

a) The constant value of 21,443 shows that if the MSME readiness variable is 0, then the effectiveness of business financial management has a value of 21,443.
b) The value of the regression coefficient of the MSME readiness variable of 0.687 indicates the direction of a positive relationship. This means that every increase in the readiness of MSMEs by one unit will increase the effectiveness of business financial management by 0.687. These results show that the better the readiness of MSMEs in adopting a digital accounting system, the effectiveness of business financial management also tends to increase.
   In addition, a significance value of 0.000 that is smaller than 0.05 indicates that the MSME readiness variable has a significant influence on the effectiveness of business financial management.

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

Hypothesis Testing

Partial Test (T-test)

Table 8
Partial Test (T-test)

Coefficients						
Models		Non-Standard Coefficients		Standard Coefficients	t	Sig.
		B	Std. Error	Beta version		
1	(Constant)	21.443	2.152		9.966	.000
	Readiness	.687	.037	.881	18.561	.000

Source : SPSS, 2026

Based on the t-test results, the calculated t-value was 18.561, with a significance value of 0.000. These figures indicate that the calculated t-value exceeds the t-table value (18.561 > 1.985) and the significance value is less than 0.05 (0.000 < 0.05). Consequently, H_0 is rejected and H_1 is accepted; thus, it can be concluded that the readiness of MSMEs to adopt digital accounting systems has a positive and significant effect on the effectiveness of business financial management among MSMEs in Maron District, Probolinggo Regency.

Results of the R2 Determination Coefficient Test

The results of the determination coefficient (R2) test in this study can be seen in the following table:

Table 9
Test of the Determination Coefficient of R2

Model Summary				
Models	R	R Square	Customized R Box	Std. Estimation Error
1	.881a	.777	.775	3.513

Source : SPSS, 2026

Based on the summary model table, the R Square value is obtained at 0.777. These results show that the variable of MSMEs' readiness in adopting a digital accounting system is able to explain the variation in the effectiveness of business financial management by 77.7%, while the remaining 22.3% is influenced by other factors outside the research, such as business scale, education level of MSME actors,

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

financial literacy, and access to technology. Therefore, although the readiness to adopt a digital accounting system makes a significant contribution to the effectiveness of financial management, there are still other factors that have the potential to affect its effectiveness.

Collateral Test Results

The results of the correlation test in this study can be seen in the following table:

Table 10
Correlation Test

Correlation			
		MSME Readiness	Effectiveness
MSME Readiness	Pearson Correlation	1	.881**
	Sig. (1 tail)		.000
	N	101	101
Effectiveness	Pearson Correlation	.881**	1
	Sig. (1 tail)	.000	
	N	101	101

Source : SPSS, 2026

Based on the results of the correlation test, it was found that there was a positive and significant relationship between the MSME readiness variable (X) and the business financial management effectiveness variable (Y), where the level of relationship between the MSME readiness variable and the business financial management effectiveness variable was in the coefficient interval of 0.80-1,000. Thus, it can be interpreted that the higher the readiness of MSMEs in adopting a digital accounting system, the more effective the business financial management will be. Therefore, the H1 hypothesis in this study is accepted, which states that there is a positive and significant relationship between the MSME readiness variable and the effectiveness of business financial management.

Discussion

The results of the study show that the readiness of MSMEs in adopting a digital accounting system has a positive and significant effect on the effectiveness of business financial management in the Micro, Small, and Medium Enterprises

(MSMEs) sector in Maron Regency. These findings show that the better the readiness of MSME actors, the more effective the financial management carried out. Theoretically, these results are in line with *Technology Acceptance Model* (TAM) developed by Davis (1989), explaining that the acceptance of technology is influenced by the perception of ease of use and benefits felt by users. When MSME actors feel capable and ready to use digital accounting systems, the use of technology will be easier to apply in daily business activities.

Each dimension of readiness has a different role in supporting the effectiveness of financial management. The readiness of human resources determines the ability of MSME actors to operate digital accounting applications and understand the financial information produced. Technology readiness ensures the availability of adequate devices and internet access to support the use of digital accounting systems. The readiness of the organization reflects the commitment and willingness of business actors to accept changes and implement a more effective work system. Meanwhile, financial readiness plays a role in the ability of MSMEs to provide budgets for the procurement of applications, supporting devices, and training on the use of digital accounting systems. These findings are also in line with the Technology-Organization-Environment (TOE) Framework (Tornatzky & Fleischer, 1990) which emphasizes that the success of technology adoption is influenced by the readiness of technology, organization, and human resources. In addition, the results of this study are also supported by the theory of accounting information systems which states that the use of information technology can increase the accuracy, speed, relevance, and accuracy of financial reporting. Therefore, the readiness of MSMEs to adopt a digital accounting system is an important factor in creating effective and efficient business financial management (Laudon & Laudon, 2021).

The findings of this study are consistent with the research Firman (2024), Lubis (2025), Nurfani (2025) which shows that the readiness to adopt technology and the implementation of digital accounting systems can increase the effectiveness of MSME financial management. From the perspective of the sharia economy, the readiness to adopt a digital accounting system also supports the application of the principles of transparency, accountability, and hifz al-mal through more orderly and accurate financial recording This condition is in line with the goals of sharia which emphasizes the importance of sheltering and managing assets responsibly (Cahyadi et al., 2024).

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

Although the results of the study show that the readiness of MSMEs in adopting a digital accounting system is able to increase the effectiveness of business financial management, the implementation process still faces various obstacles, such as limitations in understanding digital technology, lack of ability to use accounting applications, and lack of adequate supporting facilities. In addition, cost limitations are also one of the factors that affect the ability of MSMEs to implement a digital accounting system optimally. Therefore, the support of the government, training institutions, and technology service providers is needed to increase the readiness of MSMEs, financial system support and good business management can encourage the development of MSMEs more optimally (Hidayati et al., 2025). With continuous support, it is hoped that MSMEs can be better prepared to face digital transformation so that the implementation of digital accounting systems can run more effectively and be able to improve the quality of business financial management in a sustainable manner.

CONCLUSION

Based on the results of the analysis and discussion on the influence of MSME Readiness in Adopting a Digital Accounting System on the Effectiveness of Business Financial Management in Maron District, Probolinggo Regency, the following conclusions can be drawn:

1. The results of the study show that the readiness of MSMEs in adopting a digital accounting system has a positive and significant effect on the effectiveness of business financial management. The higher the level of readiness of MSMEs, the more effective the financial management will be.
2. The readiness of MSMEs, which includes aspects of human resources, technology, organization, and finance, plays a role in supporting the successful implementation of digital accounting systems, so as to be able to improve the quality of financial record-keeping, financial control, and business decision-making.
3. The findings of this study show that increasing the readiness to adopt a digital accounting system needs to be supported through strengthening human resource competence, providing technological infrastructure, organizational readiness, and financial support so that the effectiveness of MSME financial management can continue to increase.

REFERENCES

Achjari, D., Abdillah, W., Suryaningsum, S., & Suratman, S. (2011). Kesiapan Usaha Mikro, Kecil dan Menengah Industri Kreatif untuk Mengadopsi Teknologi

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

Informasi. *Jurnal Akuntansi Dan Auditing Indonesia*, *15*(2).

Al Farisi, S., & Fasa, M. I. (2022). Peran UMKM (Usaha Mikro Kecil Menengah) Dalam Meningkatkan Kesejahteraan Masyarakat. *Jurnal Dinamika Ekonomi Syariah*, *9*(1), 73–84. https://doi.org/https://doi.org/10.53429/jdes.v9i1.307

Arifin, A., & Kohar, K. (2022). Kesiapan UMKM Menghadapi Digitalisasi. *Jurnal Ilmiah Ekonomi Manajemen Jurnal Ilmiah Multi Science*, *13*(1), 11–23. https://doi.org/https://doi.org/10.52657/jiem.v13i1.1729

Arifyanto, G. T. (2025). Maqashid Syariah sebagai Kerangka Konseptual dalam Ekonomi dan Keuangan Islam Kontemporer. *Al-Waqfu: Jurnal Hukum Ekonomi Dan Wakaf*, *3*(01), 1–15.

Bahrudin, B., & Rahman, M. A. (2024). Analisis Strategi Pengembangan Usaha Mikro, Kecil dan Menengah (UMKM) pada Era Digital di Kabupaten Probolinggo. *Iqtishodiyah: Jurnal Ekonomi Dan Bisnis Islam*, *10*(2), 206–226.

Barus, E. B., Sijabat, P. I., Tarigan, N. M. B., Luvita, D., & Taria, M. (2026). Penerapan Sistem Informasi Akuntansi Digital Terhadap Efektifitas pengelolaan Keuangan Pada UMKM Desa Rumah Sumbul di Era Bisnis Digital. *Jurnal Sistem Informasi Dan Teknologi Jaringan*, *7*(1), 35–39. https://doi.org/https://doi.org/10.63703/sisfotekjar.v7i1.146

Billah, Z. I. B. (2021). *Peran Dan Kendala Fintech Syariah Pada Umkm. Ar-Ribhu: Jurnal Manajemen Dan Keuangan Syariah, 2 (2), 256–266*.

Billah, Z. I., & Nuntupa. (2021). Peran Dan Kendala Fintech Syariah Pada UMKM Di Indonesia. *Ar-Ribhu: Jurnal Manajemen Dan Keuangan Syariah*, *2*(2).

Cahyadi, A. I., Missai, U., Ridwan, M., & Setiabudi, A. (2024). Maqashid Syariah Sebagai Filsafat Hukum Islam: Studi Pemikiran Jesser Auda. *AL-BAHTS: Jurnal Ilmu Sosial, Politik, Dan Hukum*, *1*(3), 8–16. https://doi.org/https://doi.org/10.32520/albahts.v2i2.3928

Cahyadi, L. C. R., Suryantari, E. P., & Murti, A. A. G. K. (2023). Analisis Faktor Kesiapan Digital Dalam Melakukan Adopsi Digital Pada Umkm:-. *Jurnal Akuntansi Profesi*, *14*(02), 354–364. https://doi.org/https://doi.org/10.23887/jap.v14i02.65519

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease Of Use, And User Acceptance Of Information Technology. *MIS Quarterly*, *13*(3), 319–340. https://doi.org/https://doi.org/10.2307/249008

Firman, D. (2024). Sistem Akuntansi Manajemen dan Pengambilan Keputusan UMKM: Review Literatur terhadap Efektivitas dan Kesiapan Digital. *Balance: Jurnal Akuntansi Dan Manajemen*, *3*(3), 131–138. https://doi.org/https://doi.org/10.59086/jam.v3i3.769

MJIFM MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT
Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

Ginting, C. D. B. (2022). Perkembangan UMKM Di Indonesia: Peran Pemahaman Akuntansi, Teknologi Informasi dan Sistem Informasi Akuntansi. *JURNAL NERACA*, *3*(2), 1–16.

Hakim, A. R., Narulita, S., & Iswahyudi, M. (2024). Digitalisasi Pencatatan Keuangan Usaha Kecil Mikro dan Menengah (UMKM): Perlukah? *Jurnal Akuntansi AKUNESA*, *12*(3), 331–337. https://doi.org/https://doi.org/10.26740/akunesa.v12n3.p331-337

Hidayati, N., Roifah, T. N., & Kartikawati, Y. (2025). Analisis Komparasi Pembiayaan Mudharabah dan Murabahah terhadap Perkembangan UMKM di BMT Cabang Besuk Agung. *JEMSI: Jurnal Ekonomi, Manajemen, Dan Akuntansi*.

I'tishomabillah, Z., Ilyas, M., & Yaqin, H. (2023). Pengaruh Digital Marketing dan Literasi Ekonomi Syariah terhadap UMKM dalam Mengembangkan Pendapatan. *Minhaj: Jurnal Ilmu Syariah*, *4*(2), 125–139. https://doi.org/https://doi.org/10.52431/minhaj.v4i2.1659

Kementrian UMKM Republik Indonesia. (2025). https://umkm.go.id/news/trujm0bu4rptb9nde9a8b09h.

Khoirunnisa, F. (2025). *Implementasi Akuntansi Dan Pencatatan Keuangan Digital Dalam Upaya Meningkatkan Pengelolaan Keuangan Umkm Untuk Mewujudkan Sdgs Di Kota Cirebon*. S1-Akuntansi Syariah UIN SSC.

Laudon, K. C., & Laudon, J. P. (2021). *Management information systems: Managing the digital firm*. Pearson Educación.

Lubis, N. (2025). Pengaruh Penerapan Sistem Akuntansi Berbasis Digital Terhadap Efisiensi Dan Transparansi Pengelolaan Keuangan UMKM di Kota Langsa. *Jurnal Akuntansi Audit Dan Perpajakan Indonesia (JAAPI)*, *6*(1), 729–736.

Manalu, J. P., Meutia, T., & Murni, M. (2024). Pengaruh Penerapan Ekonomi Digital, Ketersediaan Modal Kerja, Literasi Keuangan, Terhadap Kinerja UMKM Di Kota Langsa. *EKOMA: Jurnal Ekonomi, Manajemen, Akuntansi*, *4*(1), 1029–1047.

Mangga, A. R., Azis, F., & Ardiansyah, A. (2024). Analisis Sistem Informasi Akuntansi Pada Usaha UMKM (Studi Kasus UMKM Hanbai Makassar). *Jurnal Pabean*, *6*(2), 156–170.

Nanda, M., & Ompusunggu, D. P. (2023). Efektifitas Manajemen Keuangan UMKM Di Kota Palangka Raya Sebagai Strategi Pada Masa New Normal Covid-19. *JUEB: Jurnal Ekonomi Dan Bisnis*, *2*(2), 35–39. https://doi.org/https://doi.org/10.57218/jueb.v2i2.605

Nurfani, N., Suhaety, Y., & Zakaria, I. (2025). Dampak Penggunaan Teknologi Akuntansi Berbasis Digital Terhadap Efisiensi Pengelolaan Keuangan Usaha Mikro, Kecil Dan Menengah. *Advances in Management & Financial Reporting*,

Vol. 6 No. 2, 2026, 3570–3590 **e-ISSN 2798-0170**

3(3), 649–663. https://doi.org/https://doi.org/10.60079/amfr.v3i3.583

Oktaviana, H. A. (2022). Implementasi Akuntansi Syariah Sebagai Upaya Meningkatkan Pengelolaan Keuangan Mikro Kecil Menengah. *Jurnal Perbankan Syariah Indonesia (JPSI)*, *1*(1), 31–42. https://doi.org/https://doi.org/10.57171/jpsi.v1i1.4

Probolinggo, B. kabupaten. (2026). *Sensus Ekonomi*. https://www.instagram.com/p/DVm8VC_D3MH/?igsh=MTZtZXk1MGF5MmFhMw==.

QS. Al-Baqarah : 282. (n.d.). https://quran.nu.or.id/al-baqarah/282

Rauf, R., Syam, A., & Randy, M. F. (2024). Optimalisasi Transformasi Digital Dalam Mendorong Pertumbuhan Usaha Mikro, Kecil Dan Menengah Di Indonesia. *BJRM (Bongaya Journal of Research in Management)*, *7*(1), 95–102. https://doi.org/https://doi.org/10.37888/bjrm.v7i1.594

Rosdiyati, R., Kurniyawati, I., & Susilawati, E. (2024). Optimalisasi Pengembangan Bisnis Melalui Penerapan Sistem Informasi Akuntansi Digital Pada UMKM (Studi Kasus Fashion Baju Thrift). *Innovative: Journal Of Social Science Research*, *4*(3), 8447–8463. https://doi.org/https://doi.org/10.31004/innovative.v4i3.11419

Sholehah, I., & Nabila, A. (2025). Transparansi dan Akuntabilitas Dalam Laporan Keuangan Syariah: Tinjauan Sistematis. *Journal of Islamic Economics and Finance*, *2*(1), 18–33. https://doi.org/Sholehah, I., & Nabila, A. (2025). Transparansi dan akuntabilitas dalam laporan keuangan syariah: Tinjauan sistematis. Journal of Islamic Economics and Finance, 2(1), 18-33. https://doi.org/10.70248/joieaf.v2i1.2614

Siyoto, S., & Sodik, M. A. (2015). *Dasar Metodologi Penelitian*. literasi media publishing.

Sugiyono. (2018). *Metode Penelitian Bisnis : Pendekatan Kuantitatif, Kualitatif, Kombinasi dan R&D*. CV Alfabeta.

Thaha, A. R., Santosa, A., & Antoro, A. F. S. (2023). Comparative Analysis of Digital Application Usage in Micro Enterprises and Small Medium Enterprises. *Daengku: Journal of Humanities and Social Sciences Innovation*, *3*(6), 998–1003. https://doi.org/https://doi.org/10.35877/454RI.daengku2152

Tornatzky, L. G., & Fleischer, M. (1990). *The Technology-Organization-Environment Framework*. https://open.ncl.ac.uk/academic-theories/23/technology-organization-environment-framework/

Ulfha, S. M., Arifiani, R., Mursidah, M., Hanum, K., & Yunianingsih, Y. (2025). Analisis Implementasi Akuntansi Digital Guna PencataKeuangan pada

Vol. 6 No. 2, 2026, 3570–3590 e-ISSN 2798-0170

UMKM. *Indonesian Journal of Economic and Business*, *3*(2), 22–33. https://doi.org/https://doi.org/10.58818/ijeb.v3i2.158

Vinuri, E. D., Bukhori, I., & Kartikawati, Y. (2024). Pengaruh Literasi Keuangan Dan Etika Bisnis Islam Terhadap Kinerja Bisnis UMKM (Studi Kasus Pada Pelaku UMKM di Sekitar Pondok Pesantren Zainul Hasan Genggong). *Ekono Insentif*, *18*(1), 1–12. https://doi.org/https://doi.org/10.36787/jei.v18i1.1405

Windasari, I. (2024). Akuntabilitas dan Transparansi Pengelolaan Keuangan dalam Perspektif Islam. *Hasina: Jurnal Akuntansi Dan Bisnis Syariah*, *1*(1), 10–25. https://doi.org/https://doi.org/10.35897/hasina.v1i1.1395