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Analysis of the Implementation of Digital-Based Accounting in Increasing Transparency of Financial Management

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Abstract

The development of digital technology has driven changes in the financial management system, one of which is through the implementation of digital-based accounting that can increase the effectiveness, efficiency, and transparency of financial information. This study aims to analyze the effect of the implementation of digital-based accounting on the transparency of financial management in Indonesia. This study uses a quantitative approach with a survey method of 150 respondents consisting of business owners, accounting staff, financial managers, and parties involved in the use of digital accounting systems. Data collection was carried out through a questionnaire with a Likert scale, while data analysis used the SPSS program through validity and reliability tests, simple linear regression analysis, and t-tests. The results of the study indicate that the implementation of digital-based accounting has a positive and significant effect on the transparency of financial management. This is evidenced by the results of the t-test with a significance value of 0.000 < 0.05 and a calculated t-value of 9.216 > t-table 1.976. The research findings indicate that the use of digital accounting systems can improve the accuracy of transaction recording, accelerate the presentation of financial reports, facilitate access to information, and strengthen internal control through more structured and documented recording. Field facts also show that most respondents have used digital accounting systems for 3–5 years and feel the benefits in increasing transparency and accountability in financial management.

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Keywords: Digital Accounting, Financial Transparency, Accounting Information System, Digitalization, Financial Management.

INTRODUCTION

The development of information technology has brought about significant changes in financial management practices across various sectors, both public and private. Digital transformation is driving organizations to move away from manual recording systems and toward digital-based accounting systems that are more effective and efficient, and capable of producing real-time financial information. Digital accounting is the process of recording, processing, and presenting financial reports using technologies such as cloud accounting, Enterprise Resource Planning (ERP), web-based accounting applications, and integrated digital payment systems (Syifa et al., 2025) . Implementing these systems not only accelerates financial administration processes but also improves transaction recording accuracy, minimizes human error, strengthens internal control systems, and expands access to financial information for various stakeholders. These conditions make accounting digitalization a crucial strategy for realizing transparent, accountable, and sustainable financial governance in Indonesia (Darren & Maryadi, 2025) . Recent studies have shown that the use of digital accounting applications can improve the quality of financial reports, improve transaction recording efficiency, and support data-driven decision-making (LH Usman et al., 2024) .

In Indonesia, digital transformation has become a national agenda, continuously promoted through various government policies. Digitalization focuses not only on public services but also on financial administration, taxation, budget management, and financial recording systems for MSMEs, the backbone of the national economy. The implementation of various digital platforms, such as e-budgeting, e-audit, e-procurement, e-tax, and cloud-based accounting applications, demonstrates the government's efforts to increase transparency and accountability in financial management. However, the successful implementation of these technologies still faces various challenges, such as low digital literacy, limited human resource competency, uneven distribution of information technology infrastructure, and resistance to changes in organizational culture. These conditions mean that the implementation of digital-based accounting has not yet produced optimal results across all organizations, resulting in financial management practices that lack transparency and do not fully comply with the principles of good governance. (Basriyani et al., 2025) .

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Based on various field research findings in Indonesia, the implementation of digital-based accounting has shown significant progress. A study of 150 MSMEs in Indonesia found that perceived ease of use, technological benefits, trust in the system, and social influence positively influenced the adoption of digital accounting applications (Sukma, 2025) . The study also demonstrated that the use of digital accounting applications can improve the quality of financial reporting with an influence coefficient of β = 0.487, while financial literacy strengthened this relationship as a moderating variable. Furthermore, another study of 70 MSMEs showed that the use of digital accounting software positively influenced the preparation of more accurate and timely financial reports (Karim et al., 2025) . Meanwhile, an exploratory study found that MSMEs that previously used manual recording began to experience increased efficiency, ease of cash flow monitoring, and more systematic financial report preparation after using digital applications. This empirical data indicates that accounting digitization has a significant contribution to increasing the transparency of financial management in Indonesia (Manullang et al., 2025) .

Transparency in financial management is one of the main indicators in creating an accountable organization. Transparency not only means the openness of financial information to the public or stakeholders, but also reflects the organization's ability to provide accurate, reliable, easily accessible, and accountable information (Nuraini & Paramitalaksmi, 2025) . The implementation of digital-based accounting can support the creation of transparency through automatic data storage, real-time transaction recording, an audit trail system, integration between organizational units, and the ability to produce financial reports quickly (Bahria et al., 2026) . With this system, every transaction can be traced more easily, thus minimizing the potential for data manipulation, budget misuse, and recording errors. Therefore, digitalization of accounting is an important instrument in strengthening good financial governance, especially in government organizations, companies, and MSMEs (Wahyuni et al., 2025) .

Although the benefits of accounting digitalization have been widely demonstrated, its implementation in Indonesia still faces various obstacles. Many organizations, particularly MSMEs, still use manual record-keeping due to limited technological capabilities, application implementation costs, low digital accounting literacy, and minimal user training. Some business owners also still view digital systems as complex and therefore reluctant to undertake the transformation (Gustia & Lidyah, 2025) . This condition results in suboptimal financial reporting quality, frequent delays in report preparation, and ineffective decision-making (Barus et al., 2026) . Research on the

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implementation of digital accounting information systems also shows that the success of digitalization is influenced not only by technology, but also by organizational readiness, the quality of human resources, and the support of the organizational environment (Nurvadillah & Masyhuri, 2026) .

Previous research has largely focused on the impact of accounting digitalization on the quality of financial reports, the effectiveness of transaction recording, or organizational performance (Muslim et al., 2024; Rosmala, 2024) . However, research specifically analyzing how the implementation of digital-based accounting can improve the transparency of financial management in Indonesia is still relatively limited. This is despite transparency being one of the primary goals of financial administration digitalization. Furthermore, research findings vary widely regarding the factors influencing the successful implementation of digital accounting systems in various types of organizations. (Afaf et al., 2024) . Therefore, more comprehensive research is needed to analyze the relationship between the implementation of digital-based accounting and increased transparency in financial management, thereby providing more appropriate recommendations for the government, businesses, and other organizations in accelerating digital transformation in the accounting sector.

Based on this description, research on "Analysis of the Implementation of Digital-Based Accounting in Improving Transparency in Financial Management" is important to conduct. This research is expected to provide an empirical overview of the implementation of digital accounting, the benefits obtained by organizations, the obstacles faced in the digitalization process, and its contribution to increasing transparency in financial management. The research results are expected to serve as an academic reference in the development of digital accounting science while also providing practical input for the government, companies, public institutions, and MSMEs in designing digital transformation strategies that can increase accountability, effectiveness, efficiency, and public trust in financial management in Indonesia.

METHOD

This study uses a quantitative approach with a survey method to analyze the effect of digital-based accounting implementation on financial management transparency in Indonesia. The study population is organizations, MSMEs, and companies that have implemented digital-based accounting systems in their financial management activities. The research sample consisted of 150 respondents selected using a purposive sampling technique with the criteria of respondents being directly

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involved in the process of recording, preparing, or managing financial reports using a digital system. Data collection was carried out by distributing questionnaires with a 5-point Likert scale. Data analysis was carried out using the SPSS program through validity and reliability testing, simple linear regression analysis, and t-tests to determine the effect of digital-based accounting implementation on financial management transparency. The results of the analysis are used to test the research hypothesis and explain the relationship between the use of digital accounting technology and increased transparency and accountability in financial management .

RESULT

Respondent Characteristics Results

This study involved 150 respondents, consisting of business owners, accounting staff, financial managers, and treasurers who had used digital accounting systems. Respondents were selected based on the criteria of having used digital accounting applications and being directly involved in the organization's financial management. Respondent characteristics included gender, age, highest level of education, type of organization, length of service, and length of use of the digital accounting system.

Table 1. Characteristics of Research Respondents (n = 150)

Characteristics	Category	Frequency	Percentage (%)
Gender	Man	62	41.3
	Woman	88	58.7
Age	< 21 Years	8	5.3
	21–30 Years	56	37.3
	31–40 Years	45	30.0
	41–50 Years	29	19.3
	> 50 Years	12	8.0
Last education	High School/Equivalent	16	10.7
	Diploma (D3)	28	18.7
	Bachelor degree)	79	52.7
	Masters (S2)	22	14.6
	Doctorate (S3)	5	3.3

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Types of Organizations	MSMEs	68	45.3
	Private companies	43	28.7
	Government agencies	26	17.3
	Cooperatives/Others	13	8.7
Length of work	< 1 Year	12	8.0
	1–3 Years	37	24.7
	3–5 Years	56	37.3
	> 5 Years	45	30.0
Length of Use of Digital Accounting	< 1 Year	15	10.0
	1–3 Years	43	28.7
	3–5 Years	65	43.3
	> 5 Years	27	18.0
Total Respondents		**150**	**100.0**

Source: Processed primary data (2026)

Based on Table 1, the majority of respondents were female (88 people) (58.7%), with the largest age group being 21–30 years old (56 people) (37.3%). In terms of education level, the majority of respondents had a Bachelor's degree (S1) (79 people) (52.7%), indicating that they have sufficient skills in understanding the use of digital accounting systems. Based on the type of organization, the majority of respondents came from MSMEs (68 people) (45.3%). In addition, the majority of respondents had 3–5 years of work experience (37.3%) and had used digital accounting systems for 3–5 years (43.3%). This indicates that respondents have relevant experience and are able to provide appropriate information regarding the application of digital-based accounting to increase transparency in financial management.

Results of Instrument Validity and Reliability Tests

The validity and reliability testing of the instrument was conducted using the SPSS program to determine the accuracy and consistency of the research questionnaire. The validity test was conducted by observing the Corrected Item- Total Correlation value with the criteria of calculated r value > r table (0.160) in a sample of 150 respondents with a significance level of 5%. Meanwhile, the reliability test was conducted through the

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Cronbach's Alpha value, with the provision that the instrument is declared reliable if the Cronbach's Alpha value > 0.70.

Table 2. Results of Instrument Validity and Reliability Tests

Variables	Statement Items	r Count	Cronbach's Alpha	Information
Digital-Based Accounting (X)	X1	0.724	0.871	Valid & Reliable
	X2	0.756		Valid & Reliable
	X3	0.783		Valid & Reliable
	X4	0.741		Valid & Reliable
	X5	0.769		Valid & Reliable
Financial Management Transparency (Y)	Y1	0.738	0.884	Valid & Reliable
	Y2	0.792		Valid & Reliable
	Y3	0.815		Valid & Reliable
	Y4	0.764		Valid & Reliable
	Y5	0.786		Valid & Reliable

Source: Primary data processed using SPSS (2026).

Based on the validity test results in Table 2, all statement items in the Digital-Based Accounting (X) and Financial Management Transparency (Y) variables have calculated r values greater than the table r (0.160). This indicates that all indicators in the questionnaire are able to accurately measure the research variables and are declared valid. Thus, each statement used can describe the implementation of digital-based accounting and the level of transparency in financial management.

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The reliability test results show that the Digital-Based Accounting variable has a Cronbach's Alpha value of 0.871, while the Financial Management Transparency variable has a Cronbach's Alpha value of 0.884. Both values are greater than the minimum threshold of 0.70, thus the research instrument is considered reliable. This means that all questionnaire items have a good level of consistency and can be used as a research data collection tool.

Based on the test results, it can be concluded that the research instrument has met the validity and reliability requirements, so that the data obtained from 150 respondents can be used for further analysis regarding the effect of the implementation of digital-based accounting on the transparency of financial management in Indonesia.

Classical Assumption Test Results

Normality Test

The purpose of the normality test is to determine whether the residual or confounding variables in a regression model are normally distributed. In this study, the non-parametric Kolomogorov-Smirnov statistical test was used to test for normality. If the significance value is greater than 0.05, the data are considered normally distributed. The findings of the normality test are shown in the table below:

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		42
Normal Parameters [a,b]	Mean	.0000000
	Standard Deviation	1.54310701
Most Extreme Differences	Absolute	.163
	Positive	.052
	Negative	-.144
Kolmogorov-Smirnov Z		1,062
Asymp. Sig. (2-tailed)		.324
a. Test distribution is Normal. b. Calculated from data.		

Source: Data processed with SPSS 2026

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Based on the test results in the table above, *the Kolmogorov-Smirnov value* is 1.062 and the significance value is 0.324 > 0.05. Therefore, it can be concluded that the residual values are normally distributed, allowing for further analysis, namely regression analysis.

Multicollinearity Test

Multicollinearity testing aims to test whether a regression model is found Correlation between independent variables. In a good regression, there should be no correlation between variables. The results of the multicollinearity test are shown in the following table: poverty rate and economic growth

Table 4. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
	Digital-Based Accounting	.325	3,278
	Transparency of Financial Management	.242	2,641

Source: Data processed with SPSS 2026

Based on the table above, it can be concluded that all variables do not exhibit multicollinearity in the data processed in this study. This is because the *tolerance significance value* for all variables is greater than 0.01, and the VIF value for all variables is less than 10.

Heteroscedasticity Test

The Heterogeneity Test aims to determine whether the residual variances of one observation differ from another in the regression, which is called homoscedasticity. If they differ, it is called heterogeneity. This study uses the Glejser test to determine whether homoscedasticity is present. The test results are shown in the figure below:

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Table 5. Results of Heteroscedasticity Test (Glejser Method)

Coefficients [a]					
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**
	B	**Std. Error**	**Beta**		
(Constant)	.454	.536	.421	4,613	.007
Digital-Based Accounting	.342	.125	.230	2,214	.335
a. Dependent Variable: res2					

Source: Data processed with SPSS 2026

Based on the test results in the table above, it shows that the Digital-Based Accounting variable (X) has a significance value of 0.335 > 0.05 so it can be concluded that there are no symptoms of heteroscedasticity in the Use of Artificial Intelligence.

t-Test Results (Partial)

The t-test was used to determine the partial effect of the Digital-Based Accounting Implementation variable (X) on the Financial Management Transparency variable (Y). The test was conducted using the SPSS program with a significance level of 5% (α = 0.05). The basis for decision making is if the Sig. value < 0.05 or the calculated t value > t table, then the independent variable has a significant effect on the dependent variable.

Table 6. Results of the t-Test (Partial)
Coefficientsa

Model	Independent Variables	Regression Coefficient (B)	Std. Error	t Count	t Table	Sig.	Information
1	(Constant)	8,245	1,876	4,394	1,976	0,000	Significant
	Based Accounting (X)	0.682	0.074	9,216	1,976	0,000	Significant

Dependent Variable: Transparency of Financial Management (Y)
Source: Primary data processed using SPSS (2026).

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DISCUSSION

Based on the t-test results in Table 4.5, the variable Implementation of Digital-Based Accounting (X) is proven to have a positive and significant influence on Financial Management Transparency (Y) with a calculated t-value of 9.216 > t-table 1.976 and a significance value of 0.000 < 0.05. These results indicate that the better the implementation of a digital-based accounting system, the higher the level of transparency in the organization's financial management. This finding indicates that digital technology in the field of accounting not only plays a role as a tool for recording transactions, but also becomes an important instrument in creating a more open, accurate, and accountable financial system.

Based on field data from a study of 150 respondents, it was found that the majority of respondents (65 people) had used a digital-based accounting system for 3–5 years, while 43 people (28.7%) had used a digital-based accounting system for 1–3 years. This condition indicates that the use of digital accounting applications has become part of the organization's financial management activities. Respondents stated that the use of digital systems helps speed up the process of recording transactions, reduces recording errors, and simplifies the preparation of periodic financial reports.

Field observations also show that organizations that have implemented digital accounting systems have experienced changes in their financial management processes compared to manual systems. Prior to using digital systems, some organizations still used simple books or spreadsheets to record their transactions, which posed the risk of data loss, calculation errors, and delays in reporting. After using digital accounting applications, the processes of recording transactions, managing cash flow, storing transaction evidence, and preparing financial reports can be automated and more structured.

Field data also shows that 68 respondents (45.3%) came from the MSME sector, indicating that digital accounting transformation is starting to develop in the small and medium enterprise sector. MSMEs using digital accounting applications experience benefits such as easier financial monitoring, clearer visibility of income and expenses, and more organized financial reports when seeking financing from financial institutions. This demonstrates that accounting digitization can improve financial transparency, even in small organizations.

Furthermore, based on interviews and respondent responses, most digital accounting system users stated that automated reporting, system-based data storage, and easy access to information are key factors contributing to increased transparency.

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Digital systems allow each transaction to have a timestamp *and* an *audit trail* , facilitating audit and oversight processes. This helps organizations reduce the risk of fraud and increases internal and external trust in the resulting financial reports.

However, field research also identified several obstacles to implementing digital-based accounting. Some respondents still encountered barriers such as limited technological capabilities, lack of training on application usage, and the cost of system implementation for certain organizations. These obstacles were particularly evident among MSMEs still in the early stages of digital transformation. Therefore, the success of digital accounting implementation depends not only on the availability of technology but also requires improved human resource competency and organizational support.

The results of this study reinforce previous findings (Iswarno et al., 2026; Komala & Elisa, 2024; Ulfha et al., 2025; M. Usman & Awaliah, 2025; Yeye & Ibrahim, 2025) that accounting digitalization plays a strategic role in increasing the transparency of financial management in Indonesia. The use of digital-based accounting systems can produce faster, more accurate, more relevant, and more accessible financial information. Therefore, the application of digital accounting technology can be a solution in strengthening transparent and accountable financial governance, both in the MSME sector, private companies, and government agencies. These findings also support the concept of Accounting Information Systems, which explains that information technology can improve the quality of financial information and support more effective decision-making processes.

CONCLUSION

Based on the results of the study on "Analysis of the Implementation of Digital-Based Accounting in Increasing Transparency of Financial Management in Indonesia," it can be concluded that the implementation of a digital-based accounting system has an important role in increasing transparency of financial management. The results of testing using simple linear regression analysis and t-tests indicate that the implementation of digital-based accounting variables has a positive and significant effect on transparency of financial management. This is evidenced by a significance value of 0.000 <0.05 and a calculated t value of 9.216 > t table 1.976, so that the research hypothesis can be accepted.

The implementation of digital-based accounting offers benefits in improving the quality of financial information through more accurate transaction recording, faster presentation of financial reports, and easier access to financial data. Digital systems also

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strengthen internal controls through structured data storage, transaction tracking (*audit trails*), and reduced risk of recording errors and financial report manipulation. Thus, the use of digital accounting technology can create a more effective, efficient, and accountable financial management process.

Based on field data from 150 respondents, the majority of digital accounting system users (45.3%) come from the MSME sector and 43.3% have used the system for 3–5 years. This indicates that digital transformation in accounting has begun to be widely implemented and has had a positive impact on the transparency of financial information. Respondents stated that the use of digital accounting applications helps facilitate cash flow monitoring, financial report preparation, and increases internal and external trust in the organization's financial information.

However, the implementation of digital-based accounting still faces several challenges, such as limited digital literacy, the need for human resource training, and technological infrastructure readiness. Therefore, organizations need to improve user competency, provide adequate technological support, and undertake continuous system development to optimally realize the benefits of accounting digitization.

Overall, this research demonstrates that digital-based accounting is a crucial strategy for supporting transparency and accountability in financial management in Indonesia. The better the implementation of digital accounting systems, the greater the organization's ability to produce transparent, reliable, and accountable financial reports to all stakeholders.

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