



DEFINING ESSENTIAL DIGITAL SKILLS FOR MSMEs IN BALANGA CITY: SETTING STANDARD FOR TECHNICAL ADOPTION ON GOVERNMENT COMPLIANCE

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ABSTRACT

For many MSMEs in Balanga City, Bataan, navigating government compliance is a daunting, paper-filled journey. But what if a few key digital skills could transform this process, saving time, money, and stress? The objective of this quantitative research paper is to identify the current state of digital skills among MSMEs in Balanga City, Bataan, and establish a framework to enhance their digital skills and comply with government agencies' requirements. It was employed with 333 respondents selected through stratified random sampling. The collected data were analyzed using statistical techniques such as percentages, means, the Mann-Whitney U test, and the Kruskal-Wallis H test, which are non-parametric versions of the independent sample t-test and analysis of variance (ANOVA). The study identified a lack of proficiency in basic digital skills. MSME owners must enhance their digital skills to adapt to digital accounting practices and leverage technology for improved efficiency and competitiveness. Basic digital literacy serves as a foundation for developing digital accounting literacy, enabling MSME owners to embrace the digital age successfully.

Keywords: digitalization, basic digital skills, basic record-keeping, e-filing, micro, small, and medium enterprises

INTRODUCTION

In today's digital age, Micro, Small, and Medium Enterprises (MSMEs) face a growing need to equip themselves with the necessary digital skills to remain competitive. These skills encompass a broad range of competencies, from using basic digital tools and applications to leveraging advanced technologies. There are several barriers to digital entrepreneurship (Lavinia, et al., 2022).

Digital skills are essential for Micro, Small, and Medium Enterprises (MSMEs) to thrive. Utilization of digital in financial and management accounting could improve MSMEs' performance (Apriyanti & Yuvisatari, 2021). Creativity and digital literacy in business have a significant effect on community business opportunity (Marta et al., 2023). These skills allow MSMEs to leverage technology to improve their operations, reach a wider audience, and compete more effectively. MSMEs that do not utilize digitalization may have limited resources,



a lack of understanding, and limited knowledge of the benefits and process of digitizing financial statements (Eni et al., 2023).

In the Philippines, 99.5% of business establishments are MSMEs. Different government agencies and other private institutions launched different programs on transformation to assist MSMEs to cope with digitalization. The study conducted by the Department of Trade and Industry in 2020 revealed that 23% of SMEs do not use digital tools; 51% utilize business email; 21% make use of business email and website; and 6% employ business email, website, and advanced tools in their business. With this, DTI launches the online self-assessment toolkit to guide MSMEs in their digital transformation journey in 2022. Even the tech giant, Google, partnered with DTI to equip MSMEs with proper knowledge in digitalization.

Several Micro, Small, and Medium Enterprises (MSMEs) in the Philippines, specifically in Balanga City, Bataan, are still struggling to understand how advanced technologies function and why adaptation is necessary. The majority of millennials were familiar with technological improvements without much difficulty. However, elderly citizens have no psychological readiness and sustained motivation to integrate into digital reality (2022). Also, due to staff shortcomings or financial limitations, not all firms can develop their systems or software that they can utilize internally. Business owners of micro, small, and medium enterprises perceive financial record keeping and reporting as a tedious activity and do not consider it as a priority unless prompted by external factors (Kasahu, et al., 2018).

The majority of MSMEs lack basic accounting knowledge and manually keep their records, leading to potential errors and risks (Olufemi, et al., 2019). Thus, the study aims to identify and establish a comprehensive framework of digital skills that are essential for MSMEs to effectively navigate government compliance processes. By enhancing the knowledge of MSMEs through digitalization of financial records and navigating the government platform systems, such as the Bureau of Internal Revenue, business owners can easily monitor

the performance of their operations. By setting these standards, the proposal seeks to provide a roadmap for MSME owners, employees, government agencies, industry associations, educational institutions, and technology solution providers to bridge the digital skills gap and gauge the level of preparedness, and guide them in their digital transformation journey. It can also play a vital role in ensuring compliance with government regulations that are increasingly incorporating digital aspects.

OBJECTIVES OF THE STUDY

The following are the objectives of the study:

1. Identify the current state of digital skills among MSMEs
2. Define the essential digital skills needed by MSMEs
3. Establish a proposed framework for essential digital skills applicable to every nature of business
4. Recommend strategies for enhancing digital skills among MSMEs that they will use in complying with government agencies' requirements.

METHODOLOGY

The quantitative descriptive method of research was applied to describe or to know the digital skills of Micro, Small, and Medium-sized Enterprises (MSMEs) owners in Balanga City, Bataan. According to Leedy and Ormrod (2010), descriptive research is a type of research that involves either identifying the characteristics of an observed phenomenon or exploring possible associations amounting to two or more phenomena.

This design was used in gathering the needed information for this study.

This method enables the researcher to interpret the theoretical meaning of findings and hypothesis development for further studies. Also, the design depicts the participants in an accurate way. To put it more simply, quantitative descriptive



research is all about quantifying and describing people who take part in the study. And because it aims to accurately and systematically describe a population, situation, or phenomenon in a quantifiable way, this is the best method for our study.

Statistical Treatment of Data

Table 1

Total number of registered MSMEs in each barangay

Respondents	Population	Sample
Bagong Silang	66	20
Bagumbayan	88	24
BPM	691	19
Cabogcabog	14	5
Camacho	33	15
Cataning	76	22
Central	77	11
Cupang North	28	10
Cupang Proper	257	9
Cupang West	21	8
Dangcol	6	4
Dona Francisca	169	14
Ibayo	204	23
Lote	2	0
Malabia	18	5
Munting Batangas	27	11
Poblacion	406	20
Pto Rivas Ibaba	18	6
Pto Rivas Itaas	20	11
Pto Rivas Lote	21	13
San Jose	625	14
Sibacan	26	12
Talisay	64	18
Tanato	2	1
Tenejero	365	22
Tortugas	3	1
Tuyo	141	15
Total	3,468	333

The data collected through the questionnaire underwent coding, encoding, and statistical analysis utilizing IBM-SPSS Statistics 23 software. The data was analyzed using various statistical tools such as frequency, percentage, weighted mean, Mann-Whitney U-Test, Kruskal-

Wallis H-Test, and Spearman's Rank Correlation Coefficient.

Frequency or percentage distribution was used to display the demographic profile of the respondents in terms of sex, age, educational background, total assets, and nature of business. The weighted mean was utilized to describe the digital skills of MSMEs in terms of basic record-keeping, E-filing, and basic digital skills. Similarly, it was applied to determine the digital skills of MSMEs in terms of compliance with the Bureau of Internal Revenue (BIR). Likewise, it was carried out to assess the willingness of MSMEs to adopt an accounting system.

Before conducting hypothesis testing, assumptions for parametric tests were implemented, such as the Normality Test (Kolmogorov-Smirnov and Shapiro-Wilk) and the Homogeneity of Variance (Levene's Test). For the comparison between the MSMEs' digital skills and government compliance in terms of sex, the non-parametric test of difference Independent Samples T-Test, and the Mann-Whitney U-Test was used. On the other hand, for the comparison between the MSMEs' digital skills and government compliance in terms of age, educational background, total assets, and nature of business, the non-parametric test for ANOVA, Kruskal-Wallis H-Test, was applied since the data did not meet the assumption for normality. Moreover, a post hoc test (Mann-Whitney U-Test) was carried out to determine where differences exist. Moreover, Spearman's Rank Correlation Coefficient, the non-parametric test for Pearson's Product-Moment Correlation Coefficient, was conducted to determine the relationship between government compliance and willingness to adopt an accounting system.

In terms of hypothesis testing, SPSS provides significance or probability values; thus, these are simply compared with the 0.05 level, which was set in the study as the accepted level of significance. If the significance or p-value is lower than 0.05, then the statistical value is significant; therefore, the null



hypothesis is rejected. Otherwise, if it is not significant, the null hypothesis is not rejected.

RESULTS AND DISCUSSION

This chapter presents an analysis and interpretation of data relevant to defining essential digital skills for MSMEs in Balanga City in order to set standards for technical adoption on government compliance.

1. Profile of the Respondents

Table 2 portrays the personal-related profile of the owners in terms of sex, age, and educational background.

Table 2
Personal-Related Profile of the Owners

Profile	Frequency	Percentage
Sex		
Male	124	37
Female	209	63
Total	333	100
Age		
18 to 24 years old	74	22
25 to 34 years old	96	29
35 to 44 years old	79	24
45 to 54 years old	49	15
55 years old and above	35	10
Total	333	100
Educational Background		
Grade School	6	2
High School	156	47
Bachelor's Degree	128	38
Vocational	28	8
Postgraduate Degree	15	5
Total	333	100

Number of cases=333

According to Table 2, sixty-three percent (63%) of the owners are female, whereas thirty-seven percent (37%) are male. Moreover, twenty-nine percent (29%) of the owners are 25

to 34 years old, twenty-four percent (24%) are 35 to 44 years old, twenty-two percent (22%) are 18 to 24 years old, fifteen percent (15%) are 45 to 54 years old, and ten percent (10%) are 55 years old and above.

Further, forty-seven percent (47%) of the owners are high school graduates, thirty-eight percent (38%) have completed their Bachelor's Degree, eight percent (8%) have completed vocational, five percent (5%) have their Postgraduate Degree, and only two percent (2%) are elementary graduates.

2. Business-Related Profile of the Owners

Table 3
Business-Related Profile of the Owners

Profile	Frequency	Percentage
Total Assets		
below PhP 3,000,000	254	76
PhP 3,000,001 to PhP 15,000,000	48	14
PhP 15,000,001 to PhP 100,000,000	22	7
PhP 100,000,001 and above	9	3
Total	333	100
Nature of Business		
Agriculture	7	2
Cooperative	9	3
Food Processing	80	24
Non-food Manufacturing	21	6
Retail and Trading	125	38
Services	91	27
Total	333	100

Based on Table 3, seventy-six percent (76%) of the owners have total assets of below PhP 3,000,000, fourteen percent (14%) have a total assets that range from PhP 3,000,001 to PhP 15,000,000, seven percent (7%) have a total assets of PhP 15,000,001 to PhP 100,000,000, and three percent (3%) have a total assets of approximately PhP 100,000,001 and above. In addition to that, thirty-eight percent (38%) of the businesses are Retail and Trading, twenty-seven percent (27%) are Services, twenty-four percent (24%) are Food Processing, six percent (6%) are



Non-food Manufacturing, three percent (3%) are Cooperative, and two percent (2%) are Agriculture.

3. Basic Record Keeping

Table 4
Basic Record Keeping

Indicator	Mean	SD	DE
1. Maintain proper financial records in a computer since the business started	2.28	1.01	Moderate
2. Maintain payroll records of employees	2.89	1.10	High
3. Maintain tax records of the business	2.47	0.81	Moderate
4. Maintain copies of all contracts entered into	2.56	0.88	High
5. Maintain copies of all important business correspondence	2.43	0.71	Moderate
Composite	2.53	0.73	High

As reflected in Table 4, the indicator "Maintain payroll records of employees" ($Mean=2.89$; $SD=1.10$; *High*) achieved the highest rating, while the indicator "Maintain proper financial records in computer since the business started" ($Mean=2.28$; $SD=1.01$; *Moderate*) achieved the lowest. In general, the rating ($Mean=2.53$; $SD=0.73$) signifies that the digital skills of MSMEs in terms of basic record-keeping are "High."

4. E-filing

It can be gleaned from Table 5 that the indicator with the highest rating is "Familiarity with the data needed in filing returns" ($Mean=2.80$; $SD=0.98$;

High), while the indicator with the lowest rating is "Awareness with deadlines" ($Mean=2.37$; $SD=0.66$; *High*). Totally, the digital skills of MSMEs in terms of E-filing are "High," as indicated by the rating ($Mean=2.60$; $SD=0.64$).

Table 5
E- Filing

Indicator	Mean	SD	DE
1. Familiar with the data needed in filing Returns	2.80	0.98	High
2. On-time filing of monthly, quarterly, and annual requirements	2.48	0.78	Moderate
3. Confident in using the E-bir/E-fps BIR system and E-sens of SEC	2.60	0.91	High
4. Awareness with deadlines	2.37	0.66	High
5. Payment of tax due online	2.75	1.17	High
Composite	2.60	0.64	High

It can be gleaned from Table 5 that the indicator with the highest rating is "Familiarity with the data needed in filing returns" ($Mean=2.80$; $SD=0.98$; *High*), while the indicator with the lowest rating is "Awareness with deadlines" ($Mean=2.37$; $SD=0.66$; *High*). Totally, the digital skills of MSMEs in terms of E-filing are "High," as indicated by the rating ($Mean=2.60$; $SD=0.64$).

5. Digital Skills of the MSMEs

Table 6
Digital Skills of the MSMEs

Indicator	Mean	SD	DE
Basic Record Keeping	2.53	0.73	High
E-filing	2.60	0.60	High
Basic Digital Skills	2.34	0.90	Moderate
Composite	2.49	0.63	Moderate

Table 6 generalizes that among all indicators of the Digital Skills of the MSMEs, the indicator "E-filing" ($Mean=2.60$; $SD=0.60$; *High*)



gained the highest rating, followed by “Basic Record Keeping” (Mean=2.53; SD=0.73; High), and the indicator “Basic Digital Skills” (Mean=2.34; SD=0.90; Moderate) got the lowest rating. All things considered, the digital skills of MSMEs are “Moderate,” as suggested by the rating (Mean=2.49; SD=0.63).

6. Government Compliance

Table 7
Government Compliance

Indicator	Mean	SD	DE
1. Familiarity with the e-services provided by the BIR such as eReg, eFPS, eBIR Forms, eAFS, and ePay	2.79	1.09	High
2. Understand the commonly used BIR forms like 0605, 1601C, 1601E, 2551Q, 1701Q, 1701	2.75	1.05	High
3. Knowledge in filling-out the necessary BIR returns	2.67	0.99	High
4. Know how to troubleshoot BIR system errors	2.83	1.05	High
5. Familiarity with the ePAY in landbank linkbiz, gcash, and other bank portal for tax payments	3.23	0.99	High
Composite	2.85	0.75	High

Based on Table 7, the indicators with the highest ratings are “Familiarity with e-pay in landbank linkbiz, gcash and other bank portal for tax payments” (Mean=3.23; SD=0.99; High). However, the indicator with the lowest rating is “Knowledge in filling-out the necessary BIR returns” (Mean=2.67; SD=0.99; High). Altogether, the rating (Mean=2.85; SD=0.75) insinuates that

the digital skills of MSMEs in terms of government compliance are “High.”

7. Willingness of MSMEs to adopt an accounting system.

Table 8 describes the willingness of MSMEs to adopt an accounting system.

Table 8
Willingness to Adopt Accounting System

Indicator	Mean	SD	DE
1. Difficulty in using gadgets like computers, iPad and cellphone.	2.26	1.18	Moderate
2. Interest in participating in digital enhancement training and programs provided by the government or other private sectors to improve business operations.	2.89	1.09	High
3. Digital enhancement training provided by the government or other private sectors can help my business stay competitive in the market.	2.96	1.10	High
4. Willingness to allocate a budget for digital enhancement training programs for myself or for my employees.	2.77	1.14	High
5. Willingness to invest the necessary time and resources to fully participate in digital enhancement training programs provided by the government or other private sectors.	2.78	1.11	High
Composite	2.73	0.89	High

As presented in Table 8, the indicator that acquired the highest rating is “Digital enhancement training provided by the government or other private sectors can help my business stay competitive in the market.” (Mean=2.96; SD=1.10; High), while the indicator that attained the lowest rating is “Difficulty in using gadgets like computers,



iPad and cellphone.” ($Mean=2.26$; $SD=1.18$; *Moderate*). Collectively, the willingness of the MSMEs to adopt an accounting system is “*High*,” as suggested by the rating ($Mean=2.73$; $SD=0.89$).

8. Comparison of Digital Skills of MSMEs according to Sex

8.1 in terms of Sex

The comparison was carried out using the Mann-Whitney U Test and Kruskal Wallis H Test, which are the non-parametric versions of the Independent Samples T-Test and the Analysis of Variance (ANOVA), respectively. Though these tests yield similar results in the initial testing, the non-parametric versions are more appropriate considering that the assumptions of the t-test and analysis of variance on normality were not met.

The mean ratings were not used for the comparison since the data did not comply with the normality assumptions of independent samples t-test and analysis of variance. Hence, mean ranks were utilized for comparison.

Table 9 shows the comparison of the digital skills of the MSMEs when grouped according to their sex.

Based on the sub-variables “Basic Record Keeping” [$U(331)=11,474.50$; $p-value=.077$] and “E-filing” [$U(331)=12,097.50$; $p-value=.304$] have corresponding significant values which are greater than the significance level 0.05. Hence, there is no significant difference posted in these variables when grouped according to their sex.

Inversely, the corresponding significant value of the sub-variable “Basic Digital Skills” [$U(331)=11,256.50$; $p-value=.045$] is less than the significant level of 0.05, thus, there is a significant difference between these variables. Furthermore, the digital skills of the female owners ($MR=175.14$) are significantly higher than the male owners ($MR=153.28$).

Generally, the test statistic value [$U(331)=11,067.00$; $p-value=.026$] denotes there is a piece of sufficient evidence that a significant difference exists in the digital skills of the MSMEs when grouped according to their sex. Specifically, the digital skills of the female owners ($MR=176.05$) are significantly higher than the male owners ($MR=151.75$).

8.2 in terms of Age

Based on the corresponding significant value of the government compliance of the MSMEs [$\chi^2(332)=7.52$; $p-value=.111$] exceeded the significant level of 0.05. In conclusion, there is no sufficient evidence that a significant difference exists in the government compliance of the MSMEs when grouped according to their age.

8.3 in terms of Educational Background

As revealed in Table 11, the test statistic value [$\chi^2(332)=2.95$; $p-value=.565$] signifies that there is no significant difference posted in the government compliance of the MSMEs when grouped according to their educational background. This is evident for the reason that the corresponding significant value of the variable, government compliance, is beyond the significance level of 0.05.

9. Comparison of Government Compliance of MSMEs

9.1 in terms of Total Assets

It can be noticed from Table 17 that the government compliance of the MSMEs [$\chi^2(332)=1.16$; $p-value=.763$] has a corresponding significant value, which is more than the value of the significant level of 0.05. In summary, there is insufficient evidence that a significant difference exists in the government compliance of the



MSMEs when grouped according to their total assets.

9.1 in terms of Nature of Business

Based on the findings, the corresponding significant value of the government compliance of the MSMEs [$\chi^2(332)=11.31$; $p\text{-value}=0.064$] surpassed the significant level of 0.05. To sum up, there is no significant difference observed in the government compliance of the MSMEs when grouped according to the nature of business.

10. Relationship of the MSMEs' Government Compliance and their Willingness to Adopt Accounting System

Table 9
Relationship of the MSMEs' Government Compliance and their Willingness to Adopt Accounting System

MSMEs	Willingness to Adopt Accounting System			
	ρ	R^2	$p\text{-value}$	Remarks
Government Compliance	.20 **	0.04	.000	Low Relationship

** significant at 0.01 alpha level; **Strength of Relationship:** $\pm.80\text{--}\pm.10$ High Relationship; $\pm.60\text{--}\pm.79$ Moderately High Relationship; $\pm.40\text{--}\pm.59$ Moderate Relationship; $\pm.20\text{--}\pm.39$ Low Relationship; $\pm.01\text{--}\pm.19$ Negligible Relationship

Based on the findings, the correlation coefficient for Government Compliance ($\rho=.20$, $p\text{-value}=.000$) manifested a low relationship with the MSMEs' Willingness to Adopt Accounting System. In addition to that, the corresponding R^2 value of 0.04 for "Government Compliance" implies that four percent (4%) of the variance in MSMEs' Willingness to Adopt Accounting System can be explained by the variance in the Government Compliance. Taking everything into consideration, there is sufficient evidence to support the claim that there is a significant relationship between the MSMEs' government

compliance and their willingness to adopt an accounting system.

CONCLUSION

The results of the study showed that the essential digital accounting skills are still lacking for most of the MSME owners in Balanga City, Bataan, in terms of basic record keeping. Thus, they must navigate the BIR system as well as e-banking. Investing in accounting software, electronic invoicing systems, cloud-based storage, online banking, and other digital platforms to streamline accounting processes and enhance financial decision-making is not MSME's priority. On the other hand, in the context of basic digital skills, most of the MSME owners in Balanga City, Bataan, perform poorly in this area; therefore, they have to invest in understanding the fundamentals of computer operations, proficiency in using productivity software (such as spreadsheets and word processing programs), familiarity with online communication tools, the ability to navigate the internet, and even the basics of setting up the computer. Basic digital skills enables MSME owners to adapt to digital accounting practices, effectively use digital tools, and leverage technology for improved efficiency and competitiveness in the digital age.

RECOMMENDATION

In order to empower MSMEs to embrace digitalization and ensure compliance with Bureau of Internal Revenue (BIR) requirements, the recommendation is to develop a training program for MSME owners to educate them on the importance of digital record-keeping and BIR system navigation. A collaborative extension program between the College of Business and Administration (CBA) faculty experts in basic digital skills, financial statements preparation, and taxation, and the Provincial Cooperative and Enterprise Development Office (PCEDO) for MSME owners will be conducted. CBA faculty will provide expertise and design training modules,



while PCEDO, on the other hand, will identify and coordinate with MSME beneficiaries.

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