Digital Transformation of MSME Financial Management Based on Accurate: A Case Study on KJA Partners

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Abstract

Purpose: *This research aims to evaluate the implementation process of Accurate accounting software in Micro, Small, and Medium Enterprises (MSMEs), identify supporting and inhibiting factors, analyze user perceptions, and assess the impact before and after implementation to formulate an effective digital transformation strategy.*

Methodology/approach: This research uses a descriptive qualitative design with a multiple case study approach. Data were collected thru in-depth interviews, direct *observations*, and document analysis on ten SMEs in Surabaya that have been using Accurate for at least one year. The validity of the data is maintained using source triangulation, technique triangulation, and member checking.

Findings: The research results show that the use of Accurate significantly improves the accuracy, speed, and transparency of financial reports and ensures compliance with SAK EMKM standards. However, operational obstacles still frequently occur, especially in inventory management errors (unit discrepancies, incorrect COGS calculations, negative stock), *incorrectly* recorded service transactions, and inconsistent reconciliations. The main obstacles include limited digital literacy among human resources, inadequate hardware and network infrastructure, the absence of standard operating procedures (SOPs), and initial psychological resistance.

Practical implications: SMEs need to establish strict internal SOPs that connect the warehouse and finance departments, *conduct* ongoing technical training, and optimally utilize vendor support to maximize the benefits of digital accounting.

Originality/value: This research provides empirical insights into the *operational*, technical, and non-technical challenges in the implementation of desktop/cloud-based accounting for MSMEs in Indonesia, not just merely looking at its theoretical benefits.

Keywords:
Digital transformation; Financial Management; Small and Medium-sized Enterprises (SMEs); Accurate Accounting Software; Accounting Information Systems.

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INTRODUCTION

In recent decades, the digitalization of accounting has evolved into a global trend driven by the Industry 4.0 era, cloud computing, and artificial intelligence. SMEs in both developing and developed countries are increasingly adopting digital technology to maintain market competitiveness. In financial management, digital transformation automates recording, reporting, and data-driven decision-making, which significantly minimizes human error compared to manual systems. In Indonesia, software like Accurate has become a primary tool for SMEs looking to modernize their bookkeeping and financial reporting.

Although technology is advancing rapidly, the digital implementation in SMEs rarely goes smoothly without obstacles. Initial field observations of ten SMEs using Accurate show that discrepancies between actual operational transactions and system records still frequently occur. Errors mainly occur in inventory management, such as mistakes in setting item units, delays in recording incoming goods that cause negative stock, and errors in inputting the Cost of Goods Sold (COGS). Additionally, sales and purchase transactions are often recorded directly in cash without creating invoices, which hinders the formation of automatic journals and makes financial reports inconsistent or invalid. This gap proves that sophisticated software cannot function effectively without competent human resources and structured Standard Operating Procedures (SOPs).

Previous research has examined the adoption of digital accounting. Istianingsih & Damanik (2023) show that Accurate improves reporting regularity compared to using Excel. Rahman & Husnah (2023) highlight the advantages of Accurate over MYOB in terms of module integration, while Reza & Febriani (2024) emphasize the importance of system quality on user satisfaction. However, there are still research gaps: previous quantitative literature has mostly focused on post-adoption performance and general satisfaction, while neglecting technical operational constraints, data input errors, and human resource constraints during the transition period.

To fill this gap, this research provides scientific novelty by presenting an in-depth qualitative analysis of the technical and non-technical challenges faced by ten SMEs in Surabaya that have been using Accurate for more than a year. The urgency of this research lies in formulating practical strategies to address operational failure points in inventory recording, service transactions, and expense disbursements.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

This research uses the Technology Acceptance Model (TAM) developed by Fred Davis (1986) as the main theoretical framework. TAM states that technology adoption is determined by two main constructs: Perceived Usefulness and Perceived Ease of Use. In this context, owners and

financial staff adopt Accurate when they feel that the software makes transaction recording easier and improves the reliability of financial reports.

Diffusion of Innovations & Resource-Based View (RBV)

To complement the TAM, Rogers' (1962) Diffusion of Innovations theory explains how SMEs adopt Accurate thru the stages of knowledge, persuasion, decision, implementation, and confirmation. Additionally, the Resource-Based View (RBV) by Barney (1991) views integrated digital accounting software as a strategic internal resource (Valuable, Rare, Inimitable, Non-substitutable) that can create a competitive advantage when combined with skilled human resources.

Accurate Accounting Software in the Context of MSMEs

Accurate is an Indonesian-made accounting software developed by PT Cipta Piranti Sejahtera, which supports modules for general ledger, cash/bank, inventory, sales, purchases, fixed assets, and tax compliance (e-Faktur, e-SPT) in accordance with SAK EMKM standards. Effective financial management thru Accurate requires systemic integration between the purchasing, warehousing, and sales modules.

Research Focus Question:

- RQ1 : How is the implementation process of Accurate carried out in MSMEs?
- RQ2 : What are the supporting and inhibiting factors that affect the implementation of Accurate in MSMEs?
- RQ3 : What is the perception of SMEs regarding the use of Accurate?
- RQ4 : What are the operational impacts before and after adopting Accurate in SMEs?
- RQ5 : What implementation strategies can optimize the use of Accurate for long-term sustainability?

METHOD

This research uses a descriptive qualitative design with a multiple case study approach in Surabaya, East Java. The research was conducted from January 2024 to December 2024. The selection of subjects used purposive sampling techniques, targeting ten active SMEs from various sectors (contractors, expedition/freight forwarding, building materials distributors, etc.) that have been operating Accurate for at least one year.

Primary data were obtained thru semi-structured in-depth interviews with business owners, financial managers, and system operators, as well as direct field observations of the data input process. Secondary data include printed financial reports, transaction evidence, invoice records, and internal SOPs. Data analysis follows the principles of thematic analysis: data reduction, data presentation, and conclusion verification. To ensure the validity of the data, source triangulation

(comparing interviews, observations, and document evidence), technique triangulation, and member checking are systematically conducted.

RESULTS AND DISCUSSION

Implementation Process and Technical Workflow

Field observations show that the implementation workflow starts from the purchase offer/request, followed by the purchase order (PO), delivery note/shipping, sales invoice, and cash/bank receipt/payment, which automatically generates accounting journals.

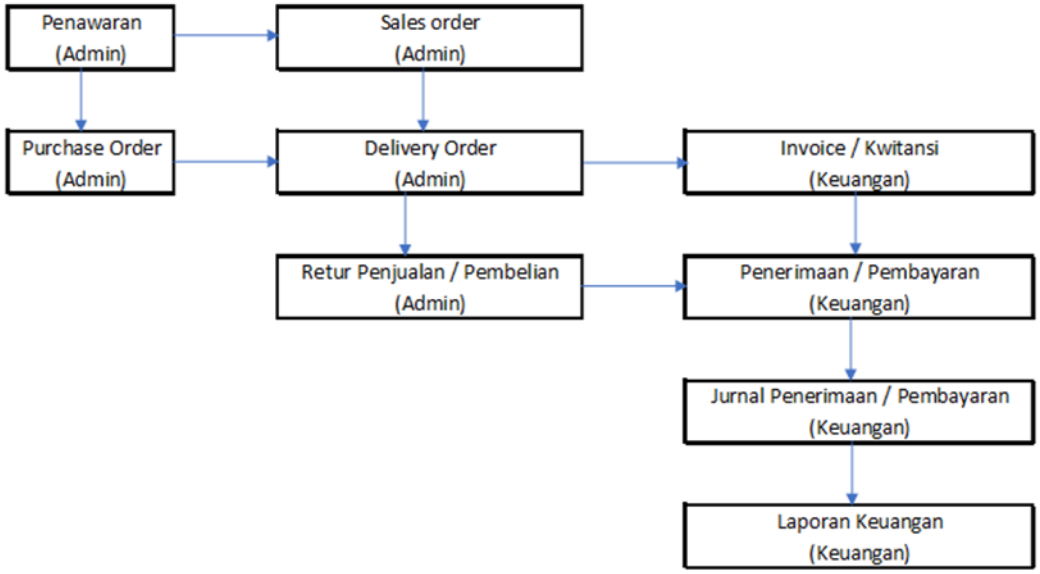


Figure 1. Accurate Input Process

Nevertheless, the implementation in the field of 10 SMEs shows the presence of quite serious operational obstacles.

Errors in the Inventory Module

The inventory module has been identified as the area most frequently experiencing issues. Common issues include discrepancies in measurement units (e.g., pcs vs. box), delays in inputting incoming stock which cause negative stock when sales are recorded, and inaccurate initial COGS migration. This results in the Cost of Goods Sold being distorted and the balance sheet becoming unreliable**.**

Service and Project-Based Accounting Issues

SMEs in the expedition and contracting services sector are experiencing difficulties in mapping service revenues and project expenses into standard transaction modules. Expense outlays are often calculated and journaled directly to the cash account without being allocated to specific jobs or contracts, thereby obscuring the actual profitability of the projects.

Reconciliation of Inconsistent Reports

Although financial reports can be generated automatically, periodic reconciliations (such as cash and bank reconciliations) are often neglected due to the lack of user discipline. This leads to duplicate entries and outdated reports.

Factors that Hinder and Support

The implementation of Accurate is influenced by the quality of human resources, technological infrastructure, and the clarity of procedures.

Table 1. Summary of Field Findings and Operational Constraints

Category/Issue	Dominant Pheomenon in the Field	Impact on Financial Output
Iventory Arrangement	Meansurement unit error, stock input delay, initial HPP is not accurate	Minus stock warning, distorted HIPP, gross profit ins not accurate
Service Transaction	Unallocated project expenses, direct cash recording without invoice	Inability to evaluate profitability per project
Human Resources	Low digital literacy, dependence on Excel, fear of wrong input	The use of siftem is not optimal, input delay, change resistance
Infrastructure	Unstable internet connection, outdated, computer devices	Cloud synchronization is disrupted, operation are temporarily stopped

Source: Processed data (2026)

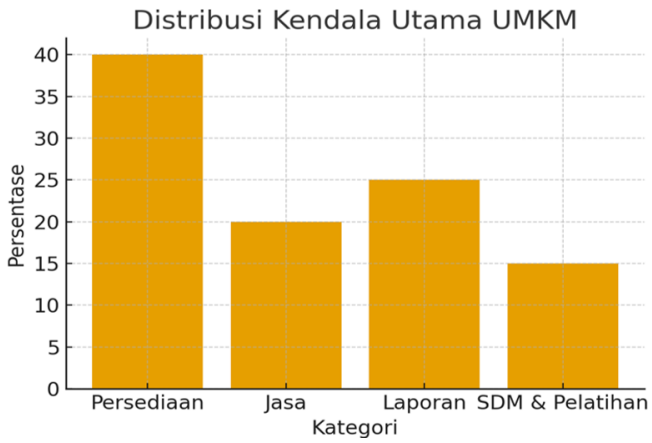


Figure 2. Distribution of Main Operational Constraints for MSMEs

Proposition Testing Results

Thru thematic analysis, the five initial propositions formulated in this study were successfully confirmed qualitatively:

- P1 (Confirmed): The quality of implementation highly depends on the readiness of procedures in inventory, sales, and purchase inputs.
- P2 (Confirmed): HR literacy, infrastructure stability, and clear SOPs directly determine the success of adoption.
- P3 (Confirmed): Perceived ease of use and perceived usefulness drive positive and sustainable adoption behavior (TAM Model).
- P4 (Confirmed): There is a significant positive difference between before and after implementation regarding report generation speed, auditability, and tax compliance (SAK EMKM).
- P5 (Confirmed): Targeted training, structured SOPs, and continuous mentoring are vital strategies to prevent repeated input errors.

These findings align with the TAM and RBV theories. When MSME operators can overcome the initial learning curve thru structured vendor training and internal mentoring, the perception of ease of use will increase, which will impact the sustainable use of the system. Accurate transforms raw financial transactions into valuable organizational assets that accelerate decision-making. However, the sophistication of the software cannot overcome organizational weaknesses; without strict SOPs connecting warehouse and accounting staff, digital transformation will only produce flawed outputs ("garbage in, garbage out").

CONCLUSION, IMPLICATION AND LIMITATION

Digital transformation thru Accurate accounting software significantly improves the accuracy, speed, and compliance with SAK EMKM in MSME financial reports. However, technical constraints in inventory management, unrecorded service expenditures, low digital literacy, limited hardware/internet infrastructure, and initial psychological resistance become critical obstacles. Successful digital transformation requires a balanced synergy between software capabilities, competent human resources, structured SOPs, and leadership commitment.

1. Managers / Owners of SMEs: Required to establish strict operational SOPs (especially connecting warehouse staff with the finance department) and mandate periodic digital skills training.
2. Technology Vendors: Need to provide training modules tailored to the business sector (e.g., specific workflows for service/project businesses) and easily accessible support services.
3. Policy Makers: Need to expand digital infrastructure assistance and provide subsidies for accounting software training programs for SMEs in the region.

This research is limited to ten SMEs in Surabaya, East Java, using a qualitative approach, so it cannot be statistically generalized. Future research is recommended to use a quantitative approach

or mixed-methods with a broader regional scope and to conduct a comparative evaluation between various accounting platforms (e.g., Accurate vs. Jurnal.id vs. Zahir).

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