

Mobile Accounting

Anirudh Ghyanshyam Beledar

Shri G. P. M. Degree College, Vile Parle (E), Mumbai, Maharashtra, India

Abstract: *Micro, Small, and Medium Enterprises (MSMEs) in Indonesia have a significant role in Indonesia's economic growth. The facts reveal that MSMEs in Indonesia contribute IDR 8,400 billion to gross domestic product (GDP), equivalent to 60% of the total IDR 14,000 billion Indonesia GDP in 2018 (Hartono, 2019). However, MSMEs in Indonesia still have the old problem of lack of capital in running a business due to difficulties in getting access to credit from banks and capital (Thomas, 2019)*

Keywords: Micro, Small, and Medium Enterprises

I. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) in Indonesia have a significant role in Indonesia's economic growth. The facts reveal that MSMEs in Indonesia contribute IDR 8,400 billion to gross domestic product (GDP), equivalent to 60% of the total IDR 14,000 billion Indonesia GDP in 2018 (Hartono, 2019). However, MSMEs in Indonesia still have the old problem of lack of capital in running a business due to difficulties in getting access to credit from banks and capital (Thomas, 2019). One of the causes of stress in gaining access to banking and capital loans is because MSMEs are unable to prepare financial reports following financial accounting standards (Junianto, 2018; Mahrizal, 2017). Various solutions to these problems have been provided by many parties, including the government and private sectors. One of which is the accounting applications embedded in smartphones. It is expected to facilitate MSMEs in preparing financial reports. A mobile accounting app is an application installed in a smartphone that can be used by business owners to record business transactions for creating a financial statement that conforms to the financial accounting standards. In Indonesia, the development of a mobile accounting app is considered to be the right solution. Bank Indonesia, as a central bank, cooperates with Chartered Accountants Indonesia (IAI) to make a mobile accounting app called Sistem Informasi Aplikasi Pencatatan Informasi Keuangan (SIAPIK) (Bank Indonesia & Ikatan Akuntan Indonesia, 2016). However, the acceptance of MSMEs in Indonesia to the mobile accounting app is not in line with the expectation. Table 1 presents a review of various mobile accounting apps in Indonesia, provided by multiple parties. From Table 1, it can be seen that the highest number of downloads is 100,000+ downloads and at least 5,000+ downloads. Seen from this, it shows that there are still very few business operators who use the mobile accounting app as a tool for recording business, considering that Indonesia has 59.2 Million MSMEs (Departemen Koperasi RI, 2019). Given this fact, it becomes essential to figure out the factors that influence MSMEs in Indonesia to adopt a mobile accounting app as a tool to record business transactions and to prepare financial reports.

MEANING - Mobile accounting refers to the use of portable devices like smartphones, tablets and laptops to access and process accounting, finance and or any other business – related data and information. It enables users to access information at their convenience and provides real-time information. The continuous evolution in technology is always opening new doors for the people who are constantly seeking efficient solutions for their day-to-day problems. In the beginning, accounting was recognized as a very tedious process and today, it is converting into a process that can be done by mobile phones from anywhere at any time.

USES OF MOBILE ACCOUNTING;-

1. Invoicing

Invoicing can be recognized as a mundane and time-consuming task that holds an important part in the accounting process. Accountants need to identify and record invoices accurately to collect the payments on time. By using mobile accounting customers or clients can directly send the invoices and estimates from anywhere at any time. Users can view summarized and customized reports and some applications even facilitate direct printing.

These invoices will be directly entered into the accounting system and always display real-time information. Further users can simply view the status of the invoices, notifications related to invoices and it also enables them to send automatic payment reminders to their clients. Most importantly, some applications allow users to create customized invoices even with multi-currency options. Finally, all these facilities will help companies to keep information-related to invoices at their fingertips.

2. Bank Reconciliation

Bank reconciliation is the process of matching a company's financial records with its bank statement. It is simply about identifying missing items or unknown figures. Old days professionals used to perform manual reconciliation which took long hours and even days. But then the technological revolution automated reconciliation and moved it to cloud-based platforms and also it has integrated with third-party payment software to provide a great service.

However, today the accounting world is going beyond that and enables users to do reconciliations with a single tap on their mobile phones and some are even powered by AI technology. Therefore, this process will no longer be a time-consuming, mundane task.

3. Expense management

Accounting professionals have to keep an eye on expenses regardless of the amount, as these figures can be manipulated easily. Accountants can act smart by using mobile accounting tools rather than spending hours and hours on checking the accuracy.

There is a wide variety of mobile and online applications that are built to fulfil different needs. However, most of the applications facilitate expense tracking, employee reimbursements, faster payments and generating valuable reports which can provide useful insights within a minute.

These improved facilities can be used as a solution to expense reimbursement fraud as well. Further, developers have even introduced online applications to manage petty cash easily. officeanywhere.io (Petty Cash) is the best example that facilitates petty cash tracking, real-time notifications, live dashboards etc. Optical Character Recognition technology (OCR) has added more value to mobile accounting by enabling automatic extraction of details in the bills and receipts.

3. Live Dashboards

An accounting or financial dashboard visualizes the information related to Accounts Payable (different status of bills), Accounts receivables (invoices owed), cash inflows and outflows in different bank accounts, profit or loss details etc. Users can obtain useful information at a glance by these dashboards and it is even simpler with mobile apps. Further, the integration between StatX mobile dashboard and QuickBooks generates real-time information as it continuously gets updated with new additions and notifies users with messages even when the app is not in use. (pop up)

Most importantly, mobile applications like databox give snapshots about cash management (quick ratio, current ratio, cash balance), Financial KPIs (working capital, cash conversion cycle), Profit and Loss (gross profit margin, net profit margin, operating expense ratio) while datapine enables users to create unique, user-friendly dashboards which are rich with alerts, scorecards and even compatible with Apple Smartwatches.

4. Payroll

According to a study conducted by the American Payroll Association errors occurred due to manual procedures used in time and attendance tracking is amount to 1% – 7% of the total payroll cost. Further, its findings show that employees are spending an average of 7 minutes to reviewing a time sheet. Therefore, it is evident that valuable resources like time, money and labour are being wasted in the manual payroll processes.

Most companies are using semi-automated payroll systems which still require some amount of human intervention. Most importantly, mobile Apps like ZoHo People enables users to track attendance, manage timesheets, staff, leaves and handle file and documents while Apps like Fingercheck Time Clock address the problem of "Buddy Punching" (Co-worker punch a time card when the other employee is truly not there) by automatically taking a photo of the employees. (When punching)

Significance of mobile accounting:-

1. Access Financial Data Anytime, Anywhere

One of the most significant advantages of mobile accounting apps is the ability to access financial data anytime, anywhere. With a mobile accounting app, you can quickly check your financial performance, review transactions, and monitor your cash flow, all from your smartphone or tablet. This accessibility enables businesses to make informed decisions on-the-go, ensuring that financial management remains a top priority even when away from the office.

2. Real-Time Updates and Collaboration

Mobile accounting apps provide real-time updates, allowing for seamless collaboration between team members. This feature enables businesses to streamline their financial processes, as employees can simultaneously access and update financial information. Real-time updates also mean that financial data is always current, reducing the risk of errors and improving overall accuracy.

3. Easy Expense Tracking

Tracking expenses can be a time-consuming and cumbersome process, but mobile accounting apps simplify this task significantly. With the ability to take pictures of receipts and upload them directly to the app, expense tracking becomes much more manageable. Mobile accounting apps also allow for categorization and tagging of expenses, making it easier to analyze and monitor spending patterns.

4. Simplified Invoicing

Mobile accounting apps enable businesses to create, send, and track invoices with ease. With customizable templates and the ability to add logos and branding, businesses can maintain a professional image while streamlining their invoicing process. Mobile invoicing also allows for faster payments, as clients can receive and pay invoices electronically, reducing the time spent waiting for payments to arrive.

5. Integration with Other Business Apps

Many mobile accounting apps offer integration with other essential business apps, such as Customer Relationship Management (CRM) systems, Enterprise Resource Planning (ERP) solutions, and e-commerce platforms. This integration helps streamline workflows, improve data accuracy, and provide a more comprehensive understanding of a business's financial position and overall performance.

6. Enhanced Security

Mobile accounting apps offer high levels of security, protecting sensitive financial information from unauthorized access. With features such as data encryption, secure login, and multi-factor authentication, businesses can trust that their financial data is safe, even when accessed from mobile devices.

7. Time and Cost Savings

By streamlining financial processes and providing access to essential financial information on-the-go, mobile accounting apps can save businesses both time and money. The automation of tasks, such as expense tracking and invoicing, reduces manual data entry and frees up valuable time that can be allocated to more strategic business activities.

Mobile accounting apps are revolutionizing the way businesses manage their finances, offering numerous benefits such as increased accessibility, real-time updates, and streamlined financial processes. By embracing mobile accounting solutions, businesses can stay ahead of the curve, improving efficiency and making better-informed decisions while on-the-go. As the world becomes increasingly mobile, adopting mobile accounting apps is no longer just an option but a necessity for businesses seeking to thrive in today's competitive environment.

SOURCES OF MOBILE ACCOUNTING;-

You can opt for totally cloud-based applications that are compatible for cross-device operations to help you become a mobile accountant. That can change the way you work completely if you have become accustomed to the local accounting solutions.

According to the same survey report by Software Advice, time-tracking, and easy upload of receipts are the most preferred features to choose mobile accounting.

However, the change in interface and functionalities might hinder your tasks.

A friendly solution for you to move to mobile accounting without changing much of your working structure is hosting your desktop applications with cloud hosting providers.

By opting to host your applications with trusted providers, you can gain accessibility of the applications on the mobile devices and manage the accounting tasks from anywhere.

Advantages and disadvantages of accounting software

Reliable accounting software is likely to benefit many businesses. However, such software sometimes comes with its share of problems, so it is important not to overlook the possible issues.

Advantages of accounting software

Benefits of accounting software include:

- simple data entry - it is typically fast, straightforward and only required once
- fast processes - delays, for example between a sale and invoicing, are minimal
- digital record keeping - essential for compliance with Making Tax Digital for VAT
- automation of reports and analysis - eg on profit and loss, debtors and creditors, customer accounts, inventory counts, sales, forecasting, etc
- automation of tasks - eg calculating pay, producing payslips, calculating and submitting VAT, etc
- reduction of errors - eg transposition of figures, incorrect or incomplete recording of transactions, etc
- integration with other systems, such as online banking and e-filing

Using accounting software can help you save time and money, and offer you valuable insight into your business. If you choose the package carefully, investing in a computerised accounting system can be one of the best decision.

Disadvantages of accounting software

Certain problems and disadvantages are worth considering if you are looking to use accounting software in your business. For example:

- Price - the package cost, although small in relation to your other costs, is higher than a paper-based system.
- Implementation - manual accounts are generally easier to set up and can be more flexible than computerised accounting. You will probably need some initial help setting up accounting software. Your accountant or system provider will usually charge you for this service.
- Support - you may need to purchase yearly maintenance and support for your package.
- Specialised needs - an accounts package will typically suit most types of business. However, specialist businesses may need to refine the package or change their processes to use accounting software successfully. See more on specialised requirements for your accounting package.

Accounting software may sometimes also have a steep learning curve, so if you are more comfortable writing up ledgers and books, keeping manual accounts may be a simpler option. ns you can make for your business.

METHODOLOGY OF MOBILE ACCOUNTING;-

RESEARCH METHOD - Participants and Procedures Participants in this study are Indonesian people who are MSME owners who know about the mobile accounting app. This criterion is following previous research, which also selected participants who were limited in knowing the information technology under study. Furthermore, participants were not yet users of information technology objects, such as research conducted by Hsiao, (2017) that tested the adoption of smartwatch, research by Lee & Kozar, (2008) that tested adoption anti-spyware software, and research by Teng, (2010) that examined the adoption of PDA phones. A combination of purposive, convenience, and snowball sampling

techniques were used in this study. This combination is in line with the information technology adoption research conducted by Urumsah (2015), which was also done in Indonesia. Convenience is used to find potential respondents and wants to participate. Purposive sampling is used to select samples that fit the criteria. Snowball sampling is used to find the next participant who meets the requirements based on recommendations from previous participants. Technically, the procedure, potential participants who know SIAPIK selected based on convenience and purposive sampling, are contacted personally. After that, the participants explained the purpose and objectives of the survey. Then, the participants were asked to fill in a research questionnaire, and at the end of the survey participants were asked to provide recommendations on who the participant's friends were who also knew about the mobile accounting app. For the sample size of this study using the guidelines provided by (Hair, Money, Samouel, & Page, 2007). A study that seeks factor analysis must obtain responses five times or ten times greater than the accumulated items (Hair et al., 2007). For that reason, this study needs a minimum of 110 (22x5) respondents and a maximum of 220 (22x10) respondents. Measures This study uses a 6 Likert scale ranging from 1 "strongly disagree" to 6 "strongly agree." The use of the Likert 6 scale is commonly used in the adoption of information technology in Indonesia, such as research conducted by Kholid, (2019); Urumsah, (2015). Measurements in this study were adopted from previous studies and then adjusted to the context of the research being carried out. Each of the three items to measure performance expectancy, effort expectancy, facilitating conditions, social influence and the behavioral intention was adopted from AbuShanab & Pearson, (2007); Hoque & Sorwar, (2017); Venkatesh et al., (2003). Meanwhile, four items to measure perceived risk were adopted from Abrahao, Moriguchi, & Andrade, (2016), and three questions to measure perceived trust were taken from Giovanis et al., (2018). Appendix 1 presents a detailed measurement of each variable.

Data analysis method

This study uses the Structural Equation Model (SEM) to confirm the significance of the causality relationship. Because this study is predictive and explains the target construct, this research uses explicitly PLS-SEM, which is a variance base as suggested by Hair, Hult, Ringle, & Sarstedt, (2017); Hair, Ringle, & Sarstedt, (2011). SEM was estimated using a two-step approach, including measurement model and structural model (Hair et al., 2017, 2011). Measurement model tests include a test of convergent validity, internal consistency, dan discriminant validity (Hair et al., 2017). Meanwhile, structural model tests include assessing the structural model for collinearity issues, the significance, and relevance of the structural model relationships, evaluate the level of R² and evaluate the predictive relevance Q² (Hair et al., 2017). Related to PLS-SEM, this study uses SmartPLS 3.0 software to analyze data.

II. RESULTS AND DISCUSSION

The demographic analysis shows that the majority of respondents have an age of 20-25 years, namely 81 (55%) respondents, while respondents who have the age of 25-30 years are 51 (34%) respondents and respondents who have an age over 30 years 16 (11%) respondent. Seen from the type of business 88 (59%) respondents deal for the kind of trading business, 24 (16%) of respondents own a business in manufacturing, 30 (20%) of respondents have a business in service, and only 6 (4%) of respondents have a business that not included in services, trade, and manufacturing. The results of the demographic analysis also showed that 79 (53%) of new respondents had a business of less than one year. Thirty (20%) of respondents had businesses between 1 and 2 years, 18 (12%) respondents had a business of 2 to 3 years, 5 (3 %) respondents have owned business for 3-4 years, and the remaining 16 (11%) respondents have owned business for more than five years.

Structural Model The structural model assessment includes hypothesis testing. The significance and relevance of the path were tested using the bootstrapping procedure. The path estimates, t-statistics, and confidence interval values were calculated for the hypothesized relationships. Figure 2 presents the results of hypothesis testing, determinant coefficients (R²), and Predictive Relevance (Q²). Tests of this research model that integrates UTAUT with perceived trust and perceived risk shows that the model in the study can explain the variance of the intention to adopt mobile accounting app in Indonesia by R²=50.20%. Effort expectancy has a significant positive effect on intention to adopt mobile accounting app (EE -> IN; $\beta = 0.335$; significance = $p < 0.01$). Likewise, effort expectancy also has a significant positive effect on performance expectancy (EE-> PE; $\beta = 0.498$; significance = $p < 0.01$). Meanwhile, performance expectancy can be confirmed to have a positive effect on the intention to adopt mobile accounting app (PE -> IN; $\beta =$

0.165; significance = $p < 0.01$). Social influence also has a significant positive effect on intention to adopt mobile accounting app.

III. DISCUSSION

From a theoretical perspective, findings in research make a significant contribution by integrating the flow of accounting and technology research. Mainly, this research expands the UTAUT framework by incorporating it with perceived trust and perceived risk. Analysis using PLS-SEM has revealed that the value of R^2 indicates that the variable in UTAUT with the addition of perceived risk and perceived trust can explain 50.20% of the variance in the intention of adopting a mobile accounting app by MSMEs in Indonesia. The findings also indicate that the model in this study is not in the weak model category. Although the model in this research is still in the moderate category, the value of $R^2 = 50.20\%$ in this research is higher than those in previous research related to accounting information system using TAM such as the research conducted by Ilias (2013) with the value of $R^2 = 38.30\%$ and another research conducted by Amin et al. (2016) with the value of $R^2 = 45.85\%$. It can be concluded. This study contributes to the existing literature by examining extended UTAUT in the context of the adoption of mobile accounting app in developing countries. To the author's knowledge, this is the first study attempted to test the UTAUT in the object of mobile accounting app technology. Also, this study extends the UTAUT framework with the addition of new variables as well as confirms the validity of the UTAUT extended model. Finally, this study was able to determine and find significant predictors of MSME owners' intentions to adopt a mobile accounting app. Based on these points, the theoretical framework proposed and tested in this research model can be used as a basis for further studies.

From a practical perspective, knowledge of the factors that influence MSME owners' intentions to adopt a mobile accounting app can help develop strategies that can encourage MSMEs to choose a mobile accounting app as a tool for recording and producing financial statements. Effort Expectancy The result of this research shows that effort expectancy has a significant positive impact on performance expectancy and intention of MSME owners to adopt mobile accounting app. The result of this research is in line with the existing research conducted by

Escobar-Rodriguez & Carvajal-Trujillo, (2014); Rahi et al., (2019); Sultana, (2019); Evon, (2016). Looking at the IPMA results of this research model confirms that effort expectancy is the most powerful variable that influences the adoption intention of MSMEs to the mobile accounting app. The result is in line with the research conducted by Rahi et al. (2019), where effort expectancy is the most critical variable affecting the intention to adopt information technology compared to other UTAUT variables. In this regard, mobile accounting app providers must be able to design mobile accounting apps that are user friendly, so MSMEs do not need much effort to use the application. Mobile accounting app providers must also be able to create applications that are concise and straightforward transaction input procedures. Besides, the application provider also needs to provide clear guidelines on how to use it, so that mobile accounting app users will find it easy to use the mobile accounting app (Evon, 2016). In summary, the mobile accounting app provider must be able to create a mobile accounting app that has a friendly and easy-to-use interface and has a fast response to any recording and reporting activities that MSME owners want. This function is certainly not easy considering the small screen size of the smartphones, which certainly have limitations. Still, if the mobile accounting app provider can fulfill this, then this will be the key to the success of the development of the mobile accounting app. That is because the mobile accounting app that is easy to use is not only able to attract MSME owners who have high technical skills, but also those who have low technical skills. Performance Expectancy This study found that performance expectancy affects MSME principals' intention to use the mobile accounting app. The result of this study is in line with the previous research conducted by Abrahao et al., (2016); Evon, (2016); Kholid, (2019); Rahi et al., (2019). This result indicates that SME practitioners have an interest in the performance of the mobile accounting app and the benefits it receives. In this regard, the mobile accounting app provider must pay close attention to the design of the developed mobile accounting app and ensure that the mobile accounting app has many functional features to attract MSME owners to use the mobile accounting app. These features, for example, mobile accounting capabilities, are not only able to produce financial reports but also help MSME owners to conduct a business analysis. Another example, the mobile accounting app can provide information on financial ratios, reminders of accounts receivable or due dates, analysis of customer performance or supplier, the ability to synchronize with tax needs, and so forth. But once the addition of features is not enough, the mobile accounting app provider must also be able to communicate the advantages of the features it

possesses while delivering the benefits gained when MSMEs use the mobile accounting app (Kholid, 2019). These advantages, such as the mobile accounting app, provide easy and quick access in producing financial reports, the ability to improve work productivity, take notes wherever and whenever easily, and so forth. If the mobile accounting app provider can present these features and can communicate well to the MSME performers, it will be able to improve the performance expectancy of MSME performers. It can increase the intention of MSME performers to use the mobile accounting app. Social Influence This research also confirms that social influence influences the intention of MSME owners to adopt a mobile accounting app. Bhatiasevi (2016) also found a positive and significant impact (Escobar-Rodriguez & Carvajal-Trujillo, 2014; Evon, 2016). This result is reasonable, considering Indonesia as the country with a low individualism score (14), which ultimately makes Indonesia as a collectivist society (Hofstede-insights, 2019). It means that an individual has a high commitment to families, extended families, and extended relationships (Bhatiasevi, 2016). In the context of this study, this could mean that MSME practitioners have the intention to use the mobile accounting app because they imagine that their closest people, such as friends, family, and colleagues think they should use the mobile accounting app. Therefore, mobile accounting performance communication is not only done to MSME owners but also those closest to MSME owners. Perceived Trust As a result of the previous study conducted by Giovanis et al. (2018) and Slade et al. (2015), their research also finds a significant positive impact of perceived trust toward the intention to adopt information technology. This study also reveals that perceived trust can cause a decrease in perceived risk, which is in line with the research of Slade et al. (2015). Moreover, this study confirms that perceived trust is the second strongest variable after effort expectancy, which influences MSME owners' intentions to adopt a mobile accounting app. In this regard, to increase the level of confidence of MSMEs in the mobile accounting app, the application provider must be able to guarantee the security of the data contained in the mobile accounting app. Such protection ensures that business information held by the MSME principals is not spread freely; the mobile accounting app can produce financial reports that are honest and reliable and under financial accounting standards. To support this, application providers must always improve the security features of the mobile accounting app and update applications when there are changes to existing financial accounting standards. If many MSME owners feel that the information and systems in the mobile accounting app can be trusted, then there is a greater tendency for MSME owners to have the intention to use the mobile accounting app. Increasing the trust of MSME owners can also be increased by conducting real collaboration between mobile accounting app providers with banks and accountants' ties. The partnership of mobile accounting app providers with banks will ease mobile accounting app providers in providing information to prospective users about the various conveniences and benefits obtained by MSME owners by using the mobile accounting app. Besides, cooperation with accountants is believed to increase the confidence of mobile accounting app users, that the output of financial statements can meet applicable financial accounting standards.

Secondary data

Refers to data that is collected by someone other than the primary user.[1] Common sources of secondary data for social science include censuses, information collected by government departments, organizational records and data that was originally collected for other research purposes.[2] Primary data, by contrast, are collected by the investigator conducting the research.

Secondary data analysis can save time that would otherwise be spent collecting data and, particularly in the case of quantitative data, can provide larger and higher-quality databases that would be unfeasible for any individual researcher to collect on their own. In addition, analysts of social and economic change consider secondary data essential, since it is impossible to conduct a new survey that can adequately capture past change and/or developments. However, secondary data analysis can be less useful in marketing research, as data may be outdated or inaccurate.

IV. CONCLUSION

This research investigates the factors affecting the intention of MSME owners to adopt mobile accounting app. The results of the study reveal that performance expectancy, effort expectancy, social influence, and perceived trust have a significant positive effect on the MSME owners to adopt mobile accounting app. Based on these results, the mobile accounting app provider must be able to provide a mobile accounting app that is easy to use and communicate to MSME owners that the mobile accounting app is useful. Besides, the mobile account app provider must also be able to

guarantee that the mobile accounting app is capable of producing financial reports that are following financial accounting standards. Even though this research can explain the intention to adopt a mobile accounting app, there are still some limitations that are expected to be completed by future research. First, this research model is in the moderate category. Further studies might incorporate other factors that might better explain the adoption of the mobile accounting app.

Secondly, the data collected in this study was done at a single point. The longitudinal method of data collection might serve as a better approach to collecting data in the future. Thirdly, this research examines the adoption of the mobile accounting app, which is the initial stage in the use of information technology. Further research is suggested to focus on the intention to continue using the mobile accounting app. In summary, the mobile accounting app provider must be able to create a mobile accounting app that has a friendly and easy-to-use interface and has a fast response to any recording and reporting activities that MSME owners want. This function is certainly not easy considering the small screen size of the smartphones, which certainly have limitations. Still, if the mobile accounting app provider can fulfill this, then this will be the key to the success of the development of the mobile accounting app. That is because the mobile accounting app that is easy to use is not only able to attract MSME owners who have high technical skills, but also those who have low technical skills. Performance Expectancy This study found that performance expectancy affects MSME principals' intention to use the mobile accounting app. The result of this study is in line with the previous research conducted by Abrahao et al., (2016); Evon, (2016); Kholid, (2019); Rahi et al., (2019). This result indicates that SME practitioners have an interest in the performance of the mobile accounting app and the benefits it receives. In this regard, the mobile accounting app provider must pay close attention to the design of the developed mobile accounting app and ensure that the mobile accounting app has many functional features to attract MSME owners to use the mobile accounting app. These features, for example, mobile accounting capabilities, are not only able to produce financial reports but also help MSME owners to conduct a business analysis. Another example, the mobile accounting app can provide information on financial ratios, reminders of accounts receivable or due dates, analysis of customer performance or supplier, the ability to synchronize with tax needs, and so forth. But once the addition of features is not enough, the mobile accounting app provider must also be able to communicate the advantages of the features it possesses while delivering the benefits gained when MSMEs use the mobile accounting app (Kholid, 2019). These advantages, such as the mobile accounting app, provide easy and quick access in producing financial reports, the ability to improve work productivity, take notes wherever and whenever easily, and so forth