Improving Sme Accountability In The M-Wallet Era Postadoption Implications

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ABSTRACT

This research aims to investigate the impact of M-Wallet adoption on SME financial accountability and its implications for small and medium business practices. The research method uses a mixed approach which combines qualitative (interviews) and quantitative (questionnaire) approaches. The population in this study is UKM in Bengkulu that have adopted M-Wallet in operations. The sampling technique uses survey techniques. Data collection techniques used interviews and questionnaires with a Linkert scale of 1-5. Data testing uses multiple linear regression analysis. Based on the research results, it can be concluded that there has been an increase in SME accountability in the mwallet era with post-adoption implications. The regression results show that system security influences SME accountability. SMEs feel that a high level of system security can reduce the risk of data loss or financial theft, thereby increasing accountability in managing finances. The regression results show that system effectiveness influences SME accountability. The effectiveness of the system in processing transactions more quickly, providing financial reports that are easy to understand, and providing good visibility into cash flow has a role in improving accountability practices.

INTRODUCTION

Business development is increasing along with public awareness of running a business, this development also includes community participation (Husaini, Saputra, and Algebra 2019). Accountability is a principle of responsibility that includes the budgeting process starting from planning, preparation, and implementation which must be truly reportable and accountable (Asmawanti-S et al. 2022). Business competition requires management to achieve performance above the industry average, therefore competitive advantage is needed so that companies can compete in a demanding business environment. (Husaini dkk,2020). As the development of

cellular technology continues to increase globally, it has had an impact on improving cellular services by offering a variety of interesting new services, such as the availability of payment facilities on smartphones. (Gupta & Arora, 2020;(Kosim and Legowo 2021). The digital era has brought significant technological advances to the payment industry, especially for non-cash payments. The term digital payment describes payments that utilize the internet network and are carried out digitally (Widowati, 2022).This is supported by practical, easy, and fast electronic payment methods which have become commonplace in today's society (Anggarini 2022).

Accountability in financial management must be able to provide financial reports whose truth can be justified (Asyik 2019). Increasing the accountability of Small and Medium Enterprises (SMEs) is very important in a country's economic development. SMEs act as the backbone of the economy, creating jobs and making a significant contribution to economic growth (Sengaji, 2018). The rapid and rapid increase and development of technology demands the ability of human resources to face these changes it is more directed at the ability to develop the potential of human resources in welcoming readiness to accept the presence of technology (Fitranita and Orseta 2023).

The internet phenomenon is growing and increasingly spreading to the fields of economics, accounting, and finance (Nurazi and Usman 2019). Increasing online transactions have also changed consumer behavior in the payment system (Iisnawati, 2021). Apart from being a communication tool, smartphones are now available as a new payment transaction tool or mobile payment. Because of this, mobile payment systems such as e-wallets are increasingly developing to facilitate online or offline transactions using only a QR code (Antareza, 2021). Technological advances in payment systems are shifting the role of cash (currency) as ameans of payment to amore efficient and economical form of non-cash payment (Handayani, 2022). So we can be sure that in this modern era, almost no one has ever used online payment tools, such as M-wallet, in their consumption activities (Sari, 2020). With the use of the M-Wallet application, SMEs and consumers are required to always accommodate every need for SMEs and consumers to make online payment transactions quickly, safely, and efficiently, so that technological innovations in the M-Wallet application will develop very rapidly accompanied by various easy facilities in the transaction (Dwiantari, 2022).

According to (Faddila, Khalida, and Fauji 2022) e-wallet is part of the technology and payment methods that have been developed in Indonesia as a payment system using NFC (Near Field Communication) technology, payment using barcode technology, and payment technology using One Time Password (OTP) using tokens. To date, 38 e-wallet applications have been registered with Bank Indonesia and 5 e-wallet applications have the highest number of active users on Google PlayStore, namely Go-Pay, Shopee Pay, OVO, DANA, and LinkAja(Trecca et al. 2021)

The importance of accountability in SMEs cannot be ignored, especially in the scope of financial transactions and reporting because accountability is a state of being accountable, responsible and accountable. Accountability can also be described as the obligation to answer and explain the performance of a person or agency's actionsto parties who have the right to request answers or information from the person or agency that has been given the authority to manage certain resources. (Aprianti and Asyik 2020). M-Wallet adoption can impact the way SMEs manage and track financial transactions. Therefore, research on "Increasing SME Accountability in the M-Wallet Era" is important, considering the implications that may arise after the adoption of M-Wallet in SME business operations. In SME financial management, several financial management processes must be carried out. SME managers will continue to try to deepen accounting knowledge and standards that are useful for application in preparing MSME financial reports (Adila, 2021).

This is because MSMEs play a significant role and have a large contribution to the economy of a country, especially in Indonesia. (Kaban and Safitry 2020). In the Indonesian economy, SMEs are the business group that has the largest number and has proven to be resistant to various

kinds of economic crisis shocks (Yuliaty, 2020).SMEs play an important role in the global economy, making a significant contribution to economic growth, job creation, and innovation. Technology innovation that has easily occurred in product development (Kahmidatunissa, 2022).

Based on the data obtained, M-Wallet technology has changed the way financial transactions are carried out. For SMEs, which often have limited resources, good accountability can help in managing risk, avoiding mistakes, and making smart financial decisions. SMEs have the potential to change the fundamentals of the way they manage finances. M- Wallet can influence the way transactions are recorded, how money flows, and how financial reports are prepared. This brings up important questions about how these changes will impact financial accountability in small and medium-sized businesses. Although there are many benefits associated with digital payment technology, there is still a lack of research reflecting the impact of M-Wallet adoption on SME accountability. This creates an opportunity for in-depth research that can provide insight into changes in SMEs' financial practices and financial reporting. However, to do that, it is necessary to understand the post-adoption implications of M-Wallet for accountability. To improve the performance and sustainability of MSMEs in the long term, strategic measures are needed, such as increasing the knowledge of MSME actors regarding financial management and accountability(Idawati and Pratama 2020).

Digital transformation plays an important role in influencing consumer behavior and habits in society. One of the changes that has occurred in society can be seen in the way people shop and pay for products using e-wallets. Large transfers and settlements between financial institutions, as well as handlingn multiple transactions, all benefit from using this model (Ramadhani, 2022).According to (Andriani et al. 2022)explained that a system is called an Ewallet when the function of a smartphone is similar to a wallet, where there are digital coupons, digital money, digital cards, and digital receipts. Apart from financial literacy, digital payments or financial technology (fintech) is also a driving factor in the performance of MSMEs which can be seen in research(Kwabena et al. 2019) which states that the performance of MSME actors depends on the receipts and payments made so that it will greatly influence the business they run. Fintech can change people's traditional transaction habits to technology-based financial transactions (Purnamasari 2020). This makes people start to take advantage of technological developments, especially Fintech (financial technology) in carrying out shopping transactions. The promotions offered are the main motivation for using e-wallets (Nadhilah, 2021). Husson (2015)in (Laili Fadhila 2023) stated that utilizing new payment technologies such as E-wallets, QR codes, and cloud computing, can help consumers to make more effective and efficient payments in the future.

SMEs will be able to compete in product sales that meet targets and people want things that are fast, young, and practical. This can be achieved considering that E-wallet is believed to continue to be developed into an easy and safe payment solution for consumers throughout the world, of course with the support of the latest technology that can connect smartphones with physical devices such as NFC (Near Field Speech), sound waves, and QR Codes, a cloud-based solution (LAILI FADHILA 2023). Accountability for financial management SMEs can be held accountable for their financial management processes even though they still use simple recording and reporting, even though some of their financial recording and reporting are not by accounting standards, they can still control their financial management so that their business can continue to run well. Therefore, this research aims to determine the impact of M-Wallet adoption on SME financial accountability and its implications on small and medium business practices.

LITERATURE REVIEW

Management and stakeholders that occur in a stock market According toFebriani (2019), Accountability refers to a person's responsibility to parties who have the right to ask for

responsibility. Accountability is not only limited to taking responsibility for written results through periodic reports but also implementing it in real terms. Accountability is a form of responsibility from the recipient of the trust to the giver of the trust. SMEs that have a good accountability system are more likely to be successful. Products included in payment can be digital wallets or electronic wallets. Digital wallet (ewallet) is an online application that users use to carry out transactions. Over time, digital wallets have become online payments that are often used because consumers think this method is useful and provides safe, fast, and easy services (Kusumawardhani, 2021). Although the importance of accountability has been recognized, there are still doubts about the extent to which financial digitalization, particularly m-wallets, can improve SME accountability. Previous research has highlighted the role of financial digitalization in helping SMEs manage financial transactions. Research by (Zusryn and Al Hashfi n.d.)indicates that M-Wallet can facilitate access to financial services. However, this study does not go in-depth in examining the impact of financial digitalization on SME accountability. The importance of accountability in improving SME financial performance(Saptia, Nugroho, and Soekarni 2021). SMEs that have a good accountability system have better abilities in managing finances and making strategic decisions. Despite understanding the importance of accountability, this research highlights that the role of financial digitalization, especially M-Wallet, in increasing SME accountability is still an unresolved problem.

Financial digitalization has received increasing attention in the literature, particularly in the context of the development of services such as MWallet(Kumar et al. 2021). M-Wallet can simplify the financial transaction process for SMEs and increase access to financial services. However, the literature has not fully explained the impact of this digitalization on SME accountability, and the differences in post-adoption implications remain an unanswered question. Several studies, such as those carried out by (Susanto and Aini n.d.)have examined the post-adoption implications of financial technology. post-adoption can present new challenges, especially when it comes to financial management. However, this research has not specifically examined the postadoption impact of M-Wallet on SME accountability. Although several studies highlight SME accountability and financial digitalization, research detailing the relationship between M-Wallet and increased SME accountability in a post- adoption context is still limited. Most studies tend to be more general in scope and provide less in-depth insight. Therefore, this study attempts to fill this knowledge gap by focusing on the relationship between M-Wallet usage and SME accountability in the post-adoption era. This research aims to provide deeper insight into how M-Wallet can influence SME accountability practices and overcome the limitations of existing literature.

From this literature review, it can be concluded that there is a knowledge gap in the literature regarding the relationship between M-Wallet, SME accountability, and post-adoption implications. The research hypothesis in this context is that M-Wallet, as a financial digitalization tool, has a positive impact on increasing SME accountability, however, the post-adoption implications of such accountability are not yet fully understood. This research seeks to fill this knowledge gap by analyzing how M-Wallet is used -Wallet can improve SME accountability and identify potential post-adoption changes that have not been answered in the literature. There is a knowledge gap that needs to be filled in the relationship between M-Wallet, SME accountability, and post-adoption implications, and this research aims to answer this unresolved question with a more in-depth analysis. Thus, it is hoped that this research will provide valuable insights in the context of small and medium business development. Based on this, the real level of the hypothesis in the form of H0 is rejected and H1 is accepted.

Figure 1. Thinking Framework
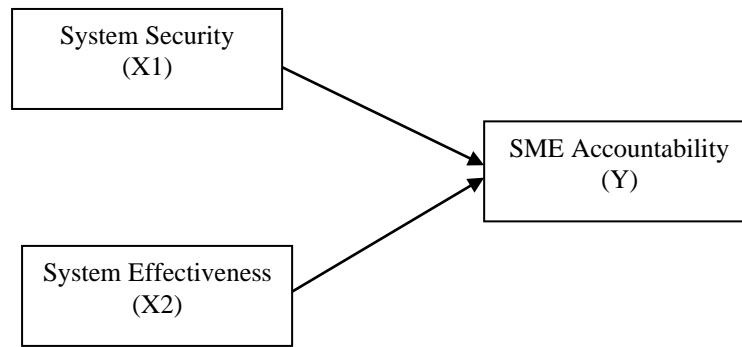
The hypothesis of this research is:
H1: To determine the effect of system security on SME accountability in the M-M-Wallet era.
H2: To determine the influence of system effectiveness on SME accountability in the M-Wallet era

METHODS

This research will use a mixed approach (mixed methods) which combines qualitative (interviews) and quantitative (questionnaire) approaches. This will enable a comprehensive understanding of changes in SME accountability in the M-Wallet era. The population in this study is SMEs in Bengkulu that have adopted M-Wallet in operations. The sample will be selected to include small shops, restaurants, service companies, and small producers using survey techniques. Data collection techniques used interviews and questionnaires with a Linkert scale of 1-5. Data testing used multiple linear regression analysis.

RESULTS

Table 1. Normality Test

Variable	Sig. (2-tailed) >0,05	Information
X1 System Security	0,308	Normal
Effectiveness of the X2 System	0,157	Normal

Source: SPSS Data Processing Results, 2023.

In normality testing using the One-Sample Kolmogorov-Smirnov test, it can be seen in the Asym value table. Sig. (2-tailed) system security variable 0.308> 0.05and Asym value. Sig. (2-tailed) system effectiveness variable 0.157> 0.05 so it can be concluded that the two data used are normal.

Table 2. Multicollinearity Test

Variable	Tolerance	Information
X1 System Security	0,738	Multicollinearity Free
Effectiveness of the X2 System	0,738	Multicollinearity Free

Source: SPSS Data Processing Results, 2023

From the table above it can be seen that the system security and system effectiveness variables each have a Tolerance value of more than 0.1 and a Variance Inflation Factor (VIF) value of less than 10, so it can be concluded that the regression model of this research can be said to be free from multicollinearity.

Table 3. Heteroscedasticity Test

Variable	Significance Value	Information
X1 System Security	0,686	No heteroscedasticity
Effectiveness of the X2 System	0,543	No heteroscedasticity

Sumber: Hasil Olah Data SPSS, 2023.

The heteroscedasticity test can be seen using the Glejser test. The table above shows that the significance value of each variable has a value of more than 0.05, which indicates that heteroscedasticity does not occur.

Table 4. Multiple Regression Analysis

Variable	Unstandardized Coefficients (B)	Information
(Constant)	1,641	Positive
X1 System Security	0,452	Positive
Effectiveness of the X2 System	0,573	Positive

Sumber: Hasil Olah Data SPSS, 2023.

Based on the results of the multiple regression test in the table above, it can be seen that the constant value has a positive value of 1.641, meaning that the system security and system effectiveness variables have a value of 0. The value of the regression coefficient X1 has a positive value of 0.452, so accountability (Y) will increase by 0.452. The value of the regression coefficient X2 is positive at 0.573, so accountability (Y) will increase by 0.573

Table 5. Hypothesis Testing

Variable	Sig	Information
X1 System Security	0,008	H1 Accepted
Effectiveness of the X2 System	0,014	H2 Accepted
System Security and System Effectiveness	0,524	Contribute

Source: SPSS Data Processing Results, 2023.

The t-test was carried out to determine the influence of the independent variable partially on the dependent variable. Based on the table above, the results of the t-test above show that the system security significance value (sig) (0.008) < (α) 0.05, so it can be concluded that H1 is accepted which states that system security (X1) affects SME accountability (Y). The significance value of system effectiveness (sig) (0.014) < (α) 0.05, it can be concluded that H2 is accepted which states that system effectiveness (X1) affects SME accountability (Y). The R Square test results show that the value is 0.524 or equal to 52.4%. This states that the variables of system security and system effectiveness influence SME accountability by 52.4%, while 47.6% is influenced by other variables outside this regression equation or variables that have not been examined.

DISCUSSION

Furthermore, the research results were also supported by interviews with SMEs involved in financial management, producing valuable insights into the changes that occurred after the adoption of M-Wallet. The results of interviews with business owners regarding system security revealed that feelings of security and protection from those associated with M-Wallet had a positive impact. on the willingness of businesses to adopt this technology. SMEs realize that a high level of system security can reduce the risk of data loss or financial theft, which in turn increases accountability in managing finances. As the results of the interviews conducted, the system's effectiveness in processing transactions quickly, providing financial reports that are easy to understand, and providing good visibility into cash flow plays an important role in improving accountability practices. Businesses that experience effectiveness in using M-Wallet feel more confident in managing finances.

Improved Financial Reporting Most respondents reported an increase in SMEs' ability to produce accurate and relevant financial reports. M-Wallet helps SMEs to quickly access financial data. Better Understanding of Accounting Standards, several respondents admitted that the adoption of M-Wallet has encouraged them to better understand and apply applicable accounting standards correctly. SMEs realize the importance of following accounting rules. Efficiency in Cash Management, M-Wallet adoption also results in changes in the way businesses manage cash. SMEs report that cash management has become more efficient, with increased visibility into cash flow. Regulatory Implications: Some respondents consider that regulations and policies related to M-Wallet have a significant influence on accountability practices.

Based on the research results, it can be seen that there has been an increase in SME accountability in the m-wallet era with post-adoption implications. In the first hypothesis, the regression results show that system security influences SME accountability. SMEs feel that a high level of system security can reduce the risk of data loss or financial theft, thereby increasing accountability in managing finances. In the second hypothesis, the regression results show that system effectiveness influences SME accountability. The effectiveness of the system in processing transactions more quickly, providing financial reports that are easy to understand, and providing good visibility into cash flow has a role in improving accountability practices.

CONCLUSION

Based on the research results, it can be concluded that there has been an increase in SME accountability in the m-wallet era with post-adoption implications. The regression results show that system security influences SME accountability. SMEs feel that a high level of system security can reduce the risk of data loss or financial theft, thereby increasing accountability in managing finances. Regression results show that system effectiveness influences SME accountability. The effectiveness of the system in processing transactions more quickly, providing financial reports that are easy to understand, and providing good visibility into cash flow has a role in improving accountability practices.

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