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Designing a Pocket Finance App to Empower Indonesian MSMEs: An Innovative Approach

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in economic development; however, many face difficulties in preparing accurate financial and tax reports due to limited human resources, inadequate accounting expertise, and fragmented reporting systems. Although accounting information systems have been widely adopted to support financial management, applications that integrate both financial and tax reporting functions remain limited. This study aims to develop AccounTax, a cloud-based application that integrates financial and tax reporting to support MSME compliance and operational efficiency. The research employed the Scrum methodology, an agile software development framework that facilitates iterative design, development, and continuous stakeholder feedback. The study was conducted through three main phases: planning, system development, and testing and evaluation. During the planning phase, user requirements were identified through consultations with MSME actors and domain experts. Development phase focused on designing and implementing key features, including automated financial reporting, tax calculation, and cloud-based data management. The testing and evaluation phase assessed system functionality, usability, and user acceptance. The findings indicate that both experts and MSME users perceive AccounTax as an innovative and practical financial management solution. Features such as the integrated tax calculator and automated reporting tools effectively address common reporting challenges faced by MSMEs. The implementation of AccounTax is expected to simplify financial and tax administration processes, improve reporting accuracy, and enhance compliance with financial and taxation regulations, thereby supporting the sustainable growth of MSMEs.

Keywords: Automation, Financial Report, Mobile Applications, MSME, Tax Report

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1. Introduction

We developed a pocket finance app (called "AccounTax") to assist micro, small, and medium enterprises (MSMEs) in Indonesia with preparing financial reports that integrate taxes in a cloud-based format. With the advancement of technology, cloud-based applications offer numerous advantages. One such benefit is that they provide users with flexibility by simplifying data access. Furthermore, analyzing the market share of mobile and tablet operating systems reveals that Android held the leading position in Indonesia from February 2019 to February 2020, with a share of 93.13% (GlobalStats, 2020).

This study explores the emerging field of developing integrated financial and tax reporting applications. It begins by analyzing the core principles of MSME governance issues, such as preparing financial and tax reports. Subsequently, it focuses on creating practical solutions. What sets AccounTax apart from other platforms is its key advantages. First, the financial reports it produces for MSMEs comply with Indonesia's financial accounting standards, enabling businesses to generate profit and loss statements and balance sheets that are aligned with the standards. Another advantage is the ease of monitoring sales transactions and operational costs. This app offers various automation features that help MSMEs streamline their entire accounting process. It can also automatically manage inventory stocks. Furthermore, as a "smart pocket finance" tool, this app enables MSMEs to track business performance effortlessly

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anytime, anywhere. Lastly, a unique feature is the tax calculator, which helps MSMEs prepare comprehensive tax reports.

According to the Ministry of Cooperatives and SMEs, Indonesia has a large number of MSMEs, with over 65 million operating nationwide as of 2024. These businesses span trade, manufacturing, agriculture, services, culinary arts, fashion, handicrafts, and digital technology. MSMEs are especially vital in remote areas, as they create jobs, boost income, and support local economies. However, their contribution to tax revenue is often not proportional to their economic activity. They play a crucial role in Indonesia's economy, significantly impacting employment and GDP, and represent approximately 99.9% of all businesses, contributing around 60% to the country's GDP (Judijanto, 2024; H. Sari et al., 2021). Despite their importance, tax compliance poses a significant challenge for MSMEs, influenced by factors such as tax knowledge, attitudes, and the complexity of regulations.

Financial literacy is crucial for MSMEs to thrive within their complex financial landscapes. It significantly influences decision-making and is key to business success in this sector (Asmah, 2024; Masrizal et al., 2024). Without financial literacy, MSME owners struggle to manage their finances effectively, which hinders their ability to produce accurate financial reports (T. Sari & Aziza, 2024; Wanof & Gani, 2023). Additionally, a lack of fundamental financial knowledge acts as a significant barrier, limiting MSMEs' ability to utilize financial services effectively and resulting in missed opportunities for growth (Sulistyowati et al., 2024).

For MSMEs, preparing financial and tax reports presents a significant challenge. Many owners underestimate the importance of accurate financial records, often viewing the accounting process as overly complex or unnecessary (Edwy et al., 2023; Maulana & Mulyandani, 2021). Their limited resources further exacerbate the lack of awareness among MSMEs about their tax obligations, particularly in terms of quantity and quality. Regulators in Indonesia are working to address this issue by implementing special policies to ease the process of preparing financial and tax reports. Despite these efforts to assist, many MSMEs continue to struggle with compiling their financial reports. Consequently, the quality of the financial reports they generate remains low. Typically, MSMEs do not distinguish between the financial records of the business owner and those related to business activities. This practice contradicts the accounting principle of business entity, which stipulates that a business is distinct from its owner and other stakeholders (Weygandt et al., 2018). The poor quality of software requirements hinders stakeholders' ability to rely on the information presented, affecting their ability to make informed decisions (Baas & Schrooten, 2006; Yang, 2025), which in turn hampers growth (Putra & Kholilah, 2023). Concerning taxation, MSMEs face difficulties in calculating, recording, depositing, and reporting income tax due to the lack of sufficient financial reports, underscoring the importance of this research. Additionally, the lack of financial literacy among MSME owners worsens their financial management and reporting issues, limiting their success (Angreyani et al., 2023; Yustisi, 2024). This highlights the urgency of this research. AccounTax was developed to provide financial solutions for Indonesian MSMEs (Nurhasanah et al., 2022; Rachmawati et al., 2021, 2022, 2025; Ramayanti et al., 2022, 2024; Tong, 2025).

Technology, particularly cloud-based accounting tools, has become crucial for MSMEs, enabling them to manage finances more precisely and mitigate operational risks (Herman et al., 2023; Pradnyani et al., n.d.). The adoption of cloud computing for accounting is expected to enhance financial data management and improve overall business results. For instance, cloud systems provide real-time data access, which is vital for making timely financial decisions and reporting (Mauricette et al., 2022). Additionally, the user-friendly and adaptable features of cloud accounting systems enhance the capacity of MSMEs to adapt to market changes, particularly during the COVID-19 pandemic (Apriyanti & Yuvitasari, 2021; Primasari et al., 2021).

Building on the previous description, this research aims to create a cloud-based "AccounTax" application that combines financial and tax reporting for MSMEs. The app will be developed as an Android application installable on smartphones, facilitating easier access for users. The study's results are expected to bring benefits and convenience to MSMEs when preparing financial and tax reports. While many studies have examined how accounting information systems benefit MSME stakeholders, there is a limited research focus on integrated systems for preparing these reports. There is a strong connection between financial reports and tax reports. Applicable financial accounting standards initially prepare financial reports through the various stages of the accounting cycle. They are then adjusted to relevant tax regulations during the fiscal reconciliation stage, which allows them to serve as the basis for calculating, paying, and reporting income tax for taxpayers. MSMEs can reduce their challenges by using a single, integrated financial and tax reporting application.

2. Methods

Our study employs the Scrum methodology, a widely used agile project management framework in software development (Gutiérrez-Jara et al., 2025; León-Trejo & Cabanillas-Carbonell, 2025; Setiawan et al., 2023). It emphasizes collaboration, iterative progress, and flexibility, providing a structured yet adaptable approach to project management. This overview discusses Scrum's core principles, its applications across various fields, and the roles of key participants (Ashari et al., 2022). The research is divided into three phases: planning, development, testing, and evaluation, as illustrated in the flowchart in Figure 1. Each phase has a specific purpose: fostering team alignment and transparency. The effectiveness of these phases largely depends on the Scrum Master's leadership style, often characterized by servant leadership, which can enhance team performance and create a supportive environment (Holtzhausen & Klerk, 2018). This approach aligns with Scrum's goal of empowering teams and encouraging self-organization, allowing team members to take ownership of their tasks and responsibilities.

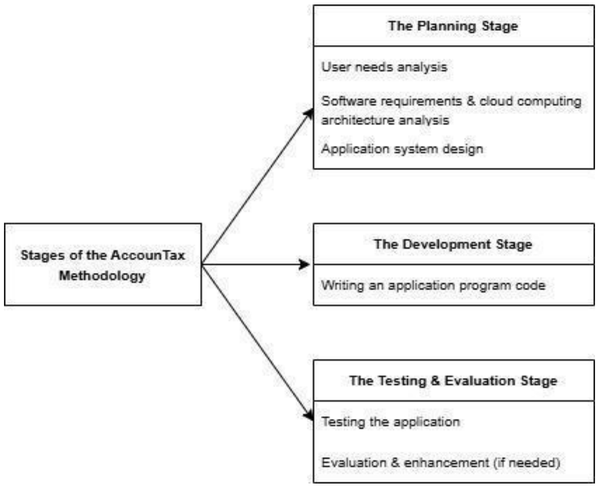


Figure 1. Research Flowchart

2.1 Planning Stage

This initial phase is crucial because it facilitates stakeholder alignment on the product vision and expectations. It also helps define project objectives and allows teams to share their goals and experiences (Torrente et al., 2021). We examine user needs, software specifications, cloud architecture, and system design during the planning phase. Specifically, we conducted a user needs assessment among MSMEs across various locations, including rural and urban areas, to ensure this app is user-friendly and to bridge the technological gap between village and city MSMEs. These insights informed our software requirements analysis and the development of cloud architecture. The study concludes with the design and planning details of the application system.

2.2 Development Stage

During development, the aim is to produce a potentially shippable product increment at the end of each sprint. This iterative process enables teams to regularly release functional components of the product, promoting continuous feedback and enhancements. Scrum's adaptable and repetitive development method proves more effective than traditional approaches (Supriyono, 2021). By repeating this process, teams can boost productivity and adapt to changing user needs and market conditions.

At this stage, we developed the code for the application. The researcher programmed it based on the design and planning of the system, which was created in the previous phase. To ensure that the financial reports generated by MSME actors meet applicable financial accounting standards, this application prototype includes several key features, such as registration, master data, cash receipts, cash expenditures, merchandise sales, merchandise purchases, equipment purchases, supplies purchases, supplies stock count, income statements, statement of financial position, and other reports. Additionally, this app features a tax calculator that helps MSMEs figure out their income tax liability under

Law Number 7 of 2021, which harmonizes tax regulations. It also includes a tax report feature, providing MSME taxpayers with the necessary data to complete their annual income tax return.

2.3 Testing and Evaluation Stage

At the final stage, we test the developed increment and evaluate our overall progress throughout the sprint. Scrum testing often includes various methods, such as black-box testing, which focuses on functionality as perceived by the user. A collaborative approach was employed to ensure alignment with the needs of MSMEs (Boude et al., 2024). After completing the prototype, the researcher initiated the next phase of trials. Experts conducted the trial, ensuring all participants had professional accounting qualifications (Chartered Accountants) to verify that the prototype complies with financial accounting standards and the Income Tax Law. The evaluation and enhancement phase will commence upon receipt of feedback from the trial results. Before large-scale implementation, an application trial was conducted with the MSME group, serving as research partners, involving 50 MSME participants across various locations. The MSME profile is presented in Table 1.

Table 1. MSME Profile

Gender	Total	Percentage
Male	9	18%
Female	41	82%
Age	**Total**	**Percentage**
17-40 years old	38	76%
> 40 years old	12	24%
Education	**Total**	**Percentage**
High school or lower	35	70%
Diploma/Bachelor	15	30%
Annual Turnover	**Total**	**Percentage**
Rp0 to Rp500.000.000,00	34	68%
> Rp500.000.000,00 to Rp2.000.000.000,00	2	4%
> Rp2.000.000.000,00 to Rp4.800.000.000,00	14	28%
Type of Business	**Total**	**Percentage**
Manufacture	9	18%
Service	8	16%
Retail	33	66%

During the trial, the experts and the MSME group were asked to complete a questionnaire evaluating their satisfaction with the application. Satisfaction levels were measured using five indicators: content, accuracy, timeliness, format, ease of use, and usefulness. Detailed descriptions for each indicator are provided in Table 2. The five indicators were assessed using a Likert scale from 1 to 4, where 1 means “strongly disagree", 2 indicates "disagree", 3 signifies "agree", and 4 represents “strongly agree".

Table 2. Testing and Evaluation Indicators

Indicators		Items
Content	C1	The application's features are specifically designed to meet the needs of MSMEs.
	C2	It can generate MSME financial reports that adhere to relevant provisions.
	C3	It can calculate the taxes owed by MSMEs based on the applicable tax regulations.
	C4	The application provides clear information, including the availability of a user manual.
Accuracy	A1	It can generate precise financial reports for MSMEs, based on applicable provisions.
	A2	It can accurately determine the tax owed by MSMEs in accordance with applicable tax regulations.
	A3	The application interface already shows the selected features.
	A4	The application seldom encounters issues (errors).
Timeliness	T1	The time required for the application to display each quick feature.
	T2	I can quickly determine the current turnover amount.
	T3	I can deliver SME financial reports punctually.
	T4	I can swiftly determine the tax owed by MSMEs.
Format	F1	The application interface features appealing colors.
	F2	The application layout makes it easier for me to prepare financial reports.

	F3	The application layout enables me to calculate the taxes owed by MSMEs efficiently.
Ease of Use	E1	Easy to learn application.
	E2	The application is easy to use.
	E3	The application can be used with flexibility.
Usefulness	U1	Preparing MSME financial reports becomes easier.
	U2	I can record business transactions at any time and from anywhere.
	U3	I can produce financial reports on time.
	U4	I can automatically calculate the tax owed by MSMEs in accordance with applicable tax regulations.

3. Result and Discussion

3.1. Planning Stage Result

A user needs analysis was conducted for the MSME group. Previous studies have detailed the findings of this analysis (Rachmawati et al., 2021; Ramayanti et al., 2022). The preparedness level of MSME actors in generating financial and tax reports is primarily influenced by their knowledge and the challenges they face. The most significant challenge for MSME actors in preparing financial reports is time constraints. Conversely, the primary obstacle in preparing tax reports is limited knowledge. This raises additional concerns for tax regulators seeking to promote tax compliance among MSME actors. Furthermore, the proposed cloud architecture model involves significant interrelated entities. The user exists outside the system and is directly related to the application. The API serves as a bridge between the application and the cloud computing server, which houses a database server. More details about the architecture model are illustrated in Figure 2.

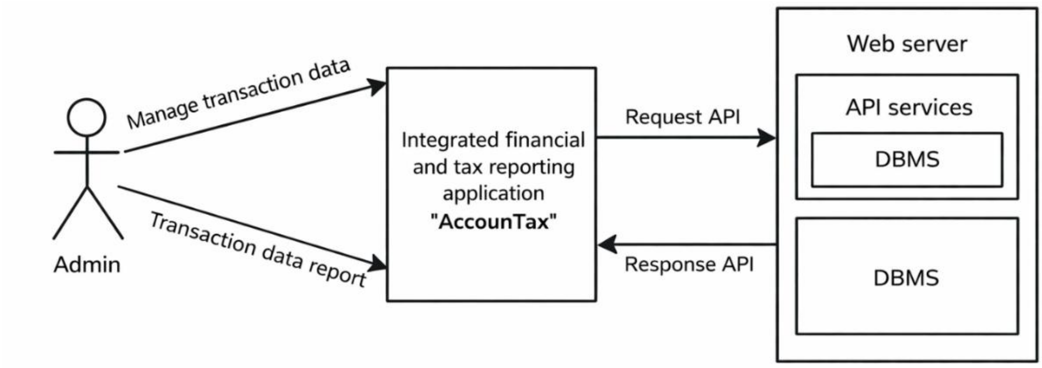


Figure 2. Cloud Computing Architecture Design

This study also describes the design and planning of the application system. Figure 3 presents the conceptual design as a use case diagram for the application. This diagram outlines the system's functional requirements by illustrating the interactions between users and the system.

3.2. Development Stage Results

The application incorporates automation to assist users. As a result, MSME actors do not have to carry out every step in the accounting cycle. Automation makes the application more straightforward to use, making it more convenient for MSME actors to prepare financial and tax reports for their businesses. Figure 4 illustrates automation in the application.

Automating accounting processes has transformed the financial landscape, promising greater efficiency, accuracy, and productivity. Automating routine tasks, such as data entry, invoice processing, and reconciliations, can significantly enhance operational efficiency (Kokina & Davenport, 2017). Manual accounting often suffers from human error due to fatigue or oversight. Automation reduces these errors by employing algorithms that perform tasks with precision, thereby increasing the reliability of financial data. Automated systems enable real-time data entry and reporting, helping businesses make informed decisions quickly. Immediate access to financial metrics supports compliance and strategic planning. Automation tools also maintain comprehensive audit trails, ensuring adherence to regulatory standards. Firms can better comply with accounting standards and regulations by providing consistent documentation and automated updates. Automation in accounting leverages the evolving landscape of digital technologies, including tools like

Artificial Intelligence (AI), Robotic Process Automation (RPA), and cloud-based systems. According to Liu, the automation and cloudification of accounting information systems have a significant impact on corporate accounting, resulting in more efficient and accurate data processing and reporting, particularly for MSMEs (Liu, 2023). This shift enables continuous updates to documentation, thereby maintaining the integrity and reliability of financial data.

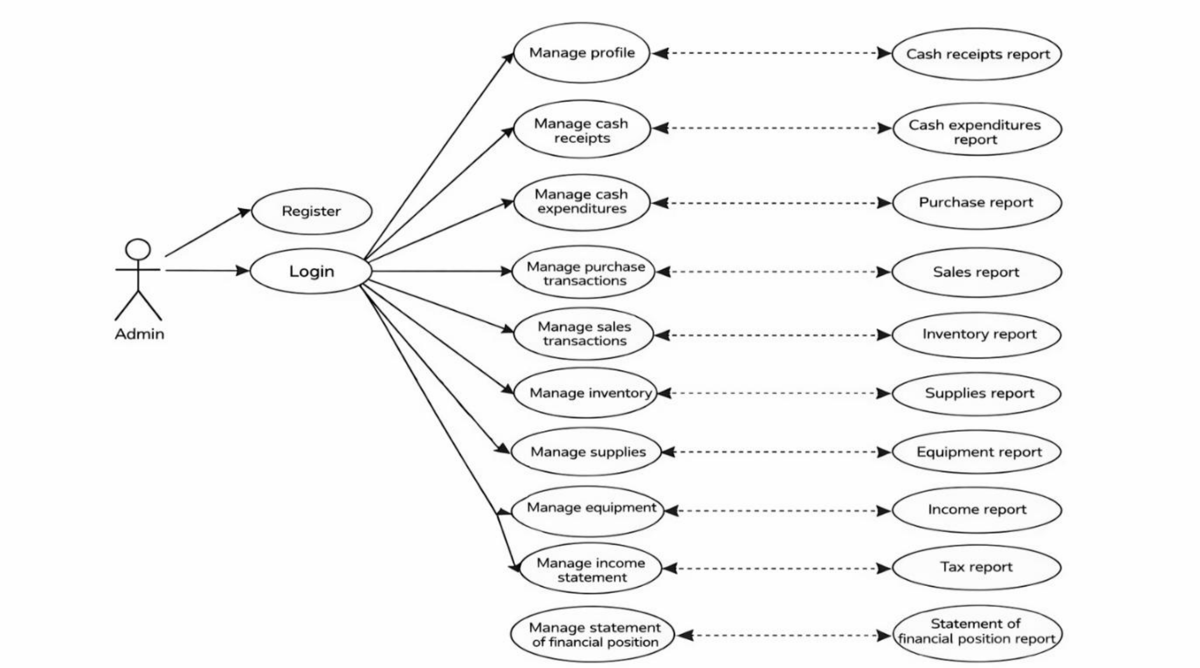


Figure 3. Use Case Diagram of the Application

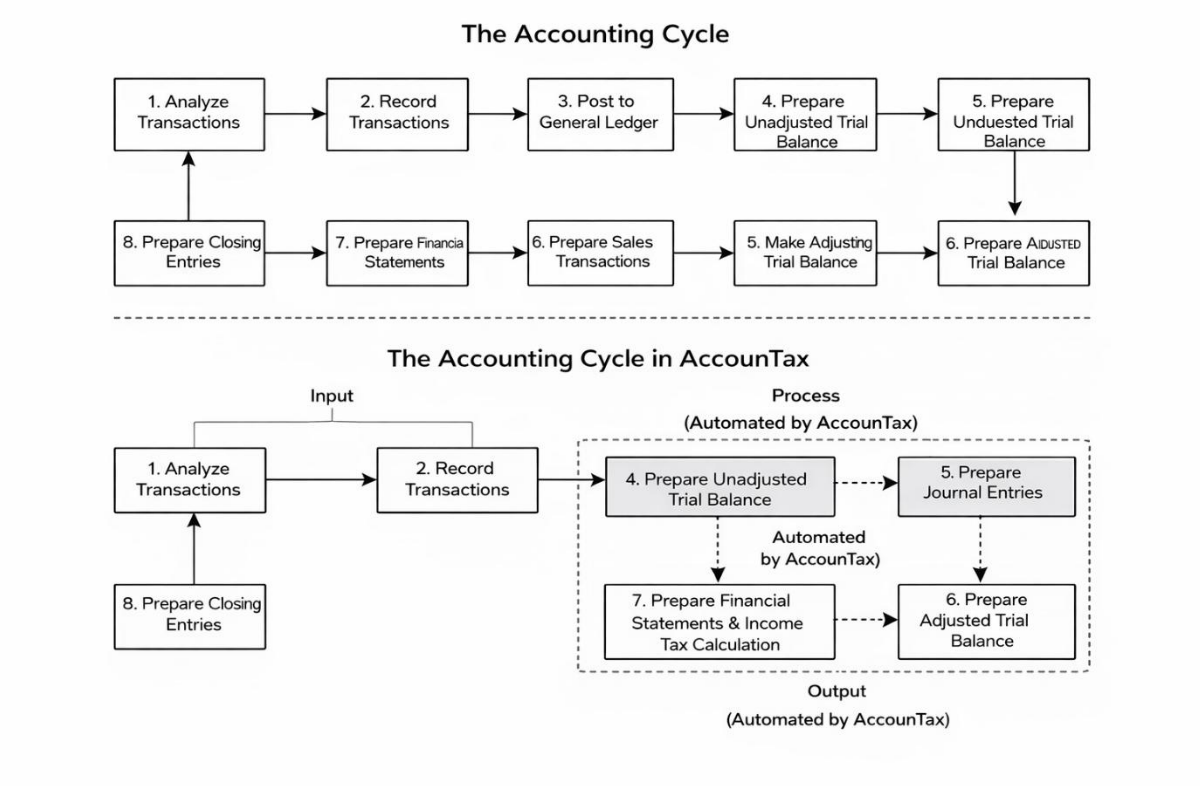


Figure 4. Automation in AccounTax

Based on the automation, we developed a prototype of the application. Figure 5 shows the prototype's initial display. In this display, users have the option to register or log in.

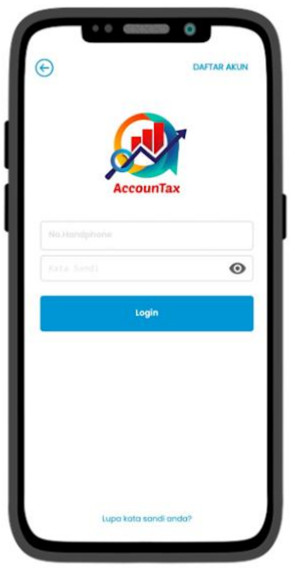


Figure 5. Login Interfaces

Figure 6 illustrates several features available, ranging from the master data feature to the reporting feature (Rachmawati et al., 2023). The master data feature allows users to track information on merchandise sold, supplier details, customer information, tax deduction certificates, and tax payment letters. Within the transactions feature, users can record financial activities related to their business, including purchases of merchandise, equipment, and supplies, merchandise sales, cash receipts, cash disbursements, and merchandise inventory updates. The supplies feature is designed to update supplies that have either been used or remain unused. The equipment feature is utilized to manage the company's equipment, including the asset's useful life, the depreciation method applied, the depreciation expense, and accumulated depreciation. The tax calculator is a feature of the application that automatically calculates the taxes owed, providing accurate results based on applicable tax provisions. In the report feature, users can automatically download financial reports, tax reports, and current accounts payable/receivable reports after entering transaction data.

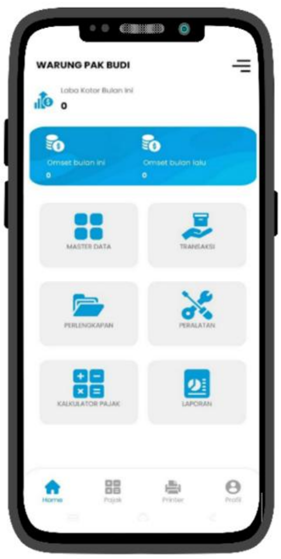
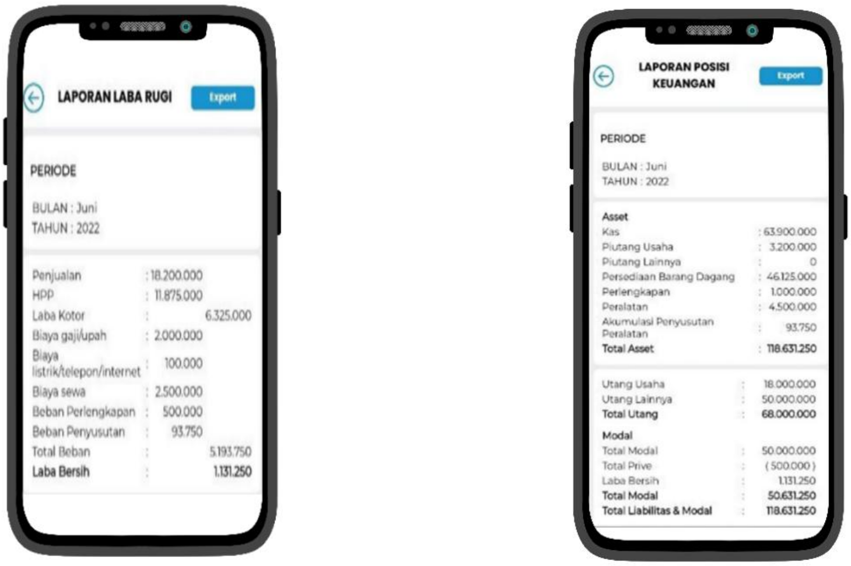


Figure 6. AccounTax Features

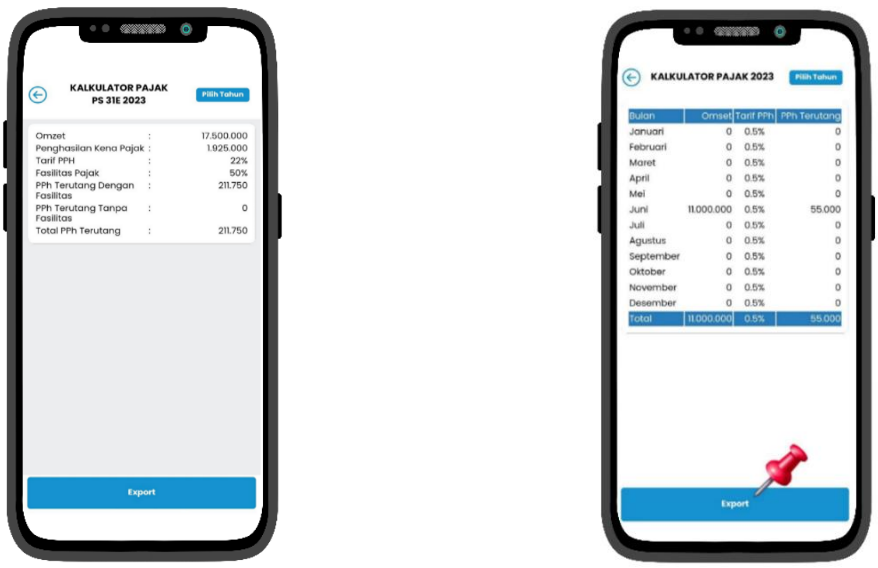
Figure 7 shows the Accountax output as financial reports. Figure 7a shows the income statement, which details a company's revenue, expenses, and net profit or loss over a specific period. The main purpose of this report is to illustrate the company's financial performance, indicating whether it made a profit or incurred a loss during the period. Figure 7b presents the statement of financial position, which outlines the company's assets, liabilities, and equity at a specific point in time, typically at the end of the accounting period. This report aims to convey the company's financial health and how its resources are financed through debt and equity.



(a) (b)

Figure 7. Financial Statement: (a) Income Statements; (b) Statement of Financial Position

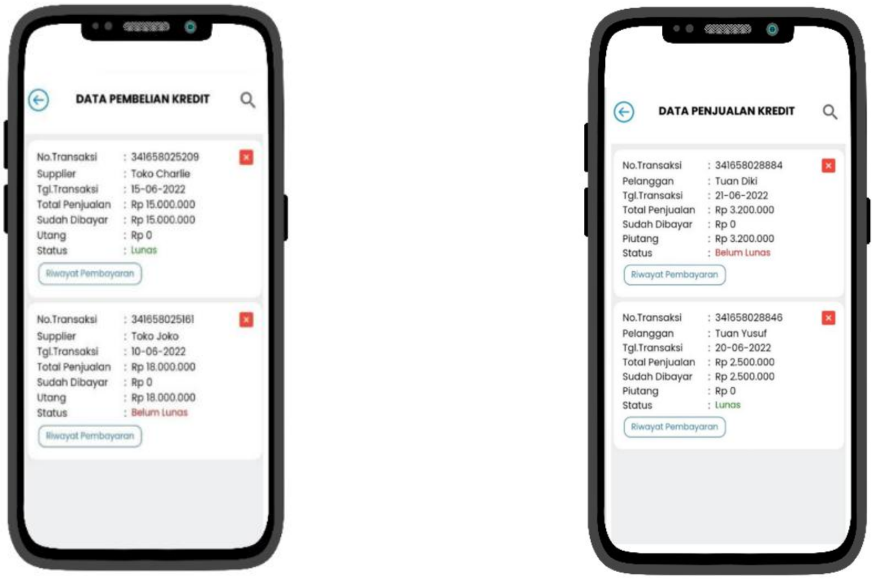
Figure 8 displays the tax report, summarizing the results of calculating income tax for each period. According to Indonesia's current Income Tax Law, income tax is applied differently to MSMEs structured as corporations than to individual taxpayers. The tax calculator feature accounts for these differences in tax regulations. Figure 8a shows corporate taxpayers' income tax calculation results, based on Article 31E of the Income Tax. Meanwhile, Figure 8b presents individual taxpayers' income tax calculation results.



(a) (b)

Figure 8. Tax Calculator Output: (a) Corporate Taxpayer; (b) Individual Taxpayer

Figure 9 presents other reports: accounts payable (Figure 9a) and accounts receivable (Figure 9b). This report enables users to effectively manage their accounts by tracking payment due dates, reviewing payment history, and checking the latest balance.



(a) (b)

Figure 9. Other Reports: (a) Account Payable Report; (b) Account Receivable Report

3.3. Testing and Evaluation Stage Result

During the trial phase, experts were asked to operate the application. Additionally, the parties were requested to evaluate the trial results by filling out the Application Prototype System Functionality Testing form. Several modules were tested, including: 1) Registration; 2) Master Data; 3) Cash Receipt; 4) Cash Expenditure; 5) Sales of Merchandise; 6) Purchase of Merchandise; 7) Purchase of Equipment; 8) Purchase of Supplies; 9) Stock Opname of Supplies; 10) Profit and Loss Report; 11) Financial Position Report; 12) Other Reports; 13) Tax Calculator; and 14) Tax Report. The results indicated that most features of the application prototype were functioning well and complied with applicable provisions. After utilizing the features during the trial, experts were asked to complete a satisfaction survey regarding their experience with the application. Table 3 presents the trial outcomes and the experts' evaluations.

According to the experts, among the six assessment indicators, the content and usefulness of the application hold the highest ranking, followed by timeliness, accuracy, format, and ease of use. However, the average evaluation score exceeds 3 on a scale of 4. The app's content is excellent, particularly regarding the tax calculator feature, which is AccounTax's flagship offering. Not all financial report preparation applications include this feature. In Indonesia, tax regulation changes are relatively dynamic. In line with self-assessment systems, taxpayers are expected to update and implement the latest tax regulations actively. This poses one of the challenges for MSMEs, as they have limited time and human resources. With the app feature aligned with current tax regulations, MSMEs can more easily, accurately, and promptly calculate their income tax based on the applicable rules. This can also indirectly reduce the imposition of tax administration penalties due to mistakes in applying tax regulations. Regarding its utility, experts view AccounTax as an innovative pocket finance solution for MSMEs, enabling them to document business transactions at any time and from anywhere. Additionally, AccounTax's automation can easily compile integrated financial and tax reports.

Next, a trial was conducted with the MSME group as a research partner. This trial evaluated the application's effectiveness in preparing financial reports for MSME participants. The trial occurred in various locations. The activities were carried out in rural and urban areas to ensure the ease of use of the app and minimize the technological capability gap between MSMEs in villages and cities. The results indicate that MSMEs can effectively utilize the app in both rural and urban settings.

The survey results are also shown in Table 3. According to the table, MSMEs expressed satisfaction with using the application. Among the six assessment indicators, MSME participants rated the usefulness of the application the highest, followed by timeliness, content, ease of use, accuracy, and format. However, the average evaluation score was above 3 on a scale of 4. MSME participants noted that the application helps prepare financial and tax reports. It can be easily used anywhere and at any time, allowing for quick preparation of financial reports and accurate calculation of taxes according to the Income Tax Law.

Table 3. Results of AccounTax Testing and Evaluation by Experts & MSME

Indicators		Average			
		Experts (n=8)		MSMEs (n=50)	
Content	C1	3.75	3.82	3.88	3.78
	C2	3.75		3.76	
	C3	3.88		3.78	
	C4	3.88		3.68	
Accuracy	A1	3.75	3.72	3.78	3.76
	A2	3.88		3.78	
	A3	3.75		3.86	
	A4	3.50		3.60	
Timeliness	T1	3.50	3.75	3.70	3.80
	T2	3.88		3.84	
	T3	3.75		3.82	
	T4	3.88		3.82	
Format	F1	3.75	3.63	3.66	3.68
	F2	3.63		3.68	
	F3	3.50		3.70	
Ease of Use	E1	3.50	3.58	3.82	3.78
	E2	3.50		3.70	
	E3	3.75		3.82	
Usefulness	U1	3.75	3.82	3.86	3.83
	U2	3.88		3.82	
	U3	3.75		3.80	
	U4	3.88		3.82	

3.4. Theoretical Implication

This study provides several theoretical contributions that enhance the existing understanding of technology adoption and financial literacy. First, it extends established models such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) by illustrating how ease of use, perceived usefulness, and facilitating conditions function differently within micro-business environments characterized by low digital literacy. The findings highlight that financial literacy plays a crucial role in the adoption of digital financial tools, indicating a refinement of traditional adoption frameworks to accommodate contexts where users require highly simplified and supportive technological designs.

Secondly, this study advances the theoretical understanding of financial literacy and fintech research by illustrating that learning can occur organically through interaction with digital tools, a concept often referred to as learning by doing. The design of the pocket finance app shows that user experience (UX) features, such as step-by-step prompts, automated categorization, and real-time information, can significantly enhance micro-entrepreneurs' financial knowledge and practices. This aligns with emerging theories emphasizing the role of micro-digital interventions in bridging financial inclusion gaps, particularly in developing economies.

Finally, the study enhances MSME empowerment and human–computer interaction (HCI) theory by demonstrating that culturally attuned, minimalist digital interfaces can substantially influence financial decision-making and resilience among small businesses. It advocates for the development of a technologically enabled empowerment model where simple, cost-effective applications elevate the confidence and financial discipline of business owners. Furthermore, the work provides valuable insights into behavioral and contextual factors—such as habitual cash-based practices and limited formal financial engagement—that must be integrated into future theoretical models of digital transformation in MSMEs.

3.5. Practical Implication

The practical contributions of this study include its ability to simplify and improve daily financial management for micro and small businesses through user-friendly tools for transaction recording, cash-flow tracking, and automated financial reporting. This helps users reduce mistakes, improve financial discipline, and make better business decisions while providing an accessible alternative to traditional bookkeeping. The app also functions as a helpful financial learning platform, offering real-time guidance via contextual tips, automated categorization, and timely notifications that boost financial literacy without needing formal training—especially benefiting MSMEs with limited time, resources, or access to professional education. Additionally, the app improves MSMEs' chances of obtaining formal financing by producing organized financial records to support credit applications, thereby increasing access to funding and promoting financial inclusion. At the same time, its affordable, easy-to-use design shows how accessible technology can speed up digital adoption within the MSME sector and provide useful insights for developers, policymakers, and supporting organizations.

For regulators, including tax and financial authorities, the study offers valuable insights into developing more effective policies to promote MSME digitalization and financial inclusion. The findings highlight the need for establishing standards and guidelines for micro-finance applications that ensure security, simplicity, and relevance to users. Regulators can use this evidence to design targeted programs that encourage MSMEs to adopt affordable digital tools and strengthen the fintech ecosystem. Additionally, the aggregated data from these applications can support evidence-based policymaking by revealing trends in MSME financial behavior. Overall, the app functions as a practical tool for users, a valuable resource for academic research, and a strategic reference for regulators committed to fostering sustainable MSME growth.

4. Conclusion

This research explores a new area in the development of integrated financial and tax reporting applications. It begins with observing the fundamental principles of MSME governance issues in preparing financial and tax reports and continues with the creation of practical applications. Accounting information systems can serve as a solution to the challenges faced by MSME operators. On the other hand, the widespread use of such technologies has changed the traditional way of conducting business and driven innovation. However, the effective use of these technologies remains a pressing challenge (Huang et al., 2024). Numerous financial reporting applications for MSMEs have been developed, yet those integrated with tax reports remain quite limited. Thus, this study aims to create "AccounTax," an integrated financial and tax reporting application based in the cloud for MSMEs, formulated as an Android app that can be easily installed on a smartphone. This will help MSMEs utilize the application effectively. This research offers benefits and convenience for MSME operators in preparing their financial and tax reports in a cohesive manner. It may enhance MSME compliance for regulators, particularly in areas such as financial administration and taxation. A limitation of this research is its inability to be generalized across different business scales due to varying financial accounting standards and tax regulations. However, the application development method can be adapted to the applicable financial accounting standards and tax regulations for larger business scales.

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