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The Effect of Accounting Information Systems, Financial Technology, and Financial Management on the Financial Performance of MSMEs in Jakarta

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Abstract:
This study was conducted to determine the effect of accounting information systems, financial technology, and financial management on the financial performance of MSMEs in Jakarta. This research uses quantitative methods with primary data collected through research instruments in the form of questionnaires. The population used in this study are MSME players who live in the Jakarta area. The data analysis technique used in this study is Partial Least Square SEM (PLS-SEM) analysis through the help of the SmartPLS 4.0 application. The results of the analysis conducted by researchers say that accounting information systems have no significant effect on the financial performance of MSMEs. Meanwhile, financial technology and financial management have a significant effect on the financial performance of MSMEs. The use of financial technology in the form of digital payments and good financial management practices can improve the quality of MSME financial performance.
Keywords:
MSME financial performance, accounting information systems, financial technology, financial management, Jakarta MSMEs

BACKGROUND

Micro, Small, and Medium Enterprises or (MSMEs) are an important factor in the economy in Indonesia, contributing 61% to the National Gross Domestic Product (GDP) and absorbing 97% of the workforce (Mediana, 2024). Despite their large contribution to GDP, MSMEs are also vulnerable to crises, such as the COVID-19 pandemic. With a significant decline in GDP due to the COVID-19 pandemic, the government launched the National Economic Program (PEN) to reduce the impact.

Along with the development of the digital era, MSMEs began to adapt to digital technology. MSME players are using digital platforms and financial technology to support their business operations. However, some MSME players still experience problems in understanding the use of these technologies, which has an impact on the financial performance of their businesses (Aditya & Wati, 2022). Therefore, the right strategy is needed so that MSME actors can improve their financial performance so that they can achieve success from the various business activities that have been carried out (Kurniati et al., 2023).

Accounting Information Systems (AIS) has an important role in helping MSMEs to compile and manage financial reports accurately to support the evaluation of their business performance. Financial information generated through AIS can be used by internal and external parties for decision making (Maulana M, 2022). However, the level of AIS implementation among MSMEs is still low due to lack of understanding and limited resources.

Previous research also shows a positive relationship between the use of financial technology and financial management with improving the financial performance of MSMEs. Aditya and Wati (2022) found that integration between e-commerce, AIS, and internal control has a significant impact on improving the company's financial performance. Similar results were also shown by Terisiana et al. (2023) who examined MSMEs in North Kuta District and found that the application of AIS and digital platforms supports the effectiveness of business operations. Meanwhile, Pandak and Nugroho (2023), as well as Wiadnyana and Wahyuni (2023), emphasize the importance of using financial accounting applications and competent human resources in managing MSME finances, thus creating good financial performance. The findings show that the application of accounting information systems, financial technology, and good financial management can have a positive impact on the financial performance of MSMEs. Based on the description above, there is a research gap because there are still few studies that examine the role of accounting information systems, financial technology, and financial management on the financial performance of MSMEs.

THEORETICAL FRAMEWORK

Accounting Information System

Accounting information system (AIS) is a system that functions to organize forms, records and reports that are coordinated to produce financial information that will be needed to carry out the activities of an entity and to provide accounting information for interested parties. To present good information, a system is needed that is able to process accounting data into a financial report (Endaryati, 2021). According to Romney et al. (2021), an accounting information system is a system that collects, records, stores, and processes data to produce information for decision makers. The use of AIS in business management is very important to improve the ability of bookkeeping that is relevant, reliable and trustworthy. With the existence of SIA, the financial information produced will be more accurate and timely, making it easier for users in the process of making effective decisions (Maulana M, 2022).

Financial Technology

With the presence of financial technology in the financial sector with the main function as internet-based digitized financial services (Ukhriyawat et al., 2024). The development of financial technology has brought changes in the way individuals and entities manage and access financial services that are felt in various aspects of economic life. Starting from banking transactions to investment activities because the use of financial technology itself covers various generations that have different characteristics and needs (Laela et al., 2024). Especially for MSMEs, financial technology provides various financial solutions that can help increase productivity, access funding, and expand markets. One form of payment is the use of digital wallets and online payment applications, which allow MSME players to make payments quickly, efficiently, and affordably compared to bank transfers or cash (Kustina & Aji, 2023).

Financial Management

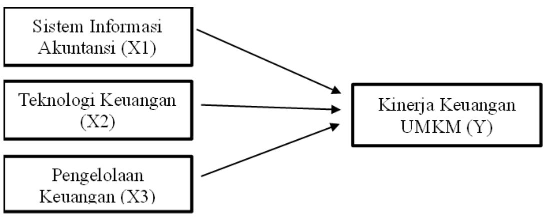
In managing a business, good financial management is needed to produce optimal performance. According to Febriana (2021) in Mali's article (2023) financial management is all company activities related to how to obtain funds, use funds, and manage assets according to overall company goals. The main function of financial management is to help companies make investment decisions, funding decisions, and asset management decisions (Hertadiani & Lestari, 2021). Financial management is very important because it is a financial aspect which, if not managed properly, will have a negative impact on business continuity (Wiadnyana & Wahyuni, 2023).

Financial Performance of MSMEs

According to Kurniati et al. (2023), financial performance describes the achievement of the success of a company through the results of activities that have been carried out in business operations. The company's financial performance is one of the important variables because it reflects management's ability to manage available capital to achieve company goals (Hermawan & Toni, 2021). In the context of MSMEs, financial performance assessment can be used as a reference material to improve the effectiveness of resource management in business activities. According to Rengganis et al. (2020), financial performance can be evaluated through the information contained in the financial statements, which reflect the overall financial health of the company. Thus, financial performance not only functions as a measure of operational results, but also as an indicator of success in utilizing the resources owned by the company.

HYPOTHESIS

This research was conducted to determine the effect of accounting information systems, financial technology, and financial management on the financial performance of MSMEs.



Accounting Information Systems Affect the Financial Performance of MSMEs

Accounting Information Systems (AIS) have a close relationship with the rapid development of information technology (Saragih et al., 2023). In business management, the function of AIS is to optimize the accounting process, thereby producing accounting information sources that are timely, relevant, complete, and accurate (Riadi, 2022). The application of accounting information systems in MSMEs can have a significant impact on the financial performance of MSMEs, by improving the quality of the reports produced. Financial reports that are well prepared will be more relevant and reliable, and provide benefits for internal and external stakeholders in assessing the company's financial condition (Maulana M, 2022). The more effective the use of accounting information systems, the greater the improvement in financial performance that can be achieved (Aditya & Wati, 2022). Based on the explanation of previous research, the first hypothesis proposed in this study is:

H1: Accounting Information Systems Affect the Financial Performance of MSMEs

Financial Technology Affects the Financial Performance of MSMEs

This financial technology plays an important role in improving the financial performance of MSMEs through transaction efficiency, payment systems, and effective financial management (Pandak & Nugroho, 2023). Digitalization in the payment process and recording reports allows MSMEs to be more structured in the digital era, so as to increase MSME competitiveness and growth (Alamsyah & Islami, 2023). The utilization of financial technology contributes to helping MSMEs overcome various challenges, such as limited funds and difficulties in financial management that hinder business development. Based on the explanation of previous research, the second hypothesis proposed in this study is:

H2: Financial Technology Affects the Financial Performance of MSMEs

Financial Management Affects the Financial Performance of MSMEs

Financial management has a significant influence on the financial performance of MSMEs, because financial management is all activities on how to obtain assets, fund assets, and manage assets to achieve company goals by minimizing costs, besides that the efficient use and allocation of funds will maximize company value (Suindari & Juniariani, 2020). The financial management process is an important activity that must be carried out by business actors, including MSMEs, to ensure that finances can be managed effectively and informed with transparency. In addition, MSME actors are encouraged to manage their finances properly, because understanding and education about the importance of proper financial management can help them develop their business (Tetikriyani, 2024). Based on the explanation of previous research, the third hypothesis proposed in this study is:

H3: Financial Management Affects the Financial Performance of MSMEs.

METHOD

Types and Data Sources

This research uses quantitative methods, which are methods that use aspects of measurement, calculation, and number-based data in the process. The data obtained is then processed using statistical analysis to test hypotheses that explain the relationship between the variables studied. This research data uses primary data sources.

Population and Sample

The population in this study were MSME owners who live in the Jakarta City area. The sampling used in this study used probability sampling techniques with a simple random sampling method.

Data Collection Techniques

Researchers used a survey research method to the field through distributing questionnaires to respondents to obtain data. The questionnaire will be distributed to respondents in the Jakarta City area in the form of a google form link to be filled in and then will be taken by researchers to serve as a primary data source in this study.

Data Analysis Techniques

In this study, the techniques used to process and analyze data in this study researchers used descriptive statistical analysis and Partial Least Square SEM (PLS-SEM) analysis in the SmartPLS 4.0 application.

RESULT

Descriptive Statistical Analysis Test

In the descriptive statistical analysis test, N equals 84 as the total number of respondent samples. The minimum, maximum, average, and standard deviation values are displayed in the table using SmartPLS 4.0.

TABLE 1. DESCRIPTIVE STATISTICAL ANALYSIS TEST RESULTS

Variabel	N	Min	Maks	Mean	STDEV
Kinerja Keuangan UMKM	84	1	5	4,094	1,160
Sistem Informasi Akuntansi	84	1	5	4,171	1,141
Teknologi Keuangan	84	1	5	4,054	1,223
Pengelolaan Keuangan	84	1	5	4,036	1,193

Source: Processed by Researchers (2025)

Convergent Validity

TABLE 2. OUTER LOADING

	KKU	PK	SIA	TK	Keterangan
KK1	0.808				Valid
KK2	0.824				Valid
KK3	0.835				Valid
KK4	0.748				Valid
KK5	0.696				Drop
KK6	0.787				Valid
KK7	0.777				Valid

KK8	0.781				Valid
KK9	0.804				Valid
KK10	0.674				Drop
SIA1			0.827		Valid
SIA2			0.830		Valid
SIA3			0.715		Valid
SIA4			0.577		Drop
SIA5			0.830		Valid
SIA6			0.810		Valid
SIA7			0.676		Drop
SIA8			0.734		Valid
SIA9			0.698		Drop
SIA10			0.829		Valid
TK1				0.837	Valid
TK2				0.698	Drop
TK3				0.857	Valid
TK4				0.762	Valid
TK5				0.531	Drop
TK6				0.858	Valid
TK7				0.606	Drop
TK8				0.750	Valid
TK9				0.639	Drop
TK10				0.859	Valid
PK1		0.858			Valid
PK2		0.783			Valid
PK3		0.867			Valid
PK4		0.709			Valid
PK5		0.795			Valid
PK6		0.680			Drop
PK7		0.788			Valid
PK8		0.885			Valid
PK9		0.674			Drop
PK10		0.781			Valid

Source: Processed by Researchers (2025)

Based on the results of the convergent validity test which can be seen through outer loading, it shows that most of the indicators on each variable have a value ≥ 0.7, which is said to be valid. Invalid indicators <0.7 will be eliminated from further analysis.

Average Variance Extracted (AVE)

TABLE 3. AVE

Variabel	Average variance extracted (AVE)
KKU	0.659
SIA	0.711
TK	0.756
PK	0.770

Source: Processed by Researchers (2025)

Based on the table of AVE test results above, it shows that all indicators used to measure variables in this study have a value> 0.5, so it can be said to be valid and acceptable.

Discriminant Validity

TABLE 4. DISCRIMINANT VALIDITY (CROSS LOADING)

Variabel	**KKU**	**PK**	**SIA**	**TK**
KK1	0.858	0.617	0.654	0.700
KK2	0.819	0.737	0.732	0.692
KK4	0.804	0.626	0.710	0.721
KK7	0.802	0.678	0.660	0.684
KK8	0.717	0.697	0.559	0.670
KK9	0.861	0.721	0.741	0.793
SIA2	0.711	0.801	0.853	0.798
SIA3	0.645	0.564	0.739	0.632
SIA5	0.713	0.734	0.903	0.786
SIA8	0.693	0.676	0.829	0.673
SIA10	0.757	0.659	0.882	0.732
TK1	0.758	0.739	0.789	0.918
TK3	0.763	0.795	0.699	0.819
TK4	0.728	0.711	0.742	0.853
TK6	0.797	0.805	0.762	0.886

PK2	0.710	0.884	0.719	0.709
PK5	0.710	0.895	0.744	0.754
PK7	0.713	0.831	0.689	0.757
PK8	0.783	0.872	0.742	0.863
PK10	0.754	0.902	0.685	0.762

Source: Processed by Researchers (2025)

Based on the table of cross loading test results, it shows that all indicator cross loading values have the highest value than the cross loading value on their respective constructs, thus fulfilling good discriminant validity.

Reliability Test

TABLE 5. COMPOSITE RELIABILITY AND CRONBACH ALPHA

Variabel	Cronbach's alpha	Composite reliability
KKU	0.895	0.898
SIA	0.897	0.900
TK	0.892	0.893
PK	0.925	0.926

Source: Processed by Researchers (2025)

Based on the results of the Composite Reliability and Cronbach Alpha tests that have been carried out, it shows that all constructs in this study meet the minimum value requirements> 0.7.

R2 (Coefficient of determination)

TABLE 6. R SQUARE

	R-square
KKU	**0.806**

Source: Processed by Researchers (2025)

The R^2 value of 0.806 indicates that 80.6% of MSME financial performance is explained by the AIS, financial technology, and financial management variables, while 19.4% is influenced by other variables.

Path Coefficient

TABLE 7. BOOTSTRAPPING

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
SIA -> KKU	0.187	0.186	0.116	1.605	0.109
TK -> KKU	0.272	0.275	0.077	3.517	0.000
PK -> KKU	0.531	0.528	0.103	5.179	0.000

Source: Processed by Researchers (2025)

Based on the results of the hypothesis test, the value of H2 and H3 exceeds the value of 1.96, so the hypothesis is accepted. While the value of H1 < 1.96, the hypothesis is rejected.

The results of the path coefficient test conclusions include:

Accounting Information System

Based on the results of testing hypothesis 1, it shows that the T-Statistics value < 1.96 with a P-value> 0.05, it can be concluded that the accounting information system does not have a significant effect on the financial performance of MSMEs so that H1 is rejected.

Financial Technology

Based on the results of testing hypothesis 2, it shows that the T-Statistics value> 1.96 with a P-value <0.05, it can be concluded that financial technology has a significant effect on the financial performance of MSMEs so that H2 is accepted.

Financial Management

Based on the results of hypothesis 3 testing, it shows that the value of the T-Statistics value> 1.96 with a P-value <0.05, it can be concluded that financial management has a significant effect on the financial performance of MSMEs so that H3 is accepted.

DISCUSSION

1. The Effect of Accounting Information Systems on the Financial Performance of MSMEs

Based on the results of the research that has been carried out, it states that the accounting information system variable has no influence on the financial performance of MSMEs because the MSME actors who have filled out the questionnaire are influenced by several inhibiting factors in the implementation of accounting information systems, including a lack of understanding of the features and benefits of accounting information systems, lack of ability to read financial statements such as profit and loss, lack of ability to analyze financial statements, lack of ability to make decisions based on analysis of financial statements, and lack of ability in terms of preparing financial reports. Some of these factors have caused the lack of effect of the accounting information system variable on the financial performance of MSMEs. So that the implementation of accounting information systems has not been used optimally to improve the financial performance of MSMEs.

2. The Effect of Financial Technology on MSME Financial Performance.

Based on the results of the research that has been carried out, it states that the financial technology variable has an influence on the financial performance of MSMEs because the MSME actors who have filled out the questionnaire are influenced by several supporting factors in the implementation of financial technology, including the efficiency of time, costs, and resources will improve the financial performance of MSMEs to achieve good target results, using the use of financial technology such as digital payment applications will facilitate daily transactions and expand MSME actors' access to working capital sources and payment facilities that are safer and more efficient. Some of these factors have become supporting factors for the effect of financial technology variables on the financial performance of MSMEs. With these supporting factors, financial technology owned by MSME actors has a positive influence in encouraging the achievement of optimal MSME financial targets.

3. The Effect of Financial Management on MSME Financial Performance.

Based on the results of the research that has been carried out, it states that the financial management variable has an influence on the financial performance of MSMEs because the MSME actors who have filled out the questionnaire are influenced by supporting factors, including the ability to plan and allocate an efficient budget that will minimize the waste of MSME operations, the ability to read good financial literacy will support making the right financial decisions, and detailed financial supervision and monitoring will help the sustainability of the business. Some of these factors have become supporting factors for the effect of financial management variables on the financial performance of MSMEs. Therefore, effective financial management will be the main key in improving the financial performance of MSMEs in a more sustainable manner.

CONCLUSION

Based on the results of research conducted for one month on 84 MSME players in the Jakarta area, it can be concluded that of the three independent variables studied, only financial technology and financial management have a significant influence on the financial performance of MSMEs. Financial technology is proven to be able to help businesses accelerate transactions and manage cash flow more efficiently through the use of digital services such as QRIS and ShopeePay. Similarly, financial management that is carried out in a planned and organized manner can improve the quality of business decision making and overall financial performance. In contrast, accounting information systems did not show a significant effect on the financial performance of MSMEs, which is likely due to low understanding and lack of training in the use of these systems.

As a follow-up to the results of this study, it is suggested that future research include other variables such as financial statement quality, e-commerce, access to capital, and risk management. In addition, the development of more representative instruments and an increase in the number of samples are needed so that the research results are more accurate and can be generalized more widely.

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