

The Effect of Digital Accounting System Implementation on Financial Reporting Quality: The Moderating Role of Digital Literacy in SMEs

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Abstract. *This paper develops a theoretically grounded conceptual framework examining how digital accounting system implementation affects financial reporting quality in small and medium-sized enterprises (SMEs), and how digital literacy moderates this relationship. The conceptual problem addressed concerns persistent SME reporting weaknesses including delayed bookkeeping, incomplete transaction documentation, limited audit trails, and weak compliance with accounting standards alongside theoretical inconsistencies in prior literature regarding conditions under which accounting digitalization translates into improved reporting outcomes. Drawing on the DeLone and McLean Information Systems Success Model, the Technology Acceptance Model (TAM), and socio-technical systems theory, this paper conceptualizes digital accounting system implementation through five dimensions: automation, real-time recording, system integration, data security, and reporting standardization. Financial reporting quality is framed using six IFRS qualitative characteristics: relevance, faithful representation, timeliness, comparability, understandability, and verifiability. The framework's novel contribution lies in repositioning digital literacy encompassing application skills, data literacy, cybersecurity awareness, and digital problem-solving capacity as a post-adoption organizational capability that determines whether accounting technology generates decision-useful financial information, rather than merely an adoption antecedent. This repositioning addresses a critical gap in both accounting information systems (AIS) and technology adoption literatures. The paper contributes an integrated, empirically testable model for strengthening SME financial accountability through technology governance and human capability development.*

Keywords: digital accounting; financial reporting quality; digital literacy; SMEs; conceptual framework.

INTRODUCTION

The growing diffusion of digital accounting technologies among small and medium-sized enterprises (SMEs) has generated substantial scholarly interest in whether, and under what conditions, such technologies improve the quality of financial reporting. Digital accounting systems ranging from cloud accounting platforms to integrated bookkeeping applications offer SMEs the technical capacity to capture transactions continuously, classify entries automatically, reconcile records with banking and inventory data, and generate financial statements with fewer processing delays. Yet the relationship between technology adoption and reporting quality is not straightforward, and prior literature presents inconsistent findings that call for deeper theoretical analysis (Abu Afifa et al., 2025; Monteiro et al., 2024; Rahayuningsih & Utami, 2022).

The relevance of this topic is reinforced by recent international developments. The IFRS for SMEs Accounting Standard was revised in February 2025, with the new edition effective for accounting periods beginning on or after 1 January 2027 (International Accounting Standards Board, 2025). This revision strengthens the expectation that SME financial information should be relevant, faithfully represented, comparable, timely, understandable, and verifiable. Concurrently, the OECD and ASEAN SME Policy Index 2024 identifies digitalization as a central policy agenda for SME competitiveness and resilience across the region (ASEAN, ERIA, & OECD, 2024; OECD, 2025). Within Indonesia specifically, the

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Ministry of Cooperatives and SMEs reported in 2023 that fewer than 15% of registered SMEs maintained complete financial records meeting basic accrual standards, underscoring the urgency of this research agenda. Accounting digitalization is increasingly framed not merely as an operational instrument, but as a governance mechanism through which SMEs may improve information transparency and stakeholder accountability.

Despite these developments, a critical theoretical gap remains. Prior studies often examine technology adoption intention or report efficiency improvements following software installation (Davis, 1989; Venkatesh et al., 2003), yet fewer have interrogated the post-adoption mechanisms through which digital accounting implementation shapes the broader quality dimensions of financial reporting, and why similar systems produce divergent outcomes across SME contexts. This paper argues that technological adoption alone is insufficient to explain post-adoption reporting quality; effective accounting digitalization requires that users possess the digital capability to operate system features completely, evaluate data integrity, protect digital records, and interpret financial outputs a set of competencies collectively understood as digital literacy (Vuorikari et al., 2022)

The research problem is therefore twofold. First, the conceptual relationship between digital accounting system implementation and financial reporting quality in SMEs requires systematic theoretical elaboration that moves beyond adoption-stage analysis. Second, the moderating role of digital literacy has not been integrated into a unified socio-technical framework for SME accounting. This paper addresses the question: How does digital accounting system implementation affect financial reporting quality in SMEs, and how does digital literacy moderate this relationship? The objective is to construct a theoretically grounded, conceptually coherent, and empirically testable framework useful for SME owners, accountants, policymakers, and digital accounting service providers.

The paper's principal contribution is threefold. First, it repositions digital literacy from an adoption antecedent (as treated in TAM-based studies) to a post-adoption organizational capability a distinction with important implications for both theory and practice. Second, it provides the first unified integration of the DeLone and McLean IS Success Model, TAM, and socio-technical systems theory specifically calibrated to SME financial reporting quality in the ASEAN digitalization context. Third, it proposes a moderated model ($DAS \times DL \rightarrow FRQ$) that is operationally tractable using PLS-SEM, offering a testable platform for future empirical investigation.

LITERATURE REVIEW

Digital Accounting System Implementation

Digital accounting system implementation refers to the degree to which SMEs adopt, integrate, and routinely deploy accounting applications for transaction recording, data processing, internal control, and report generation (Abu Afifa et al., 2025). A critical distinction must be maintained between adoption the decision to install a system and implementation quality, defined by the completeness and consistency with which system features are utilized in daily accounting operations (Hendrawati et al., 2024).

Prior studies have demonstrated associations between accounting information technology and improved accounting information quality (Monteiro et al., 2024; Abu Afifa et al., 2025). However, these studies often focus on large enterprises or present context-specific findings that are not readily generalizable to SMEs. Within the SME context, implementation quality varies considerably: some enterprises use digital accounting primarily for basic data entry while continuing to depend on manual reconciliation, fragmented spreadsheets, or incomplete documentation (Rahayuningsih & Utami, 2022; Sastararuji et al., 2022). This paper argues that it is implementation depth not mere adoption status that generates meaningful reporting quality improvements.

Implementation depth encompasses: (1) automation of bookkeeping routines, (2) real-time data entry, (3) system integration with banking or inventory platforms, (4) cloud accessibility, (5) internal control features, (6) standardized chart of accounts, and (7) the functional capacity to produce structured financial reports. Each dimension addresses a distinct failure mode observable in SME accounting practice (Hendrawati et al., 2024; Putri, 2025).

Financial Reporting Quality

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Financial reporting quality describes the extent to which financial statements provide information that is useful for economic decision-making and organizational accountability. The IFRS Conceptual Framework (IFRS Foundation, 2018) identifies relevance and faithful representation as fundamental qualitative characteristics, supported by comparability, verifiability, timeliness, and understandability as enhancing characteristics. The 2025 revision of the IFRS for SMEs Standard explicitly extends these criteria to smaller enterprises, reinforcing their applicability beyond publicly accountable entities (International Accounting Standards Board, 2025).

In the SME accounting context, reporting quality may be operationalized through timely report preparation, accurate transaction classification, complete supporting documentation, consistent accounting policies across periods, clear financial statement presentation, and traceable audit evidence (Rahayuningsih & Utami, 2022). Digital accounting systems are theoretically capable of supporting each dimension by reducing manual processing errors, preserving transaction history, enabling systematic reconciliation, and standardizing report formats (Monteiro et al., 2024; Abu Afifa et al., 2025). However, the extent to which these technical capabilities translate into actual improvements depends on the governance structures, organizational routines, and user competencies surrounding the system a gap this paper addresses through the concept of digital literacy.

Digital Literacy as a Moderating Variable

Digital literacy is the capability to access, evaluate, operate, and safeguard digital information systems in socially and professionally relevant contexts (Vuorikari et al., 2022). The DigComp 2.2 framework identifies five competence areas: information and data literacy, communication and collaboration, digital content creation, safety, and problem-solving. In the SME accounting context, digital literacy is expressed more specifically through the capacity to operate accounting software with proficiency, comprehend digital transaction flows, detect and correct data-entry inaccuracies, interpret system-generated dashboards and reports, manage user access rights and password security, and adapt to software updates (Putri, 2025).

The theoretical tension in prior literature concerns whether technology characteristics or user capabilities are the primary determinant of post-adoption outcomes. Studies grounded in TAM (Davis, 1989; Venkatesh et al., 2003) emphasize perceived usefulness and ease of use as adoption determinants, but these constructs do not fully account for variation in post-adoption performance. Studies using the (DeLone & McLean, 2003) model foreground system quality and information quality as predictors of net benefits, yet they also acknowledge that actual system use and by implication, user competence mediates outcome quality. (Putri, 2025) provides direct empirical evidence from Indonesian MSMEs that digital literacy significantly moderates the effect of cloud accounting adoption on financial reporting efficiency, supporting the moderating role theorized here.

This paper positions digital literacy as a moderating organizational capability rather than a simple adoption prerequisite a repositioning that extends existing theoretical frameworks in important respects. Unlike prior studies that treat digital literacy as an antecedent to adoption decisions, this paper argues that digital literacy is more consequential after adoption, shaping the degree to which existing system features are activated and translated into reporting quality outcomes. This distinction aligns with the absorptive capacity construct from organizational learning theory (Cohen & Levinthal, 1990), whereby the capacity to exploit new knowledge depends on pre-existing related knowledge in this case, digital competency.

Theoretical Foundation and Synthesis

This paper integrates three theoretical traditions. The DeLone & McLean (2003) Information Systems Success Model explains that system quality, information quality, service quality, intentional use, and user satisfaction combine to generate net organizational benefits. Applied to SME accounting, reporting quality represents the primary net benefit, and digital accounting system implementation provides the technical infrastructure through which that benefit may be realized. The Technology Acceptance Model (Davis, 1989; Venkatesh et al., 2003) adds that perceived usefulness and ease of use shape the degree to which users engage with system features; without sufficient user engagement, technical capabilities remain latent. Socio-technical systems theory contributes the insight that technology outcomes are co-determined by technical features and social practices including the skills, routines, and governance arrangements that structure system use within organizations.

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The integration of these three frameworks produces a model in which digital accounting system implementation represents the technical dimension, digital literacy represents the social capability dimension, and their interaction determines the degree to which reporting quality is achieved. Table 1 presents a structured synthesis of key prior studies, mapping their theoretical grounding, context, and key findings to identify the gap this paper addresses.

TABLE 1. Synthesis of Key Prior Studies

Study	Theory Used	Context	Key Finding	Gap Addressed Here
Abu Afifa et al. (2025)	ERP / AIS	Middle East / Large firms	ERP adoption improves AIS quality	No SME focus; no digital literacy moderator
Monteiro et al. (2024)	AIS Quality	Portugal firms	AIS quality links to non-financial performance	No digital literacy; no SME-specific model
Putri (2025)	TAM, Digital Literacy	Indonesian MSMEs	Digital literacy moderates cloud accounting → reporting efficiency	Efficiency focus only; no full FRQ dimensions
Rahayuningsih & Utami (2022)	Determinants of FRQ	SMEs, Tangerang Indonesia	Training & size determine SME reporting quality	No technology variable; no digital literacy
Hendrawati et al. (2024)	Digital Accounting	MSMEs Indonesia	Digital accounting improves AIS quality	No moderator; no theoretical integration
Sastararuji et al. (2022)	Cloud Adoption	Thai SMEs (COVID-19)	Cloud accounting adoption in SMEs driven by crisis	Adoption-stage analysis only; no quality outcome
Davis (1989)	TAM	General / Large firms	PEOU & PU determine adoption intention	Post-adoption quality not addressed
DeLone & McLean (2003)	IS Success Model	General IS	System & info quality predict net benefits	No digital literacy; no accounting context

The synthesis in Table 1 reveals a consistent gap: no prior study integrates DeLone & McLean, TAM, and socio-technical theory within a moderated model of digital accounting → financial reporting quality specifically calibrated for SMEs in the Indonesian/ASEAN context. This paper fills that gap.

H1: Digital accounting system implementation has a significant positive effect on financial reporting quality in SMEs.

H2: Digital literacy has a significant positive direct effect on financial reporting quality in SMEs.

H3: Digital literacy positively moderates the relationship between digital accounting system implementation and financial reporting quality, such that the positive effect of implementation is stronger when digital literacy is higher.

METHODS

Research Design

This study uses a conceptual framework research design based on deductive theoretical reasoning and structured literature synthesis. Because the paper aims to build and justify a model rather than test numerical hypotheses, the analytical unit is the relationship among three constructs: digital accounting system

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implementation, digital literacy, and financial reporting quality in SMEs. The design therefore focuses on explaining how technical system implementation and user capability jointly produce reporting quality outcomes.

Data Sources and Literature Collection

The data used in this study consist of secondary scholarly and institutional sources. Peer-reviewed articles were searched through Scopus, Web of Science, and Google Scholar, with priority given to publications from 2015 to 2025. Search terms included digital accounting, accounting information systems, financial reporting quality, SME digitalization, digital literacy, DeLone and McLean model, and technology acceptance in accounting contexts. Seminal works such as Davis (1989), DeLone & McLean (2003) and Vuorikari et al. (2022) were retained because they provide the theoretical foundation for the model. Studies were included when they addressed at least one core construct, used transparent methods, and contributed evidence relevant to SME accounting digitalization.

Data Analysis and Framework Development

Data analysis was conducted through structured narrative synthesis and theoretical mapping. First, findings from prior studies were coded according to the constructs they explained: digital accounting system implementation, digital literacy, financial reporting quality, and post-adoption system outcomes. Second, the coded findings were mapped onto the DeLone and McLean IS Success Model, TAM, and socio-technical systems theory. The DeLone and McLean model was used to explain how system and information quality generate net benefits; TAM was used to clarify why perceived usefulness and ease of use affect system engagement; and socio-technical systems theory was used to justify the interaction between technology and user capability. Third, the mapped relationships were translated into three hypotheses and measurable indicators.

Model Validation Procedure

The proposed model is validated conceptually in this paper through theory alignment, construct operationalization, and consistency between the hypotheses, indicators, and validation logic. Figure 1 presents the integrated model, where digital accounting system implementation affects financial reporting quality and digital literacy strengthens this relationship as a moderator. For future empirical validation, the model can be tested using survey data from SME owners, managers, or finance staff who use digital accounting systems. PLS-SEM or moderated regression analysis may be applied by assessing the measurement model through indicator loading, composite reliability, average variance extracted, and discriminant validity, followed by structural testing through path coefficients, R-squared, effect size, predictive relevance, and the DAS x DL interaction term. This procedure directly links the conceptual integration of TAM, the DeLone and McLean model, and socio-technical theory to a testable validation design.

FIGURE 1. Conceptual framework

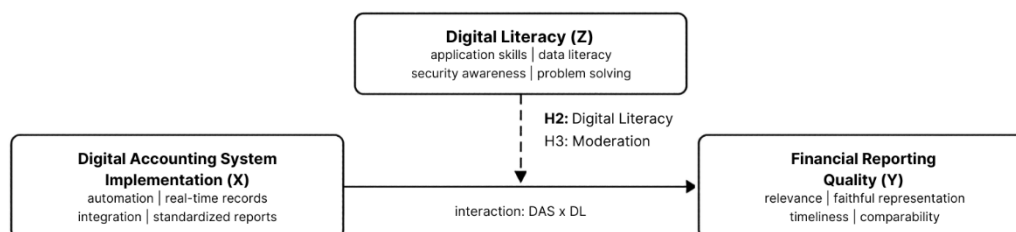


Table 2 operationalizes the constructs into measurable dimensions, while Table 3 provides selected questionnaire items for the future survey instrument. These tables show how the conceptual model is translated into observable indicators for empirical testing among SME owners, managers, and finance staff who directly interact with digital accounting systems.

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TABLE 2. Operational Definition of Variables

Variable	Dimensions	Code	Operational meaning
Digital Accounting System Implementation (X)	Automation, real-time recording, integration, accessibility, security, reporting standardization	DAS1–DAS6	Reflects the routine and complete use of software features for bookkeeping, data processing, internal control, and report generation in SME accounting operations.
Digital Literacy (Z) Moderator	Application operation, data literacy, digital problem-solving, cybersecurity awareness, adaptation to updates	DL1–DL5	Captures the user capability needed to operate digital accounting tools effectively, validate data integrity, protect digital records, and adapt to system changes.
Financial Reporting Quality (Y)	Relevance, faithful representation, timeliness, comparability, understandability, verifiability	FRQ1–FRQ6	Represents the usefulness and reliability of SME financial statements for internal and external decision-making, operationalized using IFRS qualitative characteristics.
Control Variables	Firm age, firm size, business sector, accounting training, duration of system use	CV1–CV5	Included to reduce omitted-variable bias and isolate the unique contribution of the main constructs, following Rahayuningsih & Utami (2022)

TABLE 3. Questionnaire Blueprint (Selected Items)

Code	Sample Item	Construct
DAS1	The business records sales, purchases, and expenses using a digital accounting system.	Digital Accounting System Implementation
DAS2	The system supports standardized transaction entry and automatic classification.	Digital Accounting System Implementation
DAS3	Accounting data can be accessed and reviewed in real time when needed.	Digital Accounting System Implementation
DL1	The user is able to operate accounting software without major external assistance.	Digital Literacy
DL2	The user can identify and correct inaccuracies in digital accounting data.	Digital Literacy
DL3	The user understands basic data security practices such as password protection and access control.	Digital Literacy
FRQ1	Financial reports are prepared on time and available for management decision-making.	Financial Reporting Quality
FRQ2	Financial reports represent business transactions completely and without material error.	Financial Reporting Quality

Code	Sample Item	Construct
FRQ3	Financial reports are comparable across accounting periods, enabling trend analysis.	Financial Reporting Quality

RESULTS AND DISCUSSION

Results: Proposed Conceptual Framework and Measurement Design

As a conceptual paper, the result of this study is not statistical output, but an integrated and empirically testable framework explaining how digital accounting system implementation can improve financial reporting quality in SMEs. The synthesis produces a moderated model in which digital accounting system implementation functions as the independent variable, financial reporting quality as the dependent variable, and digital literacy as the moderating variable. This result directly addresses the research objective by showing that accounting digitalization should be understood not only as technology adoption, but also as the depth of implementation supported by user capability.

The resulting framework translates the three theoretical perspectives into observable constructs. The DeLone and McLean IS Success Model supports the link between system quality, information quality, and reporting benefits; TAM explains user engagement with digital accounting features; and socio-technical systems theory explains why human capability conditions technology outcomes. The operational result is reflected in the indicators in Table 2 and the questionnaire blueprint in Table 3: DAS is measured through automation, real-time recording, integration, accessibility, security, and reporting standardization; DL is measured through application operation, data literacy, problem-solving, cybersecurity awareness, and adaptation to updates; and FRQ is measured through relevance, faithful representation, timeliness, comparability, understandability, and verifiability.

Results: Hypothesis and Validation Logic

The model produces three testable hypotheses. H1 predicts a positive effect of digital accounting system implementation on financial reporting quality. H2 predicts a positive direct effect of digital literacy on financial reporting quality. H3 predicts that digital literacy strengthens the relationship between digital accounting system implementation and financial reporting quality. The validation logic is therefore organized around direct effects and an interaction effect, as summarized in Table 4. This structure clarifies how the conceptual integration of TAM, the DeLone and McLean model, and socio-technical systems theory can be validated in future empirical research.

Discussion: Digital Accounting System Implementation and Financial Reporting Quality

The proposed positive relationship between digital accounting system implementation and financial reporting quality can be interpreted through several mechanisms. Automation reduces transcription errors, misclassification, and omissions commonly found in manual bookkeeping. Real-time recording improves timeliness because transactions are captured when they occur rather than reconstructed later. System integration with banking, inventory, or payroll platforms reduces reconciliation gaps and improves completeness, while standardized reporting templates enhance comparability across accounting periods. These mechanisms explain why implementation depth is more important than simple adoption status; an SME may install accounting software but still produce weak reports when the system is used only for basic data entry.

Discussion: Digital Literacy as a Moderating Organizational Capability

Digital literacy is discussed as a post-adoption capability that determines whether SMEs can convert digital accounting features into decision-useful financial information. Digitally literate users are more likely to activate system functions, validate transaction data, correct classification errors, protect access rights, maintain audit trails, and interpret financial reports generated by the system. Therefore, digital literacy is not merely an antecedent of adoption; it is a capability that strengthens the effect of implementation on reporting quality after the technology is already in use.

This interpretation also explains inconsistent findings in prior studies. Accounting technology may improve reporting quality in firms where users understand the system and apply its controls consistently, but the same technology may generate limited benefits where users lack the ability to operate, evaluate, and safeguard digital accounting data. In this sense, the paper aligns with socio-technical systems theory by

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treating technology and human capability as complementary rather than independent determinants of reporting quality.

Discussion: Boundary Conditions

The framework assumes that SMEs operate in environments where accounting standards, stakeholder expectations, and regulatory pressure create incentives for higher-quality reporting. When external accountability pressure is weak or informal accounting practices are deeply embedded, the effect of digital accounting implementation may be reduced even when users are digitally literate. Future empirical studies should therefore consider firm size, firm age, accounting training, software type, and managerial commitment as control variables or additional moderators when validating the model.

TABLE 4. Hypothesis Testing Logic (for Future Empirical Validation)

H	Path	Decision Rule	Theoretical Interpretation
H1	DAS → FRQ	Positive path coefficient, $p < 0.05$	Digital accounting system implementation improves reporting accuracy, timeliness, and standardization through automation and integration mechanisms (Abu Afifa et al., 2025; Hendrawati et al., 2024)
H2	DL → FRQ	Positive path coefficient, $p < 0.05$	Digital literacy directly improves financial reporting quality through more complete system use, better data validation, and stronger reporting governance (Putri, 2025; Vuorikari et al., 2022)
H3	DAS × DL → FRQ	Positive interaction coefficient, $p < 0.05$	Digital literacy amplifies the reporting quality benefit of digital accounting implementation by enabling more complete feature activation, training absorption, and reporting governance (DeLone & McLean, 2003; Venkatesh et al., 2003)

CONCLUSIONS

This paper proposes a systematic conceptual framework on the effect of digital accounting system implementation on financial reporting quality in SMEs, with digital literacy positioned as a post-adoption moderating capability. The framework's theoretical novelty lies in three contributions. First, it integrates the DeLone and McLean Information Systems Success Model, the Technology Acceptance Model, and socio-technical systems theory into a unified account of how, and under what conditions, accounting digitalization generates improvements in financial information quality the first such integration in the Indonesian SME accounting context. Second, it repositions digital literacy from an adoption antecedent to a post-adoption organizational capability, offering a more nuanced treatment than prior TAM-based studies. Third, it provides a structured, empirically testable moderated model (H1–H3) operationalizable through PLS-SEM.

The practical implications span multiple stakeholder groups. For SME managers, the framework suggests that digital accounting investment should be accompanied by structured training in software operation, data validation, security management, and financial report interpretation not treated as a one-time infrastructure decision. For policymakers and SME support institutions, digital literacy programs should integrate accounting knowledge with practical software competency, moving beyond general digital skills to context-specific accounting capability. For software developers, the framework highlights the value of simple interfaces, localized reporting templates, internal control features, and onboarding support that reduce the competency barrier for small business users. For researchers, the framework identifies digital literacy as a theoretically underspecified moderator in the AIS literature.

Future research should test the proposed framework using primary survey data from SMEs across different Indonesian provincial contexts, comparing micro and medium enterprises, and examining whether accounting training, owner commitment, or external accountant support further conditions the technology-

reporting quality relationship. Longitudinal designs would be particularly valuable for assessing whether digital literacy effects accumulate over time as users develop deeper system competency and more institutionalized reporting routines. Researchers may also explore whether the proposed moderation holds across different accounting software types (desktop vs. cloud) or different regulatory environments within the ASEAN region.

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