

The Effect of Accounting Information Systems, Human Resource Competence, and the Utilization of Information Technology on the Performance of MSMEs in Medan City

Aprilia Br Siahaan
aprilias3012@gmail.com

Esa Setiana
Infolarispa4@gmail.com

Universitas Negeri Medan

ABSTRACT

The problem addressed in this study is the low capability of MSME actors in maintaining proper financial records that are accurately prepared and clearly separated from personal finances, which has led to a decline in business performance. Many MSME actors do not yet have adequate financial statements and face constraints such as limited understanding of accounting information systems and restricted access to their utilization. This study aims to examine the effect of Accounting Information System usage, Human Resource competence, and Information Technology utilization on the performance of MSMEs in Medan City.

The population of this study consists of MSMEs in the Food and Beverage (F&B) sector in Medan City, with a sample of 68 respondents selected using purposive sampling and the Lemeshow formula. The sample includes owners or employees of MSMEs who have implemented accounting information system applications. The data were analyzed using multiple linear regression, t-tests, F-tests, and the coefficient of determination (R^2).

The results indicate that Accounting Information System usage, Human Resource competence, and Information Technology utilization have a positive and significant effect on MSME performance. Simultaneously, these variables significantly affect MSME performance in the Food and Beverage sector in Medan City, with an Adjusted R^2 value of 0.608.

Keywords: Accounting Information System Usage, Human Resource Competence, Information Technology Utilization, MSME Performance.

BACKGROUND

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in the Indonesian economy, including in Medan. Data from the Ministry of Cooperatives and SMEs indicates that by 2023, the number of MSMEs in Indonesia will reach 65.5 million, representing 99% of the total national business. This sector contributes significantly to Gross Domestic Product (GDP), accounting for 61%, equivalent to IDR 9,580 trillion, and employs approximately 97% of the total workforce. Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs) defines microenterprises as productive business activities owned by individuals or individual business entities, with maximum assets of IDR 50,000,000 and annual turnover not exceeding IDR 300,000,000. Furthermore, small businesses are independent productive economic enterprises run by individuals or business entities that are not part of, owned by, or under the direct or indirect control of medium or large businesses, with asset ownership limits of above Rp50,000,000 to a maximum of Rp500,000,000, and annual turnover between Rp300,000,000 to Rp2,500,000,000. Meanwhile, medium businesses are independent productive enterprises run by individuals or business entities that are not subsidiaries or branches of large businesses, with assets between Rp500,000,000 to Rp10,000,000,000 and annual turnover of more than Rp2,500,000,000 to Rp50,000,000,000.

Medan is one of the cities in Indonesia with a significant number of MSMEs. According to data from the Medan City Cooperative and MSME Data Collection System (SIMDAKOP), as of the end of 2022, there were 38,343 registered MSMEs. The MSME sector in Medan plays a crucial role in driving regional economic growth, with businesses spanning diverse sectors, including food and beverages, fashion, and daily necessities. MSMEs are required to continuously innovate to survive and compete with products from outside the region. One rapidly growing sector that significantly contributes to the local economy is the Food and Beverage (F&B) sector. This sector, categorized as the food and beverage industry, is the focus of this research due to its significant potential to support MSME growth in Medan.

Performance can be defined as a measure of a business entity's success in achieving its stated goals. Performance reflects the results of work or activities undertaken, which are closely linked to the organization's strategic objectives, customer satisfaction levels, and its contribution to economic growth. In other words, performance indicates how effectively and efficiently a business operates.

Obstacles encountered by MSMEs in Medan city according to (Syahputra et al., 2022) revealed that most MSMEs in Medan city still experience difficulties in recording financial reports and still mix personal and business finances, which hampers overall business performance. Furthermore, research conducted by (Saragih et al., 2020) revealed that some MSMEs do not yet have financial reports, while those who do still face obstacles such as limited access, lack of understanding of the implementation of accounting information systems, lack of information, and fear of trying the system. Meanwhile, (Farhan et al., 2023) found that MSMEs in Medan Johor District experience difficulties in preparing financial reports. Some only record simply, some even focus only on profits without recording expenses, and the majority of business owners have a high school education background.

Given the various phenomena occurring, the author felt the need to conduct this research as an effort to address the existing problems and deepen understanding of the issue more comprehensively. This study focuses not only on observing the ongoing phenomena but also aims to provide a new perspective in understanding the factors that influence them. This research is an extension of previous studies conducted by (Putri et al., 2024) and (Ananda & Kurniawati, 2024), with the hope of broadening the scope of analysis and providing a more in-depth empirical contribution to similar research in the future.

RESEARCH METHODS

This research was conducted in Medan City and focused on the study of certain Micro, Small, and Medium Enterprises (MSMEs) determined by the researcher to be studied and drawn conclusions. The population in this study includes Micro, Small, and Medium Enterprises (MSMEs) engaged in the food and beverage sector and operating in the Medan City area. In this study, samples were taken using the Lemeshow formula. Thus, the minimum number of respondents in this study was set at 68 MSMEs, which was calculated using the Lemeshow formula because the population could not be known with certainty.

The dependent variable in this study is MSME performance. The independent variables include use of accounting information systems, human resource competencies, utilization of information technology. Data analysis techniques include descriptive statistical analysis and multiple linear regression analysis using SPSS software.

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Descriptive statistical analysis provides information about the data, including the sample size, minimum value, maximum value, and average (mean) value of the research variables. Researchers use descriptive statistics for variables measured using a ratio scale.

Table 1. Respondent Description Data Length of Busines

Length of Business	Number (n)	Percentage (%)
<= 1 Year	9	13.24%
1–3 Years	23	33.82%
3–5 Years	21	30.88%
> 5 Years	15	22.06%
Total	68	100%

Source: SPPS Data Processing, 2025

Based on the data, the business group with an operating period of 1-3 years is the largest, namely 23 respondents (33,82%). This indicates that approximately one-third of respondents are still in the early stages of business consolidation. This condition implies a high need for technology adoption support, operational training, and the possibility of variability in internal management practices. With the combined proportion of businesses operating for less than five years reaching approximately 64.7%, it can be concluded that the research sample consists more of developing micro and small-medium enterprises, rather than established businesses.

Table 2. Respondent Description Data Length of Busines

Subdistrict	Number (n)	Percentage (%)
Medan Tembung	22	32.35%
Medan Baru	21	30.88%
Medan Timur	10	14.71%
Medan Perjuangan	7	10.29%
Medan Denai	4	5.88%
Medan Petisah	2	2.94%
Medan Maimun	1	1.47%
Medan Selayang	1	1.47%
Total	68	100%

Source: SPPS Data Processing, 2025

Based on data on the distribution of respondents in the Food and Beverage (F&B) sector of MSMEs, it is known that the research respondents came from several sub-

districts in Medan City. Administratively, Medan City consists of 21 sub-districts, but in this study, respondents only came from eight sub-districts, in accordance with the results of data collection in the field and the established research criteria.

Medan Tembung District had the largest number of respondents, with 22 MSMEs (32.35%). Medan Baru District was second with 21 MSMEs (30.88%). Medan Timur District recorded 10 MSMEs (14.71%), followed by Medan Perjuangan District with 7 MSMEs (10.29%).

Furthermore, Medan Denai District was represented by four MSMEs (5.88%), while Medan Petisah District was represented by two MSMEs (2.94%). Medan Maimun and Medan Selayang Districts were each represented by only one MSME (1.47%), indicating relatively limited respondent representation in these two districts.

The differences in the number of respondents between sub-districts in this study do not reflect the level of development or dominance of F&B business activity in a particular area. This is due to the random sampling process, which was conducted in accordance with the research criteria. Therefore, this respondent distribution reflects the variation in MSME locations reached during data collection, and not an indicator of the level of concentration or progress of F&B businesses in each sub-district in Medan City.

Table 3. Respondent Description Data Last Education

Education	Number (n)	Percentage (%)
Senior High School	40	58.82%
Bachelor	17	25.00%
Diploma	10	14.71%
Postgraduate	1	1.47%
Total	68	100%

Source: SPPS Data Processing, 2025

The majority of respondents, 40 respondents (58.82%), had a senior high school education. This means that more than half of the business owners in the sample had a senior high school education. This finding is important for designing interventions or training materials, as content must be structured to be easy to understand and practical. Furthermore, those with higher formal education (bachelor's and postgraduate degrees) only account for around 26.5%, so a higher education-based approach to materials needs to be tailored to this relatively small proportion.

Table 4. Respondent Description Data Number of Employees

Number of Employees (People)	Number (n)	Percentage (%)
1–5	5	7.35%
6–10	29	42.65%
11–15	22	32.35%
>16	12	17.65%
Total	68	100%

Source: SPPS Data Processing, 2025

The largest group of businesses with 6–10 employees, representing 29 respondents (42.65%), was the group with 29 employees. This indicates that the study sample was dominated by micro and small businesses that employed several permanent staff, rather than very small micro businesses (1–5 employees). This situation indicates the need for standardization of internal processes and the potential use of cashier or accounting software that supports multiple users, including small-scale human resource (HR) management functions, compared to solutions that are only suitable for sole traders.

Table 5. Data Description of the Software Used

Software	Number (n)	Percentage (%)
Moka	20	29.41%
Majoo	13	19.12%
ESB Pos	8	11.76%
Rene Pos	7	10.29%
iSeller	5	7.35%
Pawoon	4	5.88%
Quinos	2	2.94%
Aplikasi Kasir	2	2.94%
iReap	2	2.94%
Kasir Pintar	2	2.94%
Qasir	2	2.94%
Accurate Accounting	1	1.47%
Total	68	100%

Source: SPPS Data Processing, 2025

The most widely used cashier platform was Moka, with 20 respondents (29.41%), followed by Majoo with 13 respondents (19.12%). The dominance of Moka and Majoo indicates a clear preference for several major players in the cashier or point-of-sale (POS) software market. This finding is relevant for analyzing feature adoption, data interoperability, and user training strategies. Interventions targeting these two platforms

have the potential to reach a larger sample size and improve the effectiveness of training and technical support.

Table 6. Descriptive Statistical Analysis Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
UseInformation Systems Accounting (X1)	68	29.00	48.00	39.5588	4.31721
CompetenceResource Human (X2)	68	15.00	28.00	23.5147	2.87289
Utilization of Technology Information (X3)	68	22.00	35.00	28.1765	2.75866
MSME Performance (Y)	68	23.00	39.00	31,7941	3.23026
Valid N (listwise)	68				

Source: SPSS Data Processing, 2025

The The most widely used cashier platform is Moka, with 20 respondents. The following is an explanation of each of the variables above:

1. Use of Accounting Information Systems.

The Accounting Information System Usage variable has a minimum value of 29.00 and a maximum of 48.00 with an average value (mean) of 39.56 and a standard deviation of 4.32. The relatively high average value indicates that the level of accounting information system use among respondents is considered good. A moderate standard deviation indicates that there is a fairly balanced variation among respondents in terms of accounting information system utilization, so it can be concluded that most business actors have a relatively consistent level of accounting information system implementation.

2. Human Resources Competence.

The Human Resources Competence variable shows a minimum value of 15.00 and a maximum of 28.00, with an average value of 23.51 and a standard deviation of 2.87. This average value indicates that human resources competence in the research context is in the fairly high category. The low standard deviation indicates that differences in competency levels between respondents are not too large, so it can be said that the majority of

human resources have relatively homogeneous abilities in carrying out their functions and responsibilities.

3. Utilization of Information Technology.

The Information Technology Utilization variable has a minimum value of 22.00 and a maximum of 35.00, with an average of 28.18 and a standard deviation of 2.76. This average indicates that respondents' utilization of information technology is at a good level. The relatively small standard deviation indicates that there is uniformity in the level of information technology use among respondents, indicating that micro, small, and medium enterprises (MSMEs) have been quite optimal in utilizing information technology to support their operational activities.

4. MSME performance.

The MSME Performance variable showed a minimum value of 23.00 and a maximum of 39.00, with an average of 31.79 and a standard deviation of 3.23. This average value indicates that the performance of the MSMEs studied is in the high category. Meanwhile, the relatively low standard deviation indicates that performance across respondents tends to be evenly distributed, indicating that most MSMEs have a level of performance.

Multiple Linear Regression Analysis

The data analysis in this study used multiple linear regression analysis. This study aims to examine the relationship between independent variables and the dependent variable using multiple linear regression analysis. This study has three independent variables and one dependent variable.

Table 73. Test Results Multiple Linear Regression Analysis

Variables	Coefficient
Constant	14,166
UseAccounting Information System (X1)	0.218
Human Resources Competence (X2)	0.088
Utilization of Information Technology (X3)	0.247

Source: SPSS Data Processing, 2026

Multiple Linear Regression Equation:

$$Y=14.166+0.218X1+0.088X2+0.247X3$$

The following is an explanation of the regression test equation above:.

1. The constant value of 14.166 shows that if the variables X_1 , X_2 , and X_3 have a value of 0, then the constant value is 14.166.
2. The results of the analysis show that the variable Use of Accounting Information Systems (X_1) has a regression coefficient of 0.218. This positive value indicates that each one-unit increase in the use of accounting information systems will increase performance by 0.218 units, assuming other variables are held constant. This indicates that the more optimal the implementation of accounting information systems in an organization, the more efficient the financial data management and decision-making processes will be, thus positively impacting overall organizational performance.
3. Human Resource Competency Variable (X_2) has a regression coefficient of 0.088. This value indicates that increasing human resource competency has a positive effect on performance improvement, although its contribution is relatively smaller compared to other variables. In other words, increasing employee technical skills, knowledge, and expertise will still impact work effectiveness and the quality of work results, although the effect is not as strong as the influence of the use of accounting information systems or the use of information technology.
4. Information Technology Utilization Variable (X_3) has a regression coefficient of 0.247. This positive coefficient indicates that the use of information technology has the greatest effect on improving performance compared to other independent variables. A one-unit increase in the use of information technology is estimated to increase performance by 0.247 units, assuming other variables remain constant. This finding reinforces the view that effective adoption of information technology can accelerate work processes, improve data accuracy, and facilitate coordination and communication within an organization

1. The Influence of the Use of Accounting Information Systems on the Performance of MSMEs in Medan City

Based on the results of this study, it shows that the variable of Accounting Information System Use (X_1) has a positive and significant effect on the performance of MSMEs in Medan City. This is evidenced by the calculated t value of 8.319 which is greater than the t table value of 1.997 and a significance value of 0.000 which is smaller than 0.05. Based on these results, the first hypothesis (H_1) which states that the use of Accounting Information System has an effect on the performance of MSMEs is declared

accepted. This finding indicates that the better the implementation of the accounting information system, the more the performance of MSMEs will improve.

This significant impact indicates that an optimally implemented accounting information system can support more effective and accurate financial recording, processing, and reporting. This helps MSMEs improve their managerial capabilities, particularly in financial control and business decision-making based on relevant and timely data, thus positively impacting overall business performance.

The results of this study support the Technology Acceptance Model (TAM) framework, which states that technology acceptance is influenced by perceived ease of use and perceived usefulness. When MSMEs perceive an accounting information system as easy to use and providing tangible benefits in financial recording, cost control, and business decision-making, the level of acceptance and use of the system will increase, ultimately impacting MSME performance.

Furthermore, the findings of this study align with previous research conducted by Firdhaus and Akbar (2022), which stated that the use of accounting information systems has a positive and significant impact on organizational performance. However, these findings differ from those of Fitrah and Yuliati (2023), who found that the use of accounting information systems had no significant impact on MSME performance. This difference in results is likely due to differences in respondent characteristics, level of system utilization, and human resource readiness in operating accounting information systems. Therefore, the results of this study continue to support the TAM theory, particularly in the context of MSMEs that already have a relatively high level of technology acceptance and utilization.

2. The Influence of Human Resource Competence on the Performance of MSMEs in Medan City

Based on the analysis results, the Human Resource Competence variable (X2) is proven to have a positive and significant effect on the performance of MSMEs in Medan City. This is indicated by the calculated t value of 2.232 which is greater than the t table value of 1.997 and a significance value of 0.029 which is smaller than 0.05. Thus, the second hypothesis (H2) which states that human resource competence influences MSME performance is declared accepted. This finding indicates that increasing human resource competence contributes significantly to improving MSME performance.

This significant influence demonstrates that human resource competency, encompassing knowledge, skills, and abilities in carrying out tasks, plays a crucial role in

supporting business operational effectiveness. Competent human resources are able to manage business activities more efficiently, utilize technology and information systems optimally, and adapt to environmental changes and market dynamics, thus positively impacting the productivity and sustainability of MSMEs in Medan City.

Within the Technology Acceptance Model (TAM) framework, human resource competency plays a role in shaping perceived ease of use and perceived usefulness of technology. Human resources with adequate competency tend to be more receptive and utilize technology because they understand its functions and benefits in supporting business processes. Therefore, the results of this study support the TAM theory, particularly in explaining the role of individual competency in enhancing technology acceptance and organizational performance.

The results of this study align with previous research conducted by Syahid et al. (2025), which stated that human resource competency significantly influences organizational performance. However, this study's findings differ from those of Farina and Opti (2023), which found that human resource competency had no significant effect on performance. This difference in results is likely due to differences in respondent characteristics, education level and work experience, as well as differences in the context and scale of the businesses studied. Therefore, this study's results strengthen empirical evidence that human resource competency is a crucial factor in improving MSME performance.

3. The Influence of Information Technology Utilization on the Performance of MSMEs in Medan City

Based on the analysis results, the variable Utilization of Information Technology (X3) is proven to have a positive and significant effect on the performance of MSMEs in Medan City. This is evidenced by the calculated t value of 6.019 which is greater than the table value of 1.997 and a significance value of 0.000 which is smaller than 0.05. Thus, the third hypothesis (H3) which states that the utilization of information technology affects the performance of MSMEs is declared accepted. This finding indicates that the more optimal the utilization of information technology, the more the performance of MSMEs will improve.

This significant impact indicates that the appropriate and efficient use of information technology can improve the effectiveness of operational and accounting systems used by MSMEs. Information technology enables faster, more accurate, and

more transparent data management, thus supporting more timely decision-making and strengthening business competitiveness. Therefore, the integration of information technology into business activities is a strategic factor in improving MSME performance in the digital era.

Within the Technology Acceptance Model (TAM) framework, information technology utilization is influenced by perceived ease of use and perceived usefulness. When MSMEs perceive information technology as easy to use and provides tangible benefits in supporting communication processes, data management, and customer service, the level of technology acceptance will increase. This increased acceptance has a direct impact on organizational productivity and performance. Therefore, the results of this study support the TAM theory.

The results of this study align with previous research conducted by Putri et al. (2024), which stated that the use of information technology has a positive and significant impact on organizational performance. However, this study's findings differ from those of Ananda and Kurniawati (2024), who found that the use of information technology had no significant impact on performance. These differences are thought to be due to differences in the level of technology adoption, infrastructure readiness, and human resource capabilities in utilizing information technology. Therefore, this study confirms that optimal use of information technology is a crucial factor in improving MSME performance.

4. The Influence of the Use of Accounting Information Systems, Human Resource Competence, and the Simultaneous Utilization of Information Technology on the Performance of MSMEs in Medan City

Simultaneously, the variables of Accounting Information System Use, Human Resource Competence, and Information Technology Utilization are proven to have a positive and significant effect on the performance of MSMEs in Medan City. This is indicated by the calculated F value of 35.664 which is greater than the F table value of 2.76 with a significance level of 0.000. Thus, the fourth hypothesis (H4) which states that the use of Accounting Information Systems, Human Resource Competence, and Information Technology utilization simultaneously influence the performance of MSMEs is declared accepted. The Adjusted R Square value of 0.608 indicates that the three independent variables together are able to explain 60.8% of the variation in MSME performance, while the remaining 39.2% is influenced by other factors outside the research model.

These findings confirm that the synergy between the optimal implementation of

accounting information systems, adequate human resource competencies, and effective use of information technology is a strategic combination for improving operational efficiency, productivity, and competitiveness of MSMEs in Medan City. These three factors complement each other, creating more structured, accurate, and adaptive business processes to changes in the business environment.

From the Technology Acceptance Model (TAM) perspective, the results of this study indicate that the use of accounting information systems, human resource competency, and the simultaneous utilization of information technology form a strong interaction through perceived ease of use and perceived usefulness. Competent human resources will more easily accept and manage technology, while information systems and technology that are easy to use and useful will increase work effectiveness. Therefore, the results of this study support the TAM theory in explaining the improvement of MSME performance.

The results of this study align with previous research conducted by Syahid et al. (2025), which stated that the use of accounting information systems, human resource competency, and the simultaneous utilization of information technology significantly influence organizational performance. However, the findings of this study are inconsistent with several previous studies, namely Fitrah and Yulianti (2023), Farina and Opti (2023), and Ananda and Kurniawati (2024), which showed that one or all of these variables did not significantly influence performance. This difference in results is thought to be caused by differences in respondent characteristics, technology adoption levels, human resource readiness, and the context and scale of the businesses studied. Thus, this study strengthens empirical evidence that the integration of information systems, human resource competency, and information technology is a key factor in improving MSME performance.

CONCLUSION

Based on the results of research conducted by researchers, the following conclusions can be drawn:

1. The use of an Accounting Information System has been proven to have a positive and significant impact on the performance of MSMEs in the Food and Beverage sector in Medan City. This indicates that the optimal implementation of an accounting information system can improve the effectiveness of financial recording, processing, and reporting, thereby supporting more precise and

accurate managerial decision-making. Therefore, the first hypothesis (H1) is accepted.

2. Human Resource Competence has been shown to have a positive and significant impact on the performance of MSMEs in Medan City. This finding indicates that human resource knowledge, skills, and abilities in managing businesses, utilizing information systems, and adapting to technological developments and market dynamics play a crucial role in increasing productivity and business sustainability. Therefore, the second hypothesis (H2) is accepted.
3. The use of information technology has been proven to have a positive and significant impact on the performance of MSMEs in Medan City. This indicates that the appropriate and efficient use of information technology can improve operational efficiency, accelerate work processes, and strengthen MSME competitiveness in the digital era. Therefore, the third hypothesis (H3) is accepted.
4. Simultaneously, the use of Accounting Information Systems, Human Resource competency, and the utilization of Information Technology have been proven to have a positive and significant influence on the performance of MSMEs in Medan City. These three variables together are able to explain most of the variation in MSME performance, thus confirming that the synergy between information systems, human resource quality, and information technology is a strategic factor in improving MSME performance. Therefore, the fourth hypothesis (H4) is declared accepted.
5. This study has several limitations. First, respondents in this study were limited to MSMEs in the Food and Beverage (F&B) sector located in Medan City, so the results cannot be generalized to MSMEs in other sectors or different regions. Second, the sampling technique used purposive sampling with the criteria that respondents are MSMEs that have used accounting information system applications, so the results of the study do not fully represent all MSMEs. Third, the research data was obtained through questionnaires, so it is highly dependent on the honesty and perception of each respondent. Furthermore, some questionnaires were collected through Google Forms, which allows for differences in respondents' understanding of the statements asked. During the data collection process, the researcher also found that some respondents experienced confusion in understanding the questionnaire items, so the

researcher needed to provide additional explanations so that respondents could complete the questionnaire correctly.

BIBLIOGRAPHY

- Achmad Zauhar Muqtafi, Cris Kuntadi, RP (2023). The Influence of Accounting Information Systems and Human Resource Competence on MSME Performance. *Multidisciplinary Science*, 1(6), 591–596.
- Agus Sulistiyo, Agus Putranto, SH (2022). The Influence of Financial Literacy, Human Resource Competence, Product Innovation, and Marketing Access on MSME Performance in Wonosobo Regency. 2(1), 97–113.
- Aji, G., Wahid, UKHA, Karimah, A., Indriyani, D., Fitriani, P., Amaliya, I., & Abdurrahman Wahid, UKH (2023). The Influence of Marketing Strategy, HR Competence, Financial Management and Accounting Information Systems in Improving MSME Performance. *Journal of Economics, Management and Business Research (JEKOMBIS)*, 2(2), 184–193.
- Akhmad, KA, & Purnomo, S. (2021). The Impact of Information Technology Implementation on Micro, Small, and Medium Enterprises in Surakarta City. *Sebatik*, 25(1), 234–240.
- Alansori, A., & Listyaningsih, E. (2022). The Impact of MSME Performance on MSME Welfare. *AdBispreneur*, 7(1), 39–53.
- Ananda, FF, & Kurniawati, L. (2024). The Effect of Accounting Information System Implementation, Information Technology Utilization, and Human Resource Quality on MSME Performance in Gemolong District. *Widya Balina*, 9(1), 691–707.
- Asitriasi K Alipok, Hartati Tuli, VT (2024). *Jambura Accounting Review*. 5(1), 40–49.
- Aztyara Syahida, NA and FH (2025). THE EFFECT OF ACCOUNTING INFORMATION SYSTEM IMPLEMENTATION, INFORMATION TECHNOLOGY USE AND HUMAN RESOURCE COMPETENCY ON MSME PERFORMANCE (EMPIRICAL STUDY: ROKAN HULU). *Aset Scientific Journal*, 8(2), 258–262.
- Cahyani, S., & Nurabiah, N. (2023). Implementation of Accounting Information Systems Using Accurate Software in Decision Making for MSMEs in Mataram City. *BIOS: Journal of Information Technology and Computer Engineering*, 5(1), 20–29.

-
- Damayanti, D., & Falahi, A. (2022). The Influence of Information Technology Use and Market Orientation on the Performance of Mobile Phone Outlet MSMEs in Medan Amplas District. *Eqien - Journal of Economics and Business*, 11(04).
- Endaryati, E. (2021). Accounting Information Systems and Companies. In *Journal of Economics and Information Technology*,: Vol. 5(2) (Issue 605).
- Farhan, A., Ramadhani, S., & Yanti, N. (2023). The Influence of Financial Aspects, Financial Technology, Human Resource Competence (HR) and Government Policy on the Performance of Micro, Small and Medium Enterprises (MSMEs) in Medan City. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi dan Perbankan Syariah*, 8(1), 640–662.
- Farina, K., & Opti, S. (2023). The Influence of Accounting Information System Utilization and Information Technology Utilization on MSME Performance. *Jesya*, 6(1), 704–713.
- Firdhaus, A., & Akbar, FS (2022). The Effect of Accounting Information System Implementation and Information Technology Utilization on MSME Performance in Gubeng District, Surabaya. *Proaksi Journal*, 9(2), 173–187.
- Fitrah, MN, & Yuliati, Y. (2023). The Influence of E-Commerce and the Use of Accounting Information Systems on the Effectiveness of MSME Performance in Malang City. *Scientific Journal of Management, Economics, & Accounting (MEA)*, 7(2), 91–101.
- Ginting, MC, & Silitonga, IM (2019). The Effect of External Funding and Equity on Profitability Levels in Property and Real Estate Companies Listed on the Indonesia Stock Exchange. *Journal of Management*, 5(2), 195–204.
- Nafisa Amalia Afifah, & Eko Triyanto. (2023). The Influence of Financial Literacy, Utilization of Information Technology and Use of Accounting Information on the Performance of MSMEs in Teras District, Boyolali Regency. *Scientific Journal of Research and Development Student*, 1(2), 75–89.
- Nella Ameliana Putri, Tri Widyastuti, Maidani, PN (2024). The Effect of Accounting Information System Implementation and Information Technology Utilization on MSME Performance in South Tambun District. 3(2), 720–739.
- Nuriadini, A., & Hadiprajitno, PTB (2022). Benefits of Implementing Accounting Information Systems on Employee Performance with the TAM Approach. *Diponegoro Journal of Accounting*, 11(1), 1–11.

-
- Nusa, 2021. (2021). Accounting Information Systems and Human Resources Competence: How to Influence MSME Performance in Bandung City. *Jurnal Mantik*, 5(2), 1348–1357.
- Pratama, SA, & Permatasari, RI (2021). The Effect of Implementing Standard Operating Procedures and Competencies on the Work Productivity of Employees in the Export Division of PT. Dua Kuda Indonesia. *M-Progress Scientific Journal*, 11(1), 38–47.
- Ratu, R., Koleangan, RA ., & Kojo, C. (2020). The Influence of Work Experience and Human Resource Competence on Employee Performance at the Dabu-Dabu Lemong Restaurant in Manado. *EMBA Journal: Journal of Economics, Management, Business and Accounting Research*, 8(1), 450–458.
- Riyanto, Slamet, H., & Andhita, A. (2020). Pdf-E-Book-Quantitative-Research-Methods-in-Management-Compress.Pdf (p. 280).
- Sanaky, MM, Saleh, LM, & Titaley, HD (2021). Analysis of Delay Factors in the Construction Project of the Man 1 Tulehu Dormitory Building, Central Maluku. *Simetrik Journal*, 11(1), 432–439.
- Saragih, R., Purba, DHP, & Elisabeth, DM (2020). STAGES IN THE PROPOSED IMPLEMENTATION OF AN ACCOUNTING INFORMATION SYSTEM IN MSMEs AS A BUSINESS STRATEGY LEVEL
Case Study of MSMEs in Tuntungan, Baru Village and Medan City. *METHOSIKA: Methodist Journal of Accounting and Finance*, 4(1), 66–77.
- Sari, K., & Sijabat, YP (2022). HR Competence and Their Effect on MSME Performance in Central Magelang. *Journal of Economic Inspiration*, 4(1), 2503– 3123.
- Siswanti, T. (2020). Analysis of the Influence of Internal and External Factors on the Performance of Micro, Small, and Medium Enterprises (MSMEs). *Unsurya Journal of Business & Accounting*, 5(2), 61–76.
- Sugiyono. (2022). Qualitative Research Methods (For research that is: exploratory, enterprising, interactive and constructive). *Qualitative Research Methods*, 1–274.
- Sukmantari, IPJ (2022). The Effect of Accounting Information System Implementation, Human Resource Quality, and E-commerce Utilization on. 13, 777–786.
- Syahputra, HE, Simanjuntak, ODP, Purba, R., & Zega, S. (2022). The Effect of Implementing a Cloud Computing-Based Accounting Information System on

the Performance of Micro, Small, and Medium Enterprises (MSMEs) in Medan City. *Journal of Accounting Pearls*, 7(1), 58–69.

Wahyudiati, D., & Isroah. (2020). The Influence of Financial Aspects and Human Resource (HR) Competence on the Performance of Micro, Small, and Medium Enterprises

Medium Enterprises (MSMEs) in Kasongan Village: The Effect of Financial Aspect and Human Resource Competence on MSME Performance in Kasongan Village. *Jurnal Profita: Kajian Ilmu Akuntansi*, 6(2), 1–11.

Wahyuni. (2020). Descriptive Statistics for Manual Data Processing Research and SPSS version 25. In *Angewandte Chemie International Edition*, 6(11), 951– 952. (Issue Mi).

Zebua, YS, Ndraha, AB, Zalukhu, Y., & Mendrofa, Y. (2023). Analysis of Taspen Information Technology Utilization for Participants at the Nias Islands Branch Office of PT. Taspen (Persero). *JMBI UNSRAT (Scientific Journal of Business Management and Innovation, Sam Ratulangi University)*., 10(3), 2543–2557.

Zeta Azzahrona, R., Retna Cahyaningtyas, S., & Isnaini, Z. (2022). The Effect of Accounting Information System Implementation on Managerial Performance of Micro, Small, and Medium Enterprises (MSMEs) in East Lombok Regency. *Journal of Accounting Student Research*, 2(3), 572–584.

Saragih, Maya Sari, Taufik Hidayat, Sofyan Hidayat, and Nisha Marina. "The Effectiveness of Accounting Information Systems in MSMEs in Pematangsiantar City." *Journal of Economics and Business* 2, no. 2 (2024): 52-62.

Syah, Dedy Husrizal, and Abigail El Karen. "An Analysis of Determinants of E-Commerce-Based Accounting Information Systems Adoption on the Performance of Millennial MSMEs in Medan City." *Journal of Business Economics and Entrepreneurship (JEBIK)* 11, no. 2 (2022): 179-196.