

## Assessing The Relationship of Loyverse Pos System Utilization to Financial Reporting Quality in Retail Businesses

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### Abstract

The increasing integration of digital technologies in retail operations has reshaped financial management practices, highlighting the need for reliable point-of-sale (POS) systems to enhance reporting accuracy. The participants were retail businesses specifically aiming for the pharmacies and the convenience stores located within Pagadian City, Zamboanga del Sur and the representatives were selected by employing an inclusive sampling strategy to determine the respondents through purposive sampling based on a specific criterion. Survey questionnaires adapted from the study of Zamzami et al. (2024) and Zainal et al. (2024) were administered to 43 respondents, which aimed to assess two variables: level of utilization of Loyverse POS system - trialability, technology context, organizational context, environmental context, adoption and integration, relative advantage, compatibility, and complexity; and the level of improvement in financial reporting quality - relevance, faithful representation, comparability, verifiability, understandability, and timeliness. Moreover, a correlational research design was used as the research design, wherein findings revealed that the Loyverse POS system was highly utilized overall and the system significantly improved financial reporting quality across all indicators, leading to a Highly Positive Correlation between the two variables. Based on these findings, the study recommends standardized operating procedures, capacity-building initiatives, and curriculum integration to strengthen system adoption, reduce complexity, and further improve reporting reliability in the retail sector.

**Keywords:** Financial Reporting Quality; Loyverse POS System; Retail Businesses

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## Introduction

The retail industry has undergone a significant transformation in recent decades, evolving from traditional brick-and-mortar establishments to sophisticated commercial enterprises that leverage cutting-edge technology to enhance operational efficiency and customer experience (Y. Chen, 2024). Modern retail businesses operate in an increasingly competitive environment where accurate financial reporting and real-time data analytics have become critical determinants of success (Akerere et al., 2024). The complexity of retail operations, characterized by high transaction volumes, inventory management challenges, and diverse customer preferences, necessitates robust systems that seamlessly integrate sales data, inventory tracking, and financial reporting processes (Famoti et al., 2025). This dynamic environment has created an urgent need for retail businesses to adopt comprehensive point-of-sale (POS) systems that facilitate daily transactions and provide reliable financial information for decision-making purposes (Kipilimba, 2024).

Integrating advanced technologies, particularly cloud-based POS systems like Loyverse, has revolutionized how retail businesses manage their operations and financial reporting processes (Ridha & Supriatna, 2023). Loyverse, as a comprehensive POS solution, offers features including real-time sales tracking, inventory management, employee performance monitoring, and automated financial reporting capabilities that have transformed traditional retail operations (Asrani, et al., 2024). These technological solutions have enabled retail businesses to streamline their financial processes, reduce manual errors, and improve the accuracy and timeliness of their financial reporting (Mladenović et al., 2023). Adopting such systems represents a paradigm shift from manual bookkeeping methods to automated, integrated platforms that provide the management with reliable and accessible financial information (Biyela et al., 2024).

The relationship between technology integration and financial reporting quality in retail businesses has been extensively studied in recent years. Research by Widjaja (2024) demonstrated that retail businesses implementing comprehensive POS systems experienced a

35% improvement in financial reporting accuracy compared to those using traditional methods. Similarly, Mariani & Wacas (2022) found that automated POS systems significantly reduced data entry errors and enhanced the reliability of financial statements in small to medium-sized retail enterprises. The study by Mattegunta (2025) revealed that cloud-based POS solutions improved real-time financial visibility, enabling better cash flow management and more accurate financial forecasting in retail operations.

Further supporting evidence comes from the research of Alonge et al. (2024), who examined the impact of digital transformation on retail financial processes and found that integrated POS systems contributed to enhanced transparency and accountability in financial reporting. Xiong et al. (2019) highlighted how technology adoption in retail businesses improved compliance with financial reporting standards and reduced audit risks. Additionally, research by Rahman et al. (2025) indicated that POS system integration resulted in better inventory valuation accuracy, directly impacting the quality of financial statements in retail organizations.

Studies by Ajrina et al. (2024) and Widjaja et al. (2021) the role of POS systems in improving revenue recognition processes, a critical aspect of financial reporting quality in retail businesses. The research by Panganiban & Bermusa (2020) showed that automated POS solutions enhanced the consistency of financial data across multiple retail locations, contributing to more reliable consolidated financial statements. Furthermore, the investigation by Yuliantini et al. (2024) revealed that real-time POS data integration enabled more timely financial reporting, meeting the increasing demands of stakeholders for current financial information.

Research by Al Kautsaf et al. (2021) and Kotha (2025) demonstrated that POS system utilization improved the traceability of financial transactions, enhancing auditability and reducing the risk of financial misstatements in retail businesses. The study by Nurfadila (2024) and Kellermayr-Scheucher et al. (2022) found that integrated POS platforms facilitated better expense tracking and cost allocation, leading to more accurate financial performance measurement. Additionally, research by Obeng et al. (2024) indicated that technology-enabled POS

systems contributed to improved compliance with accounting standards and regulatory requirements in the retail sector.

Prastomo & Alfarisi (2024) and Suleiman et al. (2025) explored the relationship between POS system sophistication and financial reporting timeliness, finding that more advanced systems significantly reduced the time required for financial statement preparation. Research by Prabu (2021) showed that cloud-based POS solutions enabled better data security and backup procedures, protecting the integrity of financial information in retail businesses. Samaranyake et al. (2019) highlighted how POS system integration improved the accuracy of sales tax calculations and reporting, reducing compliance risks for retail organizations.

Studies by Thahira & Suendri (2024)) examined the impact of POS technology on inventory accounting accuracy, revealing significant improvements in cost of goods sold calculations and gross profit determination. The research by Al & Sezgen (2024) demonstrated that automated POS systems reduced manual intervention in financial processes, leading to fewer errors and higher data quality. Furthermore, the investigation by Rony & Anggraeni (2024) found that POS system utilization enhanced the ability of retail managers to generate meaningful financial insights for strategic decision-making.

Research by Putra et al. (2025) explored the relationship between POS system features and financial reporting completeness, showing that comprehensive systems improved the coverage of financial information captured and reported. The study by Kholod et al. (2024) indicated that integrated POS solutions facilitated better tracking of customer transactions, leading to more accurate revenue recognition and accounts receivable management. Additionally, research by (Hidayati et al. (2023) revealed that POS system implementation improved the consistency of financial reporting practices across different periods and locations.

Despite the extensive research on technology integration in retail businesses and its impact on various operational aspects, there remains a significant gap in understanding the relationship between Loyverse POS system utilization and financial reporting quality. While previous studies have examined general POS system adoption and its broad effects on business performance, limited research has focused specifically on the

level of improvement in the financial reporting quality of the business after utilizing the Loyverse platform—in terms of relevance, faithful representation, comparability, verifiability, understandability, and timeliness—and its direct influence on the relevance, faithful representation, comparability, verifiability, understandability and timeliness of financial reporting in retail contexts. This research gap is particularly concerning given Loyverse's growing market presence and its specific features designed to enhance financial data management in retail environments, especially in regard to its utilization. The lack of empirical evidence regarding Loyverse's impact on financial reporting quality limits the ability of retail business owners and managers to make informed decisions about technology adoption and investment.

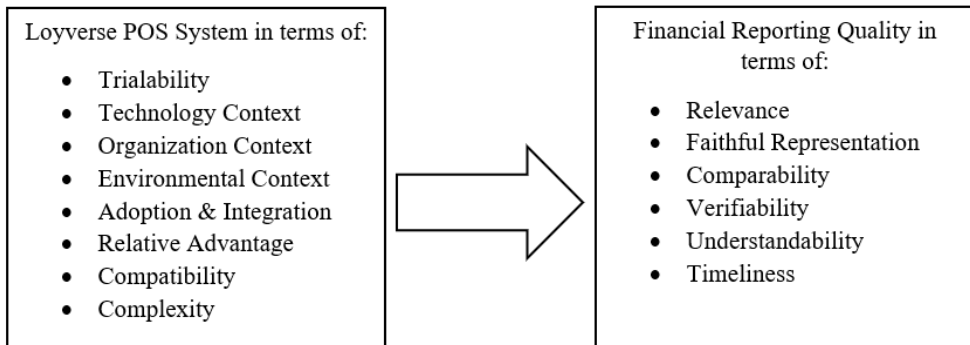
This study is motivated by the critical need to understand how specific POS technologies, particularly Loyverse, contribute to improved financial reporting quality in retail businesses. The motivation stems from the recognition that accurate and timely financial reporting is essential for effective decision-making, stakeholder confidence, and regulatory compliance in the retail sector. Through the use of Quantitative approach, additional understanding of the relationship between Loyverse utilization and financial reporting quality will provide valuable insights for retail business managers seeking to optimize their technology investments and improve their financial management practices. The findings of this research will contribute to the broader understanding of how specialized POS technologies can enhance financial transparency and accountability in retail operations, ultimately supporting better business outcomes and stakeholder value creation.

The importance of this study lies in its capacity to contribute valuable insights and practical recommendations for implementing and utilizing the Loyverse POS System, which improved the quality of financial reporting for retail businesses. By exploring the integration of the tool into the businesses operations and management of financial reports, the study was able to provide business owners practical assistance in assessing their capability to leverage the Loyverse POS System to improve the quality of their financial reports, enabling them to gain an advantage in procuring reliable, timely, and accurate financial data that could affect their decision-making processes and affect the improvement of their

operational efficiency and profitability. This could also help establish a solid foundation for the new business owners in their understanding of the system to help them leverage this tool in their respective business operations through learning the effectiveness of their utilization, ensuring better financial control and cash flow management strategies that could enhance their long-term success and sustainability. Software developers could also obtain guidance from this study by being able to improve their system features, enhance the users' experience, and understand their systems' potential gaps through the participants' responses, making more efficient software for their users. Lastly, this could benefit future researchers and academics by using this study as a baseline for information about financial technology tools and financial reporting practices, allowing this study to contribute more to the growing literature on the impact of digital tools in businesses, adoption of systems, and effectiveness of efficient system features.

## Literature Review

### Adoption of financial management tools



**Figure 1.** Schematic Diagram of the Study

This study is grounded in the Technology Acceptance Model (TAM), developed by Davis in 1989. TAM posits that two primary factors, Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), determine an individual's acceptance and usage of a particular technology. According to this model, when users believe that a system enhances their job performance (usefulness) and is effortless to use (ease of use), they are more likely to adopt the technology. The study's dependent variable, Financial Reporting Quality, measured by relevance, faithful

representation, comparability, verifiability, understandability, and timeliness, aligns well with the Technology Acceptance Model (TAM). When the Loyverse POS System is perceived as useful and easy to use, users can produce timely, accurate, and understandable reports with fewer errors. This shows how Perceived Usefulness and Perceived Ease of Use drive consistent system adoption, directly strengthening each reporting-quality indicator and linking TAM to the study's core variable.

The TAM has been widely applied in various technology adoption studies. For instance, Ma et al. (2023) applied the model to examine digital application usage in rural development. Similarly, Ramayani et al. (2023) used TAM to assess the adoption of Accounting Information Systems in universities, while Alhumoudi & Johri (2024) validated its relevance in evaluating the impact of accounting systems on the performance of small and medium enterprises (SMEs). These studies support the robustness of TAM in understanding technology adoption behaviors.

Applying the Technology Acceptance Model to this study is highly appropriate because it helps explain the factors influencing small business owners and financial personnel in adopting financial management tools such as Loyverse POS. Their adoption decisions are driven by the perceived usefulness of these systems in improving financial reporting accuracy and efficiency, as well as their perceived ease of use in daily business operations. By utilizing TAM, this research effectively links the adoption of these systems to improvements in financial reporting quality, a crucial aspect of decision-making, transparency, and operational success in small businesses. Therefore, TAM provides a strong theoretical foundation for examining how technology acceptance impacts financial reporting outcomes.

## **Research Methods**

### **Research design**

The research design for this study is a quantitative research design, specifically a Correlational Research Design. It aims to systematically describe the relationship between Loyverse POS System utilization and the financial reporting quality of retail businesses. Correlational Research is a scientific tool that observes variables in their natural state without manipulation and examines the relationships between the variables

through statistical analysis (Pandey et al., 2023). This approach is consistent with the research problem because it analyzes the relationship between implementing the system and improving the quality of financial reporting through providing a detailed account of the current conditions, practices, and outcomes associated with adopting and utilizing the Loyverse POS System in retail businesses.

The findings from this study helped retail businesses strategically analyze their ability to utilize the technological tool through data-driven information. By understanding the existing factors that influenced their operations, retail businesses optimized their strategic plans to achieve better financial management and operational outcomes further.

### Research participants

The study, “Assessing the Relationship of Loyverse POS System Utilization to Financial Reporting Quality in Retail Businesses,” involved respondents who met the researchers’ required criteria from specific retail businesses in Pagadian City.

**Table 1.** The Sample Size of the Specific Retail Businesses in Pagadian City

Classification of the Retail Business	Number of Businesses
Retail – Pharmacy	24
Retail - Convenience Store	19
Total	43

Source: 2024 Business Permit Report

The information was collected based on the researchers’ required criteria of obtaining the participants. The respondents should be currently employed in a specific retail industry, particularly retail pharmacies and convenience stores. Additionally, the retail business should be a sector under Micro, Small, and Medium Enterprises. The participant should be a personnel member closely involved in operating the retail business that utilizes the Loyverse POS System, and they must have comprehensive knowledge and expertise in the system's utilization method. This approach ensured that the selected individuals representing the retail businesses in the study were able to provide reliable and accurate data.

The table above presents the profile of participants interviewed for the study. Within the Retail - Pharmacy sector, a total of 24 establishments were identified as users of the Loyverse POS System in their business

operations. Of these, 13 pharmacies designated their pharmacists as respondents, while the remaining 11 relied on their operational managers to provide the necessary information. In the Retail - Convenience Store sector, 19 micro- to small-sized enterprises were represented, all of which employ the system in their operational processes. Among these respondents, 5 were business owners, 4 were accountants, and 10 were assistants.

The participants came from different classifications of sizes in accordance with the information provided by the Business Permits and Licensing Office. However, the majority of the medium enterprises used their specifically tailored system rather than an application-based system, which is why our participants were mostly from micro to small enterprises that applied the Loyverse POS System in their operation. Nevertheless, their individual contributions were critical in understanding the utilization of the system regarding the improvement of the business' financial reports.

### **Sampling Technique**

In this study, the researchers used inclusive sampling strategies to ensure that the data collected were representative of the entire population before employing a purposive sampling technique to determine the research subjects through the applied criteria. This provided sufficient information for the study based on implementing the Loyverse POS System in financial reporting quality.

An inclusive sampling strategy is a set of practices and philosophical approach that prioritizes the involvement of the people who are typically excluded from the research process (Nind, 2021);Roscoe, 2021). This allows the researchers to apply automatic inclusion in the research process and carefully analyze the focus group in order to obtain an accurate representation of the population before applying the purposive sampling technique. Purposive sampling is a valuable technique in research and data collection wherein a representative is chosen to represent the population based on required characteristics (Nyimbili & Nyimbili, 2024). The required criteria allows the researchers' to reach out respondents who were able to provide reliable information in line with the study's objectives.

## **Research instruments**

The study utilized a structured questionnaire for collecting, measuring, and analyzing data on the relationship between Loyverse POS System utilization and financial reporting quality among retail businesses. The questionnaire was adapted from existing literature and consists of four main sections.

Section A of the research instrument focuses on the usage of the Loyverse POS System, which was adapted from the study of Zamzami et al. (2024) *Determinants of Decision-Making in Micro-Small Enterprises' Adoption of Point-of-Sale Systems*. This section measures how frequently and effectively respondents interact with the platform. Zamzami et al. (2024) identified eight dimensions of utilization, namely trialability, technology context, organizational context, environmental context, adaptation and integration, relative advantage, compatibility, and complexity. These dimensions are reflected in statements focusing on POS testing, POS literacy, organizational teamwork, competitiveness, POS adaptation, POS advantages, POS alignment, and user-friendliness.

Section B evaluates the quality of financial reporting within organizations, which was adapted from Zainal et al. (2024) *A Survey Dataset of Ethical Business Culture and Financial Reporting Quality in Malaysian Small and Medium Enterprises*. This section consists of items that assess the level of improvement of financial reporting quality in terms of relevance, faithful representation, comparability, verifiability, understandability, and timeliness. Each construct evaluates specific aspects: the usefulness of information for decision-making, the accuracy and completeness of reports, the consistency of information across periods and entities, the extent to which information can be independently verified, the clarity and accessibility of reports to users, and the timeliness of information in influencing business decisions.

All questions were measured using a 4-point Likert scale. A structured Likert-scale survey collects data, focusing on how efficiency, accuracy, usability, and real-time data access affect financial reporting indicators like timeliness, faithful representation, comparability, relevance, and understandability. The combination of descriptive and inferential statistics provided an overview of the data and insights into the relationship between the variables.

**Table 2.** Likert Scale for System Utilization and Financial Reporting Quality

Scale	Range	Description
4	3.00 - 4.00	Strongly Agree
3	2.00 - 2.99	Agree
2	1.00 - 1.99	Disagree
1	0.00 - 0.99	Strongly Disagree

Source: 2024 Business Permit Report

### **Statistical treatment**

IBM SPSS Statistics was utilized to analyze the data collected in this study. Descriptive statistics, specifically the mean and standard deviation, were employed to summarize and interpret the responses concerning the utilization of the Loyverse POS System and the quality of financial reporting. These measures provided a comprehensive view of the central tendencies and variability of the participants' answers. Furthermore, inferential statistics through the Pearson Product-Moment Correlation were applied to examine the degree and direction of the relationship between the two main variables: system utilization and financial reporting quality. The application of these statistical tools was deemed appropriate for the study since the data were quantitative in nature, obtained using a Likert-scale questionnaire, and the research design sought to test the strength and significance of the correlation. This combination ensured both descriptive clarity and empirical rigor in addressing the study's objectives.

### **Data gathering procedures**

To initiate the data gathering phase, the researchers first ensured full compliance with institutional ethics requirements by preparing and submitting a comprehensive ethics clearance application. The researchers also submitted the approved research instrument, which had undergone technical review, along with the official permit to conduct the study. Supporting documents, such as the curriculum vitae of the researchers and a detailed informed consent form designed to guarantee participant understanding, confidentiality, and voluntary involvement, were included to meet ethical standards. The entire submission package was reviewed and formally endorsed by the researcher's research instructor, then

approved by the department dean, and finally signed by the school president to grant institutional authorization. Only upon securing all required clearances and signatures, the researchers proceeded with the survey, ensuring that the researcher's data collection process was ethically compliant, academically rigorous, and conducted with the utmost respect for participants' rights and welfare.

After securing approval, the researchers collaborated with local business associations and government agencies to identify retail businesses in Pagadian City that utilized the Loyverse POS system. This coordination ensured access to relevant target populations and enhanced the feasibility of participant recruitment.

The researchers selected participants among retail businesses in the area according to the required criteria of the study. A validated survey questionnaire was distributed to 43 selected participants across specific retail businesses. The survey was administered in print to ensure that the researchers were present to provide a clear understanding of the questionnaires and accommodate the specific questions of the participating respondents. All survey responses and interview transcripts were collected, encoded, and analyzed using statistical tools like IBM SPSS. This analysis focused on determining the correlation between the utilization of Loyverse POS systems and the quality of financial reporting in the specific retail businesses. Strict confidentiality and ethical standards were upheld throughout the process. Measures such as anonymizing responses, securing data storage, and obtaining informed consent were implemented to protect participants' privacy and maintain the integrity of the research.

### **Ethical considerations in research**

Maintaining high ethical standards and respecting the respondents' integrity and comfort were important throughout this study. All ethical issues were addressed, and the School Administrator was authorized to conduct face-to-face surveys.

*Informed Consent.* Informed consent was an ethical principle that ensured participants fully understood the study's purpose, procedures, risks, and benefits before agreeing to participate (Erkel et al., 2024). In this study, informed consent was obtained by providing participants with

a clear explanation of the research objectives, how the Loyverse POS system related to financial reporting in retail businesses, and by informing them that their participation was voluntary and that they could withdraw at any time without consequences.

*Confidentiality.* Confidentiality protected participants' personal information and ensured that the data collected was not disclosed to unauthorized parties (Eungoo & Hwang, 2023). This study strictly maintained confidentiality by securing all survey responses and using the data solely for academic purposes, with no identifying information disclosed in any reports or presentations.

*Anonymity.* Anonymity ensured that participants' identities were not recorded, linked, or revealed in the study results (Kang & Hwang, 2023). This was upheld by designing the survey in a way that did not collect names, business names, or any personally identifiable information, ensuring that responses remained untraceable to individual participants.

*Voluntary Participation.* Voluntary participation meant that participants were free to choose whether or not to take part in the study without any pressure or coercion (Barrow, Brannan, & Khandhar, 2025). This principle was emphasized by informing participants that their involvement was entirely optional and that they could refuse or withdraw from the survey at any stage without facing any negative consequences.

*Result Communication.* Ethical result communication involved accurately presenting findings while acknowledging limitations, ensuring transparency, and avoiding misrepresentation (Zhaksylyk et al., 2023). This study ensured ethical reporting by presenting the results truthfully, including both favorable and unfavorable findings related to Loyverse POS utilization and its impact on financial reporting quality in retail businesses. It also clearly stated the limitations encountered during the research process.

## **Results and Discussion**

### **Level of utilization of the loyverse POS system**

This study assessed the utilization of the Loyverse POS System as the independent variable, evaluated through the indicators of trialability, technology context, organizational context, environmental context,

adoption and integration, relative advantage, compatibility, and complexity.

**Table 3.** Level of Utilization of the Loyverse POS System

Utilization of Loyverse POS System	Mean	Std. Deviation	Interpretation
1 Trialability	3.81	0.320	Highly Utilized <sup>1</sup>
2 Technology Context	3.82	0.293	Highly Utilized <sup>2</sup>
3 Organization Context	3.84	0.381	Highly Utilized <sup>3</sup>
4 Environmental Context	3.55	0.591	Highly Utilized <sup>4</sup>
5 Adoption & Integration	3.87	0.455	Highly Utilized <sup>5</sup>
6 Relative Advantage	3.89	0.259	Highly Utilized <sup>6</sup>
7 Compatibility	3.90	0.268	Highly Utilized <sup>7</sup>
8 Complexity	2.87	0.879	Moderately Utilized <sup>8</sup>
Overall	3.69	0.274	Highly Utilized <sup>9</sup>

<sup>1,2,3,4,5,6,7,8,9</sup>Hypothetical Mean Range: 0.00-0.75=Not Utilized, 0.76-1.50=Slightly Utilized, 1.51-3.25=Moderately Utilized, 3.26-4.00=Highly Utilized

Table 3 presents the level of utilization of the Loyverse POS System among the respondents. The overall weighted mean of 3.69 (SD 0.27) was interpreted as "Highly Utilized", following the four-point Likert scale interpretation adapted from Valdez et al. (2020), where mean scores between 3.26–4.00 correspond to "Highly Utilized." This indicates that businesses actively adopted and integrated the Loyverse POS system into their operations.

The highest mean score of 3.90 (SD 0.27) interpreted as "Highly Utilized" was recorded in compatibility, suggesting that respondents strongly believed the system aligned well with their existing processes and requirements. In contrast, the lowest mean of 2.87 (SD 0.88) was found in complexity, which received only a "Moderately Utilized" rating. This implies that while businesses recognized the benefits of Loyverse POS, some still encountered challenges in navigating its features and functions.

The pattern of responses further showed substantial utilization in areas such as relative advantage (3.89), adoption & integration (3.87), and organization context (3.84) were "Highly Utilized". These results suggest that the system was perceived as beneficial, easy to integrate, and

supportive of organizational needs. However, the relatively lower rating for complexity highlights that training, familiarity, or user-friendliness remain areas where businesses may require further support. Despite this limitation, the overall high scores reflect a positive perception of the POS system's role in enhancing efficiency and financial reporting practices.

These findings were consistent with Ismail & King (2006), who found that the adoption of accounting information systems significantly enhanced the accuracy, efficiency, and timeliness of financial reporting, provided that the systems were user-friendly and properly integrated. Similarly, Kanakriyah (2017) emphasized that technological tools improved financial decision-making when businesses perceived them as compatible and easy to adopt, but complexity often slowed down full utilization. Similarly, Ebaid (2021) found that technological tools were more readily accepted when they were compatible with existing operations and perceived as advantageous, but complexity could hinder full utilization. In this context, the respondents' strong agreement on compatibility and relative advantage confirmed that Loyverse POS was viewed as an effective and valuable tool, though improvements in usability would further maximize its impact.

Overall, the results indicate that the Loyverse POS System was highly utilized by retail businesses in Pagadian City. Respondents found the system compatible with their existing processes and recognized its relative advantages, ease of adoption, and organizational support as major strengths. The lower score in complexity suggests that some users still experienced challenges in navigating its features, which may hinder full optimization. Nevertheless, the consistently high ratings across most indicators demonstrate that the Loyverse POS System is well-integrated into business operations and is perceived as a valuable tool in enhancing efficiency, accuracy, and financial reporting practices.

### **Level of improvement in financial reporting quality**

This study measured financial reporting quality as the dependent variable, emphasizing how the use of the Loyverse POS System enhanced the reliability and usefulness of financial information. The variable was evaluated through the following indicators: relevance, faithful

representation, comparability, verifiability, understandability, and timeliness.

**Table 4.** Level of Improvement in Financial Reporting Quality

Financial Reporting Quality	Mean	Std. Deviation	Interpretation
1 Relevance	3.88	0.221	Greatly Improved <sup>1</sup>
2 Faithful representation	3.82	0.254	Greatly Improved <sup>2</sup>
3 Comparability	3.91	0.218	Greatly Improved <sup>3</sup>
4 Verifiability	3.87	0.227	Greatly Improved <sup>4</sup>
5 Understandability	3.92	0.239	Greatly Improved <sup>5</sup>
6 Timeliness	3.83	0.407	Greatly Improved <sup>6</sup>
Overall	3.87	0.199	Greatly Improved <sup>7</sup>

<sup>1,2,3,4,5,6,7</sup>Hypothetical Mean Range: 0.00-0.75=Not Improved, 0.76-1.50=Slightly Improved, 1.51-3.25=Moderately Improved, 3.26-4.00=Greatly Improved

Table 4 presents the respondents' assessment of the level of improvement in financial reporting quality. The overall weighted mean of 3.87 (SD 0.20) was interpreted as "Greatly Improved", following the four-point Likert scale interpretation adapted from Dawood et al. (2020), where mean scores ranging from 3.26–4.00 are considered "Greatly Improved." This indicates that businesses perceived a significant enhancement across all qualitative characteristics of financial reporting after the utilization of the POS system.

Among the indicators, understandability obtained the highest mean rating of 3.92 (SD 0.24) interpreted as "Greatly Improved", suggesting that respondents highly valued the clarity and accessibility of financial information for decision-making. In contrast, faithful representation received the lowest mean of 3.82 (SD 0.25), though still rated as "Greatly Improved." This implies that while reports were considered reliable and unbiased, ensuring complete accuracy and neutrality remained relatively more challenging compared to other characteristics.

The results revealed that all six indicators were rated above 3.87, reflecting a consistent and well-rounded improvement in reporting quality. The relatively higher scores for understandability (3.92) and comparability (3.91), interpreted as "Greatly Improved", emphasized the importance of clarity and consistency in financial reporting. Meanwhile,

the slightly lower score for faithful representation suggested that while management acknowledged reliability, fully eliminating bias and judgment remained difficult. Overall, the findings highlighted that decision-usefulness through relevance, comparability, and understandability was slightly prioritized over technical accuracy.

This finding was consistent with Alnodel (2018), who noted that the adoption of international standards increased the relevance and clarity of financial statements, making them more useful to stakeholders. Ebaid (2021) concluded that IFRS implementation in Saudi commercial banks enhanced the qualitative characteristics of accounting information, particularly relevance, comparability, and understandability, which strengthened the usefulness of reports for stakeholders. Similarly, (A. Chen & Gong, 2019) found that improved comparability and relevance in financial reporting increased investor confidence and the decision-usefulness of financial statements. Both studies aligned with the present results, showing that recent improvements in reporting practices had led to stronger stakeholder trust, especially in terms of clarity and comparability of financial information.

The results, therefore, confirmed that financial reporting quality was perceived as strong across all qualitative characteristics, with particular emphasis on ensuring that reports were useful and easy to comprehend. The relatively lower rating for faithful representation indicated an area for further improvement, but overall, the findings reflected that respondents viewed their financial reporting practices as highly improved and effective.

### Testing the hypothesis

After gathering the overall results, the researchers examined the null hypothesis of whether there is no significant relationship between Loyverse POS System utilization and the financial reporting quality of retail businesses in Pagadian City. The data was calculated using SPSS Statistics 2.0 and tested at the 0.05 level of significance.

**Table 5.** Correlation Results on Level of Loyverse POS System and Financial Reporting Quality

Variables	R-value	P-value	Interpretation	Decision
Loyverse POS System Utilization	+0.770	0.000	High Positive Correlation <sup>1</sup>	Reject H <sub>0</sub>

## and Financial Quality

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<sup>1</sup>Legend: 0.00-0.20 Negligible; 0.21-0.40 Low; 0.41-0.60 Moderate; 0.61-0.81 High; 0.81-1.00 Very High

As shown in Table 5, the SPSS computation between Loyverse POS System utilization and financial reporting quality resulted in a P-value of 0.000, which is less than the significance level of 0.05. Hence, the researchers rejected the null hypothesis and established a significant relationship between the two variables. Meanwhile, the R-value of +0.770 corresponds to a positive correlation since it is greater than zero, meaning both variables change in the same direction. In this case, it indicates an increasing relationship. In addition, the +0.770 R-value implies that the strength of the correlation is high.

The correlation result ( $r = +0.770$ ,  $p = 0.000$ ) is statistically significant and supported by established methodological guidelines. As noted by (Pallant, 2000), a p-value below 0.05 warrants rejection of the null hypothesis, confirming a significant relationship. The r-value of +0.770 indicates a strong positive association, falling within the 0.61–0.80 range interpreted as a high correlation. This affirms that increased Loyverse POS utilization is meaningfully linked to improved financial reporting quality, both statistically and practically.

The empirical evidence from this study contributes meaningfully to the theoretical understanding of technology adoption in small retail enterprises, particularly within the domain of accounting information systems. The findings support the applicability of the Technology Acceptance Model (TAM), which posits that perceived usefulness and perceived ease of use are key determinants of technology adoption (Davis, 1989). In this study, the high mean scores in constructs such as Relative Advantage (e.g., improving business efficiency, Mean = 4.35; enhancing performance, mean = 4.47) reflect strong perceived usefulness, while the relatively low scores in complexity (e.g., "The system is difficult to use," Mean = 3.00) suggest favorable perceived ease of use. These results align with TAM's core assumptions and affirm its relevance in explaining technology acceptance in financial management contexts.

Furthermore, the conceptual framework of this study extends TAM by incorporating contextual factors such as Organizational Context,

Technology Context, and Environmental Context. The high agreement on items like management communication (Mean = 4.42) and employee training (Mean = 4.39) underscores the importance of organizational support in facilitating technology adoption, thus enriching the theoretical model with situational variables that moderate the relationship between perception and behavior.

The findings are consistent with prior empirical research. Widjaja (2024) found that retail businesses using integrated POS systems experienced a 35% improvement in financial reporting accuracy, directly linking system utilization to enhanced data reliability. Similarly, Mariani & Wacas (2022) demonstrated that automated POS systems significantly reduce data entry errors and improve the consistency of financial records in SMEs, reinforcing the positive impact of digital tools on financial data integrity. These studies, in conjunction with the present findings, provide converging evidence that POS system adoption leads to higher-quality financial reporting through improved accuracy, timeliness, and transparency.

Hence, this study not only validates the predictive power of the Technology Acceptance Model in the context of POS system adoption but also extends its theoretical application by demonstrating a measurable link between system utilization and financial reporting quality. It bridges the gap between behavioral technology models and operational accounting outcomes, offering empirical support for the argument that digital transformation in retail operations leads to improved financial accountability and decision-making. As such, the findings contribute to the growing body of knowledge on fintech adoption in micro and small enterprises and provide a foundation for future research on the integration of digital tools in financial management practices.

### **Implications of the study**

The findings of this study showed a strong positive link between using the Loyverse POS System and improving the quality of financial reporting among retail businesses in Pagadian City. This is important for both Bachelor of Science in Accountancy (BSA) and Bachelor of Science in Accounting Information Systems (BSAIS) students. For BSA students, the results stress the need for accurate, reliable, and timely financial reports.

These reports help them prepare for practice and future licensure exams. Experience with POS systems improves their ability to ensure that financial statements are represented fairly, comparable, and relevant. This equips them with the skills necessary for auditing, taxation, and other professional services. For BSAIS students, the study highlights the important role of technology in financial reporting. It emphasizes the need to become skilled at integrating digital systems, maintaining data accuracy, and matching IT practices with business strategies.

Additionally, both programs benefit from understanding that quality reporting supported by technology boosts managerial decision-making, competitiveness, and sustainability in business operations. The study's findings on system complexity suggest that students need to learn to adapt. BSA students can refine their assurance skills in technology-driven reporting environments, while BSAIS students should focus on troubleshooting, customization, and user support. Overall, the results stress the importance of integrating POS applications and accounting information systems into classroom learning, case studies, and internships. This approach helps students apply their knowledge in real-world situations and become more responsive to the demands of the accounting profession.

### **Conclusion**

This study concluded that the utilization of the Loyverse POS System among retail businesses in Pagadian City has a significant relationship with the quality of their financial reporting. The findings revealed that businesses that actively adopted and integrated the system experienced improvements in relevance, faithful representation, comparability, verifiability, understandability, and timeliness of their reports. With the increasing demand for accurate and timely financial information, the use of the Loyverse POS System proved to be a valuable tool in enhancing transparency and decision-making for retail enterprises. As retail businesses continue to face competitive and regulatory pressures, adopting digital systems such as Loyverse becomes essential for sustaining growth and ensuring reliable reporting. However, the researchers recognize that there may be other factors influencing financial reporting quality beyond the scope of this study, such as

managerial practices, external market forces, or limitations in technology infrastructure. These areas were not fully explored due to time and resource constraints but may serve as important considerations for future research.

Based on these findings, the following recommendations may be considered by relevant stakeholders to further optimize the integration and impact of digital financial systems within the local retail sector. First is for Retail pharmacy and convenience store owners in Pagadian City in which they may establish Standardized Operating Procedures (SOPs) for the consistent use of the Loyverse POS System. By formalizing tasks such as transaction recording, inventory updates, and end-of-day reconciliation, they may reduce data inconsistencies and improve the accuracy and reliability of financial reports.

Local retail associations and MSME cooperatives may organize peer-led knowledge exchange forums where business owners and managers can share best practices, troubleshooting techniques, and strategies for using the Loyverse POS System. These platforms may bridge knowledge gaps and promote continuous learning and system optimization. The Department of Trade and Industry (DTI) – Pagadian City Office may conduct capacity-building programs, such as subsidized training and technical assistance, to help businesses overcome challenges related to system complexity. These programs may increase user confidence and encourage wider adoption of digital accounting tools like Loyverse.

Managers of retail businesses may use the system's real-time reporting features to regularly monitor sales, inventory, and profit trends. This practice may lead to timely internal reports, better decision-making, and improved operational efficiency. Academic institutions may offer community extension programs to provide free financial system audits and reporting clinics. Under faculty guidance, students may help businesses reconcile discrepancies and improve reporting quality while gaining experiential learning.

POS software developers and service providers may conduct usability studies to identify challenges faced by small businesses. Results may guide the creation of simpler interfaces, better reporting templates, and offline features to improve system accessibility. Finally, future

researchers may use this study as a reference to explore the long-term effects of POS adoption on transparency, compliance, and access to credit. They may also examine integrating POS systems with government platforms or other accounting software like QuickBooks to improve reporting quality.

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