The Influence of Accounting Information System Usage, Human Resource Competence, and Information Technology Utilization on the Performance of MSMEs in the Food and Beverage Sector in Medan City

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ABSTRACT

The problem in this study is the low ability of MSME players to record their finances correctly and separately from their personal finances, which has an impact on declining business performance. Many MSME players do not yet have adequate financial reports and face obstacles such as a lack of understanding of accounting information systems and limited access to their use. This study aims to determine the effect of the use of Accounting Information Systems, Human Resource competencies, and the use of Information Technology on the performance of MSMEs in the city of Medan.

The population of this study is MSME actors in the Food and Beverage (F&B) sector in Medan City, with samples consisting of owners or employees who have used accounting information system applications in their business operations. The sampling technique used purposive sampling, and the number of samples was calculated using the Lemeshow formula, resulting in 68 respondents. The data were analyzed through validity and reliability tests, multiple linear regression, as well as t-tests, F-tests, and the coefficient of determination (R^2).

The results showed that the variables of Accounting Information System Use (t = 8.319; sig = 0.000), Human Resource Competence (t = 2.232; sig = 0.029), and Information Technology Utilization (t = 6.019; sig = 0.000) each had a significant effect on MSME performance because the calculated t value was greater than the table t (1.997) and the significance value was less than 0.05. Simultaneously, the calculated F value of 35.664 is greater than the F table value of 2.76 with a significance of 0.000, which means that the three variables together have a significant effect on MSME performance, with an Adjusted R^2 value of 0.608, indicating that 60.8% of the variation in MSME performance can be explained by this research model.

The conclusions of this study are that the use of accounting information systems has a positive and significant effect on MSME performance (H1 accepted). Human resource competence has a positive and significant effect on MSME performance (H2 accepted). The utilization of Information Technology has a positive and significant effect on the performance of MSMEs (H3 accepted). In addition, simultaneously, these three variables have a significant effect on the performance of MSMEs in the Food and Beverage sector in Medan City (H4 accepted).

Keywords: Use of Accounting Information Systems, Human Resource Competence, Information Technology Utilization, SME Performance.

BACKGROUND

Micro, Small, and Medium Enterprises (MSMEs) are a sector that plays an important role in supporting the Indonesian economy. Based on data from the Ministry of Cooperatives and SMEs, as of 2023 there were 65.5 million MSME units covering 99% of the total national business units. This sector contributes 61% to the Gross Domestic Product (GDP), equivalent to IDR 9,580 trillion, and absorbs 97% of the national workforce. Law Number 20 of 2008 explains the classification of MSMEs based on asset ownership and turnover, which describes the diversity of business scales and development capacities.

The city of Medan is one of the areas with a large number of MSMEs. Based on data from the Medan City Cooperative and MSME Data Collection System (SIMDAKOP), by the end of 2022 there were 38,343 MSME units operating in various sectors, such as food and beverages, fashion, and daily necessities. The Food and Beverage (F&B) sector is one of the sectors that is growing rapidly and contributing significantly to the local economy. To maintain business sustainability, MSME players are required to be able to innovate and compete amid an increasingly competitive market.

MSME performance is an important indicator in assessing operational effectiveness and business goal achievement. Performance reflects the level of success of business actors in achieving targets, satisfying customer satisfaction, and contributing to economic growth. Performance evaluation is a strategic step in determining business development while identifying aspects that need to be improved to achieve long-term success.

However, MSMEs in Medan still face a number of obstacles in business management. Various studies show that many MSMEs experience difficulties in financial recording, do not have standard financial reports, and often mix personal and business finances (Syahputra et al., 2022; Saragih et al., 2020 Farhan et al., 2023). A lack of understanding of accounting information systems, limited access to technology, and low levels of digital literacy are also obstacles that interfere with the quality of business decision-making processes.

The implementation of an Accounting Information System (AIS) is one strategic solution to improve the effectiveness of MSME financial management. An AIS can provide accurate, relevant, and timely financial information to support business planning, control, and evaluation. Prastika and Purnomo (2019) emphasize that the implementation of AIS can improve operational efficiency, reduce unnecessary costs, and encourage capital growth for MSMEs.

In addition, the use of information technology is an important supporting factor in increasing the competitiveness of MSMEs. Information technology allows business actors to access data quickly and accurately, expand their marketing reach, and increase operational efficiency (Endaryati, 2021). However, the success of technology utilization is greatly influenced by the interest and readiness of MSME players in adopting it (Listyani et al., 2021). Therefore, digital literacy is a skill that needs to be developed continuously.

Human resource competency factors also play a significant role in the success of MSMEs. Competent and professional human resources will be able to carry out business activities effectively and competitively, thereby driving improved business performance. Competencies that include knowledge, skills, and work attitudes are the foundation for building a growing and sustainable business.

These various obstacles indicate that the implementation of accounting information systems, human resource competencies, and the use of information technology are important factors that have not been optimally utilized in supporting the performance of MSMEs, especially in the city of Medan. Previous studies, such as those conducted by Putri et al. (2024) and Ananda & Kurniawati (2024), have examined these factors, but further studies with a more comprehensive and contextual scope are still needed.

Based on the phenomena and issues described above, this study was conducted to analyze the effect of accounting information systems, human resource competencies, and information technology utilization on the performance of MSMEs in Medan. This study is expected to provide empirical contributions and practical recommendations that support the improvement of MSME performance in the digital era.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) introduced by Davis (1989) explains that the acceptance and use of a technology is influenced by two main factors, namely *perceived usefulness* and *perceived ease of use*. *Perceived usefulness* refers to the degree of an individual's belief that the technology provides benefits in improving performance, while *perceived ease of use* describes the extent to which the technology is considered easy to use. These two factors are important determinants of user behavior in adopting new technologies.

In the context of MSMEs, the adoption of accounting information systems and other digital technologies is greatly influenced by business actors' perceptions of the benefits and ease of use of these systems. The greater the belief that technology can help operational activities

and does not cause obstacles in its use, the higher the likelihood that the technology will be accepted and utilized optimally.

According to Nuriadini and Hadiprajitno (2022), the effectiveness of information system usage is largely determined by ease of operation and the perceived benefits to users. Thus, TAM is a relevant theoretical model for explaining how accounting information systems, human resource competencies, and digital literacy are interrelated in influencing technology acceptance in MSMEs. Understanding TAM also helps explain how these three variables contribute to improving SME performance through a better technology adoption process.

MSME Performance

MSME performance describes the level of success of business actors in achieving business objectives, both from a financial and non-financial perspective. Performance measurement can be seen through product and service quality, operational efficiency, sales growth, and the ability to maintain customer satisfaction (Aji et al., 2023). Good performance not only reflects the success of a business but also contributes to economic growth and the welfare of business actors.

Siswanti (2020) categorizes the factors that influence MSME performance into two categories, namely internal and external factors. Internal factors include human resource capabilities and quality, financial conditions, operational aspects, and marketing strategies. Human resources are a very decisive factor because they are related to the ability of business actors to learn, adapt, and carry out effective work procedures. Meanwhile, external factors include government policies, social and cultural conditions, economic situations, and support from relevant institutions that can affect business continuity.

To measure MSME performance in the digital era, Alipok et al. (2024) and Putri et al. (2024) developed four main indicators, namely:

1. **Operational cost efficiency**, reflecting the ability of MSMEs to minimize costs through optimal resource management.
2. **Customer or market growth**, which measures the extent to which MSMEs can expand their reach and increase their customer base.
3. **Customer satisfaction**, which describes the ability of MSMEs to meet consumer needs and expectations.
4. **Product or service innovation**, indicating the ability of MSMEs to adapt to market dynamics through the development of relevant products.

These four indicators were used in this study to assess the extent to which the variables studied affect MSME performance.

Use of Accounting Information Systems

Accounting information systems (AIS) are an important component in supporting the recording, processing, and reporting of financial information. Accounting software helps business actors compile financial reports more easily, quickly, and accurately, especially for MSME actors who still face obstacles in understanding basic accounting (Septiana & Djasuli, 2024).

Online-based accounting software is becoming an increasingly popular choice because it provides real-time access, minimizes recording errors, and stores data securely and in a structured manner (Haryati, 2021; Yusuf et al., 2021). The use of applications such as MYOB, Accurate, Zahir, or Android-based applications such as Teman Bisnis and Zahir Simply provides flexibility for SME entrepreneurs in recording finances practically and efficiently.

Utilization of Information Technology

Information technology (IT) is a collection of devices, applications, and user capabilities used to manage, store, and distribute information efficiently (Afifah & Triyanto, 2023). In accounting and financial activities, IT plays an important role in speeding up administrative processes, improving data accuracy, and supporting information-based decision making.

The use of IT also provides significant benefits in business activities, including digital transactions, online marketing, and cloud-based data management. The use of technology such as e-commerce allows MSMEs to reach a wider market without geographical limitations (Endaryati, 2021).

The Impact of Accounting Information System Use on MSME Performance

The use of Accounting Information Systems (AIS) plays an important role in providing accurate, relevant, and timely information to support managerial decision-making. The implementation of AIS enables more efficient financial recording and management processes, thereby helping MSME players reduce recording errors, improve the effectiveness of internal controls, and improve the quality of financial reports. With more systematic data management, MSMEs can plan and supervise their businesses more optimally, which ultimately has a positive impact on improving business performance (Muqtafi et al., 2023).

Furthermore, AIS provides added value through its ability to present financial and non-financial information that can be used for various managerial functions such as planning, evaluation, organization, and supervision. Accurate information helps business owners make faster and more accurate decisions. In addition, this system also supports coordination, human resource management, and communication with other stakeholders (Azzahrona et al., 2022).

The benefits of using AIS are also reflected in increased efficiency in transaction management and operational control. Real-time financial data makes it easier for business owners to monitor performance indicators such as sales growth, profit growth, and number of customers. AIS also increases business transparency and accountability through complete and neat transaction documentation, which facilitates the evaluation and audit process. In addition, inventory management becomes more controlled so that MSMEs can prevent shortages or excess inventory. Overall, the use of IS makes MSMEs better prepared to face competition and expand their market (Firdhaus & Akbar, 2022).

The Influence of Human Resource Competence on MSME Performance

Human resource (HR) competency is an individual's ability to carry out their duties and responsibilities, including knowledge, skills, technical abilities, and personality aspects relevant to their work. This competency is an important asset for MSMEs in achieving business goals and improving business performance. Competent HR is able to work effectively and efficiently, manage resources appropriately, and produce quality output (Ratu et al., 2020).

Adequate knowledge, relevant skills, and supportive education enable human resources to run business operations more effectively. These abilities also contribute to more accurate financial management, appropriate decision-making, and increased adaptability to changes in the dynamic business environment. Therefore, HR competencies are a key factor that influences the productivity and effectiveness of MSMEs (Sukmantari & Julianto, 2022).

SMEs with highly competent human resources are better able to innovate, keep up with technological developments, and adapt to market dynamics. In addition, superior human resources can improve the quality of customer service, which ultimately has an impact on customer satisfaction and loyalty. These capabilities make human resource competencies a key element in improving the sustainability, competitiveness, and overall performance of MSMEs (Sari & Sijabat, 2022).

The Impact of Information Technology Utilization on MSME Performance

The use of information technology (IT) is a strategic aspect in improving the capacity and competitiveness of MSMEs, especially in today's digital era. The government also encourages

entrepreneurship through the use of technology to reduce unemployment and strengthen the national economy. IT plays a role in accelerating business processes, improving operational efficiency, and expanding the marketing reach of MSMEs (Damayanti & Falahi, 2022).

Internet-based technology allows MSME players to conduct marketing, transactions, and business communications without time and location constraints. IT not only functions as a tool, but also as a strategic instrument that strengthens business competitiveness through process integration and business activity automation. With the proper use of IT, MSMEs can increase productivity, expand market share, and create new business opportunities in the face of global competition.

According to Akhmad and Purnomo (2021), the use of IT has a direct impact on increasing the number of orders, production capacity, and business income. technology enables operational processes to run faster, more accurately, and more efficiently by reducing dependence on

manual labor. In addition, IT supports businesses in expanding their communication networks with customers, suppliers, and business partners in real-time.

The use of IT also provides quality and easily accessible information that supports data-driven decision making. The transformation from manual processes to digital systems results in increased work effectiveness, information accuracy, and responsiveness to market changes. Thus, the use of information technology contributes significantly to improving the performance and sustainability of MSMEs.
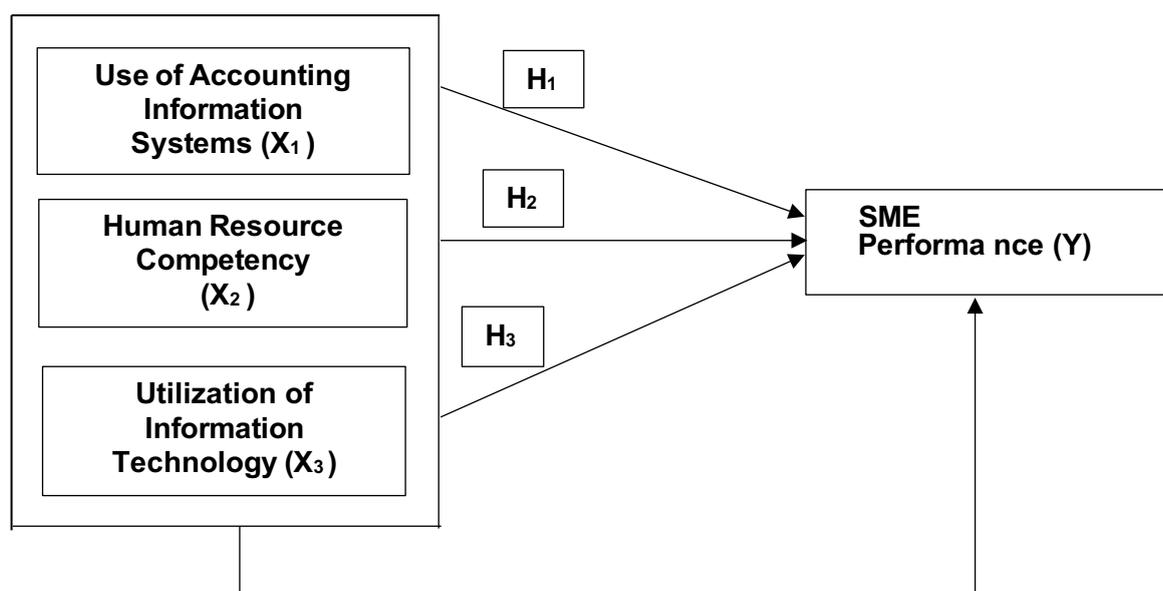

Figure 1. 1
Framework

A hypothesis is a tentative statement formulated based on the problem formulation and relevant theories, and serves as an initial assumption about the relationship between the variables being studied. Hypotheses cannot be considered true before undergoing empirical testing. Therefore, the truth of a hypothesis must be proven through data collection, information processing, and appropriate statistical analysis. Through this testing process, the hypothesis will show whether the proposed assumption can be accepted or rejected.

Based on the theoretical description and problem formulation explained earlier, the hypothesis in this study is formulated as follows:

H1: The use of Accounting Information Systems affects the performance of MSMEs.

H2: Human Resource Competence affects the performance of MSMEs.

H3: The use of information technology affects the performance of MSMEs.

H4: The simultaneous use of Accounting Information Systems, Human Resource Competence, and Information Technology Utilization affects the performance of MSMEs.

RESEARCH METHOD

This research was conducted in Medan City and focused on micro, small, and medium enterprises (MSMEs) engaged in the food and beverage sector. The research was planned to be conducted from July 2025 until completion, with the research area reflecting the culinary MSME activities in the region. This location was chosen based on the rapid growth of the culinary sector in Medan City and the important role of MSMEs in supporting the local economy.

The population in this study includes all MSME players in the food and beverage sector that are still actively operating, have regular customers, and run their businesses in the Medan City area. The MSMEs in question include various types of businesses such as stalls, cafes, food stalls, to small and medium-scale restaurants, both those known to the local community and those that are formally registered. This population was selected because it was considered capable of providing a comprehensive picture of the conditions and characteristics of culinary MSMEs in the city.

The research sample was determined using the Lemeshow formula, which is a method for determining sample size for populations whose exact number is unknown or very large. The use of this formula allows researchers to obtain a sufficiently representative sample so that the data collected can accurately describe the characteristics of the population . This approach is in line with the guidelines put forward by Riyanto and Hatmawan (2020), which state that the

Lemeshow formula is effective when the population is difficult to determine with certainty but still needs to be represented by an adequate sample. Thus, this sampling method provides a strong basis for the analysis and conclusion of the research.

The minimum number of respondents in this study was set at 68 MSME actors, which was calculated using the Lemeshow formula because the population size was not known with certainty. The respondents selected were business owners or cashiers from MSMEs that met the criteria, as they had direct understanding of business operations and the use of the information system implemented. Respondents were determined using purposive sampling, in which only MSMEs that had used accounting information system applications in their operational activities could be used as research samples.

The research variables used consisted of dependent and independent variables. The dependent variable in this study was MSME performance, which described the level of business achievement in a certain period based on indicators relevant to business objectives. MSME performance was an important measure to assess the extent to which a business was able to grow, adapt, and compete in a dynamic business environment.

The independent variables in this study include the use of accounting information systems, human resource competencies, and the utilization of information technology. The use of accounting information systems is defined as the process of implementing and integrating technology-based systems that serve to record, process, and present financial information needed for decision making. This system is assessed through the aspects of user involvement, work procedures, data quality, software, technological infrastructure, and data security implemented.

Human resource competency refers to an individual's ability to perform tasks based on a combination of knowledge, skills, and work attitude. This competency plays an important role

in supporting MSME operations and determining service quality and business productivity. Meanwhile, the use of information technology describes the extent to which MSME players use technology in various business activities, including transaction recording, data management, digital marketing, communication with customers, and data-based decision making. The technology used can be hardware such as computers and smartphones, software such as accounting and cashier applications, and internet access as the main means of connecting information systems.

Data Collection Techniques

The data collection technique in this study uses a field survey method with the help of a questionnaire. A questionnaire was chosen because it is able to collect data systematically through a list of written questions delivered directly to respondents. Each question was compiled based on indicators from each research variable and referred to a predetermined measurement scale, so that the information obtained was in accordance with the research needs.

The questionnaire instrument used consisted of two main parts. The first part contained questions about respondent characteristics, such as respondent number, name, position, length of employment, and highest level of education. The second part included a series of statements related to the independent variables, namely the use of accounting information systems, human resource competence, and the use of information technology, as well as the dependent variable, namely the performance of MSMEs ( ). All completed questionnaires were collected by the researcher and then processed and analyzed as primary data sources.

The respondents in this study were employees working in food and beverage MSMEs in Medan City, as they were directly involved in operational activities and were therefore able to provide accurate information. The questions in the questionnaire were compiled in the form of written statements and measured using a Likert scale. The Likert scale used was a four-point scale, which allowed for a more precise measurement of respondents' attitudes, opinions, and perceptions without providing neutral answer options. The use of this scale was expected to provide a clearer picture of the respondents' answer tendencies related to the research variables.

RESULTS AND DISCUSSION

The results of this study were obtained from the processing of data collected through questionnaires from 68 MSME actors in the food and beverage sector in Medan City, who met the criteria for using accounting information system applications in their operational activities. The data obtained was then analyzed through several stages, including validity and reliability tests, classical assumption tests, and multiple linear regression tests to determine the effect of each variable on MSME performance.

Based on the regression analysis results, it was found that the use of accounting information systems has a positive and significant effect on MSME performance. This can be seen from the t-value of 8.319 with a significance of 0.000, which indicates that the implementation of accounting information systems contributes significantly to improving the effectiveness of financial recording, the efficiency of operational processes, and the quality of information produced. This finding confirms that MSME players who utilize accounting information systems

are able to run their businesses in a more structured manner and have better business control capabilities.

Furthermore, human resource competence also has a positive and significant effect on MSME performance, as indicated by a t-value of 2.232 with a significance of 0.029. This result shows that the better the knowledge, skills, and work attitude of MSME actors or managers, the higher their ability to carry out operational activities effectively. Good human resource competency not only improves service quality but also encourages accurate recording, data management, and accurate business decision-making.

In addition, the use of information technology also has a positive and significant effect on MSME performance, with a t-value of 6.019 and a significance level of 0.000. These findings indicate that the use of digital technology, whether in financial recording, data storage, digital marketing, or communication with customers, helps MSMEs improve work efficiency, expand market reach, and increase the accuracy of information needed for decision making. Optimally used technology can accelerate business processes and increase business productivity.

Simultaneously, the three variables, namely the use of accounting information systems, human resource competencies, and the use of information technology, were proven to have a significant effect on MSME performance. This is indicated by a calculated F value of 35.664, which is greater than the F table of 2.76 with a significance level of 0.000. These results show that the three variables work complementarily in improving the performance of MSME players

in Medan City. The research model also shows an Adjusted R² value of 0.608, which means that 60.8% of the variation in MSME performance can be explained by these three variables together, while the rest is influenced by other factors outside the scope of this study.

Overall, the results show that the use of accounting information systems, human resource competencies, and the utilization of information technology play an important role in supporting the improvement of MSME performance. All three have been proven to be factors that strengthen the ability of MSMEs to manage their businesses more effectively, efficiently, and adaptively to technological developments. This discussion also shows that MSMEs that consistently implement these three aspects will have higher competitiveness in facing market dynamics, especially in the competitive food and beverage sector.

CONCLUSION

Based on the results of research conducted on 68 MSME actors in the food and beverage sector in Medan City, it can be concluded that all variables studied have a significant effect on MSME performance. The use of accounting information systems has been proven to improve the effectiveness of financial recording, improve operational processes, and help business actors make more accurate decisions. Human resource competence also has an important influence on performance, where knowledge, skills, and a good work attitude can improve service quality, work accuracy, and the ability to adapt to technological changes. The use of information technology has a significant influence in accelerating business processes, increasing efficiency, and expanding business reach through the use of digital technology. Simultaneously, these three variables contribute strongly to improving the performance of MSMEs, as seen from the model's high ability to explain variations in business performance. Thus, the use of accounting information systems, human resource competencies, and the use of information technology are important factors that support the competitiveness and success of MSMEs in the city of Medan.

RECOMMENDATIONS

Based on the research results, MSME players are advised to optimize the use of accounting information systems so that the recording and management of finances are carried out effectively and in a standardized manner. Human resource competencies also need to be continuously developed through relevant training, particularly in terms of technological mastery, basic accounting understanding, and other operational skills. MSMEs are also expected to be more active in utilizing information technology, both in recording transactions, storing data, digital marketing, and communicating with customers, in order to be able to adapt to the increasingly digital business world.

For local governments and MSME development institutions, there is a need for ongoing assistance programs that focus on improving digital literacy, understanding accounting information systems, and providing more adequate access to technology. This support is expected to help MSMEs strengthen their business management systems, improve efficiency, and maximize their market potential.

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