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ARTICLE

FROM RECORDING TO REPORTING: DIGITAL ACCOUNTING PRACTICES IN MSMES IN BATAM CITY

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Abstract

This study explores how micro, small, and medium enterprises (MSMEs) in Batam City transform digital transaction recording into financial reporting. Drawing on TOE, UTAUT, and practice theory, digital accounting is treated as routines shaped by capability, role allocation, and external demands. Using a qualitative case-study design, data were gathered through semi-structured interviews, limited observation, and document review, then analyzed thematically. Results indicate that digital tools are adopted mainly for pragmatic needs (sales and cash recap), while the process often stalls at input and summary stages. Data validation and periodic statement preparation are not embedded as stable routines, so reporting is typically incidental for loans, taxes, or partner requests. Hybrid practices (apps alongside manual notes) and uneven accounting literacy constrain the production of consistent income statements and balance sheets. The study maps key bottlenecks and realistic enabling conditions for moving from recording to reporting.

Keywords: Financial Reporting, Digital Accounting, MSMEs.

A. INTRODUCTION

Accounting digitalization is understood in contemporary literature as part of the transformation of information systems that transforms the accounting function from an administrative record-keeping activity to an integrated information-providing mechanism for organizational decision-making (Knudsen, 2020). The development of application-based and cloud-based accounting technologies is widely associated with increased efficiency, timeliness, and traceability of financial data (Vasarhelyi et al., 2015). However, several studies emphasize that the success of accounting digitalization is not solely determined by technological sophistication, but rather by the fit between the technology, organizational structure, and accompanying work practices (Ali & Miller, 2017). In the context of small businesses, digital accounting is often adopted partially and pragmatically, more as a tool for recording daily transactions than as a comprehensive reporting system (Susanto et al., 2022). These findings demonstrate that accounting digitalization harbors complexities that are not always reflected in policy narratives or technology promotion (Granlund, 2011).

At the MSME level, digital accounting adoption is often positioned as a structural solution to the classic problems of disorganized bookkeeping and poor financial reporting quality (OECD, 2021). Previous research has shown that while the use of accounting applications can improve the regularity of transaction recording, it does not automatically produce reliable and consistent financial reports (Susanto et al., 2022). This is due to limited accounting literacy, informal work habits, and minimal integration between digital recording and periodic reporting processes (Ali & Miller, 2017). Interestingly, Knudsen (2020) noted that in many small organizations, digitalization has actually created new forms of work

routines that symbolize the use of technology without changing accounting thinking. Thus, the gap between "using applications" and "being able to produce financial reports" remains an issue that remains incompletely explained in the literature.

This gap is evident in the practices of MSMEs in Batam City, where businesses operate in a dynamic economic environment that demands consistent financial information. Many MSMEs have utilized digital applications to record sales or cash flow, but the process often stops at the recording stage without progressing to the preparation of comprehensive financial reports. In daily practice, digital record-keeping often coexists with manual notes, the business owner's memory, or informal summaries tailored to immediate needs. This situation suggests that the primary issue lies not in the presence or absence of technology, but rather in how digital accounting practices are implemented, understood, and integrated into business routines. Therefore, the focus of this research is directed at examining in-depth the transformation process from recording to reporting in digital accounting practices of MSMEs in Batam City.

Tabel 1. Indikasi Awal Praktik Akuntansi Digital UMKM di Kota Batam

Practical Aspects	Common Field Indications	Implications for Financial Reporting
Use of digital applications	MSMEs use sales recording, POS, or simple bookkeeping applications for daily transactions.	Recording is partial and not yet integrated across accounts
Transaction recording patterns	Transactions are not always recorded in real time; corrections are made at the end of the period or as needed.	Risk of data inconsistency and account misclassification
Integration of recording and reporting	Digital records are not routinely processed into profit and loss reports, balance sheets, or cash flow statements.	Financial reports are not yet a regular business output
Combination of digital and manual data	Digital records coexist with manual records or the business owner's memory.	Data duplication and weak internal controls are simple
Utilization of financial reports	Reports are used primarily for immediate needs (loans, taxes, or rough evaluations).	Reports' function as a managerial tool is not yet optimal
Accounting management actors	Business owners also act as recordkeepers without formal accounting backgrounds.	Accounting practices are heavily influenced by personal habits
Business environmental pressures	Demands on financing, business partners, and administration are increasing.	Reporting needs are increasing, but practices are not yet ready

Source: Processed by Researchers, 2026

A number of previous studies have offered important conceptual foundations, although their direction and emphasis have not always been consistent. Knudsen (2020), for example, through a literature review on accounting digitalization, demonstrated that technology is transforming the role of accounting from mere record-keeping to an increasingly integrated information system. Interestingly, he also emphasized that the impact of these changes is highly dependent on organizational context and practices. A similar, but more operational, finding was provided by Grande et al. (2011), who found that the use of accounting

applications in MSMEs can accelerate and streamline record-keeping, but the quality of financial reports is often hampered by limited competencies and poorly established bookkeeping routines. Ali and Miller (2017) further strengthened the argument that the effectiveness of digital accounting systems is not solely a matter of technological features, but rather the fit between the technology, work structures, and the surrounding institutional environment. Overall, these three studies point to one key message: the non-technical factors of capabilities, routines, and context often determine whether digital accounting truly "works" in practice. At this point, the proposed research aligns with previous studies because they both view digital accounting as part of an information system that shapes how MSMEs manage their financial data. Another similarity is the focus on business actor competency and organizational context as prerequisites for ensuring technology is not merely used but also generates useful information. However, unlike many previous studies, which tend to view digital adoption as a variable to test its impact on performance or reporting quality, this study focuses its analysis on the daily work processes often hidden behind survey figures. In other words, the research focus goes beyond the question of "does the application improve reporting quality" but rather explores the question of "how, through what stages, and under what conditions digital record-keeping can transform into reporting." Therefore, this study places practice as the primary unit of analysis, allowing for a clearer understanding of the dynamics of data correction, routine adjustments, and role negotiations (who records and who interprets the reports).

This difference in focus also underpins the originality of this research. Rather than repeating the pattern of testing relationships between variables, this article offers a contribution in the form of mapping the transformation mechanisms from recording to reporting as a series of practices, decisions, and adaptations that occur in the real-world context of MSMEs. Interestingly, this approach allows for the disclosure of aspects often overlooked by quantitative instruments, such as the habit of recording "after the opportunity," the practice of dual recording (manual and digital), or the use of applications that are more oriented towards daily cash needs than periodic reporting. By tracing the steps from transaction input, validation, recapitulation, and report preparation, this research reveals critical points where the process often stalls or succeeds. Ultimately, the contribution offered is not merely a description, but rather an understanding that can explain why digital accounting in MSMEs sometimes results in improved reporting, while in other situations it simply becomes "digital record-keeping" that does not lead to reporting.

Based on this series of phenomena and gaps in the study, the urgency of this research is quite clear: MSME digitalization programs will be difficult to achieve if they only emphasize application adoption without understanding the accompanying work practices. It is noteworthy that the need for financial reporting in MSMEs is not solely driven by administrative compliance, but also by the need to access financing, establish more formal business relationships, and manage business risks more measurably. The Batam context further reinforces this urgency due to its dynamic economic character, intensive trade relations, and administrative demands that relatively demand regular financial information. Therefore, this study aims to describe the practice of digital accounting recording in MSMEs in Batam City and analyze the process of their transformation towards financial reporting. More specifically, this research is directed at identifying contextual factors at the technological, organizational, and environmental levels that shape the success and obstacles of digital accounting practices in the daily lives of MSMEs.

B. LITERATURE REVIEW

Technology Organization Environment (TOE) Framework

The TOE framework essentially positions the adoption of technological innovation as the result of the intersection of three interconnected contexts: the characteristics of the technology itself, organizational capacity, and external environmental pressures (Tornatzky & Fleischer, 1990). In the study of MSMEs, this approach feels grounded because the decision to adopt digital accounting is rarely purely technological; it often arises from a combination of practical needs, internal limitations, and external demands. However, the TOE also reminds us that even technologies considered easy can become ineffective when work routines remain unchanged, human resources are limited, or internal regulations remain lax. Interestingly, this framework allows for the interpretation of seemingly trivial obstacles, such as the habit of late recording or partial recording, as part of the organizational context that determines whether the reporting process can be established. Thus, the TOE is relevant for explaining why digital accounting practices in MSMEs may appear successful in one situation, but stagnate or produce no reporting results in another (Tornatzky & Fleischer, 1990). Indicators:

- Technological context: ease of use, business process compatibility, reporting features, data security
- Organizational context: owner/staff accounting competency, equipment and internet availability, owner commitment, disciplined record-keeping routines
- Environmental context: financing demands, customer or supplier pressure, competitor practices, mentoring/community support

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT explains why someone intends to use technology and how that intention translates into actual usage behavior, primarily through four key constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). In MSMEs, this theory is relevant because the experience of using accounting applications is often guided by a very practical question: does this application really make work easier and effort more manageable? It is noteworthy that UTAUT helps distinguish between "using it because it's a trend" and "using it because it truly benefits," a distinction that often determines continued use. However, this theory is also useful for understanding the moment when users begin to "fatigue," for example, when transaction input feels cumbersome, so use continues, but only for minimal recording without progressing to periodic reporting. Thus, UTAUT can be used to unravel the motivations, perceptions, and usage experiences that subtly shape the pathway from recording to reporting in MSMEs (Venkatesh et al., 2003). Indicators:

- Performance expectancy: benefits for cash control, efficiency, business decisions, financing readiness
- Effort expectancy: ease of learning, ease of input, ease of correction, ease of report generation
- Social influence: encouragement from MSME mentors, community recommendations, demands from business partners
- Facilitating conditions: devices and internet, training, technical assistance, simple templates/SOPs

Practice Theory Lens

The practice theory lens views social reality as a series of practices shaped by routines, competencies, often unwritten rules, and connections to the material artifacts used in work (Schatzki, 2002). For research on digital accounting for MSMEs, this is crucial because applications do not operate in a vacuum; they constantly "encounter" work habits, role allocations, and how business actors assess what is considered sufficiently neat. Interestingly, this approach shifts the research focus from the mere presence or absence of technology to

more nuanced questions: how transactions are transformed into data, how data is checked, and when the data is actually elevated to reporting. However, it is at this point that small, often overlooked practices—manual and digital double-entry recording, impromptu corrections before a loan is needed, or recaps during downtime—are key to understanding why reporting does not always take place. Thus, the practice theory lens is well-suited to explaining the concrete mechanisms "from recording to reporting," because its focus is firmly on the daily work that shapes digital accounting outcomes (Schatzki, 2002). Indicators:

- Recording routines: recording time, input flow, recap frequency, correction patterns
- Roles and division of labor: who inputs, who checks, who interprets reports
- Artifacts/tools: applications, transaction receipts, accompanying spreadsheets/manual records
- Tacit rules and habits: "neat enough" standards, error tolerance, prioritization of certain transactions
- Reporting meaning: when reports are considered important, for what purposes, when they should be ignored

C. RESEARCH METHODOLOGY

Research Approach and Type

This research uses a qualitative approach with a case study design, as the issue under study is not simply "whether" digital accounting is used, but rather "how" the practice is implemented and processes that result in financial reporting. This choice is relevant considering that digital accounting practices in MSMEs often occur in fluid situations, influenced by work habits, role allocation, and business actors' interpretations of reporting requirements. Creswell and Poth (2018) explain that a qualitative approach is appropriate when research seeks to understand phenomena that are complex, contextual, and embedded in the experiences of actors, so that the resulting explanations are not reduced to mere numbers. However, to maintain a focused exploration, a case study design was chosen because it allows researchers to examine the phenomenon in depth within a clearly defined context, namely MSMEs in Batam City. Similarly, Yin (2018) emphasizes that case studies are appropriate for examining contemporary phenomena in real-world contexts, especially when the boundaries between the phenomenon and its context are not easily separated.

Data Collection Techniques

Data was collected through in-depth semi-structured interviews, limited observations, and documentation studies, with the consideration that understanding digital accounting practices will be more robust if built from multiple sources. Semi-structured interviews were chosen because they provide a relatively systematic framework, while still allowing informants to share their routines, practical considerations, and experiences with applications or recording procedures (Creswell & Poth, 2018). Interestingly, in the MSME accounting study, small details such as when transactions were recorded, who made corrections, and the reasons why reports were not routinely prepared were often key to understanding the transformation from recording to reporting. Limited observations were used to capture actual workflows, such as transaction input processes, recaps, or correction steps, which sometimes did not fully emerge in the interview narratives. Documentation studies complemented the previous two techniques by reviewing application output, transaction recaps, or simple financial documents, while also strengthening triangulation to ensure more reliable interpretation of findings (Miles et al., 2014).

Sampling Technique

The sampling technique used was purposive sampling, which involves the deliberate selection of informants based on their suitability for the research objectives. Key informants were selected from MSMEs that had been using digital accounting applications or digital-based record-keeping systems for at least six months, as this duration is generally sufficient to determine whether application use has become routine or merely experimental. Patton (2015) emphasized that purposive sampling is commonly used in qualitative research to capture information-rich cases, ensuring that the resulting findings have depth, not just scope. To broaden the perspective, this research can also involve supporting informants, such as MSME facilitators, bookkeeping assistance, or actors who interact with financial reports, to provide a more comprehensive understanding of the context of the practice. It is noteworthy that the number of informants was not set rigidly, but rather adjusted until saturation was reached, which is when the information emerging becomes repetitive and no longer yields substantive categories of findings (Guest et al., 2012).

Data Analysis Technique

Data analysis was conducted using thematic analysis, as this technique allows researchers to organize field findings into coherent meaningful patterns without imposing a quantitative variable framework. The analysis process began with transcription and familiarization, followed by initial coding, grouping codes into themes, and contextual interpretation of themes to clearly map the "recording-reporting" relationship (Braun & Clarke, 2006). However, analysis was not treated as a separate final stage; it was conducted iteratively alongside data collection, allowing for sharpening of focus and deepening of questions to occur naturally throughout the research. To maintain accuracy, triangulation of sources and methods was applied, and key findings were then reconfirmed with selected informants through member checking to ensure the researcher's interpretation did not deviate from the informant's intended experience. With this flow, thematic analysis is expected to produce explanations that are not only descriptive but also analytical about the mechanisms of transformation of digital accounting practices from recording to financial reporting in MSMEs in Batam City.

D. RESULT AND DISCUSSION

Digital Accounting Recording Practices in the Daily Activities of MSMEs in Batam City

Digital accounting practices among MSMEs in Batam City demonstrate that technology adoption often stems from pragmatic needs rather than a planned accounting improvement agenda. In some cases, the initiative arises from business owners who begin to feel that manual record-keeping is no longer adequate as transaction volumes increase or when business relationships demand more streamlined recaps. Interestingly, external forces, such as MSME mentors, business partner demands, and financing needs, are often equally powerful drivers. Application choices tend to follow operational logic: retail or culinary businesses often utilize POS (Point of Sale) to record sales and generate daily recaps, while service or home-based businesses often choose simple bookkeeping or cash-flow applications, including features that connect to marketplaces to facilitate cross-channel transaction tracking. However, the use of more formal reporting features is generally not a priority in the initial stages, either because users don't yet see the urgency or because the quality of the data input is not yet sufficiently accurate to produce reliable output. This pattern indicates that "digitalization" in the initial phase is often understood as a tool for quick recording and recaps, rather than as a system that automatically drives periodic reporting. The gap between recording and reporting is particularly evident in the pattern and timing of recording, the actors involved, and the still-dominant hybrid digital-non-digital practices. Some MSMEs record transactions in real time because recording is integrated into the customer service

process, but many record transactions in a delayed and situational manner, only inputted during free time or when urgent needs arise, such as loan applications, stock evaluations, or partner recap requests. This results in inconsistent data that often requires correction. From the actor perspective, recording is typically centralized on the business owner, while the involvement of family members or administrative staff can help maintain order. However, without clear role allocations and work standards, the quality of input remains highly variable and difficult to translate into reports. It is noteworthy that many businesses employ hybrid recording practices, where applications run alongside manual records, spreadsheets, or even the owner's memory for specific transactions. This, while an adaptive strategy, creates duplication and reconciliation issues. As a result, even though a digital record-keeping trail exists, the process of "grading" to full-fledged financial reporting often stalls, as technology integrates into established routines without a truly integrated mechanism that bridges the gap between recording and reporting. The finding that MSMEs in Batam tend to use accounting applications pragmatically (for sales and cash recaps), still often record late, and maintain a digital-manual hybrid pattern is consistent with the literature emphasizing that accounting digitization is highly dependent on work routines and organizational context, so that technology adoption does not automatically lead to neat periodic reporting (Knudsen, 2020). This pattern is also in line with the UTAUT and TOE frameworks which show that perceptions of usefulness and ease of use alone are not enough, because the sustainability of use and the quality of reporting output are determined by organizational readiness and facilitating conditions that support daily recording practices (Tornatzky & Fleischer, 1990; Venkatesh et al., 2003).

The Transformation Process from Digital Record Keeping to Financial Reporting

To more concretely understand how digital record-keeping in MSMEs transforms into financial reporting, a systematic mapping of the processes, patterns, and implications that emerge in daily practice is necessary. Therefore, Table 2 presents a summary of field findings regarding the transformation stages from transaction input to financial report utilization, based on interviews, observations, and documentation. This table is intended to highlight critical points where the process often runs effectively or encounters obstacles in the context of MSMEs in Batam City.

Table 2. Transformation Pattern from Digital Recording to Financial Reporting in MSMEs in Batam City

Indicator	Main Findings Pattern (Summary)	Evidence of Data Collected (Type)	Implications for Reporting
Process stages from input to reporting	The process generally continues through the input-recap stage, while validation and report preparation have not yet become standardized routines; workflows often depend on the owner's habits.	Owner/staff interviews; input flow observations; summary output documentation	The reporting stage tends to be "disconnected" due to inconsistent data validation and processing.
Frequency and consistency of reporting	Reporting is often incidental, especially when external needs arise; only a small percentage of MSMEs prepare periodic reports.	Interviews; report date/history documentation	Reporting is not a "periodic product," making it difficult to use for routine evaluations.

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Indicator	Main Findings Pattern (Summary)	Evidence of Data Collected (Type)	Implications for Reporting
Types of reports produced	The most common reports are simple sales and cash flow recaps; profit and loss statements are often estimates; balance sheets are very limited or unavailable.	Report screenshots/printouts; summary files; accompanying manual notes	Financial information is limited to transactions and cash, not reflecting the financial position.
Data correction and adjustment practices	Data corrections are often manual and often occur unexpectedly; data reconstruction occurs when transactions are missed or misclassified.	Interviews; correction process observations; before-after summary comparison	Report quality is prone to bias because adjustments are made without standard verification procedures.
Utilization of reports in decision-making	Reports are more often used for specific needs: loans, taxes, or partner requests; use for business evaluation is not yet widespread.	Interviews; review of documents related to loan/tax applications (if available)	Reporting functions more administrative than managerial; decisions often remain intuitive.

Source: Processed by Researchers, 2026

Table 2 shows that the transformation from digital recording to financial reporting in MSMEs in Batam City tends to stop at the input and recap phases. Data validation and report preparation have not yet become established routines. Workflows are highly dependent on the habits of the owner or other record-keeping actors. As a result, the reporting process is often "disconnected" even though a digital trail of transactions is readily available. This pattern indicates that digitalization functions more as an operational recording tool than a periodic reporting system.

In terms of output, the most dominant reports are simple sales and cash flow recaps. Income statements appear but are often estimates, while balance sheets are generally very limited. Data corrections are often done manually and tend to be made on the spur of the moment when external needs arise. Reporting is also more often incidental, particularly for loans, taxes, or business partner requests. Consequently, the use of reports for routine managerial evaluation is inconsistent, and business decisions often rely on intuition.

The finding that the transformation from digital recording to reporting in Batam's MSMEs often stops at the input stage—recapitulation and reporting are still incidental contradicts a number of quantitative studies that report that the use of accounting applications in MSMEs tends to improve reporting quality and support managerial decisions more systematically (Grande et al., 2011). This difference also challenges the assumption in technology acceptance research that perceived usefulness and ease of use will encourage continued use and produce consistent reporting output, because in the Batam context, application use does not automatically form a routine for validation, correction, and periodic reporting (Venkatesh et al., 2003). Thus, the results of this study are closer to the criticism that emphasizes that accounting digitalization can be "symbolic" when work routines and organizational contexts remain unchanged, so that technology adoption only results in digital recording without truly established reporting (Knudsen, 2020).

Strengthening and Inhibiting Factors of Digital Accounting Practices in MSMEs

The factors that support and hinder digital accounting practices in MSMEs in Batam City appear to be interconnected and interconnected, making its effectiveness difficult to explain

solely in terms of technology. At the individual level, accounting literacy and prior experience are key differentiators: owners who understand transaction classification and periodization tend to utilize the application to a more streamlined recap stage, while owners with limited literacy are more likely to view reporting features as complex and limit their use to basic transaction input. However, the perception of complexity often arises not from the application itself, but from undisciplined work routines, such as delayed transaction recording and disorganized transaction receipts. At the organizational level, business scale, role allocation, and time availability determine the consistency of recording; delegation to staff can help with continuity, but without work standards and simple checks, data remains prone to inconsistent data. Minimal internal controls such as daily cash reconciliation and transaction verification are crucial, as without them, the application becomes little more than a repository for unreliable data when it comes to processing reports.

On the technological side, the application's suitability to business needs is often a source of friction: easy-to-use applications are typically strong at recording sales and cash, but less supportive of more comprehensive reporting, while feature-rich applications often demand detailed input that isn't always realistic for MSMEs. The external environment also shapes practice direction; demands from banks, MSME advisors, and administrative needs often push business owners to prepare specific recaps, but this often results in incidental, compliance-oriented reporting rather than managerial routines. Interestingly, MSMEs respond to these pressures and limitations through pragmatic adaptation strategies, such as simplifying reports, presenting "just enough" figures, or prioritizing cash flow over accrual reports. These strategies allow digital accounting practices to continue while maintaining a gap between truly periodic recording and reporting. Thus, digital accounting in Batam's MSMEs is better understood as a negotiation between internal capacity, technological compatibility, and external demands, rather than as a process that automatically produces formal reporting.

The finding that digital accounting practices of MSMEs in Batam are influenced in layers by individual factors (literacy and perceived complexity), organizational (role allocation, time, simple internal controls), technological (feature compatibility), and environmental pressures (banks, mentoring, administrative demands), aligns with the Technology Organization Environment framework, which emphasizes that successful technology adoption is largely determined by a combination of technological, organizational, and environmental contexts, rather than by technology alone (Tornatzky & Fleischer, 1990). This pattern is also consistent with UTAUT, which explains that perceived usefulness and ease of use do indeed drive adoption, but the sustainability of practices is highly dependent on facilitating conditions such as operational support, resources, and the user's ability to establish stable work routines (Venkatesh, Morris, Davis, & Davis, 2003). In the accounting digitalization literature, Knudsen (2020) even emphasizes that when work routines and competencies remain unchanged, digitalization can end up being a "minimalist" and symbolic use, leading business actors to develop pragmatic adaptation strategies such as simplifying reports and prioritizing cash flow that is "just enough" to meet external needs.

E. CONCLUSION

This study concludes that digital accounting practices in MSMEs in Batam City have been implemented, particularly at the transaction recording and recapitulation stage. However, the transformation process toward periodic and consistent financial reporting remains partial and incidental. Therefore, the primary objective of this study, understanding the "from recording to reporting" mechanism, can be achieved by revealing that technology has not automatically established reporting routines without adequate literacy support, role allocation, and work controls. This finding suggests that accounting digitalization in MSMEs

is more of a process of practical negotiation than a systemic change, where individual, organizational, technological, and external environmental factors interact and encourage business actors to develop pragmatic adaptation strategies such as reporting simplification and cash flow prioritization.

This study's contribution lies in its practice-based explanation of how and why digital recording often stalls before becoming reporting, enriching the literature on MSME digital accounting, which has been dominated by quantitative, adoption-based approaches. Based on these findings, it is recommended that MSME facilitators and financial institutions not only encourage the use of applications, but also strengthen accounting literacy, simple work standards, and realistic data validation mechanisms for MSMEs, while further research can develop cross-regional comparative studies or longitudinal approaches to capture changes in practices over time by considering the limitations of this study which relies on a specific context and number of cases. The policy implications of this study emphasize the need to design MSME digitalization programs that are oriented towards establishing reporting routines, rather than simply the level of application adoption, so that digital accounting truly functions as a basis for decision-making and sustainable access to financing.

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