

The Effect of Accounting Information Systems, Financial Literacy, and Financial Technology on MSME Financial Performance

Dimas Prayogi^{1*}, Zulkarnain², Fefti Yulian Mela³

^{1,2,3}Accounting Study Program, Faculty of Economics, University of Pasir Pengaraian.

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*Corresponding author:

dimasprayogi1221@gmail.com

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Abstract

This study aims to analyze the effect of Accounting Information Systems, Financial Literacy, and Financial Technology on the financial performance of Micro, Small, and Medium Enterprises (MSMEs) in Ujung Batu Village. This study employed a quantitative approach with an associative research design. The population consisted of 1,631 MSME actors, with a sample of 54 respondents selected using a purposive sampling technique. Data were collected through questionnaires using a Likert scale and analyzed using multiple linear regression with the assistance of SPSS. The results show that, partially, the Accounting Information System has a positive and significant effect on MSME financial performance, while Financial Literacy has a negative and significant effect. Financial Technology does not have a significant effect on MSME financial performance. Simultaneously, the Accounting Information System, Financial Literacy, and Financial Technology have a significant effect on MSME financial performance in Ujung Batu Village, with an Adjusted R Square of 0.855. The findings indicate that the implementation of an Accounting Information System is one of the factors supporting improved MSME financial performance.

Introduction

Micro, Small, and Medium Enterprises (MSMEs) form the backbone of the national economy, sustaining economic growth and providing employment for the majority of Indonesia's workforce. According to the Ministry of Cooperatives and SMEs, MSMEs contribute 60.5% of Indonesia's Gross Domestic Product and play a substantial role in reducing poverty and unemployment (Tambunan, 2023). Behind this strategic role, however, MSMEs continue to face challenges such as limited capital, low access to technology, and minimal public understanding of financial literacy.

Rokan Hulu Regency, Riau Province, is one of the regencies whose economy is substantially supported by MSMEs, with Ujung Batu District recording 3,424 registered MSME units, the highest among the regency's sixteen districts. This study focuses specifically on the 1,631 MSME units located in Ujung Batu Village, part of Ujung Batu District. The growth of these MSMEs cannot be separated from financial management challenges, since sound financial management requires at least a basic accounting capability that not every MSME actor possesses; many owners consider financial performance assessment overly complicated and time-consuming, and instead operate their businesses relying solely on the assumption that they are not incurring losses, without tracking how funds actually flow through the business.

Financial performance serves as an indicator of a company's financial health, measured by total assets, sales volume, and profit earned over a given period, and constitutes essential information for MSMEs seeking to advance their business. Good financial performance is reflected in an enterprise's ability to distinguish business matters from personal matters concerning ownership, financing, and profit; measured and consistently monitored financial performance information functions not merely as an evaluation tool but also as a foundation for strategic decision-making and the early identification of potential problems (Novitasari, 2023). The limited

public awareness of the importance of financial performance reflects a broader gap in understanding of Accounting Information Systems, Financial Literacy, and Financial Technology among MSME actors.

An Accounting Information System (AIS) is part of the evolution of information technology used to address business problems related to management, control, and oversight, and plays an important role in achieving operational and marketing efficiency by enabling MSMEs to optimize workflows, reduce costs, and improve visibility into overall business performance (Rohman & Kustiwi, 2023); in the current era of rapid technological development, AIS can be viewed as a valuable strategic resource, as explained by the Resource-Based View (RBV) theory (Shapira, 2024). AIS encompasses various modules, including bookkeeping, financial management, payroll, internal control, and audit, all of which support comprehensive financial management functions within an organization (Arwani, 2024). Prior research on this relationship shows mixed results: Laili (2023) found that Accounting Information Systems have a significant effect on MSME financial performance, whereas Dewi, Sari, and Salma (2022) found that Accounting Information Systems have no significant effect on MSME financial performance in Bandar Lampung City.

In addition to the Accounting Information System, Financial Literacy is another factor commonly examined in relation to financial performance. Financial literacy is a basic need consisting of the knowledge and ability used to manage personal finances and maintain a stable financial condition, enabling appropriate and strategic financial decisions that help avoid financial problems; it can also be understood as knowledge of how to manage and plan finances well so as to support sound decision-making (Kartika & Musmini, 2020). Financial literacy carries a more detailed essence than mere financial knowledge, since a deeper understanding of financial concepts enables MSME actors to make more appropriate decisions; consistent with this, prior research by Ainun Mardiah Lubis (2021) found that financial literacy has a positive and significant effect on MSME financial performance.

Beyond literacy, Financial Technology (fintech) is a further factor believed to affect financial performance. Financial technology refers to innovation in financial services that leverages digital technology to simplify, accelerate, and expand access to financial services, providing convenience in financial transactions while playing an important role in improving public financial literacy; its presence represents an important breakthrough that broadens access to more efficient financial services, reaches a wider segment of the population, and narrows existing gaps in financial service access. According to Krisma, Wiralaga, and Sebayang (2024), a common problem in financial technology adoption among MSME actors is that their ability to use technology in financial management remains limited, compounded by generally low financial literacy. Research findings on this relationship are similarly mixed: Pandak and Nugroho (2023) found that fintech use has a positive effect on MSME financial performance, whereas Aryani (2024) found that fintech does not have a significant effect on MSME financial performance in Pekanbaru City.

Given these inconsistent findings across prior studies regarding the relationship between Accounting Information Systems, Financial Literacy, and Financial Technology on MSME financial performance, further research remains warranted. This study therefore examines “The Effect of Accounting Information Systems, Financial Literacy, and Financial Technology on MSME Financial Performance in Ujung Batu Village,” aiming to analyze how each of these three factors, individually and jointly, contributes to MSME financial performance and to provide a basis for formulating appropriate strategies and policies supporting MSME development.

Literature Review and Hypotheses Development

The Effect of the Accounting Information System on MSME Financial Performance

In the current era of globalization, an Accounting Information System is highly necessary as it supports organizational performance; its effective use in providing financial information for control, planning, and decision-making activities not only improves company performance but also creates sustainable competitive advantage, in line with RBV theory, which emphasizes the importance of resources that are valuable, rare, and difficult to imitate in creating value for an organization (Shapira, 2024). An AIS is a form of information system designed to organize a

company's accounting and financial operations; it is defined as a computerized system that collects, inputs, and processes data, in addition to storing, managing, controlling, and reporting information usable for various tasks such as planning and decision-making, with its main function being to measure the value of past, current, and future economic events. Laili (2023) found that the Accounting Information System has a significant effect on MSME financial performance, explaining that systematic financial record-keeping improves transparency and helps business actors conduct periodic performance evaluations; a similar result was found by Rafdi, Yanti, and Lasmini (2024), who reported that the implementation of a technology-based Accounting Information System has a positive effect on MSME financial performance. Based on the relationship between the Accounting Information System and MSME financial performance found in prior research, the following hypothesis is proposed:

H₁: The Accounting Information System has a positive and significant effect on MSME financial performance in Ujung Batu Village.

The Effect of Financial Literacy on MSME Financial Performance

Financial literacy, as a skill and understanding for managing finances efficiently, functions as a valuable intangible resource under RBV theory, in which an individual's ability to make effective judgments and decisions regarding the use of money has a direct influence on their well-being (Novitasari, 2023). Ainun Mardiah Lubis (2021) found that financial literacy has a positive effect on MSME financial performance, showing that business actors with good literacy levels are better able to manage capital effectively and improve profitability; this is further supported by Hanasri and Rinofah (2023), whose results likewise indicate that financial literacy substantially affects MSME financial performance. Based on the relationship between financial literacy and MSME financial performance found in prior research, the following hypothesis is proposed:

H₂: Financial Literacy has a positive and significant effect on MSME financial performance in Ujung Batu Village.

The Effect of Financial Technology on MSME Financial Performance

Financial technology providers are software and modern technology companies offering financial services that leverage unique resources and capabilities to create competitive advantage in the industry, consistent with RBV theory's emphasis on the importance of managing valuable and difficult-to-imitate resources to achieve superior performance (Shapira, 2024). Rafdi, Yanti, and Lasmini (2024) found that financial technology has a significant effect on MSME financial performance, while Aryani (2024) found that the effect of fintech on financial performance depends on the extent to which the technology is actually utilized and integrated within the business system. This is further supported by Pandak and Nugroho (2023), whose findings show that fintech use has a positive effect on MSME financial performance by improving the efficiency of transactions, payments, and financial management. Based on the relationship between financial technology and MSME financial performance found in prior research, the following hypothesis is proposed:

H₃: Financial Technology has a positive and significant effect on MSME financial performance in Ujung Batu Village.

The Simultaneous Effect of the Accounting Information System, Financial Literacy, and Financial Technology on MSME Financial Performance

The Accounting Information System, Financial Literacy, and Financial Technology are regarded as resources capable of improving financial performance and as valuable assets that can enhance MSME performance (Shapira, 2024); MSMEs with good financial literacy and fintech capability, supported by a competent Accounting Information System, tend to be better able to manage their finances, make better decisions, and ultimately improve their financial performance (Assanniyah & Setyorini, 2024). Aryani (2024) found that Capital, Financial Literacy, and Financial Technology jointly have a significant simultaneous effect on MSME financial performance in

Pekanbaru City. Based on the relationship between these three variables and MSME financial performance found in prior research, the following hypothesis is proposed:

H₄: The Accounting Information System, Financial Literacy, and Financial Technology simultaneously have a positive and significant effect on MSME financial performance in Ujung Batu Village.

Research Methods

This study was conducted in Ujung Batu Village, Ujung Batu District, Rokan Hulu Regency, Riau, in September 2025. This research employed a quantitative approach using a field research method with an associative design (Putra, 2023), aiming to examine the effect of the Accounting Information System, Financial Literacy, and Financial Technology on MSME financial performance.

The population in this study consisted of all MSME actors in Ujung Batu Village, totaling 1,631 units. The sample was determined using a purposive sampling technique, with the following criteria: business actors registered with the Office of Cooperatives, SMEs, Transmigration, and Manpower of Rokan Hulu Regency; MSME actors who use an accounting information system; and MSME actors who use a digital payment system. Based on these criteria, 54 MSME actors were obtained as the research sample, with one respondent representing each MSME unit.

The data used in this study is primary data obtained through a closed questionnaire using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5) (Sugiyono, 2016). The Accounting Information System variable (X₁) was measured using the indicators of AIS utilization, AIS quality, AIS security, and AIS implementation effectiveness (Hamzani, 2023). The Financial Literacy variable (X₂) was measured using the indicators of knowledge, personality, attitude, and financial access (Pradipta, 2022). The Financial Technology variable (X₃) was measured using the indicators of knowledge, ease of use, effectiveness, and interest (Dewi, 2022). The MSME Financial Performance variable (Y) was measured using the indicators of assets, sales turnover, and net profit.

Prior to the main analysis, instrument testing was carried out through validity testing (comparing the calculated r-value with the r-table value at a 5% significance level) and reliability testing using Cronbach's Alpha with a minimum acceptance threshold of 0.60. Data analysis techniques included classical assumption testing (normality test using the Kolmogorov-Smirnov method, multicollinearity test using Tolerance and Variance Inflation Factor/VIF values, heteroscedasticity test using the Glejser method, and linearity test using the Test for Linearity), multiple linear regression analysis with the model $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$, the coefficient of determination (R^2) test, and hypothesis testing through the partial test (t-test) and simultaneous test (F-test) at a 5% significance level (Novitasari, 2023).

Results and Discussion

The respondents in this study consisted of 54 MSME actors in Ujung Batu Village. Based on gender, the majority of respondents were female (37 people or 68.5%), while male respondents numbered 17 people (31.5%). Based on age, respondents were dominated by the 19–29 age group (36 people or 66.7%). Based on education level, respondents were dominated by senior high/vocational school graduates (36 people or 66.7%). Based on business age, the majority of respondents (20 people or 37%) had operated their business for more than 10 years, and based on monthly sales turnover, the majority of respondents (34 people or 63%) earned more than Rp17,000,000.

Table 1. Reliability Test Results

Variable	Cronbach's Alpha	Description
Accounting Information System (X1)	0.830	Reliable
Financial Literacy (X2)	0.737	Reliable
Financial Technology (X3)	0.705	Reliable
MSME Financial Performance (Y)	0.708	Reliable

Source: SPSS Data Processing Results, 2026

Validity testing showed that all items in the four questionnaires had a calculated r-value greater than the r-table value (0.2632, based on $df = n - 2 = 52$ at a 5% significance level), so all items were declared valid. Reliability testing on Table 1 shows Cronbach's Alpha values above 0.60 for all variables, so the research instrument is declared reliable. Classical assumption testing shows that the residual data is normally distributed (Kolmogorov-Smirnov test statistic = 0.111, Asymp. Sig. = 0.093 > 0.05); no multicollinearity is present (Tolerance values of 0.998, 0.998, and 0.999, and VIF values of 1.002, 1.002, and 1.001 for X1, X2, and X3 respectively, all within acceptable thresholds); no heteroscedasticity is present, based on the Glejser test (significance values of 0.190, 0.165, and 0.419 for X1, X2, and X3, respectively, all > 0.05); and the relationships between each independent variable and financial performance are linear (Deviation from Linearity significance values of 0.202, 0.098, and 0.971 for X1, X2, and X3, respectively, all > 0.05), so the regression model is suitable for hypothesis testing.

Table 2. Multiple Linear Regression and t-Test Results

Variable	B	T	Sig.
(Constant)	11.534	25.590	0.000
Accounting Information System (X1)	0.086	4.203	0.000
Financial Literacy (X2)	-0.008	-17.141	0.000
Financial Technology (X3)	0.029	1.976	0.054

Source: SPSS Data Processing Results, 2026. Dependent Variable: MSME Financial Performance; t-table = 2.009

Based on **Table 2**, the regression equation obtained is $Y = 11.534 + 0.086X1 - 0.008X2 + 0.029X3$. The constant value of 11.534 indicates that when the Accounting Information System, Financial Literacy, and Financial Technology are held at zero, MSME Financial Performance remains at 11.534. The regression coefficient of the Accounting Information System (X1) is positive at 0.086, that of Financial Literacy (X2) is negative at -0.008, and that of Financial Technology (X3) is positive at 0.029, each assuming the other independent variables remain constant.

Table 3. F-Test and Coefficient of Determination Results

F-calculated	F-table	Sig.	R Square	Adjusted R Square
105.185	2.79	0.000	0.863	0.855

Source: SPSS Data Processing Results, 2026. Predictors: (Constant), Financial Technology, Accounting Information System, Financial Literacy

The t-test results in **Table 2** show that the Accounting Information System obtained a calculated t-value of 4.203, greater than the t-table value of 2.009, with a significance value of 0.000 (< 0.05), so H1 is accepted: the Accounting Information System has a positive and significant partial effect on MSME financial performance. Financial Literacy obtained a calculated t-value of -17.141 (absolute value 17.141 > t-table 2.009), with a significance value of 0.000 (< 0.05), so H2 is accepted, though with a negative direction: Financial Literacy has a significant partial effect on MSME financial performance, but in the opposite direction to what was hypothesized. Financial

Technology obtained a calculated t-value of 1.976, smaller than the t-table value of 2.009, with a significance value of 0.054 (> 0.05), so H3 is rejected: Financial Technology does not have a significant partial effect on MSME financial performance. The F-test result in **Table 3** shows a calculated F-value of 105.185, greater than the F-table value of 2.79, with a significance value of 0.000 (< 0.05), so H4 is accepted: the Accounting Information System, Financial Literacy, and Financial Technology simultaneously have a significant effect on MSME financial performance. The Adjusted R Square value of 0.855 indicates that 85.5% of the variation in MSME financial performance can be explained by the three independent variables together, categorized as a strong level of explanation, while the remaining 14.5% is explained by other factors outside the research model.

The Effect of the Accounting Information System on MSME Financial Performance

The partial test result shows that the Accounting Information System has a positive and significant effect on MSME financial performance in Ujung Batu Village ($t = 4.203 > t\text{-table } 2.009$; $\text{Sig.} = 0.000 < 0.05$), so H1 is accepted. In the current era of rapid technological development, the Accounting Information System can be viewed as a highly valuable strategic resource for an organization: an integration of people, business processes, information technology, and control mechanisms specifically designed to capture, record, process, and report relevant and accurate financial transactions, serving not merely as a recording tool but as a primary foundation for providing reliable financial information to support sound managerial decision-making. However, this study also confirms that the benefits of an Accounting Information System are not automatically achieved without alignment to MSME needs and capabilities; from an RBV perspective, a resource such as an AIS must be adapted to the scale of a small business, be easy to use, and provide tangible added value, so MSMEs need to select and manage an accounting information system that is simple, affordable, and relevant to their operations in order for it to genuinely function as a strategic tool supporting significant and sustained financial performance improvement. This finding is consistent with Laili (2023), who found that the Accounting Information System has a significant effect on MSME financial performance, and with Rafdi, Yanti, and Lasmini (2024), who found that the implementation of a technology-based Accounting Information System improves the effectiveness of business financial management.

The Effect of Financial Literacy on MSME Financial Performance

The partial test result shows that Financial Literacy has a significant but negative effect on MSME financial performance in Ujung Batu Village (absolute $t = 17.141 > t\text{-table } 2.009$; $\text{Sig.} = 0.000 < 0.05$), so H2 is accepted with a direction opposite to that hypothesized. Financial literacy cannot be separated from financial knowledge, and the conditions and background of MSME actors cause their literacy levels to vary; financial literacy can be seen as one of the valuable internal resources for an MSME, encompassing the knowledge and skills that enable business actors to manage financial resources more effectively, make appropriate financial decisions, and optimize the use of capital to improve business performance. In the context of this study's finding of a negative effect, this pattern can occur when MSME respondents do not fully grasp basic financial concepts, such as cash flow management or budget planning; such gaps in understanding can lead to poor financial decisions, such as unplanned spending or inappropriate investment, thereby reducing profitability. In other words, although financial literacy should theoretically function as a supporting resource, if it is not well managed or does not match MSME needs, it can instead have a negative impact on financial performance; from an RBV perspective, financial literacy only becomes a valuable resource when it fits the MSME context and can be properly implemented—otherwise, it risks becoming a form of “capability rigidity” that hinders MSME flexibility and adaptability amid market dynamics. This finding is not fully consistent with Ainun Mardiah Lubis (2021), who found a positive effect of financial literacy on MSME performance, but is consistent with Hanasri and Rinofah (2023), whose study likewise found that financial literacy significantly affects MSME financial performance in Sleman Regency, without specifying the direction of the effect as uniformly positive.

The Effect of Financial Technology on MSME Financial Performance

The partial test result shows that Financial Technology does not have a significant effect on MSME financial performance in Ujung Batu Village ($t = 1.976 < t\text{-table } 2.009$; $\text{Sig.} = 0.054 > 0.05$), so H3 is rejected. Conceptually, financial technology is understood as an innovation in digital-technology-based financial services aimed at improving transaction efficiency, expanding access to financing, and simplifying cash-flow management, commonly associated with digital payment systems, online lending services, and platform-based financial applications; in theory, such technology should support improved business performance through faster transaction processes and expanded market reach. However, this study's empirical result indicates that fintech adoption has not yet directly translated into improved MSME financial performance, suggesting that its use among MSME actors in Ujung Batu Village may still be largely operational and not yet comprehensively integrated into the business's financial management system for instance, digital payment technology may function mainly as a transaction tool without being followed by systematic financial recording and analysis, so that although transactions become more practical and faster, this does not necessarily translate into a significant increase in profitability or cost efficiency. This finding is inconsistent with Rafdi, Yanti, and Lasmini (2024), who found that financial technology has a significant effect on MSME financial performance, but is consistent with Aryani (2024), who found that financial technology does not have a significant effect on MSME financial performance because its use has not been integrated with sound financial recording and control systems, as well as with Pandak and Nugroho (2023), whose findings likewise suggest that fintech adoption does not directly raise profitability unless business actors are able to use the technology as a financial planning and control tool rather than merely a transaction facilitator.

The Simultaneous Effect of the Accounting Information System, Financial Literacy, and Financial Technology

The simultaneous test (F-test) shows a calculated F-value of 105.185, greater than the F-table value of 2.79, with a significance value of 0.000 (< 0.05), so H4 is accepted: the Accounting Information System, Financial Literacy, and Financial Technology jointly have a significant effect on MSME financial performance in Ujung Batu Village. The Adjusted R Square value of 0.855 indicates that these three variables together explain 85.5% of the variation in MSME financial performance, a strong level of explanation, while the remaining 14.5% is explained by other factors outside this study. Viewed from respondent characteristics, higher levels of education tend to correspond with better financial literacy, while the predominance of respondents in the productive age range suggests reasonably good familiarity with current business practices, such as using an accounting information system and leveraging financial technology to obtain information and financing; this combination of factors supports the conclusion that the Accounting Information System, Financial Literacy, and Financial Technology jointly influence MSME financial performance in Ujung Batu Village. This finding is consistent with Aryani (2024), who found that the combination of financial literacy and the use of financial technology can jointly affect MSME financial performance, and with Pandak and Nugroho (2023), who found that the Accounting Information System and financial literacy play an important role in improving MSME financial performance, particularly when supported by financial technology.

Implication and Conclusion

Based on the results of the analysis and discussion, it can be concluded that the Accounting Information System has a positive and significant effect on MSME financial performance in Ujung Batu Village (H1 accepted); Financial Literacy has a significant but negative effect on MSME financial performance (H2 accepted, with a direction opposite to that hypothesized); Financial Technology does not have a significant effect on MSME financial performance (H3 rejected); and the Accounting Information System, Financial Literacy, and Financial Technology simultaneously have a significant effect on MSME financial performance (H4 accepted), explaining 85.5% of its variation.

These findings imply that MSME actors in Ujung Batu Village are encouraged to make greater use of accounting information systems and to improve their financial knowledge and skills through the various financial-literacy resources available, while ensuring that the use of financial technology is accompanied by proper financial recording so that its adoption translates into more evenly distributed and thorough improvements in financial performance. Local government or relevant agencies are encouraged to develop mentoring programs that address not only production and marketing aspects but also accounting capability, financial literacy, the use of accounting information systems, and the understanding and application of financial technology, through regular training, business clinics, and collaboration with universities and financial-technology industry actors. Future researchers are recommended to expand this study by incorporating other variables that may affect MSME financial performance, such as financial statement quality, financial management practices, and credit accessibility, and to consider using MSME owners specifically as respondents.

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