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Research Article

THE IMPACT OF ACCOUNTING TECHNOLOGY AND ARTIFICIAL INTELLIGENCE (AI) ON THE PERFORMANCE OF MSMES IN PAREPARE CITY, WITH MSME BUSINESS SIZE AS A MODERATING VARIABLE

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Abstract

The limited adoption of accounting technology and artificial intelligence among MSMEs continues to constrain their financial transparency, managerial decision-making, and overall competitiveness, ultimately weakening their contribution to national economic growth and employment absorption. This study aims to analyze the impact of accounting technology and Artificial Intelligence (AI) on the performance of MSMEs, as well as to examine the role of business size in this relationship among MSMEs under the guidance of Rumah BUMN Parepare. Using SmartPLS 4 software, the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method was employed to analyze the data. SEM-PLS was selected for its capacity to simultaneously examine multiple direct and moderating relationships among latent constructs, making it well-suited for the relatively limited and non-normally distributed sample typical of MSME-based research. These findings suggest that although technology adoption does not always directly improve MSME performance, it yields more tangible impacts when supporting business scale expansion. Therefore, for digital transformation to more effectively drive improvements in MSME performance, various stakeholders must prioritize enhancing the capacity of MSME.

Keywords: Accounting Technology, Artificial Intelligence, Digital Transformation

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INTRODUCTION

MSMEs, or micro, small, and medium-sized enterprises, are a vital part of Indonesia's economy. MSMEs improve people's well-being and provide jobs, while also driving the country's economic growth (Dong, 2023). According to data from the Ministry of Cooperatives and MSMEs, MSMEs employ nearly 97% of Indonesia's workforce and contribute more than 61% to the country's GDP. The magnitude of this contribution underscores how crucial it is to improve the performance of MSMEs in order to sustain economic growth and stability (Aljazeeri, 2023). Despite rapid technological advancements, MSMEs still face a number of challenges, including weak financial management capabilities, limited access to technology, and inefficient use of digital technology to support business operations (Alhitmi, 2024). This challenge has become increasingly urgent amid the global acceleration of digital transformation, in which the integration of accounting technology and artificial intelligence into business operations has emerged as a dominant trend in recent MSME development literature (Tiptiri-Kourpeti, 2025).

The way business owners manage their operations including accounting has evolved alongside advances in information technology. Financial recording, processing, and reporting can now be completed more quickly, accurately, and effectively thanks to accounting technology (Fadiji, 2023; Lacmanovic, 2025). However, advancements in Artificial Intelligence (AI) are beginning to present new opportunities for SMEs, ranging from supporting more accurate business decision-making to assisting with data analysis and market demand forecasting. It is hoped that SMEs can enhance their competitiveness in an increasingly competitive business climate, improve operational efficiency, and enhance the quality of financial management if these two technologies are utilized to their full potential (Han, 2023; Zhen, 2024).

The digital transformation of the SME sector has continued to advance in recent years. Through training, mentoring, and the provision of various digital platforms, the government and a number of organizations such as Rumah BUMN, Bank Indonesia, and the Financial Services Authority have actively supported the digitization of SMEs. However, there remains a gap in technology adoption rates (Elnakeeb, 2025; Kuaiber, 2024). Only a small number of SMEs fully utilize accounting technology or artificial intelligence (AI) in their business administration, even though the majority have begun using digital media for marketing. According to (Bawono et al.,2022), this situation indicates that the digital transformation process for SMEs still faces a number of obstacles, particularly regarding financial capacity, technological awareness, and human resource readiness (Rahim, 2024).

Several previous studies have shown that the use of digital technology has a positive impact on the development of MSMEs. According to a study conducted by (Widagdo and Sa'diyah., 2023), financial digitization can enhance business sustainability and resilience, particularly amid the COVID-19 pandemic (Al-Okaily, 2025). Digital technology, including technology-based accounting systems, can improve operational effectiveness and drive the expansion of MSMEs, as shown in a study (Yahya et al., 2024). Furthermore, although most business owners have not yet consistently adopted accounting technology, a study by the OJK and Bank Indonesia indicates a trend toward increased digitalization of MSMEs in Indonesia (Kokina, 2025). Compared to these earlier studies, which largely examine accounting technology or AI adoption in isolation and at a general or national scale, the present study distinguishes itself by simultaneously modeling both technologies alongside business size as a moderating factor within a single, regionally-specific research framework (Agustí, 2023; Bose, 2023).

Although previous research has demonstrated the benefits of technology, there are still conflicting conclusions regarding its impact on MSME performance. Some studies suggest that AI and accounting technology can directly improve business performance, while others argue that not all MSME operators will experience these benefits. This discrepancy indicates that the unique characteristics of each MSME influence the success of technology adoption, in addition to the technology itself (Abdo-Salloum, 2025; Anomah, 2024).

Business size is one factor believed to influence this relationship. Compared to micro-scale SMEs, those with larger operations generally have greater resources, investment capacity, and access to technology. On the other hand, SMEs that are still relatively small often face challenges in terms of funding, digital expertise, and the ability to leverage new technologies (Bitencourt, 2023; Moro-Visconti, 2024). Due to these factors, different groups of companies may derive varying benefits from the use of artificial intelligence (AI) and accounting technology. Therefore, when analyzing the relationship between technology and SME success, company size is a critical factor that must be considered (Nejad, 2024; Roohi, 2025).

There remains a research gap based on previous studies. Most research has been conducted at the national level or has examined only one technology either artificial intelligence (AI) or accounting technology without considering how these two technologies complement each other to improve SME performance. Additionally, there is a lack of research on firm size as a moderating factor, particularly regarding SMEs in Parepare City. Research findings from other regions may not necessarily reflect the reality of SMEs in Parepare City, as each region has unique characteristics of business actors, levels of technology adoption, and business conditions.

Given this, the objective of this study is to examine how accounting technology and artificial intelligence (AI) influence the performance of SMEs in Parepare City and to determine whether firm size can moderate this relationship. Under the guidance of Rumah BUMN Parepare, this study adopts a new strategy by combining two types of technology accounting technology and artificial intelligence (AI) into a single research model and incorporating firm size as a moderator variable for SMEs. Theoretically, this study is expected to extend the Technology Acceptance Model (TAM) by positioning business size as a boundary condition that moderates the relationship between technology adoption and firm performance, an aspect that remains underexplored in MSME-focused technology research (Huang, 2023). Academically, this research contributes to the limited empirical evidence on combined technology adoption among MSMEs in a specific regional economic context; practically, it offers actionable insight for policymakers, technology providers, and MSME support institutions in designing more effective, evidence-based digital transformation programs (Kumar, 2023; Ying, 2023). The findings of this study are expected to provide empirical evidence regarding the efficiency of technology use in improving SME performance and to serve as a foundation for local governments, SME support organizations, and business actors to consider when formulating SME development strategies based on digital transformation (Bui, 2025).

RESEARCH METHOD

Research Design

This study employs an explanatory research design and quantitative methodology. This approach was chosen because it aligns with the study's objective, which is to examine the impact of accounting technology and artificial intelligence (AI) on MSME performance, with MSME business size serving as a moderating variable. Quantitative methods allow for the objective

measurement of relationships between variables using numerical data, enabling hypotheses to be statistically tested (Sugiyono & Lestari, 2021). Compared to qualitative or mixed-method approaches, the quantitative explanatory design offers greater objectivity and generalizability in testing causal and moderating relationships among the study's constructs, making it more suitable for the confirmatory nature of this research. The study was conducted among MSMEs under the guidance of Rumah BUMN Telkom in Parepare City (Riandhi, 2025).

Population and Samples

A total of 500 SME owners registered as participants in the Rumah BUMN Parepare program in 2025 constituted the population for this study. Sampling was conducted using purposive sampling, which involves selecting respondents based on predetermined criteria to support the research objectives. With a margin of error of 10%, the sample size was calculated using the Slovin formula, resulting in 85 respondents. The respondents had participated in business training and mentoring programs organized by Rumah BUMN Parepare.

Instruments and Data Collection Techniques

The data used consisted of primary data collected through the direct distribution of questionnaires to respondents. The questionnaire was designed using indicators for each research variable accounting technology, artificial intelligence (AI), MSME performance, and MSME business size drawn from previous studies. All statement items were measured using a Likert scale (Sundström, 2024).

Data Analysis Technique

Data analysis was conducted using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with the assistance of SmartPLS 4 software. The SEM-PLS method was chosen because it is capable of analyzing relationships among variables simultaneously, including testing direct effects and moderating effects within a single research model. The analysis stages included evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). Several risks and challenges were anticipated during the research process (Babashahi, 2024). Respondents' limited digital literacy potentially affected the accuracy of self-reported responses regarding technology usage, while the cross-sectional nature of data collection restricted the ability to capture changes in MSME performance over time. Additionally, the purposive sampling technique, although appropriate for targeting Rumah BUMN Parepare participants, may limit the generalizability of findings to MSMEs outside this specific mentoring program. Instrument reliability and validity were evaluated through convergent validity (outer loading > 0.70), discriminant validity, and internal consistency reliability using Cronbach's Alpha and Composite Reliability, with a threshold value of 0.70 for both indicators, in accordance with the criteria established by Hair et al. (2021).

RESULTS AND DISCUSSION

The measurement of the external model begins with validity tests, which are the primary focus for verifying the quality of the manifest indicators' representation of latent constructs. PLS-SEM validity tests include convergent validity and discriminant validity (Hair et al., 2021). Convergent validity can be evaluated by examining the outer loadings of each indicator on the relevant construct. Discriminant validity testing is used to ensure that each construct in the research model is clearly distinguishable from the other constructs. Discriminant validity indicates that an empirical construct differs from other constructs in the structural model.

Table 1. Test Results Outer loading

Variabel	Accounting Technology (X1)	Artificial Intelligence (X2)	MSME Performance (Y)	MSME Business Size (Z)
X1.1	0.893			
X1.2	0.809			
X1.4	0.875			
X1.5	0.885			
X2.1		0.796		
X2.2		0.869		
X2.3		0.761		
X2.4		0.844		
X2.5		0.784		
Y.1			0.911	
Y.2			0.838	
Y.5			0.796	
Z.2				0.866
Z.3				0.925
Z.4				0.924

Source: processed data 2026

Based on the results in Table 1, convergent validity indicates the extent to which indicators within a construct exhibit a high level of correlation with one another in measuring the same latent variable. According to (Hair et al., 2021), an indicator is said to have good convergent validity if its outer loading value is greater than 0.70. The Accounting Technology (X1.3), Business Size (Z.1 & Z.5), and MSME Performance (Y.3 & Y.4) indicators were excluded from this study. This was done because these indicators did not meet the validity assumption, namely having values below 0.70.

Table 2. Test Result Average Variance Extracted and Reliabilty

Variabel	AVE	Cronbach's Alpha	Composite reliability
Accounting Technology (X1)	0.750	0.888	0.923
Artificial Intelligence (X2)	0.659	0.871	0.906
MSME Performance (Y)	0.722	0.805	0.886
MSME Business Size (Z)	0.820	0.890	0.932

Source: processed data 2026

Based on the results in Table 2, it is evident that all constructs have AVE values greater than 0.50, indicating that they meet the validity criteria in accordance with the recommended standards. Meanwhile, the reliability test showed that the results for all four variables had Cronbach's Alpha and Composite Reliability values greater than 0.70, indicating that each construct in this study yielded reliable results.

The MSME Performance variable (Y) has an R-squared value of 0.845. This result indicates that the independent variables in the research model explain 84.5% of the variation in the MSME Performance variable. Meanwhile, the Business Size variable (Z) has an R-Square value of 0.608. This value indicates that 60.8% of the variation in the Business Size variable can be explained by the independent variables in the research model. Based on the evaluation criteria for structural models, this R-Square value falls into the strong category. These R-Square values indicate that MSME performance in this study is predominantly shaped by the technological and business-size factors examined in the model, leaving comparatively little room for unmeasured

external variables. Meanwhile, the somewhat lower R-Square value for business size suggests that firm growth is also influenced by factors beyond technology adoption alone such as market conditions, access to capital, or managerial capacity which future research should further explore.

The R-squared value is used to evaluate the structural model also known as the inner model to assess the proposed hypotheses. It also examines the total effect, displaying a significant T-statistic value of 1.96 along with the parameter coefficients. Each proposed hypothesis is statistically tested using SmartPLS, and bootstrapping techniques are also applied to mitigate issues of data non-normality in the study.

Hypothesis testing revealed both direct and indirect effects. The details of this hypothesis testing are presented in Table 3.

Table 3. Hypothesis Test Results

Variable	Original sample (O)	T statistics (|O/STDEV|)	P values	Description
Accounting Technology (X1) -> MSME Performance (Y)	0.156	1.837	0.066	Not significant
Artificial Intelligence (X2) -> MSME Performance (Y)	0.293	3.596	0.000	Significant
Accounting Technology (X1) -> MSME Business Size (Z)	0.602	6.609	0.000	Significant
Artificial Intelligence (X2) -> MSME Business Size (Z)	0.231	2.103	0.035	Significant
MSME Business Size (Z) -> MSME Performance (Y)	0.567	6.405	0.000	Significant

Source: processed data 2026

H1: Accounting Technology has a positive but insignificant effect on MSME Performance.
H2: Artificial Intelligence (AI) has a positive and significant effect on MSME Performance.
H3: Accounting technology has a positive and significant effect on MSME business size.
H4: Artificial Intelligence (AI) has a positive and significant effect on MSME business size.
H5: Business size, as a moderating variable, has a positive and significant effect on MSME performance.

Figure 1 presents the structural model (path diagram) generated from the bootstrapping procedure in SmartPLS 4, visually summarizing the path coefficients and T-statistics for each hypothesized relationship among the constructs. The diagram illustrates that Artificial Intelligence (AI) exhibits the strongest path coefficients toward both MSME Business Size 0.231 and MSME Performance 0.231 relative to Accounting Technology, while Accounting Technology shows a stronger influence on Business Size 0.602 than on Performance 0.156. The R-square values displayed within the endogenous constructs 0.845 for MSME Performance and 0.608 for MSME Business Size confirm the model's strong explanatory power, as previously discussed. This visual representation reinforces the numerical findings in Table 3 and provides a clearer depiction of both direct and indirect relationships within the research model.

Path coefficients

Mean, STDEV, T values, p values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Accounting Technology (X1) -> MSME Performance (Y)	0,156	0,152	0,085	1,837	0,066
Artificial Intelligence (X2) -> MSME Performance (Y)	0,293	0,301	0,081	3,596	0,000
Accounting Technology (X1) -> MSME Business Size (Z)	0,602	0,597	0,091	6,609	0,000
Artificial Intelligence (X2) -> MSME Business Size (Z)	0,231	0,242	0,110	2,103	0,035
MSME Business Size (Z) -> MSME Performance (Y)	0,567	0,561	0,089	6,405	0,000

Figure 1. Structural Model (Bootstrapping Results)

In the analysis, Table 3 shows that Accounting Technology has a positive but insignificant effect on MSME performance. With a T-statistic of 1.837 and a P-value of 0.066, it is concluded that Accounting Technology has no effect on MSME performance, or H1 is rejected. These results align with a study (Musyaffi et al., 2025) stating that low digital literacy, limited user capabilities, and system complexity remain the primary barriers to the adoption of accounting technology among SMEs. Furthermore, (Begum and Begum., 2025) also explain that although digital accounting systems have the potential to improve business efficiency and productivity, these benefits will not be fully realized if business owners lack sufficient understanding and skills to use them. Thus, enhancing digital competencies and providing guidance on the use of accounting technology are critical factors in ensuring that this technology can truly contribute to improving the performance of SMEs.

In the analysis, Table 3 shows that Artificial Intelligence (AI) has a positive and significant impact on MSME performance. With a t-statistic of 3.596 and a p-value of 0.000, it is concluded that Artificial Intelligence (AI) influences MSME performance, or H2 is accepted. This finding is consistent with the research (Budiherwanto., 2025), which states that the implementation of AI can improve productivity, work efficiency, and the quality of data-driven decision-making in the business world. Additionally, the study (Xue et al., 2026) also shows that, from a TAM perspective, perceived usefulness is the strongest factor in driving AI adoption compared to other factors. Nevertheless, the success of AI implementation does not depend solely on the technology itself but is also influenced by the readiness of digital infrastructure, human resource capabilities, and the willingness of MSME operators to continuously learn and adapt to technological developments. Therefore, the better the level of understanding and utilization of AI by MSME operators, the greater the opportunity to improve business performance and strengthen competitiveness in the digital era.

In the analysis, Table 3 shows that Accounting technology has a positive and significant effect on MSME business size. With a T-statistic of 6.609 and a P-value of 0.000, this indicates that accounting technology influences the business size of MSMEs, meaning H3 is accepted. This finding is consistent with the research by (Mujalli et al., 2025), which states that digital accounting systems can improve the effectiveness of financial management, business transparency, and expand MSMEs' access to financing sources. More organized financial management also helps business owners plan business development, manage capital more efficiently, and make more informed decisions. Therefore, the results of this study indicate that accounting technology not only serves as a tool for financial record-keeping but also acts as a factor that can drive the growth of MSME business size when utilized consistently and in accordance with business needs (Marinis, 2023; Pan, 2024).

In this analysis, Table 3 shows that Artificial Intelligence (AI) has a positive and significant effect on MSME business size. With a T-statistic of 2.103 and a P-value of 0.035, this indicates that Artificial Intelligence (AI) influences the business size of MSMEs, meaning H4 is accepted. This finding is consistent with the research by (Syahmi et al., 2025), which states that the implementation of Artificial Intelligence (AI) and digital technology can improve operational effectiveness, expand market reach, and drive the expansion of MSME businesses through increased efficiency and innovation. Furthermore, the use of AI also provides opportunities for business owners to expand their distribution networks, increase production capacity, and respond more quickly to market needs. Thus, the results of this study show that the utilization of AI not only leads to improved operational efficiency but also serves as a factor capable of driving the growth of MSME business size when the technology is fully understood and optimally utilized by business owners.

In the analysis, Table 3 shows that Business size, as a moderating variable, has a positive and significant effect on MSME performance. With a T-statistic of 6.405 and a P-value of 0.000, it is concluded that business size influences the performance of MSMEs, meaning that hypothesis H5 is accepted. These research results are consistent with the findings of (Mardiani and Utami., 2026), who stated that the application of digital technology including AI and information systems will have a more optimal impact on companies with greater resource capacity and business scale. Thus, business size is one of the factors that strengthens MSMEs' ability to utilize technology, thereby leading to improved business performance.

Overall, the findings of this study are largely consistent with prior research emphasizing the positive role of artificial intelligence in driving MSME performance and growth (Budiherwanto, 2025; Syahmi et al., 2025). However, this study diverges from studies such as (Mujalli et al., 2025), which found a direct positive effect of accounting technology on business performance, since the present findings show that this effect operates only indirectly through business size. This divergence suggests that the performance benefits of accounting technology may be more context-dependent, varying with the digital literacy and operational scale of MSMEs across regions (Tierney, 2025; Wu, 2023).

These findings carry important implications for both theory and practice. Theoretically, they reinforce the relevance of business size as a moderating mechanism within technology-performance frameworks such as TAM, suggesting future models should account for firm-level contingencies. Practically, they imply that MSME support programs should prioritize AI literacy training and scale-appropriate accounting technology solutions to maximize performance outcomes.

CONCLUSION

In line with the research objectives of examining how accounting technology and artificial intelligence influence MSME performance and the moderating role of business size, this study shows that not all technologies adopted by MSMEs are directly capable of improving business performance. Accounting technology has not yet been shown to have a direct impact on MSME performance because most business owners still use it only for financial record-keeping, rather than as a basis for business decision-making. Conversely, Artificial Intelligence (AI) has been shown to have a positive impact on MSME performance; thus, the better the utilization of AI, the better the resulting business performance. This study also found that both accounting technology and AI have a positive effect on business size, indicating that the use of technology

can drive business growth through better management, increased sales, and market expansion. Furthermore, business size has also been shown to positively influence MSME performance; thus, MSMEs with a larger scale of operations tend to have more adequate resources to improve productivity and competitiveness.

Further analysis shows that business size plays a significant role in mediating the relationship between technology and MSME performance, where accounting technology influences performance by increasing business size, while Artificial Intelligence (AI) can improve performance both directly and through business size. Overall, the results of this study suggest that the success of digital transformation in MSMEs is determined not only by the use of technology itself but also by the ability of business owners to optimally utilize that technology to support business growth and improve performance sustainably. In practical terms, these findings imply that technology-adoption assistance programs such as those provided by Rumah BUMN Parepare should be tailored to each MSME's business scale, for instance by pairing basic accounting-technology training with growth-oriented mentoring for smaller businesses, and advanced AI-based analytics workshops for MSMEs that have reached a larger operational scale.

Based on the results of this study, there are several points that I believe need to be considered moving forward. The performance of MSMEs is not only influenced by technologies such as artificial intelligence or accounting software, but can also be affected by other factors, such as how business owners implement digital marketing strategies, how actively they build relationships with customers, and the extent to which they understand the financial management of their businesses. This shows that technology alone is not enough if it is not balanced with the ability to manage and utilize it appropriately. Therefore, future research could be further developed by including these variables to provide a more comprehensive picture of the factors influencing MSME performance. Additionally, it is hoped that future research will also provide more practical recommendations tailored to the real-world conditions of MSMEs, particularly those at Rumah BUMN in Parepare.

DECLARATION OF AI AND AI ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this manuscript, the author(s) used Google Assisted to assist inimproving grammar, language quality, and overall readability of the text. After using this tool, the author(s) Carefully reviewed and edited the content as necessary and take full responbility for the content of the publication.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.
Author 2: Conceptualization; Data curation; In-vestigation.
Author 3: Data curation; Investigation.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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