Indonesian Annual Conference Series, Vol. 2, 2023
Halu Oleo International Conference on Economic and Business (IACS-HOICEB 2023)

The Impact of Accounting Information Systems on Business Decision-Making for Micro and Small Enterprises (MSEs) in Kendari City (A Case Study of MSEs in the Culinary Sector)

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Abstract

This study aims to examine and determine the effect of accounting information systems on business decision-making in Kendari City. The variables in this study consist of the accounting information system as the independent variable, and business decision-making as the dependent variable. The study used a random sampling technique with a total of 90 samples at the UMK in the culinary field in Kendari City. Methods of data collection using a questionnaire using quantitative methods. The data analysis method is a simple linear regression with the help of the SPPS version 25 application. The results of this study indicate that the influence of accounting information systems has a positive and significant effect on business decision-making, especially in the culinary field in Kendari City, meaning that the better the application of accounting information systems, the better in business decision-making.

Keywords: *Accounting Information Systems, Business, Decision Making, Micro and Small Enterprises.*

INTRODUCTION

Micro and Small Enterprises (MSEs) have their strategies that involve creating specialized, unique, and special products targeted at a relatively close market area. This approach ensures a thorough understanding of consumer behavior and facilitates swift communication with customers. Additionally, MSEs tend to avoid direct competition with larger businesses, and their flexibility due to limited capital often leads to frequent innovation and fosters growth potential (Narmanov, 2020; Hanan, et al., 2021). The success of small businesses is closely tied to their owners' hard work. Management policies that are crucial to a company's success are influenced by owners' use of accounting information. However, behind the positive contributions of MSEs to national economic growth, they face complex external and internal challenges. Externally, MSEs encounter global challenges and the impact of free markets, in which the rapid flow of goods, services, and information makes competition inevitable. Internally, the inability to provide and utilize accounting information is a managerial weakness. Accounting information plays a pivotal role in achieving business success (Firdarini 2019). Accounting information systems are a primary goal in the ongoing development of businesses towards more advanced stages. An accounting information system is a subsystem of a management information system (MIS) that provides financial information and other data obtained from routine accounting transactions (Jones and Rama, 2006). This system collects, records, stores, and processes data into useful information to aid decision-making (Romney and Steinbart, 2008). An accounting information system is closely tied to specific procedures as it operates within established protocols.

Every business activity requires accounting records to clarify the transaction that occurs. According to Arya and Maria (2016), accounting provides information as a basis for business decision-making. Factors influencing business growth and performance can be categorized into two groups: internal and external. One study showed the influence of internal factors on business performance, with businesses possessing strong financial management experiencing higher revenue growth than those without effective management skills (Alexsandra and Edi, 2015).

Financial accounting information is crucial for companies, especially small businesses, as it provides a reliable basis for decision-making in solving various challenges. This includes decisions regarding cash needs, setting costs, and prices (Zulia, 2016).

Kendari City, located in Southeast Sulawesi Province, is one of the many regions in Indonesia that is experiencing rapid growth in MSEs (Madi, et al., 2021). The recent growth of MSEs in Kendari has been remarkable compared with previous years. An effective information system in these businesses is a notable

advantage. With this system in place, businesses can easily provide digital information for micro and small business activities as well as computerized record-keeping. As with any business activity, accurate accounting records are essential to comprehending each transaction. According to Arya and Maria (2016), accounting provides information as a basis for business decision-making.

Table 1. Development Data of MSEs in Kendari City Based on Business Units in 2017-2021

Business Unit	Total				
	2017	2018	2019	2020	2021
Micro Business	5.660	6.406	6.816	7.125	7.871
Small Business (SE)	4.271	4.913	5.089	5.343	5.826
Total	9.931	11.319	11.905	12.468	13.697

Based on table 1, it can be observed that the number of Micro and Small Enterprises (MSEs) in Kendari City has been steadily increasing from 2017 to 2021. With the growing number of MSEs in Kendari City, it is hoped that they can develop and compete effectively at both the national and international levels by enhancing their business performance. In this research, the author focused on Micro Enterprises because data from the Kendari City Department of Industry and Trade (Disperindagkop) indicate that the growth of Micro and Small Enterprises (MSEs) in Kendari City has been particularly rapid compared to that of medium-sized enterprises, and also for the convenience of research due to the prevalence of micro-enterprises.

Based on initial observations derived from interviews with several Micro and Small Enterprises (MSEs) in Kendari, it is evident that they have implemented accounting information systems to record transactions and manage revenues and expenditures. This practice is crucial for effective and accurate decision-making and business planning. However, there are still some micro-enterprises in the culinary sector of Kendari City that have not yet implemented accounting information systems for systematic financial transaction recording. This can also affect the differences in decision-making between micro-enterprises that have and have not implemented accounting information systems. Given the importance of financial reporting in business operations, including business planning by recording and tracking business progress, planning is the next logical step.

Financial management strategies for business operations include (a) separating personal and business finances; (b) recording all financial transactions of the business; (c) managing expenditures as judiciously as possible; (d) monitoring and controlling business cash flow; and (e) creating reserves for business development or emergencies.

Based on the research conducted by Maisur and Umar (2019), it was found that the implementation of accounting information systems has a positive and significant impact on managerial performance. This implies that in the presence of an accounting information system, managers can make decisions easily and accurately. Another study by Anggara (2015) showed that accounting information does not significantly affect the success of small and medium-sized enterprises, specifically in the case of leather craft businesses in Bantu. The objective of this study is to determine the influence of accounting information systems on business decision-making for Micro and Small Enterprises (MSEs) in Kendari City.

THEORY

Contingency Theory

Contingency Theory was the first and most renowned tool for explaining variations in organizational structure. Contingency theory, also known as behavioral theory, focuses on the relationships generated by such associations. The contingency perspective supports the notion that accounting information is used to evaluate events that determine the correctness or errors of organizational factors.

According to Otley (1980), contingency theory can be employed to analyze the design and accounting information system to provide resources for various purposes, enabling informed decisions and competitive readiness.

Accounting Information System

According to Bagranoff et al. (2021), an accounting information system is a collection of data and processing procedures that generate the necessary information for users. An accounting information

system consists of components that gather accounting data, store them for future use, and process them for end-user applications.

Indicators used in accounting information systems are based on Mauliansyah and Saputra (2019):

1. Utilization of AIS,

It can be applied to company activities divided into several subsystems of the accounting information system, including

a. Transaction Processing System
b. General Ledger or Financial Reporting System
c. Management Reporting System

2. AIS Quality

The quality of both the system and the information generated determines how users utilize and are satisfied with the application of the accounting information system, thus impacting individual and company performance.

3. AIS Security

The security of an accounting information system is part of system quality, which subsequently influences user satisfaction. AIS security affects the data contained in the generated information.

4. AIS Support Facilities

An accounting information system is expected to support the presentation of financial and non-financial information accurately and in a timely manner.

Decision Making

Decision-making is the process of selecting alternative courses of action with efficient methods according to a situation (Ningsih, 2019). Decision-making involves solving problems by selecting options from multiple alternatives to resolve the issue (Alwizra et al., 2020).

Indicators of decision-making include the following:

1. Financial decision-making

Financial decision-making is crucial for organizations such as companies, non-governmental organizations, and government institutions. Financial decision-making involves improving finances from various resources, depending on the funding type, financing period, cost, and return.

2. Product sales decision-making

Product sales decision-making is essential for businesses to compete effectively. Sales decisions require input from all employees to provide the best solutions for future product development.

3. Business decision-making

Business decision-making involves considering alternative ways to predict future businesses. Business decision-makers must be prompted to capitalize on opportunities and facilitate business growth.

According to Law No. 7 of 2021 concerning the Facilitation, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises (MSMEs):

1. Microenterprises are productive businesses owned by individuals or individual business entities that meet the criteria specified in this Government Regulation.
2. Small Enterprises are independent productive economic enterprises conducted by individuals or business entities that are not subsidiaries or branches of medium or large enterprises according to government regulations.

The research hypotheses are as follows:

H1: The influence of the accounting information system affects business decision-making.

METHODS

Data collection and information gathering for this research were conducted in Kendari City, Southeast Sulawesi. The research subject is the Influence of Accounting Information Systems as an independent variable on business decision-making (Y) in Kendari City. The objective of this study is Micro and Small Enterprises (MSEs), with a specific focus on micro-enterprises in the culinary sector in Kendari City that meet the criteria set for this research. The population of this study includes micro and small business owners in Kendari City, Southeast Sulawesi, registered in the Cooperatives and Micro, Small, and Medium Enterprises (MSMEs) Agency in 2021. In the culinary sector, the population comprises 934 businesses.

The sampling technique used in this study was Simple Random Sampling, which included 90 respondents. Qualitative data in the study consisted of explanations and statements in the questionnaire, which were categorized using a Likert scale. Quantitative data were collected through responses to the questionnaire and were measured using a Likert scale. The primary data in this study were the perceptions of respondents, as captured in the questionnaire. Secondary data include profiles and financial reports of MSEs, the total number of Micro Enterprises in Kendari City, and other data sourced from reference books. Data analysis

techniques refer to the procedures used to test research hypotheses. Descriptive statistics were used in this research, providing an overview of the data through measures such as mean, standard deviation, and maximum and minimum values. In addition, statistical analysis, classic assumption tests, and multiple regression equation models were employed.

The data analysis method used in this study was simple linear regression. According to Sugiyono (2021), simple regression is based on the functional or causal relationship between an independent variable and a dependent variable. In simple linear regression, there is only one independent variable (X) connected to one dependent variable (Y), and the general equation of simple linear regression is:

$$Y = a + bX + e$$

To validate this hypothesis, a statistical test was performed on the results of multiple linear regression. Hypothesis testing included the following steps.

1. Partial Test (t-test): The t-test was employed to determine the significance level of the influence between independent and dependent variables. This test is based on probability. If the significance level was 5%, or in other words, if the probability of Ha > 0.05, it was considered insignificant. However, if the probability of Ha < 0.05, it is considered significant (Ghozali, 2018).
2. Coefficient of Determination Test (R-squared): According to Sugiyono (2019), this test is used to measure how well the independent variables can explain the dependent variable. The R-squared value ranges from 0 to 1, where a value closer to 1 indicates that the independent variable (X) can explain the dependent variable (Y) to a greater extent.

RESULTS AND DISCUSSION

Based on the descriptive analysis in Table 3, the respondents' statements regarding the accounting information system variable (X) show an average perception score of 4.19, which falls into the "good" category. From the respondents' perceptions, it is evident that the indicator of utilizing the accounting information system is in the "very good" category, indicating a higher level of attention compared to the quality of the accounting information system, security of the accounting information system, and the supporting facilities of the accounting information system.

Table 2. Recapitulation of Respondents' Answers Business decision-making variable (Y)

Item	Respondent Answer Frequency (f) & Percentage (%)										Average Score	Category
	STS (1)		TS (2)		N (3)		S (4)		SS(5)			
	F	%	F	%	F	%	F	%	F	%		
Y1.1	0	0,00	0	0,00	16	17,78	43	47,78	31	34,44	4,17	Good
Y1.2	0	0,00	0	0,00	12	13,33	51	56,67	27	30,00	4.17	Good
Y1.3	0	0,00	0	0,00	19	21,11	38	42,22	33	36,67	4,16	Good
Average Indicator Financial decision making (Y1)											4,16	Good
Y2.1	0	0,00	0	0,00	11	12,22	50	55,56	29	32,22	4,20	Good
Y2.2	0	0,00	0	0,00	10	11,11	56	62,22	24	26,67	4,16	Good
Y2.3	0	0,00	0	0,00	12	13,33	57	63,33	21	23,33	4,10	Good
Average Indicator Product sales decision making (Y2)											4,15	Good
Y3.1	0	0,00	0	0,00	10	11,11	59	65,56	21	23,33	4,12	Good
Y3.2	0	0,00	0	0,00	9	10,00	57	63,33	24	26,67	4,17	Good
Y3.3	0	0,00	0	0,00	22	24,44	36	40,00	32	35,56	4,11	Good
Average Indicator Business decision making (Y3)											4,13	Good
Average Variable Business decision making (Y)											4,15	Good

Source: Primary data processed in 2023

Based on the respondents' statements regarding the business decision-making variable (Y), it was perceived to be good. This is evident from the average perception score of the respondents (4.15). From the respondents' perceptions, it can be inferred that the

indicators related to financial, product sales, and business decision-making have yielded good results.

Table 3. Recapitulation of Respondents' Answers to Accounting Information System Variables (X)

Item	Respondent Answer Frequency (f) & Percentage (%)										Average Score	Category
	STS (1)		TS (2)		N (3)		S (4)		SS(5)			
	F	%	F	%	F	%	F	%	F	%		
X1.1.1	0	0,00	0	0,00	2	2,22	45	50,00	43	47,78	4,46	Very good
X1.1.2	0	0,00	0	0,00	2	2,22	63	70,00	25	27,78	4,26	Very good
X1.1.3	0	0,00	0	0,00	5	5,56	63	70,00	22	24,44	4,19	Good
Average Indicator of Accounting Information System Utilization (X1.1)											4,30	Very good
X1.2.1	0	0,00	0	0,00	7	7,78	60	66,67	23	25,56	4,18	Good
X1.2.2	0	0,00	0	0,00	8	8,89	58	64,44	24	26,67	4,18	Good
X1.2.3	0	0,00	0	0,00	9	10,00	62	68,89	19	21,11	4,11	Good
Average Accounting Information System Quality Indicators (X1.2)											4,16	Good
X1.3.1	0	0,00	0	0,00	9	10,00	54	60,00	27	30,00	4,20	Very good
X1.3.2	0	0,00	0	0,00	5	5,56	72	80,00	13	14,44	4,09	Good
X1.3.3	0	0,00	0	0,00	12	13,33	62	68,89	16	17,78	4,04	Good
Average Accounting Information System Security Indicator (X1.3)											4,11	Good
X1.4.1	0	0,00	0	0,00	2	2,22	63	70,00	25	27,78	4,26	Very good
X1.4.2	0	0,00	0	0,00	7	7,78	68	75,56	15	16,67	4,09	Good
X1.4.3	0	0,00	0	0,00	12	13,33	43	47,78	35	38,89	4,26	Very good
Average indicator of supporting facilities for AIS (X1.4)											4,20	Very good
Average Accounting information system variable (X)											4,19	Good

Source: Primary data processed in 2023

1. Simple Linear Regression Analysis

Based on the data from the variable description, a simple linear regression method was used and processed using IBM SPSS Statistics 25. This is conducted to determine whether the accounting information system usage variable influences business decision-making. The results of this process are presented in the following table:

Table 4. Simple Linear Regression Analysis Results

Coefficients[a]								
Model		Unstandardised Coefficients		Standardised Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	183.610	48.992		3.75	.000		
	Accounting information system (X)	.555	.177	.453	4.764	.000	1.000	1.000
a. Dependent Variable: (Y) Business decision making								

Source: Data processed in 2023

Based on Table 4, the following equation is derived:

$$Y = 183.610 + 0.555X + e$$

1) The constant with a value of 183.610 signifies that when the independent variable, the accounting information system, is equal to zero, the dependent variable of business decision-making is 183.610.
2) The coefficient of X, which is 0.555, indicates that if the independent variable, the accounting information system, increases by one, the dependent variable of business decision-making will increase by 0.555.

Table 5. Summary of t test

Equation				
Variables	Thitung	Table	Sig.	R.Square
X	4.7649	1.987	0,000	.205

Source: Data processed in 2023

2. Hypothesis Testing

Based on Table 5, the results of the first regression equation, which relates the accounting information system to business decision making (Y), the calculated t-value for the accounting information system variable is 4.764, with a significance of 0.000. The tabulated t-value at $\alpha = 0.05$ is 1.987. Therefore, it can be observed that the calculated t-value (4.764) is greater than the tabulated t-value (1.987), and the significance level (0.000) is less than α (0.05). This result implies that the calculated t-value is statistically significant.

The positive value of coefficient β for variable X (accounting information system) is 0.000. Consequently, the formulated hypothesis is proven and consistent with the research findings, leading to the acceptance of H1. This outcome indicates that the use of accounting information systems has a significant influence on business decision-making. A significant influence means that the better the usage of accounting information systems for business decision-making, the more accurate and structured information can be provided to micro and small business owners (MSEs) regarding their business and financial position.

3. Coefficient of Determination (R2)

A coefficient of determination (R2) test was performed to measure how well the model explained the variation in the dependent variable. The coefficient of determination ranged between 0 and 1. A low R2 value implies that the independent variables provide almost all of the necessary information to predict the dependent variable.

Table 6. Coefficient of Determination (R^2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,45[a]	,205	,196	24.98329
a. Predictors: (Constant), X				
b. Dependent Variable: Y				

Source: Data processed in 2023

The statistical calculations in Table 4 can be explained as follows: an R-squared value of 0.205 or 20.5% indicates that the independent variable (accounting information system) has an influence of 20.5% on the dependent variable (business decision-making). The remaining 79.5% are influenced by other factors not covered in this study, such as entrepreneurs' education level and other variables.

The results of hypothesis testing indicate that the accounting information system has a positive and significant influence on business decision-making. This signifies that, with the presence of an accounting information system, current and future challenges can be understood, greatly assisting business owners in making informed decisions.

The indicator of accounting information system utilization stands out as the most dominant factor within the accounting information system variable, falling under the category of 'very good' based on the average response of the participants. This demonstrates that micro and small business owners (MSMEs) in Kendari City find the accounting information system to be comprehensive and highly beneficial for making business-related policies. Through the presentation of business reports via the accounting information system, evaluations can be conducted as needed, ensuring optimal decision-making in business operations.

The indicator of supporting facilities for the accounting information system is classified as "good" based on the average scores and participant responses. This suggests the availability of appropriate computer equipment and suitable network support, facilitating the operational efficiency of the accounting information system and aiding business decision-making.

The quality indicator of the accounting information system falls within the "good" category. This implies that businesses that utilize accounting information systems possess a high-quality system. In other words, the system provides reliable reports and streamlines future policy plans for business decision-making. The security indicator of the accounting information system is also categorized as "good." This indicates that the existence of threat-handling procedures and risk-management practices contributes to securing a financial report presentation. Unauthorized access to the accounting information system is restricted to authorized personnel.

Micro and small businesses (UMK) do not rely solely on written information for their operations. Many UMK managers lack documents, records, or financial reports. Consequently, they rely on non-written information such as estimations and personal recollections to manage their business operations. Decision-making within a business unit is of utmost importance. Every business decision requires the support of an accounting information system that aids the decision-making process.

For micro and small businesses (UMK), an accounting information system is essential for dealing with the heightened uncertainty of competitive markets. Implementing an accounting information system in the UMK results in improvements in administrative and financial management. The information provided by the accounting information system enables UMKs to make accurate decisions regarding their business success, including those related to market expansion, pricing strategies, and overall business strategies.

Additionally, the accounting information system yields useful information for routine activities, decision support, planning, and control, contributing to data accuracy in financial matters. By appropriately implementing an accounting information system, UMKs can provide comprehensive and structured information about their business and financial positions.

The findings of this study align with contingency theory, which explains the variations within organizational structures. Contingency theory serves as a framework for analyzing the design and implementation of accounting information systems to provide information that can be used for various purposes, including decision-making.

Based on the results, it can be inferred that the influence of the accounting information system on business decision-making is positively impactful. This implies that a well-implemented accounting information system is correlated with effective business decision-making. In this context, the presence of an accounting information system as an analytical tool for business decisions is beneficial for micro and small business owners (UMK) in Kendari.

These findings resonate with Khairani's (2021) research, which highlights the significant impact of accounting information systems on business decision-making. This suggests that a well-functioning accounting information system leads to good decision-making in business operations, ultimately reducing business risks.

CONCLUSION

The results of the data analysis show that the accounting information system has a positive and significant impact on business decision-making. This demonstrates that more effective implementation of the accounting information system correlates with improved business decision-making. Based on the conclusions presented above, the following recommendations are provided: (1) For micro and small business owners (UMK) who have not yet implemented an accounting information system, it is advisable to adopt such a system consistently. Continuous updating of the system ensures that business owners' financial management can be enhanced. The process of making business decisions becomes streamlined with the availability of an accounting information system. The accounting information system for micro and small businesses (UMK) serves a function similar to that of large enterprises. This system not only provides record-keeping capabilities but also processes financial information, resulting in competent data that can be further analyzed to support future business development; (2) Future researchers can expand upon this study by investigating other variables that influence business decision-making, such as pricing strategies, product sales, and business growth.

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