

Digital Financial Recording Adoption among Traditional Market Traders: Evidence from DTC Wonokromo Indonesia

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ABSTRACT

Purpose: This study aims to explore the adoption of digital financial recording systems among traders in traditional markets by analysing the perspectives, readiness, perceived benefits, and challenges faced by merchants at DTC Wonokromo, Surabaya.

Design/Methodology/Approach: This research employs a qualitative approach using a triangulation method through in-depth interviews, direct observation, and document analysis. The study involved merchants from seven different business categories to capture diverse experiences in adopting digital bookkeeping practices. Data were analysed using thematic analysis to identify patterns related to adoption behaviour and digital readiness.

Findings: The findings reveal significant variations in the level of understanding and adoption of digital financial recording systems among traders. Merchants with undergraduate educational backgrounds aged between 45–55 years demonstrated higher levels of adoption, while younger employees aged 24–35 years showed stronger technical adaptability. Businesses in the electronics & accessories and jewellery sectors exhibited the highest adoption levels. The main perceived benefits include time efficiency, improved recording accuracy, easier access to financial history, and better inventory management. However, several challenges remain, including infrastructure limitations, employee resistance to change, implementation costs, data security concerns, and limited technical support. Overall, most traders demonstrated moderate to high readiness to transition toward digital accounting practices.

Research Implications: This study contributes to the literature on digital accounting adoption among MSMEs, particularly in traditional market contexts in developing countries. The findings highlight the importance of digital literacy support, infrastructure readiness, and change management strategies to accelerate digital financial transformation among small traders. The results also provide practical insights for policymakers and market authorities in designing targeted digitalization programs for MSMEs.

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INTRODUCTION

Digital transformation has significantly reshaped contemporary business practices, particularly in the financial management of micro, small, and medium enterprises (MSMEs). The integration of digital bookkeeping systems represents a critical component of this transformation, enabling businesses to improve financial reporting accuracy, operational efficiency, and transparency in decision-making processes (Novelidhawaty et al., 2023; Rohmawati et al., 2024). Digital financial recording systems also allow MSMEs to transition from fragmented manual recording practices toward more structured and data-driven financial management systems (Ifa, 2025). From a theoretical perspective, the adoption of digital financial recording systems can be explained through the Technology Acceptance Model (TAM), which highlights perceived usefulness and perceived ease of use as key determinants influencing user acceptance of technology. Furthermore, the Technology–Organization–Environment (TOE) framework explains how technological readiness, organizational characteristics, and environmental pressures influence adoption decisions within small

business contexts. These perspectives suggest that digital technology adoption is a multidimensional process influenced not only by technology availability but also by behavioural readiness and environmental support.

Despite the increasing availability of digital financial technologies, MSMEs in developing countries continue to face considerable challenges in adopting digital solutions. In Indonesia, MSMEs contribute approximately 61.07% to the national Gross Domestic Product, demonstrating their strategic role in economic development (BPS, 2025). However, the level of digital adoption remains relatively low, with only 19.3% of MSMEs utilizing digital platforms in their operational activities (Dinkop, 2023). Many MSMEs continue to rely on manual financial recording practices, which often limit financial control, reduce efficiency, and increase the likelihood of recording errors (Sofa et al., 2024; Sofa & Wicaksono, 2025). This condition indicates the existence of a digital adoption gap between technological opportunities and actual implementation among MSMEs (Lestari et al., 2024). Traditional markets represent a particularly important yet underexplored setting in the discussion of MSME digital transformation. Unlike formal SMEs, traders operating in traditional markets often face unique structural constraints such as limited digital literacy, informal financial management practices, resistance to organizational change, and limited access to technological support. DTC Wonokromo Surabaya, as one of the largest retail trade centres with more than 500 business units, reflects this complexity through the diversity of trader backgrounds, business scales, and technological capabilities. This environment provides a relevant empirical context for examining how digital financial recording systems are interpreted and adopted within semi-traditional business ecosystems. Although previous studies have examined MSME digital adoption from perspectives such as financial literacy, technological readiness, and digital capability (Fauzi et al., 2023; Fiqri Najmuddin et al., 2023; Sofa & Wicaksono, 2025), most studies tend to emphasize quantitative determinants of adoption while paying limited attention to the behavioural perspectives of end users, particularly within traditional market environments. Furthermore, existing studies often treat MSMEs as homogeneous entities, despite significant differences between formal SMEs and traditional market traders in terms of organizational structure, decision-making patterns, and technology readiness.

This study addresses these limitations by focusing specifically on traders' perspectives regarding digital financial recording adoption within a traditional retail market setting. By examining how traders perceive the benefits, challenges, and readiness associated with digital bookkeeping implementation, this research provides a more contextual and behavioural understanding of MSME digital transformation. This approach offers a novel perspective by positioning traditional market traders not merely as technology users but as active decision-makers whose perceptions influence adoption outcomes. In addition, this research contributes by providing empirical evidence from a traditional market ecosystem, which remains relatively underrepresented in the digital MSME literature. By highlighting the interaction between technological benefits, behavioural resistance, and organizational readiness, this study extends existing discussions on MSME digital transformation beyond technological factors toward a more holistic understanding that includes behavioural and contextual dimensions. The findings of this study are expected to contribute both theoretically and practically. Theoretically, this research enriches the literature on MSME digital transformation by providing insights into behavioural adoption dynamics within traditional market environments. Practically, the results may serve as a reference for policymakers, MSME development institutions, and market managers in designing more targeted digitalization programs, particularly those focusing on improving digital literacy, strengthening infrastructure support, and reducing resistance to technological change. Furthermore, the study may provide practical insights for developers of digital accounting applications in designing more accessible and user-oriented financial recording systems tailored to the needs of small traders.

Based on these considerations, this study aims to identify the enabling and inhibiting factors influencing the adoption of digital financial recording systems from the perspective of traders at DTC Wonokromo Surabaya, as well as to examine their readiness to transition toward digital financial management practices.

LITERATURE REVIEW

Financial Reporting Practices among MSMEs

Financial statements represent a structured presentation of an entity's financial position and financial performance that supports economic decision-making (Sari et al., 2024). For MSMEs in Indonesia, financial reporting practices are guided by the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), which provide simplified reporting requirements consisting of a statement of financial position, income statement, and notes to financial statements (IAI, 2018). This simplified framework applies the historical cost measurement basis, making it more accessible compared to the more complex general financial accounting standards (Ardhianto, 2019; Martani, 2015). Despite the availability of simplified accounting standards, many MSME actors, particularly those operating in traditional retail markets, continue to rely on informal and manual bookkeeping practices that do not fully comply with SAK EMKM requirements (Karundeng & Kristanto, 2021). This gap indicates that the challenge faced by MSMEs is not merely the availability of accounting standards but also the capability and willingness to implement structured financial recording practices. This issue highlights the importance of accessible financial recording systems that can bridge the gap between formal accounting standards and practical MSME needs.

Digital Accounting in the MSME Context

The development of digital accounting systems has transformed how financial transactions are recorded, processed, and analysed within small business environments. Digital bookkeeping systems have been shown to improve operational efficiency by reducing administrative workload and minimizing human error compared to manual recording systems (Putri, 2024). Furthermore, digital accounting systems enable real-time accounting practices that provide timely and accurate financial information, which is essential for improving business responsiveness and financial decision-making (Möller et al., 2020). Empirical studies suggest that information technology adoption significantly contributes to improving financial reporting quality among MSMEs (Zainuddin et al., 2023). For small businesses, digital financial systems offer several advantages, including ease of transaction recording, improved data accuracy, better financial monitoring, and easier access to historical financial information (Effendi et al., 2024). These benefits suggest that digital bookkeeping adoption may play an important role in strengthening MSME financial governance.

However, the transition toward digital accounting systems is not without challenges. Previous research highlights several barriers, including limited digital infrastructure, user resistance to technological change, implementation costs, and concerns related to data security (Fitriyah, 2024; Judijanto et al., 2023). Additionally, Lestari et al. (2023) emphasize that gradual implementation strategies and adequate user support are necessary to ensure successful adoption. These findings suggest that digital adoption among MSMEs should be understood not only as a technological issue but also as a behavioural and organizational change process.

Technology Adoption Perspectives: TRA and TAM

Understanding technology adoption behaviour among MSME actors requires an appropriate theoretical perspective. The Theory of Reasoned Action (TRA) explains that individual behaviour is driven by behavioural intentions, which are influenced by attitudes toward behaviour and subjective norms within the social environment (Tarumingkeng, 2025).

Within the context of MSMEs, TRA provides a useful lens for understanding how traders form intentions to adopt digital financial recording systems based on perceived benefits as well as social influences from peers, business communities, and external stakeholders. The Technology Acceptance Model (TAM) extends TRA by focusing specifically on technology adoption behaviour. TAM proposes that two key factors—perceived usefulness and perceived ease of use—determine an individual's acceptance of information technology (Wicaksono, 2022). This model has been widely applied in explaining digital technology adoption across various sectors, including MSMEs, due to its strong predictive capability in understanding user acceptance of digital systems.

Integrating TRA and TAM provides a more comprehensive framework for understanding digital bookkeeping adoption, particularly in traditional market contexts. While TAM explains technological acceptance through perceived benefits and usability, TRA complements this perspective by incorporating social influence factors that often play a significant role in small business environments. In traditional market ecosystems, adoption decisions are frequently influenced not only by individual perceptions but also by peer influence, community practices, and informal business networks.

By combining these two theoretical perspectives, this study develops a more contextual understanding of how demographic characteristics (such as age, education, and business type), technological perceptions (perceived usefulness and ease of use), and social influences interact in shaping traders' intentions and behaviours toward adopting digital financial recording systems. This integrated perspective allows the study to move beyond purely technological explanations toward a more behavioural and contextual understanding of MSME digital transformation.

METHODS

This study employed a qualitative approach to explore traders' perspectives on the adoption of digital financial recording systems at DTC Wonokromo Market, Surabaya. Data were collected between January and March 2025 using methodological triangulation through observations, document analysis, and semi-structured interviews (Chatra et al., 2023; Sugiyono, 2019). A total of 13 traders from seven business sectors (grocery, clothing, electronics and accessories, cosmetics, household goods, toys, and jewellery) were selected using purposive sampling. The criteria included having operated for at least two years, possessing basic financial recording knowledge, and willingness to participate. The sample size was considered adequate as data saturation was reached (Pahleviannur et al., 2022). Data were analysed using thematic analysis through coding, categorization, and theme development related to perceived benefits, adoption challenges, and adoption drivers. Triangulation across data sources was conducted to ensure consistency. To ensure trustworthiness, this study applied member checking, peer discussion, and detailed reporting of findings (Kamayanti, 2020).

RESULT AND DISCUSSION

Research Setting

DTC Wonokromo is a five-story retail trading centre located on Jagir Wonokromo Street, Surabaya, Indonesia. The market integrates traditional market characteristics with modern shopping centre concepts, creating a hybrid retail ecosystem consisting of various MSME traders. Its strategic location near Joyoboyo Terminal and Wonokromo Railway Station makes it an important commercial hub serving customers from Surabaya and surrounding areas. The diversity of business types and trader characteristics makes DTC Wonokromo a relevant setting for examining digital financial recording adoption among traditional market traders. Despite operating within a relatively modern commercial environment, many traders still maintain conventional business practices, particularly in financial recording activities. This

condition provides an important context for understanding the gap between the availability of digital infrastructure and the actual adoption of digital financial management practices.

This research setting therefore provides a relevant empirical context for analysing how traders perceive digital bookkeeping systems, including the benefits, challenges, and readiness associated with their adoption in a semi-traditional retail environment.

Participant Profile

Table 1 presents the demographic profile of the research participants. The study involved 13 traders representing seven business sectors, consisting of grocery, clothing, electronics and accessories, cosmetics, household goods, toys, and jewellery businesses. The participants included both business owners and employees to capture diverse perspectives on digital financial recording practices.

Table 1. Participant Profile

No	Business Type	Number of Participants	Position	Education	Age
1	Grocery	2	Owner, Employee	Senior High School, Junior High School	55, 35
2	Clothing	2	Owner, Employee	Senior High School	50, 25
3	Electronics & Accessories	2	Owner, Employee	Bachelor (Computer Science), Senior High School	55, 27
4	Cosmetics	2	Owner, Employee	Bachelor (Management), Senior High School	52, 28
5	Household Goods	1	Owner	Senior High School	58
6	Toys	1	Owner	Senior High School	51
7	Jewellery	3	Owner, Cashier, Customer Service	Bachelor (Accounting), Senior High School	45, 25, 24

Most participants had a senior high school educational background (69%), while only a small proportion held bachelor’s degrees. Business owners were generally older (45–58 years old), while employees tended to be younger (24–35 years old). This demographic variation is important as it reflects differences in technological familiarity and adaptability. Younger participants tended to demonstrate higher technological adaptability, while older business owners showed stronger decision-making authority regarding technology adoption.

From the Technology Acceptance Model (TAM) perspective, these demographic differences may influence perceived ease of use and perceived usefulness of digital financial recording systems (Wicaksono, 2022). This variation provides an important context for understanding differences in adoption behaviour among traders.

Adoption Level of Digital Financial Recording Systems

The level of digital financial recording adoption varies across business sectors. As shown in Table 2, technology-oriented businesses such as electronics and accessories (92%), jewellery (88%), and cosmetics (85%) demonstrate the highest adoption levels. This may be explained by higher technological familiarity and stronger needs for transaction accuracy and inventory control. In contrast, more traditional sectors such as grocery (62%) and household goods (58%) show lower adoption levels, mainly due to limited human resources and lower technological readiness.

Table 2. Adoption, Perceived Benefits, and Challenges of Digital Financial Recording Systems

Aspect	Category	Percentage	Description
Adoption	Electronics & accessories	92%	High technological readiness
	Jewellery	88%	Focus on security and accuracy
	Cosmetics	85%	Stock management needs
	Clothing	75%	E-commerce integration
	Toys	68%	Moderate transaction volume

	Grocery	62%	Operational efficiency needs
	Household goods	58%	Limited human resources
Benefits	Time efficiency	92%	Saves 3–4 hours per day
	Recording accuracy	86%	Reduces errors
	Historical data access	78%	Supports sales analysis
	Inventory management	73%	Reduces overstock
	Financial transparency	65%	Improves accountability
Challenges	Internet instability	52%	Affects all sectors
	Employee resistance	47%	Common in traditional businesses
	Implementation cost	35%	Affects small-scale traders
	Data security concerns	28%	Mainly jewellery and cosmetics
	Limited technical support	23%	Older traders

The findings indicate that perceived usefulness plays an important role in encouraging adoption, particularly in terms of time efficiency (92%) and improved recording accuracy (86%). These findings support previous research highlighting the role of digital accounting systems in improving financial reporting quality (Malik, 2025). However, this study extends prior findings by identifying financial transparency (65%) as an additional perceived benefit, particularly relevant in small retail business management. In terms of challenges, this study found that infrastructure limitations (52%) represent the most significant barrier, which differs from previous studies that identified implementation cost as the primary constraint (Khakim et al., 2024). This difference may be explained by the traditional market context, where infrastructure readiness such as stable internet access remains uneven. Furthermore, the findings also suggest that social and behavioural factors such as employee resistance (47%) influence adoption decisions, which is consistent with the behavioural assumptions of the Technology Acceptance Model. These findings also contrast with Haer and Mulyaningsih (2023), who found that service-based businesses tend to be more adaptive to digital technology. The difference may be attributed to contextual differences between formal business environments and traditional market ecosystems, where adoption decisions are often influenced by informal business practices and technological exposure.

Overall, the findings suggest that digital financial recording adoption among traditional market traders is influenced by the interaction between perceived benefits, technological readiness, and behavioural resistance, highlighting the importance of both technological and human factors in MSME digital transformation.

Understanding Digital Adoption from the Theory of Reasoned Action (TRA) Perspective

The adoption of digital financial recording systems among DTC Wonokromo traders can be explained using the Theory of Reasoned Action (TRA), which suggests that behavioural intention is influenced by individual attitudes and subjective norms. The findings indicate that positive attitudes toward technology and social influence play important roles in shaping adoption intentions. This finding is consistent with Ibrahim and Ebarekpen (2025) and Mutoharoh et al. (2020), who found that perceived benefits and social encouragement significantly influence technology adoption decisions. Traders in the electronics and cosmetics sectors demonstrated the most positive attitudes toward digital systems, mainly due to their perceived business benefits. One trader explained that digital applications help monitor daily revenue more clearly, indicating strong perceived usefulness. In addition, social influence also emerged as an important factor, particularly among clothing and jewellery traders, where adoption decisions were often influenced by peer practices and competitive pressures. This finding supports TRA assumptions that behavioural decisions are shaped by both individual attitudes and social environments.

Analysis Based on the Technology Acceptance Model (TAM)

From the Technology Acceptance Model (TAM) perspective, perceived usefulness and perceived ease of use emerged as the dominant factors influencing adoption. Traders with prior technological experience and higher educational backgrounds demonstrated greater confidence in using digital financial systems, supporting findings from Qawiyyu and Priono (2024) and Ukpong (2023). Electronics traders showed the highest perceived usefulness due to their familiarity with digital tools, particularly in relation to faster profit calculations and transaction monitoring. Meanwhile, older traders tended to perceive digital systems as more complex and requiring assistance. This finding confirms TAM assumptions that ease of use influences user acceptance, while positive early experiences strengthen continued adoption intentions.

Differences in Adoption Perspectives across Business Types

The study also found variations in adoption perspectives across business sectors, supporting prior research that technology needs vary depending on industry characteristics (Arkhipova et al., 2024). Jewellery and cosmetics traders emphasized data security and recording accuracy due to the high value of their products. Grocery traders prioritized operational efficiency and inventory control, while electronics traders emphasized sales trend analysis due to rapid product cycles. Meanwhile, clothing and toy traders highlighted the importance of integration with e-commerce platforms. These findings support Mutoharoh et al. (2020), who argue that technology adoption is strongly influenced by sector-specific operational needs. This indicates that digital financial system adoption among MSMEs is not homogeneous but shaped by business characteristics and operational complexity.

Digital Readiness of Traders toward Accounting Digitalization

Regarding digital readiness, the findings indicate that approximately 72% of traders demonstrate moderate to high readiness to transition toward digital accounting systems. This result aligns with previous studies suggesting that MSMEs are gradually moving toward digital transformation (Alsulami, 2025; Nkemjika et al., 2025). Traders who demonstrated readiness generally showed a clear understanding of the benefits of digital systems, particularly in reducing administrative workload and improving financial organization. In contrast, a small proportion of traders (around 10%), mainly older business owners, showed resistance due to familiarity with manual systems and concerns about technological complexity. This finding suggests that digital readiness is influenced by perceived benefits, human resource capacity, infrastructure readiness, and financial capability, which is consistent with prior research (Floştoiu, 2024; Thursina, 2023). Overall, these findings indicate that the adoption of digital financial recording systems among traditional market traders is influenced by the interaction of behavioural factors (attitudes and social influence), technological perceptions (usefulness and ease of use), and organizational readiness. This highlights the importance of combining behavioural and technological perspectives in understanding MSME digital transformation.

DISCUSSION

The findings of this study highlight that the adoption of digital financial recording systems among traditional market traders is influenced by a combination of behavioural, technological, and contextual factors. From a behavioural perspective, the results confirm the relevance of the Theory of Reasoned Action (TRA), which suggests that adoption intention is shaped by individual attitudes and social influence. Traders who perceived clear benefits from digital bookkeeping systems showed stronger intentions to adopt the technology, while social influence from fellow traders also played an important role in encouraging adoption behaviour.

From a technological perspective, the findings strongly support the Technology Acceptance Model (TAM), particularly the importance of perceived usefulness and perceived

ease of use. Traders were more likely to adopt digital systems when they believed the technology could improve efficiency, reduce recording errors, and simplify financial monitoring. However, the findings also indicate that perceived ease of use remains a challenge, particularly among older traders with limited digital experience. This suggests that digital adoption among MSMEs is not only determined by system functionality but also by user capability and technological familiarity.

This study also reveals that digital adoption is highly contextual and varies depending on business characteristics. Traders operating in sectors with higher product value or faster transaction cycles demonstrated stronger incentives to adopt digital recording systems. This finding suggests that operational complexity and business risk exposure may act as important drivers of digital adoption. This extends previous research by demonstrating that adoption behaviour among MSMEs should also be understood from a business process perspective rather than purely technological readiness.

Another important finding is that infrastructure limitations remain a major barrier to adoption in traditional market environments. While previous studies often identify cost as the main obstacle, this study shows that technological infrastructure such as internet stability plays a more significant role in semi-traditional retail contexts. This suggests that digital transformation policies for MSMEs should not only focus on training and financial incentives but also on improving digital infrastructure accessibility.

Furthermore, the findings indicate that digital readiness among traders is gradually improving, although resistance remains among a small group of senior traders. This reflects a typical pattern of technological transition where early adopters demonstrate clear benefits, while late adopters require stronger evidence and support before changing established practices. This finding reinforces the importance of gradual digital transformation strategies that emphasize training, technical assistance, and peer learning mechanisms.

Overall, this study contributes to the growing discussion on MSME digital transformation by demonstrating that digital accounting adoption in traditional markets is not solely a technological issue but also a behavioural and organizational change process. These findings highlight the importance of integrating technological readiness, user perception, and social influence in designing effective MSME digitalization strategies.

CONCLUSION

This study finds that the adoption of digital financial recording systems among DTC Wonokromo traders is influenced by behavioural and technological factors, particularly attitudes, subjective norms, perceived usefulness, and perceived ease of use as explained by TRA and TAM. The findings also show that adoption levels vary depending on business characteristics within traditional market contexts. This study contributes to the MSME digitalization literature by highlighting the importance of behavioural and contextual factors in digital accounting adoption. Practically, digital systems provide benefits in improving efficiency, accuracy, transparency, and financial monitoring. However, successful adoption depends on human resource readiness, infrastructure support, and technical assistance. Future studies may expand the research scope by involving more traditional markets or applying mixed methods to strengthen the generalizability of findings.

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