

Advances in Community Services Research

[This Work is Licensed under a Creative Commons Attribution 4.0 International License](#)

Development of Digital-Based Accounting Entrepreneurship to Improve the Capacity of Micro, Small, and Medium Enterprises



Nurfadila Nurfadila [✉] Ajmal ² Rina Mulya Herani Putri ³ Adhies Fradisha ⁴

[✉] Universitas Muslim Indonesia, Makassar, Indonesia
^{2,3,4} Universitas Muslim Indonesia, Makassar, Indonesia

Received: 2025, 11, 06 Accepted: 2025, 11, 19
Available online: 2025, 11, 20

Corresponding author.
[✉] nurfadila.nurfadila@umi.ac.id

ABSTRACT	
Keywords: micro, small, and medium enterprises; digital accounting, digital literacy, entrepreneurship, and business capacity.	Purpose: This Community Service activity aims to increase the business capacity of MSME players through the development of digital-based accounting entrepreneurship, particularly in strengthening digital literacy, financial recording capabilities, and readiness to face digital transformation in Padanglampe Village.
Conflict of Interest Statement: The author(s) declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.	Research Design and Methodology: The program was implemented through counseling, practical training, and intensive mentoring for PKK groups and MSME actors. Participants were trained to use digital accounting applications to record transactions, monitor cash flow, and prepare financial reports. Evaluation was conducted through observation, participant feedback, and assessment of application usage skills before and after training.
Copyright © 2026 The Author(s). All rights reserved.	Findings and Discussion: The results show a significant improvement in the mastery of digital accounting applications. Participants can record transactions more neatly, accurately, and in a structured manner. Financial management has become more transparent, thereby supporting more accurate business decision-making. In addition, participants have begun to understand the importance of digitization in expanding marketing and improving business efficiency.
	Implications: This program has implications for strengthening MSME competitiveness through digital and accounting literacy, increasing income, and facilitating access to funding. Sustainable implementation is recommended to enhance the digital transformation of rural MSMEs.

Introduction

The development of the 5.0 industrial revolution opens up great opportunities for businesses to enter an increasingly competitive global market. Still, it also presents challenges that require every business unit to adapt to rapid changes in the business world. The transformation towards automation, digitalization, and improved human resource competencies is an essential factor in strengthening competitiveness and driving economic growth. However, these challenges are not easy for SMEs to overcome due to limited resources, operational standards, and management capacity to develop relevant solutions through appropriate technology use (Nurjanah et al., 2022). This condition creates a significant digital divide in rural areas, including in Padanglampe Village, where the community service program was implemented. Technopreneurship, which combines the words “technology” and “entrepreneurship,” is presented by Tanjung et al. (2024) as a strategic approach for SMEs to increase

innovation and competitiveness. Technopreneurship is a synergistic process that combines technological mastery with a comprehensive understanding of entrepreneurship (Mopangga, 2015). According to Ozbilgin (2010), in Kusumawardhany et al. (2019), technology-based entrepreneurship integrates technology with the creative knowledge of business leaders. The appropriate use of the latest technology can optimize the processes and results of the business units being developed. However, the results of the PkM team's visit showed that most of the Padeci business actors from the Padanglampe Village PKK Team knew little about technopreneurship. Business actors still use technology minimally, still rely on offline sales, and have not optimized their online sales. Low product design capabilities, digital promotion, and a lack of technological literacy indicate that technopreneurship training is urgently needed.

This phenomenon is the primary basis for developing the Technopreneurship Training program to improve the Competitiveness of Local Products in Padanglampe Village. Technopreneurship is the combination of the words "technology" and "entrepreneurship," referring to the synergistic process of combining mastery of technology with a deep understanding of entrepreneurship. According to Ozbilgin (2010), in Kusumawardhany et al. (2019), technology-based entrepreneurship integrates technological capabilities with the creativity of business leaders, thereby encouraging the creation of relevant and sustainable innovations. The use of the latest technology in business development, driven by a strong entrepreneurial spirit, enables more efficient production processes and better business results. Empirical evidence from Kusumawardhany et al. (2019) shows that technopreneurship training includes improving production quality, product design innovation, managerial skills development, and technology-based marketing strategies. This approach helps local businesses transition from traditional systems to more competitive and modern business models. Other studies also emphasize the importance of digital marketing training as a market expansion strategy (Halim et al., 2022), technology literacy programs to improve people's ability to use digital devices (Hariyanto et al., 2023), and the application of production technology to improve the efficiency of MSMEs (Zati et al., 2022). Furthermore, research shows that developing technology-based innovation skills, digital marketing, and e-commerce training (Abidin, 2024), as well as strengthening digital literacy and product creativity (Junaedi & Rojali, 2024), are important components in supporting the success of local businesses.

Although previous studies have shown the effectiveness of technopreneurship training, there are important gaps in both empirical and theoretical contexts. First, most studies focus on urban areas or industrial centers, leaving little evidence on the implementation of technopreneurship in rural MSME communities such as Padanglampe, which have distinct socio-economic characteristics. Second, previous studies have highlighted technical aspects such as digital marketing, capacity-building, and product innovation, but have not comprehensively examined the integration of technological literacy and business management skills with the dynamics of village-level MSME actors. Third, previous studies have not evaluated how the process of continuous mentoring shapes the internalization of technopreneurship practices to improve the tangible competitiveness of local products. In addition, the real gaps identified in Padanglampe, such as limited knowledge of technology use, limited digital promotion skills, and a need for product design assistance, have not been addressed in previous studies. This indicates the need for a study that can fill these empirical gaps by highlighting the specific context of Padanglampe Village as the location for implementing community empowerment-based technopreneurship training.

This research offers novelty by presenting an integrated technopreneurship training model designed explicitly for MSME actors in Padanglampe Village, a context that has not been deeply explored in previous studies. The research approach focuses on strengthening the capacity of business actors through intensive training, continuous mentoring, and the practical use of technology for product design, marketing, and business management. This program also emphasizes the active involvement of partners at every stage, from data collection and training implementation to post-activity business development, which distinguishes it from training models in previous studies. Based on the identified gaps, this study aims to analyze and implement technopreneurship training as a strategy to enhance the competitiveness of local products in Padanglampe Village, while also making a theoretical contribution to the importance of technopreneurship in strengthening the village economy and empowering MSMEs.

Literature Review

Development of Digital Accounting Entrepreneurship

The development of digital accounting entrepreneurship can be understood as the process of increasing entrepreneurial capacity by leveraging digital technology for the recording, processing, reporting, and analysis of business financial data. In the digital age, entrepreneurship is no longer just about managing business resources; it also involves reading financial information quickly and accurately through application-based systems. This transformation can be seen in how MSMEs have begun to use technology to improve their business management, a phenomenon described by Gao (2024), who asserted that digital financial accounting opens new avenues for startups and MSMEs to optimize performance through automated financial recording. In the context of entrepreneurial practice, the use of digital applications not only serves as an administrative tool but also as part of a business strategy. This approach is reinforced by Al-Hattami et al. (2025), who show that digital accounting systems play an important role in aligning financial data with marketing strategies, enabling business actors to integrate information for decision-making. Thus, the development of digital accounting entrepreneurship places technology as the foundation for improving accountability and managerial quality in small businesses.

Theoretically, the concept of digital accounting entrepreneurship developed from a combination of digital innovation and entrepreneurial processes. From an innovation perspective, Felicetti et al. (2024) emphasized that digital innovation in small businesses is not only about adopting new tools but also about transforming business models through the use of real-time, accessible digital financial data. This development touches on important aspects of entrepreneurship, such as business planning, cash flow management, and market opportunity identification, as business actors can identify their strengths and weaknesses through structured financial records. In fact, digital transformation in entrepreneurship is described by Kollmann et al. (2022) as three eras of digital entrepreneurship development, in which the current era emphasizes the ability of business actors to leverage technology to create added value and competitive advantage. In the context of MSMEs, adopting digital accounting tools can significantly improve operational efficiency. This is further explained by Vrontis et al. (2022), who found that MSMEs' adoption of digital technology has a direct impact on business sustainability, particularly when used to manage financial data and support strategic decision-making. This capability is reinforced by the findings of Hendrawati et al. (2024), which show that digital accounting is a key factor in improving the financial performance of MSMEs because it enables financial management processes to be carried out more quickly, accurately, and with greater transparency in auditing. This means that digital accounting entrepreneurship functions as an ecosystem that connects technology, managerial processes, and accounting understanding within the framework of modern entrepreneurship.

In practical terms, the Development of Digital Accounting Entrepreneurship requires training and mentoring designs tailored to the capabilities of business actors, especially at the MSME level. Strengthening digital skills is a significant element of this process because users' digital literacy largely determines the successful implementation of technology. Hidayati et al. (2023) explain that the digitization of accounting for MSMEs in Indonesia faces obstacles that are not only technical but also rooted in long-standing manual practices, requiring systematic intervention through education and mentoring. In practice, easy-to-use Android-based digital accounting applications serve as a bridge for MSMEs to begin recording transactions in a more structured manner. Research by Mohammed et al. (2024) confirms that digital accounting systems have a significant impact on improving MSME performance, particularly in terms of report accuracy, time efficiency, and financial transparency. With the support of easily accessible applications, business owners can manage transactions, cash flow, and financial reports without an accounting background. This approach is supported by Hendrawati et al. (2024), who show that digital accounting can optimize financial performance while increasing the professionalism of micro business management. The development of digital accounting entrepreneurship also encourages MSME players to better understand the importance of financial data as the basis for business planning. Along with this increase in skills, MSMEs can develop more data-driven business models, expand their digital marketing networks, and increase their chances of

obtaining funding by presenting more credible financial reports. Ultimately, the Development of Digital Accounting Entrepreneurship becomes a strategic approach that combines technology, financial literacy, and entrepreneurial orientation to create MSMEs that are more adaptive, modern, and competitive in the digital economy era.

Business Capacity

Business capacity can be understood as the ability of a business unit, particularly an MSME, to manage resources, leverage technology, and develop internal competencies to achieve business objectives effectively and sustainably. This capacity includes technical, managerial, innovative, and adaptive abilities to respond to changes in the business environment. Valdez-Juárez & Castillo-Vergara (2021) emphasize that business capacity cannot be separated from technological capabilities, as technology is the foundation that drives process efficiency, innovation, and increased business competitiveness. In the context of modern business, business capacity no longer depends solely on physical capital or traditional assets, but also on the organization's ability to access, process, and strategically utilize information. Therefore, developing business capacity involves strengthening organizational structures, understanding market changes, and setting relevant business strategies. Anning-Dorson (2023) shows that the success of MSMEs is greatly influenced by their ability to build internal capacity, particularly through interventions focused on skills development and work system refinement. Business capacity also serves as a key pillar in creating business resilience when MSMEs face economic pressures or rapid market changes.

Theoretically, business capacity reflects dynamic capabilities that enable business actors to respond proactively to external changes. Dejardin et al. (2023) describe this capacity as a set of adaptive capabilities derived from organizational learning, innovation, and flexible business planning. These dynamic capabilities not only help MSMEs survive but also thrive, especially during crises such as a global pandemic, which significantly alters consumption patterns and business operating models. Business capacity is also influenced by design and innovation capabilities integrated into the managerial system. Tuffuor et al. (2025) explain that design management capabilities play an important role in developing product and service innovations, which ultimately drive improvements in business performance. This confirms that business capacity is multidimensional, encompassing production, marketing, financial management, innovation, and human resource development capabilities. Furthermore, in the digital era, business capacity is greatly influenced by digital transformation capabilities. Kahveci (2025) emphasizes that digital transformation serves as a framework that can increase MSME capacity through improved efficiency, system connectivity, and data-based analytical capabilities. Thus, business capacity is not only a static capability but a combination of internal capabilities and evolving technological capabilities.

In practical terms, developing business capacity is an important strategy in efforts to improve the sustainability of MSMEs amid increasingly fierce business competition. One crucial aspect of business capacity is the ability to innovate. Anzules-Falcones & Novillo-Villegas (2023) show that innovation capacity, entrepreneurial orientation, and flexibility strengthen MSMEs' business capacity, especially in the face of rapidly changing market dynamics. Innovation capacity enables business actors to create new value through products or services that meet market needs, while flexibility helps them adjust their strategies as business conditions change. In the context of MSMEs, business capacity is also closely related to the ability to manage operations efficiently, understand consumer needs, and build strong business networks. This capacity is strengthened by the use of digital technology, which helps business actors accelerate operational processes, reduce costs, and improve accuracy in business data management. Digital transformation, as described by Kahveci (2025), offers MSMEs opportunities to leverage digital platforms, business management applications, and information systems that connect operational aspects, thereby increasing productivity and service quality. As business capacity grows, MSMEs can strengthen their market position, increase revenue, and achieve long-term business sustainability. Thus, business capacity is a key concept in understanding how MSMEs can continue to grow through a combination of internal capabilities, innovation, and strategic application of technology.

MSMEs

MSMEs, or Micro, Small, and Medium Enterprises, are businesses that operate on a small-to-medium scale and play a strategic role in the national economy. As drivers of the people's economy, MSMEs not only create jobs but also promote economic growth by distributing income and strengthening local production. Surya et al. (2021) explain that MSMEs make an important contribution to increasing economic productivity, especially when integrated with digitalization opportunities that enable more efficient, adaptive business processes. From an innovation perspective, Saunila (2020) emphasizes that MSMEs have a distinctive capacity for innovation, namely the ability to experiment and adapt products or services based on dynamic market demand. This capacity for innovation is one of the fundamental characteristics that distinguish MSMEs from large companies, as MSMEs tend to be more flexible in responding to changes in the business environment. Le et al. (2023) add that innovation in MSMEs is not limited to products but also encompasses more efficient business processes and strategies that are better adapted to market changes.

In the context of business development, MSMEs are influenced by various internal factors such as creativity, entrepreneurial orientation, and values established by business owners. Adomako & Ahsan (2022) describe that entrepreneurial passion in MSMEs plays an important role in determining business performance because the emotional drive and commitment of business owners encourage keen insight into opportunities and perseverance in overcoming operational challenges. This passion is often the principal asset for MSMEs that lack significant financial resources. On the other hand, Megawati (2022) emphasizes that MSMEs need digitalization support to strengthen business sustainability, especially in the context of post-pandemic economic recovery, which requires business actors to master digital technology as a tool for marketing, financial management, and distribution networks. The digital transformation mentioned above is not merely the adoption of technology, but a gradual process that changes the way MSMEs interact with customers, suppliers, and other business ecosystems. Panuju & Bakri (2024) also note that technology-based, environmentally friendly innovations in Indonesian MSMEs have significant potential to enhance business sustainability, especially for those that have begun integrating green innovation principles into their operations.

Macroeconomically, MSMEs also play an important role in a country's economic development policies. A report by ERIA and the OECD (2024) shows that MSMEs are the backbone of Southeast Asia's economy, and their sustainability is primarily determined by a country's ability to provide an ecosystem that supports this sector's growth, including access to capital, technical training, and regulations that foster innovation. In the context of Indonesia, Afriza (2021) explains that MSMEs have demonstrated strong economic resilience and can survive in times of crisis when large businesses are under pressure. This resilience stems from flexible operational structures, high adaptability, and experience-based risk management. In addition, MSMEs' ability to maintain close relationships with customers provides a differentiation advantage that large companies do not have. Saunila (2020) emphasizes that innovation capacity plays a significant role in maintaining the sustainability of MSMEs, especially when MSMEs involve customers in the innovation process. This vision aligns with the explanation by Surya et al. (2021), who argue that integrating MSMEs with modern technology and innovation can create opportunities for business expansion, strengthen market networks, and increase competitiveness not only at the local level but also nationally and globally.

Research Design and Methodology

The method used to implement this community activity program is to present material using PowerPoint slides on technopreneurship, from basic understanding to the use of various technology applications that partners can use to develop their products, thereby increasing their competitiveness.

The methods used in this community service activity include lectures, discussions, and question-and-answer sessions related to the material presented by the PkM team. Under the program agreed with the partners, a plan is needed that includes implementing activities and evaluating the community service program (PkM). The plan for the implementation of activities and program evaluation is as follows:

1. Months 1-2

Activity Implementation Plan

a. Preparation for the activities to be carried out includes:

- 1) Socialization to partners, namely Mrs. PKK "Padeci" of Padanglampe Village, through village officials, in this case, the Secretary of Padanglampe Village.
- 2) Appointing one partner as the field coordinator to facilitate communication during the activity, in this case, the secretary of Padanglampe Village.
- 3) Meeting with partners, members of partner groups, to discuss the training program schedule and agree upon with the activity implementation team;
- 4) Conducting program outreach to partners who will participate in the targeted activities 15-205
- 5) Preparing technopreneurship materials and applications to be used by partners;

2. Months 3-4

Training provision:

- 1) Assistance and training where the implementation team will act as facilitators in carrying out activities developed together with partners. With an introduction to materials related to digital finance, accompanied by hands-on practice.
- 2) The assistance and practices offered by the training implementation team to partners will be considered. Once approved, the following activities will be carried out.
- 3) Activity Evaluation: After completing the training activities from the entire program series, participants will be invited to discuss/share and ask questions to determine the extent of their knowledge.

3. Months 5-6

The partners' participation in the overall implementation of the program is expected to enable them to maximize the training's results, thereby providing benefits and business development opportunities that increase their competitiveness.

Findings and Discussion

Implementing Team Structure

The structure of the Community Service Program (PkM) Implementation Team for the Assisted Village in this activity consists of an implementation team of 2 (two) people. The following is the structure of the implementation of this service activity:

Table 1. Implementation Team Structure

	Implementing Team	Position	Field of Expertise	Tasks in Community Service Activities
1	Nurfadila, SE., M.Si	Chairman	Accounting	Training, Counseling, and Report Writing
2	Ajmal, SE., MM	Member	Management	Training, Counseling, and Report Writing

Type of Activity, Time, and Place of Activity

This Community Service (PkM) activity in the assisted village was carried out in collaboration with the PKK group of Ma'rang Subdistrict, Padanglampe Village, Pangkep Regency, as the primary partner. The entire series of activities took place on Tuesday, October 16, 2025, from 10:00 a.m. to 12:00 p.m. WITA. The activities were held in the Hall of the Padanglampe Village Office, Pangkep Regency, a strategic location for training and mentoring programs due to its easy accessibility for all participants. This activity was designed to provide a comfortable and conducive space for participants to attend counseling, training, and interactive discussions prepared by the PkM team. By involving village officials and PKK members as active participants, this activity is expected to have a tangible impact on increasing digital capacity, improving accounting understanding, and empowering technology-based entrepreneurship in the Padanglampe Village environment.

Target Community Participants

Participants in the Community Service Program (PkM) for assisted villages are a group of women from the PKK (Family Welfare Movement) in Padanglampe Village, Pangkep Regency.

Review of Achievements

This activity has improved the PKK group members' ability to manage micro, small, and medium-sized enterprises (MSMEs) by digitizing accounting processes. Participants acquired skills in using simple accounting applications to facilitate transaction recording, business financial monitoring, and quick, accurate financial reporting. As a result, business financial management has become more transparent and structured, facilitating business decision-making.

In addition to improving digital skills, this activity also encourages the growth of partner businesses by opening their minds to the importance of neat and technology-based financial management. Partners have begun implementing digital accounting systems as part of their business development, which is impacting operational efficiency and opportunities to obtain broader access to funding. Overall, this activity strengthens MSMEs' competitiveness in Padanglampe Village by fostering accounting and digital technology literacy.

The use of digital accounting applications, such as Accurate Online or similar applications, improves the quality of financial reports and financial management for MSMEs, ultimately increasing the competitiveness and sustainability of micro, small, and medium enterprises. (Suarlin, 2025) Community service activities that prioritize hybrid (online and offline) digital accounting training have yielded positive results in preparing MSME actors to manage their businesses professionally and technology-based, while motivating them to continue developing their businesses.

Benefits of Community Service Activities for partners and the community (outcome)

The benefits of community service activities in digital-based accounting entrepreneurship development training for PKK group partners and the community in Padanglampe Village include increased capacity for managing the finances of micro, small, and medium enterprises (MSMEs). Through this training, business owners gain the skills to operate digital accounting applications that facilitate systematic transaction recording and financial reporting, making business management more efficient, transparent, and accountable. This activity also strengthens data-driven business decision-making, supports easier access to capital through valid financial reports, and increases MSME competitiveness in the digital era.

Additionally, this training has a significant impact on improving partners' digital and financial literacy, strengthening business sustainability, and expanding business networks by applying digital technology to entrepreneurship. Other benefits include increased business professionalism and the potential for more stable income growth for MSME entrepreneurs, both of which contribute to the overall economic welfare of the community in Padanglampe Village.

Documentation of Community Service Activities



Figure 1. The Head of the Community Service Team is presenting the material



Figure 2. Photo session with partners

Activity Evaluation

The evaluation of the community service activity “Development of Digital-Based Accounting Entrepreneurship to Improve the Capacity of MSMEs” in Padanglampe Village showed positive results. It prompted significant changes in partners' financial management. The training was conducted using both online and offline methods, involving MSME actors who are members of the PKK group. Participants were given basic accounting materials and practiced using digital accounting applications. The evaluation showed that all participants demonstrated a good level of understanding of the material and the ability to implement accounting applications in their businesses.

Although this activity improved digital accounting literacy and the financial performance of MSMEs, it faced obstacles, including limited participant numbers due to training capacity and the need for further support to optimize and sustain the application of digital accounting. The evaluation recommendations suggest expanding the training to more partners, providing regular mentoring sessions, and improving technological support facilities to strengthen MSMEs' digital capabilities. Overall, this training was practical in equipping partners with digital financial management skills and contributed positively to the development of micro businesses in villages.

Problems and Obstacles

- a. **Lack of Digital Literacy and Knowledge:** Many MSME players, including PKK group partners, still have a limited understanding of digital accounting and the use of technology-based financial applications. This low level of digital literacy is a significant obstacle to the full utilization of digital accounting applications.
- b. **Limitations in Technological Infrastructure:** Limited access to technological devices such as computers or smartphones, as well as uneven internet coverage in rural areas, limit participants' opportunities to practice and optimally implement digital accounting systems.
- c. **Human Resource Unpreparedness:** Limited technical capabilities and a lack of experience in recording and managing digital finances have caused some businesses to feel uncertain and hesitant about adopting this new system.
- d. **Resistance to Change and Old Habits:** Some MSME players are still more comfortable using manual recording methods and are less motivated to switch to digital technology due to habit and uncertainty about the effectiveness of the new system.
- e. **Limited Funds and Technical Support:** Investment in software and advanced training is often an obstacle, especially for micro-enterprises with limited financial resources. In addition, ongoing mentoring support remains limited.

Conclusion

This study summarizes the entire series of outreach and analysis activities carried out to increase the business capacity of MSME actors through the development of digital-based accounting entrepreneurship in Padanglampe Village. The overall findings show that implementing digital

accounting training broadened participants' understanding of financial recording, improved the accuracy of business information, and strengthened their readiness to meet the demands of digital transformation. In addition, this program provides a more systematic understanding of the use of digital applications in transaction recording and financial reporting. Although participants have diverse digital literacy backgrounds, the series of mentoring sessions enabled significant improvements in competency. They encouraged MSME actors to begin integrating digital technology into their daily business management activities.

Scientifically, this research contributes to the development of a community-based intervention model that integrates digitization of accounting, technological literacy, and women's entrepreneurial empowerment in the context of rural MSMEs. The novelty of this research lies in its approach, which focuses not only on knowledge transfer but also on strengthening technological adaptation capacity through continuous mentoring tailored to partners' real needs. Practically and managerially, this research has important implications for improving business management effectiveness, expanding access to digital marketing, and enhancing the professionalism of MSME financial record-keeping. These findings can be used as a basis for village governments, MSME assistance institutions, and educational institutions to develop more targeted, inclusive, and locally relevant digital training programs.

This study has several limitations, including a limited participant pool of one assisted village, which prevents broad generalization of the results. In addition, the varying levels of digital literacy among participants resulted in uneven speeds of understanding and application of technology. Therefore, further research is recommended to expand the study area to include several other villages or subdistricts to obtain a more comprehensive picture. Future research could also test the effectiveness of accounting-based digital training models using a more structured quantitative approach, including measuring the long-term impact on MSME income and competitiveness. Thus, the follow-up research agenda can make a more substantial contribution to the development of sustainable and adaptive digital-based MSME empowerment models.

References

- Abidin, M. M. Z. (2024). Pemberdayaan Masyarakat Desa Kampung Logam Ngingas Waru Sidoarjo Melalui Pelatihan Program Digital Marketing Berbasis E-Commerce. *Jurnal Pengabdian Inovatif Masyarakat*, 1(1), 41-43. <https://doi.org/10.62759/jpim.v1i1.75>
- Adomako, S., & Ahsan, M. (2022). Entrepreneurial passion and SMEs' performance: Moderating effects of financial resource availability and resource flexibility. *Journal of Business Research*, 144, 122-135. <https://doi.org/https://doi.org/10.1016/j.jbusres.2022.02.002>
- Afriza, E. S. D. (2021). Indonesian small medium enterprise (SME) can survive during covid-19: Facts or illusions. *International Journal of Business, Economics and Law*, 24(2), 11-20.
- Al-Hattami, H. M., Battour, M., & Al-Bukhrani, M. A. (2025). Digital Accounting Systems in SMEs: Do They Influence Marketing Performance? A Moderated Mediation Analysis. *Strategic Change*, 34(5). <https://doi.org/10.1002/jsc.2654>
- Anning-Dorson, T. (2023). Unlocking SME success: optimizing capability development amidst dynamic market conditions in emerging economies. *Journal of Entrepreneurship in Emerging Economies*, 17(7), 1-24. <https://doi.org/10.1108/JEEE-11-2022-0336>
- Anzules-Falcones, W., & Novillo-Villegas, S. (2023). Innovation capacity, entrepreneurial orientation, and flexibility: an analysis from industrial SMEs in Ecuador. *Sustainability*, 15(13), 10321. <https://doi.org/10.3390/su151310321>
- Dejardin, M., Raposo, M. L., Ferreira, J. J., Fernandes, C. I., Veiga, P. M., & Farinha, L. (2023). The impact of dynamic capabilities on SME performance during COVID-19. *Review of Managerial Science*, 17(5), 1703-1729. <https://doi.org/10.1007/s11846-022-00569-x>
- Felicetti, A. M., Corvello, V., & Ammirato, S. (2024). Digital innovation in entrepreneurial firms: a systematic literature review. *Review of Managerial Science*, 18(2), 315-362. <https://doi.org/10.1007/s11846-023-00638-9>
- Gao, X. (2024). Unlocking the path to digital financial accounting: A study on Chinese SMEs and startups. *Global Finance Journal*, 61, 100970. <https://doi.org/https://doi.org/10.1016/j.gfj.2024.100970>
- Halim, B. N., Sa'diyah, A., Fauzi, N. I., Fauzi, U. S., Al Khadziq, M. F., Amalia, M., Solikhah, K., Faqih, A., Awaliyah, S. M., & Irawati, W. (2022). Pelatihan digital marketing sebagai media

- pemasaran produk lokal umkm di desa gadingrejo. *Community Development Journal: Jurnal Pengabdian Masyarakat*, 3(2), 609-615. <https://doi.org/10.31004/cdj.v3i2.4044>
- Hariyanto, H., Susanti, P. A., Hadjaat, M., Wasil, M., & Susilawati, A. D. (2023). Meningkatkan literasi teknologi di masyarakat pedesaan melalui pelatihan digital. *Jurnal Abdimas Peradaban*, 4(2), 12-21. <https://doi.org/10.54783/ap.v4i2.24>
- Hendrawati, E., Kholidiah, K., & Pramudianti, M. (2024). Optimizing Digital Accounting to Improve MSME Performance through the Quality of Accounting Information. *International Journal of Social and Management Studies*, 5(6), 1-13. <https://doi.org/10.5555/ijosmas.v5i6.438>
- Hidayati, I., Sudarmiati, S., & Agus Hermawan. (2023). Digitalization Accounting for MSMEs in Indonesia: A Literature Review. *Asian Journal of Management, Entrepreneurship and Social Science*, 3(02 SE-Articles), 418-435. <https://doi.org/10.63922/ajmesc.v3i02.355>
- Junaedi, S. R. P., & Rojali, R. (2024). Penguatan ekonomi kreatif lokal melalui pelatihan kewirausahaan digital di komunitas masyarakat. <https://doi.org/10.34306/adimas.v5i1.1132>
- Kahveci, E. (2025). Digital transformation in SMEs: enablers, interconnections, and a framework for sustainable competitive advantage. *Administrative Sciences*, 15(3), 107. <https://doi.org/10.3390/admsci15030107>
- Kollmann, T., Kleine-Stegemann, L., de Cruppe, K., & Then-Bergh, C. (2022). Eras of Digital Entrepreneurship. *Business & Information Systems Engineering*, 64(1), 15-31. <https://doi.org/10.1007/s12599-021-00728-6>
- Kusumawardhany, P. A., Iswadi, H., Dewi, A. D. R., & Widjaja, M. E. (2019). *Strategi Technopreneurship: Peningkatan Daya Saing Produk Unggulan Daerah Trawas, Mojokerto*.
- Le, D. V., Le, H. T. T., Pham, T. T., & Vo, L. Van. (2023). Innovation and SMEs performance: evidence from Vietnam. *Applied Economic Analysis*, 31(92), 90-108. <https://doi.org/10.1108/AEA-04-2022-0121>
- Megawati, I. A. P. (2022). Digitalization Of Smes In Indonesia For Post Covid-19 Economic Recovery. *International Conference Faculty of Economics and Business*, 1(1 SE-), 143-164. <https://journal.undiknas.ac.id/index.php/icfeb/article/view/3548>
- Mohammed, K. A., Inuwa, U., & Enemali, V. A. (2024). Influence of digital accounting system on small and medium scale enterprise performance in Plateau state, Nigeria. *International Journal of Intellectual Discourse*, 7(1), 181-189. <https://www.ijidjournal.org/index.php/ijid/article/view/496>
- Mopangga, H. (2015). Studi kasus pengembangan wirausaha berbasis teknologi (technopreneurship) di Provinsi Gorontalo. *TRIKONOMIKA: Jurnal Ekonomi*, 14(1), 13-24. <https://doi.org/10.23969/trikonomika.v14i1.587>
- Nurjanah, R., Surhayani, S., & Asiah, N. (2022). Faktor Demografi, Literasi Keuangan, Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Pada Umkm Di Kabupaten Bekasi. *Jurnal Akuntansi Bisnis Pelita Bangsa*, 7(01), 1-16. <https://doi.org/10.37366/akubis.v7i01.431>
- Panuju, A. Y. T., & Bakri, S. (2024). Green Innovation for SMEs in Indonesia-A Literature Analysis. *Journal of Engineering and Scientific Research*, 6(1), 16-22. <https://doi.org/10.23960/jesr.v6i1.157>
- Saunila, M. (2020). Innovation capability in SMEs: A systematic review of the literature. *Journal of Innovation & Knowledge*, 5(4), 260-265. <https://doi.org/https://doi.org/10.1016/j.jik.2019.11.002>
- Suarlin, J. (2025). Implementasi Aplikasi Keuangan Sederhana untuk Meningkatkan Efisiensi Laporan Keuangan. *Journal of Social Responsibility Projects by Higher Education Forum*, 5(3), 134-140. <https://doi.org/10.47065/jrespro.v5i3.7207>
- Surya, B., Menne, F., Sabhan, H., Suriani, S., Abubakar, H., & Idris, M. (2021). Economic growth, increasing productivity of SMEs, and open innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1), 20. <https://doi.org/10.3390/joitmc7010020>
- Tanjung, A., Hasibuan, I. T., Khotima, N., & Suwandi, S. (2024). Pengembangan Model Kewirausahaan Berbasis Teknologi (Technopreneurship) Di Era Bisnis Online. *Wawasan: Jurnal Ilmu Manajemen, Ekonomi Dan Kewirausahaan*, 2(1), 163-173. <https://doi.org/10.58192/wawasan.v2i1.1515>
- Tuffuor, G. O., Owusu Kwateng, K., Tetteh, F. K., Kankam-Kwarteng, C., & Kwakye, B. (2025). Design management capabilities and performance of small and medium-scale enterprises. *Journal of Innovation and Entrepreneurship*, 14(1), 28. <https://doi.org/10.1186/s13731-024-00457-6>
- Valdez-Juárez, L. E., & Castillo-Vergara, M. (2021). Technological Capabilities, Open Innovation, and Eco-Innovation: Dynamic Capabilities to Increase Corporate Performance of SMEs. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1), 8. <https://doi.org/https://doi.org/10.3390/joitmc7010008>
- Vrontis, D., Chaudhuri, R., & Chatterjee, S. (2022). Adoption of digital technologies by SMEs for sustainability and value creation: Moderating role of entrepreneurial orientation. *Sustainability*,

14(13), 7949. <https://doi.org/10.3390/su14137949>

Zati, M. R., Murdhiani, M., Basrin, D., & Ardianti, D. A. (2022). Pelatihan Teknologi Produksi Untuk Meningkatkan Daya Saing UKM Terasi Kota Langsa. *Selaparang: Jurnal Pengabdian Masyarakat Berkemajuan*, 6(1), 431-435. <https://doi.org/10.31764/jpmb.v6i1.7796>