International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

# The Effect Of Accounting Information System Implementation On The Financial Performance Of Retail Msmes In Mendalo, Jambi Luar Kota

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**Abstract**

*This study examines the effect of the implementation of Accounting Information Systems on the financial performance of MSMEs in the retail sector in Mendalo, Jambi Luar Kota. The purpose of this study is to determine whether there is a significant effect of Accounting Information Systems on the financial performance of MSMEs in the retail sector in Mendalo, Jambi Luar Kota. This research is a quantitative study with the independent variable being Accounting Information Systems and the dependent variable being financial performance. The data analysis method used is simple regression analysis, including partial testing (t-test) and coefficient of determination (R test). The results of the study indicate that there is a positive and significant effect of Accounting Information Systems on the financial performance of MSMEs in the retail sector in Mendalo, Jambi Luar Kota. This is evidenced by the t-value being greater than the t-table value (2.914 > 1.686), and the significance value of 0.006, which is less than 0.05 (0.006 < 0.05), meaning that the alternative hypothesis is accepted. The data show that the Accounting Information System variable has a positive and significant effect on financial performance in MSMEs in the retail sector in Mendalo, Jambi Luar Kota. The conclusion of this study is that Accounting Information Systems have a positive effect and impact on financial performance.*

**Keywords: Accounting Information Systems and Financial Performance.**



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## INTRODUCTION

Micro, small, and medium enterprises (MSMEs) are an important part of Indonesia's economic development. MSMEs drive economic growth. They often face several constraints, including less-than-ideal financial management. Inefficient resource allocation is one of the problems that may arise from poor corporate financial management. Inadequate or careless financial management can leave business owners unable to cope with unexpected situations that may arise in running a business. As a result of these challenges, they often experience financial insecurity, which hinders the expansion and improvement of their businesses.

One solution for improving the effectiveness of financial recording and reporting is the implementation of an Accounting Information System (AIS). This system records, processes, stores, and presents financial data that can be used in business decision-making. Rahayu (2018) states that an accounting information system can facilitate the management of donation receipt and distribution transactions, accelerate the preparation of financial statements, and make it easier to retrieve data when needed because they are already stored in files, leading to more transparent and accountable oversight.

Referring to the theory of Miller and Godfrey (1981), it is important for business owners to be able to manage finances and prepare financial statements. Similarly, MSME owners must possess the knowledge and skills required to prepare financial statements. Managing money and assets wisely can improve business performance by enabling financial control. In reality, however, many MSME owners still have low financial literacy and are therefore unable to prepare financial statements properly, accurately, and correctly. MSME owners lack adequate experience in financial recording and even rarely engage in saving as a step toward sound financial management for long-term investment. This gap in practice clearly contradicts the theory of Miller and Godfrey, which explains the importance of having the knowledge and skills to manage money and assets wisely. A strong understanding of savings, insurance, and investment, together with the knowledge and competence to handle one's own money, enables financial control.

Based on preliminary observations, the researchers found that many MSME owners still lack financial knowledge and have not adopted sound financial attitudes in running their businesses. Yet, data from the Statistics Agency of Muaro Jambi Regency indicate that the annual growth in the number of MSME owners in the regency is


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relatively high. In reality, however, many MSME owners have not used digitalization in financial management to maximize financial performance. This is an issue that requires attention, given the importance of financial knowledge and financial attitudes for business development through the appropriate use of accounting information systems, which can improve sound financial management.

Furthermore, one reason for selecting the research subjects in Muaro Jambi Regency is the relatively high annual growth of MSMEs in the regency. Muaro Jambi Regency has 11 districts, including Jambi Luar Kota District, where MSME development has been relatively good. Jambi Luar Kota District is also an educational center because it has 2 state universities, making the area a significant location for MSME business activity. MSME growth in the regency is also evident in various areas within each district. Among the 11 districts in Muaro Jambi Regency, several have experienced substantial MSME growth that supports the community's economic growth, with the number of MSMEs in Muaro Jambi Regency reaching 1462 business owners.

The condition of MSMEs in Jambi Province shows that most have not yet used AIS optimally. The problems they face include limited accounting knowledge, low technological literacy, and the perception that accounting software is costly. In fact, as technology develops, many digital solutions are user-friendly and affordable for small and medium-sized businesses.

It is important for MSME owners to implement AIS to manage financial reporting because financial statements are fundamentally prepared to provide information about financial position, performance, and cash flows that is useful to their users. This information can be used to make economic decisions and demonstrate management's accountability for the use of the resources entrusted to it. Therefore, financial statements must contain information about assets, liabilities, equity, revenues and expenses, including gains and losses, and cash flows (Wahyudiono, 2014).

Based on this background, this study focuses on the main question: whether the implementation of accounting information systems can affect, or have a positive effect on, the financial performance of retail MSMEs in Mendalo, Jambi Luar Kota.

The objectives of this study are to determine (1) whether Accounting Information Systems have a positive and significant effect on financial performance and (2) the magnitude of the effect of Accounting Information Systems on the financial performance of retail MSMEs in Mendalo, Jambi Luar Kota.


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## LITERATURE REVIEW AND HYPOTHESIS FORMULATION

### Literature Review

This study uses the Theory of Planned Behavior (TPB), which explains that individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 2005). In the context of this study, the implementation of an Accounting Information System (AIS) is viewed as a form of financial management behavior influenced by cognitive and social factors. Individuals with positive attitudes and good behavioral control toward AIS use tend to be able to improve the quality of decision-making and financial performance.

An Accounting Information System (AIS) is a technology-based system used to collect, record, process, and present financial information to support decision-making (Romney & Steinbart, 2015). AIS improves operational efficiency and data accuracy and supports internal control (Hall, 2013).

AIS indicators include software use, data accuracy, recording speed, data security, and user satisfaction.

Financial performance is a company's ability to manage resources effectively and efficiently to achieve financial objectives (Kasmir, 2019). The financial performance of MSMEs is generally measured using indicators of liquidity, profitability, efficiency, and business stability.

Financial performance is an important indicator in assessing business success and sustainability.

MSMEs are productive business units that play a strategic role in the economy, particularly in creating employment and improving community welfare (UU No. 20 Tahun 2008). However, MSMEs still face various constraints, such as low financial literacy and limited use of technology.

### Previous Studies

Various studies show that AIS implementation has a positive effect on the financial performance of MSMEs. Studies by Maulia and Arisman (2025), Muyassaroh et al. (2024), and Daniyati et al. (2023) show that AIS can improve the accuracy of financial statements, operational efficiency, and the quality of decision-making. Thus, AIS is an important factor in improving MSME performance.


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**Hypothesis Formulation**

Based on theory and the findings of previous studies, the implementation of an Accounting Information System (AIS) can improve the quality of financial information, which in turn improves the financial performance of MSMEs. The better the implementation of AIS, the better the financial performance of the business.

Research hypotheses:

$H_a$: The implementation of Accounting Information Systems has a positive and significant effect on the financial performance of retail MSMEs in Mendalo, Jambi Luar Kota.

$H_0$: The implementation of Accounting Information Systems does not have a positive and significant effect on the financial performance of retail MSMEs in Mendalo, Jambi Luar Kota.

**RESEARCH METHODOLOGY**

This study uses a quantitative associative approach. The research setting comprises retail MSME owners in Mendalo, Jambi Luar Kota. Secondary data were obtained through the distribution of questionnaires concerning financial statements as a representation of financial performance involving the use of Accounting Information Systems.

The research population consists of all MSME owners across Muaro Jambi Regency, totaling 1462. The sampling technique uses the Slovin formula with an error rate of 5%, resulting in a research sample of 40. The operational definitions of the variables are as follows: (1) Accounting Information Systems are measured using indicators of software use, data accuracy, recording speed, data security, and user satisfaction; and (2) financial performance is measured using indicators of liquidity, profitability, efficiency, and financial stability.

The research instrument, a questionnaire, was subjected to validity and reliability tests, while data analysis was conducted through the following stages: (1) descriptive statistics, (2) classical assumption tests (normality, multicollinearity, and heteroscedasticity), and (3) simple regression involving a partial test (t-test) and the coefficient of determination ($R^2$). This methodology was selected to ensure an empirical and comprehensive analysis of the direct and indirect effects of the independent variable on the dependent variable.



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## RESULTS AND DISCUSSION

### Research Results

This study uses primary data collected by distributing questionnaires to obtain data on the effect of Accounting Information System implementation on the financial performance of retail MSMEs in Mendalo, Jambi Luar Kota. The analysis was conducted using a quantitative approach through simple regression, with Accounting Information Systems as variable X and Financial Performance as variable Y.

The data processing results show that:

1. There is a positive and significant effect of Accounting Information Systems on the financial performance of retail MSMEs in Mendalo, Jambi Luar Kota. This is based on the calculated t-value being greater than the critical t-value, where 2.914 > 1.686. Furthermore, the Accounting Information Systems variable has a significance value of 0.006, which is lower than 0.05, or 0.006 < 0.05, so the alternative hypothesis is accepted. The data show that the accounting information system variable has a positive and significant effect on financial performance among retail MSMEs in Mendalo, Jambi Luar Kota.
2. The magnitude of the effect of Accounting Information Systems on the financial performance of retail MSMEs in Mendalo, Jambi Luar Kota, based on the coefficient of determination test, is indicated by an R square (R2) value of 0.558, or 55.8%. This means that the Accounting Information Systems variable affects the financial performance of retail MSMEs in Mendalo, Jambi Luar Kota, by 55.8%, while the remaining 44.2% is influenced by other variables not examined in this study.

## DISCUSSION

The findings of this study confirm that Accounting Information System implementation is one of the factors that influence improvements in the financial performance of MSMEs. This is because accounting information systems provide convenience and benefits for MSMEs when recording financial information. By providing automated and uncomplicated features, these systems make it easier for MSMEs to prepare financial statements. Accounting information systems produce valid and accurate financial statements, enabling appropriate decisions to advance the business. In addition, financial recording takes less time, and the rapid process improves time efficiency.

The findings of this study are supported by research conducted by Novi Handayani, Hasanuddin, and Idrawahyuni (2022), which found that accounting


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information systems affect the accuracy of financial recording. This is because accounting information systems enable MSME owners to manage their finances well and develop skills in managing business finances, including the implementation of financial statements.

Similar findings were also reported in an earlier study by Bibit Sumartini (2024) on the effect of Accounting Information Systems on Financial Performance at the Karangkembang Village Hall Office. The study explains that the calculated t-value is 1.677, while the critical t-value at a significance level of α = 0.05 is 2.306. Thus, the calculated t-value is lower than the critical t-value, and, based on the coefficients analysis, the partial testing decision is to accept Ha and reject Ho. This means that Accounting Information Systems affect Financial Performance at the Karang Kembang Village Hall Office.

The findings of this study are supported by Azzahrona et al (2022), Prasetyo & Ambarwati, (2021), who concluded that there is a unidirectional or positive and significant relationship between accounting information system implementation and MSME performance. This means that an improvement in accounting information system implementation will be accompanied by an improvement in MSME performance, and vice versa. However, this study differs from the findings of Wahyuni et al (2021), who stated that accounting information system implementation does not significantly affect MSME performance.

Referring to several theories and research findings, it can be concluded that an accounting information system is a system that can collect transaction data, record and maintain the data, and then process them into information useful for decision-making. Accounting information systems have several functions in providing financial statements to maximize financial performance, because their implementation enables an individual to collect and store company data effectively and efficiently.

Accounting information systems play a very important role in the performance of MSMEs. This is because accounting information systems can collect and store data on transaction activities within a business. They process data for use in business decision-making, can be used to control business assets, and can improve time efficiency in business activities.

The relationship between accounting information systems and financial performance concerns work outcomes that are strongly related to organizational strategic objectives, customer satisfaction, and economic contribution.


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## CONCLUSION

Based on the findings concerning the effect of Accounting Information System implementation on the financial performance of retail MSMEs in Mendalo, Jambi Luar Kota, several conclusions can be drawn as follows. First, appropriate and optimal accounting information system implementation can affect and improve financial performance. This indicates that the better the information system is implemented, the higher the effectiveness of financial performance. Thus, this study confirms that Accounting Information System implementation has a positive and significant effect on improving financial performance.

## Acknowledgement

Praise be to Allah SWT for His mercy and blessings, which enabled this study to be completed successfully. The authors express their gratitude to Ms. Liona Efrina, S.E., M.Ak., CPAFS., MOS., as the supervisor, for the guidance and direction provided. Thanks are also extended to all lecturers, MSME respondents in Mendalo, Jambi Luar Kota, and family and friends who provided support. The authors acknowledge that this study still has limitations, and therefore welcome criticism and suggestions for future improvement. It is hoped that this study will be beneficial.

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