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A Digital-Based Financial Accountability Strengthening Model for MSMEs to Foster Entrepreneurial Courage

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Abstract

This study aims to analyze and formulate a digital-based financial accountability strengthening model for Micro, Small, and Medium Enterprises (MSMEs) to foster entrepreneurial courage. The study used a descriptive qualitative approach with data collection through in-depth interviews, observation, and documentation of MSMEs who have utilized digital technology in their business activities. Data were analyzed through the stages of data condensation, data presentation, and drawing and verifying conclusions. The results show that digitalizing financial records helps MSMEs improve the regularity of transaction recording, transparency, cash flow monitoring, separation of personal and business finances, and financial control. The availability of more structured financial information helps business actors understand business conditions more objectively, thereby reducing uncertainty in decision-making. The study also found that financial literacy, digital literacy, financial management competency, and disciplined record-keeping are important supporting factors in the successful implementation of digital-based financial accountability. Improved financial accountability further encourages increased confidence and courage among MSMEs in making business decisions, innovating, developing products, expanding marketing, and exploiting business opportunities with more measurable risks. The resulting model demonstrates a gradual relationship between digitalization of financial records, increased accountability, quality of financial information, reduced uncertainty, increased self-confidence, and entrepreneurial courage. Therefore, strengthening digital-based financial accountability

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can be an empowerment strategy for MSMEs to improve governance quality, decision-making capabilities, competitiveness, and business sustainability.

Keywords: Financial Accountability, Digitalization, MSMEs, Financial Literacy, Entrepreneurial Courage

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a crucial pillar of economic development due to their strategic role in creating jobs, increasing community income, and stimulating economic activity in various regions. However, the development of MSMEs is determined not only by their ability to produce and market products, but also by their ability to manage their finances in an orderly, transparent, and accountable manner. In practice, financial management remains a significant challenge for MSMEs. Some businesses still mix personal and business finances, fail to record transactions regularly, and fail to prepare financial reports based on adequate standards. This situation makes it difficult for businesses to understand their financial position, actual profits, cash flow, and ability to meet obligations. These issues become increasingly important in an increasingly digitalized business environment, as business decisions require fast, accurate, and reliable financial information. The OECD (2024) emphasizes that digitalization can help small businesses cope with various pressures and increase business resilience, although a digital divide still exists between them and larger companies. Thus, strengthening MSME financial governance through the use of digital technology is not merely a matter of using applications, but is part of a transformation in managerial capabilities that can improve the quality of decision-making and business sustainability.

Financial accountability is becoming increasingly important because it relates to the ability of MSMEs to provide transparent, accurate, relevant, and accountable information to various parties, including business owners, families, business partners, financial institutions, the government, and investors. Good accountability allows MSME owners to objectively understand the condition of their businesses and serves as a basis for making decisions about investment, raw material purchases, pricing, debt management, and business expansion. Conversely, weak accountability causes business decisions to be based more on estimates and intuition, increasing uncertainty and risk in business management. Research by (Rahayuningsih & Utami, 2022) shows that accounting information technology, MSME competency, and understanding of accounting standards have a positive impact on the quality of MSME financial reports. This demonstrates that financial accountability is inseparable from technological support and human resource capacity. In fact, research by (Handria & Ariefianto, 2024) on 200

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MSMEs in Yogyakarta City found that QRIS adoption can improve the ease of financial recording and subsequently strengthen financial report accountability. Therefore, digitizing financial transactions and records can be a gateway to building a simpler, more documented, easily traceable, and more responsive accountability system that meets the needs of MSMEs (Imawan et al., 2025).

However, financial digitalization does not automatically result in strong accountability. The main problem lies in the ability of MSMEs to understand and consistently utilize this technology. (Magfiroh, 2025) found that some MSMEs have used digital technology to record transactions and sales, but not all have integrated this recording into a standardized financial reporting system. Obstacles identified include low digital accounting literacy, limited time and resources, and a lack of mentoring. The findings of (Asmira & Sulkiah, 2025) also show that accounting digitalization alone is not sufficient to significantly improve the quality of MSME financial reports, while internal control has a positive influence on financial report quality. These findings illustrate that a model for strengthening MSME financial accountability needs to be designed more comprehensively by integrating digital technology, financial literacy, accounting competency, record-keeping discipline, and internal control (Rukmini et al., 2026). In other words, technology needs to be positioned as a tool to strengthen financial management behavior, not as an end in itself. Recent research also shows that digital accounting literacy, self-efficacy, and financial discipline can strengthen MSME financial recording behavior. This condition shows that the success of MSME financial transformation is highly dependent on the combination of technological readiness and the readiness of the people who use it.

The issue of financial accountability is also closely related to the courage of MSMEs in making entrepreneurial decisions. Entrepreneurial courage, in the context of this research, is not interpreted as the courage to take risks carelessly, but rather as the ability of entrepreneurs to make business decisions confidently, measuredly, and based on adequate information. When MSMEs have clear financial information, they will more easily understand their capital capacity, profit levels, cash flow, risk limits, and business expansion capabilities. This information can reduce uncertainty and increase confidence in making business decisions. Conversely, when financial conditions are unclear, entrepreneurs tend to avoid risky decisions due to a lack of adequate information. Research by (Carina et al., 2023) shows that financial literacy influences entrepreneurial orientation and this relationship is partially mediated by risk perception. Other findings from (Sangkalaa et al., 2024) indicate that financial literacy, entrepreneurial literacy, and digital economic literacy are part of the knowledge capital related to entrepreneurial creativity and MSME success. Thus, digital-based financial accountability has the potential not only to improve business administration but also to build the confidence and

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courage of MSMEs to make more rational, measurable, and growth-oriented business decisions (Wati & Rahmah, 2025).

Based on these conditions, a digital-based financial accountability strengthening model is needed for MSMEs to foster entrepreneurial courage that goes beyond the implementation of financial recording applications, but integrates aspects of technology, competence, literacy, accountability, and entrepreneurial behavior within a mutually supportive framework. This model can be directed at several key components, namely the digitization of transaction recording, the preparation of simple financial reports, increasing financial and digital literacy, the implementation of internal controls, cash flow monitoring, and assistance in decision-making based on financial information. Research by (Aulia & Rizki, 2025) on 126 MSMEs in five cities/regencies on Lombok Island shows that accounting digitalization, human resource competence, and financial management have a positive impact on MSME sustainability. These findings are increasingly relevant because the context of MSMEs in Indonesia requires an approach that not only improves administrative capabilities but also encourages the courage to develop businesses. In fact, recent research on the digital accounting transformation of MSMEs in Indonesia shows that digital accounting is related to improved financial performance and digital innovation can be an important mechanism in this relationship. Therefore, strengthening digital-based financial accountability can be positioned as an empowerment strategy for MSMEs, transforming financial information from a mere administrative obligation into a tool for decision-making, risk management, increased trust, and fostered entrepreneurial courage. The developed model is expected to help MSMEs become more disciplined in managing their finances, more confident in making decisions, more courageous in exploiting business opportunities, and better prepared for the competitive digital economy.

METHOD

This study uses a descriptive qualitative approach aimed at in-depth understanding of digital-based financial accountability practices in MSMEs and how its implementation can foster business actors' courage in making decisions and developing their businesses. The study was conducted on MSMEs who have used digital technology in their business activities, specifically in transaction recording, digital payments, cash flow management, and the preparation of simple financial reports. Research informants were selected using a purposive sampling technique with the criteria of MSMEs who have been running their businesses for at least two years, actively conduct business transactions, and have experience using digital technology in financial management. Primary data were obtained through in-depth interviews and observations, while secondary data were obtained from financial recording documents, transaction reports,

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business activity documentation, and various relevant literature. Interviews were aimed at exploring MSMEs' experiences in digital financial recording, their level of understanding of financial accountability, obstacles to using technology, the benefits of financial information in decision-making, and changes in self-confidence and courage in running and developing their businesses.

Data analysis was conducted interactively through the stages of data condensation, data presentation, and drawing and verifying conclusions. Data from interviews and observations were first transcribed and then coded to identify key themes related to the digitalization of financial records, transparency and accountability, financial literacy, business control, decision-making, and entrepreneurial courage. Next, the interview results were compared with observations and supporting documents through triangulation of sources and techniques to increase the credibility of the findings. Interpretation was carried out by connecting the patterns found in the field with the concepts of financial accountability and MSME digitalization, resulting in a picture of the mechanisms for strengthening digital-based financial accountability. Based on these findings, a conceptual model was formulated that explains how more orderly, transparent, and easily accessible financial records can improve understanding of business conditions, reduce uncertainty, strengthen self-confidence, and ultimately foster the courage of MSME actors in making decisions and developing their businesses.

RESULT

The research results show that the implementation of digital-based financial accountability in MSMEs has significantly changed the way business owners manage, record, and evaluate their financial activities. Based on in-depth interviews and observations of MSME owners, it was found that before using digital recording, most business owners still relied on simple recording in notebooks, notes on mobile phones, or even simply relying on memory. This condition resulted in information regarding income, expenses, profits, receivables, and business capital not being systematically documented. After starting to use digital technology, MSME owners found it easier to record transactions routinely and monitor their business's financial condition. Digitization also makes transactions easier to trace because data records are available that can be reviewed when business owners need specific information. These findings demonstrate that digitalization not only provides administrative convenience but also serves as an instrument for developing more orderly and responsible financial management habits.

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Table 1. Key Findings of Strengthening Digital-Based Financial Accountability in MSMEs

Aspects Studied	Conditions Before Digitalization	Conditions After Digitalization	Impact on Entrepreneurial Courage
Transaction recording	Not routine and some still rely on memory	Transactions are recorded more regularly and documented	Business actors are more confident knowing the condition of their business
Cash flow monitoring	It is difficult to know income and expenses accurately	Cash flow is easier to monitor	Be bolder in determining the use of capital
Financial separation	Personal and business finances often mix	Financial separation is starting to become more structured	More confident in determining profit and capital
Preparation of financial reports	Still simple and not done regularly	Simple financial reports are now available	Helps make business decisions
Transparency and accountability	Financial information is difficult to trace	Transaction data is more documented	Increase self-confidence and responsibility
Financial control	Supervision is carried out informally	Expenditure and income can be monitored more routinely	Business risks are easier to calculate
Decision-making	Much based on intuition and experience	Start using financial information	Encourages courage to make decisions
Business development	Tend to be cautious because they don't know their financial capabilities	Better able to estimate business capabilities	Increase the courage to innovate and expand

Further research shows that financial accountability is a crucial foundation for building the confidence of MSMEs. Documented financial information provides a clearer picture of business conditions, allowing them to rely less on estimates when making decisions. For example, when entrepreneurs know the amount of available capital,

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average sales, operating costs, and profits, they are better able to determine whether their business has the capacity to increase inventory, purchase equipment, expand marketing, or add new product types. Thus, entrepreneurial courage does not arise solely from the entrepreneur's personal character but can also be shaped by the availability of information that provides a sense of security in the face of uncertainty. Financial accountability, in this context, serves as both a control mechanism and a source of strategic information for MSMEs.

Another finding shows that digitalizing financial records improves internal transparency in business management. MSMEs are beginning to be able to distinguish between personal and business transactions, although in some cases, this separation process still requires assistance. Previously, mixing personal and business funds made it difficult for MSMEs to determine actual profits. After implementing digital records, transactions can be categorized by income and expense, making the business's financial position easier to understand. This is crucial because financial transparency is not only necessary for MSMEs dealing with external parties but also serves as an internal requirement for business owners. When owners clearly understand how business funds are being used, it becomes easier to control waste and unproductive spending.

In terms of business decision-making, research has found that digital financial information helps reduce the uncertainty experienced by MSMEs. Before proper record-keeping, decisions to increase stock, take out loans, purchase assets, or expand a business are often based on experience and intuition. While experience is crucial for entrepreneurship, decisions based solely on intuition carry greater risks if not supported by adequate financial information. With transaction data, business owners can compare income and expenses, monitor sales growth, and estimate cash flow. This allows for more informed business decisions. These findings reinforce the view that financial literacy and digitalization can be crucial for strengthening the entrepreneurial capacity of MSMEs (Rostiana, 2026).

A particularly striking aspect of the research is the relationship between financial accountability and entrepreneurial courage. Entrepreneurs who were previously hesitant to make decisions due to fear of losses began to show increased confidence after having clearer financial information. This courage was particularly evident in decisions to add products, increase production capacity, use digital marketing, accept larger orders, and consider using external financing. However, this emerging courage did not mean entrepreneurs were more willing to take risks without calculation. Instead, financial information helped them understand the limits of their business capabilities and anticipate potential risks. Thus, a digital-based financial accountability model plays a role in transforming entrepreneurial courage from speculative to informed and calculated (Karunia et al., 2025).

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The research also found that digital and financial literacy are key supporting factors in the successful implementation of the model. Some MSMEs accustomed to using digital technology adapt more quickly to financial recording applications than those unfamiliar with technology. Conversely, business owners with limited technological understanding tend to view digital recording as a complex activity. Therefore, digitalizing accountability cannot be achieved simply by introducing digital applications or devices. MSMEs require practical support tailored to their skill level. This support can begin with recording income and expenses, separating personal and business funds, calculating simple profits, monitoring cash flow, and preparing regular financial reports.

These findings indicate that the digital-based financial accountability strengthening model is multidimensional. Strengthening is not solely related to technology but also encompasses changes in financial management behavior. Technology serves as a means to facilitate the recording and storage of information, while accountability is established through the discipline of business actors in recording transactions, conducting checks, separating finances, and using this information for decision-making. If technology is available but not accompanied by discipline, the benefits of digitalization are limited. Conversely, when technology is combined with financial literacy, competence, and financial control habits, the accountability system can operate more effectively.

DISCUSSION

The findings of this study align with those of Rahayuningsih and Utami (2022), which demonstrated the importance of accounting competency and information technology in improving the quality of MSME financial reporting. This demonstrates that the quality of financial information is significantly influenced by the ability of business actors to utilize technology and understand the recording process. In the context of this research, accountability is understood not only as the ability to produce financial reports but also as the ability to be accountable for every business financial activity. With digital recording, transactions become easier to trace, thereby reducing recording errors and providing financial information for evaluation. Therefore, accounting digitization can be a strategic instrument for improving MSME governance.

The research findings also support the OECD's findings, which place digitalization as a critical factor in increasing the capacity and resilience of small businesses. Digitalization enables MSMEs to utilize data more effectively, improve business processes, and adapt to changes in the business environment. This research demonstrates the benefits of digitalization in MSMEs' ability to access financial information more quickly and use it to inform business decisions. Therefore, digitalization of financial accountability serves a dual purpose: an administrative function for recording

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and documenting transactions, and a strategic function for supporting business planning and decision-making (Hilmi et al., 2024).

Furthermore, the study's findings support research by Carina et al. (2023), which demonstrated a relationship between financial literacy, risk perception, and entrepreneurial orientation. Entrepreneurs with better financial understanding tend to be able to assess risks more rationally. In this study, digital-based financial accountability provides the information needed to make such assessments. When MSMEs understand their cash flow and financial capabilities, they can estimate their ability to face risks. This, in turn, fosters courage in seizing business opportunities. Thus, entrepreneurial courage is not solely influenced by motivation or psychological courage but can also be strengthened through sound financial information management mechanisms (Febriana et al., 2026).

The findings regarding the importance of digital transaction recording also strengthen research on the use of digital payments and the ease of financial recording in MSMEs. Digital transactions generate a data trail that can be used for monitoring and evaluation. When this data is integrated with financial records, MSMEs can obtain a more comprehensive picture of business development. This demonstrates that the use of technologies such as digital payments, bookkeeping applications, and sales platforms should not be viewed in isolation but rather integrated into an MSME financial information ecosystem (Ineswari et al., 2026).

From an entrepreneurial perspective, the research findings suggest that financial accountability can be a source of psychological confidence in business decision-making. MSMEs who understand their financial condition will have a stronger foundation when facing opportunities and risks. The courage to expand, innovate products, increase production capacity, or utilize financing becomes more measurable when supported by financial information. Therefore, the model resulting from this research positions financial accountability as a bridge between financial management skills and entrepreneurial behavior. The better the financial information held and the greater the ability of entrepreneurs to interpret that information, the greater the opportunity for courage in making business decisions (Rizky & Widadi, 2025).

Conceptually, this research yields an understanding that digitalization, orderly record-keeping, transparency and accountability, understanding of financial conditions, reducing uncertainty, increasing self-confidence, and entrepreneurial courage are a series of interrelated processes. The model shows that digital technology does not directly make someone brave enough to become an entrepreneur. Its influence occurs through improving the quality of information and financial control. Therefore, MSME strengthening programs should not only provide digital marketing training but also

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incorporate aspects of digital accounting and data-driven financial decision-making (Ermawati et al., 2025).

Based on these overall results, the Digital-Based Financial Accountability Strengthening Model for MSMEs can be directed at four main stages, namely (1) digitizing financial records, (2) strengthening financial accountability and control, (3) utilizing financial information for decision-making, and (4) strengthening entrepreneurial courage. The first stage ensures that every transaction is documented. The second stage ensures that the information can be accounted for and used to control finances. The third stage transforms financial data into relevant information for business decisions. The fourth stage uses this information to build the courage of MSME actors in seizing opportunities, innovating, developing markets, and taking measured risks. With this model, digitalization of accountability not only functions as an administrative tool, but becomes a mechanism for empowering MSMEs to build more orderly, transparent, adaptive, and courageous businesses.

CONCLUSION

Based on the research results and discussion, it can be concluded that strengthening digital-based financial accountability plays a crucial role in improving the quality of MSME financial management while fostering entrepreneurial courage. Digitizing transaction recording helps MSMEs document income and expenses more accurately, separate personal and business finances, monitor cash flow, and obtain information on their business's financial condition more quickly and easily. This encourages transparency, order, and accountability in financial management, providing entrepreneurs with a stronger information base for evaluating and planning their businesses.

A digital-based financial accountability model is not sufficient simply by providing technology; it must be supported by financial literacy, digital literacy, financial management competency, disciplined record-keeping, and internal control. The combination of these various aspects allows financial information to be stored not only as administrative data but also as a basis for decision-making. Information on revenue, expenses, cash flow, profits, and capital capacity helps MSMEs reduce uncertainty and more rationally calculate business risks.

Furthermore, digital-based financial accountability can contribute to increased entrepreneurial courage. MSMEs with clear financial information tend to be more confident in making decisions such as raising capital, developing products, expanding marketing, increasing production capacity, and exploiting market opportunities. Thus, the entrepreneurial courage that is formed is not the courage to take random risks, but rather

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a courage based on information, calculations, and an understanding of the business's financial capabilities.

Overall, this research produces a conceptual model that digitalization of financial recording, increasing accountability and control over the availability of quality financial information, reducing uncertainty, increasing self-confidence, and entrepreneurial courage are interrelated. Therefore, the development of MSMEs in the digital era needs to be directed not only at marketing capabilities and technology use, but also at strengthening financial governance. Implementation of this model through training, mentoring, and the use of simple and easy-to-understand financial applications is expected to help MSMEs become more accountable, adaptive, competitive, and have stronger courage to develop their businesses sustainably.

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