

Institutional Knowledge, Human Capital, and Accounting Technology Adoption: Explaining Financial Reporting Quality under Environmental Uncertainty

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Abstract

This study examines how institutional knowledge, human capital, and accounting technology adoption shape the financial reporting quality of Micro, Small, and Medium Enterprises (SMEs) under conditions of environmental uncertainty. Grounded in economic and organizational sociology, the research conceptualizes financial reporting not merely as a technical outcome but as a socio-institutional practice formed through the interaction between actor capacity and institutional structures. A quantitative causal design was employed using survey data collected from 100 SMEs in Bekasi City, Indonesia, in 2025 through stratified random sampling. Data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS–SEM). The findings indicate that accounting information technology utilization, human resource competence, and understanding of SME Financial Accounting Standards (SAK EMKM) each have a positive and significant effect on financial reporting quality. Environmental uncertainty does not moderate the relationship between technology utilization and reporting quality; however, it weakens the effect of human competence while strengthening the influence of institutional accounting knowledge. These results suggest that financial reporting quality depends not only on digital adoption and individual capability but also on the internalization of institutional standards, particularly in unstable business environments. The study’s novelty lies in integrating technological, human capital, and institutional perspectives within a contingency framework of environmental uncertainty, contributing to debates in economic and organizational sociology on how accounting practices are socially embedded in SME governance.

Article Info:

Keywords: Accounting Technology Adoption, Environmental Uncertainty, Financial Reporting Quality, Human Capital, Institutional Knowledge

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a central role in Indonesia’s economic structure, both as major absorbers of labor and as drivers of local economic development (Kuang et al., 2024; Ramayani et al., 2023). Amid the dynamics of the digital economy and growing demands for accountability, MSMEs are required to produce financial statements that are not only simple, but also relevant, reliable, understandable, and comparable. In practice, however, the quality of MSMEs’ financial reporting remains a fundamental concern. Many business owners maintain only minimal and non-standardized records and tend to prioritize short-term operational needs rather than organizational transparency and legitimacy. This condition becomes particularly problematic when MSMEs

seek access to formal financing, expand market networks, or establish partnerships with financial institutions. Empirical evidence indicates that limited human resource capacity and low levels of accounting literacy significantly contribute to the poor quality of MSMEs' financial reporting (Davis & Garcia-Cestona, 2026; Koerniawan & Wibowo, 2023). At the same time, developments in accounting information technology offer opportunities for transformation through the digitalization of financial recording and reporting processes (Ho et al., 2023; Hsu & Yang, 2022). Nevertheless, the adoption of such technologies does not always translate linearly into improvements in reporting quality.

In this context, the issue of MSMEs' financial reporting quality should not be viewed merely as a technical accounting problem, but rather as an institutional and organizational challenge. The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) were developed to provide simplified and practical guidance for small business owners in preparing standardized financial statements. Previous studies have shown that an understanding of SAK EMKM has a positive effect on the quality of financial reports (Bengtsson, 2022; Dobija et al., 2022; Erin et al., 2022). However, the implementation of these standards is often constrained by the limited internalization of accounting norms as part of everyday organizational practices. This is where institutional knowledge and human capital become particularly relevant, as financial reporting quality ultimately emerges from the interaction between formal rules, individual capacities, and the broader business environment.

The existing literature consistently demonstrates that human resource competence has a significant influence on the quality of financial reporting. Technical skills, understanding of accounting principles, and managerial capabilities have been shown to enhance the reliability and relevance of financial statements (Erin & Adegboye, 2022; Nurcahyono & Ifada, 2024). Jackson and Allen (2024a) and Prasetyani et al. (2025) likewise emphasize that the quality of human resources is a key determinant in the preparation of MSMEs' financial statements. From a resource-based perspective, internal organizational capabilities are viewed as strategic assets that shape organizational performance and competitiveness (Nasir et al., 2023). Accordingly, the competencies of MSME actors not only affect day-to-day operations, but also influence the quality of accounting information systems and financial reporting practices.

Beyond individual competence, the utilization of accounting information technology has received substantial attention in prior research. Digitalization through accounting software, cloud-based applications, and automated recording systems is considered capable of improving the accuracy and efficiency of financial reporting (Annida & Firmansyah, 2022; Pratama & Komariyah, 2023). Studies grounded in the Technology Acceptance Model further indicate that perceived ease of use and perceived usefulness significantly affect the adoption of digital accounting systems (Cheng et al., 2025; Pramono et al., 2023). However, Ahmad (2023) and Synn and Williams (2024) find that technological understanding alone does not necessarily have a significant impact on the implementation of accounting standards when it is not accompanied by a substantive understanding of accounting principles. These findings

suggest that technology should not be regarded as an automatic solution, but rather as an instrument whose effectiveness depends on users' capabilities and orientations.

Another important dimension is environmental uncertainty. Regulatory changes, market fluctuations, competitive dynamics, and macroeconomic pressures create conditions that are difficult for MSMEs to predict. Previous studies show that environmental uncertainty can moderate the relationship between the use of accounting information and organizational performance (Indrawati et al., 2025; Latifah et al., 2022). Ellili (2022) and Tjahjadi et al. (2022) report that environmental uncertainty tends to weaken the influence of competence and technology on financial reporting quality. In contrast, Sutrisno et al. (2024) and Thottoli and Ahmed (2022) demonstrate that, under uncertain conditions, a sound understanding of accounting standards becomes a crucial stabilizing factor for financial reporting. These findings indicate that the external environment does not merely serve as a background context, but actively shapes MSMEs' accounting practices.

Despite these insights, most previous studies have examined these variables in isolation or within limited combinations. Goh et al. (2024) and Irawan et al. (2022), for example, focus primarily on the use of accounting information and technology in relation to performance, without directly linking them to financial reporting quality. Firman (2023) and Kayser and Telukdarie (2024) concentrate on accounting understanding and standards implementation, but do not assess their impact on reporting quality. Goldstein (2022) and Khan et al. (2024) highlight human resource constraints, yet do not incorporate technological factors and environmental uncertainty within an integrated model. Even when moderation effects are tested, empirical designs rarely integrate technology, competence, and standards understanding simultaneously within a comprehensive analytical framework.

Within this body of literature, it becomes evident that the relationships among institutional knowledge, human capital, and the adoption of accounting technologies require more holistic conceptualization, particularly when situated within increasingly intense environmental uncertainty in the digital and post-global-crisis era. The quality of MSMEs' financial reporting is not merely a function of technical proficiency or software usage, but also reflects the extent to which business actors internalize standards, negotiate environmental pressures, and construct organizational legitimacy. At this juncture, an approach that simultaneously integrates internal resource perspectives with external dynamics is required, allowing financial reporting practices to be understood as both structured and adaptive social processes.

Considering this complexity, the present study seeks to explain how the use of accounting information technology, the competencies of MSME actors, and their understanding of SAK EMKM influence financial reporting quality, as well as how environmental uncertainty shapes or alters these relationships. This approach enables a more contextualized interpretation of MSME accounting practices, viewing them not merely as administrative procedures, but as arenas of interaction between institutional structures and actor capacities. Implicitly, this study extends the scope of economic and organizational sociology by positioning financial statements as products of the interplay among formal rules,

technology, human capital, and environmental pressures. The primary objective of this study is to empirically examine the effects of these three variables on the quality of MSMEs' financial reporting, while simultaneously testing the role of environmental uncertainty as a contingency mechanism that may strengthen or weaken these relationships. Accordingly, this study is expected to contribute theoretically to a deeper understanding of accounting practices as social and organizational phenomena, and practically to the design of more adaptive and sustainable capacity-building policies for MSMEs.

RESEARCH METHOD

This study adopts a quantitative approach with a causal research design, as its primary objective is to examine the cause–effect relationships between the use of accounting information technology, the competencies of MSME actors, and their understanding of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) on the quality of MSMEs' financial reporting, with environmental uncertainty serving as a moderating variable. A quantitative approach is considered appropriate because it enables the objective measurement of latent constructs and the empirical testing of hypotheses using inferential statistical techniques (Adhikara et al., 2022; Turzo et al., 2022).

The study employs a cross-sectional design, in which data were collected at a single point in time without any treatment or manipulation of respondents. Accordingly, this research is non-contrived and reflects the actual conditions experienced by MSME actors in their day-to-day business practices. The data used are primary data obtained through the distribution of structured questionnaires to MSME actors operating in Kota Bekasi. The research instrument was developed based on indicators that have been employed and validated in prior studies, thereby ensuring strong theoretical and empirical foundations. All questionnaire items were measured using a five-point Likert scale, ranging from strongly disagree to strongly agree, to capture respondents' perceptions in a more graduated manner.

The population of this study comprises all MSMEs officially registered with the Dinas Koperasi dan UMKM Kota Bekasi, totaling 15,180 business units. Given the large population size and the limitations of research resources, a probability sampling technique was applied using a stratified random sampling approach. This technique was selected to ensure that each sub-district in Kota Bekasi was proportionally represented according to the number of MSMEs in each area, thereby enhancing the generalizability of the findings. The sample size was determined using the Slovin formula with a 10 percent margin of error, resulting in a minimum required sample of 100 respondents. The inclusion criterion for respondents was MSME owners or managers who had operated their businesses for at least one year, under the assumption that they possessed sufficient experience in managing business finances.

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software. The selection of PLS-SEM was based on the predictive nature of the research model, the involvement of latent constructs measured by reflective indicators, and the inclusion of a moderating effect within the structural model (Jackson & Allen, 2024b; Kateb, 2024; Muhammad & Nugraheni, 2022). The

analytical procedure began with the assessment of the measurement model (outer model) to evaluate construct validity and reliability through outer loadings, Average Variance Extracted (AVE), Cronbach's alpha, and composite reliability. Subsequently, the structural model (inner model) was evaluated by examining the R-square and Q-square values to assess the predictive capability of the model. Hypothesis testing, including the moderating effect of environmental uncertainty, was performed using a bootstrapping procedure with a significance criterion of a t-statistic ≥ 1.96 and a p-value $< .05$, in accordance with APA 7th edition reporting standards.

RESULTS AND DISCUSSION

Profile of Respondents and Organizational Context of SMEs

The respondent profile in this study provides an overview of the socio-organizational context of Micro, Small, and Medium Enterprise (MSME) actors as the unit of analysis, while also reflecting the capacity of economic actors involved in financial reporting practices. Demographic and organizational characteristics are important to consider, as the quality of financial statements is shaped not only by technical factors but also by social structures, business experience, and the cognitive capacity of business actors to internalize accounting practices (Anh et al., 2024; Sudaryanto et al., 2023).

Based on Table 1, the gender composition of respondents is relatively balanced, consisting of 51% men and 49% women. This distribution indicates that MSME entrepreneurial activities in Kota Bekasi are no longer dominated by a single gender group, but instead reflect inclusive economic participation. Such balance is particularly relevant in the context of technology adoption and accounting practices, as recent studies suggest that diversity among business actors can strengthen organizational adaptability to changes in the business environment.

Table 1 Respondent Characteristics by Gender

Gender	Frequency	Percentage
Male	51	51%
Female	49	49%
Total	100	100%

Source: Primary data processed, 2026

From an age perspective (Table 2), the majority of respondents fall within the productive age range of 20–39 years (75%). The dominance of this age group indicates that MSME actors are in an active entrepreneurial phase and are more likely to be adaptive toward digitalization and organizational innovation. Contemporary organizational literature suggests that business actors in productive age cohorts tend to be more receptive to technology and new managerial practices, including digital accounting information systems.

Table 2 Respondent Characteristics by Age

Age group	Frequency	Percentage
20–29 years	35	35%
30–39 years	40	40%
40–49 years	20	20%
≥ 50 years	5	5%
Total	100	100%

Source: Primary data processed, 2026

In terms of educational background (Table 3), most respondents hold a bachelor's degree (58%), followed by senior high school/vocational education (22%), diploma (14%), and master's degree (6%). This relatively high educational attainment indicates the presence of sufficient human capital to support the understanding of accounting standards and the utilization of information technology. Formal education functions as a mechanism for developing organizational cognitive capacity, which, from an institutional capability perspective, enables business actors to interpret accounting rules more systematically.

Table 3 Respondent Characteristics by Education

Education level	Frequency	Percentage
Senior high school / vocational	22	22%
Diploma (D3)	14	14%
Bachelor's degree	58	58%
Master's degree	6	6%
Total	100	100%

Source: Primary data processed, 2026

Business experience (Table 4) shows that 75% of respondents have operated their businesses for more than three years. This finding reflects a relatively stable level of organizational maturity, in which financial recording practices begin to function as operational necessities rather than merely administrative obligations.

Table 4 Respondent Characteristics by Business Age

Length of operation	Frequency	Percentage
> 1 year	25	25%
> 3 years	39	39%
> 5 years	36	36%
Total	100	100%

Source: Primary data processed, 2026

Furthermore, based on business size (Table 5), most respondents operate micro-scale (45%) and small-scale (44%) enterprises, while only 11% fall into the medium-scale category. This structure confirms that the present study primarily focuses on economic organizations characterized by relatively simple management systems, in which the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) serve as the main institutional

instrument shaping financial reporting practices.

Table 5 Respondent Characteristics by Business Size

Business scale	Frequency	Percentage
Micro	45	45%
Small	44	44%
Medium	11	11%
Total	100	100%

Source: Primary data processed, 2026

Measurement Model Evaluation: Validity as Institutional Consistency

The assessment of data quality in this study begins with descriptive statistics, which aim to provide a general overview of the distributional characteristics of each research variable. Descriptive statistics were used to examine the minimum and maximum values, mean, and standard deviation as indicators of data dispersion. The results obtained from 100 respondents indicate that all variables exhibit relatively high mean values with stable dispersion, reflecting generally positive respondent perceptions toward the constructs under investigation.

Table 6 Descriptive Statistics

Variable	N	Minimum	Maximum	Mean
Use of Accounting Information Technology (X1)	100	2	5	4.12
Competence of MSME Human Resources (X2)	100	4	5	4.00
Understanding of SAK EMKM (X3)	100	2	5	3.92
Financial Reporting Quality (Y)	100	2	5	4.17
Environmental Uncertainty (Z)	100	2	5	3.98

Source: Primary data processed, 2026

As shown in Table 6, the use of accounting information technology records a mean value of 4.12, indicating that MSME actors have actively utilized technology in financial recording and reporting processes. The competence of MSME human resources yields a mean value of 4.00, with a relatively high minimum score (4), suggesting a fairly uniform level of competence among respondents. The mean value for understanding SAK EMKM is 3.92, reflecting a generally good level of understanding, although variations in respondents' perceptions remain. Financial reporting quality shows the highest mean value at 4.17, indicating that most respondents perceive their financial statements to have met key qualitative characteristics of accounting information. Meanwhile, environmental uncertainty records a mean value of 3.98, suggesting that business conditions are relatively dynamic but still manageable for MSME actors. Overall, mean values exceeding standard deviations indicate homogeneous and representative data distributions (Ghozali, 2021).

The evaluation of the measurement model (outer model) was subsequently conducted using the Partial Least Squares (PLS) approach. Convergent validity testing demonstrates that all constructs have Average Variance Extracted (AVE) values above .50 and

Cronbach’s alpha values above .70, as presented in Table 7, indicating that the indicators adequately explain the latent variables.

Table 7 Convergent Validity Results

Variable	Cronbach’s alpha	AVE
Use of Accounting Information Technology (X1)	.869	.658
Competence of MSME Human Resources (X2)	.922	.683
Understanding of SAK EMKM (X3)	.956	.695
Financial Reporting Quality (Y)	.927	.734
Environmental Uncertainty (Z)	.914	.701

Source: Primary data processed, 2026

All AVE values exceed the .50 threshold, confirming convergent validity, meaning that each construct explains more than half of the variance of its indicators (Hair et al., 2022). Furthermore, discriminant validity assessed using the Fornell–Larcker criterion shows that the square root of the AVE for each construct is higher than its correlations with other constructs, indicating adequate discriminant capability and the absence of conceptual overlap.

Reliability testing using composite reliability also reveals that all constructs exceed the recommended threshold of .70, as shown in Table 8.

Table 8 Reliability Test Results

Variable	Cronbach’s alpha	Composite reliability	Conclusion
Use of Accounting Information Technology (X1)	.869	.906	Reliable
Competence of MSME Human Resources (X2)	.922	.938	Reliable
Understanding of SAK EMKM (X3)	.956	.962	Reliable
Financial Reporting Quality (Y)	.927	.943	Reliable
Environmental Uncertainty (Z)	.914	.933	Reliable

Source: Primary data processed, 2026

The high reliability coefficients indicate strong internal consistency of the measurement instrument in capturing the research constructs. Accordingly, all indicators are deemed valid and reliable and can be utilized in the subsequent structural model analysis.

Structural Model Results: Explaining Financial Reporting Quality

The inner (structural) model was evaluated to assess the explanatory power of the proposed research model in capturing the causal relationships among the latent variables, namely the use of accounting information technology, the competencies of MSME actors, and their understanding of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) in explaining MSMEs’ financial reporting quality, with environmental uncertainty as a moderating variable. The analysis was conducted using the Partial Least Squares (PLS) approach with the assistance of SmartPLS 4.0 to examine the predictive

strength of the model and the statistical significance of the relationships among constructs.

The first stage involved the evaluation of the coefficient of determination (R^2), which indicates the extent to which the independent variables explain the variance of the dependent variable.

Table 9 Coefficient of Determination (R^2)

Endogenous variable	R^2	Adjusted R^2
MSMEs' financial reporting quality (Y)	0.749	0.730

Source: Primary data processed, 2026

An R^2 value of .749 indicates that the model demonstrates strong predictive power, meaning that 74.9% of the variance in MSMEs' financial reporting quality can be explained by the use of accounting information technology, MSME actors' competencies, understanding of SAK EMKM, and the moderating interaction of environmental uncertainty. The remaining variance is attributable to factors not included in the model. According to Hair et al. (2022), R^2 values close to or above .75 indicate a substantial structural model.

Subsequently, effect size (f^2) was assessed to examine the relative contribution of each predictor to the endogenous construct.

Table 10 Effect Size (f^2)

Construct → Financial reporting quality (Y)	f^2
Use of accounting information technology (X1)	0.109
MSME human resource competence (X2)	0.092
Understanding of SAK EMKM (X3)	0.103
Environmental uncertainty (Z)	0.001
X1 × Z	0.001
X2 × Z	0.066
X3 × Z	0.093

Source: Primary data processed, 2026

The f^2 values indicate that the three main predictors exert small but meaningful effects on financial reporting quality, whereas environmental uncertainty does not have a direct effect. The moderating effects are also relatively small, particularly for the interaction terms involving competence and understanding of SAK EMKM.

The predictive relevance of the model was further evaluated using the Q^2 statistic. Based on the R^2 value of .749, a Q^2 value of .444 (> 0) was obtained, indicating that the model has strong predictive relevance and is capable of adequately reproducing the observed data (Ghozali, 2021). Hypothesis testing was then performed using the bootstrapping procedure.

Table 11 Direct Effects

Path	Coefficient (O)	t-statistic	p-value
X1 → Y	0.275	2.626	.009
X2 → Y	0.316	2.379	.018
X3 → Y	0.269	2.775	.006

Source: Primary data processed, 2026

All independent variables have positive and statistically significant effects on MSMEs' financial reporting quality ($p < .05$). This finding indicates that greater utilization of accounting technology, higher levels of actor competence, and stronger understanding of accounting standards directly contribute to improvements in financial reporting quality. The moderating effects reveal a more nuanced pattern of relationships.

Table 12 Moderation Effects

Interaction	Coefficient (O)	t-statistic	p-value
Z × X1 → Y	-0.027	0.247	.805
Z × X2 → Y	-0.309	2.373	.018
Z × X3 → Y	0.268	2.730	.007

Source: Primary data processed, 2026

The results show that environmental uncertainty does not moderate the relationship between the use of accounting information technology and financial reporting quality. However, environmental uncertainty significantly weakens the effect of MSME actors' competence, while simultaneously strengthening the effect of understanding SAK EMKM on financial reporting quality. These findings indicate that, under unstable business conditions, a well-internalized understanding of accounting standards becomes a critical stabilizing factor for the quality of financial reporting.

Accounting Technology Adoption as Sociomaterial Practice

The findings demonstrate that the use of accounting information technology has a positive and significant effect on MSMEs' financial reporting quality, whereas environmental uncertainty does not moderate this relationship. This result confirms that the adoption of accounting technology plays a consistently important role in enhancing the quality of financial reporting, regardless of the external dynamics faced by MSME actors. Empirically, accounting technology contributes to greater accuracy of records, procedural consistency, and timeliness in financial statement preparation, thereby improving the relevance and reliability of accounting information for decision making.

In everyday MSME practices, accounting information technology does not merely function as a technical support tool, but rather as an organizational framework that shapes routine activities. The use of accounting software enables transactions to be recorded automatically and systematically, reducing reliance on memory-based or manual records that are prone to error. These findings are consistent with the Technology Acceptance Model literature, which emphasizes that perceived usefulness encourages sustained technology use (Baiod & Hussain, 2024; Hu et al., 2022; Yenni et al., 2024). However, the present study

extends this perspective by demonstrating that the impact of technology is not confined to individual acceptance, but also manifests in the formation of more stable and standardized organizational practices.

The absence of a moderating effect of environmental uncertainty suggests that the benefits of accounting technology remain relatively stable across different external conditions, including market fluctuations, regulatory changes, and competitive pressures. In this sense, technology functions as a buffering mechanism for small organizations, as reporting procedures become embedded within standardized system architectures. This interpretation is aligned with the sociomaterial perspective articulated by Yenni et al. (2024), which conceptualizes technology as a sociomaterial arrangement. From this viewpoint, improvements in financial reporting quality do not arise solely from technological sophistication, but from routinized and standardized practices reproduced through the interaction of actors, institutional rules, and technological artefacts.

From an organizational sociology perspective, these findings suggest that accounting technology generates procedural stability within MSMEs. The standardization of recording and reporting workflows renders accounting practices relatively resilient to external disruptions, thereby limiting the extent to which environmental uncertainty alters the quality of financial statements. In other words, accounting technology operates as a stabilizing organizational mechanism that enables MSMEs to maintain internal order while operating in uncertain environments. This also explains why, in the present study, environmental uncertainty does not function as a contingency variable in the relationship between accounting technology and financial reporting quality. These results contribute to the literature by demonstrating that, in the MSME context, accounting technology is more appropriately understood as a socio-organizational infrastructure that structures practice, rather than merely as a tool for technical efficiency (Dwianto et al., 2024).

Human Capital and the Limits of Individual Competence under Uncertainty

The competencies of MSME actors have a positive and significant effect on financial reporting quality; however, this effect weakens when business actors operate under high environmental uncertainty. This finding provides a more nuanced understanding of the role of human capital in MSME accounting practices. Under relatively stable environmental conditions, individual knowledge, skills, and experience are effective in supporting the preparation of financial statements that are relevant, reliable, and consistent. MSME actors who understand basic accounting principles, possess bookkeeping skills, and have experience in managing business operations tend to produce higher-quality financial reports, as also evidenced in previous studies (Hatani, 2023; Islam et al., 2023).

By contrast, when the business environment becomes uncertain, characterized by regulatory changes, market fluctuations, competitive pressures, and ambiguous information, the functional capacity of individual competence becomes less effective. The negative moderating effect of environmental uncertainty indicates that the personal capabilities of MSME actors encounter structural limits. In such contexts, past experience and accumulated skills are often insufficient to interpret rapidly changing situations, rendering financial

reporting practices more vulnerable to inconsistency and error. This finding helps explain why, in several previous studies, such as Restuputri et al. (2024), MSME actors' competencies are not always directly associated with financial reporting quality, particularly among micro-scale enterprises operating in highly dynamic environments.

This finding can be further interpreted through the institutional logics perspective, which emphasizes that economic actors' actions are shaped by sets of rules, norms, and meaning systems embedded within specific institutional environments. Juwana et al. (2022) argue that when environmental conditions are relatively stable, institutional logics tend to be well established, enabling individuals to rely on personal competence to act effectively. In contrast, under high levels of uncertainty, institutional logics become overlapping and, at times, contradictory. Rules change, standards become unclear, and available information is partial or ambiguous. Under such conditions, individual competence loses part of its effectiveness because it is not supported by strong and coherent institutional structures (Juwana et al., 2022).

From a sociological perspective, this finding highlights the limits of individual agency in small organizations such as MSMEs. Although business actors may possess adequate human capital, its effectiveness remains highly contextual and dependent on environmental stability as well as on the availability of clear and consistent rules and guidance. Without institutional support structures, such as widely understood accounting standards, mentoring systems, or stable regulatory frameworks, individual competence tends to become fragmented and difficult to translate into high-quality reporting practices. This interpretation is consistent with the arguments of Cheng et al. (2025) and Synn and Williams (2024), who emphasize that economic action is never fully autonomous, but is always embedded in broader social and institutional structures.

Overall, these findings demonstrate that human capital in MSMEs cannot be regarded as a universal resource that is equally effective under all conditions. The competencies of MSME actors operate optimally only when supported by a relatively stable and predictable institutional environment. Under conditions of uncertainty, improving individual competence alone is insufficient to ensure high-quality financial reporting in the absence of rule-based frameworks and collective practices that can guide and stabilize actors' behavior. This insight enriches the literature by showing that MSME financial reporting quality emerges from the interaction between individual capacity and institutional context, rather than being solely the product of personal expertise (Ahmad, 2023; Cheng et al., 2025; Synn & Williams, 2024).

Institutional Knowledge (SAK EMKM Understanding) as Organizational Legitimacy Mechanism

Understanding the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) has a positive and significant effect on MSMEs' financial reporting quality, and this effect becomes stronger when business actors operate under high environmental uncertainty. This finding underscores that institutional knowledge of accounting standards does not merely function as a technical guideline, but also serves as a social mechanism that provides stability and certainty in financial reporting practices. In the

MSME context, an adequate understanding of SAK EMKM enables business actors to prepare financial statements that are more relevant, reliable, and comparable, thereby allowing reports to represent the firm's economic conditions more objectively and accountably.

When the business environment is relatively stable, understanding accounting standards functions as one of several supporting factors of reporting quality, alongside individual competence and experience. However, when uncertainty increases, due to regulatory changes, market dynamics, or other external pressures, accounting standards become an increasingly important reference point. In such situations, SAK EMKM provides a relatively stable and predictable rule framework that helps MSME actors reduce ambiguity in accounting-related decision making. This finding is consistent with prior studies showing that understanding accounting standards contributes significantly to improvements in MSME financial reporting quality, particularly in contexts characterized by limited resources and organizational capacity (Goh et al., 2024; Irawan et al., 2022).

From a theoretical perspective, the role of SAK EMKM under conditions of uncertainty can be understood through the lens of institutional knowledge. Institutional knowledge not only provides cognitive guidance for organizational actors regarding what is considered appropriate and legitimate practice, but also operates as a legitimacy framework that connects internal MSME practices with external expectations, such as those of financial institutions, government agencies, and other stakeholders. Within this perspective, accounting standards function as an uncertainty-reduction mechanism, as they simplify environmental complexity by offering a set of formal rules that can be applied consistently. Consequently, improvements in financial reporting quality are not driven solely by technical competence, but also by the institutional legitimacy attached to standardized reporting practices.

Within the institutional logics framework, accounting standards such as SAK EMKM can be understood as the "rules of the game" that shape how economic actors think and act. Kayser and Telukdarie (2024) argue that institutional logics provide meaning structures that enable individuals to navigate multiple and often competing social demands. When environmental uncertainty intensifies, organizational actors tend to rely more heavily on formal institutional logics because such logics offer predictability and consistency (Khan et al., 2024). In the MSME context, an adequate understanding of SAK EMKM enables business actors to maintain stable reporting practices, even when personal experience or business intuition becomes less reliable as a basis for action.

The central insight derived from these findings is that, under increasing uncertainty, institutional legitimacy gradually replaces individual experience as the primary source of organizational stability. Whereas under normal conditions MSME actors may rely on routines and experiential knowledge, under uncertain conditions they tend to turn to formally recognized rules. This dynamic explains why the effect of SAK EMKM understanding on financial reporting quality is strengthened by environmental uncertainty. The present findings also help explain inconsistencies with previous studies that reported an insignificant effect of SAK EMKM understanding (Anh et al., 2024; Kateb, 2024), which may reflect research settings

characterized by relatively stable environments and highly simplified accounting practices.

Environmental Uncertainty as a Contingency Structure

In this study, environmental uncertainty is not treated merely as an external contextual variable, but rather as a contingency social structure that shapes how SMEs select and rely on their internal governance and management mechanisms. The main findings reveal an asymmetric moderation pattern: environmental uncertainty does not moderate the relationship between the use of accounting information technology and financial reporting quality, weakens the role of human capital, and simultaneously strengthens the role of institutional knowledge, particularly the understanding of accounting standards. This pattern indicates that environmental uncertainty operates selectively across different types of organizational resources, depending on their degree of stability, formality, and institutional embeddedness.

The non-significant moderating effect of environmental uncertainty on the relationship between accounting information technology utilization and financial reporting quality can be interpreted through the Technology Acceptance Model (TAM). From this perspective, technology usage is driven by perceived usefulness and perceived ease of use, which tend to remain relatively stable once a system has been internalized within organizational routines. When accounting information systems are already perceived as supporting consistent recording, processing, and reporting activities, external environmental changes and uncertainty do not directly disrupt their operational functionality. Technology functions as a routinized operational infrastructure; consequently, its relationship with financial reporting quality remains largely stable under both predictable and uncertain environmental conditions. This finding is also consistent with the entity theory perspective, whereby technology mechanically and repeatedly facilitates the separation between personal and business transactions, regardless of the broader business environment faced by SMEs.

In contrast to technology, environmental uncertainty weakens the role of human capital in enhancing financial reporting quality. Individual competencies, personal experience, and tacit knowledge of SME owners and managers are highly dependent on stable expectations and situational predictability. Under conditions of heightened uncertainty, experience-based knowledge becomes vulnerable because past reference points are not always relevant for addressing emerging and rapidly changing challenges. Uncertainty generates role ambiguity, adaptive pressures, and cognitive constraints, which reduce individuals' capacity to consistently apply high-quality accounting practices. In other words, human capital as an actor-based resource loses part of its regulatory and coordinating capacity when the environment becomes less predictable.

Conversely, environmental uncertainty strengthens the influence of institutional knowledge on financial reporting quality. When uncertainty increases, organizations tend to seek references that are stable, formal, and widely recognized. Accounting standards, such as SAK EMKM, operate as institutional devices that provide clear cognitive and normative frameworks. From the perspective of institutional theory and institutional logics, accounting standards represent predictable "rules of the game" that reduce ambiguity in accounting

decision-making. When the external environment becomes volatile, SME actors increasingly rely on formal rules as a primary source of legitimacy and operational certainty.

Within this framework, environmental uncertainty induces a gradual shift in governance arrangements from actor-based governance toward rule-based governance. Individual experience and personal intuition are no longer sufficient to ensure the quality and credibility of financial reports. Instead, compliance with institutional standards becomes the main mechanism through which organizational stability is maintained. Accounting standards thus function not only as technical guidelines but also as uncertainty-reduction mechanisms and legitimacy-building instruments in the eyes of stakeholders. Institutional legitimacy progressively replaces individual experience as the dominant source of organizational stability.

Toward a Socio-Institutional Model of SME Financial Reporting

The synthesis of the overall findings points to a conceptual framework that can be described as a socio-institutional model of SME financial reporting. This model integrates four interrelated elements that jointly shape the quality of SME financial reporting: (1) digital structuring through the use of accounting information technology, (2) human capability as the representation of actor capacity, (3) institutional internalization through the understanding and enactment of accounting standards, and (4) environmental contingency as the contextual condition that shapes the dynamics among the first three elements. These elements do not operate independently; rather, they form a social configuration that determines how financial reporting practices are enacted, stabilized, and legitimized within small organizations.

Digital structuring refers to the ways in which accounting information technology establishes relatively stable and repetitive operational structures. Technology is not merely an administrative support tool; it standardizes procedures, reduces behavioral variation, and creates routines that reinforce the consistency of accounting records. In this sense, technology functions as a structuring device that conditions everyday accounting practices. Consistent with the view that technology both shapes and is shaped by social practices (Islam et al., 2023), accounting information systems in SMEs facilitate more systematic reporting patterns even when individual capacities are limited. Nevertheless, this study also demonstrates that technological stability is not directly affected by environmental uncertainty, because once adopted, technology tends to operate as a routinized mechanism that is relatively autonomous from external fluctuations.

Human capability remains a critical element because accounting practices are ultimately enacted by individuals. Competence, experience, and accounting literacy determine how technology is used and how standards are translated into practice. From the perspective of agency theory and knowledge-based resource theory, financial reporting quality cannot be separated from the cognitive and professional capacities of business actors (Jackson & Allen, 2024b). However, the findings of this study indicate that under conditions of high environmental uncertainty, the role of human capability becomes more fragile. Past experience cannot always serve as reliable guidance when environmental change accelerates,

and individual capacity alone is insufficient to guarantee consistent reporting quality.

It is at this point that institutional internalization becomes central. Understanding accounting standards, such as SAK EMKM, does not merely represent technical knowledge, but constitutes a normative framework that is internalized as the “appropriate” way of preparing financial statements. Within institutional theory, accounting practices achieve stability not only because of their efficiency, but also because of the legitimacy attached to them (Davis & Garcia-Cestona, 2026). When SME actors internalize standards as legitimate guidelines, financial reporting practices become embedded within a broader organizational order. Accounting standards provide shared meanings, rules, and predictable expectations, particularly under conditions of environmental uncertainty. Consequently, financial reporting quality is not simply the outcome of technical skills, but the result of institutionalization processes that embed formal rules into everyday organizational practices.

Environmental contingency completes the model by demonstrating that context is not merely a passive background, but an active force that shapes the dominant configuration among the other three elements. Under stable environmental conditions, technology and individual competence may function as the primary drivers of reporting quality. However, as uncertainty increases, organizations tend to shift from reliance on individual actors toward reliance on formal rules. This shift reflects a transition from actor-based governance to rule-based governance, in which institutional legitimacy becomes the primary source of organizational stability. From the perspective of economic sociology, this finding reinforces the view that accounting practices constitute mechanisms of organizational ordering under conditions of uncertainty (Bengtsson, 2022).

The conceptual contribution of this model lies in its emphasis that SME accounting practices cannot be understood merely as technical procedures or as simple reflections of individual competence. Instead, they represent socially and institutionally embedded organizational practices, shaped by the interaction between technology, actor capacity, formal rules, and environmental context. Accounting, within this framework, is not merely a recording tool, but a social mechanism that organizes, stabilizes, and legitimizes economic action in small organizations operating under uncertainty (Annida & Firmansyah, 2022; Pratama & Komariyah, 2023).

CONCLUSION

Based on the findings and discussion, this study confirms that the quality of SME financial reporting does not emerge solely from technological sophistication or individual competence. Rather, it is shaped by a socio-organizational configuration that integrates digital structures, actor capacities, and the internalization of institutional rules within a specific environmental context. Accounting information technology provides a relatively stable and consistent operational framework and therefore functions as an infrastructure for reporting order and routine. Human resource competence strengthens financial reporting quality when the business environment is predictable; however, its influence becomes fragile as environmental uncertainty increases. In contrast, understanding the Financial Accounting

Standards for Micro, Small, and Medium Entities (SAK EMKM) becomes more salient under conditions of uncertainty, as accounting standards serve as a legitimacy framework and an ambiguity-reduction mechanism that offers normative certainty for reporting practices. Accordingly, environmental uncertainty does not operate uniformly, but rather functions as a contingency structure that shifts the primary source of organizational stability from actor-based capacities toward formal rule-based arrangements. These findings address the research objectives by demonstrating that SME accounting practices are socially and institutionally embedded practices, constituting an organizational ordering mechanism under uncertainty, rather than merely technical and administrative activities. The main contribution of this study lies in its empirical integration of technological dimensions, human capital, and institutional knowledge into a single analytical model that explains how financial reporting quality is produced through the interaction between structure and agency in a dynamic environmental context. This integration also offers a conceptual contribution to the development of economic sociology and organizational studies by advancing the understanding of accounting as an instrument of legitimacy and as a mechanism for structuring economic action in small-scale enterprises.

ETHICAL STATEMENT AND DISCLOSURE

This study was conducted in accordance with established ethical principles, including informed consent, protection of informants' confidentiality, and respect for local cultural values. Special consideration was given to participants from vulnerable groups to ensure their safety, comfort, and equal rights to participate. No external funding was received, and the authors declare no conflict of interest. All data and information presented were collected through valid research methods and have been verified to ensure their accuracy and reliability. The use of artificial intelligence (AI) was limited to technical assistance for writing and language editing, without influencing the scientific substance of the work. The authors express their gratitude to the informants for their valuable insights, and to the anonymous reviewers for their constructive feedback on an earlier version of this manuscript. The authors take full responsibility for the content and conclusions of this article.

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