



The Mediating Role of Accounting Information Systems in Determining MSME Performance

Ni Wayan Sri Tresna Egawati*, I Gusti Ayu Purnamawati, Edy Sujana
Universitas Pendidikan Ganesha, Jl. Udayana 11, Singaraja, Bali, Indonesia
*@sritresna134@gmail.com

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Abstract

This study explores the impact of institutions, human resources, finance, and marketing on accounting information systems and their consequential effects on MSME performance in Jembrana Regency. Focused on 126 MSMEs in the culinary sector, initially struggling, the research is crucial for the region's economic progress. Utilizing convenience sampling, the study employs SEM-PLS with SmartPLS Version 3 software for data analysis, considering unobserved variables. Findings reveal a significant positive influence of institutions, human resources, finance, and marketing on the MSME accounting information system. Moreover, the accounting information system acts as a mediator, translating these influences into positive outcomes for MSME performance. These insights not only guide the Jembrana Regency Government in formulating policies to enhance the accounting information system and MSME performance but also offer valuable considerations for MSME players aiming to refine competitive strategies. This research contributes to financial accounting, accounting information systems, and strategic management fields, providing a nuanced understanding of the interconnected dynamics. As the first comprehensive study of its kind in the Jembrana Regency, these findings serve as a foundational reference for future research in related domains.

Keywords: human resources; finance; marketing; accounting information systems; MSME performance; institution

INTRODUCTION

MSME development in Indonesia is one of the priorities in national development. MSMEs absorb 97% of the workforce, provide 99% of total employment, contribute 61.07% of total National Gross Domestic Product,

contribute 14.37% of total exports, and contribute 60.42% of total investment (Kemenkopukm, 2020). As the backbone of the people's economic system which is not only aimed at reducing the problem of disparities between groups, income and between

business actors or poverty alleviation and employment. MSMEs in Indonesia have become the foundation for most people to earn income (Rianto & Hidayatulloh, 2020).

The performance of MSMEs includes: 1) sales growth, 2) profit growth, 3) capital growth, 4) market growth which must be considered because performance has an important role in the progress of MSMEs. Sales growth is an increase in sales in each period. Profit growth is an increase in profits obtained by MSMEs in each period. Capital growth is an increase in capital used by MSMEs to finance their business operations. Market growth is an increase in demand for products or services in the market that occurs when a company expands its business. Sales growth, profit growth, capital growth and market growth are very important to support the success and competitiveness of MSMEs. Sales growth, profit growth, capital growth and market growth cause the resources owned by MSMEs to become greater, which will support MSMEs to expand their business scale, face business competition, and innovate to always develop and win business competition. In addition, improving the performance of MSMEs is also considered as a measure of the success of MSMEs. Improved performance will bring progress to a business that can

survive in competition and not go bankrupt. MSME performance can be influenced by 2 (two) influencing factors, namely external factors and internal factors. External factors are factors that come from outside the company, such as 1) aspects of government policy, 2) socio-cultural and economic aspects, 3) aspects of institutional roles. Aspects of government policy relate to policies issued by the government related to MSMEs, such as MSME taxes and MSME credit interest, as well as the economy in general, such as policies related to food prices. Socio-cultural and economic aspects show the socio-cultural and economic conditions of the community around which MSMEs run their business. The institutional role aspect relates to the use of related institutions for SMEs to facilitate or develop their businesses, such as providing capital by banks and training by local governments or related agencies. Internal factors are factors that originate from within the company, such as 1) human resource aspects, 2) financial aspects, 3) production or operational technical aspects, 4) marketing aspects. The human resources aspect is the abilities, skills and knowledge possessed by MSME owners and their employees. The financial aspect is the financial condition of MSMEs such as

capital adequacy. Aspects of production or operational techniques relate to the methods used by MSMEs in carrying out production processes and other operations, including the use of technology. The marketing aspect is related to promotion, distribution and sales carried out by MSMEs. Based on the problems faced by MSMEs, the institutional role variable is selected which is part of the external factors, then the human resources, finance, marketing and accounting information system variables which are part of the internal factors.

MSMEs are spread across all regencies in Bali, one of which is the Jembrana Regency. The number of MSMEs available in Jembrana Regency from 2018 to 2021 is based on data from the Office of Cooperatives, Small and Medium Enterprises, Industry and Trade of Jembrana Regency, namely in 2018 the number of MSMEs in Jembrana Regency was 23,885 MSMEs, in 2019 it decreased to 26,287, and in 2020 experienced an increase of 19,577 MSMEs to 45,864, and in 2021 it will increase to 65,520 MSMEs. But behind the increase in the number of MSMEs, various problems are experienced, namely dealing with MSME actors. MSMEs in Jembrana Regency have problems related to performance and competitiveness,

especially in the culinary sector of MSMEs. 126 MSMEs in the culinary sector are under the guidance of the Jembrana Regency Diskoperindag Department. The aim of developing MSMEs is so that business actors can increase production output so that they are able to compete in the services and trade sectors. There is still a lack of human resources who understand accounting and understanding in financial management so that it can influence the development of MSMEs so that it has an impact on the performance of MSMEs in developing their business (Purnamawati & Yuniarta, 2021). Survey results show that 83 percent of human resources in the Indonesian MSME sector have junior high school education or below (Antara, 2019). This shows that the human resources of MSMEs are still low.

In helping market products, several studies have shown that using technology will benefit MSMEs. Apulu & Latham (2011) argue that MSMEs will be competitive if they adopt IT in business activities (Purnamawati et al., 2022). However, most MSMEs think that implementing technology requires relatively high costs with a contribution to company performance that cannot be measured. This causes MSMEs to be reluctant to use technology to support their business

activities. Based on records from the Ministry of Cooperatives and SMEs, 70.2% of MSMEs face obstacles when transforming using digital technology. These obstacles include difficulties in accessing capital, availability of raw materials, and difficulties in adopting digital technology (Moerdijat, 2023).

Research on accounting information systems has been carried out by Purnata & Suardikha (2019) and Rosdiana & Mastuti (2019) that the accounting information system has a positive effect on the performance of MSMEs, then refuted by Riana & Rianty (2019) that there is no influence between the application of accounting information systems on employee performance. Previous studies have carried out research on external factors and internal factors on the performance of MSMEs. Fibriyani & Mufidah (2018) stated that the results of research on external factors which included aspects of government policy, social and economic aspects and aspects of the role of related institutions did not have a significant influence on internal factors and the performance of micro, small and medium enterprises in Pasuruan City. According to Monalik (2022), in his research, stated that the variables of external and internal factors did not positively affect the performance of MSMEs. External factors have a

positive and significant effect on external factors. Another study, according to Rokhayati et al. (2016), showed that internal and external factors greatly influence MSMEs' performance.

The accounting information system (SIA) has a very important role in a small and large company (Lestari & Rustiana, 2019). The inability to use accounting information will result in the failure of MSMEs to develop their business. Accounting information systems can support MSMEs in making economic decisions in managing their business, because the application of AIS to SMEs can guarantee effectiveness and efficiency in business processes. Accounting Information Systems broadly not only provide a recording system, but can be used to process financial information to produce competent data that can be analyzed further for future business development. When MSMEs do not implement an accounting information system, there are opportunities for errors and inefficiencies in recording transaction data. Errors that often occur due to the use of manual systems include human error and proof of transactions that may be damaged or lost. Some business actors consider accounting information to be unimportant. Besides being difficult to implement, it also wastes time and

money. One of the MSME actors, namely Jembrana weaving craftsmen, has never implemented an accounting information system, has never recorded financial transactions, and even business actors mix privately owned money with their business money. They don't understand bookkeeping, because, for them bookkeeping is not important, the important thing is to get more results than rough calculations. So it is necessary to improve financial management and the implementation of accounting information systems so that recording and managing financial transactions can be carried out more effectively, efficiently, and minimize losses due to recording errors.

Business actors calculate by conducting global calculations of all raw materials plus other costs such as making designs. After the fabric is finished, it will calculate the cost of goods sold. Business actors do not take into account production costs that are actually incurred, so that the selling price is determined only based on the basic price of a kind produced and based on estimates. Even though implementing SIA will help provide accounting information for those who need it. Every business activity requires accounting records so that each transaction can be identified.

Success Business performance can be seen from the level of sales growth, workforce growth, profit growth, and market growth (Purnamawati & Adnyani, 2020). In marketing products, the utilization of technology has not been maximized. Business actors have not implemented an accounting system and only use estimates to carry out financial calculations.

The results of previous research regarding the influence of the role of related institutions, human resources, finance and marketing on accounting information systems, as well as the influence of accounting information systems on performance are still inconsistent. Research by Dewi et al. (2019) and Pradana & Wirawati (2018) show that part of the institution's role, namely training has a positive and significant effect on accounting information systems. Meanwhile, research by Risanti & Sulistiyo (2022) shows that one part of the role of related institutions, namely training has no effect on the performance of accounting information systems. Research by Arnita et al. (2018) and Ricardo & Sutono (2022) showed that human resources have a positive and significant effect on accounting information systems, while research by Suriana (2021) shows that human resource competency has no effect on

the effectiveness of accounting information systems. Research by Indriani et al. (2020) showed financial aspects have a positive and significant effect on the effectiveness of accounting information systems. Research by Lestari & Hertati (2020) showed business strategies related to marketing have a positive and significant effect on the quality of accounting information systems. Research by Purnata & Suardikha (2019) and Agus (2022) showed accounting information systems have a positive and significant effect on MSME performance, while research by Putri & Endiana (2020) shows accounting information systems have no effect on performance.

The inconsistency of several previous studies also prompted researchers to conduct research aims to determine the effect of institutions role, human resources, finance, and marketing for accounting information systems and their impact on MSME performance.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Agency Theory

According to Jensen & Meckling (1976), agency theory explains that a company is a set of contracts between various parties related to its business activities. Jensen & Meckling (1976) in

Septiyanti (2020) explains the behavior of agents who fully own the company or agents who have one hundred percent residual claims on the company will make operational decisions that maximize personal utility, which will produce benefits from various aspects originating from business activities he did. Micro-scale entities generally still run simple businesses. Managing micro-scale entities from the perspective of governance structures is strategic for improving entity performance. Agency cooperation in the form of partnerships will encourage effective monitoring and control from external parties so that the management of micro-scale entities will improve (Septiyanti, 2020).

Technology Acceptance Model Theory (TAM)

The Technology Acceptance Model (TAM) model was adopted and developed from The Theory of Reasoned Action (TRA) model, namely the theory of reasoned action developed by Fishbein and Azjen (1980), with one premise that a person's reaction and perception of something will determine attitudes (Darmayanti, N. P., Purnamwati, I. A., & Prayudi, 2017). and behavior of the person. Technology Acceptance Model (TAM) was developed to explain

technology use behavior. The Technology Acceptance Model (TAM) model was developed by Davis.F.D, (1989) and is one of the most widely used models in information technology research, accounting behavior psychology (Adam.et.al, 1992; Chin and Todd, 1995; Igbaria. et.al, 1997; Mhd.Jantan.er al 2001; in Sujayanto 2007). Until now TAM has become a theoretical model that is useful in helping to understand and explain user behavior in the implementation of information systems (Legris et al., 2003).

Hypothesis Development

The influence of the institution's role on the accounting information system is based on the Technology Acceptance Model (TAM). Reactions and perceptions of Information Technology (IT) users will influence their attitude toward acceptance of the technology. One of the factors that can influence it is the user's perception of the usefulness and ease of use of IT as a reasonable action in the context of technology users so that someone's reasons for seeing the benefits and ease of use of IT make the person's actions/behavior a benchmark in accepting a technology. The role of institutions such as providing technical guidance, training, and mentoring by the government, private

sector, business associations, and non-governmental organizations will increase the knowledge and confidence of MSMEs in the benefits of an information system and the ease of use, thereby leading to increased utilization of accounting information systems by MSMEs. The research results by Dewi et al. (2019) and Pradana & Wirawati (2018) show that part of the institution's role, namely training, has a positive and significant effect on accounting information systems. So the researcher draws the hypothesis that:

H₁: The role of the Institution has a positive and significant effect on the accounting information system

The influence of Human Resources on accounting information systems is based on the Technology Acceptance Model (TAM). Reactions and perceptions of Information Technology (IT) users will influence their attitude toward acceptance of the technology. High Human Resources in MSMEs will know the importance of implementing information systems for business so that there will be an increase in the application of accounting information systems. The research results of Arnita et al. (2018) and Ricardo & Sutono (2022) show that human resources positively and significantly affect accounting

information systems. So the second hypothesis proposed is.

H₂: Human resources positively and significantly affect accounting information systems.

Financial influence on the accounting information system is based on the Technology Acceptance Model (TAM). Reactions and perceptions of Information Technology (IT) users will influence their attitude toward acceptance of the technology. MSMEs with good finances will react positively to the Accounting Information System. Good finance causes MSMEs to have the funds to implement Accounting Information Systems so that the application of Accounting Information Systems increases. The research results by Indriani et al., (2020) show that financial aspects have a positive and significant effect on the effectiveness of accounting information systems, so the third hypothesis proposed in this study is.

H₃: Finance has a positive and significant effect on accounting information systems

The influence of marketing on accounting information systems is based on the Technology Acceptance Model (TAM). Reactions and perceptions of Information Technology

(IT) users will influence their attitude toward acceptance of the technology. MSMEs with complex marketing through the application of offline and online media will increase transactions, so MSMEs need an Accounting Information System to support recording transactions and managing business financial information. The results of research by Lestari & Hertati (2020) show that business strategies related to marketing have a positive and significant effect on the quality of accounting information systems. So the fourth hypothesis proposed in this study is:

H₄: Marketing has a positive and significant effect on accounting information systems

Agency theory is the theory that underlies the effect of accounting information systems on MSME performance. Business management is very vulnerable to conflicts of interest between owners and employees due to differences in interests between the two parties. Workers do not always act according to what MSME owners assign, which can lead to information asymmetry. Increasingly sharp and continuous conflict can result in prolonged dysfunctional conflict. Each party tries as much as possible to maximize utility, which causes MSME

owners to be unable to achieve maximum performance, resulting in a condition called Pareto optimal. In agency theory, a way to minimize conflicts of interest can be maintained by applying accounting information systems as a medium for conveying information about the performance of MSMEs to minimize conflicts due to information imbalances and the performance of MSMEs. The research results of Purnata & Suardikha (2019) and Agus (2022) show that the accounting information system has a positive and significant effect on the performance of MSMEs so that the fifth hypothesis proposed in this study is.

H₅: The accounting information system has a positive and significant effect on the performance of MSMEs

The influence of the role of institutions on the performance of MSMEs through the Accounting Information System is based on the Technology Acceptance Model and Agency Theory. The influence of the institution's role on the Accounting Information System is based on the Technology Acceptance Model, then the influence of the Accounting Information System on the performance of MSMEs is based on the Agency Theory. Aspects of the role of these related institutions include the government, universities, the private sector, business associations, non-

governmental organizations, and others interested in the development of MSMEs (Rokhayati et al., 2016). The role of related institutions is also related to the existence of capital assistance, technical guidance, training, mentoring, monitoring, and evaluation carried out by related institutions for MSMEs. The institution's role is assisting with capital, technical guidance, training, mentoring, monitoring, and evaluation. One of the roles of related institutions can be in the form of training, mentoring, and technical guidance regarding applying accounting information systems to MSMEs. The accounting information system implemented by SMEs can improve the performance of SMEs. The Accounting Information System (SIA) has a very important role in small and large-scale companies (Lestari & Rustiana, 2019). The output of the accounting information system is in the form of financial reports that have been processed from financial transaction data. This financial report is used as one of the analytical materials to determine business strategy to improve the performance of MSMEs

The results of the research by Dewi et al. (2019) and Pradana & Wirawati (2018) show that part of the role of institutions, namely training,

has a positive and significant effect on accounting information systems, the results of research by Purnata & Suardikha (2019) and Agus (2022) show that accounting information systems have a positive and significant effect on MSME performance. The research of Kosim et al. (2021) shows the role of institutions has a positive and significant effect on MSME performance. So the sixth hypothesis proposed in this study is.

H₆: The accounting information system mediates the positive and significant influence of the role of institutions on the performance of MSMEs

The influence of human resources on the performance of MSMEs through the Accounting Information System is based on the Technology Acceptance Model and Agency Theory. The influence of human resources on accounting information systems is based on the technology acceptance model, then the effect of accounting information systems on MSME performance is based on agency theory. Human resources can improve accounting information systems. The accounting information system integrates various transaction management systems/cycles, as a system that collects, records, stores and processes data to

produce information that is useful in making decisions. The accounting information system (SIA) has a very important role in both small- and large-scale companies (Lestari & Rustiana, 2019). The output of the accounting information system is in the form of financial reports that have been processed from financial transaction data. The accounting information system has a close relationship with human resources within a company. The accounting information system produces information for each operation such as planning and control information and performance evaluation information. In addition, planning is used to control and coordinate production activities. Performance evaluation information consists of financial performance information and non-financial performance information. The information that the accounting information system will generate can assist in making the right decision. Making the right decision will help the company to achieve the company's main goal, which is to maximize profits/profits (Mauliansyah & Saputra, 2019). The research results of Arnita et al. (2018) and Ricardo & Sutono (2022) show that human resources have a positive and significant effect on accounting information systems, research by

Purnata & Suardikha (2019) and Agus (2022) show that accounting information systems have a positive and significant effect on MSME performance. Kakilo et al. (2022) shows that human resources have a positive and significant effect on the performance of MSMEs. So the seventh hypothesis proposed in this study is.

H₇: Accounting information systems mediate the positive and significant influence of human resources on MSME performance

The influence of finance on the performance of MSMEs through the Accounting Information System is based on the Technology Acceptance Model and Agency Theory. The influence of finance on the Accounting Information System is based on the Technology Acceptance Model, then the influence of the Accounting Information System on the performance of MSMEs is based on the Agency Theory. The accounting information system integrates various transaction management systems/cycles, as a system that collects, records, stores and processes data to produce information that is useful in making decisions. The application of accounting information systems is influenced by MSME finance, because implementing information systems requires funds, both in the creation

and development of information systems and in the training of human resources who will implement these information systems. The financial aspect is an aspect that is directly related to the capital and profits generated by SMEs. This is because the financial aspect can determine the sustainability of the business. The financial aspect is related to managing good and correct finances, both individually and collectively, aiming to get the maximum possible profit. The profits earned are used to finance the UKM itself and allocate profits for business development. The better MSME finance, the better the implementation of the accounting information system. Vice versa, bad finances lead to poor or low implementation of MSME information systems, even MSMEs that have bad finances are unable to implement accounting information systems. The accounting information system produces information for each operation such as planning and control information and performance evaluation information. In addition, planning is used to control and coordinate production activities. Performance evaluation information consists of financial performance information and non-financial performance information. The information that the accounting

information system will generate can assist in making the right decision. Making the right decision will help the company to achieve the company's main goal, which is to maximize profits/profits (Mauliansyah & Saputra, 2019). The results of research by Indriani et al., (2020) show that financial aspects have a positive and significant effect on the effectiveness of accounting information systems, then research by Purnata & Suardikha (2019) and Agus (2022) shows that accounting information systems have a positive and significant effect on MSME performance. So the eighth hypothesis proposed namely.

H₈: Accounting information systems mediate the positive and significant financial impact on MSME performance

The influence of marketing on the performance of MSMEs through the Accounting Information System is based on the Technology Acceptance Model and Agency Theory. The effect of marketing on accounting information systems is based on the technology acceptance model, then the effect of accounting information systems on MSME performance is based on agency theory. The application of accounting information systems is influenced by MSME marketing. Marketing is one of the main activities that need to be

carried out by a company, be it a service or trade company in an effort to maintain the viability of its business. A high information system in recording transactions must support marketing that is complex and has a high frequency. So that the higher the marketing, the higher the accounting information system applied by MSMEs. The accounting information system produces information for each operation, such as planning and control information and performance evaluation information. In addition, planning is used to control and coordinate production activities. Performance evaluation information consists of financial performance information and non-financial performance information. The information generated by the accounting information system can assist in making the right decision. Making the right decision will help the company to achieve the company's main goal, which is to maximize profits/profits (Mauliansyah & Saputra, 2019). The results of research by Lestari & Hertati (2020) show that business strategies related to marketing have a positive and significant effect on the quality of accounting information systems. Research by Purnata & Suardikha (2019) and Agus (2022) shows that accounting information systems have a

positive and significant effect on MSME performance so the ninth hypothesis is proposed.

H₉: Accounting information systems mediate the positive and significant influence of marketing on MSME performance

METHOD

This research is quantitative. The population in this study were all MSMEs in the Jembrana sub-district, totaling 13.276 business units. However, there are 126 business units in the culinary sector under the guidance of the Jembrana Regency Diskoperindag. The sampling technique used is convenience sampling. Samples were selected based on the available and accessible population. The research subjects were used as samples because by chance, they were found in locations and conditions that coincided with data collection. This was one of the techniques where subjects were chosen because of their convenient accessibility, location, and proximity. This sampling method can lead to biased decision making, so it is combined with a purposive sampling technique with several criteria. The criteria in this study were determined as follows (1) The SMEs studied were SMEs engaged in the food/culinary sector/industry in the Jembrana city

area. (2) SMEs conducting business activities for at least 2 years. The selection of these two criteria was adjusted to the research subject, namely MSMEs in the culinary sector in Jembrana Regency. The criteria for selecting a business age of two years is because the age of the business indicates that MSMEs can be independent and stable in terms of human and financial resources, have started to implement information systems, and have started to look at training and other things provided by related institutions. Researchers obtained confirmation that the respondents were MSMEs that had been in business for 2 years by selecting them when collecting research data. MSMEs that are less than 2 years old cannot fill out the questionnaire. Data collection in this study used a questionnaire instrument with a Likert scale.

The questionnaire on the institutional support variable (X1) describes the indicators (1) capital/credit assistance from financial institutions is useful for the development of the business, (2) management training, product skills, marketing skills can help the development of my business, (3) the government periodically continues to carry out monitoring the development of MSME businesses, (4) banks always

provide support/assistance for MSME players in applying for business capital. The human resources variable (X2) describes the indicators (1) selecting employee recruitment to determine employee abilities, (2) the owner/leader always tells clearly what must be done and how to do it, (3) employee work experience is very important in carrying out work, (4) the company gives awards to employees whose performance always improves to motivate them, (5) employees take part in training/training related to digital entrepreneurship. The financial variable (X3) describes the indicators (1) for me, own capital is very important in running a business, (2) some of the business profits are used to increase business capital, (3) analyzing the business's ability to get the planned/desired profit, (4) capital Loans must be minimized because they will pose serious risks to business development. The marketing variable (X4) describes the indicators (1) the existence of product variants can expand market segmentation because consumer tastes vary, (2) product quality is the main priority in my business, (3) in order not to lose competitiveness, the selling price and product quality must be competitive, (4) I use social media in marketing products. The accounting information system variable (Z) describes the

indicators (1) availability of accurate information for the activities of all employees, (2) availability of economic and non-economic information such as consumer tastes, relations and threats from competitors, (3) availability of information regarding reports such as profits, fees and taxes are available to you and the company as a whole, (4) information can be available automatically or immediately after the information is processed, (5) reports are provided systematically and regularly, for example daily reports and weekly reports, (6) there are no time delays between the event that occurs and the delivery of relevant information to you, (7) the required information is immediately available when requested.

The MSME performance variable (Y) describes the indicators (1) I play a role in determining goals, activity planning policies such as work scheduling and budget preparation, (2) I have the ability to plan business operations, (3) I play a role in collecting and preparing information which are usually in the form of notes and reports, (4) I am punctual in collecting and conveying information, (5) I always carry out assessments and measure the results of the performance of subordinates and employees, (6) I play a role in directing, leading and developing employees who There is.

Research models with intervening variables can be tested using SEM and path analysis. This research uses unobserved variables so it is more appropriate to use SEM. The data analysis stage begins with testing the outer model to test validity and reliability, followed by testing the inner model, and continues with testing the research hypothesis. The data analysis technique used is Structural Equation Modeling-Partial Least Square (SEM-PLS) with the help of the SmartPLS Version 3 application.

RESULTS AND DISCUSSION

Outer Model

The outer model is a measurement model to assess the validity and reliability of the model.

Convergent Validity

Convergent validity testing can be seen from the loading factor for each construct indicator. The results of convergent validity testing show the following results. Table 1 shows the outer loading of all variable indicators having a value higher than 0.70 so that all indicators are valid.

Inner Model

The inner model describes the relationship of latent variables based on substantive theory.

Composite Reliability

Composite reliability testing is presented in Table 2. Table 2 shows all variables have a composite reliability higher than 0.70, so all variables are declared reliable.

R-Square (R²)

The structural model is tested by looking at the R-Square value, which is a goodness-fit model test. R-Square values of 0.75, 0.50, and 0.25 can be concluded that the model is strong, moderate, and weak (Ghozali & Latan, 2015). The R-Square (R²) of this study is presented in Table 3. Table 3 shows the R Square value for the UMKM Performance variable (Y) of 0.0.895 (strong model) and the SIA variable (Z) of 0.939 (strong model).

Predictive Relevance (Q²)

Q-square measures how well the model's observed values and parameter estimates are produced. The value of Q² > 0 indicates the model has predictive relevance, or vice versa. More specifically, the Q² value of 0.02; 0.15; and 0.35 indicates weak, moderate, and strong models (Ghozali & Latan, 2015). The Q-square value of this study is presented in the following Table 4.

Table 1. Convergent Validity

	Financial (X3)	MSME's Performance (Y)	Marketing (X4)	Institutional Role (X1)	AIS (Z)	Human Resources (X2)
X1.1				0,921		
X1.2				0,885		
X1.3				0,701		
X1.4				0,939		
X2.1						0,896
X2.2						0,891
X2.3						0,882
X2.4						0,876
X2.5						0,922
X3.1	0,892					
X3.2	0,877					
X3.3	0,913					
X3.4	0,908					
X4.1			0,959			
X4.2			0,875			
X4.3			0,865			
X4.4			0,962			
Y.1		0,912				
Y.2		0,930				
Y.3		0,827				
Y.4		0,911				
Y.5		0,934				
Y.6		0,953				
Z.1					0,937	
Z.2					0,946	
Z.3					0,859	
Z.4					0,931	
Z.5					0,933	
Z.6					0,925	
Z.7					0,950	

Source: SmartPLS output results, 2023.

Table 2. Composite Reliability

	<i>Composite Reliability</i>
Finance (X3)	0,943
MSME Performance (Y)	0,967
Marketing (X4)	0,954
The Role of Institutions (X1)	0,923
AIS (Z)	0,977
Human Resources (X2)	0,952

Source: SmartPLS output results, 2023.

Table 3. R Square

	<i>R Square</i>
MSME's Performance (Y)	0,895
AIS (Z)	0,939

Source: SmartPLS output results, 2023.

Table 4. Q Square

	SSO	SSE	Q ² (=1-SSE/SSO)
Finance (X3)	504,000	504,000	
MSME Performance (Y)	756,000	199,168	0,737
Marketing (X4)	504,000	504,000	
The Role of Institutions (X1)	504,000	504,000	
AIS (Z)	882,000	187,391	0,788
Human Resources (X2)	630,000	630,000	

Source: SmartPLS output results, 2023.

Table 4 shows the performance of UMKM (Y) and SIA (Z) with Q2 values of 0.737 and 0.788, so the model has good predictive relevance with a strong model.

Goodness of Fit

The criteria for GoF values are 0.10 (GoF small), 0.25 (GoF medium), and 0.36 (GoF large) (Ghozali & Latan, 2015). The value of Goodness of Fit can be found using the following formula:

$$\text{GoF} = \sqrt{(\text{AVE} \times R^2)}$$

This study has a GoF value of 0.864, indicating that this research model has a large GoF, so the model is declared fit.

Hypothesis Testing (Bootstrapping)

The results of hypothesis testing are presented in the following table.

The results of testing the direct and indirect effects presented in Tables 5 and 6 shows that all hypotheses are accepted because they have a positive influence coefficient, t count > 1.65, and P Value < 0.05.

The Effect of the Role of Institutions on the MSME Accounting Information System in Jembrana Regency

The results of testing the direct influence of the institution's role on the accounting information system obtained that the coefficient of positive influence was 0.249; t-statistic 2.817 > 1.65 and P value 0.005 < 0.05, which shows the role of institutions has a positive and significant effect on accounting information systems, so the first hypothesis is accepted.

Table 5. Direct Effect Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Finance (X3) -> AIS (Z)	0,358	0,350	0,079	4,523	0,000
Marketing (X4) -> AIS (Z)	0,167	0,160	0,058	2,893	0,004
Institutional Role (X1) -> AIS (Z)	0,249	0,258	0,088	2,817	0,005
SIA (Z) -> MSME Performance (Y)	0,946	0,946	0,017	55,505	0,000
Human Resources (X2) -> AIS (Z)	0,282	0,281	0,082	3,424	0,001

Source: SmartPLS output results, 2023.

Table 6. Indirect Influence Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Finance (X3) -> SIA (Z) -> MSME Performance (Y)	0,338	0,331	0,076	4,447	0,000
Marketing (X4) -> SIA (Z) -> MSME Performance (Y)	0,158	0,151	0,054	2,906	0,004
Institutional Role (X1) -> SIA (Z) -> MSME Performance (Y)	0,236	0,244	0,083	2,833	0,005
Human Resources (X2) -> SIA (Z) -> MSME Performance (Y)	0,266	0,265	0,077	3,439	0,001

The influence of the institution's role on the accounting information system is based on the Technology Acceptance Model (TAM). TAM aims to explain and predict user acceptance of an information system. TAM provides a theoretical basis for knowing the factors that influence an organization's acceptance of a technology. TAM explains the causal relationship between beliefs (the benefits of an information system and ease of use) and the behavior, goals/needs, and actual use of users/users of an

information system. Reactions and perceptions of Information Technology (IT) users will influence their attitude toward acceptance of the technology. One of the factors that can influence it is the user's perception of the usefulness and ease of use of IT as a reasonable action in the context of technology users so that someone's reasons for seeing the benefits and ease of use of IT make the person's actions/behavior a benchmark in accepting a technology. The role of institutions such as providing

technical guidance, training, and mentoring by the government, private sector, business associations, and non-governmental organizations will increase the knowledge and confidence of MSMEs in the benefits of an information system and the ease of use, thereby leading to increased utilization of accounting information systems by MSMEs. Aspects of the role of these related institutions include the government, universities, the private sector, business associations, non-governmental organizations, and others interested in the development of MSMEs (Rokhayati et al., 2016). The role of related institutions is also related to the existence of capital assistance, technical guidance, training, mentoring, monitoring, and evaluation carried out by related institutions for MSMEs.

The results of this study are supported by research by Dewi et al. (2019) and Pradana & Wirawati (2018) show that part of the institution's role, namely training, has a positive and significant effect on accounting information systems.

The Influence of Human Resources on MSME Accounting Information Systems in Jembrana Regency

The results of testing the direct influence of human resources on the accounting information system

obtained a positive coefficient of 0.282, t-statistic $3.424 > 1.65$, and P value $0.001 < 0.05$ which shows human resources has a positive and significant effect on accounting information systems, so the second hypothesis is accepted.

The influence of Human Resources on accounting information systems is based on the Technology Acceptance Model (TAM). TAM aims to explain and predict user acceptance of an information system. TAM provides a theoretical basis for knowing the factors that influence an organization's acceptance of a technology. TAM explains the causal relationship between beliefs (the benefits of an information system and ease of use) and the behavior, goals/needs, and actual use of users/users of an information system. Reactions and perceptions of Information Technology (IT) users will influence their attitude toward acceptance of the technology. High Human Resources in MSMEs will know the importance of implementing information systems for business so that there will be an increase in the application of accounting information systems.

The accounting information system (SIA) has a very important role in small and large-scale companies (Lestari & Rustiana, 2019). The output of the accounting information system

is in the form of financial reports that have been processed from financial transaction data. The operation of accounting information systems depends on the competence and readiness of human resources in SMEs because humans operate the accounting information system. The better the human resources in MSMEs, the higher the application of accounting information systems or the better the application of accounting information systems.

The results of this study which show that human resources have a positive and significant effect on accounting information systems, are supported by research by Arnita et al. (2018) and Ricardo & Sutono (2022), which also show that human resources have a positive and significant effect on accounting information systems.

The Influence of Finance on the MSME Accounting Information System in Jembrana Regency

The results of testing the direct effect of finance on the accounting information system obtained a positive effect coefficient of 0.358, t-statistic $4.523 > 1.65$, and P value of $0.000 < 0.05$, which shows finance has a positive and significant effect on the accounting information system, so the third hypothesis is accepted. Testing the direct effect related to the variables

that affect the accounting information system (Z) shows that finance (X3) has a dominant influence because it has the greatest influence coefficient, 0.358.

Financial influence on the accounting information system is based on the Technology Acceptance Model (TAM). TAM aims to explain and predict user acceptance of an information system. TAM provides a theoretical basis for knowing the factors that influence an organization's acceptance of a technology. TAM explains the causal relationship between beliefs (the benefits of an information system and ease of use) and the behavior, goals/needs, and actual use of users/users of an information system. Reactions and perceptions of Information Technology (IT) users will influence their attitude toward acceptance of the technology. MSMEs with good finances will react positively to the Accounting Information System. Good finance causes MSMEs to have the funds to implement and develop accounting information systems so that the application of accounting information systems increases. The better MSME finance, the better the implementation of the accounting information system. Vice versa, bad finances lead to poor or low implementation of MSME information systems, even MSMEs that

have bad finances cannot implement accounting information systems.

The results of this study, which show that finance has a positive and significant effect on accounting information systems is supported by research by Indriani et al. (2020), which shows financial aspects have a positive and significant effect on the effectiveness of accounting information systems.

The Influence of Marketing on MSME Accounting Information Systems in Jembrana Regency

The results of testing the direct effect of marketing on the accounting information system obtained a positive effect coefficient of 0.167, t-statistic $2.893 > 1.65$ and P value of $0.004 < 0.05$, which shows marketing has a positive and significant effect on accounting information systems, so the fourth hypothesis is accepted.

The influence of marketing on accounting information systems is based on the Technology Acceptance Model (TAM). TAM aims to explain and predict user acceptance of an information system. TAM provides a theoretical basis for knowing the factors that influence an organization's acceptance of a technology. TAM explains the causal relationship between beliefs (the benefits of an information system and ease of use)

and the behavior, goals/needs, and actual use of users/users of an information system. Reactions and perceptions of Information Technology (IT) users will influence their attitude toward acceptance of the technology. MSMEs with complex marketing through the application of offline and online media will increase transactions, so MSMEs need an Accounting Information System to support recording transactions and managing business financial information.

Marketing has an impact on accounting information systems because complex marketing, both offline and online, causes transactions to increase in terms of quantity and type so that to offset this it is necessary to use an accounting information system so that transaction data is properly recorded and financial information is produced accurately. The results of this study also show that the marketing of culinary MSMEs in Jembrana Regency is high which indicates the complexity of marketing for these MSMEs.

The results of this study which show that marketing has a positive and significant effect on accounting information systems are supported by research by Lestari & Hertati (2020) which shows business strategies related to marketing have a positive

and significant effect on the quality of accounting information systems.

The Effect of Accounting Information Systems on the Performance of MSMEs in Jembrana Regency

The results of testing the direct effect of accounting information systems on MSME performance obtained a positive effect coefficient of 0.946; t-statistic $55.505 > 1.65$ and P value $0.000 < 0.05$ which shows the accounting information system has a positive and significant effect on the performance of MSMEs, so that the fifth hypothesis is accepted.

Agency theory is the theory that underlies the effect of accounting information systems on MSME performance. Business management is very vulnerable to conflicts of interest between owners and employees due to differences in interests between the two parties. Workers do not always act according to what is assigned by MSME owners, so this can lead to information asymmetry. Increasingly sharp and continuous conflict can result in prolonged dysfunctional conflict. Each party tries as much as possible to be able to maximize utility which causes MSME owners to not be able to achieve maximum performance resulting in a condition called pareto

optimal. In agency theory, a way to minimize conflicts of interest can be maintained by applying accounting information systems as a medium for conveying information about the performance of MSMEs to minimize conflicts due to information imbalances and the performance of MSMEs. Accounting information systems can minimize conflicts so that fraud can be suppressed and the financial performance of MSMEs increases.

The results of this study which show that the accounting information system has a positive and significant effect on MSME performance is supported by research by Purnata & Suardikha (2019) and Agus (2022).

The Effect of the Role of Institutions through the Accounting Information System on the Performance of MSMEs in Jembrana Regency

The results of testing the indirect effect of the role of institutions on the performance of MSMEs through accounting information systems obtained a positive effect coefficient of 0.236; t-statistic $2.833 > 1.65$; and P value $0.005 < 0.05$ which indicates the accounting information system mediates the positive and significant influence of the institution's role on MSME performance. Based on the

results of the data analysis it is known that the sixth hypothesis is accepted.

The influence of the role of institutions on the performance of MSMEs through the Accounting Information System is based on the Technology Acceptance Model and Agency Theory. The influence of the institution's role on the Accounting Information System is based on the Technology Acceptance Model, then the influence of the Accounting Information System on the performance of MSMEs is based on the Agency Theory.

Aspects of the role of these related institutions include the government, universities, the private sector, business associations, non-governmental organizations, and others interested in the development of MSMEs (Rokhayati et al., 2016). The role of related institutions is also related to the existence of capital assistance, technical guidance, training, mentoring, monitoring, and evaluation carried out by related institutions for MSMEs. The institution's role is assisting with capital, technical guidance, training, mentoring, monitoring, and evaluation.

One of the roles of related institutions can be in the form of training, mentoring, and technical guidance regarding applying

accounting information systems to MSMEs. Accounting information systems can be defined as the integration of various transaction management systems/cycles as a system that collects, records, stores, and processes data to produce information useful in making decisions. The role of institutions related to training, mentoring, and technical guidance related to the implementation of accounting information systems in MSMEs will increase the capacity of MSMEs in implementing accounting information system technology to support their operational activities, especially in the financial or accounting sector. The role of institutions related to capital can also influence the application of information systems to MSMEs. The capital obtained by MSMEs can be used to improve supporting facilities, including an accounting information system. Based on this, the role of institutions can increase the application of accounting information systems to MSMEs, in other words the role of institutions has a positive and significant effect on information systems.

The accounting information system implemented by SMEs can improve the performance of SMEs. The Accounting Information System (SIA) has a very important role in small and

large-scale companies (Lestari & Rustiana, 2019). The output of the accounting information system is in the form of financial reports that have been processed from financial transaction data. According to Mulyadi & Suharsi (2018), the accounting system is an organization of forms, records, and reports that are coordinated in such a way as to provide financial information needed by management to facilitate company management. Accounting information systems can be defined as the integration of various systems/transaction management cycles, as a system that collects, records, stores and processes data to produce information that is useful in making decisions.

The accounting information system produces information for each operation such as planning and control information and performance evaluation information. In addition, planning is used to control and coordinate production activities. Performance evaluation information consists of financial performance information and non-financial performance information. The information generated by the accounting information system can assist in making the right decision. Making the right decision will help the company to achieve the company's

main goal, which is to maximize profits/profits (Mauliansyah & Saputra, 2019). The role of related institutions can improve the application of MSME accounting information systems and ultimately improve MSME performance.

The results of this study indicate that the accounting information system mediates the positive and significant influence of the role of related institutions on the performance of MSMEs, supported by the results of research by Dewi et al. (2019) and Pradana & Wirawati (2018) which show that part of the role of the institution, namely training, has a positive and significant effect on accounting information systems, the results of research by Purnata & Suardikha (2019) and Agus (2022) show that accounting information systems have a positive and significant effect on performance SMEs. The research of Kosim et al. (2021) shows the role of institutions has a positive and significant effect on MSME performance.

The Influence of Human Resources through Accounting Information Systems on the Performance of MSMEs in Jembrana Regency

The results of testing the indirect effect of human resources on MSME

performance through the accounting information system obtained a positive coefficient of 0.266; t-statistic $3.439 > 1.65$; and P value $0.001 < 0.05$ which indicates the accounting information system mediates the positive and significant influence of human resources on MSME performance. Based on the results of the data analysis it is known that the seventh hypothesis is accepted.

The influence of human resources on the performance of MSMEs through the Accounting Information System is based on the Technology Acceptance Model and Agency Theory. The influence of human resources on accounting information systems is based on the technology acceptance model, then the effect of accounting information systems on MSME performance is based on agency theory.

Human resources can improve accounting information systems. The accounting information system integrates various transaction management systems/cycles, as a system that collects, records, stores and processes data to produce information that is useful in making decisions. The accounting information system (SIA) has a very important role in small and large-scale companies (Lestari & Rustiana, 2019). The output of the accounting information system

is in the form of financial reports that have been processed from financial transaction data. The accounting information system is closely related to human resources within a company.

The operation of accounting information systems depends on the competence and readiness of human resources in SMEs because accounting information systems are operated by humans. Human resources include manpower, workers, employees, as well as human potential that can move the organization to realize its existence. The better the human resources in MSMEs, the higher the application of accounting information systems or the better the implementation of accounting information systems, and vice versa when human resources are low, the accounting information systems will also be lower.

The accounting information system produces information for each operation such as planning and control information and performance evaluation information. In addition, planning is used to control and coordinate production activities. Performance evaluation information consists of financial performance information and non-financial performance information. The information that will be generated by the accounting information system can assist in making the right decision.

Making the right decision will help the company to achieve the company's main goal, which is to maximize profits/profits (Mauliansyah & Saputra, 2019). Human resources support the implementation of accounting information systems which ultimately improve the performance of MSMEs or in other words, accounting information systems mediate the positive and significant influence of human resources on MSME performance.

The results of this study are supported by research by Arnita et al. (2018) and Ricardo & Sutono (2022), which also show that human resources have a positive and significant effect on accounting information systems, research by Purnata & Suardikha (2019) and Agus (2022) which shows that accounting information systems have a positive and significant effect on MSME performance. Research by Kakilo et al. (2022) shows that human resources have a positive and significant effect on the performance of MSMEs.

The Effect of Finance through Accounting Information Systems on the Performance of MSMEs in Jembrana Regency

The results of testing the indirect effect of finance on the performance of

MSMEs through the accounting information system obtained a positive coefficient of 0.338; t-statistic $4.447 > 1.65$; and P value of $0.000 < 0.05$, which indicates that there is a positive and significant financial effect on MSME performance through an accounting information system or accounting information system mediating a positive and significant financial effect on MSME performance. Based on the results of the data analysis it is known that the eighth hypothesis is accepted.

The influence of finance on the performance of MSMEs through the Accounting Information System is based on the Technology Acceptance Model and Agency Theory. The influence of finance on the Accounting Information System is based on the Technology Acceptance Model, then the influence of the Accounting Information System on the performance of MSMEs is based on the Agency Theory.

The accounting information system is an integration of various transaction management systems/cycles, as a system that collects, records, stores and processes data to produce information that is useful in making decisions. The application of accounting information systems is influenced by MSME finance, because the implementation

of information systems requires funds, both in the creation and development of information systems and in the training of human resources who will implement these information systems.

The financial aspect is an aspect that is directly related to the capital and profits generated by SMEs. This is because the financial aspect can determine the sustainability of the business. The financial aspect is related to how to manage finances that are good and correct, both individually and collectively, which aim to get the maximum possible profit. The profits earned are used to finance the UKM itself and allocate profits for business development.

The better MSME finance, the better the implementation of the accounting information system. Vice versa, bad finances lead to poor or low implementation of MSME information systems, even MSMEs that have bad finances cannot implement accounting information systems.

The accounting information system produces information for each operation, such as planning and control information and performance evaluation information. In addition, planning is used to control and coordinate production activities. Performance evaluation information consists of financial performance information and non-financial

performance information. The information that the accounting information system will generate can assist in making the right decision. Making the right decision will help the company to achieve the company's main goal, which is to maximize profits/profits (Mauliansyah & Saputra, 2019). Finance supports the application of accounting information systems, which ultimately improves the performance of MSMEs in other words accounting information systems mediate the positive and significant financial impact on MSME performance.

The results of this study are supported by research by Indriani et al., (2020) which shows that financial aspects have a positive and significant effect on the effectiveness of accounting information systems, then research by Purnata & Suardikha (2019) and Agus (2022) shows that accounting information systems have a positive effect and significantly to the performance of SMEs.

The Effect of Marketing through Accounting Information Systems (Z) on the Performance of MSMEs in Jembrana Regency

The results of testing the indirect effect of marketing on the performance of MSMEs through

accounting information systems obtained a positive effect coefficient of 0.158; t-statistic $2.906 > 1.65$; and P value $0.004 < 0.05$ which indicates that there is a positive and significant effect of marketing on MSME performance through accounting information systems or accounting information systems mediating the positive and significant influence of marketing on MSME performance. Based on the results of the data analysis it is known that the ninth hypothesis is accepted.

The influence of marketing on the performance of MSMEs through the Accounting Information System is based on the Technology Acceptance Model and Agency Theory. The effect of marketing on accounting information systems is based on the technology acceptance model, then the effect of accounting information systems on MSME performance is based on agency theory.

The accounting system is an organization of forms, records and reports that are coordinated in such a way as to provide financial information needed by management to facilitate company management (Mulyadi & Suharsi, 2018). The application of accounting information systems is influenced by MSME marketing. Marketing is one of the main activities that need to be carried out by a company, be it a service or trade

company, to maintain its business's viability. A high information system in recording transactions must support marketing that is complex and has a high frequency. So that the higher the marketing, the higher the accounting information system applied by MSMEs.

The accounting information system produces information for each operation, such as planning and control information and performance evaluation information. In addition, planning is used to control and coordinate production activities. Performance evaluation information consists of financial performance information and non-financial performance information. The information that the accounting information system will generate can assist in making the right decision. Making the right decision will help the company to achieve the company's main goal, which is to maximize profits/profits (Mauliansyah & Saputra, 2019). The increase in marketing led to an increase in the application of accounting information systems which ultimately increased the performance of MSMEs, in other words, accounting information systems mediated the positive and significant influence of marketing on MSME performance.

The results of this study are supported by research by Lestari &

Hertati (2020) which shows business strategy related to marketing has a positive and significant effect on the quality of accounting information systems, then research by Purnata & Suardikha (2019) and Agus (2022) shows that accounting information systems have an effect on positive and significant to the performance of SMEs.

CONCLUSION, IMPLICATION, AND LIMITATION

Based on the research results that have been described previously, theoretical and practical implications can be stated. Theoretical implications that this research strengthens the Technology Acceptance Model (TAM) and Agency Theory. The role of related institutions, human resources, financial aspects and marketing have a positive and significant influence on the accounting information system to strengthen TAM. Accounting information systems have a positive and significant effect on MSME performance, strengthening agency theory. This research can be used as additional library material for students who want to know accounting information systems in mediating the determinants of MSME performance in Jemberana Regency, and contribute to the development of financial

accounting knowledge, accounting information systems and strategic management. Practical implications: this study's results can be used as material for consideration for the Jemberana Regency Government in determining policies to maintain or improve accounting information systems and MSME performance by maintaining or increasing the role of institutions, human resources, finance, and marketing. Used by MSME actors as a material consideration for determining competitive strategies to improve performance. For Ganesha University of Education, the results of this study can be used as a reference for further research in the field of financial accounting, accounting information systems, and strategic management as well as being additional knowledge material, especially in the field of financial accounting, accounting information systems, and strategic management. Financial variables and MSME performance are related to financial accounting. The influence of the role of related institutions, human resources, finance and marketing on accounting information systems is included in the field of accounting information systems science. Overall, the research model involving the influence of the role of related institutions, human resources, finance

and marketing on accounting information systems and their implications for the performance of MSMEs is included in the science of strategic management.

This study concludes that the role of institutions, human resources, finance, and marketing has a positive and significant effect on the MSME accounting information system in Jembrana Regency. The accounting information system can mediate the influence of the role of institutions, human resources, finance, and marketing on the MSME accounting information system in the Jembrana Regency.

This study has several limitations, namely focusing only on four variables affecting SIA and the performance of MSMEs, research locations still limited in Jembrana Regency, using a fairly simple research model, and using a convenience sampling method which has the potential to result in biased decision making if further selection is not carried out in the process.

Suggestions that can be given are that the Regional Government of Jembrana Regency is advised to pay greater attention to the importance of increasing the role of institutions, human resources, finance, marketing, and the implementation of SIA through empowerment and counseling for

MSMEs. MSMEs in Jembrana Regency are advised to improve the quality of human, financial, and marketing resources to improve the accounting information system, ultimately improving the performance of MSMEs. Further researchers are advised to examine other variables that may have a greater influence on accounting information systems and MSME performance, such as MSME capital, economic stability, and understanding of accounting which is the latest and most important aspect of MSME problems. Future researchers are also advised to conduct research in wider locations, such as the coverage of the Province of Bali or several districts where MSMEs have the same problem. Finally, future researchers are advised to develop research models that are more complex and involve more variables.

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