

Analysis Impact System Information Accounting in Management MSME Finance in the District Langowan

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy; however, financial management practices in rural areas, such as Langowan District, Minahasa Regency, remain constrained by manual bookkeeping systems and limited accounting literacy. This study aims to analyze the impact of Accounting Information System (AIS) implementation on the financial management of MSMEs by examining its influence on operational efficiency, financial reporting accuracy, and business decision-making. A mixed-methods approach was employed by integrating qualitative and quantitative methods through observations, interviews, and questionnaire surveys involving MSME owners operating in the agricultural, fisheries, and trade sectors. The findings indicate that AIS implementation has considerable potential to improve operational productivity, enhance the accuracy of financial reporting, and facilitate access to financing. Nevertheless, its adoption remains limited due to inadequate digital infrastructure and insufficient technical capabilities among MSME owners in Langowan District. The study concludes that strengthening digital infrastructure and improving digital and accounting literacy are essential to maximizing the benefits of AIS implementation. These findings provide practical implications for local governments and business stakeholders in designing strategies to accelerate MSME digital transformation, strengthen business competitiveness, and support the objectives of the National Proudly Made in Indonesia Movement (GNBBI).

Keywords: Accounting Information System; Digital Infrastructure; Digital Transformation; Financial Management; Langowan District; MSMEs

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy by contributing approximately 60% of the Gross Domestic Product (GDP), absorbing more than 97% of the national workforce, and accounting for around 64 million business units ([Ministry of Cooperatives and SMEs, 2023](#)). At the regional level, Langowan District, located in Minahasa Regency, North Sulawesi Province, possesses significant MSME potential, particularly in the agriculture, fisheries, and small trade sectors. According to the [Minahasa Regency Cooperatives and SMEs Office \(2022\)](#), more than 2,000 MSMEs operate in this region. However, most of these businesses still rely on conventional financial management practices, resulting in inefficient financial recording, limited financial transparency, and inadequate decision-making processes.

Financial management remains one of the major challenges faced by MSMEs in Indonesia. The Central Bureau of Statistics ([BPS, 2022](#)) reported that only around 30% of MSMEs utilize accounting software, while the majority continue to maintain manual bookkeeping or do not record financial transactions consistently. Similar conditions are found in Langowan District, where limited digital infrastructure, inadequate internet accessibility, and low accounting literacy hinder the adoption of digital financial management systems. Previous studies have also shown that digital transformation significantly improves the financial performance and competitiveness of MSMEs by facilitating more efficient business processes and enhancing decision-making capabilities ([Nkwinika & Akinola, 2023](#)). Consequently, MSMEs often experience inaccurate transaction recording, ineffective inventory control, difficulties in obtaining financing from financial institutions, and limited capability in making strategic business decisions.

Langowan District represents an important research setting because it functions as one of the economic centers in Minahasa Regency. The district serves as a trading hub for surrounding regions, including East Bolaang Mongondow, South Minahasa, Southeast Minahasa, Tomohon, Kakas, Kawangkoan, Tompaso, Sonder, Tondano, and Remboken. Furthermore, the establishment of SMA Taruna Nusantara in Langowan is expected to accelerate regional economic development, thereby increasing the demand for more effective financial management among local MSMEs.

Accounting Information Systems (AIS) have been recognized as an effective solution for improving financial management practices through computerized transaction processing, automated financial reporting, enhanced operational efficiency, and improved managerial decision-making ([Romney & Steinbart, 2018](#)). AIS enables MSMEs to record transactions accurately, monitor operational costs, generate real-time financial reports, and improve financial transparency, which ultimately enhances business competitiveness. In Indonesia, the implementation of AIS has also been encouraged through various government initiatives, including the National Proudly Made in Indonesia Movement (Gerakan Nasional Bangga Buatan Indonesia/GNBBI) and MSME digitalization programs.

Previous studies have consistently demonstrated the positive impact of AIS implementation on MSME performance. [Nugroho et al. \(2020\)](#) found that AIS implementation significantly increased MSME productivity by reducing recording errors and improving reporting efficiency. Similarly, [Sari and Wulandari \(2021\)](#) reported that AIS facilitated easier access to bank financing through standardized financial reports. At the international level, the Organisation for Economic Co-operation and Development ([OECD, 2022](#)) emphasized that accounting digitalization enhances MSME resilience during economic crises. However, previous studies have predominantly focused on

urban areas, whereas limited attention has been given to rural MSMEs that experience different infrastructure constraints, digital literacy levels, and technology adoption challenges.

This study addresses this research gap by examining the impact of Accounting Information Systems on MSME financial management in Langowan District, a rural economic area with considerable development potential but relatively low digital adoption. Unlike previous studies that mainly investigated urban MSMEs, this research specifically considers the unique characteristics of rural MSMEs, including infrastructure limitations, digital literacy, and local economic conditions.

Therefore, the objective of this study is to analyze the impact of Accounting Information Systems on MSME financial management in Langowan District by examining their influence on operational efficiency, financial reporting accuracy, and business decision-making. The findings are expected to contribute to the development of Accounting Information System literature in rural MSMEs while providing practical recommendations for local governments and MSME practitioners in accelerating digital transformation and improving financial management practices.

LITERATURE REVIEW

The implementation of Accounting Information Systems (AIS) has become an important strategy for improving the effectiveness of financial management among Micro, Small, and Medium Enterprises (MSMEs). This study reviews the relevant literature regarding Accounting Information Systems, Technology Acceptance Model (TAM), Resource-Based View (RBV), Diffusion of Innovation Theory, Dynamic Capability Theory, and MSME financial management. Furthermore, this section discusses the relationships among the research variables, develops the hypotheses, and presents the conceptual framework.

Accounting Information Systems and MSME Financial Management

Accounting Information Systems (AIS) refer to integrated systems that collect, process, store, and report financial information to support organizational decision-making (Romney & Steinbart, 2018). AIS combines accounting procedures with information technology to improve financial reporting accuracy, operational efficiency, and managerial control. Through automated transaction processing and real-time reporting, AIS enables organizations to minimize human errors and improve financial transparency.

For MSMEs, AIS plays a strategic role in simplifying bookkeeping activities, improving inventory management, controlling operational costs, and facilitating access to external financing (Mediaty et al., 2025). The Indonesian government has also encouraged AIS adoption through MSME digitalization programs as part of broader national digital transformation initiatives.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), proposed by Davis (1989), explains that technology adoption is primarily influenced by perceived usefulness and perceived ease of use. Perceived usefulness refers to the degree to which users believe that technology improves their job performance, whereas perceived ease of use reflects the extent to which users perceive technology as effortless to operate (Braun & Clarke, 2006).

Venkatesh and Bala (2008) further extended TAM by incorporating facilitating conditions, subjective norms, and user experience, which are particularly relevant for rural MSMEs where digital infrastructure and technological literacy remain limited. Consequently, TAM

provides an appropriate theoretical basis for explaining AIS adoption among MSMEs in Langowan District.

Resource-Based View (RBV)

Resource-Based View (RBV) theory argues that valuable, rare, inimitable, and non-substitutable resources generate sustainable competitive advantage (Barney, 1991). Information systems, including AIS, constitute strategic organizational resources because they improve efficiency, enhance decision quality, and strengthen financial management capabilities.

For MSMEs, AIS represents an important organizational capability that supports operational efficiency, financial reporting accuracy, and long-term business sustainability.

Diffusion of Innovation Theory

Diffusion of Innovation Theory explains how innovations spread within organizations and communities (Rogers, 2003). Technology adoption depends on perceived relative advantage, compatibility, complexity, trialability, and observability. Rural MSMEs often experience slower innovation diffusion due to infrastructure limitations, financial constraints, and insufficient technological knowledge. Therefore, this theory helps explain the relatively low adoption of AIS among MSMEs in Langowan District.

Dynamic Capability Theory

Dynamic Capability Theory emphasizes an organization's ability to sense opportunities, seize competitive advantages, and transform organizational resources to respond to environmental changes (Teece et al., 1997). The implementation of AIS enhances MSMEs' capability to adapt to market fluctuations, improve financial decision-making, and strengthen organizational resilience during uncertain economic conditions (Siswanto & Aqdam, 2024).

Previous Studies

Previous studies consistently report the positive influence of AIS on MSME performance. Nugroho et al. (2020) found that AIS implementation significantly improved MSME productivity by reducing recording errors and increasing reporting efficiency. Likewise, Sari and Wulandari (2021) concluded that standardized financial reporting generated through AIS facilitated easier access to banking credit. The OECD (2022) also reported that accounting digitalization strengthened MSME resilience during economic crises. Nevertheless, previous studies mainly investigated urban MSMEs, leaving limited empirical evidence regarding rural MSMEs such as those operating in Langowan District.

Hypotheses Development

The implementation of Accounting Information Systems enables MSMEs to improve operational efficiency by reducing manual recording activities and accelerating financial reporting processes (Romney & Steinbart, 2018). Previous studies have shown that the adoption of AIS significantly enhances productivity and financial management performance among MSMEs (Nugroho et al., 2020). Therefore, the following hypothesis is proposed:

H1: Accounting Information Systems positively affect MSME financial management.

The Technology Acceptance Model suggests that perceived usefulness significantly influences technology adoption (Davis, 1989). MSME owners who perceive AIS as beneficial are more likely to utilize the system consistently, leading to improved financial

reporting accuracy and better business decisions. Accordingly, the following hypothesis is proposed:

H2: Perceived usefulness positively affects the implementation of Accounting Information Systems.

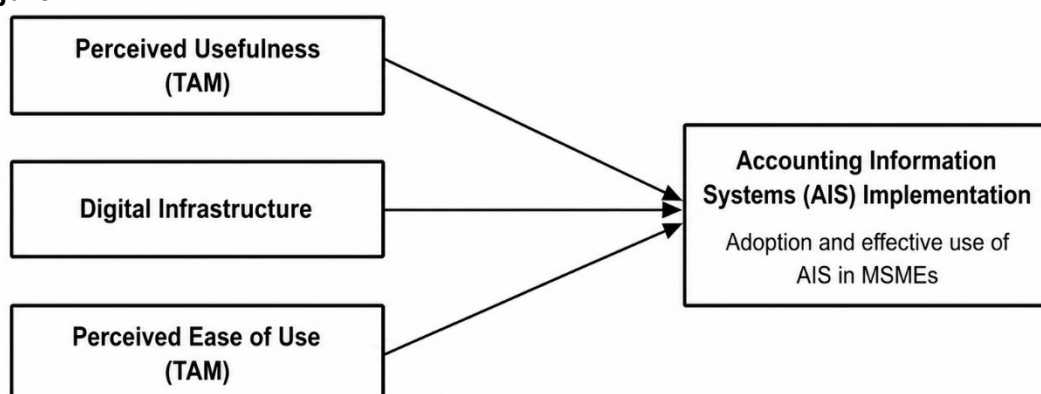
Digital infrastructure is another important factor influencing AIS implementation, particularly in rural areas where internet accessibility remains limited. Adequate digital infrastructure facilitates effective system utilization and maximizes the benefits of AIS implementation (Venkatesh & Bala, 2008). Therefore, the following hypothesis is proposed:

H3: Digital infrastructure positively moderates the relationship between Accounting Information Systems and MSME financial management.

Conceptual Framework

The conceptual framework of this study illustrates that the implementation of Accounting Information Systems is influenced by perceived usefulness and supported by digital infrastructure. Effective implementation of AIS subsequently improves MSME financial management through enhanced operational efficiency, financial reporting accuracy, and managerial decision-making. The study framework model is depicted in Figure 1.

Figure 1. Research Framework



RESEARCH METHOD

This study employed a mixed-methods approach utilizing a sequential explanatory design to comprehensively analyze the impact of Accounting Information Systems (AIS) on the financial management of Micro, Small, and Medium Enterprises (MSMEs) in Langowan District, Minahasa Regency, North Sulawesi, Indonesia. This research design was specifically selected for its capacity to integrate both quantitative and qualitative approaches, thereby enabling a more robust and granular understanding of the research problem by contextualizing statistical findings with in-depth empirical explanations derived directly from the participants (Sekaran & Bougie, 2016).

Quantitative Phase: Sampling and Data Collection

The quantitative phase was executed in the foundational stage to rigorously test the hypothesized relationships among the core research variables (Miles et al., 2014). The target population encompassed all MSMEs operating across the agricultural, fisheries, and small trade sectors within Langowan District, with an estimated total of 2,000 business units. From this population, a sample of 150 MSMEs was selected using a stratified random sampling technique to ensure a mathematically proportional

representation across the respective business sectors. The finalized sample breakdown comprised 75 agricultural MSMEs, 45 fisheries MSMEs, and 30 trading MSMEs. Primary data for this phase were compiled via a structured questionnaire structured on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The survey instrument was operationalized to measure seven distinct latent constructs: the implementation of Accounting Information Systems, perceived usefulness, perceived ease of use, digital infrastructure, operational efficiency, financial reporting accuracy, and managerial decision-making. Prior to the full-scale deployment, a pilot test was administered to establish the instrument's psychometric validity and reliability. The reliability analysis yielded Cronbach's Alpha values exceeding the 0.70 threshold across all scales, indicating highly satisfactory internal consistency and data reliability (Hair et al., 2019).

Quantitative Data Analysis

The collected quantitative data were processed and analyzed using the Statistical Package for the Social Sciences (SPSS) software, version 27 (Field, 2018). Descriptive statistics were initially generated to map the demographic characteristics of the respondents and provide a baseline overview of the research variables. Subsequently, inferential statistical analyses—including multiple linear regression, Pearson correlation coefficient, independent sample t-tests, paired sample t-tests, and one-way Analysis of Variance (ANOVA) were performed to evaluate the directional relationships between variables and test the formal hypotheses. Essential classical assumption tests, encompassing normality, multicollinearity, and heteroscedasticity diagnostics, were systematically conducted prior to executing the regression models to guarantee blueprint integrity (Patton, 2015).

Qualitative Phase: Data Collection and Theme Analysis

Following the completion of the quantitative assessment, the qualitative phase was implemented to provide a deeper interpretive layer to the preceding statistical output (Yin, 2018). Twenty-five participants were selected via purposive sampling from a pool of MSME owners, local government officials, and information technology experts, ensuring that all selectees possessed direct, practical experience with AIS deployment. Semi-structured interviews were conducted to unpack the empirical opportunities, technical challenges, and underlying perceptions regarding the real-world adoption of AIS within a rural economic ecosystem.

The textual qualitative data were processed and analyzed through thematic analysis with the assistance of NVivo 12 software. The analytical workflow utilized a systematic multi-stage coding approach consisting of open coding, axial coding, and selective coding to isolate recurring core themes tied to AIS adoption barriers and facilitators. To secure research credibility and validity, data triangulation was performed by cross-examining the quantitative datasets against qualitative narratives, supplemented by member checking to verify the exact transcriptive accuracy of the participants' testimonies.

Methodological Integration

The integration of the quantitative and qualitative paradigms occurred at the final interpretive stage. The qualitative narratives were specifically mobilized to expand, elaborate on, and contextualize the numerical, statistical patterns identified in the first phase. By synthesizing these methods, this study generates more resilient empirical evidence, offering highly actionable and practical recommendations for policymakers and local economic stakeholders aimed at accelerating digital transformation and optimizing rural MSME financial ecosystems.

RESULTS

This study employed a mixed-methods sequential explanatory design involving a quantitative survey of 150 Micro, Small, and Medium Enterprises (MSMEs) in Langowan District, followed by qualitative interviews with 25 selected respondents. The quantitative data were analyzed using SPSS version 27, whereas the qualitative data were analyzed using thematic analysis with the assistance of NVivo 12. The findings are presented according to the research objectives, including the impact of Accounting Information Systems (AIS) on operational efficiency, financial reporting accuracy, and managerial decision-making.

Respondent Characteristics

A total of 150 MSMEs participated in this study. Based on age distribution, 20% of respondents were between 25 and 30 years old, 35% were between 31 and 40 years old, 30% were between 41 and 50 years old, and the remaining 15% were over 50 years old. Regarding educational background, 40% had completed elementary or junior high school, 45% graduated from senior high school, and 15% held diploma or bachelor's degrees.

Most respondents operated micro-enterprises (80%), while the remaining 20% operated small enterprises. Based on business sectors, 50% were engaged in agriculture, 30% in fisheries, and 20% in trading activities.

Regarding the adoption of Accounting Information Systems, only 18% of respondents had fully implemented AIS using software such as Accurate or QuickBooks, 35% used partially computerized accounting systems such as Microsoft Excel or mobile applications, and 47% continued to maintain manual financial records.

Operational Efficiency

The implementation of Accounting Information Systems significantly improved operational efficiency among MSMEs. The average operational efficiency score increased from 2.1 before AIS implementation to 4.9 after implementation, representing an improvement of approximately 133%.

The paired sample t-test indicated a statistically significant difference between the two conditions ($t = 12.50$, $p < 0.001$). Furthermore, multiple linear regression analysis showed that perceived usefulness significantly influenced operational efficiency ($\beta = 0.45$, $p < 0.001$), while AIS adoption ($\beta = 0.32$, $p < 0.01$), perceived ease of use ($\beta = 0.18$, $p < 0.05$), and digital infrastructure ($\beta = 0.25$, $p < 0.01$) also contributed positively to operational efficiency.

The fisheries sector demonstrated the highest improvement in operational efficiency, followed by agriculture and trading sectors.

Table 1. Multiple Regression Results for Operational Efficiency

Variables	β	t-value	p-value
AIS Adoption	0.32	3.10	<0.01
Perceived Usefulness	0.45	4.20	<0.001
Perceived Ease of Use	0.18	2.00	<0.05
Digital Infrastructure	0.25	2.80	<0.01

Financial Reporting Accuracy

The implementation of Accounting Information Systems also improved the accuracy of financial reporting. The average financial reporting accuracy increased from 3.2 under manual recording systems to 4.6 after AIS implementation.

Independent sample t-test results indicated statistically significant differences between MSMEs using manual recording and those implementing AIS ($t = 8.90$, $p < 0.001$). Pearson correlation analysis further demonstrated a strong positive relationship between AIS implementation and financial reporting accuracy ($r = 0.62$, $p < 0.001$).

Approximately 65% of respondents reported that AIS reduced recording errors by approximately 30%, while financial reporting transparency improved substantially.

Table 2. Financial Reporting Accuracy

Indicator	Manual System	AIS
Mean Score	3.20	4.60
Recording Errors	40%	5%
Audit Completion Time	2 Days	30 Minutes

Managerial Decision-Making

Accounting Information Systems also improved managerial decision-making. The average decision-making score increased from 3.8 under manual financial management to 4.8 after AIS implementation.

Approximately 60% of respondents reported better sales forecasting, while 55% indicated improved risk mitigation capabilities. Furthermore, 50% of respondents stated that AIS facilitated commodity price trend analysis, enabling more accurate business planning.

Hypothesis testing confirmed that perceived usefulness significantly affected managerial decision-making ($\beta = 0.52$, $p < 0.001$). The moderating effect of perceived ease of use was also significant ($\beta = 0.28$, $p < 0.05$), whereas digital infrastructure strengthened the relationship between AIS implementation and MSME financial management ($\beta = 0.35$, $p < 0.01$).

Factors Hindering AIS Adoption

Although AIS implementation produced positive outcomes, several challenges remained. Approximately 70% of respondents considered implementation costs exceeding IDR 2 million to be a major obstacle. Only 40% of respondents reported having stable internet access, while 45% experienced limited internet connectivity and 15% had no reliable internet access.

Digital literacy was also relatively low, with an average score of 2.8. Pearson correlation analysis indicated a significant positive relationship between digital literacy and AIS adoption ($r = 0.35$, $p < 0.01$), suggesting that higher digital competency was associated with greater AIS utilization.

Qualitative Findings

The qualitative interviews supported the quantitative findings. Most respondents reported that Accounting Information Systems simplified bookkeeping activities, reduced recording errors, improved inventory monitoring, and facilitated loan applications through more standardized financial reports.

However, respondents also identified limited internet infrastructure, high software costs, inadequate digital skills, and resistance to technological change as the primary barriers to AIS adoption among rural MSMEs. These themes consistently emerged across interviews with MSME owners, local government officials, and technology experts.

Overall, both quantitative and qualitative findings indicate that the implementation of Accounting Information Systems contributes positively to operational efficiency, financial reporting accuracy, and managerial decision-making among MSMEs in Langowan District, despite existing infrastructure and technological challenges.

DISCUSSION

This study aimed to analyze the impact of Accounting Information Systems (AIS) on MSME financial management in Langowan District by examining the influence of perceived usefulness, perceived ease of use, and digital infrastructure on AIS implementation. Overall, the findings indicate that Accounting Information Systems significantly improve operational efficiency, financial reporting accuracy, and managerial decision-making among rural MSMEs. The following discussion explains each research finding based on the proposed hypotheses and previous studies.

The Influence of Accounting Information Systems on MSME Financial Management

The first hypothesis proposed that Accounting Information Systems positively affect MSME financial management. The findings support this hypothesis, indicating that MSMEs implementing AIS achieved higher operational efficiency, more accurate financial reporting, and better managerial decision-making than businesses relying on manual bookkeeping. These findings suggest that digital financial systems enable MSMEs to manage business operations more efficiently while improving financial transparency.

The findings support the Resource-Based View (RBV) proposed by Barney (1991), which argues that valuable organizational resources contribute to competitive advantage. Accounting Information Systems function as strategic organizational resources that improve financial capability and organizational performance. The findings are also consistent with Nugroho et al. (2020), who reported that AIS implementation significantly increased MSME productivity, and with Sari and Wulandari (2021), who found that standardized financial reporting facilitated access to external financing. These findings indicate that the implementation of AIS contributes to better financial management and business sustainability among MSMEs.

The Influence of Perceived Usefulness on Accounting Information Systems Implementation

The second hypothesis examined the influence of perceived usefulness on the implementation of Accounting Information Systems. The results indicate that perceived usefulness significantly encourages MSME owners to adopt and utilize AIS in their financial management activities. MSME owners tend to implement Accounting Information Systems when they perceive that the system improves business performance, simplifies bookkeeping, and enhances financial reporting.

These findings are consistent with the Technology Acceptance Model proposed by Davis (1989), which identifies perceived usefulness as one of the most important determinants of technology adoption. Similar findings were reported by Venkatesh and Bala (2008), who emphasized that users are more willing to adopt technology when they clearly understand its practical benefits. Therefore, increasing MSME owners' awareness of the

advantages offered by Accounting Information Systems may accelerate digital transformation in rural business environments.

The Moderating Role of Digital Infrastructure in Accounting Information Systems Implementation

The third hypothesis proposed that digital infrastructure strengthens the effectiveness of Accounting Information Systems implementation. The findings confirm this hypothesis, indicating that adequate digital infrastructure supports more effective utilization of Accounting Information Systems among MSMEs. Conversely, unstable internet connectivity, limited technological facilities, and high implementation costs remain major obstacles to wider AIS adoption in Langowan District.

These findings are consistent with the extended Technology Acceptance Model (Venkatesh & Bala, 2008), which emphasizes facilitating conditions as important determinants of technology adoption. They also support the Diffusion of Innovation Theory (Rogers, 2003), suggesting that technology adoption progresses more slowly when supporting infrastructure remains inadequate. Consequently, improving digital infrastructure is essential for accelerating the digital transformation of rural MSMEs (Rujitoningtyas et al., 2024).

CONCLUSION

This study examined the impact of Accounting Information Systems (AIS) on the financial management of Micro, Small, and Medium Enterprises (MSMEs) in Langowan District. The findings indicate that the implementation of AIS significantly improves operational efficiency, financial reporting accuracy, and managerial decision-making among MSMEs. The study also confirms that perceived usefulness positively encourages the adoption of Accounting Information Systems, while digital infrastructure strengthens the effectiveness of AIS implementation.

The findings contribute to the existing literature by providing empirical evidence on the implementation of Accounting Information Systems in rural MSMEs, particularly in developing regions where digital transformation is still evolving. From a practical perspective, the findings suggest that local governments should improve digital infrastructure, strengthen digital literacy programs, and encourage the adoption of affordable Accounting Information Systems to enhance MSME financial management and business sustainability.

Future research is recommended to involve broader geographical areas and larger samples to improve the generalizability of the findings. Researchers are also encouraged to incorporate additional variables, such as organizational readiness, government support, innovation capability, and digital literacy, to provide a more comprehensive understanding of the factors influencing Accounting Information Systems adoption among MSMEs.

LIMITATION

This study has several limitations that should be considered when interpreting the findings. The research was conducted only among Micro, Small, and Medium Enterprises (MSMEs) in Langowan District, Minahasa Regency; therefore, the findings may not be fully generalizable to other regions with different economic, technological, and infrastructural conditions. In addition, the cross-sectional research design captured respondents' perceptions at a single point in time and could not examine changes in Accounting Information Systems (AIS) implementation over time. Furthermore, this study focused only on AIS implementation, perceived usefulness, and digital infrastructure,

while other potential determinants, such as organizational readiness, owner characteristics, government support, and innovation capability, were not included in the research model. Future studies are encouraged to involve larger and more diverse samples, employ longitudinal research designs, and incorporate additional variables related to digital transformation and organizational capability to provide a more comprehensive understanding of Accounting Information Systems adoption among MSMEs.

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DECLARATION OF CONFLICTING INTERESTS

The authors have declared no potential conflicts of interest concerning the study, authorship, and/or publication of this article.

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