

The Influence of Accounting Information System Usage on the Performance of SME in Medan Krio Village, Indonesia

Jesika Nababan¹, Vebry M. Lumban Gaol², Mei Hotma Mariati Munte³

^{1,2,3} Department of Accounting, Faculty of Economics and Business, Universitas HKBP Nommensen, Medan, Indonesia.
Email: jesika.nababan@student.uhn.ac.id, vebry.lumbangaol@uhn.ac.id, meimunte@uhn.ac.id³

ARTICLE HISTORY

Received: June 28, 2025

Revised: July 30, 2025

Accepted: August 18, 2025

DOI

<https://doi.org/10.52970/grdis.v5i54.1631>

ABSTRACT

This study examines the effect of using Accounting Information Systems (AIS) on the performance of SME in Medan Krio Village, Sunggal District. The method used is quantitative, with a survey approach through questionnaires to 162 SME actors, which were analyzed using simple linear regression. The results showed that the use of AIS had a significant and positive effect on the performance of SME, with an influence contribution of 71.5%. This finding confirms that adopting accounting technology can improve operational effectiveness, reporting accuracy, and strategic decision-making in SME. In conclusion, accounting information systems are an essential tool in supporting the sustainability of SME, and it is recommended that the government and stakeholders encourage training and access to this technology for small businesses in the region. Further research could explore other variables that influence SME.

Keywords: Accounting Information System, SME Performance.

I. Introduction

Indonesia's micro, Small, and Medium Enterprises (SME) have grown remarkably, making them a central pillar of national economic development. According to Indonesia's Ministry of Cooperatives and SMEs (2023), SMEs contribute approximately 61% to the national gross domestic product (GDP) and employ more than 97% of the workforce. This growing sector, comprising over 65 million enterprises, spans various industries—agriculture, trade, manufacturing, services, digital technology, and creative economy (Kemenkop UKM, 2024). Given their significant contribution to employment generation and poverty reduction, SME have become indispensable in strengthening Indonesia's socio-economic resilience and achieving sustainable development goals.

Despite their positive growth, many SME face sustainability issues, particularly due to the absence of structured financial records. Most micro-business owners still rely on manual bookkeeping, making evaluating business performance or planning for growth difficult. Manual systems often lead to errors in financial reporting, hinder performance analysis, and reduce transparency in cash flow management (Sa'diyah & Wuryaningsih, 2024). Adopting an Accounting Information System (AIS) presents a viable solution to these challenges. Bachtiar et al. (2024) note that SME utilizing AIS experience a 30% increase in operational efficiency and improved profitability compared to traditional bookkeeping methods. An Accounting Information System plays a crucial role in collecting, recording, storing, and processing daily financial transactions. It enables business owners to generate timely, accurate financial information essential for strategic decision-

making. Syaharman (2020) states that AIS supports internal and external reporting, facilitates business planning to compete with market rivals, and enhances internal control mechanisms. Herdiyanti and Assery (2021) argue that effective use of AIS allows enterprises to improve operational efficiency and attain financial goals more effectively. By utilizing AIS, SMEs can track expenses, manage inventory, and conduct real-time financial analyses, which are critical for improving performance.

The performance of SME is generally assessed through financial metrics (e.g., profitability, revenue growth), operational indicators (e.g., process efficiency), and market performance (e.g., customer satisfaction and retention). However, many SMEs still lack the technological capabilities to efficiently collect and process such data. Existing studies emphasize that adopting information systems—especially accounting-related ones—can improve financial reporting accuracy and decision quality (Amalia, 2023). For instance, Wiralestari et al. (2021) reported a significant improvement in SME performance in Jambi following the implementation of AIS, mainly due to better transaction tracking and financial clarity. SME have been proliferating in the case of Medan Krio Village, located in Sunggal Subdistrict. According to the Deli Serdang Department of Cooperatives and SME (2024), registered SME increased from 174 in 2020 to 410 in 2024. This development reflects the growing role of local enterprises in contributing to the rural economy. However, field observations reveal that many business owners in this region have not fully adopted accounting technologies despite utilizing digital wallets and EDC machines for payments. This raises questions about how much AIS adoption affects their business performance and sustainability.

Previous studies offer mixed results regarding the influence of AIS on SME performance. Hanif and Kurniawati (2024) and Saputra and Arisman (2020) found a positive relationship, suggesting that AIS adoption improves efficiency and decision-making. Conversely, other studies, such as those by Ermawati and Arumsari (2021) and Setiawana et al. (2024), found no significant impact of AIS on small business performance. These conflicting findings indicate a research gap that warrants further investigation, particularly in different geographic and socioeconomic contexts. Moreover, most studies focus on urban or semi-urban SME, leaving a gap in the literature regarding rural or peri-urban regions like Medan Krio. Given this phenomenon and the inconsistent empirical findings, this study aims to investigate the effect of Accounting Information System usage on the performance of SME in Medan Krio Village, Sunggal Subdistrict. The main research question addressed is: Does using an Accounting Information System significantly influence the performance of SME in Medan Krio? The study is expected to contribute theoretically by adding localized empirical evidence on AIS adoption and practically by informing policymakers and SME owners about the benefits of accounting digitization in driving business success.

II. Literature Review and Hypothesis Development

Information systems, particularly accounting-related systems, have become increasingly important for organizational success in the rapidly evolving digital economy. Adopting appropriate technologies is crucial for micro, small, and medium enterprises (SME) for their survival and competitiveness in the market. The theoretical foundation of this study is based on the understanding that accounting information is a critical component in business decision-making. Effective accounting systems help ensure financial data's accuracy, reliability, and timeliness, essential for performance evaluation, planning, and control (Romney & Steinbart, 2018).

SME often face limitations regarding resources, expertise, and access to sophisticated technologies, which hinder their ability to implement and benefit from integrated systems such as Accounting Information Systems (AIS). Despite these limitations, digital transformation in SME is no longer optional but a strategic necessity. A solid theoretical framework is essential to understand how adopting AIS affects SME' operational and financial performance, particularly in semi-urban and rural contexts where infrastructure and digital literacy may vary. Using theoretical models such as the Technology Acceptance Model (TAM), the Information Systems Success Model (DeLone & McLean), and contingency theory provides a comprehensive perspective to evaluate how internal and external factors influence the effectiveness of AIS in SME. These theories help

explain the what and how of AIS implementation and the *why* behind its success or failure in improving business performance.

2.1. Accounting Information System (AIS)

An Accounting Information System (AIS) is defined as a structure that a business uses to collect, store, manage, process, retrieve, and report its financial data so it can be used by accountants, consultants, business analysts, managers, and other decision-makers (Gelinias et al., 2017). AIS integrates accounting principles with information technologies to facilitate accurate financial reporting, operational efficiency, and strategic planning. Romney and Steinbart (2018) outline that a modern AIS comprises six key components: people, procedures and instructions, data, software, IT infrastructure, and internal controls. These components work harmoniously to ensure the proper processing and reporting of business transactions in SME, which often lack complex departmental structures. A simplified AIS can be customized to suit the needs of the business while providing essential functions such as ledger management, payroll, tax reporting, and inventory control. The implementation of AIS in small businesses brings numerous benefits. It minimizes human error, enhances transparency, allows real-time reporting, and improves compliance with regulatory requirements. Furthermore, it contributes to better budgeting, forecasting, and auditing processes. According to Hall (2016), implementing AIS reduces time lags between transactions and their reflection in financial records, thus allowing SME to act swiftly in response to changing market conditions.

2.2. SME Business Performance: Definitions and Indicators

Performance measurement in SME is multifaceted, encompassing both financial and non-financial dimensions. Financial performance typically includes revenue growth, net profit, return on assets (ROA), and liquidity ratios (Kaplan & Norton, 1996). Operational performance, on the other hand, focuses on internal efficiency, productivity, team member output, and inventory turnover. Market-based indicators include customer retention, satisfaction levels, and market share expansion. Due to their size and resource limitations, SME often rely on direct, straightforward performance indicators. As Aremu and Adeyemi (2011) noted, SME can track their success by analyzing profit margins, customer base expansion, sales trends, and the ability to meet short-term obligations. However, without a structured information system, the accuracy and usefulness of these metrics may be compromised. One of the key challenges SME face in performance measurement is the lack of formal financial documentation and analysis tools. AIS helps bridge this gap by providing accessible, real-time, and organized data that business owners can interpret to evaluate the health of their operations. When supported by AIS, performance metrics become more reliable, traceable, and valuable for future strategic decisions (Chenhall & Morris, 1986).

2.3. AIS and SME Performance Linkage

The link between AIS and business performance lies in the ability of the system to enhance information quality and support decision-making processes. AIS provides timely and accurate information that enables SME managers to make informed financial and strategic decisions. This, in turn, leads to improved resource allocation, increased operational efficiency, and better responsiveness to market demands (Laudon & Laudon, 2020). Several empirical studies highlight the positive impact of AIS on business performance. Nugroho and Daryanto (2020) found that SME that integrated AIS into their daily operations reported better planning, faster financial reporting, and enhanced cost control. Similarly, Amalia (2023) noted that SME using AIS achieved more accurate financial statements and were better prepared for tax audits and external financing. Moreover, AIS supports internal control by segregating duties, tracking user access, and automating reconciliation processes. This reduces the risk of fraud and financial misstatement, particularly in smaller

enterprises where a single person may handle multiple functions. By improving reliability and reducing uncertainty, AIS contributes to the sustainability and competitiveness of SME (Sa'diyah & Wuryaningsih, 2024).

2.4. Technology Acceptance Models (TAM and AIS Success Model)

Understanding why SME adopt AIS can be explained using the Technology Acceptance Model (TAM) by Davis (1989), which posits that perceived usefulness and ease of use are primary factors influencing technology adoption. In the context of SMEs, if business owners believe that AIS will enhance their productivity and that it is easy to use, they are more likely to adopt and utilize the system effectively. Complementing TAM, the DeLone and McLean Information Systems Success Model (2003) identifies system quality, information quality, and service quality as antecedents to user satisfaction and system use, ultimately leading to net benefits for the organization. In SME, AIS must be user-friendly, provide accurate and timely data, and be supported by responsive service providers to ensure successful adoption and implementation. These models also highlight the importance of organizational readiness, training, and support in ensuring technology adoption. SME in rural areas often face digital literacy challenges, and thus, interventions that focus on capacity-building are necessary. Accepting AIS is not merely a technological issue but a behavioral and organizational one, influenced by trust, risk perception, and value expectations (Venkatesh et al., 2003).

2.5. Empirical Studies on AIS and SME

Empirical evidence on the impact of AIS on SME has shown varying results across different settings. Hanif and Kurniawati (2024) concluded that AIS positively affects SME performance by improving financial control and transparency. Saputra and Arisman (2020) found that AIS adoption enhances business growth and customer responsiveness, especially in trade-oriented SME. However, not all studies confirm this positive relationship. Ermawati and Arumsari (2021) argued that for micro-enterprises with limited transaction volumes, AIS does not significantly affect performance because the cost and complexity of the system outweigh the perceived benefits. Setiawana et al. (2024) reported no measurable improvement in business outcomes after AIS implementation, citing a lack of integration and low usage consistency as the leading causes. These contrasting findings suggest that the impact of AIS on performance is context-dependent, influenced by factors such as enterprise size, digital maturity, and owner-manager capability. Therefore, localized studies—such as this research on SME in Medan Krio Village—are essential to capture the nuanced realities of AIS adoption in specific regions and provide relevant policy and practical recommendations.

2.6. Hypothesis Development

While many studies have examined the relationship between AIS and firm performance, most focus on urban-based SMEs or larger enterprises, leaving a gap in research regarding rural or semi-urban SME. Additionally, previous findings are inconclusive, with both positive and null results reported. These inconsistencies highlight the need for further research, particularly in areas experiencing rapid SME growth but limited digital infrastructure. Medan Krio Village represents an emerging SME cluster with increasing entrepreneurial activity but varying levels of technology adoption. With the growing use of digital payments (e.g., e-wallets and EDC machines), the role of AIS in formalizing and supporting SME performance becomes a critical area of inquiry. This study addresses this gap by focusing on the impact of AIS usage on business performance among SME in this region. Based on the literature review and theoretical considerations, the hypothesis of this study is as follows:

H₁: The use of Accounting Information Systems has a significant positive influence on the performance of SME in Medan Krio Village

III. Research Method

This study adopts a quantitative research approach to examine the influence of Accounting Information System (AIS) usage on Micro, Small, and Medium Enterprises (SME) performance in Medan Krio Village, Sunggal Subdistrict. The research methodology is structured into five key components: population and sampling, data sources and collection, operational definitions and measurement, data analysis techniques, and hypothesis testing.

First, the population of this study comprises all SME operating in Medan Krio Village, totaling 400 business units across thirteen hamlets. A sample of 162 SME was selected using simple random sampling, ensuring that each unit had an equal chance of being included in the study. The sample size was determined using the Isaac and Michael formula for a 10% margin of error, which is deemed sufficient for generalizing the findings to the broader SME population in the village. Second, the study utilizes primary quantitative data collected directly from SME actors through a structured questionnaire. Data was collected over three weeks, from June 5 to June 28, 2025. The questionnaire was distributed physically and via Google Forms to ensure broad accessibility. Before full deployment, the instrument underwent a pre-test involving 32 accounting students and a pilot test with the full sample, to validate the clarity and reliability of the items.

Third, the study focuses on two core variables: the independent variable is the use of Accounting Information Systems, and the dependent variable is SME performance. AIS system comprises hardware, software, human resources, procedures, and databases to manage accounting information effectively. SME performance is defined as the extent to which a business grows in sales, profits, capital, customer base, and overall business goals. Both variables were measured using Likert scale items, allowing respondents to indicate their agreement with statements reflecting each indicator. Fourth, the collected data were analyzed using SPSS version 25. Before regression analysis, classical assumption tests were conducted, including normality and homoscedasticity tests. The Kolmogorov-Smirnov test assessed the normal distribution of residuals, while the Glejser and scatterplot methods were applied to ensure homoscedasticity. The results confirmed that the assumptions for linear regression were met. Finally, simple linear regression analysis was performed to determine the relationship between AIS usage and SME performance. The regression model tested the strength and significance of the influence of AIS on business outcomes. Hypothesis testing included a t-test to assess the statistical significance of the relationship and the coefficient of determination (R^2) to evaluate the model's explanatory power. The hypothesis was supported if the p-value was below 0.05 and the regression coefficient was positive and significant.

IV. Results and Discussion

4.1. Analysis Result

4.1.1. Normality Test Results

The normality test is carried out to assess whether the distribution of research data in the regression model is normally distributed. (Sugiyono, 2019) Normally distributed data indicate a good regression model. Researchers used a one-sample Kolmogorov-Smirnov test. If the significance value is >0.05 , the data is said to be normally distributed. The results of the normality test can be seen in Table 1.

Table 1. Normality Test Results

| One-Sample Kolmogorov-Smirnov Test | | |
|------------------------------------|--------------------|-------------------------|
| | | Unstandardized Residual |
| N | | 162 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Standard Deviation | 2.66245222 |
| Most Extreme Differences | Absolute | .066 |
| | Positive | .063 |
| | Negative | -.066 |
| Test Statistics | | .066 |
| Asymp. Sig. (2-tailed) | | .083c |

Based on the analysis in Table 1, the asymp sig (2-tailed) value obtained was $0.083 > 0.05$, so it can be concluded that the residual data in this research model are usually distributed.

4.1.2. Homoscedasticity Test Results

The homoscedasticity test is a method used to check for non-constant variation in the residuals of a regression model, which can affect the accuracy of the model's estimates if not addressed. If the residual variances are unequal, the model is homoscedastic. The method used is the Glejser test.

Table 2. Homoscedasticity Test Results

| Coefficients | | | | | | |
|--------------|-------------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .325 | 1,095 | | .297 | .767 |
| | Accounting Information System | .034 | .022 | .123 | 1,564 | .120 |

a. Dependent Variable: abs_residual

The results of the homoscedasticity test in Table 2 show that the Accounting Information System variable has a significant value of $0.120 > 0.05$, so it can be concluded that there are no symptoms of heteroscedasticity in the model.

4.1.3. Simple Linear Regression Test Results

The regression analysis results will provide a regression coefficient for each independent variable, indicating its influence on the dependent variable. There are two regression analysis tests: simple linear and multiple linear. This study used a simple linear regression test, referring to only one independent variable.

Table 3. Simple Linear Regression Analysis Results

| Coefficients | | | | | | |
|--------------|-------------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 4,453 | 1,707 | | 2,609 | .010 |
| | Accounting Information System | .675 | .034 | .845 | 20,018 | .000 |

a. Dependent Variable: SME Performance

Based on Table 3, the following regression equation can be formed:

$$Y = 4.453 + 0.675X$$

Based on the equation above:

1. The regression constant of 4.453 indicates that if the Accounting Information System has a zero value, SME Performance will have a constant score of 4.453.
2. The regression coefficient of the Accounting Information System variable has a positive value of 0.675, indicating that the Accounting Information System positively influences SME Performance. If the Accounting Information System score increases by 1 unit, SME Performance will increase by 0.675 units.

4.1.4. Hypothesis Test Results

The t-test is seen from comparing the t-table with the calculated t-table. The hypothesis can be accepted if the calculated t-table > t-table is the same. The t-table value at $df = n - k - 1 = 162 - 1 - 1 = 160$ and $\alpha = 0.05$ is 1.975. The results of the partial test (t-test) in this study can be seen in Table 4.

Table 4. t-Test Results

| Coefficients | | | | | | |
|--------------|-------------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 4,453 | 1,707 | | 2,609 | .010 |
| | Accounting Information System | .675 | .034 | .845 | 20,018 | .000 |

a. Dependent Variable: SME Performance

The results of the t-test above obtained a calculated t value of 20.018 > t table (1.975) and a sig of 0.000 < 0.05, so H_a is accepted, so it can be concluded that the accounting information system affects the performance of SME in Medan Krio Village, Sunggal District. The coefficient of determination (R^2) determines how well a linear regression model explains variation in the dependent variable. A larger coefficient of determination in a regression model indicates a greater influence of the independent variable on the dependent variable. The results of the coefficient of determination (R^2) test can be seen in 5

Table 5. Results of the Determination Coefficient Analysis

| Model Summary | | | | |
|---------------|-------|----------|-------------------|--------------------------------|
| Model | R | R Square | Adjusted R Square | Standard Error of the Estimate |
| 1 | .845a | .715 | .713 | 2,671 |

a. Predictors: (Constant), Accounting Information System
 b. Dependent Variable: SME Performance

Table 5 shows that the R-square value obtained is 0.715, which indicates that the significant influence/contribution of the Accounting Information System variable on SME Performance is 71.5%. The remaining 28.5% is influenced by other variables not included in this study.

4.2. Discussion



The results of this study indicate that the use of Accounting Information Systems (AIS) significantly influences the performance of SME in Medan Krio Village. This is proven through a simple linear regression analysis with a coefficient value of 0.675, which means that every increase in AIS use will increase SME performance by 67.5%. The t-test shows a calculated t value of 20.018 with a significance of $p = 0.000 (<0.05)$, so the hypothesis is accepted. Accounting information systems are crucial in supporting operations and decision-making in SME. With an AIS, recording transactions into financial data becomes faster, more accurate, and more systematic, allowing SME to monitor their business's financial condition more easily. An AIS also helps SME prepare regular financial reports, which are used as a basis for making more precise and strategic business decisions. Furthermore, this system contributes to increased operational efficiency and effectiveness, such as accelerating transaction payment processes, ultimately impacting overall performance. In addition, the R^2 value of 0.715 indicates that using AIS can explain 71.5% of the variation in SME performance. At the same time, the rest is influenced by other variables not examined. This proves that AIS is a dominant factor in driving the efficiency and effectiveness of SME. With a sound recording system, SME can minimize the risk of losing financial records and improve financial control. AIS also helps customers who want to pay without cash with the help of computers and EDC machines. Therefore, using AIS is an important strategy in improving SME performance in today's digital era. This finding is in line with previous research, such as that by (Maya & Husda, 2024) This states that SIA has a significant impact on SMEs in Batam City. SIA is a strategic step to support the operational efficiency and financial management of SMEs by (Maya & Husda, 2024). Researchers (IS Lubis & Lufriansyah, 2024) Implementing SIA will greatly assist SME actors in managing their finances and improving SME performance.

V. Conclusion

This study concludes that using Accounting Information Systems (AIS) significantly and positively affects the performance of Micro, Small, and Medium Enterprises (SME) in Medan Krio Village, Sunggal Subdistrict. The regression analysis revealed that 71.5% of the variation in SME performance can be explained by AIS usage, indicating that digital accounting tools play a dominant role in enhancing business outcomes. AIS contributes to greater efficiency, accuracy in financial reporting, and more informed decision-making—elements critical for business sustainability and competitiveness, particularly in semi-urban environments. Despite the strong findings, this research is limited in scope. It focuses solely on one village with 162 respondents and considers only one independent variable. Other relevant factors, such as financial literacy, education level, and digital infrastructure, were not examined, though they may also influence SME performance. Therefore, future research should expand the sample across different regions and incorporate additional variables to better understand the determinants of SME success. Practically, SME owners are encouraged to adopt AIS consistently in their operations, and local governments or cooperative agencies should provide training and technical support to facilitate this transition. By promoting digital literacy and system adoption at the grassroots level, these stakeholders can help ensure broader digital transformation for small businesses. Researchers are also advised to apply more robust sampling techniques in future studies to improve generalizability and policy relevance.

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