



The Role of Digitalization in the Era of Society 5.0 on MSME Performance

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Received : November 15, 2024

Accepted : December 9, 2024

Published : January 31, 2025

Citation: Roshaliya, D., Inayati, N.I., Wahyuni, S., & Hapsari, I. (2025). The Role of Digitalization in The Era Of Society 5.0 on MSME Performance. *Ijomata International Journal of Management*, 6(1), 226 - 241.

<https://doi.org/10.61194/ijjm.v6i1.1554>

ABSTRACT: This study aims to analyze the effect of digital accounting, digital organization, and media capability on MSME performance. This study uses quantitative research methods. The population of this study consisted of Micro, Small, and Medium Enterprises (MSMEs) registered with the Banyumas Regency Micro, Small, and Medium Entrepreneurs Association (ASPIKMAS). The sampling technique used was purposive sampling, which was taken as many as 106 respondents. This study used a quantitative approach to achieve these objectives by collecting primary data through distributing questionnaires. The analysis used the Structural Equation Model (SEM) with the Partial Least Square (PLS) approach. Based on the research results, it is concluded that digital accounting has a positive and significant influence on the performance of MSMEs. Second, digital organization has a positive and significant influence on the performance of MSMEs. Third, media capability also has a positive and significant influence on the performance of MSMEs.

Keywords: Digital Accounting, Digital Organization, Media Capability, MSME Performance, Society 5.0.



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INTRODUCTION

Society 5.0 is a picture of a future where digital technology plays an important role in supporting society, where people and technology work together to achieve a better quality of life (Priyadi et al., 2022). This era has a vital role in human survival, one related to the challenge of business sustainability. Business actors must adapt and develop the right strategy to excel in market competition (Adi Pracoyo et al., 2022). This is related to the growth of the Indonesian economy, which is held by MSMEs, which account for 99% of all business units (Bachtiar et al., 2023). Data on micro, small, and medium-sized businesses in Central Java and Banyumas Regency shows a trend of diversity that has occurred in recent years.

Table 1. Number of MSMEs in Central Java and Banyumas Regency in 2019-2023

	2019	2020	2021	2022	2023
Central Java	912.421	898.162	855.488	892.108	862.926
Banyumas Regency	51.254	51.254	40.272	44.093	44.173

Source:Badan Pusat Statistik, 2024

The social restriction policy caused the decline in the number of MSMEs in Banyumas Regency during the COVID-19 pandemic, which resulted in many business owners reducing their activities and being forced to stop their businesses. In addition, the lack of utilization of digital technology and modern marketing is also one of the factors causing the continued decline in income ([Islami et al., 2021](#)). As economic actors, MSMEs play an important role in improving the welfare of society. However, in today's digital era, a lack of concern for modernization in the business process has made many MSME players fail to take advantage of online media. As a result, businesses face difficulties in obtaining more excellent market opportunities. Moreover, the lack of knowledge about consumer needs hinders the ability of MSMEs to develop correctly, ultimately leading to difficulties in attracting buyers and a continuous decline in revenue ([Putri & Sariani, 2023](#)).

The government's role in supporting digital transformation can facilitate access to relevant technological developments and digital infrastructure, such as helping MSMEs expand market access through digital advertising and marketing support that uses digital media to help promote business products and services to the global market ([Bangsawan, 2023](#)). The Banyumas government is calling on MSME players in the region to optimize the use of technology in product marketing strategies. One proposed way is organizing digital marketing training to increase understanding of the importance of digitalization adoption in reaching a broader market ([Prihatini Wd, 2023](#)).

Several factors affect the performance of MSMEs, including digital accounting ([Azizi et al., 2024](#)). Most MSME players still face various challenges in developing their businesses, one of which can be seen in how they manage their finances ([Rahmawati et al., 2024](#)). Many MSMEs feel hampered in carrying out financial records due to a lack of understanding and often only rely on their memory. This makes it difficult for MSME players to face obstacles in monitoring the development of their business ([Aryanto et al., 2023](#)). The development of increasingly sophisticated digital technology can change the method of managing, recording, and reporting financial transactions faster, so this can be a solution for MSMEs ([Armiani & Nursansiwati, 2023](#)). The implementation of digital accounting can reduce the risk of errors related to manual recording and ensure timely data entry, making it easier for entrepreneurs to make financial decisions based on accurate data ([Seseli et al., 2023](#)). This digital accounting can also provide relief for MSMEs in carrying out company operational activities so that the performance of MSMEs will continue to increase sustainably ([Ermawati & Arumsari, 2021](#)). In line with research ([Aryanto et al., 2023](#); [Muqtafi et al., 2023](#); [Azizi et al., 2024](#)), digital accounting positively impacts the financial performance of MSMEs. However, this result contradicts the study's findings ([Firdhaus & Akbar, 2022](#); [Silvia et al., 2022](#); [Wahyudi et al., 2023](#)), which shows that digital accounting harms the performance of MSMEs.

The next factor that impacts MSME performance is digital organization ([Setiawati et al., 2021](#)). Budaya organisasi berperan sebagai faktor pendorong para pelaku UMKM untuk berinovasi ([Putri & Arifiani, 2022](#)). An organizational culture that prioritizes technology can increase company productivity and encourage human resources to have a desire to learn about technological knowledge ([Setiawati et al., 2021](#)). Learning about technology by evaluating your business can improve business continuity. This will lead to increased profits, turnover, and the ability to manage the growing number of customers yearly ([Setiawati et al., 2021](#)). Building an innovative organizational culture can support business digitization processes and generate value from digital tools, aiming to improve MSME performance ([Chen et al., 2022](#)). Companies must build an organizational culture supporting digital change to compete in the current era ([Indriyani et al., 2023](#)). Research ([Setiawati et al., 2021](#); [Suryoto, 2022](#); [Hidayati et al., 2023](#)) shows that digital organizational culture positively influences the performance of MSMEs. In contrast, research ([Agustin, 2020](#); [Rafizal et al., 2022](#); [Prasetyo & Farida, 2022](#)) revealed that digital organizational culture does not affect the performance of MSMEs.

In addition to the two factors above, other factors affect the performance of MSMEs, namely media capabilities ([Wang & Esperança, 2023](#)). Increasing technological developments have made media capability an important element that plays a significant role in optimizing performance, especially in MSMEs. These media capabilities include the preference for using smartphones as the main tool to access the internet and the ability to utilize social networking platforms. Social media facilitates direct interaction between customers and potential customers with products sold digitally, allowing them to be recognized by more people ([Hartanto, 2022](#)). The use of media for marketing in community-based markets has proven to be more efficient than other marketing methods ([Komariah et al., 2022](#)). This platform is perfect for MSMEs as they often face limited resources, such as funds and technical know-how ([Syaifullah et al., 2021](#)). Research ([Armiani et al., 2021](#); [Suryana, 2021](#); [Antesty et al., 2023](#)) argues that media capabilities positively influence the performance of MSMEs. However, research ([Dolega et al., 2021](#); [Rusdi et al., 2023](#); [Wijaya & Handoyo, 2023](#)) stated that media capabilities influence the performance of MSMEs.

The urgency of the research was motivated by the significant decline in the number of MSMEs in Banyumas Regency, which reached 10,973 units (Badan Pusat Statistik). This decline occurred due to social restriction policies during the COVID-19 pandemic, which resulted in changes in people's consumption patterns from in-person to online transactions. Despite this rapid change, many MSME players have yet to fully utilize digital technology and modern marketing strategies to support their business operations. Until now, many MSMEs still rely on traditional methods in running their businesses, making it difficult for MSME players to compete in an increasingly competitive market. This condition shows the need to understand the challenges of MSMEs and the importance of implementing digital solutions to improve competitiveness and business sustainability. Based on research conducted ([Azizi et al., 2024](#); [Setiawati et al., 2021](#); [Wang & Esperança, 2023](#)), Digital accounting, digital organization, and media capability are important factors to improve the performance and sustainability of MSMEs, as well as help MSME players adapt to rapid market changes and increase competitiveness in the digital era. Therefore, this study focuses on how digital accounting, digital organization, and media capabilities affect the performance of MSMEs. This study aims to analyze the effect of digital accounting, digital organization, and media capabilities on the performance of MSMEs.

Based on the literature review results, several hypotheses can support and provide a foundation for researchers to continue this research. Therefore, the following hypothesis is formulated: 1) Digital accounting has a positive effect on the performance of MSMEs; 2) Digital organization has a positive effect on MSME performance; 3) Media capability has a positive effect on MSME performance. These hypotheses are drawn in the framework below:

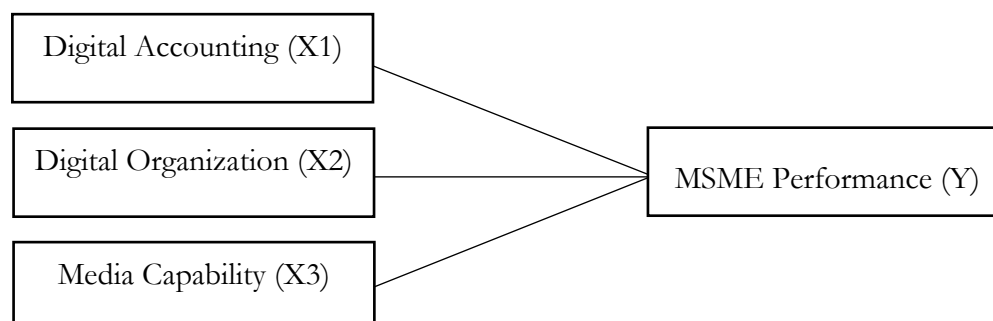


Figure 1. Conceptual Framework

Adopting digital accounting helps MSMEs by creating an organized record-keeping system, reliable financial reports, and easy access to information, supporting competitiveness, resource management, and profit growth. Based on TOE theory, digital accounting adoption is influenced by technological, organizational, and environmental factors, which improve the performance and competitiveness of MSMEs. Some research ([Aryanto et al., 2023](#), [Muqtafi et al., 2023](#), [Azizi et al., 2024](#)) which shows that digital accounting has a positive influence on the performance of MSMEs. In TOE theory, the organizational context includes resources and characteristics that affect MSME performance. MSMEs with a positive culture and adaptability face business challenges and opportunities more effectively. Support for technology and facility improvements increase efficiency, performance and competitiveness. This statement is based on research ([Setiawati et al., 2021](#), [Suryoto, 2022](#), [Hidayati et al., 2023](#)) as evidence that digital organizational culture has a positive influence on the performance of MSMEs. As evidence that digital organizational culture has a positive influence on the performance of MSMEs. According to TOE theory, interactions with customers, suppliers and competitors influence a company's environment. Digital marketing, primarily through social media, is effective for increasing sales and performance of MSMEs. Having media capabilities helps MSMEs understand customer needs and compete in the global market. This statement aligns with the research findings ([Joseph et al., 2020](#); [Suryana, 2021](#); [Antesty et al., 2023](#)), which show that media capabilities positively influence the performance of MSMEs.

METHODS

The population of this study was 4,800 MSME players who are members of the Banyumas Regency Micro, Small, and Medium Entrepreneurs Association (ASPIKMAS). This study uses quantitative research, where primary data is used. The technique used to collect research data using a questionnaire. Meanwhile, the sampling technique uses purposive sampling, which is a technique where researchers select respondents or research objects based on criteria and how these characteristics relate to the research topic ([Lenaini, 2021](#)). This study aims to analyze the effect of digital accounting, digital organization, and media capability on the performance of

MSMEs in the Association of Micro, Small, and Medium Entrepreneurs (ASPIKMAS) of Banyumas Regency. Since this research focuses on MSMEs that have adopted digital technology in their business, a purposive sampling technique was chosen to ensure that the sample used has characteristics relevant to the research topic. The sample criteria are MSME players who have been running their businesses for at least 3 years and MSME players who have carried out digital transformation in their business operations. Determining the number of samples in this study refers to the Slovin technique (Muchali, 2021). Based on calculations using the Slovin technique, a minimum sample size of 98 samples was obtained. However, to anticipate the possibility of invalid data or errors in data collection, researchers chose to use 106 samples. This aims to increase the accuracy of the research results, reduce the potential for non-respondents, and increase the validity of the data obtained. The operational definitions in this study are presented in table 2:

Table 2. Operational Definition and Measurement of Variables

No	Definition	Indicator	Source
1	Digital Accounting (X1) Digital accounting is changing the management of an organization's economic activities from manual to electronic systems with accounting software (Aryanto et al., 2022).	We innovate products or services that are based on digital technology. We can achieve success with the help of digital technology. Adopting digital technology can help improve operational efficiency. Implementing an exemplary plan is essential in adopting digital technology. We integrate digital technology to advance digital transformation.	(Wang & Esperança, 2023).
2	Digital Organization (X2) Digital organization is a business activity that involves designing strategies, gathering resources, and conducting internal promotions to support digital transformation (Chatterjee et al., 2021).	We need to design a strategy to drive digital transformation. We need to collect accurate information to implement digital transformation. We need to adopt digital transformation in our business strategy. We need to encourage a digital-based culture to accelerate digital transformation.	(Wang & Esperança, 2023).
3	Media Capability (X3) Media capabilities are digital assets and capabilities owned by the company, including hardware, software, data, and skills in the digital field (Mikalef & Gupta, 2021).	We have the necessary hardware equipment for digital transformation. We have access to the data required for digital transformation. We have the software required for digital transformation. We have the technical capabilities required for digital transformation. We have sufficient funding for digital transformation.	(Wang & Esperança, 2023).
4	MSME Performance (Y) Performance is a measure used to assess the extent to which a business entity has succeeded in achieving its objectives (M. Putri et al., 2022).	Digital transformation helps increase profitability. Digital transformation helps manage finances more organizedly. Digital transformation makes it easier for companies to promote. Implementing digital transformation helps businesses to continue.	(Kurniawan et al., 2022)

RESULTS AND DISCUSSION

Respondent Characteristics

Table 3 presents the characteristics of respondents based on age range, length of business, average income per year, and gender.

Table 3. Respondent Characteristics

No	Characteristics	Number (Person)	Percentage (%)
Age Range			
1	<30	6	6%
2	31-40	45	42%
3	41-50	38	36%
4	51-60	15	14%
5	>61	2	2%
Length of business			
No	Length of business	Total	Percentage (%)
1	3 year - 6 year	67	63%
2	7 year - 15 year	33	31%
3	> 16 year	6	6%
Average Annual Income			
No	Turnover/year	Total	Percentage (%)
1	Rp1.000.000 - Rp10.000.000	52	49%
2	Rp11.000.000 - Rp20.000.000	14	13%
3	Rp21.000.000 - Rp30.000.000	16	15%
4	> Rp30.000.000	24	23%
Gender			
No	Gender	Total	Percentage (%)
1	Female	70	66%
2	Male	36	34%

Source: Results of Questionnaire Distribution

Table 3 shows that most respondents in this study are micro, small, and medium enterprises operating between 3 and 6 years. This shows that business actors have managed to get through the pandemic and survive until now. This success is influenced by the digital transformation efforts made. Adopting digital technology, MSMEs can quickly adjust to changes and challenges during the pandemic and increasingly fierce market competition. Digital transformation helps maintain operational continuity and opens up new growth opportunities.

Descriptive Statistics

Table 4 presents descriptive statistics on digital accounting, digital organization, media capability, and MSME performance. It provides an overview of each variable's basic characteristics.

Table 4. The mean value of variables

Variable	Score
Digital Accounting	4.083
Digital Organization	4.158
Media Capability	3.874
MSME Performance	4.101

Source: Data processed with SmartPLS 4, 2024

Table 4 shows a high average score for all variables, indicating that MSME players feel that adopting digital technology provides significant benefits. This reflects that MSMEs find managing various aspects of their operations easier after implementing digital technology.

Evaluation of the measurement model (Outer Model)

Evaluation of the measurement model (outer model) includes an assessment of validity and reliability tests. Validity testing aims to ensure that the instrument used accurately and adequately measures the variables concerned. If the loading factor value is more significant than 0.70, the validity test is classified as qualified, indicating that the loading factor functions optimally in the measurement model. The measurement model effectively shows construct variance if the Average Variance Extracted (AVE) value exceeds 0.50. In addition, reliability is considered adequate if the composite reliability value is more than 0.70 and Cronbach's alpha is more than 0.70 (Ghozali & Latan, 2015).

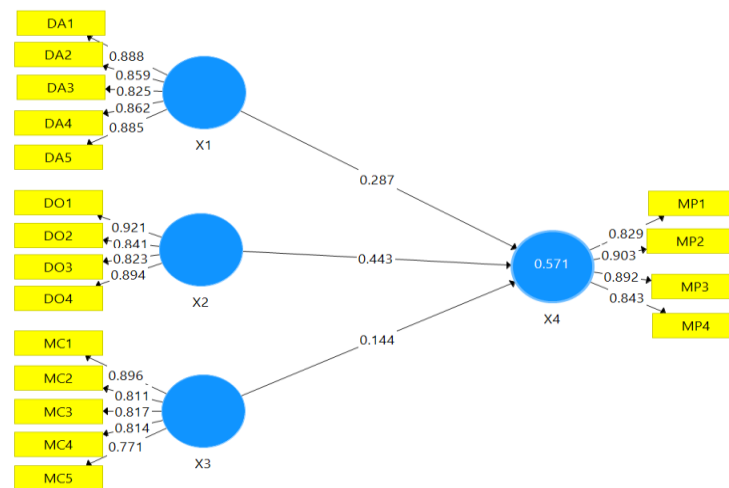


Figure 2. Conceptual Framework

Based on the figure above, the loading factor value > 0.70 indicates that the indicator strongly correlates with the measured construct, which means the indicator can be trusted to represent the construct appropriately. This shows that the indicators in the variable make a significant contribution to measuring the construct so that they can be relied on in further analysis.

Table 5. Validity and Reliability Test Results

Variable	AVE	Composite Reliability	Cronbach Alpha
Digital Accounting	0.746	0.936	0.915
Digital Organization	0.758	0.926	0.893
Media Capability	0.677	0.913	0.881
MSME Performance	0.752	0.924	0.890

Source: Data processed with SmartPLS 4, 2024

Table 5 shows that all indicators used in this study have met the requirements of convergent validity, with AVE exceeding 0.50. This shows that each indicator has a strong relationship, so it can be trusted to measure relevant constructs. In addition, the reliability analysis shows that the variables of digital accounting, digital organization, media capability, and MSME performance have Cronbach's alpha values of more than 0.70, indicating that the measurement instruments are consistent and reliable. Composite reliability above 0.70 further strengthens the assumption that each variable in this study can be relied upon to produce valid information.

Table 6. Validity Discriminant Cross Loading Test

Variable	Indicator	X1	X2	X3	Y
Digital Accounting	DA 1	0.888	0.597	0.437	0.574
	DA 2	0.859	0.626	0.571	0.621
	DA 3	0.825	0.543	0.375	0.470
	DA 4	0.862	0.622	0.440	0.629
	DA 5	0.885	0.581	0.528	0.586
Digital Organization	DO 1	0.659	0.921	0.323	0.703
	DO 2	0.602	0.841	0.363	0.602
	DO 3	0.514	0.823	0.324	0.555
	DO 4	0.617	0.894	0.364	0.552
Media Capability	MC 1	0.425	0.303	0.896	0.325
	MC 2	0.410	0.352	0.811	0.375
	MC 3	0.544	0.364	0.817	0.455
	MC 4	0.457	0.344	0.814	0.436
	MC 5	0.383	0.219	0.771	0.324
MSME Performance	MP 1	0.546	0.560	0.383	0.829
	MP 2	0.675	0.731	0.476	0.903
	MP 3	0.549	0.595	0.388	0.892
	MP 4	0.542	0.502	0.392	0.843

Source: Data processed with SmartPLS 4, 2024

Table 6 shows that the discriminant validity test has met the specified criteria. This is evidenced by the cross-loading value, which shows that each variable item has a higher cross-loading value than the other variables.

Structural Model Analysis (Inner Model)

The structural model (inner model) is tested using R-square and a significant path coefficient test, and the results of these tests are shown in Tables 7 and 8.

Table 7. R-square

	R-square	R-square adjusted
Y	0.571	0.558

Source: Data processed with SmartPLS 4, 2024

Table 6 obtained an Adjusted R-square value of the MSME Performance variable 0.558. This analysis reveals that digital accounting, digital organization, and media capability contribute 55.8% to MSME performance. In comparison, the remaining 44.2% is influenced by external factors not considered in this study, such as government policies, market conditions, and broader economic factors.

Table 8. Path Coefficients

	Original sample (O)	T statistics (O/STDEV)	P-values	Result
X1 -> Y	0.287	2.530	0.006	Supported
X2 -> Y	0.443	3.899	0.000	Supported
X3 -> Y	0.144	1.976	0.024	Supported

Source: Data processed with SmartPLS 4, 2024

The analysis results from Table 8 show that the path coefficients indicate that all variables have a significant influence, with the resulting T-statistic values for all variables exceeding 1.96. This means that all hypotheses are accepted.

The Effect of Digital Accounting on MSME Performance

The results of the analysis show and prove that digital accounting has a positive influence on the performance of MSMEs. This is evidenced by the resulting P-value value <0.05, namely 0.006. In line with TOE theory, adopting digital accounting supported by technological, organizational, and environmental factors can increase the effectiveness of organizational services, thus contributing positively to the development of MSME performance. In addition, applying digital accounting for MSMEs improves operational efficiency and strengthens the business's ability to adapt to market changes, following the environmental context in TOE theory. Adopting digital accounting helps MSMEs to manage data efficiently, analyze sales results, and better identify market trends. This improves competitiveness and strengthens overall performance through faster and more accurate decision-making. To maintain the benefits of digital accounting, MSMEs can have skills in analyzing financial statements for more informed decision-making. They also need to ensure that data on the accounting system software is always backed up regularly to avoid losing important information. In line with the findings (Aryanto et al., 2023; Muqtafi et al., 2023; Azizi et al., 2024), digital accounting positively affects the performance of

MSMEs. However, the research contradicts (Firdhaus & Akbar, 2022; Silvia et al., 2022; Wahyudi et al., 2023), which indicates that digital accounting harms the performance of MSMEs.

The Effect of Digital Organization on MSME Performance

The results of the analysis show and prove that digital organizations have a positive influence on the performance of MSMEs. This is evidenced by the resulting P-values <0.05 , namely 0.000. These findings suggest that MSMEs prioritize digital transformation in every aspect of business operations to improve overall performance. One of the first steps that must be taken is to design a strategy to drive digital transformation, ensuring that the technology used aligns with business goals and needs. MSME players need to build a collaborative culture within the organization that encourages technology adoption and innovation and actively participate in training and digital skills development to maintain the continuity and development of the digital organization. In line with the TOE concept, the adoption of digital technology is driven by organizational culture, which has proven to play an important role in improving the performance of MSMEs. In MSMEs that are members of the Banyumas Regency MSME Association, having an adaptive organizational culture makes business actors quickly adapt to new technologies. This provides a significant competitive advantage in the 5.0 era of society. A culture supporting change and innovation helps MSMEs improve their technical and operational capabilities, strengthening competitiveness in the evolving digital market. This study's results align with research (Setiawati et al., 2021; Suryoto, 2022; Hidayati et al., 2023), which states that organizational culture positively affects the performance of MSMEs. However, it is not in line with research (Agustin, 2020; Rafizal et al., 2022; Prasetyo & Farida, 2022), which shows that organizational culture does not affect the performance of MSMEs.

The Effect of Digital Organization on MSME Performance

The results of the analysis show and prove that media capability has a positive influence on the performance of MSMEs. This is evidenced by the resulting P-Values value <0.05 , namely 0.024. In line with TOE theory, which emphasizes the importance of technological factors in supporting interaction and innovation to increase efficiency and competitiveness. Adopting media capability technology can transform sales and marketing from direct (offline) to digital (online) sales and marketing. This change is influenced by various external factors, such as changes in consumer behavior and increasingly fierce market competition. Therefore, utilizing digital technology in a constantly evolving surrounding environment allows MSMEs to expand their market reach. In this case, adopting media capabilities plays a role in optimizing sales and marketing in MSME actors, improving the performance of MSMEs. To maintain and strengthen media capabilities, MSMEs must monitor market trends, update marketing materials and digital platforms, and optimize digital marketing strategies by analyzing sales trends. This finding is in line with research (Armiani et al., 2021; Antesty et al., 2023; Wang & Esperança, 2023). Media capability has a positive influence on the performance of MSMEs. However, this finding is not in line with the results of the study (Dolega et al., 2021; Rusdi et al., 2023; Wijaya & Handoyo, 2023), which reveals that social media does not affect the performance of MSMEs.

CONCLUSIONS

Based on the results of the above research, it can be concluded that several factors, including digital accounting, digital organization, and media capabilities, influence the performance of MSMEs. Proper use of digital accounting can increase the effectiveness of organizational services, impacting the development of MSME performance. Digital organizations can optimally adapt to technological changes that can improve the performance of MSMEs. In addition, using media capabilities can improve MSMEs' performance, transforming sales and marketing. MSMEs that have undergone digital transformation can significantly improve their performance. Therefore, MSME players need to continue to adapt to technological developments that continue to grow, not be left behind, and survive in an era where technology is an important part of every daily activity.

The benefit of this research is to provide in-depth insight into the factors that influence MSME performance, especially in the context of digital accounting use, digital organization, and media capabilities. This research can help MSME players understand the importance of technology and media usage in improving MSME performance.

This research has limitations regarding the types of businesses used as respondents. The types of businesses used as respondents still cover all types of businesses in the MSME sector, which results in the data collected tending to be mixed between various types of businesses. This can affect the accuracy of the analysis due to the different characteristics and challenges faced by each type of business. For future research, it is recommended to narrow the focus to one particular type of business in the MSME sector. This will allow the research to be more in-depth and produce more specific and relevant data on the characteristics of similar businesses.

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