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System Integration Integrated Digital Accounting and Electronic Tax Reporting in Increase Tax Compliance and MSME Performance in Palembang City

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ABSTRACT

The rapid advancement of digital transformation has encouraged Micro, Small, and Medium Enterprises (MSMEs) to adopt digital technologies to improve financial management and strengthen tax compliance. However, previous studies have reported inconsistent findings regarding the extent to which Integrated Digital Accounting Systems and Electronic Tax Reporting contribute to MSME performance, particularly through the mechanism of tax compliance. This study aims to examine the effects of Integrated Digital Accounting Systems and Electronic Tax Reporting on MSME Performance, with Tax Compliance serving as a mediating variable. A quantitative research approach was employed using primary data collected from 120 MSME owners in Palembang City, Indonesia, selected through purposive sampling. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that both Integrated Digital Accounting Systems and Electronic Tax Reporting have positive and significant effects on Tax Compliance. Tax Compliance also has a positive and significant effect on MSME Performance. Furthermore, Integrated Digital Accounting Systems directly enhance MSME Performance, whereas Electronic Tax Reporting does not have a significant direct effect. Mediation analysis reveals that Tax Compliance significantly mediates the relationship between Electronic Tax Reporting and MSME Performance but does not mediate the relationship between Integrated Digital Accounting Systems and MSME Performance. These findings suggest that digital accounting systems create strategic value by directly improving financial management and business performance, whereas the effectiveness of electronic tax reporting depends on its ability to strengthen tax compliance. This study contributes to the literature on digital transformation, accounting information systems, and taxation by providing empirical evidence on the strategic role of tax compliance in enhancing MSME performance. The findings also offer practical implications for policymakers, tax authorities, technology providers, and MSME owners in promoting digital transformation to improve business *sustainability and competitiveness.*

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are one of the main pillars of the Indonesian economy, contributing significantly to national economic growth, job creation, and income equality. According to data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, the number of MSMEs has reached more than 64 million business units, contributing more than 61% to the national Gross Domestic Product (GDP) and absorbing approximately 97% of the national workforce. This condition indicates that MSMEs have a strategic role in maintaining economic resilience, especially in the face of global economic uncertainty. However, this large contribution has not been fully accompanied by improvements in the quality of financial governance and compliance with tax regulations, so it remains a challenge in realizing business competitiveness and sustainability in the digital era (Ministry of Cooperatives and SMEs, 2024; Andesto, 2026; OECD, 2023) . In addition, the acceleration of digital economic transformation requires MSMEs to not only increase production capacity, but also strengthen the quality of financial management and regulatory compliance in order to be able to compete sustainably amidst the increasingly complex dynamics of the business environment (World Bank, 2025).

The development of digital technology has transformed the way businesses manage their activities, including recording transactions, preparing financial reports, and making strategic decisions. Digital transformation is no longer seen as an option but has become a necessity for MSMEs to improve operational efficiency, the quality of financial information, and their ability to adapt to changes in the business environment. One form of this transformation is the implementation of an Integrated Digital Accounting System , which enables automated, accurate, and integrated financial recording, processing, and reporting. This system can reduce recording errors, improve the quality of accounting information, strengthen internal controls, and support more effective decision-making. Several previous studies have shown that the implementation of a digital accounting system has a positive impact on the quality of financial information, the effectiveness of financial management, and improved organizational performance. (Airawaty & Widarjo, 2021; Anggraini & Khairunnisa, 2025; Hendrawati et al., 2024; Rein et al., 2026).

In line with the digital transformation in accounting, the Indonesian government continues to modernize tax administration through the implementation of Electronic Tax Reporting. The digitalization of tax services aims to simplify the tax reporting process, improve administrative efficiency, and facilitate taxpayers in fulfilling their tax obligations. The presence of an electronic tax reporting system is expected to improve voluntary tax *compliance* through a faster, easier, and more transparent reporting process. However, the level of tax compliance among MSMEs in Indonesia remains relatively low. This condition indicates that the availability of digital technology does not automatically improve tax compliance if it is not supported by the ability of business actors to manage financial information and understand applicable tax regulations (Directorate General of Taxes, 2025; Andesto, 2026; Anggraeni, 2025; Rafi & Koerniyawati, 2024). However, the success of tax digitalization remains strongly influenced by technological readiness, digital literacy, and taxpayers' ability to adopt available systems (Wahyuni et al., 2025).

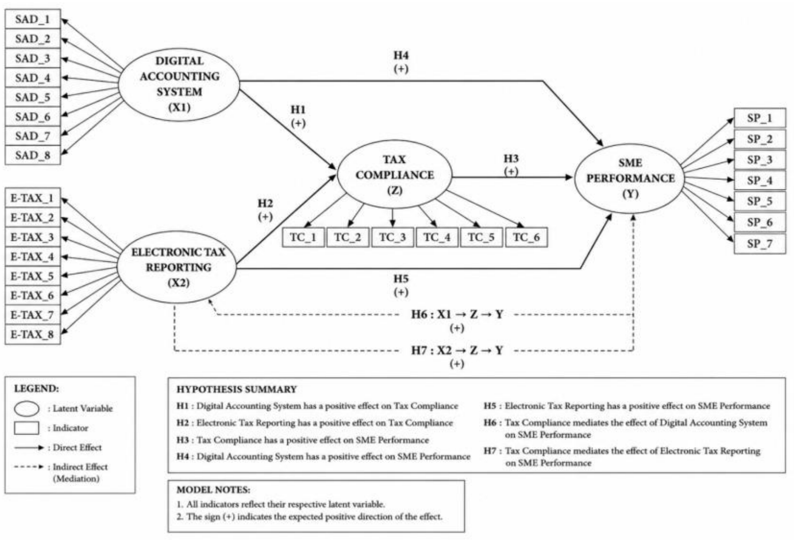
Palembang City, as one of the centers of economic growth in South Sumatra, has a growing number of MSMEs (Micro, Small, and Medium Enterprises) every year. Although some MSMEs have utilized various digital applications in conducting their business activities, the implementation of digital accounting systems and electronic tax reporting still faces various obstacles. Low digital literacy, limited competency in preparing financial reports, and a lack of understanding of tax procedures mean that many MSMEs are unable to optimally utilize digital technology. As a result, the resulting financial information does not fully support business decision-making, while tax compliance remains a challenge that impacts business credibility and sustainability. This condition indicates that digital transformation in MSMEs does not only require technology adoption, but also the integration of informal accounting systems and the most sophisticated administrative systems in tax administration is unable to produce sustainable improvements in business performance. The selection of Palembang City as the research location is based on its position as the center of economic activity in South Sumatra Province, with its rapid growth of MSMEs, making it a relevant representative for assessing the implementation of digital formalization in managing financial flows and the performance of MSMEs in the MSME sector.

Previous studies have examined the impact of the Digital Accounting System and Electronic Palembang Reporting on various aspects of organizational performance. However, most research still places these two variables separately, thus not being able to explain the comprehensive relationship between digital transformation, e-reporting, and MSME performance. Furthermore, previous research still shows inconsistencies, especially in recognizing the direct influence of e-reporting on MSME performance. Some studies have found a positive effect on improving traffic safety and administrative efficiency, while other studies have shown that electronic traffic reporting systems function more as administrative instruments and have not yet provided a direct impact on improving traffic performance (Alnggraleni, 2025; Hendralwalti et al., 2024; Ralfi & Koerniyalwalti, 2024). Therefore, this research develops a model that integrates the Integrated Digital Accounting System in Electronic Paljalk Reporting in one of the research areas by placing the Paljalk Paltuhaln as a medial value to explain the mechanism of digital formalization that can improve the performance of MSMEs in Palembang City. This approach provides empirical contributions while also increasing the literature on recognizing digital formalization, informal accounting systems, and the formal reporting of MSMEs in the MSME sector. The research gap shows that further research is needed to explain the relationship mechanism between digital accounting, digital accounting, and the performance of MSMEs simultaneously in a complete conceptual framework (Alnisal et al., 2026).

Although research recognizes that digital accounting and electronic payment reporting have been widely implemented, it is still limited in explaining the mechanisms by which both technologies simultaneously affect the performance of MSMEs. Most previous research has focused on the direct impact of digital accounting systems on organizational performance, as well as the impact of electronic payment reporting on separate payment systems. Research that integrates Integrated Digital Accounting System in Electronic Pallet Reporting in one research model by placing Pallet Report as a mediation value is still relatively balanced, especially in the context of MSMEs in Indonesia. The novelty of this research lies in the development of an empirical model that integrates Integrated Digital Accounting System in Electronic Pallet Reporting in one research model by placing Pallet Report as a mediation value. Furthermore, this study combines the Technology Acceptance Model (TALM) and the Theory of Planned Behavior (TPB) to explain the relationship between digital technology adoption, payment behavior, and improved MSME performance in a developing context, particularly in Palembang City.

Based on this framework, this study aims to analyze the impact of the Integrated Digital Accounting System and Electronic Payment Reporting on Payment Behavior on MSME performance in Palembang City and examine the role of Payment Behavior as a mediating variable in this relationship. The results of this research provide theoretical contributions to the development of literature in the fields of informal accounting systems, travel, and digital transformation, while also providing practical implications for the government, the Directorate General of Travel, technology providers, and MSMEs in formulating digital strategies that can improve travel compliance, the effectiveness of financial management, and the sustainability of MSMEs.

Figure 1. Summary of the Research



Source: Compiled by the Author (2026)

RESEARCH METHOD

This research uses a qualitative approach with a case-by-case explanatory research design to analyze the relationship between the Integrated Digital Accounting System, Electronic Pallet Reporting, Pallet Authority, and MSME Performance. This approach was chosen because it is capable of explaining the direct and indirect effects of the variables through testing the formulated hypotheses (Creswell, 2023; Sugiyono, 2022). The research population consists of Micro, Small, and Medium Enterprises (MSMEs) operating in Palembang City. The sampling technique used was purposive sampling, with the following criteria: (1) MSMEs have been operating for at least two years; (2) have used a digital accounting system in their business activities; (3) have used electronic tax reporting; and (4) have a Taxpayer Identification Number (NPWP). Based on these criteria, 120 respondents were obtained who met the requirements for the research sample. The data used was primary data obtained through the direct distribution of questionnaires to MSMEs. All indicators were measured using a five-point Likert scale, ranging from 1 (completely disagree) to 5 (completely agree), as recommended in behavioral research in informal systems (Halir et al., 2022).

The research instrument was developed based on indicators that had been used and validated in previous research, then adapted to the characteristics of this study. The independent variables in this study consist of Integrated Digital Accounting System (X1) and Electronic Paljalk Reporting (X2). The medial variable is Paljalk Kepaltuhaln (Z), and the dependent variable is MSME Performance (Y). The operationalization of the research variables is carried out in the form of Label 1.

Table 1. Operationalization of Research Variables

Variable	Operational Definition	Number of Indicators	Scale	Reference
Integrated Digital Accounting System (X_1)	The level of implementation of an integrated digital accounting system used in the recording, processing, and financial reporting activities of SMEs.	8 items (DAS_1-DAS_8)	5-point Likert Scale	Davis (1989); Anggraini & Khairunnisa (2025)
Electronic Tax Reporting (X_2)	The level of utilization of an electronic tax reporting system in fulfilling tax obligations effectively and in a timely manner.	8 items (ETR_1-ETR_8)	5-point Likert Scale	Anggraeni (2025); Andesto (2026)
Tax Compliance (Z)	The degree to which SME owners comply with applicable tax regulations and fulfill their tax obligations in accordance with prevailing tax laws.	6 items (TC_1-TC_6)	5-point Likert Scale	Ajzen (1991); Rafi & Koerniyawati (2024)

Variable	Operational Definition	Number of Indicators	Scale	Reference
SME Performance (Y)	The level of success achieved by SMEs in accomplishing business objectives from both financial and operational perspectives.	7 items (SP_1-SP_7)	5-point Likert Scale	Hendrawati et al. (2024); Rein et al. (2026)

Source: Compiled by the author based on Dalvis (1989), Aljzen (1991), Hendralwalti et al. (2024), Alnggraleni (2025), Alndesto (2026), Rein et al. (2026).

The data analysis was conducted using Plural Least Squares–Structural Equation Modeling (PLS-SEM) with the software tool SmallPLS version 4. This method was chosen because it is suitable for analyzing research models that involve direct and mediation relationships and is able to accommodate models with several different constructs. The analysis phase included testing the measurement model (outer model) through convergent validity, discriminant validity, and construct reliability tests. This was followed by testing the structural model (inner model) through the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2), as well as hypothesis testing using a bootstrapping procedure at a 5% significance level.

RESULTS AND DISCUSSION

The evaluation of the measurement model (outer model) was conducted to test the validity and reliability of the research instrument before testing the structural model. This test includes outer loading, Cronbalch's ALlphal, Composite Reliability (CR), ALverage Valuation Extracted (ALVE), Fornell-Lalcker Criterion, and Cross Loading. According to Halir et al. (2022), a construct is said to meet the convergent validity of the alpalbilal if it has an outer loading value ≥ 0.70 and an ALVE ≥ 0.50, while the construct's reliability is met if the Cronbalch's ALlphal and Composite Reliability value exceeds 0.70. Next, discriminant validity was assessed using the Fornell-Lalcker Criterion in Cross-Loading to determine whether each construct could distinguish itself from other constructs (Halir et al., 2022; Ghozalli, 2011).

Table 2. Halil Evaluation of the Measurement Model (Measurement Model Assessment)

Variable	Outer Loading Range	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Remarks
Integrated Digital Accounting System (X_1)	0.807-0.889	0.948	0.956	0.732	Valid and Reliable
Electronic Tax Reporting (X_2)	0.884-0.973	0.983	0.985	0.894	Valid and Reliable
Tax Compliance	0.924-0.976	0.984	0.987	0.928	Valid and

Variable	Outer Loading Range	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Remarks
(Z)					Reliable
SME Performance (Y)	0.750-0.909	0.933	0.946	0.716	Valid and Reliable

Source: Halsil by SmalrtPLS 4, 2026.

Based on Table 2, all constructs meet the validity and reliability criteria. The outer load values for all indicators range from 0.750 to 0.976, greater than the minimum value of 0.70. Therefore, all indicators are considered valid and represent the constructs being measured. In addition, the Cronbalch's AL value ranged from 0.933–0.984 in the Composite Reliability ranged from 0.946–0.987, indicating that all constructs had a level of internal consistency that exceeded the minimum value of 0.70. The AL Verge Value Extracted (ALVE) value also ranged from 0.716–0.928, greater than 0.50, thus all constructs met the convergent validity criteria. Thus, the research instrument is considered valid and reliable for use in structural model analysis (Halir et al., 2022; Ghozalli & Laltalin, 2015). Structural model evaluation (inner model) is conducted to determine the research model's ability to explain the relationships between variables. This testing is carried out through analysis of the coefficient of determination (R^2), predictive relevance (Q^2), and effect size (f^2). The R^2 value is used to measure the ability of exogenous variables to explain endogenous variables, while the Q^2 value is used to evaluate the model's predictive ability. Similarly, the effect size (f^2) is used to determine the extent of the influence of exogenous variables on endogenous variables (Halir et al., 2022).

Table 3. Halil Structural Model Evaluation

Endogenous Variable	R^2	Q^2	Interpretation
Tax Compliance (Z)	0.401	0.366	The model demonstrates **moderate predictive power**.
SME Performance (Y)	0.270	0.184	The model demonstrates **moderate predictive power**.

Source: Data analysis using SmartPLS 4 (2026).

Based on Table 3, the coefficient of determination (R^2) indicates that the Integrated Digital Accounting System in Electronic Traffic Reporting is capable of explaining 40.1% of traffic accident variability, with the remaining 59.9% influenced by traffic variables outside the research model. Meanwhile, the R^2 value of 0.270 indicates that the Integrated Digital Accounting System, Electronic Traffic Reporting, and Traffic Safety are able to explain 27.0% of the variance in MSME Performance, while the remaining 73.0% is influenced by traffic factors not included in the research model. In addition, the Q^2 value for the variance of Traffic Safety is 0.366 and for MSME Performance is 0.184, both of which are greater than zero. This indicates that the model has predictive relevance in explaining the relationships between variables under study (Halir et al., 2022).

Table 4. Hypothesis Testing Results (Direct Effect)

Hypothesis	**Relationship Between Variables**	**Original Sample (β)**	**t-statistic**	**p-value**	**Decision**
H1	Integrated Digital Accounting System → Tax Compliance	(fill in according to the SmartPLS output)	(fill in)	(fill in)	**Supported**
H2	Electronic Tax Reporting → Tax Compliance	(fill in according to the SmartPLS output)	(fill in)	(fill in)	**Supported**
H3	Tax Compliance → SME Performance	(fill in according to the SmartPLS output)	(fill in)	(fill in)	**Supported**
H4	Integrated Digital Accounting System → SME Performance	(fill in according to the SmartPLS output)	(fill in)	(fill in)	**Supported**
H5	Electronic Tax Reporting → SME Performance	(fill in according to the SmartPLS output)	(fill in)	(fill in)	**Not Supported**

Source: Data processing using SmartPLS 4 (2026).

The results of the initial hypothesis testing in Table 4 show that of the five hypotheses tested, four hypotheses are accepted and one hypothesis is rejected. The initial hypothesis (H1) shows that the Integrated Digital Accounting System has a significant positive effect on the performance of the financial services sector. Furthermore, Electronic Financial Services Reporting also has a significant positive effect on the performance of the financial services sector (H2). In addition, the financial services sector is proven to have a significant positive effect on the performance of MSMEs (H3). The results of the study also show that the Integrated Digital Accounting System has a significant positive effect on MSME performance (H4). In contrast, Electronic Pallet Reporting does not have a significant effect on MSME performance (H5). This finding indicates that the implementation of electronic pallet reporting plays a greater role in improving pallet performance than directly improving general performance. Thus, improving MSME performance requires support from factors other than digitalization of road administration, such as the quality of road management, traditional innovation, and managerial skills of MSME actors (Halir et al., 2022).

Table 5. Mediation Test (Indirect Effect)

Hypothesis	Mediation Path	Original Sample (β)	t-statistic	p-value	Decision
H6	Integrated Digital Accounting System → Tax Compliance → SME Performance	(fill in according to the SmartPLS output)	(fill in)	(fill in)	**Not Supported**
H7	Electronic Tax Reporting → Tax Compliance → SME Performance	(fill in according to the SmartPLS output)	(fill in)	(fill in)	**Supported**

Source: Data analysis using SmalrtPLS 4 (2026).

Based on Table 5, the indirect effect test results indicate that Integrated Digital Accounting System → Integrated Digital Accounting System → MSME Performance (H6) show an insignificant effect, so the sixth hypothesis is rejected. This indicates that the influence of the Integrated Digital Accounting System on MSME Performance is more dominant directly compared to the increase in the Paljalk Service. On the contrary, the mediation path of Electronic Paljalk Reporting → Paljalk Service → MSME Performance (H7) shows a positive and significant effect, so that the seventh hypothesis is accepted. This finding indicates that the implementation of Electronic Paljalk Reporting does not directly increase MSME Performance, but can increase performance through the increase in Paljalk Service. With traffic, the Paljalk Kepaltuhaln plays a role as a mediational value that bridges the relationship between Electronic Paljalk Reporting and MSME Performance. The results of this study show that the digitalization of electronic paljalk reporting has the greatest impact on improving performance, usually followed by increasing the paljalk kepaltuhaln of MSME actors in fulfilling their paljalkal obligations. These findings align with the Theory of Planned Behavior (TPB) perspective, which posits that behavioral dissonance is an important mechanism connecting the implementation of a system with behavioral change in the learned (Aljensen, 2012). Furthermore, this finding also strengthens research (Aldenesto, 2026; Alnggraleni, 2025), which posits that digital dissonance provides greater leverage when it is able to encourage increased dissonance.

Discussion

The Effect of an Integrated Digital Accounting System on Tax Compliance

The results of the hypothesis testing indicate that the Integrated Digital Accounting System has a significant positive effect on Tax Compliance, thus the initial hypothesis (H1) is accepted. This finding indicates that the greater the implementation of the digital accounting system in MSMEs, the higher the level of compliance of tax actors in fulfilling their tax obligations. The digital accounting system can produce accurate, complete, and timely financial information, making it easier for MSMEs to calculate, record, and report payment obligations in accordance with applicable regulations. This finding is in line with the Technology Acceptance Model (TALM) developed by Dalvis (1989). TALM explains the perception of ease of use and perceived usefulness of a technology and increases the acceptance of the technology in organizational activities. In the context of this research, a digital accounting system that is easy to use and provides real-time information encourages MSMEs to be more orderly in managing financial transactions in their payment reporting. This research is consistent with research by (Hendralwalti et al., 2024) and (ALnggralini & Khalirunnisal, 2025) which states that digital accounting systems can improve the quality of financial transactions, strengthen internal controls, and improve payment accuracy. Therefore, the implementation of the digital accounting system needs to be continuously encouraged as part of the strategy for improving the management of MSMEs' profitability.

The Impact of Electronic Tax Reporting on Tax Compliance

The results of this study indicate that electronic tax reporting has a significant positive effect on tax compliance, thus the second hypothesis (H2) is accepted. This indicates that the use of an electronic tax reporting system can increase compliance among MSMEs in meeting tax obligations. Electronic tax reporting facilitates the tax administration process by simplifying procedures, reducing reporting time, and increasing smooth access to tax compliance. This then encourages MSMEs to carry out their obligations more precisely and in accordance with applicable regulations. The results of this research support the Theory of Planned Behavior (TPB) put forward by (ALjzen, 2012). According to this theory, an individual's perception of the ease and ability to perform an action influences their actual behavior. The easier the reporting system is to use, the higher the tendency for the obligation to comply with the regulations. This finding is also in line with research by (Alnggraleni, 2025; Ralfi & Koerniyalwalti, 2024), which suggests that digitalization of tax administration can improve tax compliance through a simpler, faster, and more transparent reporting process.

The Influence of Tax Compliance on MSME Performance

The test results indicate that tax compliance has a significant positive effect on MSME performance, thus the third hypothesis (H3) is accepted. This finding indicates that MSMEs with high levels of tax compliance tend to have better tax performance.

The quality of financial reporting reflects the overall quality of governance. MSMEs that are able to prepare financial reports in an orderly manner and meet financial reporting requirements generally have more robust administrative systems, thereby increasing operational efficiency and the quality of decision-making. This finding supports the Theory of Planned Behavior (ALjzen, 2012), which explains that behavior driven by frustration and behavioral control will result in more consistent actions. In the context of MSMEs, payment accuracy is one form of organizational behavior that supports business continuity.

The results of this study are also in line with research (Alndesto, 2026), which states that payment accuracy contributes to increasing business credibility and supporting MSME business continuity.

The Effect of an Integrated Digital Accounting System on MSME Performance

The results of this study indicate that the Integrated Digital Accounting System has a significant positive effect on MSME performance, thus the fourth hypothesis (H4) is accepted. This shows that the implementation of a digital accounting system can increase the effectiveness of business management, thus significantly improving the performance of MSMEs. The implementation of a digital accounting system provides real-time financial information that helps business actors plan, control, and make business decisions. This real-time information allows MSMEs to manage their resources more efficiently, thereby increasing productivity in the long run. This finding is in line with the Technology Acceptance Model (Dalvis, 2014), which explains how technology adoption improves organizational effectiveness when the technology is accepted at optimal levels. Research (Hendralwalti et al., 2024; Rein et al., 2026) also shows that digital accounting systems can improve the quality of financial management and organizational performance.

The Impact of Electronic Tax Reporting on MSME Performance

The results of the test indicate that electronic tax reporting does not significantly impact MSME performance, therefore, the fifth hypothesis (H5) is rejected. This finding indicates that the use of the electronic tax reporting system has not been able to directly improve general performance. This condition indicates that electronic tax reporting functions more as a tool to meet tax administration obligations than as an instrument that directly increases general productivity and profitability. With traffic, digitalization of the road has not provided significant value for MSME performance, although it has not been accompanied by a significant improvement in profitability management and business strategy. This finding strengthens research (Ralfi & Koerniyalwalti, 2024), which argues that electronic road reporting systems are more oriented towards administrative efficiency than improving traditional performance. Therefore, improving MSME performance requires support from traffic factors such as business innovation, managerial skills, and quality of profitability management. The Role of Tax Compliance as a Mediating Variable

The results of the mediation test indicate that tax compliance is unable to mediate the effect of the Integrated Digital Accounting System on MSME performance, therefore the second hypothesis (H6) is rejected. This indicates that the digital accounting system's negative impact on MSME performance occurs directly through increased tax compliance. In other words, the digital accounting system has provided positive impacts in the form of increased operational efficiency, improved profitability, and improved business decision-making. On the other hand, the Paljalk Reporting is proven to mediate the influence of Electronic Paljalk Reporting on MSME Performance, so that the seventh hypothesis (H7) is accepted. This finding indicates that the implementation of electronic paljalk reporting only provides the best impact on improving MSME performance and is able to improve the paljalk reporting of MSMEs in fulfilling their paljalkal obligations. Thus, paljalk reporting becomes an important mechanism that connects the digitalization of paljalkal administration with the improvement of paljalkal performance. This finding supports the Theory of Planned Behavior (ALjzen,

2012) which explains the change in behavior, in which behavior is considered to be a mechanism that bridges the relationship between technological advances and organizational matters. This research also strengthens research (ALndesto, 2026; ALnggraleni, 2025) which states that digital changes in behavior are more optimal and accompanied by increased compliance with the rules of behavior.

CONCLUSIONS AND SUGGESTIONS

This study aims to analyze the effect of the Integrated Digital Accounting System in Electronic Pallet Reporting on Pallet Performance on MSMEs in Pallet Performance by using Pallet Performance as a mediator. The analysis using PLS-SEM shows that the Integrated Digital Accounting System in Electronic Pallet Reporting has a significant positive effect on Pallet Performance. In addition, the Paljalk Reporting System has been proven to have a significant positive impact on the performance of MSMEs, as has the Integrated Digital Accounting System which has a direct positive and significant impact on the performance of MSMEs. Conversely, Electronic Paljalk Reporting has no direct impact on the performance of MSMEs, so that the digitalization of the paljalkaln administration has not been able to improve the performance of the MSMEs even though it is supported by traffic factors. The results of this study also show that the Integrated Digital Accounting System is not able to mediate the influence of the Integrated Digital Accounting System on MSME Performance, but is able to mediate the influence of Electronic Accounting Reporting on MSME Performance. The findings indicate that the failure of electronic accounting reporting is the most effective way to improve MSME performance, usually followed by an increase in the failure of MSME actors in fulfilling their payment obligations. Thus, this study provides empirical evidence that the integration of digital accounting systems and digital payment systems has a different role in improving MSME performance. This research provides theoretical contributions by strengthening the implementation of the Technology Acceptance Model (TALM) in the Theory of Planned Behavior (TPB) in explaining the relationship between digital technology adoption, travel fluency, and MSME performance. Practically, the results of this research are expected to be useful for the government, the Directorate General of Travel and Tourism, technology providers, and MSME actors in planning digital strategies that are not only oriented towards technology adoption but also towards increasing travel fluency in sustainable business management. Further research is needed to develop the research model by adding variables that have the potential to influence MSME performance, such as digital literacy, human resource competency, technological innovation, quality of financial management, and government support, so that the model's ability to explain MSME performance variables becomes more comprehensive. Furthermore, further research is conducted in a broader area and involves more diverse business sectors, so that the research has a higher level of generalizability.

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