

The Implementation Effect of Accounting Information System, E-Commerce and Digital Wallet on MSM's Performance in Bekasi City

Implementasi Sistem Informasi Akuntansi, E-Commerce dan Dompet Digital pada Kinerja MSMEs di Kota Bekasi

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Abstract - This study aims to explain the implementation effect of accounting information systems, e-commerce, and digital wallets on MSMEs' performance in Bekasi City. The population in this research is MSMEs in North Bekasi City. The sampling method used a purposive sampling method and determined a specific area, namely North Bekasi City. The specific criteria for the sample were 100 MSMEs distributed in North Bekasi City first as respondents. Data collection is using the instrument. 100 questionnaires are distributed, and 97 questionnaires are sent back by respondents. The use of data analysis showed that the implementation effect of accounting information systems, e-commerce, and digital wallet on MSMEs' performance in Bekasi City, while e-commerce has a negative and insignificant effect. This study implies that implementing a good accounting information system and digital wallet will improve the MSMEs' performance in Bekasi City. Even though the implementation of e-commerce has not reached its best and optimal state, it will improve MSMEs' performance in Bekasi City.

Keywords: Accounting Information Systems, Digital Wallets, E-Commerce, MSME Performance in Bekasi City.

Abstrak - Penelitian ini bertujuan menguji pengaruh penerapan sistem informasi akuntansi, e-commerce dan dompet digital terhadap kinerja UMKM di Kota Bekasi. Populasi pada penelitian ini adalah UMKM Kota Bekasi Utara. Metode pengambilan sampel menggunakan metode purposive sampling dan menetapkan wilayah spesifik, yaitu Kota Bekasi Utara baru kali pertama ini. Kriteria untuk menjadi sampel adalah UMKM di Kota Bekasi Utara sejumlah 100 orang sebagai responden. Teknik pengumpulan data dengan metode survei menggunakan instrumen berupa kuesioner. Total 100 kuesioner yang disebar dan 97 kuesioner kembali oleh responden. Analisis data penelitian ini menggunakan smartPLS versi 4. Hasil penelitian ini menunjukkan bahwa sistem informasi akuntansi dan dompet digital berpengaruh terhadap kinerja UMKM di Kota Bekasi, sedangkan e-commerce tidak berpengaruh terhadap kinerja UMKM di Kota Bekasi. Implikasi penelitian ini yaitu dengan diterapkannya sistem informasi akuntansi dan dompet digital yang baik, meningkatkan kinerja UMKM di Kota Bekasi. Penerapan e-commerce meskipun belum baik dan optimal diharapkan kedepannya dapat meningkatkan kinerja UMKM di Kota Bekasi.

Kata Kunci: Dompet Digital, E-Commerce, Kinerja MSMEs di Kota Bekasi, Sistem Informasi Akuntansi.

INTRODUCTION

The micro, small, and medium businesses (MSMEs) have a role to play in the Indonesian economy, as providers of goods, services in the MSMEs community at large, to procurement and international trade. Improving the role of MSMEs requires strong collaboration between the government, financial institutions, entrepreneurs, and the public to support the economy sustainably. This support includes access to capital, training, infrastructure, regulations that support, marketing, and broader. Definition of MSMEs according to Act No. 20 of 2008 on micro-enterprises, small and medium, chapter 1, clause 1 is a productive enterprise owned by individuals and/or individual enterprise bodies that has the criteria of a micro-enterprise. Micro-enterprise is a production owned by persons or individual enterprise bodies that meet the criteria of micro-enterprise as prescribed by the law. A small business is a self-sustaining, productive attempt, which is done by individuals or business entities is not a subsidiary of a company owned, controlled, or made a part of either directly or indirectly by a medium or large enterprise that meets the criteria of a small enterprise.

Medium business is a productive stand-alone that the individuals or business entities that are is not a branch of the company, owned, controlled, or part of either directly or indirectly, for small or big businesses with total net assets or result of annual sales. Now in the digital era, social media became so much an instrument that work for small and medium enterprises in Indonesia to improve visibility and make digital marketing by using your platform can reach more potential customers and developed a more closely, this allows businesses to follow the trend and adapting marketing strategies under the behavioral changes of customers in the digital era.

Recognizing the role of technology and using it well can increase the power of strength competitiveness and growth of MSMEs. Accounting information systems are designed to manage financial transactions and present relevant financial information for the related parties. This helps in making decisions and monitoring the financial performance of an entity. Developing of accounting information system aims to provide information for MSMEs perpetrators.

The performance of MSMEs depends very much on the skills, the ability, and the knowledge of their own. Skills in management, marketing, finance, technology, and various other aspects are important in ensuring the success of micro and small business growth, small, and the middle class. A solid in business management expertise, including strategic planning, operational and resource management, supports good small and medium-sized businesses. The ability to adapt to changes, adopt the technology right, and understand the market has become a key factor in the growth of (Febrianawati, 2024).

According to research conducted by Saputri & Shiyammurti (2022) found that information systems accounting of its effect on the performance of MSMEs, while research conducted by Meylani & Ismunawan (2022), Rajendra et al., (2024), firdhaus (2022), Fairuz (2024) found that influential accounting information systems. According to research conducted by Ramdhani et al., (2022), Indahsari et al., (2023), Vanda et al., (2024) decreed that e-commerce influences the performance of MSMEs. In the meantime, research by Rusdi et al., (2023) decreed that e-commerce influences the performance of MSMEs. According to research conducted by Puteri & Wijayangka (2020), digital wallet found that influences the performance of MSMEs, in the meantime, research Zada & Sopiana (2021) find digital wallet that influences the performance of MSMEs.

MSMEs held in North Bekasi when the research was done in general is still done with the physical in a buyers come straight to the site of the sale of merchandise and sellers putting merchandise somewhere and this has resulted in the efficiency of the process of trade is not created and the implementation of the books and financial statement is ineffective. Based on detailed above and the problems would check, whether the implementation of accounting information systems, e-commerce, digital wallets have an effect on the performance of MSMEs. The benefits of the study are: 1) The results of this study can strengthen the findings that have been expressed in previous studies that focus on the performance of MSMEs in Bekasi City as theoretical benefits. In addition, this study is expected to provide a meaningful conceptual contribution for future researchers. 2) Practical benefits, this study provides an important contribution in understanding the impact of the implementation of accounting information systems, e-commerce, and digital wallets on the performance of MSMEs in Bekasi City. With the data and findings obtained, we can understand how technology improves the growth of MSME performance in Bekasi City.

LITERATURE REVIEW

The agency theory is a contractual relationship between the principal and the contract recipient agent, who can appoint the agent to work for their interests or purposes that can provide authority decision making to an agent to achieve this aim (Zada & Sopiana, 2021). The agency theory was first triggered by (Jensen & Meckling (1976).

The agency theory seeks to address this potential problem with designing incentive systems, contracts, and proper monitoring mechanisms. The goal is to create a structure that encourages behavior agents that in line with the interests of those, while minimizing the risk of abuse of information and power can have a principal. The owners of MSMEs often act as principals, the manager, or act as an agent of the

other. The performance of MSMEs can be influenced by the extent to which the owner can ensure that the agent (managers or employees) do business activities in the interests and the owner.

Framework

The Effect of Applying Accounting Information System (X_1) to The Performance of MSMEs (Y)

The relationship between the implementation of the accounting information system on the performance of related businesses is strong. Due to the performance of MSMEs, this accounting information needs to know the owners of the knowledge. With an accurate and correct accounting information system, MSMEs business actors can obtain clear information about their business. With a good and correct accounting information system, business actors can plan what actions will be taken for their business in the future.

According to research conducted by Saputri & Shiyammurti (2022) found that information systems accounting of its effect on the performance of MSMEs, this too is also supported by Firdhaus & Akbar (2022) information system that also found that accounting of its effect on the performance of MSMEs. In the meantime, Meylani & Ismunawan, (2022) research found that accounting influences negative information systems, this too is also supported by research from Subagio & Saraswati, (2021), who discovered that accounting influences negative information systems on the performance of MSMEs.

The Effect of E-commerce (X_2) on The Performance of MSMEs (Y)

The relationship between related e-commerce businesses on the performance of strong, because e-commerce in the performance of MSMEs needs to improve market access and expand the reach of customers online. A trading business uses an e-commerce application that certainly leads consumers to a prospective buyer can more easily find and choose the products and merchandise needed to be purchased and leading to efficient goods for customers and business owners.

According to research conducted by Ramdhani et al., (2022) decreed that e-commerce influences the MSMEs. This is also supported by research of Miftah & Yulianti's (2023), which also decreed that e-commerce influences the performance of MSMEs.

In the meantime, research of Rusdi et al., (2023) decreed that e-commerce influences the performance of MSMEs, this too is also supported by research of Silvia et al., (2022), who discovered that e-commerce negative influence on the performance of MSMEs.

The Effect of Digital Wallet (X_3) on The Performance of MSMEs (Y)

The relationship between digital wallet on the performance of MSMEs has correlation on strong correlation, because the performance of MSMEs needs a digital wallet to ease customers in making payments and financial management. By providing payments from digital wallet features, the application certainly causes sales and purchase transactions between consumers with the MSMEs can be done safely, and at least gives comfort to both sides.

According to research conducted by Puteri & Wijayangka (2020) digital wallet was found to influence the performance of MSMEs, this too is also supported by research of Attafiq & Pabulo (2023) found that digital wallet also influences the performance of MSMEs.

in the meantime, research by Zada & Sopiana (2021) finds that digital wallets have that negative influence on the MSMEs, also supported by the research of Sukayana & Sinarwati (2022) found that digital wallet influences the performance of MSMEs.

The above research framework can be more simply described by the following picture:

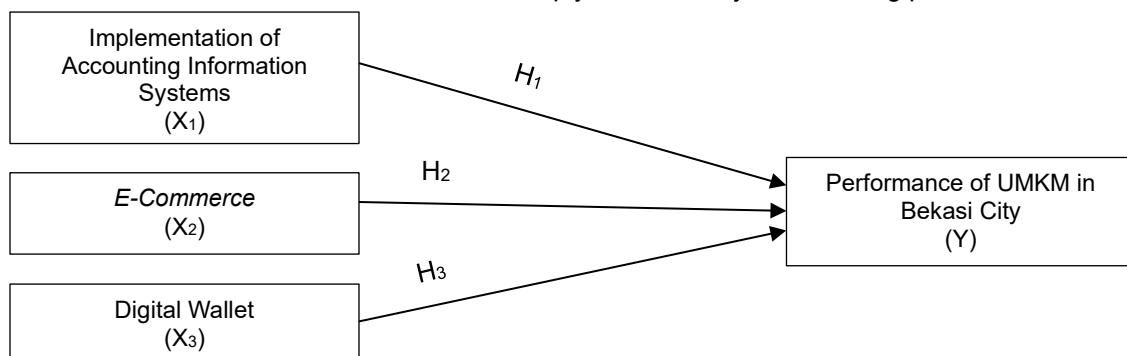


Figure 1. Framework

With the hypothesis:

H₁: The implementation of information in accounting influences the performance of MSMES in Kota Bekasi.

H₂: The implementation of e-commerce influences the performance of MSMES in Kota Bekasi.

H₃: The implementation of digital wallet on the performance of MSMES in Kota Bekasi.

RESEARCH METHOD

This study uses quantitative methods. The methodology and represented in a scientific way to get data with a purpose and for a specific use. The criteria used are MSMES who has increased the culinary businesses in the sector, which are active in the Bekasi city. Lab data obtained by the use of the technique, namely, using the respondents to spread directly elected. Research instruments using a Likert scale, consisting of a statement submitted to respondents, and then respondents were asked to respond with their opinion.

Table1. Operational Variables

Variable	Dimensions	Indicator	Item No	Size	Operational Definition
Accounting information system (X ₁)	Accounting information system	Communication network technology	1,2,3	Ordinal	Able to make objective assessments and identify potential that is still being developed.
		Manual processing procedures	4,5,6		Produces information that is useful for operations.
		Manual transaction storage procedure	7,8		Managing data to produce information for decision making.
		Hardware	9,10		Understand and be able to use hardware devices.
E-commerce (X ₂)	E-commerce	Software	11, 12, 13	Ordinal	The software application used is able to increase processing capacity.
		Relevant	14, 15		The applications used are available at all times
		The data used is complete	16, 17		<i>The resulting e-commerce is detailed and correct</i>

Population and Sample

The population in this study is MSMES that operate in the creative industries (culinary) and are active in the Bekasi city. Population is defined as the generalization consisting of an object or subject to possesses the qualities and specific characteristics set to be studied and then draws the conclusion. Election purposive sampling of the research is not just because not all this sample satisfies certain criteria set. Using purposive sampling, researchers were able to deliberately choose a sample based on characteristics or certain criteria relevant to research objectives.

Data Acquisition Techniques

Primary data is data collected through the first-party side have a data and indicates the authenticity of the information contained in the data (Abdillah & Hartono, 2015). While the research uses data collection techniques of the spread (questionnaire) of the survey by Google Forms. The questionnaire is one of technic data collection by giving questions for respondents to answer (Sugiyono, 2017).

Table 2. Scores based on a Likert scale

Code	Response	Score
STS	Strongly disagree	1
TS	Don't agree	2
N	Neutral	3
S	Agree	4
SS	Strongly agree	5

Data collection from 100 questionnaires spread to several MSMES in the northern Bekasi city, consisting of 100 MSMES in the culinary sector. In the questionnaire disseminated, there is a list of statements related to the object being examined and an explanation of the purpose of the research.

The use of five Likert Scale points in this research is intended to maintain the option of neutral and reducing the potential uncertainty or doubt among respondents to provide an answer. By providing more options, research can more accurately describe the approval or disapproval of respondents' statements or questions in the questionnaire.

Table 3. Descriptive Statistics

	Indicator	SD	D	N	A	SA	Total	Mean	Std. Deviation
		Freq	Freq	Freq	Freq	Freq			
SIA 1	The implementation of accounting information systems has an impact on the objectives and potential that are still being developed.	36	15	8	9	29	97	2.794	1.699
SIA 2	The accounting information system available in the store is supported by an adequate communication network.	25	17	12	12	31	97	3.052	1.556
SIA 3	The accounting information system in a company/shop has fast access speed when used	22	22	16	11	26	97	2.969	1.523
SIA 4	With an accounting information system, you can collect data related to activities	26	22	12	9	28	97	2.907	1.593
SIA 5	With an accounting information system, you can process data related to activities.	18	31	11	8	29	97	2.804	1.530
SIA 6	By implementing an accounting information system, the system can be operated properly.	29	24	7	11	32	97	2.804	1.610
SIA 7	By using accounting information system technology makes my work easier.	21	25	8	11	32	97	3.082	1.597
SIA 8	By using an accounting information system, it becomes more structured	25	22	11	7	32	97	2.990	1.628
SIA 9	The processed data produces adequate information and can be clearly understood.	24	27	8	9	29	97	2.918	1.597
SIA 10	Databases can maintain information that is always ready when needed.	24	19	14	9	31	97	3.04	1.598

Table4. Statistical Test of Accounting Information System

	Manifest Indicators	SD	D	N	A	SA	Total	Mean	Std. Deviation
		Freq	Freq	Freq	Freq	Freq			
ECOM 1	With a good e-commerce system, you can manage orders automatically, calculate inventory in real-time, and even integrate electronic payment systems to speed up transactions.	24	21	8	10	34	97	3.093	1.644
ECOM 2	Information about transactions such as purchase history, sales amounts, and other transaction data can also be stored and managed in the e-commerce system for reporting, analysis, and inventory management purposes. This helps you to better monitor your business performance.	21	27	6	11	32	97	3.062	1.604
ECOM 3	E-commerce can help minimize shipping costs due to the various promotions and special offers that are often available on online platforms.	20	28	8	11	30	97	3.031	1.569
ECOM 4	With e-commerce, consumers can easily browse products, view full descriptions, view images, and even read reviews from previous buyers.	20	28	8	11	30	97	3.031	1.569
ECOM 5	With e-commerce, stores can be accessed by potential customers anytime, anywhere, this makes it possible to serve customers continuously, even outside normal business hours, unless the store is closed.	25	22	8	10	32	97	3,021	1,637
ECOM 6	By using e-commerce, you can send promotions and special offers to customers, such as discounts, flash sales, or free gifts to attract new customers.	22	28	12	7	28	97	2,907	1,554
ECOM 7	By utilizing these strategies well, you can ensure that your e-commerce can reach a wider market in a relevant and effective manner.	26	22	11	8	30	97	3,031	1,582
ECOM 8	By taking advantage of the cost-saving potential offered by e-commerce, you can allocate your resources more efficiently and focus on business growth and development.	21	25	13	6	32	97	3,031	1,582
ECOM 9	Evaluate the effectiveness of the actions taken and monitor e-commerce periodically.	23	22	10	11	31	97	3,052	1,601
ECOM 10	Interpret the analysis results and use the insights gained to make better decisions in e-commerce strategy. This could include website optimization, pricing adjustments, or new product development.	20	24	17	8	28	97	3,000	1,520

Table 5. Statistical Test-E-commerce

	Manifest Indicators	SD	D	N	A	SA	Total	Mean	Std. Deviation
		Freq	Freq	Freq	Freq	Freq			
DG 1	Digital wallets allow users to make transactions anytime, anywhere quickly and easily. This allows consumers to make payments instantly without having to carry cash or physical cards.	27	21	6	7	36	97	3,041	1,698
DG 2	Digital wallets simplify the payment process and make payments quickly and easily, and can track existing financial expenses and income.	17	27	11	10	32	97	3,134	1,544
DG 3	With a digital wallet, you don't need to worry about having change or the risk of receiving counterfeit money.	17	23	15	6	36	97	3,216	1,561
DG 4	Digital payments offering special promotions and discounts to encourage the use of services in the form of price cuts, cashback when making payments on certain digital wallets.	19	27	9	6	36	97	3,134	1,609
DG 5	Transaction history is automatically recorded by the system, making it easier to monitor income and expenses.	19	21	10	16	34	97	3,320	1,530

Table 6. Statistical Test-Digital Wallet

	Manifest Indicators	SD	D	N	A	SA	Total	Mean	Std. Deviation
		Freq	Freq	Freq	Freq	Freq			
UMKM 1	The implementation of digital wallets has an impact on the performance of MSMEs, such as wider sales access and opening up new opportunities to increase sales.	27	20	7	12	31	97	3,000	1,650
UMKM 2	The implementation of an e-commerce accounting information system and digital wallet can make it easier for MSMEs to see employee performance that is accurate and easy to understand.	17	29	7	12	32	97	3,134	1,557
UMKM 3	Integration between accounting information systems, e-commerce, and digital wallets can improve efficiency, security, and user experience in transactions, which in turn will increase customer and business owner satisfaction.	19	22	14	9	33	97	3,155	1,562
UMKM 4	I am satisfied with the accounting information system, e-commerce and digital wallet as one of the assistants in business.	23	19	11	13	31	97	3,103	1,596
UMKM 5	With the existence of an accounting information system, e-commerce and digital wallets can influence customer/ consumer satisfaction.	25	17	12	12	31	97	3,072	1,613

FINDINGS AND DISCUSSION Measurement Model Test (Outer Model) Convergent validity

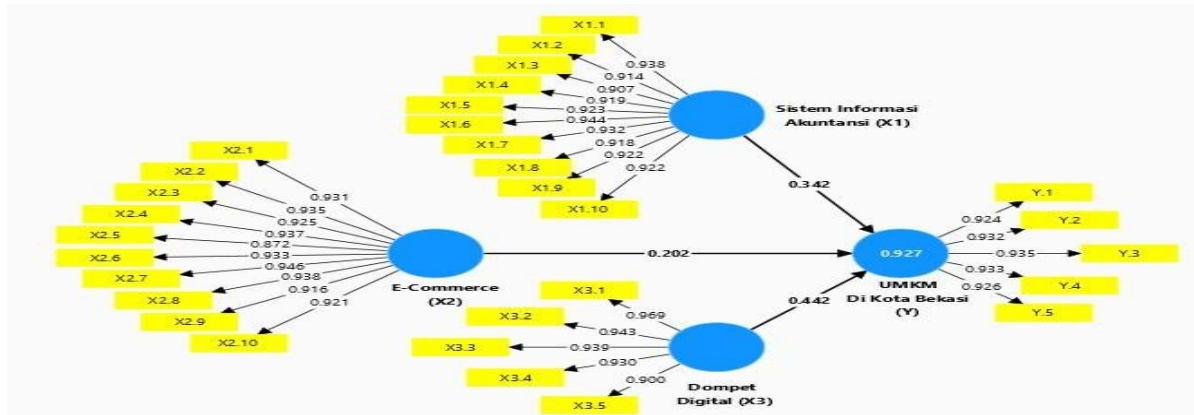


Figure 2. Outer Loading Calculation Results

Based on the figure above, each statement indicator shows a value of more than 7.0. Therefore, all indicators can be said to be valid.

Average Variance Extracted (AVE)

Testing with the AVE value is more important than on composite reliability. AVE value is used to measure the degree of variation of the construct component gathered from its indicators by adjusting the error rate. Table 7 shows the output AVE Smart PLS 3.0, with the minimum value of AVE suggested as 0.50. Table 7. Results of the Average Variance Extracted (AVE) Test

	Average Variance Extracted (AVE)
SIA	0.854
ECOM	0.857
DG	0.877
MSMES	0.865

Source: SmartPLS4, 2024 premier data.

The above table shows that all indicators have met established criteria and may have proper reliability for additional testing. The AVE value has also been greater than 0.50.

Composite Reliability and Cronbach's Alpha

All latent variables have composite reliability and Cronbach's alpha values of at least 0.70, which indicates that the results of the composite reliability and Cronbach's alpha tests show satisfactory values, as shown in the table above. Therefore, it can be concluded that the questionnaire used in this study is reliable and consistent.

Hypothesis Testing Results (Path Coefficient Estimation)

This Hypothesis Test will show whether variables X_1 , X_2 , and X_3 affect Y . The criteria are shown if the t-statistic value $>$ t table value 1.96 and the p value is smaller than the significance level used, which is less than 0.05 (5%).

Table 8. Results of T-Statistic Test and P-Values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T-statistics (Io/STDEVI)	P-values
SIA \rightarrow MSMES	0.345	0.366	0.142	2.426	0.015
ECOM \rightarrow MSMES	0.220	0.216	0.168	1.312	0.190
DG \rightarrow MSMES	0.420	0.403	0.132	3.176	0.002

Source: Output of processing with Smart-PLS 3.0

Based on the result of a hypothetical test table, following:

1. Applied accounting information system (X_1) \rightarrow performances MSMES (Y) is significant (H_1 accepted) because the t-statistic is $2.426 > 1.96$ and the p-value is $0.015 < 0.05$.
2. E-commerce (X_2) \rightarrow MSME performance (Y) does not have a significant influence (H_2 is rejected) because the t-statistic is $1.312 < 1.96$ and the p-value is $0.190 > 0.05$.

3. Digital wallet (X_3) → MSME performance (Y) has a significant effect (H_3 is accepted) because the t-statistic is $3.176 > 1.96$ and the p-value is $0.002 < 0.05$.

Discussion

H₁ Influence of the application of accounting information systems on MSMEs performance in the Bekasi city

The results of this study proved that the accounting information system also contributes to the improvement of MSMEs performance in Bekasi city. Positive influence on MSMEs performance in Bekasi city for reasons can help MSMEs record financial transactions neatly, clearly, and truthfully, can help MSMEs implement adequate internal controls to prevent misuse of funds.

Although the test result of the parameter f-square measure of influence on the accounting information system variable obtained a value of 0.168, which indicates that the measure of influence of the accounting information system variable on the performance of MSMEs in Bekasi City is moderate. In general still need to improve the implementation of the accounting information system in MSMEs Bekasi city. The results of this study are similar to the research conducted Saputri & Shiyammurti (2022) and Firdhaus & Akbar (2022) state that accounting information systems against MSMEs' performance.

H₂ Influence of E-Commerce on MSMEs Performance in The Bekasi City

This study proves that e-commerce can be seen in the test results of f-square parameters obtained a value of 0,042 that the size of the effect of e-commerce variables on the performance of MSMEs in the second city is small. Doesn't affect the performance of the MSMEs in the second city because more MSMEs don't use e-commerce. This happens because most of the people who do MSMEs are selling offline. Generally, there is still a need to increase the application of e-commerce in the MSMEs in the increased performance of the MSMEs in the second city. The results of this research are similar to those of Rusdi et al., (2023) dan Silvia et al., (2022), which states e-commerce does not affect the performance of MSMEs.

H₃ The Influence of Digital Wallets on MSMEs Performance in Bekasi City

The results of this study prove that digital wallets also contribute to the performance of MSMEs in Bekasi City. However, the results of the F-squared parameter test for the size of the influence on the digital wallet variable obtained a value of 0.254, which indicates that the size of the influence of the digital wallet variable on the performance of MSMEs in Bekasi City is moderate. It has a positive effect on the performance of MSMEs because it can make it easier for customers to pay when shopping in stores, increase operational efficiency, expand the customer base, and increase their ability to compete in an increasingly digital business environment. The results of this study are the same as the research conducted Puteri & Wijayangka (2020) dan At Taufiq & Pabulo (2023), which states that digital wallets have an impact on MSMEs performance.

CONCLUSION

This study aims to examine the effect of the application of accounting information systems, e-commerce, and digital wallets on the performance of MSMEs in Bekasi city. According to static analysis tests using Smart-PLS 4 software can be concluded that: 1) the accounting information system (X_1) has an impact on the performance of the MSMEs in the used city. 2) E-commerce (X_2) does not affect the performance of the MSMEs in the Bekasi city. 3) Digital wallet (X_3) affects MSMEs performance in Bekasi city. In improving the implementation of an effective and influential accounting information system on MSMEs performance in the city of Bekasi, for ability that help MSMEs record financial transactions neatly, clearly, and truthfully can help MSMEs implement adequate internal controls to prevent misuse of funds. E-commerce has no effect on MSMEs' performance in Bekasi city because more MSMEs do not use ecommerce, this happens because most MSMEs perpetrators sell Optimal digital wallets can improve the performance of MSMEs: digital wallets affect the performance of MSMEs by making it easier for customers to pay when shopping in stores, increase operational efficiency, expands the customer base, and enhance their ability to compete in increasingly digital business environments.

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