IMPACT OF FINTECH AND FINANCIAL LITERACY ON COMPLIANCE FINANCIAL REPORTING PREPARATION OF MSMES IN EAST PRIANGAN

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INFORMASI ARTIKEL	ABSTRACT
  	This research focuses on the influence of Financial Technology (FinTech) and financial literacy on compliance with the preparation of MSME financial statements in East Priangan. The urgency lies in filling the gap in the literature, as most previous studies have highlighted FinTech in the context of inclusion and financial literacy in investment decisions, but have not integrated the two in the compliance aspect of MSME financial reporting, especially at the regional level. In terms of policy, the results of the research can be a reference for the government in designing financial literacy programs and encouraging effective FinTech adoption. The practical impact is that MSMEs are expected to be able to strengthen governance, increase access to financing, and competitiveness. The purpose of this study is to test the influence of FinTech and financial literacy, both partially and simultaneously, on compliance with the preparation of financial statements. The method used is explanatory quantitative with a survey of MSMEs using FinTech for at least one year, analyzed through multiple regression and equipped with interview triangulation.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in Indonesia's economy, including in the Priangan Timur region. However, MSMEs face significant

challenges in financial management. Only 30% of MSMEs in Indonesia prepare complete financial reports (Bank Indonesia, 2022), despite the importance of these reports for fulfilling tax obligations, facilitating access to banking services, and supporting business decision-making (Dhar, 2020; Huston, 2021). The majority of MSMEs still struggle to prepare financial reports that comply with accounting principles (Perdana et al., 2024; Susilowati et al., 2023). Accurate and transparent financial reports are essential for business decision-making, access to financing, and regulatory compliance. The low compliance in preparing financial reports is often attributed to limited financial literacy (Dwyanti, 2024; Mitchell & Lusardi, 2015; Otoritas Jasa Keuangan [OJK], 2023) and the minimal adoption of financial technology that can simplify the financial recording process (Heliani, 2023; Komariyah, 2024; Pratiwi et al., 2023).

The development of FinTech has created opportunities for MSMEs to overcome various challenges. Previous research indicates that adopting FinTech can enhance financial management efficiency, facilitate the preparation of financial reports, and broaden access to digital financing (Gunawan et al., 2023; Gupta et al., 2022; Rahayu et al., 2022). However, the utilization of FinTech remains suboptimal due to low financial literacy among MSME actors and inadequate digital infrastructure in certain areas, including regions such as Priangan Timur (Berliana & Habiburrahman, 2024; Hamid et al., 2024). Earlier studies have primarily focused on the impact of FinTech on overall business performance (Siregar & Aswadi, 2024), but few have examined in detail how FinTech and financial literacy influence compliance in preparing MSME financial reports, especially in regions with characteristics similar to Priangan Timur.Additionally, previous research has also revealed that factors such as Net Profit Margin and Return on Assets significantly influence a company's financial performance, but few have linked these to the MSME context (Fadilah, 2021; Kusumah et al., 2022). Meanwhile, other studies emphasise the importance of digitalising accounting to improve financial transparency (Fauzia et al., 2023), but none have specifically analysed how the combination of FinTech usage and increased financial literacy can drive compliance in MSME financial reporting.

This research aims to address a gap by highlighting the role of Financial Technology (FinTech) in promoting financial inclusion and financial literacy, specifically in the context of investment decision-making. It further integrates these aspects with compliance in the preparation of financial reports for Micro, Small, and Medium Enterprises (MSMEs). The primary novelty of this study lies in combining technological and financial education perspectives to examine their impact on reporting compliance—a relatively new variable with limited empirical research.

Focusing on the Priangan Timur region is essential because this study aims to provide empirical evidence at the regional level—an area often overlooked—and to serve as a strategic reference for local governments in designing targeted policies to enhance governance, access to financing, and the digital competitiveness of MSMEs in the region.

Based on this research gap, the problems identified in this study are: 1) Is there an influence of FinTech on MSME financial report compliance in Priangan Timur? 2) Is there an influence of financial literacy on MSME financial report compliance in Priangan Timur? 3) How do the interactions between FinTech and financial literacy

affect MSME financial report compliance in Priangan Timur?

The purpose of this research is to establish a foundation for developing MSMEs by analyzing the impact of FinTech usage and financial literacy levels on MSME financial report compliance in Priangan Timur. By integrating perspectives from technology and financial education, this study urgently contributes both academically—by filling a gap in the literature—and practically—by enhancing MSME financial transparency. It aims to promote better financial governance among MSMEs and serve as a reference for policy development to support MSMEs in the region. Ultimately, this research seeks to increase the competitiveness of MSMEs in the digital era and advance financial inclusion.

LITERATURE REVIEW

Compliance in Financial Statement Preparation

Compliance with the preparation of financial statements refers to adherence to laws,regulations, and standards governing an organisation's financial operations. This includes ensuring that all financial activities, from transactions to reporting, comply with legal requirements and ethical standards. Financial compliance is crucial for maintaining the integrity, reliability, and transparency of an organisation's financial information (Susilowati et al., 2023).

Financial Technology (FinTech)

Financial technology is the advancement of technology in the financial services sector that can produce new applications, processes, products, or business models which provide benefits and have a significant impact on the provision of financial services . FinTech is also described as an adaptation to technological progress in the financial sector aimed at simplifying modern financial transaction processes, making them more efficient, practical, and secure (Asiah, 2025). The utilisation of FinTech in business operations can automate financial recording, improve accuracy, and enable more timely decision-making.

H1: Financial technology influences compliance in the preparation of financial statements.

Financial Literacy

Literacy is an individual's ability to utilise various skills and capabilities they possess, so literacy can include the capacity to process and understand information through writing and reading activities. Financial literacy encompasses aspects of knowledge, skills, and self-confidence that shape attitudes and behaviours contributing to improved decision-making quality and financial management to achieve well-being (Lusardi, 2020). Financial literacy in micro, small, and medium enterprises involves individual skills in recording financial activities, managing debt, and managing budgets.

H2: Financial literacy influences compliance in the preparation of financial statements.

RESEARCH METHOD

A quantitative method with a descriptive approach was applied in this study to examine the influence between the Use of Financial Technology and Financial Literacy on Compliance with Financial Statement Preparation both partially and simultaneously.

The population of the study consisted of all SMEs in the Priangan Timur region that have been using a Fintech platform for at least one year. The sampling in this research employed purposive sampling and was based on the Slovin formula with a 10% margin of error. The number of SMEs in Priangan Timur (based on the Annual Report and BPS data for each area in Priangan Timur) is approximately 1,095,000, and based on the national ratio of 22.3% of SMEs using FinTech, it can be concluded that there are about 244,000 SMEs in Priangan Timur. Therefore, the minimum required sample size was 100 samples. Data collection in this study involved distributing questionnaires and conducting interviews. Linear regression analysis was used in this research because it can measure the magnitude of influence and statistical significance.

RESEARCH RESULTS AND DISCUSSION

Validity Test Results

The validity test was conducted to assess the validity of statements within the questionnaire. The validity test was carried out by comparing the calculated r with the r table. In the testing of 278 respondents, the r table was determined with df (n-2), resulting in 276, at a significance level of 5%, thus the r table was set at 0.118. The results of the validity test for 29 instruments across a total sample of 278 respondents were deemed valid because all items produced Pearson correlations > 0.118.

Table 1. Validity Test Result

No	Item	R calculation	R table	Description
1	FT1	0,768	0,118	Valid
2	FT2	0,819	0,118	Valid
3	FT3	0,807	0,118	Valid
4	FT4	0,718	0,118	Valid
5	FT5	0,818	0,118	Valid
6	LK1	0,782	0,118	Valid
7	LK2	0,508	0,118	Valid
8	LK3	0,777	0,118	Valid
9	LK4	0,705	0,118	Valid
10	LK5	0,834	0,118	Valid
11	LK6	0,841	0,118	Valid
12	LK7	0,827	0,118	Valid
13	LK8	0,777	0,118	Valid
14	LK9	0,765	0,118	Valid
15	LK10	0,778	0,118	Valid
16	LK11	0,711	0,118	Valid

17	LK12	0,792	0,118	Valid
18	LK13	0,826	0,118	Valid
19	LK14	0,826	0,118	Valid
20	LK15	0,809	0,118	Valid
21	LK16	0,784	0,118	Valid
22	KPLK1	0,842	0,118	Valid
23	KPLK2	0,788	0,118	Valid
24	KPLK3	0,799	0,118	Valid
25	KPLK4	0,885	0,118	Valid
26	KPLK5	0,853	0,118	Valid
27	KPLK6	0,758	0,118	Valid
28	KPLK7	0,493	0,118	Valid
29	KPLK8	0,576	0,118	Valid

Reliability Test Results

The reliability test was conducted to illustrate how consistent participants' responses to the questionnaire are over a certain period. A construct can be considered valid when it produces a Cronbach's Alpha value greater than 0.70. In the reliability testing, a Cronbach's Alpha of 0.975 was obtained. This indicates a very reliable level of consistency across the 29 instruments, as it has a Cronbach's Alpha value greater than 0.70.

Table 2. Reliability Test Result

Reliability Statistics	
Cronbach's Alpha	N of Items
0,975	29

Normality Test Results

A variable is said to be normal if it has passed the normality test. The normality test is conducted using the Kolmogorov-Smirnov Test, where a variable is considered good if it has a significance level above 0.05. Table 3 shows that the variables used are normally distributed because they have a significance level of 0.200, which is above 0.05.

Table 3. Results of the Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		278
Normal Parameters[a,b]	Mean	0,0000000
	Std. Deviation	3,00519347
Most Extreme	Absolute	0,045

Differences	Positive	0,035
	Negative	-0,045
Test Statistic		0,045
Asymp. Sig. (2-tailed)		,200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Results of Multicollinearity Test

The purpose of the multicollinearity test is to determine the existence of relationships between independent variables, where an ideal regression structure is one that shows no correlation. In multicollinearity, variables are considered good if the VIF value is less

than 10 and the tolerance value is greater than 0.10. The test results show a tolerance value of 0.447, indicating no correlation between independent variables, because 0.447 >

0.10. Meanwhile, the VIF value of 2.237 indicates no multicollinearity among the independent variables, because 2.237 < 10.

Table 4. Multicollinearity Test

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Financial Technology	0,431	2,318
	Financial Literacy	0,431	2,318
a. Dependent Variable: Compliance in Financial Statement Preparation			

Results of the Heteroskedasticity Test

Heteroskedasticity is conducted to determine whether there are differences between residual observations. The heteroskedasticity test uses the Gelsjer method. A good model indicates that homoscedasticity does not encounter heteroskedasticity. In the Gelsjer test, the significance value (sig) must be > 0.05. In the heteroskedasticity test results, it can be seen that the sig value for X1 FinTech is 0.091 > 0.05 and for X2 Financial Literacy is

0.391 > 0.05, indicating that heteroskedasticity does not occur.

Table 5. Heteroscedasticity Test Results

Coefficients[a]					
Model		Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	2,627	0,556		4,728	0,000
	Financial Technology	-0,056	0,033	-0,155	-1,696	0,091
	Financial Literacy	0,012	0,014	0,083	0,907	0,365
a. Dependent Variable: ABS_RES1						

Results of Multiple Linear Regression Tests

Multiple linear regression aims to provide an overview of the direction of the relationship between independent variables and their dependent variable. Multiple linear regression is expressed mathematically as follows:

$$Y = a + b1X1 + b2X2$$

Table 6. Results of Multiple Linear Regression Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5,104	0,912		-5,594	0,000
	Financial Technology	0,204	0,054	0,147	3,797	0,000
	Financial Literacy	0,457	0,022	0,792	20,497	0,000
a. Dependent Variable: Compliance in Financial Statement Preparation						

Based on Table 6, the resulting multiple linear regression equation is as follows:
$$Y = -2,920 + 0,056.X1 + 0,489.X2$$

The regression equation calculated yields the following interpretation:
1. Constant (a) -5.104
In this case, the constant represents the state of the dependent variable or variable Y when the independent variables or variables X1 and X2 are equal to 0. This means that when the independent variables are zero, the value of the dependent variable is predicted to be -5.104.
2. Coefficient b1 for X1 is 0.204
The coefficient b1 of 0.204 indicates that each increase of 1 in the X1 variable will result in a value of 0.204 in the Y variable. This means that the Financial Technology variable has a smaller level of influence compared to the other variables.
3. Coefficient b2 for X2 is 0.457
The coefficient b2 of 0.489 indicates that each increase of 1 in the X2 variable will produce a value of 0.489 in the Y variable. In this context, it means that the Financial Literacy variable has a greater influence on the Compliance with Financial Statement Preparation compared to the Financial Technology variable.

Results of the Determination Coefficient Test

To assess the influence of variable X on variable Y, the determination coefficient was used. Table 7 records an R Square value of 0.823, indicating an influence of 82.3%

between the financial technology and financial literacy variables on compliance with financial statement preparation. Meanwhile, 17.7% is caused by variables other than financial technology and financial literacy.

Table 7. Coefficient of Determination

			Model Summaryᵇ	
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,907ᵃ	0,823	0,822	3,01610
a. Predictors: (Constant), Financial Literacy, Financial Technology				
b. Dependent Variable: Compliance in Financial Statement Preparation				

Results of the T-Test for Financial Technology Variables

To assess the partial influence of independent variables on the dependent variable, a T-test was conducted. The decision-making process involved comparing the t-table value with the t-count. The total number of respondents in this study was 278, with 2 variables, so the t-table value was determined with df = n - k - 1, resulting in a t-table value for df
= 129 of 1.969 at a significance level of 0.05. In Table 8, the financial technology variable yielded a t-count of 11.827 and a significance level of 0.000. Since the significance level 0.000 < 0.05, it indicates that financial technology has an effect on compliance in preparing financial reports. Meanwhile, the t-count value of 11.827 > 1.969 means that financial technology positively and partially influences compliance in the preparation of financial reports.

Table 8. Results of the T-Test for Financial Technology Variables

		Coefficientsᵃ				
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,699	1,056		7,294	0,000
	Financial Technology	1,036	0,056	0,743	18,469	0,000
a. Dependent Variable: Compliance in Financial Statement Preparation						

Results of the T-Test for the Financial Literacy Variable

Based on Table 1.9, the calculated t-value is 32.206 and the significance value is 0.000. The significance value of 0.000 < 0.05 indicates that financial literacy has an effect on the compliance variable in preparing financial reports.
Meanwhile, the t-value of 32.206 > t-table of 1.979 signifies that the financial literacy variable has a positive and partial influence on the compliance variable in preparing financial reports.

Table 9. Results of the T-Test for Financial Literacy Variables

Coefficientsª						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5,296	0,933		-5,677	0,000
	Financial Literacy	0,521	0,015	0,902	34,731	0,000
a. Dependent Variable: Compliance in Financial Statement Preparation						

F Test Results

In this analysis, the F test aims to identify whether the independent variables simultaneously have an effect on the dependent variable. The decision for the F test is based on a significance level of less than 0.05. As shown in Table 10, the significance level is 0.000 < 0.05, and the calculated F value is 518.806, which indicates the rejection of H0 and the acceptance of Ha. This finding demonstrates a positive influence of financial technology (X1) and financial literacy (X2) simultaneously on the compliance with financial statement preparation (Y).

Table 10. F Test Results

ANOVAª						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11637,426	2	5818,713	639,639	,000ᵇ
	Residual	2501,639	275	9,097		
	Total	14139,065	277			
a. Dependent Variable: Compliance in Financial Statement Preparation						
b. Predictors: (Constant), Financial Literacy, Financial Technology						

DISCUSSION

A. The Influence of Financial Technology on Compliance in Financial Statement Preparation

Referring to the results of multiple linear regression tests regarding the influence of financial technology on compliance in financial statement preparation, the T-test shows a t-value of 18.469 > the critical t-value of 1.969, with a significance of 0.000 < 0.05, indicating that H0 is rejected and Ha is accepted. This means that financial technology has a positive partial effect on compliance in financial statement preparation. Therefore, the greater the utilisation of fintech by MSME actors, the more it will improve their compliance with regular financial statement preparation.

The presence of FinTech facilitates MSME actors in Priangan Timur in enhancing their compliance in preparing financial reports. With FinTech, financial reporting is no

longer done manually, increasing efficiency in preparing financial statements. Additionally, FinTech can minimise errors by automating calculations such as addition and subtraction.

Compliance in financial statement preparation is a relatively new research topic, so there are still limited references that examine it alongside financial technology. However, this study aligns with the findings of Sulistiyowati and As'ad (2023), who state that financial technology improves the efficiency of MSME financial management in Malang City. A simple linear regression test with a p-value of 0.000 (< 0.05) reinforces this finding. Furthermore, the coefficient of determination (R-square) is 0.796, indicating that accounting technology significantly assists MSME owners in preparing financial reports.

Komariah's research (2024) also supports this, stating that the implementation of financial technology significantly increases the efficiency of recording, report preparation, and cash flow control, in an effective, accurate, timely, and reliable manner.

B. The Influence of Financial Literacy on Compliance in Financial Statement Preparation

Based on the partial t-test in Table 9, a t-value of 34.731 > the critical t-value of 1.969 with a significance of 0.000 < 0.05 was obtained. This finding confirms that financial literacy has a positive influence on compliance in financial statement preparation. Based on these results, it is concluded that H0 is not accepted, while Ha is accepted. In other words, the level of compliance in financial statement preparation among MSMEs in Priangan Timur can be influenced by the high or low level of financial literacy skills of the MSME actors.

Financial literacy includes the ability to manage finances, record financial transactions, manage debts, and allocate funds within MSMEs. A high level of financial literacy will also improve financial recording capabilities, which include income, expenses, financial statement creation, and others. This will increase the compliance of MSME owners in preparing financial reports. According to Asril, Machdar, and Husadha (2024) an increase in financial literacy will impact the improvement of MSME financial report quality in Bekasi City. This is because the financial literacy skills of MSME owners provide a strong foundation for managing finances accurately and efficiently, thereby minimising the risk of business bankruptcy.

C. The Influence of FinTech and Financial Literacy on Compliance in Financial Statement Preparation

In the ANOVA test, an F-value of 639.639 with a significance of 0.000 < 0.05 was obtained. This aligns with the hypothesis that H0 is rejected and Ha is accepted, indicating that financial technology and financial literacy simultaneously influence compliance in financial statement preparation. This shows that financial literacy skills can help MSME actors in Priangan Timur record financial reports according to standards. Meanwhile, the application of Financial Technology in MSMEs can effectively and efficiently save time for business owners in preparing financial reports. Therefore, when MSME actors have basic financial literacy skills and access to financial technology, it will increase compliance in preparing financial reports according to standards and within the designated timeframe.

CONCLUSION

This study found that Financial Technology and Financial Literacy can have a positive influence on the compliance of financial reporting preparation among MSMEs in East Priangan. Financial Technology provides convenience for MSMEs to record accounting data, whether it is daily, monthly, or yearly. Financial Technology offers automation in financial recording, thereby reducing the likelihood of human error. As a result, financial technology can improve time efficiency, which impacts the timeliness and accuracy of financial reports. In terms of financial literacy, through financial literacy, MSME actors gain a basic understanding of accounting recording, including income, expenses, and balance sheets. Therefore, with high financial literacy, business actors are able to prepare financial reports in accordance with standards with confidence. The implications of this study serve as a basis for the government and regulators in developing policies for financial literacy training and promoting effective adoption of FinTech. Based on the findings, this research can guide local governments and regulators such as the Cooperative and MSME Office to expand mentoring and training programmes on financial literacy based on practical preparation of simple financial reports that meet standards. Additionally, policies encouraging the use of FinTech applications specifically for MSMEs can help strengthen financial governance and access to formal financing. The generalisability of the research findings is limited because the scope is only in East Priangan, so the results may not necessarily be applicable to MSMEs in other regions with different socio-economic characteristics. Furthermore, this study did not include other variables that could influence compliance, such as external pressure, business complexity, or local cultural factors that remain unmeasured.

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