



## **Understanding and Application of Accounting Information Systems and Financial Literacy as Determinants of Msme Performance**

Indharrosa Atina Firdaus<sup>1</sup>, Indri Kartika<sup>2</sup>

1,2 Faculty of Economics, Sultan Agung Islamic University, Indonesia

Corresponding Author: [indharrostaatinafirdaus@gmail.com](mailto:indharrostaatinafirdaus@gmail.com)

---

### **ARTICLE INFO**

#### **Keywords**

Performance  
Financial Literacy  
Accounting Information  
Systems

#### **Article history**

Received: 15 December 2025

Revised: 20 February 2026

Accepted: 20 April 2026

Available online: 31 May  
2026

### **ABSTRAK**

This study empirically examines the influence of accounting information system understanding, accounting information system implementation, and financial literacy on MSME performance. This study used a quantitative approach. The population consisted of MSMEs engaged in rattan production in Jepara Regency. A purposive sampling method resulted in a sample of 89 respondents. Data were obtained using a questionnaire and then analyzed using multiple linear regression using SPSS software. The research findings confirm that AIS understanding, AIS implementation, and financial literacy contribute positively and significantly to MSME performance. Mature understanding and the intensity of system operation have been shown to reduce financial management inefficiencies and strengthen the basis for business policy-making. Furthermore, strong financial literacy skills equip business owners with the capabilities to control cash flow dynamics, construct accountable financial reports, and formulate more precise financial conclusions. MSMEs need to commit to transforming their conventional bookkeeping models into technology-based systems, utilizing digital facilities and financial literacy provided by the government. The government needs intensive mentoring and regular training on digital accounting applications, as well as the provision of inclusive, affordable, and easy-to-understand digital infrastructure.

## Introduction

The Micro, Small, and Medium Enterprises (MSMEs) sector carries a strategic essence in conceptualizing national economic development and accelerating labor absorption (Rianto & Hidayatulloh, 2020). The large capacity of this sector for the labor force makes a massive contribution to domestic economic growth. Based on estimates from the Coordinating Minister for Economic Affairs, Airlangga Hartarto (2023) in Kurniawan (2023), the MSME sector is able to contribute 75% to the national Gross Domestic Product (GDP), while absorbing around 90% of the total workforce in Indonesia over the past decade. This empirical reality places MSMEs as the epicenter of various economic development programs launched by the government (Agusinta, 2021). Equivalent growth dynamics are also observed in the Jepara Regency area. Based on the release of data from the Central Statistics Agency of Jepara Regency, the population of MSME units has increased from 596 units in 2018 to 846 units in 2022, with a total labor absorption of 4,665 people. This surge in the quantity of business entities automatically increases the intensity of market competition. As a result, it is necessary to stimulate and strengthen sustainable operational performance so that local MSME actors remain competitive resilience in the midst of fierce competition.

Based on previous research, the performance of MSMEs is influenced by several factors, including: the application and understanding of accounting information systems (SIA) and financial literacy. The implementation of the Accounting Information System (SIA) produces financial data that is accountable, relevant, actual, communicative, so that it can facilitate the formulation of precise economic policies (Lestari & Rustiana, 2019) (Mardi et al., 2021). The positive impact of SIA on the performance of MSMEs has been successfully proven by Sukmantari and Julianto (2022), although contradictory findings were put forward by Wahyuni et al. (2021) who stated the absence of significant influence of the system. On the other hand, research from Endiana and Sudiartana (2016), Utami (2018), and Meylani and Ismunawan (2022) confirms that SIA mastery is positively correlated with the effectiveness of MSME performance. This means that entities that understand this system show an expansion trend indicated by sales volume growth (Ermawati & Arumsari, 2021).

In addition to SIA, financial literacy is an important factor that affects the performance of MSMEs. The conceptualization of financial literacy refers to the ability of individuals to formulate effective provisions related to capital allocation and governance, both for contemporary needs and future projections (Rahayu & Musdholifah, 2017). The depth of this financial insight fundamentally affects business actors in diagnosing fiscal conditions as well as determining strategic policy options (Anggraeni, 2015). The manifestation of this high degree of financial literacy is manifested in the optimal capital governance which affects business performance (Rosliyati & Iskandar, 2022; Mulyanti & Nurhayati, 2022). Previous research results that have not been consistent encourage further research on how the variables of SIA understanding, the application of SIA and

financial literacy can affect the performance of rattan MSMEs in Jepara. The selection of rattan MSMEs in Jepara is based on the reason that rattan MSMEs in Jepara are able to penetrate the global market due to quality, artistry and precision. The characteristics of rattan in Jepara are elastic, thick, and durable. This allows for the creation of complex, classic, and contemporary designs. These things encourage research to be carried out on rattan MSMEs in Jepara to contribute to improving their performance and to encourage these MSMEs to exist in the long term.

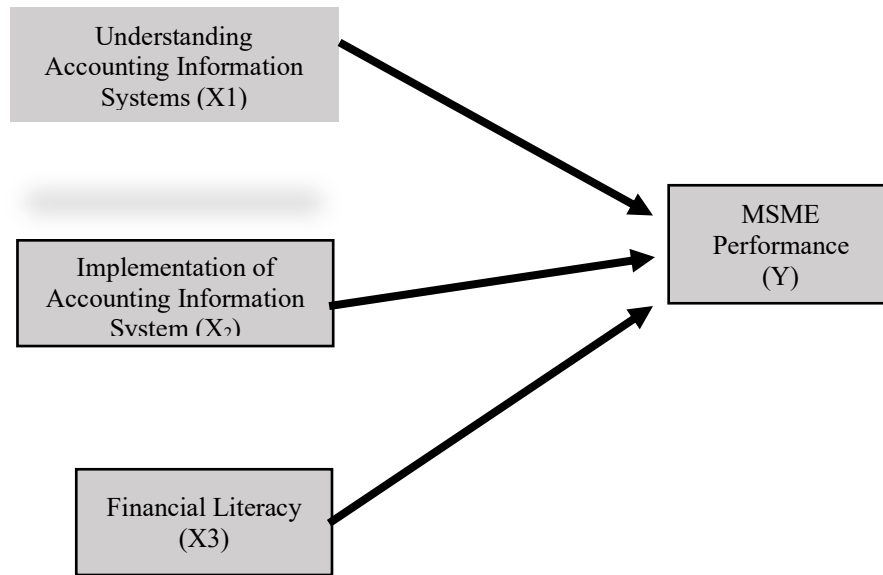
## **Research Methods**

In this study, the population used is Micro, Small, and Medium Enterprises (MSMEs) engaged in the rattan production sector in the Jepara district area. Based on official data from the Central Statistics Agency (BPS) of Jepara Regency (2020) accessed through the official website <https://jeparakab.bps.go.id/>. In order to obtain representative data, this study used purposive sampling techniques. The criteria set by the researcher for the determination of samples in this research include Rattan production MSMEs that have been actively carrying out their operational activities for at least 1 year. MSMEs have more than 5 employees and These MSMEs use SIA.

The design of this study integrates two categories of variables, namely dependent variables and independent variables. MSME performance is positioned as a dependent variable (Y). Meanwhile, the independent variable (X) in this research model includes three main domains, namely Understanding Accounting Information Systems (X1), Implementation of Accounting Information Systems (X2), and Financial Literacy (X3). MSME performance is explored through the Balanced Scorecard framework which integrates four strategic dimensions: (1) financial perspective, (2) consumer (customer) perspective, (3) internal business process perspective and (4) growth and learning perspective. Understanding of Accounting Information Systems, measured by: (1) internalization of the essence and responsibilities of the main tasks, (2) operational capabilities of computer devices, (3) suitability of job placement based on individual expertise and (4) participation in information systems training programs.

The implementation of the Accounting Information System is measured by: (1) adequate communication network infrastructure support in the information system, (2) clarity of system operational instructions and ease of understanding for users, (3) simplicity and smoothness in the process of executing system operations, (4) the system's contribution in reducing technical obstacles, optimizing labor, and Accelerating the rhythm of task completion, (5) the ability to provide relevant data output, precision, and actuality and (6) the ease of quick and flexible system accessibility whenever needed. Meanwhile, Financial Literacy is measured by: (1) basic mastery of financial accounting, (2) accounting principles in the preparation of business budget planning, (3) order of filing and recording financial transactions and (4) the use of accounting data as the basis

for strategic decision-making for the company. The research framework is presented as follows:



**Figure 1. Research Flow**

## Results and Discussion

### Characteristics of Respondents by Gender

The grouping of respondent profiles based on gender aspects was explored to provide an overview of the demographic representation of business actors. The frequency and percentage distribution of such sex characteristics is presented in the table below:

**Table 1. Classification of Respondent Profiles by Gender**

| Gender | Number (People) | Percentage (%) |
|--------|-----------------|----------------|
| Male   | 52              | 58,43%         |
| Women  | 37              | 41,57%         |
| Total  | 89              | 100%           |

Source: Primary data processed, 2025

The age categorization of respondents in this study is oriented to map the distribution of business actors profiles based on productive age clusters. Quantitative data on the age distribution of samples are summarized in detail in the following table:

## Validity Test

The validity test is carried out with the aim of testing the level of accuracy and reliability of each item of the instrument indicator in representing the construct of the variables being studied. This test applied the Pearson Product Moment correlation method assisted by SPSS computing software. The validity of the instrument was determined by confronting the value of the correlation coefficient of the computer calculation result ( $r$ -calculus) with the critical threshold listed in the  $r$ -table.V. Given that the sample size in this study amounted to  $n = 89$  respondents, the determination of the value of the degree of freedom was determined through a formula so that the value was obtained  $df = n-2df=89-2=87$ . Referring to the distribution of the statistical table of the critical value  $r$  at the significance level of  $\alpha = 0.05$  with the value  $df = 87$ , the threshold of the  $r$ -table value set is 0.210. Details of the validity calculation results for the Accounting Information System Understanding variable are presented below:

**Table 2. Results of the Validity Test of Variable Indicator  $X_1$  (Understanding Accounting Information System)**

| Indicator | r-table | Pearson Correlation | Remarks |
|-----------|---------|---------------------|---------|
| X1.1      | 0,210   | 0,620               | Valid   |
| X1.2      | 0,210   | 0,512               | Valid   |
| X1.3      | 0,210   | 0,445               | Valid   |
| X1.4      | 0,210   | 0,511               | Valid   |
| X1.5      | 0,210   | 0,381               | Valid   |

Source : Olah Data, 2025

The results of statistical estimates for variable validity ( $X_3$ ) are summarized in the table below:

**Table 3. Results of the Validity Test of Variable Indicators  $x_3$  (Financial Literacy)**

| Indicator | r-table | Pearson Correlation | Remarks |
|-----------|---------|---------------------|---------|
| X3.1      | 0,210   | 0,971               | Valid   |
| X3.2      | 0,210   | 0,919               | Valid   |
| X3.3      | 0,210   | 0,931               | Valid   |
| X3.4      | 0,210   | 0,816               | Valid   |
| X3.5      | 0,210   | 0,932               | Valid   |
| X3.6      | 0,210   | 0,903               | Valid   |
| X3.7      | 0,210   | 0,900               | Valid   |
| X3.8      | 0,210   | 0,861               | Valid   |
| X3.9      | 0,210   | 0,839               | Valid   |
| X3.10     | 0,210   | 0,869               | Valid   |
| X3.11     | 0,210   | 0,907               | Valid   |

| Indicator | r-table | Pearson Correlation | Remarks |
|-----------|---------|---------------------|---------|
| X3.12     | 0,210   | 0,874               | Valid   |
| X3.13     | 0,210   | 0,922               | Valid   |
| X3.14     | 0,210   | 0,999               | Valid   |

Source : Olah Data, 2025

The details of the results of the statistical calculation for this bound variable are summarized in the table below:

### Reliability Test

Reliability testing is oriented to measure the level of consistency, stability, and reliability of the data collection instrument when used repeatedly. This evaluation procedure was executed with the help of SPSS software through Cronbach's Alpha coefficient approach. Hair et al. (2010) affirm that a variable construct is classified as having good reliability if the resulting Cronbach's Alpha value is greater than or equal to 0.60. The recapitulation of the results of reliability estimation for all variables in this research model is summarized in the following table:

**Table 4. Reliability Test Results**

| Variable  | Cronbach's Alpha | Remarks  |
|---|------------------|----------|
| Understanding of Accounting Information Systems | 0,790            | Reliable |
| Implementation of Accounting Information System | 0,986            | Reliable |
| Financial Literacy                              | 0,988            | Reliable |
| MSME Performance                                | 0,995            | Reliable |

Source : Olah Data, 2025

Based on the empirical data in Table 11, the acquisition of Cronbach's Alpha coefficient for all variables consistently exceeded the required minimum limit (0.60). The SIA Comprehension variable recorded a value of 0.790, followed by the Implementation of SIA of 0.986, Financial Literacy of 0.988, and MSME Performance which touched 0.995.

### Residual Normality Test (Pre and Post-Transformation Analysis)

The normality test is carried out with the aim of verifying whether the residual error values in the regression model have a normally distributed distribution of data. Referring to the methodological framework of Ghazali (2023), the proof of this assumption was executed through the non-parametric One-Sample Kolmogorov-Smirnov (K-S) approach applied to the residual unstandardized component. The decision-making criteria stipulate that the normality condition is met if the significance probability value or Asymp. The resulting sig. (2-tailed) is worth  $\geq 0.05$ . The series of normality test results in this study is described into several stages as follows:

**Table 5. Kolmogorov Smirnov Test Results Before Transformation**

|                          |          | Unstandardized Residual |
|--------------------------|----------|-------------------------|
| N                        |          | 89                      |
| Normal Parameters, b     | Red      | 0.0000000               |
|                          | Std. Dev | 6.44030231              |
| Most Extreme Differences | Absolute | 0.166                   |
|                          | Positive | 0.078                   |
|                          | Negative | -0.166                  |
| Test Statistic           |          | 0.166                   |
| Asymp. Sig. (2-tailed)   |          | 0.000                   |

Source: SPSS Test Results, 2025

In Table 13, the acquisition of the Asymp indicator. Sig. (2-tailed) indicates a figure of 0.000 Given that the probability coefficient is well below the required significance threshold ( $0.000 < 0.05$ ), it can be statistically concluded that the residual values in the initial regression model are under a condition that is not normally distributed. This reality indicates the existence of symptoms of a violation of the classical assumption of normality.

Due to the deviation from the assumption of normality in the initial model, the researcher carried out a data cleansing step by applying a mathematical transformation method in the form of a square root or . In line with the view of Ghozali (2023), this transformation intervention is oriented to restructure the form of the data distribution so that the residual distribution pattern can shift closer to the normal curve. This step is crucial to ensure the validity and reliability of the estimated coefficients in the regression model developed.  $\sqrt{x}$  After the square root transformation procedure was implemented on the research data, the Kolmogorov-Smirnov One-Sample retest was again run. Heteroscedasticity test to test whether there is an inequality of variance from residual from one observation to another in the regression model. This research adopts the Glejser Test method, with the criterion that if the significance probability value (Sig.) of each independent variable tested is  $\geq 0.05$ , then the regression model is declared free from heteroscedasticity interference. The multiple linear regression analysis approach was applied in this study to test and estimate the magnitude of the influence of several independent variables on one dependent variable, both in partial and simultaneous corridors. In line with the conceptualization of Ghozali (2018), the output of data processing results using the help of SPSS statistical software is summarized in the table below:

**Table 6. Results of Multiple Linear Regression Analysis**

| Models |   | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|--------|---|-----------------------------|------------|---------------------------|-------|------|
|        |   | B                           | Std. Error | Beta                      |       |      |
| 1      | (Constant)                                      | -2.688                      | 4.008      |                           | -.671 | .504 |
|        | Understanding of Accounting Information Systems | 1.035                       | .355       | .203                      | 2.912 | .005 |
|        | Application of Accounting Information System    | 1.093                       | .223       | .558                      | 4.895 | .000 |
|        | Financial Literacy                              | .434                        | .208       | .217                      | 2.082 | .040 |

Source: SPSS Test Results, 2025

Based on the parameters of the Unstandardized coefficient (B) value listed in Table 17, the formulation of the multiple linear regression equation in this study can be arranged as follows:

$$Y = -2,688 + 1,035 X1 + 1,093 X2 + 0.434 X3$$

## **Discussion.**

### **The Effect of Understanding Accounting Information Systems on MSME Performance (H1)**

The first hypothesis test (H1) drew a strong conclusion that the Accounting Information System Understanding variable has a positive and significant influence on the performance of MSMEs. Thus, the First Hypothesis (H1) is declared accepted. Theoretically, the acceptance of this hypothesis indicates that the deeper the insight and mastery possessed by MSME owners or managers of the accounting information flow mechanism, the more optimal the operational and financial performance that the business entity is able to show. The results of this study are in accordance with: Sukmantari and Julianto (2022): Agung Slamet Prasetyo (2021): Mulyanti and Nurhayati (2022) and Oktaviani and Nugroho (2021). However, the results of this study are not in accordance with Putri and Sari (2020): Rahmawati and Hidayat (2021): Ermawati and Arumsari (2021).

### **The Effect of the Implementation of Accounting Information System on the Performance of MSMEs (H2)**

The second hypothesis test (H2) variable of the Implementation of Accounting Information System has a positive and significant effect on the performance of MSMEs.

Thus, the Second Hypothesis (H2) is conclusively declared accepted. Substantially, the acceptance of this second hypothesis confirms that the existence of an accounting information system is not just a complementary instrument of formality, but acts as the main catalyst that encourages managerial effectiveness. The more intensive and structured the application of accounting information systems by business actors, the more exponential the business performance comparison will be. These scientific findings strengthen and align with several previous empirical studies: Sukmantari and Julianto (2022): Agung Slamet Prasetyo (2021): Yusuf and Rahmawati (2023) and Kurniawan (20230). However, the results of this study are not in line with Putri and Sari (2020): Rahmawati and Hidayat (2021) and Wahyuni et al. (202

### **Financial literacy has a positive effect on the performance of MSMEs (H<sub>3</sub>)**

The financial literacy variable has a significant positive and unidirectional influence on business performance. Thus, the Third Hypothesis (H3) is declared accepted. The internalization of these findings theoretically provides confirmation that the financial skills of business actors act as a crucial navigation instrument in strengthening business performance. When a business owner has a comprehensive understanding of financial governance, the probability of capital allocation efficiency will increase. These empirical findings are in line with several previous researchers: Rahayu Ayani (2017): Handayani and Yusuf (2023): Nugraheni and Saputra (2022): Rahmawati and Lestari (2023). However, there are other research results that are not suitable, including: Sari and Wibowo (2020): Pratiwi and Hidayat (2021): Fitria & Soejono (2021) and Naufal & Purwanto (2022):

### **Conclusion**

Based on the results of empirical estimation and data analysis that have been described, all hypotheses in this study have been validly proven. Simultaneously and partially, the variables of Understanding Accounting Information Systems (X1), Implementation of Accounting Information Systems (X2), and Financial Literacy (X3) make a positive and significant contribution in driving the escalation of MSME Performance (Y). Specifically, the partial conclusions of each explanatory dimension are detailed as follows: (1) The understanding of the Accounting Information System (X1) is proven to be able to stimulate operational work efficiency and improve the quality of financial report presentation. A mature understanding acts as the main foundation for providing accurate data, thus facilitating the execution of strategic decision-making for sustainable business continuity so as to improve the performance of MSMEs. (2) The implementation of the Accounting Information System (X2) has been proven to transform financial data

governance to be more structured, accelerate reporting lead times, and mitigate the risk of recording errors (human error). The implementation of this digital system empirically succeeds in strengthening the pillars of professionalism, accountability, operational efficiency, and sharpening the company's internal financial control function. (3) Financial Literacy (X3) MSME actors with established financial literacy have proven to be much more capable in controlling cash flow stability, rational in making budget decisions, and more adaptive in expanding the penetration of formal capital access while mitigating the risk of business bankruptcy.

The limitations of this study are the object of the research is rattan MSMEs in Jepara, so the results of this study cannot be generalized to MSMEs in other sectors or the same sector in other regions. In addition, the use of the questionnaire method in data acquisition may have a perception bias among the respondents. The managerial implication of this study is the need for commitment from business actors to transform their conventional record-keeping models into technology-based systems, utilizing digital facilities and financial literacy provided by the government. For the government, there is a need for intensive assistance, as well as regular training in digital accounting applications, the provision of inclusive, cheap, and easy-to-understand digital infrastructure, so that the integration of accounting information systems can run massively in order to boost the competitiveness of MSMEs in the domestic and international markets. In addition, related agencies can help business actors get out of the intuitive management pattern towards healthy and sustainable financial data-based governance (sustainable growth). Future research can be carried out on MSMEs in other sectors or wider regions. In addition, it is necessary to develop interview methods to reduce perception bias among respondents

## **Conclusion**

- Agung Slamet Prasetyo, L. A. (2021). The influence of leadership and work environment on employee performance is mediated by discipline at the College of Aerospace Technology. *Indonesian Journal of Accounting and Business Research*, 1(1), 171–189. <https://doi.org/10.32477/jrabi.v1i1.xxx>
- Augustine, L. (2021). Marketing strategy through the Blue Ocean Strategy approach. *Jakad Media Publishing*.
- Alifyandi Firdhaus, F. S. A. (2022). The Effect of the Implementation of Accounting Information Systems and the Utilization of Information Technology on the Performance of MSMEs. *Proaction*, 9(2), 173–187.

- Alinsari, N. (2021). Improving Financial Literacy in MSMEs through Simple Bookkeeping Training and Assistance. *Magistrorum et Scholarium: Journal of Community Service*, 1(2), 256–268. <https://doi.org/10.24246/jms.v1i22020p256-268>
- Anggraeni, B. D. (2015). The Effect of Business Owners' Financial Literacy Level on Financial Management. Case Study: Depok MSMEs. *Indonesian Vocational Journal*, Vol.3 No.1.
- Aribawa, D. (2016). The Influence of Financial Literacy on the Performance and Sustainability of MSMEs in Central Java. *Business Strategy*, 20(1), 1–13. <https://doi.org/10.1007/s10006-013-0431-4>
- Endiana, I. D. M., & Sudiartana, I. M. (2016). The Effect of Understanding and Application of Accounting Information Systems on Individual Performance and Performance of Silver Craftsmen MSMEs. *Journal of Accounting Research (JUARA)*, 6(4).
- Ermawati, N., & Arumsari, N. R. (2021). Accounting Information System on the Performance of Small and Medium Enterprises. *Journal of Business and Accounting*, 23(1), 145–156. <https://doi.org/10.34208/jba.v23i1.973>
- Fadhila, M. R. A. (2022). The influence of interactivity, entrepreneurial orientation, and institutional pressure on the use of social media and its impact on the performance of MSMEs (Thesis). *Islamic University of Indonesia*.
- Fadilah, N., Aliah, N., & Lubis, H. P. (2022). The Effect of Financial Report Preparation on MSME Performance. *CV Pena Persada. (Thesis). Islamic University of Indonesia*.
- Firdaus, M. M. (2021). Quantitative research methodology: Equipped with IBM SPSS Statistics regression analysis version 26.0. *CV. Dotplus Publisher*.
- Fitria, I., & Soejono, F. (2021). Financial literacy, financial attitudes and financial behaviors and performance of MSMEs. *Business and Banking*, 11(1), 1–15. <https://doi.org/10.14414/jbb.v11i1.2496>
- Ghozali, I. (2018a). Application of Multivariate Analysis with IBM SPSS 25 Program Edition 9. Semarang: Publishing Agency of Diponegoro University. Moderation variables. *E-Journal of Accounting of a University*, 2, 1470.
- Ghozali, I. (2018b). *Multivariate Analysis Applications with IBM SPSS 25 Program. Publishing Agency of Diponegoro University*.
- Gusherinsya, R., & Samukri, S. (2020). The effect of the application of accounting information systems on the quality of financial statements. *Journal of Accounting of the University of Muhammadiyah Tangerang*, 9(1), 58–68.
- Hubeis, M., Purwanto, B., Dewi, F. R., Widyastuti, H., & Febtyanisa, M. (2021). *Competitiveness and Prospects of Local Food Processing MSMEs. PT Publisher IPB Press*.
- Icam Sutisna. (2020). Research Statistics. *Gorontalo State University*, April, 1–15.
- Imbayani, I. G. A., & Endiana, I. D. M. (2016). *The Effect of Understanding and Application of Information Systems on the Performance of Critical Craftsmen MSMEs*.

- Kasendah, B. S., & Wijayangka, C. (2019). The Effect of Financial Literacy on the Performance of MSMEs in Indonesia. *Journal of Economics: Sharia Management, Accounting, and Banking*, 10(1), 104–118. <https://doi.org/10.24903/je.v10i1.1217>
- Kurniawan, S. (2023). *MSMEs Absorb 90 Percent of the Total Workforce in Indonesia*.
- Kusuma, M., Narulitasari, D., & Nurohman, Y. A. (2022). Financial Inclusion and Financial Literacy on the Performance and Sustainability of MSMEs in Solo Raya. *Macroeconomics*, 14(2), 62–76. <https://Doi.Org/10.52353/Ama.V14i2.210>
- Lawasi, E. S., & Triatmanto, B. (2009). The Influence of Communication, Motivation and Teamwork on Improving Employee Performance. 1(1), 2374–2376.
- Lestari, N. A., & Rustiana, S. H. (2019). The Influence of Owner Perception and Accounting Knowledge in the Use of Accounting Information Systems. *Journal of Business and Entrepreneurship*, 1 No. 2, 67–80.
- Mangun Buana, I. B. G. M., & Wirawati, N. G. P. (2018). Influence Quality of Information System, Quality of Information, And Perceived Usefulness On User Accounting Information System Satisfaction. *E-Journal of Accounting*, 22, 683. <https://doi.org/10.24843/eja.2018.v22.i01.p26>
- Mardi, Imtihan, K., & Zulkarnaen, M. F. (2021). Accounting Information System, Inventory Control, and MSME Growth in East Lombok. *Journal of Accounting*, 33 No.12, 3287–3302. <https://doi.org/10.24843/EJA.2023.v33.i12.p13>
- Marsithah, L. (2022). *Lecturer Performance Model Based on Local Wisdom (Z. Idami (ed.)). Umsu Press*.
- Marwondo, T. P., & Putri, S. D. (2021). Accounting Information System for Loan Management Case Study at the Gapoktan Mekar Kagugat Cooperative in Bojongloa Village. *Journal of Information Systems and Informatics*, 3(01), 1–9. [http://repository.unibi.ac.id/12/1/388-Article Text-1282-1-10-20210330.pdf](http://repository.unibi.ac.id/12/1/388-Article%20Text-1282-1-10-20210330.pdf)
- Mawuntu, P. S. T., & Aotama, R. C. (2022). MSME performance measurement based on Key Performance Indicators (KPI) of the Balanced Scorecard method. *ECONOMIC DISCOURSE (Journal of Economics, Business and Accounting)*, 21(1), 72–83. <https://doi.org/10.22225/we.21.1.2022.72-83>
- Meylani, C. W., & Ismunawan. (2022). The Influence of Owner Perception, Understanding, Knowledge and Application of Accounting Information Systems on the Performance of MSMEs at Beteng Trade Center (Btc) Solo. *Journal of Accounting Student Research*, 10(1), 12–22. <https://doi.org/10.21067/jrma.v10i1.6711>
- Muhamad Lutfi Ramdhani, Nurleli, & Andhika Anandya. (2022). The Effect of Financial Literacy and the Implementation of E-commerce on MSME Performance. *Journal of Accounting Research*, 115–122. <https://doi.org/10.29313/jra.v2i2.1331>
- Mulyanti, D., & Nurhayati, A. (2022). The Application of Financial Literacy and the Use of Financial Technology to Assess the Financial Performance of MSMEs in West Java. *Incentive Economics*, 16(2), 63–81. <https://doi.org/10.36787/jei.v16i2.887>

- Naufal, M. I., & Purwanto, E. (2022). The Impact of Financial Literacy on the Performance and Sustainability of MSMEs (Case Study of the F&B Industry in Summersari Jember District). *Journal of Business Administration*, 16(2), 209–215.
- Nuriadini, A., & Hadiprajitno, P. T. B. (2022). Benefits of the Implementation of Accounting Information Systems on Employee Performance with the TAM Approach (Phenomenological Study on the Use of Accounting Information Systems at PT PLN UP3 Demak). *Diponegoro Journal of Accounting*, 11(1), 1–11. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Poernomo, D. (2015). Madura batik micro business. *Yogyakarta: Pandiva Hotel*.
- Pranatawijaya, V. H., Widiatry, W., Priskila, R., & Putra, P. B. A. A. (2019). Application of the Likert Scale and Dichotomy Scale on Online Questionnaires. *Journal of Science and Informatics*, 5(2), 128–137. <https://doi.org/10.34128/jsi.v5i2.185>
- Puspitawati, L., & Anggadini, D. S. (2011). Accounting Information System. *First Edition. Graha Ilmu. Yogyakarta*.
- Putri, N. A., Widyastuti, T., Maidani, M., & Nilasari, P. (2024). The Effect of the Implementation of Accounting Information Systems and the Utilization of Information Technology on the Performance of MSMEs in South Tambun District. *SENTRI: Journal of Scientific Research*, 3(2), 720–739. <https://doi.org/10.55681/sentri.v3i2.2323>
- Rahayu Ayani, A. (2017). The Influence of Financial Literacy on the Performance and Sustainability of MSMEs in the City of Surabaya. 5(2016).
- Rahyono, Listyaningsih, E., & A. A. (2023). *Performance and Sustainability of MSMEs*. Andi Publisher.
- Rianto, D. & Hidayatulloh, A. (2020). The Use of Accounting Information and Business Age Encourages the Success of Batik MSMEs in Yogyakarta City. *Journal of Management and Business*, 12(2), 299–312.
- Rosliyat, A., & Iskandar, Y. (2022). The Influence of Financial Literacy on the Performance of Tasikmalaya Embroidery MSMEs. *Jesya (Journal of Sharia Economics & Economics)*, 5(1), 756–762. <https://doi.org/10.36778/jesya.v5i1.565>
- Rumbianingrum, W., & Wijayangka, C. (2018). The Effect of Financial Literacy on MSME Financial Management. *Journal of Management and Business*, 2(3), 155–165.
- Sari, I. U. (2017). *Information Systems Study Program, University of Putera Batam*. 42–50.
- Statistics, B. P. (2019). Potential to Improve the Performance of Micro and Small Enterprises. *Central Statistics Agency, Jakarta*.
- Sugiyono. (2018). Mixed research methods. *Bandung: Alfabeta*.
- Sukmantari, N. K. Y., & Julianto, I. P. (2022). The Effect of the Implementation of Accounting Information Systems, Quality of Human Resources, and Utilization of E-commerce on the Performance of MSMEs of Batu Padas Artisans in .... *Journal of Professional Accounting*, 13, 777–786.

<https://ejournal.undiksha.ac.id/index.php/JAP/article/view/37501>  
<https://ejournal.undiksha.ac.id/index.php/JAP/article/download/37501/24217>

- Utami, H. T. (2018). The Effect of Owner Knowledge, Business Scale, and Business Age on the Success of Business Performance with the Use of Accounting Information as a Moderation Variable (Survey on Typical Food SME Business Owners in Banyumas Regency). *El-Jizya: Journal of Islamic Economics*, 6(1), 23–48. <https://doi.org/10.24090/ej.v6i1.2044>
- Violinda, Q. (2018). Strategies and Competitive Advantages of Micro, Small and Medium Enterprises (MSMEs). (Case Study on MSMEs in Semarang). *Stability: Journal of Management and Business*, 1(1). <https://doi.org/10.26877/sta.v1i1.2612>
- Wahyuni, S., Nugroho, W. S., Purwantini, A. H., & Khikmah, S. N. (2021). The Influence of E-Commerce, Organizational Culture, Use of Accounting Information Systems and Financial Literacy on the Performance of MSMEs in Magelang City. *Proceedings of the National Seminar of the Faculty of Economics, Tidar University, September*, 287–300. <https://jurnal.untidar.ac.id/index.php/semnasfe2021/article/view/4479>
- Yanti, W. I. P. (2019). The Effect of Financial Inclusion and Financial Literacy on the Performance of MSMEs in North Moyo District. *Management and Business*, 2(1). <http://sahabatpegadaian.com/keuangan/inklusi-keuangan>
- Zeta Azzahrona, R., Retna Cahyaningtyas, S., & Isnaini, Z. (2022). The Effect of the Implementation of Accounting Information Systems on the Managerial Performance of Micro, Small and Medium Enterprises (MSMEs) in East Lombok Regency. *Journal of Accounting Student Research*, 2(3), 572–584. <https://doi.org/10.29303/risma.v2i3.291>