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Driving Digital Financial Transformation: The Role of Accounting Proficiency and Government Support on Intention to Use Financial Applications

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ABSTRACT

This study aims to analyse the influence of accounting proficiency and government support on the intention to use financial applications in micro, small, and medium enterprises (MSMEs) in the culinary sector in Riau Province. This study uses a quantitative approach with a survey method for MSMEs who are familiar with financial applications. The data were analysed using the Partial Least Squares Structural Equation Modelling (PLS-SEM) method with the help of SmartPLS software. The results of the study show that both accounting proficiency and government support have a positive and significant effect on the intention to use financial applications. These findings indicate that the accounting skills of business owners and the support from the government in the form of training, policies, and digital infrastructure can encourage the intention of business owners to adopt accounting technology more widely. The implications of this research support input for the government and MSMEs institutions in designing digital-based MSMEs empowerment strategies.

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the main pillars in Indonesia's economic structure. MSMEs not only contribute significantly to the Gross Domestic Product (GDP), but also absorb the majority of the workforce of around 97% of Indonesia's workforce (Haryo, 2025). However, many MSMEs still face various challenges, especially in the aspect of financial management, which is the foundation of business sustainability (Alvi Nabila, 2024; Maharani et al., 2024; Siti Samsiah et al., 2024). Many MSME owners, especially in the micro and informal sectors, still record manually or do not record at all. Data from the Indonesian Central Statistics Agency shows that 41.3% of the total MSMEs in the culinary sector have access to electronics and digital technology in their activity process (BPS-Statistics Indonesia, 2023).

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This condition can have an impact on the low quality of financial information, performance evaluation, and developing data-based business development strategies. In recent years, digital transformation has encouraged the emergence of various digital financial applications designed to assist MSMEs in conducting financial records in a more practical, accurate, and real-time manner (Abdul Rahman et al., 2024; Mushtaq et al., 2024; Yang et al., 2024). This application has great potential to improve operational efficiency and the transparency of financial statements. However, the realisation of its use in the field is still not optimal. This is especially the case for micro and informal sector owners who still face internal and external barriers in integrating technology into their business activities.

One of the internal factors that affects the low use of financial applications is the accounting proficiency of MSME owners themselves. The ability to understand the basics of financial recording and reporting plays a big role in determining the extent to which individuals are able to operate and utilise the features in financial applications to the fullest. MSME owners with low levels of accounting proficiency tend to have difficulty understanding the benefits and how accounting applications work, thus affecting their desire to use them. On the contrary, good accounting proficiency is believed to encourage increased intention in adopting a digital system of accounting applications.

In addition to individual factors, support from the external environment, such as support from the government, also plays an important role in encouraging the digital transformation of MSMEs. The government can facilitate the use of financial applications through training programs, providing incentives, drafting supporting regulations, and providing adequate technological infrastructure (Anggraeni et al., 2021; Sektiwidastuti et al., 2024; Fitriana et al., 2024). Structured and sustainable government support can be an important catalyst in accelerating the adoption of digital technology in the MSME sector, especially in areas such as Riau Province.

Although various previous studies have extensively examined technological factors such as ease of use and perception of usability (Chen et al., 2023; Nazmi et al., 2024; Neves et al., 2025; Timur et al., 2024), however, studies that specifically highlight the influence of individual factors such as accounting proficiency and external factors such as government incentives on the intention to use financial applications are still limited. Especially in the context of MSMEs in the culinary sector, which is one of the dominant sectors in Riau Province, studies related to the adoption of financial applications are still rare.

Based on these conditions, this research is relevant and important to be carried out. This study aims to analyse the influence of accounting proficiency and government support on the intention to use financial applications among culinary MSME owners in Riau Province.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Accounting Proficiency on Intentions Using Financial Applications

Understanding of accounting proficiency, according to Camelia Ronika Augustin I & Ferry Kosadi (2024), includes indicators: understanding of accounting transactions, the existence of documentation of each transaction, understanding the stages of preparing financial statements, and the ability to present reports. This understanding is not only limited to understanding concepts, but also includes practical skills in implementing accounting procedures systematically. Aliefia et al. (2024) assert that an understanding of accounting refers to a person's ability to master the concepts, principles, and techniques related to accounting, which is acquired through formal education, work experience, and accounting skills training. This understanding allows individuals to manage financial information more accurately and follow accounting standards. Meanwhile, Firmansyah & Widayantie (2024) view accounting understanding as the ability to understand accounting information, including financial reporting and procedures under relevant standards. The same thing was conveyed

by Hilda Nurhidayah et al. (2024), who defined accounting understanding as a skill to understand accounting as a system of knowledge and practice.

It can be concluded that accounting proficiency is the ability of individuals to understand, manage, and apply accounting concepts, principles, and techniques appropriately in the process of recording, classifying, summarising, and reporting financial transactions under applicable standards. Proficiency includes understanding accounting transactions, the ability to systematically document each transaction, mastery of the stages of preparing financial statements, and skills in presenting and interpreting financial information. Accounting proficiency can be obtained through formal education, work experience, and special training, and serves as an important basis for business owners, especially MSMEs, in supporting decision-making, maintaining accountability, and facilitating the application of financial recording technology.

In the context of MSMEs, accounting understanding has an important role because it is a guide in recording, managing, and reporting business finances. Improving accounting proficiency can encourage business owners to be more ready to adopt application-based accounting technology. Business owners who have accounting proficiency will find it easier to understand the features of accounting applications, see the benefits in business operations, and feel confident in using them. This is in line with the UTAUT (*Unified Theory of Acceptance and Use of Technology*) framework, especially in the construct of performance expectancy, where engineering skills, including accounting skills, can increase the perception of the usefulness and ease of use of accounting applications, which ultimately influences the behavioural intention to use them. Based on this understanding, the research hypothesis is formulated as follows:

H1: **Accounting Proficiency Affects Behavioural Intentions Using financial Applications**

Government Support of Behavioural Intentions Using Accounting Applications

Government support is a form of intervention carried out by public authorities to encourage the adoption of innovation and technology among business owners, including micro, small, and medium enterprises (MSMEs). This support can be realised through various instruments, such as providing incentives in the form of physical capital that accelerate the process of technological change (Şengül & Karahan Dursun, 2025), the establishment of innovative policies that support digital transformation (Cahyani et al., 2025), and strengthening collaboration between business owners and government agencies to create a sustainable innovation ecosystem (Alateeg & Alayed, 2025).

In addition, increasing the capacity of MSMEs through targeted budget allocation contributes to national economic growth (Singh, 2024). This form of support can also be in the form of technology use training (Fitriana et al., 2024). As well as digital service development facilities that are relevant to the needs of business owners (Anggraeni et al., 2021). Overall, the government's support includes the provision of resources, infrastructure, regulations, and assistance directed at making it easier for MSME owners to adopt accounting applications as part of business digitalisation.

Government support is a series of policies, programs, and facilities provided by the government to motivate, facilitate, and accelerate the adoption of accounting applications by MSME owners, both through physical assistance, regulatory support, training, and the provision of digital infrastructure. Support like this is predicted to strengthen the behavioural intention of business owners because it can reduce technical obstacles, increase trust, and provide added value for MSMEs.

In line with the framework of *the Unified Theory of Acceptance and Use of Technology* (UTAUT), external factors such as government support can act as facilitating conditions that influence behavioural intentions to use technology. Thus, the greater the government's support, the higher the likelihood that MSME owners have the intention to adopt accounting applications. For this reason, the following is the research hypothesis proposed.

H2: Government Support Affects Behavioural Intentions Using Accounting Applications

3. RESEARCH METHOD

This study uses a quantitative approach with a survey method through the distribution of questionnaires as a primary data collection instrument. The population in this study is business owners in the culinary sector in the city of Pekanbaru, which is estimated to amount to around 5,000 business units (Surya et al., October 2023). To determine the number of representative samples, the Krejcie and Morgan (Sekaran, 2006) formula was used, with a margin of error of 5%, a confidence level of 95% and an assumed response rate of 85%. Based on these parameters, the number of samples obtained was 189 respondents. The sampling technique in this study was carried out by the purposive sampling method. The selected informant is a culinary business owner who meets certain criteria to be relevant to the research purpose. These criteria include: (1) having been running their business for at least one year; (2) conducting regular financial records; (3) using financial recording methods either manually through cash books, semi-digitally, such as using Excel, or through accounting applications; (4) being directly involved in business financial decision-making.

The research instruments were compiled in the form of a closed questionnaire using a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), following the standard of measuring attitudes and perceptions (Eutsler & Lang, 2015). The collected data were then analysed using the Structural Equation Modelling (SEM) approach, with the help of SmartPLS software version 4.1.0. The use of SmartPLS is considered appropriate due to its ability to handle complex models with relatively small sample sizes and data that are not fully distributed normally (Becker et al., 2023). The analysis procedure includes testing the validity and reliability of the instrument, evaluating the measurement model (outer model), and testing the structural model (Kwong, 2013).

The research instrument was prepared in the form of a closed questionnaire consisting of three main variables, namely the dependent variable of intention to use an accounting application and two independent variables, namely accounting proficiency and government support. The indicators of intention to use accounting applications refer to the unified theory of acceptance and use of technology (UTAUT) developed by Venkatesh et al. (2012). The indicators include commitment to continue use, interest in exploring features, willingness to recommend, integration into the system, and confidence in the benefits of the application. The accounting proficiency indicator was adapted from research (Olomiyete, 2024) and developed by the researcher with indicators including basic understanding of accounting, understanding of financial report preparation, ability to interpret financial statements, ability to manage finances, and accounting learning experience. The government's support indicators are adapted from research (Anggraeni et al., 2021; Fitriana et al., 2024; Hapiz et al., 2025) and developed by researchers. Indicators include training support, digitalisation policies, infrastructure provision, access to information, invitations, and direct encouragement.

4. RESULTS

The respondent profile shows (Table 1) that the majority of business owners in this study are women (58%) and are in the productive age range, especially 31-40 years old which is a large group. In terms of business experience, more than 50% of respondents have been running a business for more than two years, showing stability and sufficient understanding of business operations. Meanwhile, the experience of getting to know accounting applications was dominated by respondents in a span of 2-3 years, reflecting that accounting digitization is starting to be quite known. This characteristic indicates that the respondents in this study are in a relevant position to provide views on the benefits and ease of use of digital accounting technology.

Table 1. Demographic profile

	Frequency	Percent
Gender		
Male	80	42%
Female	109	58%
Age		
20 – 30 years	70	37%
31 – 40 years	80	42%
41 – 50 years	22	12%
> 50 years	17	9%
Years in operation		
1 – < 2 years	61	32%
2 – 5 years	67	36%
6 – 8 years	46	24%
> 8 years	15	8%
Experience in using accounting applications		
1 – < 2 years	53	28%
2 – 3 years	78	41%
4 – 5 years	49	26%
> 5 years	9	5%

The measurement of the validity of the indicator is carried out through an external loading analysis, which shows the extent to which the indicator reflects the latent construct it is measuring. Based on the results of the PLS-SEM model visualisation (Figure 1), all indicators in the three main constructs of accounting proficiency, government support, and behavioural Intention have an outer loading value above the minimum threshold of 0.60. This follows the recommendations of (Sarstedt et al., 2021), which states that indicators with loads above 0.70 are highly recommended, but indicators with values between 0.60–0.70 are still acceptable in the early stages of model development.

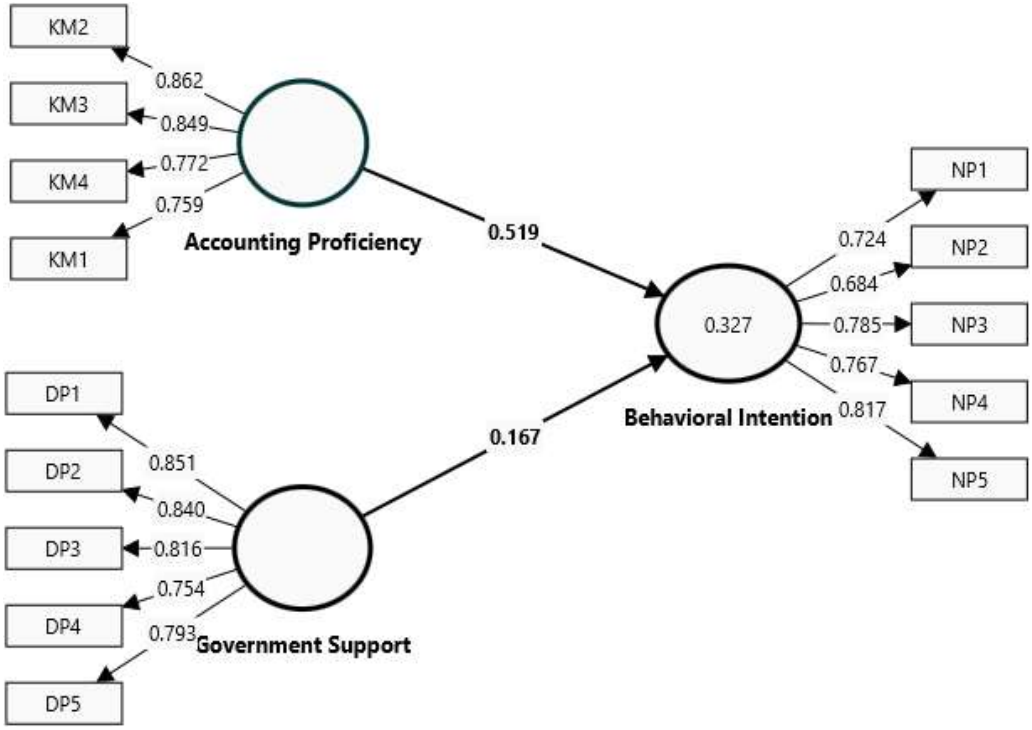

Figure 1: Measurement Model

For the Accounting Proficiency construct, the outer loading value ranges from 0.759 to 0.862 (KM1–KM4) after going through modifications, indicating that all indicators have a strong and valid contribution in measuring the construct. In the Government support construct, the outer loading value ranges from 0.754 to 0.851 (DP1–DP5), also indicating that all indicators are acceptable and adequately reflect the construct. Meanwhile, for the Behavioural Intention construct, the outer loading value of all indicators (NP1–NP5) is in the range of 0.684 to 0.817, which also meets the criteria for indicator validity. Thus, it can be concluded that all indicators used in this study are valid and feasible to use in the model, because they have an outer loading value above 0.60, so that the measurement model has met the requirements for convergent validity.

Table 2: Construct reliability and validity

Variabel	Cronbach's alpha	Composite Reliability (CR)	Average variance extracted (AVE)
Government Support	0.879	0.915	0.659
Accounting Proficiency	0.826	0.828	0.659
Behavioral Intentions to use	0.815	0.838	0.572

Reliability and validity tests of the construct were carried out to ensure the internal consistency and accuracy of the measurement of each latent variable in the research model. Based on the results of the analysis, all variables showed a Cronbach's Alpha value above 0.70, which indicates that the instrument has good internal reliability (Sarstedt et al., 2020). From Table 2, it is shown that the government support variable obtained a Cronbach's Alpha value of 0.879, accounting proficiency of 0.826, and behavioural intention of 0.815. In addition, the Composite Reliability (CR) value for the three variables also met the drinking threshold of 0.70, each of 0.915 (government support). 0.828 (accounting proficiency) and 0.838 (behavioural intent), which indicates excellent measurement consistency on latent constructs.

Further, the Average Variance Extracted (AVE) value for each variable has also met the minimum criterion of 0.50 (Fornell, C., & Larcker, 1981), which suggests that more than 50% of the variance of the indicator can be explained by its construct. The variables of government support and accounting proficiency had an AVE value of 0.659, while behavioural intention had an AVE value of 0.572. Thus, all three constructs have met the conditions of convergent validity, which means that the indicators in each construct are able to adequately explain the variables in question. These results show that the instruments used in this study are reliable and valid to measure the relationship between the variables studied.

Table 3: Discriminant Validity (Fornell-Larcker Criterion)

Variable	Government Support	Accounting Proficiency	Behavioral Intention
Government Support	0.812		
Accounting Proficiency	0.172	0.812	
Behavioral Intention to use	0.256	0.548	0.757

The validity of the discriminator in this study was tested using the Fornell-Larcker Criterion approach by comparing the square root value of the Average Variance Extracted (AVE) of each variable with the correlation value between constructs (Table 3). The results of the analysis showed that the square root value of AVE for the variables Government Support and

Accounting Proficiency was 0.812, respectively, and Behavioural Intention was 0.757. All of the root values of AVE were higher than the correlation between related variables, such as the correlation between Government Support and Accounting Proficiency (0.172), Government Support and Behavioural Intention to use (0.256), and Accounting Proficiency and Behavioural Intention to use (0.548). These findings indicate that each construct in the model has adequate discrimination against other constructs, so it can be concluded that this research model meets the criteria of discriminant validity as suggested by Fornell and Larcker (1981).

Table 4: Discriminant Validity (HTMT Criterion)

Variable	Government Support	Accounting Proficiency	Behavioral Intention
Government Support			
Accounting Proficiency	0.193		
Behavioral Intention to use	0.249	0.646	

The validity of the discriminant was also tested using the Heterotrait-Monotrait Ratio (HTMT) approach in Table 4, which is considered more sensitive in detecting discriminatory problems than the Fornell-Larcker approach. The test results showed that the HTMT value between the variables of Government Support and Accounting Proficiency was 0.193, between Government Support and Behavioural Intention was 0.249, and between Accounting Proficiency and Behavioural Intention was 0.646. The entire HTMT value is below the threshold of 0.85 as recommended by Henseler et al. (2015), which shows that there is no problem of discriminant validity among the constructs in the model. Thus, it can be explained that each construct in this study has a clear separation and does not overlap with the other in measuring different concepts.

Table 5: Direct Effect (T-Test)

Variable	Original Sample (O)	Standard deviation (STDEV)	T statistik	P values	Hipothesis
Government Support > intention to use	0.167	0.058	2.868	0.004	Support
Accounting Proficiency > intention to use	0.519	0.062	8.415	0.000	Support

In Table 5, hypothesis testing is carried out through path analysis using the Partial Least Squares Structural Equation Modelling (PLS-SEM) approach. The results of the analysis showed that the Government Support variable had a significant effect on Intention to use a financial application, with a path coefficient value of 0.167, a t-statistical value of 2.868, and a p-value of 0.004 (< 0.05), so that the hypothesis was declared accepted. Meanwhile, Accounting Proficiency was also proven to have a stronger and more significant influence on Intention to use, with a path coefficient value of 0.519, t-statistic of 8.415, and p-value of 0.000. These two findings show that both government support and the level of accounting proficiency of business owners significantly affect their intention to use financial applications, with the most dominant influence coming from the aspect of accounting proficiency.

DISCUSSION

Accounting Proficiency and Intention to Use

The results of this study show that accounting proficiency has a positive effect on the intentions to use of culinary MSME owners in Riau Province to use financial applications. These findings indicate that the higher the ability of business owners to understand accounting concepts, principles, and techniques, including transaction recording, financial report preparation, and financial information analysis, the more likely they are to adopt application-based financial recording technology. According to Hilda Nurhidayah et al. (2024), understanding accounting is very important for MSME owners because it affects the quality of the financial statements produced. This is in line with the opinion of Aliefia et al. (2024), which states that the better the understanding of accounting, the more effective the implementation of the accounting information system. In the context of this research, financial applications are a form of modern accounting information systems that require accounting proficiency to be used optimally. Therefore, MSMEs owners with better accounting competencies will have a higher perception of the benefits of financial applications, which ultimately drives their intention to use them sustainably. The findings of this study provide an understanding that accounting proficiency forms confidence and strengthens the perception of the benefits of financial applications, so that it becomes an important foundation in the digital transformation process of MSMEs. Accounting proficiency plays an important role in encouraging behavioural intent to use financial applications. The results of this study lead to the importance of systematic basic accounting education and training interventions for MSME owners, especially in the Riau Province Region. Training programs that are integrated with the use of information technology are considered strategic in improving accounting literacy as well as the digital readiness of business owners.

Government Support and Intentions to Use

The results of the study show that the government's support affects the behavioural intention to use financials applications in MSMEs owners. These findings indicate that the stronger the interventions, supports, or incentives provided by the government, the greater the tendency of business owners to adopt financial applications in their business management. Government support can come in many forms, such as training, digital financial literacy, and provision of supporting infrastructure (cheap internet, free application systems, computer equipment assistance, etc.). These findings are in line with the results of the study Alateeg & Alayed (2025); Şengül & Karahan Dursun (2025), which shows that government support has a strong effect on economic performance through increased adoption of innovation. Government support creates an ecosystem conducive to the development and adoption of technology, including accounting applications (Widanengsih, 2021). Thus, a comprehensive and integrated approach between stakeholders is needed to ensure that the digitalisation of MSMEs can run evenly, sustainably, and inclusively throughout Indonesia (Hapiz et al., 2025). Government support can also increase business owners confidence in the security and benefits of financial applications, which ultimately impacts increased behavioural intentions to use them (Sule & Musa, 2025). The strategic role in the form of government support can increase the behavioural intention of using financial applications. Targeted and consistent government policies are very important in accelerating the digital transformation of MSMEs, especially in the aspect of financial management. The digitalisation program launched by the government not only needs to focus on the provision of technology, but also on improving literacy, continuous assistance, and providing relevant incentives for the MSMEs sector.

5. CONCLUSION

This study aims to examine the influence of accounting proficiency and government support on the intention of culinary business owners in using financial applications. Based on

the results of the analysis using the Partial Least Squares Structural Equation Modelling (PLS-SEM) approach, it was found that the two independent variables had a significant influence on behavioural intentions to use. Accounting proficiency was proven to have the most dominant influence with a coefficient of 0.519 ($p < 0.001$), indicating that the higher the level of accounting understanding of MSME owners, the greater their tendency to use financial applications. Meanwhile, government support also had a positive and significant effect (coefficient = 0.167; $p < 0.01$), which confirms the importance of the role of government support and regulatory support in encouraging the adoption of financial technology in the MSME sector.

Practically, the results of this study provide important implications for policymakers and financial application providers. Local and central governments are expected to increase the effectiveness of digital accounting training programs and technology socialisation through a more structured and sustainable approach. In addition, financial application providers need to simplify application features to attract business owners to use financial applications consistently. From a theoretical perspective, these findings strengthen the model of technological adoption based on behavioural intentions by including individual (proficiency) and institutional factors (government support).

LIMITATION

This research has limitations that need to be considered. First, the scope of the research only covers culinary MSME owners in Riau Province, so the results cannot necessarily be generalised to other MSME sectors or different regions that have varying social, economic, and digitalisation characteristics. Second, the data collection method is carried out through a questionnaire with a self-report technique, which allows for perception bias or social bias from respondents. Third, this study only tested two independent variables, namely accounting proficiency and government support, so it did not consider other factors that could also affect the intention to use accounting applications, such as technology trust factors, infrastructure readiness, or risk perception. Fourth, the cross-sectional design of the study limits the ability of researchers to fully explain causal relationships, as it does not monitor changes in respondents' behaviour over a certain period. Fifth, the research instruments were adapted from previous research and adjusted to the context of culinary MSMEs, so that there was a possibility of differences in the interpretation of indicators by respondents.

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