

DIGITALIZING BASED ON TRI HITA KARANA: HOW TECHNOLOGY STRENGTHENS SUSTAINABLE ACCOUNTING FOR MICRO SMALL MEDIUM ENTERPRISE IN DENPASAR

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ABSTRACT

This study examines the integration between digital technology and the local wisdom of Tri Hita Karana (THK) in strengthening sustainable accounting practices among Micro, Small, and Medium Enterprises (MSMEs) in Denpasar. The background of this research is based on the imbalance between the global trend of digitalization and the lack of business models that consider local cultural values. MSMEs in Bali face challenges in implementing sustainability principles, as the approaches used often emphasize technical aspects, while local values such as THK have not been internalized into accounting systems. The main problem in this study is the absence of a sustainable accounting model that holistically integrates digital technology and THK values. This research seeks to answer the question: how can the integration of these two elements enhance the sustainability of MSMEs in Denpasar? The novelty of this study lies in the formulation of a conceptual model that unites three essential aspects, technology, accounting, and local culture, which have previously been studied only in part. The research adopts a quantitative approach, with data collected through questionnaires distributed to MSME owners or managers who met specific criteria. The data were analyzed using SmartPLS 4.0. The findings reveal that both digital technology and THK values have a positive and significant influence on sustainable accounting practices, with a 40% increase in financial reporting accuracy and a 25% reduction in waste. In conclusion, the success of MSME digitalization relies not only on technological infrastructure but also on the acceptance and practice of local cultural values that reinforce accountability and sustainability. These findings highlight the need for digital literacy training based on local cultural values as a relevant strategy in building resilient and sustainable MSMEs in the era of digital transformation.

Keywords: MSMEs, Digitalization, *Tri Hita Karana*, Sustainable Accounting, Local Wisdom.

INTRODUCTION

This study investigates how digital technology grounded in the local wisdom of *Tri Hita Karana* (THK) can strengthen sustainable accounting practices for Micro, Small, and Medium Enterprises (MSMEs) in Denpasar. While global sustainability frameworks often overlook local cultural values. THK, which emphasizes harmony among people, nature, and spirituality, provides a unique foundation for holistic business practices. However, existing initiatives have primarily focused on technical training without embedding THK into accounting systems, resulting in a gap between digitalization and cultural preservation.

Denpasar's smart city initiative, which integrates technology with THK principles, presents an ideal context for this research. Previous studies have treated digital tools, accounting, and local wisdom as separate components, leaving MSMEs without a cohesive sustainability model. This study bridges that gap by proposing a framework that aligns digital accounting with THK values, aiming to enhance financial transparency and environmental accountability. Preliminary findings indicate a significant improvement in financial accuracy and waste reduction, underscoring the potential of culturally grounded digital solutions for MSMEs.

1.1. Background

In recent years, the concept of sustainability has gained significant attention, particularly in accounting practices. The philosophy of *Tri Hita Karana* (THK), rooted in Balinese culture, emphasizes harmonious relationships among humans (*pawongan*), nature (*palemahan*), and the spiritual realm (*parahyangan*). The integration of local wisdom through the THK concept offers a unique framework for business sustainability, especially for Micro, Small, and Medium Enterprises (MSMEs) in Bali (Sari et al., 2021). Amidst the unstoppable wave of globalization, MSMEs are often pressured to adopt sustainable business practices aligned with Environmental, Social, and Governance (ESG) principles (Werastuti, 2020). However, standardized global approaches frequently overlook the richness of local culture. In contrast, *Tri Hita Karana* with its three pillars of harmony, has long served as a foundational framework for building holistic sustainable businesses (Widnyani & Sudibia, 2021).

The Balinese government has initiated the DRTPM Service Grant program to strengthen MSMEs. However, its focus remains limited to technical capacity-building, such as Excel training and basic financial management, without incorporating *Tri Hita Karana* values into a sustainable accounting framework. Research by Putra (2022) on MSME financial training and Werastuti (2020) on public sector accounting has also not explicitly formulated a model that integrates technology, business practices, and Balinese local wisdom. This has created a gap between digitalization efforts and cultural preservation, as reflected in technology-based MSME empowerment programs in Munduk and Tabanan villages, which focus solely on transaction efficiency without considering socio-environmental aspects.

Denpasar, as a major urban center, faces complex problems that require innovative and sustainable solutions. To address these challenges, since 2016, the city has implemented a smart city concept that integrates technology with *Tri Hita Karana* as its foundation (Djunaedi & Bahtia, 2024). These values are reflected in public policies and local business practices, such as MSME management that is oriented toward social and environmental balance. This makes Denpasar an ideal context for exploring sustainable accounting aligned with local philosophy. In 2018, Denpasar was selected as one of the cities implementing

the "100 Smart City Movement" launched by the Ministry of Communication and Information Technology of the Republic of Indonesia. In 2019, Denpasar received an award as the best smart city (Ministry of Communication and Information Technology, 2019). According to the 2024 Indonesian Digital Society Index (IMDI) measured by the Human Resource Development Agency for Communication and Digital, Denpasar scored 52.54, placing it in the "very high" category. This indicates that Denpasar has reached a high level of digital maturity. Thus, the integration of sustainable accounting based on *Tri Hita Karana* with digital technology presents a unique conceptual framework for promoting environmental accountability among MSMEs in Denpasar. Through the use of digital innovation, businesses can align their operations with sustainable practices, ultimately contributing to the preservation of Bali's cultural and natural heritage (Sari et al., 2021; Wang et al., 2020).

Previous studies on the digitalization of MSMEs in Denpasar have treated the aspects of technology, accounting, and local wisdom separately. Research by Widnyana et al. (2023) on digital cashier applications and Surya Dewi et al. (2021) on village-owned enterprises (BUMDes) has not presented a holistic model integrating all three. Therefore, this study designs a sustainable accounting framework based on THK that leverages digital technology, while also addressing the practical needs of MSMEs and filling gaps in the academic literature.

1.2. Research Problem

The implementation of the smart city concept through the development of digital technology grounded in local values plays a crucial role in the sustainability of business enterprises. The research question is formulated as follows: How can the integration of digital technology and *Tri Hita Karana* enhance business sustainability within the MSME sector in Denpasar? This study aims to integrate digital technology and the local values of *Tri Hita Karana* to develop a contextually relevant sustainable accounting model for MSMEs in Denpasar.

1.3. Contribution and Implication

Preliminary findings indicate that the combination of digital technology and *Tri Hita Karana* increases financial reporting accuracy by 40% and reduces operational waste footprints by up to 25% among the sampled MSMEs (Prasetyo et al., 2023). This study provides a practical framework for MSMEs to align their business operations with local sustainability principles, while also enriching the accounting literature with a culturally grounded perspective that is often overlooked (Wang et al., 2020). Policy implications include recommendations for the adoption of *Tri Hita Karana* values and technology-based training to accelerate the digital transformation and sustainability of MSMEs in Denpasar.

LITERATURE REVIEW

Institutional Theory

Institutional Theory, as proposed by DiMaggio and Powell (1983), explains that organizations adopt certain practices to gain legitimacy through three types of institutional pressures: coercive (regulations), normative (cultural values), and mimetic (imitation). This theory is widely used to explain the adoption and diffusion of formal organizational structures, including written policies, standardized practices, and new organizational forms (Latifah, 2023). Institutional theory posits that firms operating within the same environment tend to develop similar structures and characteristics to those of established

organizations. In other words, organizations within a particular institutional setting often exhibit homogeneous features (Powell & DiMaggio, 1983). Latifah (2023) also notes that firms that deviate from institutionalized norms may struggle to achieve and maintain legitimacy. In the context of MSMEs in Denpasar, normative pressure stemming from the cultural values of Tri Hita Karana (THK) is a crucial factor shaping sustainability practices (Sari et al., 2021). Scott's (2014) research further emphasizes that informal institutions, such as local cultural values, can exert a stronger influence on business behavior than formal regulations, especially in societies where tradition plays a significant role. This is consistent with the findings of Wahyuni et al. (2020), who identified THK as a "social institution" that motivates MSMEs in Denpasar to adopt environmentally friendly practices, even in the absence of financial incentives.

MSME Sustainability

MSME sustainability refers to the ongoing efforts to maintain the existence and growth of enterprises by balancing economic, social, and environmental dimensions. This encompasses the ability of MSMEs to generate sustainable economic value, contribute socially through job creation and community empowerment, and adopt environmentally friendly business practices that support sustainable development (Sari & Wahyuni, 2022). According to Febrida, L. H. (2020), MSME sustainability is influenced by three key aspects: economic, social, and environmental. From the economic perspective, digitalization significantly impacts MSME sustainability by enabling businesses to expand market reach, improve operational efficiency, and enhance competitiveness (Suleman & Thalib, 2024).

From the social perspective, MSMEs play a vital role in employment absorption, community engagement, and equitable distribution of development outcomes, which helps reduce income disparity among regions and communities (Supriadi, 2018). Additionally, the environmental aspect is increasingly relevant, as the adoption of eco-friendly practices, such as waste management and energy efficiency can improve business image and competitiveness in an environmentally conscious market. Therefore, the integration of economic, social, and environmental aspects is essential for promoting holistic and sustainable MSME development (Suleman & Thalib, 2024).

Digital Technology

Digital technology plays a significant role in driving economic growth by optimizing internal business processes and fostering the development of new products and services (Schonberger, 2023). This technology also enables companies to explore markets and regions that have not been previously tapped (Brodny & Tutak, 2022). One form of digital technology adoption is the use of cloud-based accounting (cloud accounting), which has been proven to enhance efficiency and transparency, particularly among SMEs in developing countries (Hidayat et al., 2022). By using cloud accounting, companies, especially SMEs, can reduce maintenance costs and avoid other additional expenses (Belfo & Trigo, 2013; Brandas et al., 2015; B. S. Ionescu & Prichici, 2013 in Musa et al., 2019). A study by Dillard et al. (2016) in the *Journal of Information Systems* states that cloud systems facilitate real-time reporting, reduce human error, and strengthen accountability through audit trails. However, research by Wibawa et al. (2022) warns that the adoption of this technology is often hindered by low digital literacy and high implementation costs. In this context, Institutional Theory becomes relevant, wherein normative pressures such as local values (e.g., Tri Hita Karana) and coercive pressures such as government policies can serve as catalysts to encourage behavioral change and overcome resistance to technology (DiMaggio & Powell, 1983).

Tri Hita Karana Culture

The cultural dimension of *Tri Hita Karana* emphasizes three causes of happiness, interpreted as well-being derived from harmonious relationships between humans and God (*parahyangan*), humans and the environment (*palemahan*), and interpersonal relationships among humans (*pawongan*). *Parahyangan* refers to efforts to maintain harmony between humans and God (Ariyanto et al., 2020). In accounting practices, the value of *parahyangan* is reflected in the integrity and honesty of SME actors in preparing transparent financial reports. *Pawongan* emphasizes maintaining harmonious relationships among fellow human beings. In the context of sustainable accounting, *pawongan* encourages SMEs to prioritize collective interests and foster trust through transparent financial reporting. *Palemahan* represents efforts to preserve harmony between humans and their surrounding environment. It motivates SMEs to consider the environmental impact of their business activities, such as by allocating part of their income to environmental conservation or waste management initiatives.

The *Tri Hita Karana* concept has been adapted in sustainability studies as an ethical framework for business (Ardika et al., 2019). Research by Sari et al. (2021) demonstrates that SMEs who internalize THK tend to have more transparent financial reporting systems, as the *palemahan* principle promotes ecological accountability. However, a study by Suaryana (2020) reveals that the implementation of THK is often hindered by a lack of technical capacity, such as skills in using digital accounting tools. These findings indicate the need for an integration of local values and technology to maximize sustainability outcomes.

METHODS, DATA, AND ANALYSIS

This study employs a quantitative approach with an explanatory research design to analyze the relationship between digital technology and the principles of *Tri Hita Karana* (THK) in relation to financial transparency and environmental accountability among Micro, Small, and Medium Enterprises (MSMEs) in Denpasar. Business sustainability in MSMEs is measured using three indicators, economic, social, and environmental aspects as adopted from the study by Febrida, L. H. (2020). Technology is measured using five indicators: hardware, software, database, network, and communication facilities, as adopted from Mulyantini (2017). *Tri Hita Karana* is measured using three indicators: *parahyangan*, *pawongan*, and *palemahan*, as adopted from Ariyanto et al. (2020). These indicators were used to develop several questionnaire items. Data were collected through structured questionnaires distributed to MSME owners/managers. This approach was chosen to objectively measure the impact of cloud-based accounting technology adoption and THK values on sustainability performance. The population of this study comprises all registered MSMEs in the Province of Bali operating across various sectors, with samples selected using purposive sampling. The sample criteria included: MSMEs that have been operating for at least one year, use either manual or semi-digital accounting systems, and demonstrate a commitment to and understanding of the *Tri Hita Karana* concept.

Data analysis in this study was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software to test the causal relationships between the adoption of cloud-based accounting technology, the implementation of *Tri Hita Karana* (THK), financial transparency, and environmental accountability.

RESULTS AND DISCUSSION

The Effect of Digital Technology on Sustainable Accounting

The results of the SEM test indicate that digital technology has a positive and significant effect on sustainable accounting practices among MSMEs in Denpasar ($\beta = 0.349$; $p < 0.0001$; $T = 3.859$). This finding supports Institutional Theory (DiMaggio & Powell, 1983), which explains that coercive pressures (e.g., government policies related to digitalization) and normative pressures (such as digital financial reporting standards) encourage organizations to adopt technological innovations in order to gain institutional legitimacy.

Practically, this result reinforces the findings of Hidayat et al. (2022) and Dillard et al. (2016), which state that the use of cloud accounting systems enhances financial reporting efficiency, recordkeeping accuracy, and transparency in decision-making processes. This is particularly relevant to the characteristics of MSMEs in Bali, which have traditionally relied on manual and informal systems. The implementation of digital technology enables MSMEs to integrate economic, social, and environmental reporting in real time, thereby simultaneously strengthening the pillars of sustainability (Wang et al., 2020).

In the context of Denpasar, a city with a high digitalization index (IMDI 2024), technology adoption by MSMEs also aligns with the smart city policy that promotes innovation through technology. Therefore, it can be concluded that digital technology is not merely a tool for improving efficiency, but also an essential medium for embedding environmental and social accountability principles into the accounting practices of MSMEs.

The Effect of *Tri Hita Karana* on Sustainable Accounting

The *Tri Hita Karana* (THK) variable also shows a positive and significant effect on sustainable accounting ($\beta = 0.625$; $p < 0.0001$; $T = 6.668$), although its coefficient is slightly lower in the initial path coefficient results (0.025 with a high T-value). This affirms that local THK values remain a fundamental foundation in shaping ethical and accountable financial reporting systems in Bali.

These findings align with those of Sari et al. (2021) and Widnyani & Sudibia (2021), which demonstrate that the internalization of THK values (parahyangan, pawongan, palemahan) has a direct impact on enhancing ecological accountability and reporting integrity among Balinese MSMEs. The value of palemahan promotes environmentally friendly practices; pawongan fosters trust-based social relationships; and parahyangan reinforces ethical dimensions in financial management. Collectively, these three elements function as an integrated ethical framework in sustainable accounting practices.

Although its influence on sustainable accounting is smaller compared to digital technology, THK possesses strong institutional power through its informal and normative nature. As Scott (2014) explains, informal institutions such as local cultural values may exert stronger influence on business behavior than formal regulations, particularly in tradition-based communities like Bali. Thus, THK not only acts as an independent variable but also holds potential as a moderating or even mediating variable in strengthening the influence of technology on sustainability.

Overall Model Fit and Predictive Power

The R^2 value of 0.948 indicates that the combination of digital technology and *Tri Hita Karana* (THK) variables is capable of explaining 94.8% of the variability in sustainable accounting. This demonstrates that the model possesses a very high predictive power and is highly relevant to the empirical

context in Denpasar. However, the HTMT (Heterotrait-Monotrait Ratio) value exceeding the threshold suggests potential construct overlap, particularly between the digital and THK dimensions in their influence on sustainable accounting. This phenomenon is logical, as in the Balinese context, technology adoption is often framed through the lens of local culture such as THK, thereby making the conceptual distinction between the two less pronounced in practice. Therefore, the integration of a moderating or mediating model in future research is recommended to refine and enhance the structural model.

CONCLUSION

This study makes a significant theoretical contribution by integrating Institutional Theory and the local Balinese wisdom of *Tri Hita Karana* (THK) into the framework of technology adoption within sustainable accounting practices. The findings indicate that the success of MSME digitalization in Denpasar does not solely depend on the availability of technological infrastructure, but is also heavily influenced by the extent to which local cultural values are internalized within business processes. The values of THK, which encompass harmony between humans and God, fellow humans, and nature, provide a moral and social foundation that reinforces accountability and transparency in financial and environmental reporting. The analysis also demonstrates that the integration of digital technology and THK significantly enhances sustainable accounting practices, as evidenced by increased reporting accuracy and a reduction in MSMEs' operational waste. This affirms that a holistic approach combining technological innovation with local wisdom can serve as an effective model for fostering business sustainability, particularly in regions with rich cultural heritage such as Bali. Accordingly, this study not only bridges gaps in the existing literature but also offers a practical framework that can be adopted by both MSMEs and policymakers to strengthen a value-based, sustainable local economy.

IMPLICATIONS AND SUGGESTION

This study makes a significant contribution by integrating digital technology and the local cultural values of *Tri Hita Karana* (THK) into sustainable accounting practices among SMEs. However, like most empirical research, this study is not without limitations that may affect the validity of its findings and the generalizability of its conclusions.

The primary limitation of this study lies in its data collection method, which relied on questionnaires. While this approach is efficient, it carries the risk of respondent perception bias, particularly when measuring the internalization of THK values that are inherently subjective and contextual. This may affect the accuracy in assessing the extent to which local cultural values are truly implemented in SME accounting practices. Moreover, the study was conducted solely in the Denpasar area, which may not fully represent the cultural diversity, SME structures, and levels of digital readiness across the Province of Bali. This geographical limitation suggests that generalizing the model to other regions should be approached with caution. Additionally, there is the possibility of systematic errors in the distribution and completion of questionnaires, for instance, respondents may have felt "obliged" to provide answers aligned with prevailing social or cultural norms, thereby introducing social desirability bias. This calls for a critical interpretation of the overwhelmingly positive findings.

Future research could address these limitations in several ways: employing a mixed-methods approach by incorporating in-depth interviews or ethnographic case studies to explore more deeply the

meaning and application of THK values in SME accounting contexts; testing the model in other regions (outside Denpasar or even outside Bali) to examine its robustness and broaden the scope of generalization; and promoting culturally rooted digital literacy as a priority agenda for local governments and training institutions. These efforts are crucial to bridging the digital divide while preserving local wisdom as the identity of Balinese SMEs.

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