

## THE IMPACT OF FINTECH ACCOUNTING ON MSME REPORTING IN DENPASAR CITY

Ni Made Adelia Purnama<sup>1</sup>, A.A. Ayu Erna Trisnadewi<sup>2</sup>, I Wayan Gde Yogiswara Darma Putra<sup>3</sup>

<sup>1,2,3</sup>Universitas Warmadewa, Indonesia

Corresponding author: Ni Made Adelia Purnama

E-mail: purnama12adelia@gmail.com

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### Abstract:

The development of MSMEs in Denpasar City is so fast and competitive, which is driven by the high frequency of transactions from domestic and foreign tourists. Despite the massive and significant number, most of the MSME actors in Denpasar City still face fundamental obstacles in financial management and accounting reporting. This suboptimal reporting condition creates serious consequences because it directly hinders MSME access. This study aims to determine the influence of the use of fintech accounting on MSME reporting. The location of this research is in MSMEs in Denpasar City. The population in the study is MSMEs located in the Denpasar City area, who have used Fintech Accounting (digital recording application) in their operational activities and are engaged in the coffee shop sector, which has been running its business for at least 1 year and a research sample of 100 respondents. The data analysis method used is simple regression analysis. The results of this study show that the use of fintech accounting has a positive and significant effect on MSME reporting.

**Keywords:** Fintech Accounting, Accounting Reporting, Financial Management

## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial and strategic role as a key pillar in supporting the national economy. MSMEs' significant contribution, often exceeding 60% of the national Gross Domestic Product (GDP), underscores their role in creating stability and absorbing the largest workforce. Regionally, this economic dynamism is significantly concentrated in Denpasar City. Denpasar has unique characteristics as a center of business activity and a major gateway for tourism on the Island of the Gods, Bali. This economic climate creates a highly dynamic MSME ecosystem oriented toward contemporary services and trade. MSME development in Denpasar City is rapid and competitive, driven by the high frequency of transactions from both domestic and international tourists. Based on data published by the Denpasar City Government's Cooperatives and SMEs Office, the number of active and registered MSMEs reached 32,856 units by the end of 2024 (Bali Provincial Cooperatives and SMEs Office, 2024).

Despite their massive and significant numbers, the majority of MSMEs in Denpasar City still face fundamental challenges in financial management and accounting reporting. The main difficulty lies in the recording system, which is still inaccurate, unsystematic, and does not meet the standards of the Indonesian Financial Accounting Standards (SAK) for MSMEs. This suboptimal reporting situation has serious consequences because it directly hinders MSMEs' access to funding sources, which is an essential requirement for supporting business competitiveness and growth (Galuh Condrowati, Endang Sri Utami, Tutut Dewi Astuti, 2023). These inhibiting factors are often indirectly linked to low financial literacy, time constraints, and the high cost of hiring professional accountants (Dewi & Purwantini, 2023). Compliance with the Indonesian Financial Accounting Standards (SAK) for MSMEs is a fundamental requirement because standardized reports can reflect



the relevance, reliability, and comparability of financial information, which are fundamental for MSMEs to access formal financing from financial institutions (Ramadhani, 2022).

The changing consumer patterns in Denpasar exacerbate the complexity of this ineffective reporting. The culinary sector, particularly the coffee shop sector, has transformed into a symbol of a contemporary lifestyle trend among today's youth. This unique contemporary phenomenon indicates that coffee shops, which essentially only sell a cup of coffee, have succeeded in creating comfortable spaces that keep customers lingering for hours. The transformation of coffee shops from simple consumption venues to third spaces has generated high transaction volumes, dominated by a shift to cashless and digital payment formats (QRIS). MSMEs operating in the contemporary culinary sector, with a digitally savvy customer base, are highly representative for testing the adoption of Fintech Accounting technology. The significant increase in the volume and complexity of digital transactions demands a more sophisticated recording system than traditional methods (Simorangkir & Ruzikna, 2024).

Responding to the need for real-time and accurate recording, Fintech Accounting is proposed as a disruptive solution. This technological innovation, a cloud-based accounting application, is specifically designed to address the limitations of human resources and accounting literacy among MSMEs by offering automated recording and preparation of financial reports in accordance with the Indonesian Financial Accounting Standards (SAK) for MSMEs. Operationally, this system allows direct integration with digital payment gateways such as QRIS, thereby eliminating manual recording processes that are prone to errors. Despite offering high efficiency, the adoption of Fintech Accounting is often hampered by considerations of initial investment costs or subscription fees for premium features, which tend to be substantial, posing a significant challenge for MSMEs with limited capital structures (Ramadhan et al., 2025). The key to the successful use of Fintech Accounting lies in its ability to mediate sound financial management and improve financial reporting by making it easier for MSMEs to manage costs and revenues, while simultaneously addressing difficulties in financial literacy (Asriandi, 2024).

Therefore, the effectiveness of this technology adoption depends on user intention. This study uses the Technology Acceptance Model (TAM) to analyze the intention to use Fintech Accounting. TAM assumes that the intention to use technology is influenced by Perceived Usefulness (PU), which provides perceived benefits, and Perceived Ease of Use (PEOU), which provides ease of use. In the context of this study, namely MSMEs, Perceived Ease of Use (PEOU) is a primary determinant due to limited time and accounting expertise. Meanwhile, Perceived Usefulness (PU) can be measured by the system's ability to minimize workload and automatically ensure compliance with SAK EMKM, which provides direct benefits in addressing reporting issues in MSMEs (Siampa et al., 2024).

Although the use of Fintech Accounting offers promising potential, the urgency of this research arises from a significant empirical gap in previous research, which shows mixed results and has not focused on MSME reporting. Previous research tends to focus on the financial performance of MSMEs, rather than the core issues of MSME reporting. Previous research showing that the use of digital technology is positively correlated with MSME financial performance is supported by research conducted by Arianti (2025), Dumaria Sihombing & Riesty Masdiantini (2025), Pebriyanti et al. (2023 Simorangkir & Ruzikna (2024). The findings of these studies reinforce the importance of technology, but have not yet examined the impact of Fintech Accounting use on MSME reporting. Reporting quality is a more fundamental and crucial variable than financial performance, which was the focus of previous research (Huda & Pratiwi, 2023).



Conversely, research that focuses directly on the impact of technology use on the recording process has shown negative results. Several previous studies have found that financial technology or recording applications have an insignificant or even negative impact on the recording process, as directly evidenced by research conducted by Budyastuti (2021) and Siampa et al. (2024). Specifically, in Denpasar City, previous research showed that Fintech Payment Gateways had an insignificant impact on financial performance (Gama et al., 2025), indicating that the influence of financial technology does not always produce uniform results. This study aims to fill this empirical gap by examining MSME reporting in Denpasar City and compliance with the Indonesian Financial Accounting Standards (SAK) for MSMEs. This study is expected to provide a deeper understanding, reduce the variation in results from previous studies, and offer more targeted solutions.

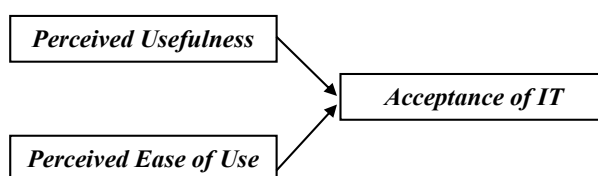
Based on the above description, it can be concluded that the quality of MSME reporting is influenced by various factors, including financial literacy and digital technology usage. Despite the massive number of MSMEs in Denpasar City, most MSMEs still face fundamental obstacles in financial management and reporting quality that still do not meet the standards of the Indonesian Financial Accounting Standards (SAK) for MSMEs regarding funding sources. The phenomenon of the high volume of digital transactions in the contemporary MSME sector, such as coffee shops, which requires the adoption of sophisticated recording systems, as well as the results of previous studies that show varying findings regarding the influence of technology on performance or recording, strengthens the urgency of conducting this research again. Therefore, this study focuses on directly examining "The Effect of Fintech Accounting Use on MSME Reporting in Denpasar City."

**Technology Acceptance Model (TAM).** The Technology Acceptance Model (TAM), introduced by Davis in 1989, is a simplified adaptation of the Theory of Reasoned Action (TRA) specifically designed to model user acceptance of technology. This model was further developed by several researchers, including Szajna (1994), Igbaria et al. (1995), and Venkatesh and Davis (2000), as cited in Jogiyanto (2007). Several research models have been developed to analyze and understand the factors influencing the acceptance of new technologies. These include the TRA, the Theory of Planned Behavior (TPB), and the TAM developed by Davis et al. (cited in Jogiyanto, 2007). This model is one of the most widely used in information technology research due to its simplicity and ease of application.

The TAM research model was developed from various theoretical perspectives, where initially the diffusion of innovation theory was the most dominant theory of acceptance and various models of technology acceptance. Diffusion is the process of information being communicated through certain channels continuously to members in a social system, while innovation is an idea, practice, or object that is perceived as something new by an individual or other unit that adopts it. TAM aims to explain and predict user acceptance of a new technology. According to Davis in Jogiyanto (2007), TAM is a theory designed to explain how users understand and use an information technology. TAM uses TRA from Fishbein and Ajzen, which is used to see how the level of adoption of respondents in accepting information technology. Over time, the TAM model has undergone many developments. Venkatesh and Davis (1996) have stated the elimination of the attitude variable towards behavioral intentions. Thus, the TAM flow changes to Perceived Usefulness and Perceived Ease of Use, which directly influence Behavioral Intention to Use, which ultimately indicates Actual System Use. However, according to Gahtani in Oktavianti (2007), who stated that Behavioral Intention to Use can be replaced by the variable of acceptance of IT. Perceived usefulness and perceived ease of use have a relationship in predicting user acceptance attitudes (Acceptance of IT) towards information technology (Oktavianti, 2007). There are 3 modified TAM constructs, namely;



1. Perceived Ease of Use. Davis (1989) defines perceived ease of use as "the degree to which a person believes that using a particular system would be effortless." When applied to information systems, it means that the user believes the information system is easy to use, requiring no effort and being free from difficulties. It includes the ease of using the information system according to the user's wishes.
2. Perceived Usefulness. Davis (1989) defines "the degree to which a person believes that using a particular system would enhance their job performance." It means that the user believes that using the information system will help improve their job performance. It describes the system's benefits from its use related to various aspects. Therefore, perceived usefulness forms a belief that informs the decision-making process regarding whether the system is acceptable. The assumption is that if the user believes the system is useful, they will certainly use it. Conversely, if they do not believe the system is useful, they will definitely not use it.
3. Acceptance of IT. The ease of use and usefulness influence acceptance of IT towards the information system it provides. Therefore, ease of use and usefulness are crucial factors for information system users to accept and use the information system offered (Surachman, 2008).



Source: Oktavianti, 2007

**Figure 1.** Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is highly relevant in the context of this research. It explains technology acceptance by considering perceived ease of use and usefulness as key factors. In this study, perceived ease of use refers to how easily MSMEs can operate Fintech Accounting applications without difficulty, while perceived usefulness can be defined as the extent to which MSMEs in Denpasar City perceive Fintech Accounting to help improve the efficiency and quality of their reporting.

Previous research has shown that these perceptions can influence user attitudes toward technology and behavioral intentions to use it. Ramadhani (2022) found that positive attitudes and strong behavioral intentions can increase the adoption of Financial Technology among MSMEs, which ultimately improves the quality of their reporting. It is important because accurate and timely reporting can help MSMEs make better business decisions.

## METHODS

This research will be conducted in Denpasar City. Denpasar City was chosen because it is one of the main business centers in Bali and has a very dynamic MSME development. The object of this research is Micro, Small, and Medium Enterprises (MSMEs) in Denpasar City. Specifically, this research focuses on MSMEs operating in the coffee shop sector, which has transformed and is dominated by non-cash and digital transactions (QRIS), and is a very representative object to test the adoption of the use of Fintech Accounting. Population is a generalized area consisting of subjects or objects that have certain qualities and characteristics determined by the researcher to be studied, and then draw conclusions. Population can also be defined as the total number of units or individuals whose characteristics are to be studied (Sugiyono, 2023:80). The population in this study

is all active MSMEs registered at the Office of Cooperatives and SMEs of the Denpasar City Government and the Province of Bali. Based on data from the office, the number of active and registered MSMEs reached 32,856 units by the end of 2024 (Bali Province Cooperatives and Small and Medium Enterprises Office, 2024).

The sample is part of the number and characteristics of the population (Sugiyono, 2023:81-85). This study uses a purposive sampling method, where researchers select subjects deemed relevant to answer the research questions. The Independent Variable (X) is the independent variable, stimulus, predictor or antecedent. In Indonesian, it is often referred to as a free variable. An independent variable is a variable that influences or causes changes or the emergence of a dependent variable (Sugiyono, 2023:39). In this study, the independent variable used is the Use of Fintech Accounting (X). This variable is included in the type of independent variable because it is a variable that is expected to have an influence on MSME Reporting. The dependent variable is often referred to as an output variable, criterion or consequence. This dependent variable is a variable that is influenced or affected by the presence of the independent variable (Sugiyono, 2023:39). In this study, the dependent variable used was MSME Reporting (Y). Data were collected through a questionnaire, and the data analysis technique used in this study was simple linear regression analysis.

## RESULTS AND DISCUSSION

The data analysis technique used in this study was simple linear regression analysis. The results of the simple linear regression analysis can be seen in Table 1 below:

**Table 1.** Results of Simple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	10,609	2,760		
Use of fintech accounting	0,480	0,047	0,715	10,126	0,000

Source: processed data 2026

Based on the results of a simple linear regression analysis, it can be explained that each independent variable has a direction towards its dependent variable. The simple linear regression equation can be explained as follows: The variable of fintech accounting usage has a regression coefficient value of 0.715, meaning that for every one unit increase in fintech accounting usage, MSME reporting will increase by 0.715, assuming the other independent variables remain unchanged.

**The Effect of Fintech Accounting Use on MSME Reporting in Denpasar City.** The use of fintech accounting has a positive and significant effect on MSME reporting in Denpasar City, as evidenced by a positive regression coefficient of 0.715 and a significance value of  $0.000 < 0.05$ . These results indicate that better use of fintech accounting improves the quality of MSME reporting in Denpasar City, while conversely, poorer use of fintech accounting decreases MSME reporting. The findings of this study are strongly influenced by the characteristics of respondents in Denpasar City, who are dominated by business owners with a high level of education, with the majority (74%) holding a bachelor's degree. This adequate education provides a strong technological literacy capacity, allowing respondents to grasp the functions of digital accounting applications more quickly. It is confirmed by the questionnaire results, where the indicator for utilizing application features for periodic recording and reporting received the highest score of 2.94. Respondents' academic abilities enable them to independently operate complex features within the application to



generate reports that comply with the Indonesian Financial Accounting Standards (SAK) for MSMEs.

Operationally, the trend of fintech use is dominated by the coffee shop sector (68%). As a business sector with a high daily transaction volume and starting to shift to digital payments (QRIS), the use of applications such as Majoo (30%) and Moka Pos (26%) is a practical solution. The characteristics of relatively young businesses, where 65% of respondents have been in business for 1-5 years, indicate that the new generation of MSMEs in Denpasar City is much more adaptive to digitalization. The focus of businesses in this initial phase is operational efficiency, so the use of automation systems is considered a fundamental need to save time (score 2.79) and present financial information in real-time (score 2.87). This research is in line with the TAM (Technology Acceptance Model) theory. According to Davis in Jogiyanto (2007), TAM is designed to explain how users understand and use information technology. There are three TAM constructs, one of which is perceived usefulness. In Davis (1989), it is stated that "the degree to which a person believes that using a particular system would enhance their job performance." It means that users believe that the information system will help improve their performance.

In line with TAM theory, respondents, who were predominantly young and highly educated, had a positive perception of ease of use, as they felt the application features were still easy to understand even without a tutorial (score 2.82). This ease of use encouraged them to rely on fintech accounting as the primary medium for storing business history (score 2.85) because it was believed to provide data security and minimize the risk of data loss through an automatic backup system (score 2.82). This trust ultimately shaped a positive attitude toward adopting technology to prepare more transparent and accountable financial reports in accordance with the Indonesian Financial Accounting Standards (SAK) for MSMEs. The results of this study support previous research by Sukanti et al. (2024), which demonstrated the positive influence of fintech accounting on financial management. Furthermore, these findings align with research by Ramadhani et al. (2022), which stated that positive attitudes and strong behavioral interest in digital fintech significantly impacted MSME reporting.

## CONCLUSION

Based on the data analysis and discussion, the study concluded that the use of fintech accounting has a positive and significant impact on MSME reporting in Denpasar City. It means that higher fintech accounting usage will increase MSME reporting in Denpasar City.

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