International Journal of Current Economics & Business Ventures, 6 (1) 2026, 81-99
International Journal of Current Economics & Business Ventures
https://scholarsnetwork.org/journal/index.php/ijeb

JOURNAL

THE EFFECT OF THE IMPLEMENTATION OF ACCOUNTING INFORMATION SYSTEMS, INTERNAL CONTROL SYSTEMS, AND HUMAN RESOURCE COMPETENCE ON THE PERFORMANCE OF SMALL AND MEDIUM-SIZED ENTERPRISES WITH FINANCIAL LITERACY AS A MODERATING VARIABLE

Fachrur Roziy[1], Rida Prihatni[2], Gatot Nazir Ahmad[3]
froziyverton23@gmail.com[1]
Master of Accounting, Universitas Negeri Jakarta

Abstract:
The effect of implementing accounting information systems, internal control systems, and human resource competencies on the performance of MSMEs with financial literacy as a moderating variable. Using SPSS 31 software with non-probability sampling techniques and purposive sampling methods. The research sample included MSME actors who were business owners and who had direct authority in decision-making, totaling 131 respondents who were given a questionnaire to complete. This research was conducted over a period of four months, from April to August 2025. The results of the study show that accounting information systems, internal control systems, and human resource competencies have a positive effect on MSME performance. Furthermore, financial literacy can moderate accounting information systems and internal control systems on MSME performance. However, financial literacy negatively moderates human resource competencies on MSME performance.

Keywords:
MSME Performance, Accounting Information Systems, Internal Control Systems, Human Resource Competence, Financial Literacy

BACKGROUND

Micro, Small and Medium Enterprises (MSMEs) are a business sector engaged in various fields of business that cover all aspects of community interests. Based on data from the Ministry of Cooperatives and SMEs, the number of MSMEs currently stands at 64.2 million, contributing 61.07 per cent to GDP, or 8,573.89 trillion rupiah. The contribution of MSMEs to the Indonesian economy includes the ability to absorb approximately 117 million workers, or 97 per cent of the total workforce, and to garner up to 60.4 per cent of total investment (Source: djpb.kemenkeu.go.id – December 2023).

In West Java, the projected number of MSMEs experiences significant growth every year. In 2022, there were 622,225 business units. Meanwhile, in 2023, there was a significant increase to 667,795 business units. However, in 2024, the number of MSMEs decreased by 3.91% to 641,639 business units. This decline indicates the challenges faced by MSME players in terms of market, competitiveness, and business sustainability. According to the Head of the West Java Cooperative and MSME Office in 2024, Taufik Garsadi, most MSME players in West Java did not start out with the intention of becoming MSME players, but rather chose to do so because of difficulties in finding employment.

International Journal of Current Economics & Business Ventures, 6 (1) 2026, 81-99
International Journal of Current Economics & Business Ventures
https://scholarsnetwork.org/journal/index.php/ijeb

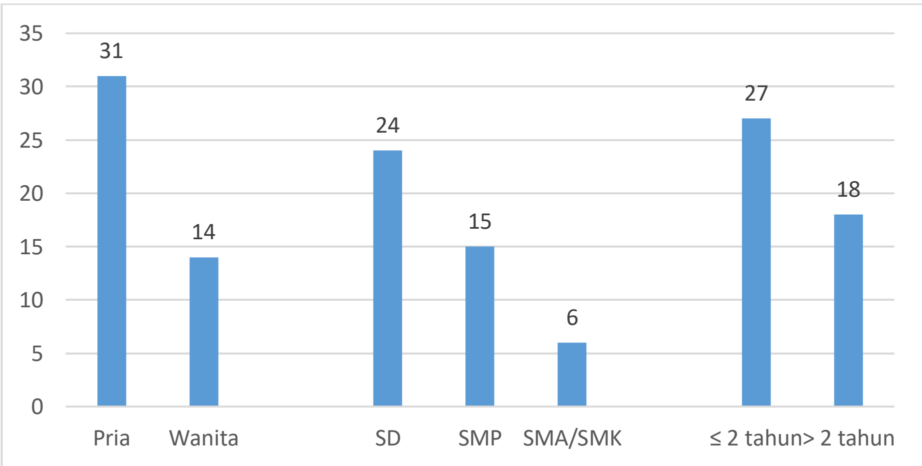
Cirebon Regency is one of the regions in West Java that is renowned for its potential in Micro, Small, and Medium Enterprises (MSMEs). According to data provided by the Cirebon Regency Cooperative and SME Office, business groups in Cirebon Regency have also experienced a sharp increase. In 2021, there were 19,264 micro businesses, 3,235 small businesses, and 1,273 medium businesses, with a total of 23,772 businesses. Meanwhile, in 2022, there were 20,348 micro businesses, 4,670 small businesses, and 1,487 medium businesses, with a total of 27,282 businesses (Source: Administration Section of the Cirebon Regency Cooperative and MSME Office, 2023).

The potential of MSMEs has also begun to grow in Talun Subdistrict, Cirebon Regency. Various businesses have begun to develop, such as the processed food industry, cleaning equipment, animal feed, and culinary. All of these business activities are interdependent, such as restaurants that offer views of rice fields, food and beverage vendors who sell around manufacturing factories, and the like.

According to Nursolih (2022), MSME products often lose out to large businesses in terms of quality and distribution. Therefore, in an increasingly competitive business environment, MSMEs are required to outperform their competitors.

Important factors for achieving this include mastery of technology and information. This is according to Manurung & Rahardjo (2019), who state that MSME issues focus on three things: firstly, market and product competition; secondly, access to market information; and thirdly, institutions that support small businesses.

Figure 1. Demographic Data of MSME Actors in Talun Subdistrict in 2025



Source: Researcher's observations, 2025

The above data is demographic data on perpetrators based on gender, highest level of education, and length of employment in 2025. The data was obtained from the researcher's observations of 45 MSME workers in Talun Subdistrict who were selected at random.

THEORETICAL FRAMEWORK

Accounting Information System

Accounting information system is a structure comprising people, activities, data, networks and technology that are integrated in such a way as to support and improve the company's daily accounting operations, as well as to meet accounting information needs, both for decision-making and problem-solving by managers.

According to Romney & Steinbart (2019), the components of an accounting information system consist of hardware, software, brainware, procedure, database, and communication network.

Internal Control System

Internal control is the entire process of auditing, reviewing, monitoring, evaluating, and other supervisory activities in the form of assistance, socialisation, and consultation regarding the implementation of organisational tasks and functions in order to provide reasonable assurance that every activity is carried out in accordance with established benchmarks (standards), effectively and efficiently, in order to realise good company operations.

According to Hery (2018), internal control aims to provide adequate assurance that company assets are protected and used only for the benefit of the company, not for personal gain. Internal control also serves to prevent and detect fraud, theft, and misuse of assets. In addition, this system ensures that accounting information is presented accurately and reliably by minimising the risk of errors or fraud in financial statements. Internal control also encourages employee compliance with applicable laws and regulations.

According to COSO in Astuti (2022), internal control consists of five main components, namely control environment, risk assessment, control activities, information and communication, and monitoring activities. These five components are interrelated and serve to build an effective internal control system, starting from the establishment of ethical values and organisational structure, risk management, implementation of policies and procedures, provision of reliable information, to continuous monitoring to ensure the achievement of company objectives.

Human Resource Competence

Competence is one element of readiness, relating to knowledge and skills that can be acquired through education, training and experience. A competent person is someone who, with their skills, can perform work easily, quickly, intuitively and very rarely or never makes mistakes.

According to Veithzal Rivai Zainal (2015), every employee needs to possess competency factors that support optimal performance. Technical competency relates to the knowledge and skills that employees possess in carrying out tasks in accordance with their field of work. Managerial competency includes the ability to plan, organise, direct, and control work in order to achieve organisational goals effectively. Meanwhile, social competency relates to the ability of employees to interact, communicate, and work together harmoniously with others in the work environment.

According to Spencer, as cited by Sudarmanto (2019), human resource competence can be assessed through five main factors. The motivational factor relates to the internal drive that influences a person to act and achieve certain goals. The behavioural or trait factor reflects relatively stable personal characteristics that influence how individuals respond to situations. Self-concept describes a person's attitudes, values, and self-image. Furthermore, knowledge relates to an individual's understanding of specific information or fields, while expertise indicates the ability to apply that knowledge practically in carrying out work.

Financial Literacy

Financial literacy is the ability to make wise decisions in managing finances effectively. The level of financial literacy affects a person's financial behaviour. Individuals with low levels of literacy are more likely to face difficulties in managing debt, are less involved in investment activities, and tend to be inefficient in managing wealth. In addition, the ability to plan for the long term is often limited, which can have a negative impact on preparedness for future economic challenges.

According to Paolo Stella et al. (2020), financial literacy can be measured through several key factors, namely basic financial knowledge, financial planning, and prudent financial behaviour. Basic financial knowledge reflects an individual's understanding of fundamental financial concepts necessary for financial decision-making. Financial planning relates to an individual's ability to develop and manage a financial plan to achieve short-term and long-term goals. Meanwhile, prudent financial behaviour shows how individuals apply their knowledge and plans in real actions, such as managing expenses, saving, and investing responsibly.

Company Performance

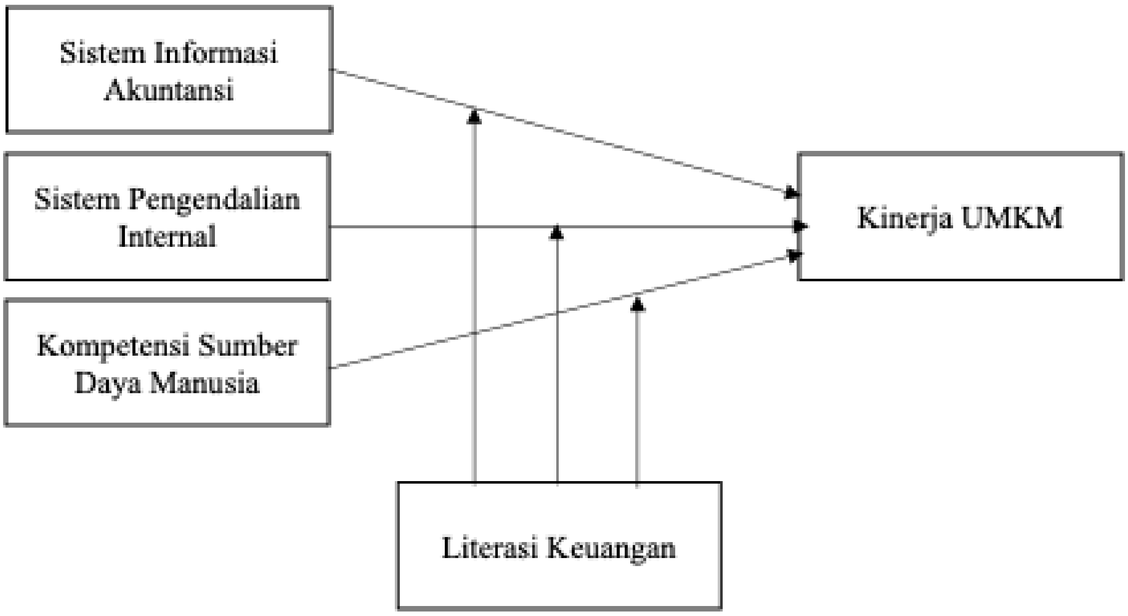
Company performance is the result demonstrated by an organisation or the level of achievement of an organisation's tasks in its efforts to realise the goals, objectives, mission and vision of an organisation.

According to Kaplan and Norton in Tandiontong (2018), company performance measurement needs to be carried out comprehensively using four main perspectives. The financial perspective assesses company performance in terms of financial achievement and value creation for owners. The customer or consumer perspective focuses on the level of satisfaction, loyalty, and value that customers perceive in the company's products or services. The internal business processes perspective emphasises the effectiveness and efficiency of internal processes that support value creation for customers and stakeholders. Meanwhile, the learning and growth perspective relates to the development of human resources, information systems, and a sustainable organisational culture to support future improvements in company performance.

MSMEs are small or micro trading companies run by individuals or business entities. Micro, small and medium enterprises (MSMEs) can be divided into three categories. These MSMEs aim to develop their businesses and participate in national economic development (Ariyanto, 2021). According to Tambunan (2009), a small business is defined as an independent economic enterprise that generates profit, operated by an individual or organisation, which is neither directly nor indirectly owned, controlled, or a branch of a medium or large business, and which meets the criteria to be classified as a small business (Ariyanto, 2021).

Conceptual Framework

Figure 2. Research Model



Source: Researcher Data Processing

Hypothesis

H_1: Accounting information systems have a positive effect on the performance of MSMEs

H_2: Internal control systems have a positive effect on MSME performance

H_3: Human resource competence has a positive effect on MSME performance

H_4: Financial literacy can moderate the influence of accounting information systems on MSME performance

H_5: Financial literacy can moderate the influence of internal control systems on MSME performance

International Journal of Current Economics & Business Ventures, 6 (1) 2026, 81-99
International Journal of Current Economics & Business Ventures
https://scholarsnetwork.org/journal/index.php/ijeb

H_6: Financial literacy can moderate the influence of human resource competencies on MSME performance

METHOD

This study utilised quantitative methods and was conducted over a period of four months, from April to August 2025. The research subjects were micro, small, and medium enterprises (MSMEs) located in Talun Subdistrict, Cirebon Regency. The population in this study consisted of 198 MSME entrepreneurs based on data from the Administration Division of the Cirebon Regency Cooperative and MSME Office in 2025, with a sample size of 131 MSME entrepreneurs. Data collection was conducted through questionnaires, while sampling was carried out using non-probability sampling with a purposive sampling method. Respondents were selected based on specific criteria, namely MSME actors who were business owners and had direct authority in decision-making. The criteria for respondents in this study included MSME owners who originated from and were actively operating in Talun Subdistrict, MSMEs that had been operating for more than five years, and MSMEs that had implemented an accounting information system in their operational activities. The data obtained was then analysed and tested using SPSS version 31.

RESULT

Validity Test

Table 1. Validity Test Results

Variabel	Item	r Hitung	r Tabel	Keterangan
Sistem Informasi Akuntansi	X1.1	0,618	0,172	Valid
	X1.2	0,606		Valid
	X1.3	0,681		Valid
	X1.4	0,692		Valid
	X1.5	0,668		Valid
	X1.6	0,620		Valid
	X1.7	0,639		Valid
	X1.8	0,630		Valid
	X1.9	0,616		Valid
	X1.10	0,640		Valid
	X1.11	0,729		Valid
	X1.12	0,621		Valid
Sistem Pengendalian Internal	X2.1	0,708	0,172	Valid
	X2.2	0,678		Valid
	X2.3	0,704		Valid
	X2.4	0,736		Valid
	X2.5	0,714		Valid
	X2.6	0,720		Valid
	X2.7	0,800		Valid
	X2.8	0,685		Valid
	X2.9	0,628		Valid
	X2.10	0,774		Valid
Sumber Daya Manusia	X3.1	0,634	0,172	Valid
	X3.2	0,662		Valid
	X3.3	0,648		Valid

Source: Output SPSS 31, 2025

Table 1. shows that all statement items in the research variable have positive correlation coefficients greater than the table r value of 0.172. Thus, all questionnaire items are declared valid and can be used for data analysis in the next stage.

Reliability Test

Table 2. Reliability Test Results

No	Variabel	Cronbach's Alpha	Keterangan
1	Sistem Informasi Akuntansi (X_1)	0,873	Reliabel
2	Sistem Pengendalian Internal (X_2)	0,893	Reliabel
3	Sumber Daya Manusia (X_3)	0,845	Reliabel
4	Kinerja UMKM (Y)	0,833	Reliabel
5	Literasi Keuangan (Z)	0,748	Reliabel

Source: Output SPSS 31, 2025

Table 4.9 shows that the Cronbach's Alpha values for all variables exceed 0.60. Thus, the questionnaire instruments used for the variables of accounting information systems, internal control systems, human resource competencies, MSME performance, and financial literacy are declared reliable and trustworthy as measuring tools.

Normality Test

Table 3. Normality Test Results

		Unstandardized Residual
N		131
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.82992773
Most Extreme Differences	Absolute	.077
	Positive	.050
	Negative	-.077
Test Statistic		.077
Asymp. Sig. (2-tailed)		.055[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Output SPSS 31, 2025

Table 3 shows that the Kolmogorov-Smirnov significance value at asymp sig (2-tailed) is greater than 0.05 or 5%, namely 0.055 or 5.5%. This indicates that the data or variables in this study are normally distributed.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Sistem Informasi Akuntansi (X_1)	.305	3.283
	Sistem Pengendalian Internal (X_2)	.361	2.770
	Kompetensi Sumber Daya Manusia (X_3)	.287	3.489
	Literasi Keuangan (Z)	.233	4.285

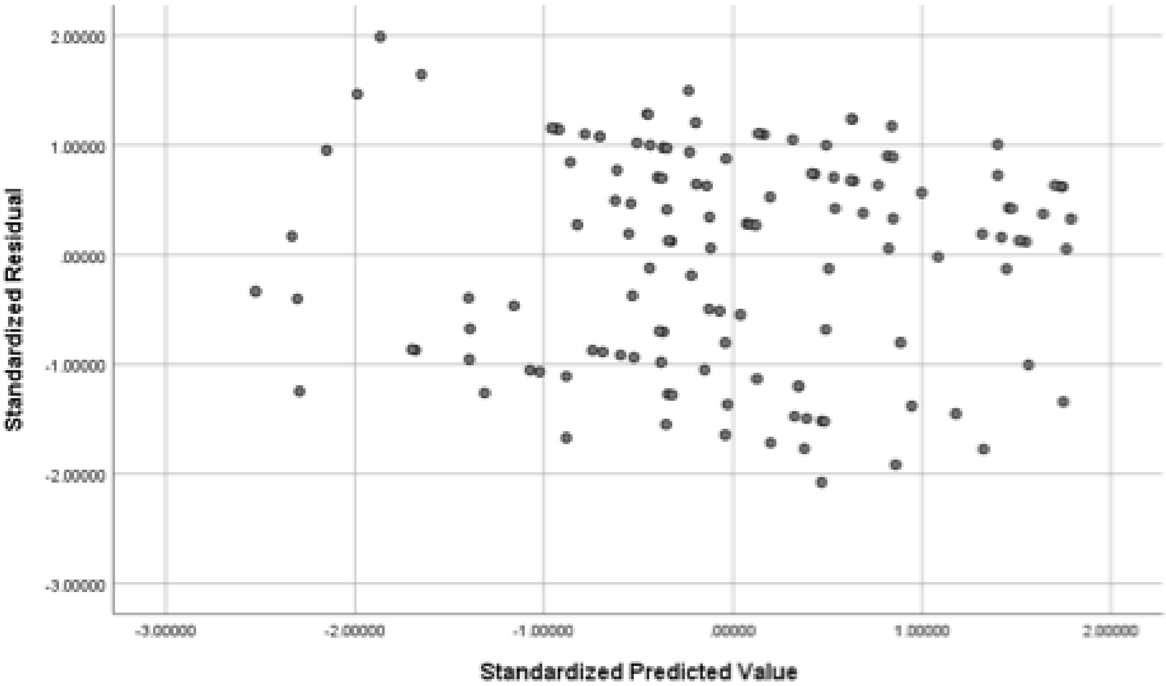
a. Dependent Variable: Y

Source: Output SPSS 26, 2025

The test results in Table 4 show that all variables have tolerance values above 0.10, namely accounting information systems at 0.305, internal control systems at 0.361, human resource competence at 0.287, and financial literacy at 0.233. In addition, the VIF values of all variables are also below 10, namely accounting information system at 3.283, internal control system at 2.770, human resource competence at 3.489, and financial literacy at 4.285. Thus, it can be concluded that there is no multicollinearity between the independent variables because the tolerance values are all above 0.10 and the VIF is less than 10.

Heteroscedasticity Test

Table 5. Heteroscedasticity Test Results - Scatterplot



Source: Output SPSS 31, 2025

The heteroscedasticity test results show that the residual points on the scatterplot are scattered randomly above and below the zero axis without forming any particular pattern. This indicates that the residual variance is constant or meets the assumption of homoscedasticity. Thus, the regression model in this study does not experience heteroscedasticity problems and is suitable for further analysis.

Table 6. Heteroscedasticity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3,550	,893		3,975	,000
	Sistem Informasi Akuntansi (X_1)	-,048	,032	-,238	-1,501	,136
	Sistem Pengendalian Internal (X_2)	-,033	,031	-,155	-1,068	,288
	Kompetensi Sumber Daya Manusia (X_3)	,009	,039	,038	,231	,817
	Literasi Keuangan (Z)	,084	,075	,203	1,121	,264

a. Dependent Variable: ABS_RES

Source: Output SPSS 31, 2025

The test results in Table 4.12 show that the probability values of all independent variables (accounting information systems, internal control systems, human resource competence, and financial literacy) are greater than the significance level of 0.05. Thus, the variables in this study are declared free from heteroscedasticity.

Moderate Regression Analysis (MRA) Model Results

Table 7. Moderate Regression Analysis (MRA) Model Testing

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,723	1,466		1,857	,066
	Sistem Informasi Akuntansi (X1)	,210	,048	,312	4,389	,000
	Sistem Pengendalian Internal (X2)	,172	,051	,239	3,410	,001
	Kompetensi Sumber Daya Manusia (X3)	,320	,062	,400	5,183	,000
	X1Z	,026	,011	1,513	2,320	,022
	X2Z	,029	,012	1,501	2,339	,021
	X3Z	-,065	,014	-3,202	-4,805	,000

a. Dependent Variable: Kinerja UMKM (Y)

Source: Output SPSS 31, 2025

The results of the study indicate that accounting information systems and human resource competencies have a positive and significant effect on SME performance with a significance value of 0.000, while internal control systems also have a positive and significant effect with a significance value of 0.001. The interaction variable representing the moderating role of financial literacy shows that the interaction between X1Z and X2Z has a positive and significant effect on MSME performance, while the interaction between X3Z has a negative effect. The adjusted R square value of 0.752 indicates that 75.2% of the variation in SME performance can be explained by accounting information systems, internal control systems, and human resource competencies, while the rest is influenced by other factors outside the scope of this study. The correlation coefficient (R) value of 0.867 indicates a very strong relationship, and the R^2 value of 0.813 indicates that 81.3% of the variation in MSME performance can be explained by the research variables. The F test results also show that the calculated F value is greater than the F table value with a significance level of 0.000, so it can be concluded that all independent variables, either directly or through financial literacy moderation, simultaneously have a significant effect on MSME performance.

Testing the Coefficient of Determination (R^2)

Table 8. Results of the Coefficient of Determination Test (R2) before entering the Moderation variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.867[a]	.752	.746	3.372
a. Predictors: (Constant), Sistem Informasi Akuntansi, Sistem Pengendalian Internal, Kompetensi Sumber Daya Manusia				

Source: Output SPSS 31, 2025

Table 9. Results of the Coefficient of Determination Test (R2) after entering the moderation variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.902[a]	.813	.803	2,973
a. Predictors: (Constant), X3Z, SIA, SPI, LK, SDM, X1Z, X2Z				

Source: Output SPSS 31, 2025

The results of the coefficient of determination test show that independent variables have a strong ability to explain MSME performance. The adjusted R square value of 0.752 indicates that 75.2% of MSME performance can be explained by accounting information systems, internal control systems, and human resource competencies, while the rest is influenced by other factors outside the scope of this study. The correlation coefficient (R) value of 0.867 shows a very strong relationship between all research variables and MSME performance. Furthermore, the R^2 value of 0.813 indicates that 81.3% of the variation in SME performance can be explained by the variables of accounting information system Z-score, internal control system, human resource competence, financial literacy, and interaction variables, while a small portion is influenced by factors outside the research model.

Significance Test (F Test)

Table 10. F Test Results before entering the moderating variable

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4382,198	3	1460,733	128,467	.000b
	Residual	1444,047	127	11,370		
	Total	5826,244	130			

a. Dependent Variable: Kinerja UMKM

b. Predictors: (Constant), Sistem Informasi Akuntansi, Sistem Pengendalian Internal, Kompetensi Sumber Daya Manusia

Source: Output SPSS 31, 2025

Table 11. F-test results after entering the moderating variable

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4738,986	7	676,998	76,588	.000b
	Residual	1087,259	123	.021		
	Total	5826	130			

a. Dependent Variable: Kinerja UMKM

b. Predictors: (Constant), Sistem Informasi Akuntansi, Sistem Pengendalian Internal, Kompetensi Sumber Daya Manusia, Literasi Keuangan, X_1Z, X_2Z, X_3Z

Source: Output SPSS 31, 2025

The results of the multiple regression test show that accounting information systems, internal control systems, and human resource competencies simultaneously have a significant effect on MSME performance, as evidenced by a calculated F value of 128.467 with a significance level of 0.000. In addition, the simultaneous test results in the model with moderating variables show a calculated F value of 76.558 with a significance level of 0.000, indicating that the variables of accounting information systems, internal control systems, human resource competence, financial literacy, and interaction variables together have a significant effect on MSME performance.

T-test

Table 12. t-test Results – Partial Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,723	1,466		1,857	,066
	Sistem Informasi Akuntansi	,210	,048	,312	4,389	,000
	Sistem Pengendalian Internal	,172	,051	,239	3,410	,001
	Kompetensi Sumber Daya Manusia	,320	,062	,400	5,183	,000
	X_1Z	,026	,011	1,513	2,320	,022
	X_2Z	,029	,012	1,501	2,339	,021
	X_3Z	-,065	,014	-3,202	-4,805	,000

a. Dependent Variable: Kinerja UMKM

Source: Output SPSS 31, 2025

The results of Table 4 show that the variables of accounting information systems, internal control systems, and human resource competence have a positive and significant effect on MSME performance with significance values of 0.000 and 0.001. Furthermore, the two interaction variables (X_1Z, X_2Z), which represent the moderating effect of financial literacy on the relationship between each independent variable and MSME performance, have a positive and significant effect of < 0.05, while the interaction variable X_3Z has a negative effect on MSME performance.

Hypothesis Testing

The accounting information system variable shows a calculated t-value of 4.389, which is greater than the table t-value of 1.978 (sig. α = 0.05; df = n–k = 131–4 = 127). The significance value obtained is 0.000, which is less than 0.05, so the first hypothesis (H1) is accepted. Thus, it can be concluded that the accounting information system affects the performance of MSMEs, and the hypothesis stating that there is an effect is proven.

The internal control system variable has a calculated t-value of 3.410, which is smaller than the table t-value of 1.978 at a significance level (sig. α = 0.05 with df = n–k (131–4 = 127). The significance value obtained is 0.001, which is less than 0.05, so the second hypothesis (H2) is accepted. Thus, the internal control system is proven to have a positive effect on MSME performance.

The human resource competency variable obtained a t-value of 5.183, which is greater than the t-table value of 1.978 at a significance level of α = 0.05 with df = n–k (131–4 = 127).

The significance value of 0.000 is less than 0.05, so the third hypothesis (H3) is accepted. Thus, human resource competency is proven to have a positive effect on MSME performance.

The results of the Moderated Regression Analysis (MRA) show that the moderating variable X1Z has a t-value of 2.320, which is higher than the t-table value of 1.656, with a significance level of 0.022, which is less than 0.05. This means that H4 is accepted, indicating that financial literacy positively moderates the effect of accounting information systems on MSME performance. Thus, the fourth hypothesis in this study is proven.

The results of the Moderated Regression Analysis (MRA) show that the moderating variable X2Z has a t-value of 2.339, exceeding the t-table value of 1.656, with a significance value of 0.021, which is less than 0.05. Based on these findings, H5 is accepted, which means that financial literacy functions as a moderating variable that strengthens the influence of internal control systems on MSME performance. Thus, the fifth hypothesis proposed can be declared proven.

The results of the Moderated Regression Analysis (MRA) show that the moderating variable X3Z has a t-value of -4.805, exceeding the t-table value of 1.656, with a significance value of 0.000, which is less than 0.05. Based on these findings, H6 is rejected, which means that financial literacy negatively moderates the effect of human resource competence on MSME performance. Thus, the sixth hypothesis proposed can be declared proven.

DISCUSSION

The Influence of Accounting Information Systems on the Performance of MSMEs

The results of the study indicate that accounting information systems have a positive and significant effect on the performance of MSMEs, whereby the better the implementation, the higher the business performance. A structured accounting information system assists MSMEs in accurately recording, processing, and presenting financial information, thereby supporting more effective managerial decision-making. Furthermore, the implementation of this system provides a competitive advantage because it is able to convert financial data into relevant information for business analysis and planning. These findings are in line with the research by Laila Ningsih and Fitriani (2025) as well as Putrie and Ariani (2024), which states that accounting information systems play an important role in improving MSME performance through neat financial recording, timely reporting, increased operational efficiency, and support for business planning and development.

The Effect of Internal Control Systems on the Performance of MSMEs

The results of the study indicate that internal control systems have a positive and significant effect on the performance of MSMEs. The implementation of effective internal controls helps to ensure that operational activities are carried out in accordance with procedures, minimises errors, irregularities and fraud, and improves the efficient use of assets and resources. In addition, a good internal control system improves the reliability of financial and non-financial information, thereby supporting more accurate managerial decision-making. Adequate supervision, separation of functions, and clear work procedures also encourage the creation of a disciplined, transparent, and accountable work culture, which has an impact on increasing external trust and the competitiveness of MSMEs. These findings are in line with the research by Ningsih and Suwandi (2024) and Sari and Kumala (2024), which states that effective internal control contributes positively to improving the performance of MSMEs.

The Influence of Human Resource Competence on MSME Performance

The results of the study indicate that human resource competencies have a positive and significant effect on the performance of MSMEs. Human resources with adequate knowledge, skills, and abilities are able to perform tasks effectively, adapt to changes in the business environment, and make appropriate decisions, thereby increasing productivity, operational efficiency, and service quality. Competencies that are relevant and aligned with business needs also encourage innovation, more professional business management, and strengthen the competitiveness of MSMEs. In addition, the compatibility and balance of competencies among employees create harmonious cooperation and team synergy that supports the achievement of business objectives. These findings are in line with research by Kamandita and Suwandi (2025), Putri and Rahmah (2023), and Sukarana and Machmury (2022), which emphasise that employee competencies are a key factor in improving organisational performance in a sustainable manner.

The Influence of Financial Literacy in Moderating Accounting Information Systems on the Performance of MSMEs

The results of the study indicate that financial literacy can moderate the influence of accounting information systems on the performance of MSMEs, whereby the implementation of accounting information systems will be more effective if supported by a good level of financial literacy. Financial literacy enables MSME actors to not only record transactions, but also understand, analyse, and utilise financial information as a basis for business decision-making. With these capabilities, business actors can manage cash flow, assess profitability, plan finances, and control costs more accurately. In addition to increasing the effectiveness of accounting information system usage, financial literacy also promotes transparency, accountability, and external trust. These findings are in line with the research by Listyani and Winarni (2021), which states that financial literacy strengthens the role of accounting information systems in improving MSME performance through better understanding and interpretation of financial information.

The Influence of Financial Literacy in Moderating Internal Control Systems on the Performance of MSMEs

The results of the study indicate that financial literacy can moderate the relationship between internal control systems and SME performance, whereby the higher the financial literacy of business actors, the more effective the implementation of internal controls in improving performance. Financial literacy helps SME actors understand financial reports, identify errors, and interpret information generated from internal control mechanisms so that risk and fraud prevention functions can run optimally. This finding is in line with COSO's view that the effectiveness of internal controls depends on the ability of human resources to implement control procedures. In addition, financial literacy strengthens supervision, evaluation, transparency, and accountability in business management. These results are supported by research by Lubis and Sari (2024), which states that a combination of strong internal controls and good financial literacy can improve the operational efficiency and overall performance of MSMEs.

The Influence of Financial Literacy in Moderating Human Resource Competence on MSME Performance

The results of the study indicate that financial literacy negatively moderates the relationship between human resource competencies and MSME performance, meaning that financial literacy neither strengthens nor weakens the influence of competencies on business performance. These findings indicate that improving financial literacy does not always contribute to the optimal utilisation of human resource competencies, as MSME actors tend to rely more on practical skills, field experience, and day-to-day operational capabilities in running their businesses. Limitations in the application of formal financial systems and the low utilisation of financial reports as a basis for decision-making also mean that financial literacy has not been effectively integrated into SME management. Thus, human resource competency remains the main factor that directly influences performance, regardless of the level of financial literacy. These findings also fill a research gap by providing empirical evidence that financial literacy does not always act as a moderating variable in the relationship between human resource competencies and SME performance.

CONCLUSION

Based on the results of data analysis on MSME actors in Talun Subdistrict, Cirebon Regency, it can be concluded that accounting information systems, internal control systems, and human resource competencies each have a positive effect on MSME performance. In addition, financial literacy has been proven to moderate the influence of accounting information systems and internal control systems on MSME performance, so that the implementation of these two systems becomes more effective when supported by a good level of financial literacy. However, financial literacy negatively moderates the influence of human resource competencies on MSME performance, which shows that human resource competencies still have a direct influence on performance without being reinforced by the level of financial literacy possessed by business actors.

BIBLIOGRAPHY

. Fitria Ningsih, L., & Fitriani, N. (2025). Dampak Literasi Keuangan dan Sistem Informasi Akuntansi terhadap Peningkatan Kinerja Keuangan UMKM di Era Digital.

Hayu Rokhma Ningsih, & Suwandi Suwandi. (2024). Pengaruh Sistem Informasi Akuntansi dan Pengendalian Internal Terhadap Kinerja pada Perusahaan PT Semen Indonesia Distributor. Inisiatif: Jurnal Ekonomi, Akuntansi Dan Manajemen, 3(1), 315–332. https://doi.org/10.30640/inisiatif.v3i1.2137

Hery. (2018). Modern Internal Auditing. PT. Grasindo.

Listyani, T. T., & Winarni. (2021). Pemanfaatan Sistem Informasi Akuntansi pada Kinerja Usaha Kecil Menengah (UKM) Ekonomi Kreatif Melalui Literasi Keuangan. Jurnal Ekonomi, Manajemen, Akuntansi, 1(9).

Lubis, P. F., & Sari, N. E. (2024). Pengaruh Sistem Internal dan Sumber Daya Keuangan Terhadap Kinerja sebagai Variabel Moderating pada Usaha Mikro, Kecil, dan Menengah, di Kota Medan. Jurnal Darma Agung, 32(4).

Manurung, R., & Rahardjo, A. K. (2019). Analisis Financial Teknology (Fintech) pada Permodalan Usaha Mikro Kecil dan Menengah (UMKM) dengan Model Peer-To-Peer (P2P) Lending. Jurnal Keuangan Dan Bisnis, 17(2), 125. https://doi.org/10.32524/jkb.v17i2.597

Paolo Stella, G., Filotto, U., & Maria Cervellati, E. (2020). A Proposal for a New Financial Literacy Questionnaire. International Journal of Business and Management, 15(2), 34. https://doi.org/10.5539/ijbm.v15n2p34

Putri, D., & Rahmah, N. A. (2023). Pengaruh sistem pengendalian internal dan kompetensi sdm terhadap kualitas LKPD Bandung Barat. Journal of Business & Banking, 13(1), 157. https://doi.org/10.14414/jbb.v13i1.3738

Romney, M. B., & Steinbart, P. J. (2019). Sistem Informasi Akuntansi (Vol. 13). Salemba Empat.

Shavira Putrie, A., & Ariani, K. R. (2024). Pengaruh Penggunaan E-Commerce, Pemahaman Sistem Informasi Akuntansi dan Literasi Keuangan Pada Kinerja Perusahaan Umkm. In Jurnal Akuntasi dan Keuangan Kontemporer (JAKK) (Vol. 7, Issue 2).

Sudarmanto. (2019). Kinerja dan Pengembangan Kompetensi SDM. Pustaka Pelajar.

Sugiyono. (2018). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Alfabeta.

Sukarana, M., & Machmury, A. (2022). Pengaruh Kompetensi SDM, Sistem Informasi Akuntansi, dan Teknologi Informasi Terhadap Kinerja Pengelolaan Devisa Keuangan Perhotelan di Bulukumba. JEKPEND: Jurnal Ekonomi Dan Pendidikan, 5(2), 35. https://doi.org/10.26858/jekpend.v5i2.33802

Tandiontong, M. (2018). Kualitas Audit Dan Pengukurannya. Alfabeta.

Veithzal Rivai Zainal, S. (2015). Manajemen Sumber Daya Manusia Untuk Perusahaan (7th ed.). RAJAGRAFINDO.