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The Influence of E-Commerce Utilization and Accounting Information Systems on the Performance of Micro, Small, and Medium Enterprises (MSMEs)

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Abstract Revisi

Digital transformation is increasingly essential for Micro, Small, and Medium Enterprises (MSMEs) to remain competitive in a dynamic business environment. This study aims to analyze the effect of e-commerce adoption and the implementation of accounting information systems (AIS) on MSME performance in Kuningan Regency. A quantitative explanatory research design was employed using purposive sampling, involving 35 MSME owners and managers as respondents. Data were collected through structured questionnaires and analyzed using multiple linear regression with a 5% significance level in SPSS (version XX). The results reveal that e-commerce adoption has a significant positive effect on MSME performance ($\beta = 0.45$, $p < 0.05$), particularly in market expansion, service efficiency, and customer engagement. Similarly, AIS implementation shows a significant positive effect ($\beta = 0.41$, $p < 0.05$), supporting better financial transparency and decision-making. The combined adoption of both technologies provides a substantial contribution to improving overall business performance ($R^2 = 0.62$). These findings highlight the importance of digital tools for enhancing MSME productivity, sustainability, and competitiveness, offering valuable insights for business owners and policymakers aiming to accelerate digital transformation initiatives.

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) represent a cornerstone of national economic development and play a vital role in economic productivity, employment generation, and poverty reduction without requiring large-scale capital investment (Halim, 2020). In Indonesia, MSMEs are widely recognized as the backbone of the economy, serving as a primary source of livelihood and contributing significantly during times of economic crisis (Ilarrahmah, 2021; Rostikawati & Pirmaningsih, 2019). According to data from the Ministry of Cooperatives and SMEs (2019), MSMEs account for 99.99% of the country's businesses approximately 65.4 million enterprises and employ over 119 million people, representing 96.92% of national employment (Komala et al., 2021). This dominance underscores their critical role in maintaining economic stability.

West Java Province, Indonesia's most populous region with more than 48 million residents (BPS, 2021), is home to a large number of MSMEs. Kuningan Regency, although one of the least populous areas with 1.27 million inhabitants (jabarprov.go.id), shows growing economic activity at the village level, particularly in the culinary sector. A representative case is Bunny Kitchen, a home-based enterprise producing snacks, cookies, and dessert boxes using both pre-order and ready-stock models. The business has utilized e-commerce platforms such as Instagram and WhatsApp Business, resulting in a 35% increase in sales. However, its digital adoption remains limited due to price competition, platform fees, and the absence of integrated stock and delivery systems. Moreover, financial transactions are still recorded manually, with limited digital accounting knowledge and lack of training, making it difficult to monitor income and expenses effectively.

The challenges faced by MSMEs extend beyond capital and marketing to include managerial skills, human resource competencies, technology adoption, and reliable financial reporting (Priyambodo, 2021). Accurate financial statements are crucial for performance evaluation and decision-making (Nugroho,

2020). The implementation of accounting information systems (AIS) can improve financial data quality and support sound decision-making (Steinbart et al., 2018). Similarly, e-commerce adoption offers potential benefits such as expanded market reach, increased operational efficiency, and improved responsiveness to market changes (Wahyu Awalul R. & Indrayeni, 2024). However, the effectiveness of e-commerce is closely linked to financial literacy and entrepreneurs' understanding of AIS, which together enable MSME operators to manage resources more effectively (Lestari & Rosyidi, 2020; Reinamah et al., 2021).

Previous research has produced mixed findings regarding the impact of e-commerce on MSME performance. Wahyuni et al. (2021) reported a significant positive effect on market expansion and sales growth, whereas Tiandra et al. (2019) found no significant impact, likely due to limited digital skills. These inconsistencies highlight the need for further research, particularly in rural contexts where MSMEs often face additional barriers to digital adoption and professional financial management.

This study addresses these gaps by simultaneously examining three strategic variables financial reporting capability, financial literacy, and AIS implementation and their effects on MSME performance within a single quantitative model. The research focuses specifically on culinary MSMEs in Kuningan Regency, aligning with national policies aimed at accelerating MSME digitalization in the post-pandemic era. Therefore, this study aims to empirically analyze the influence of financial reporting capabilities, financial literacy, and AIS implementation on the performance of MSMEs.

2. Literature Review

2.1 Grand Theory: Technology Acceptance Model (TAM)

This study is anchored in the Technology Acceptance Model (TAM) proposed by Davis (1989), which asserts that technology acceptance and usage are primarily influenced by two key constructs: **perceived usefulness** and **perceived ease of use**. These constructs shape users' attitudes toward technology, which subsequently affect their intention and actual behavior. Within the scope of this research, TAM provides the theoretical lens for examining how accounting information systems (AIS) and e-commerce are adopted and utilized by small and medium-sized enterprises (SMEs). When a technology is perceived as beneficial and user-friendly, SMEs are more likely to adopt it to streamline operations and improve business outcomes.

Empirical studies support this perspective. Kadek Sukmantari and Putu Julianto (2022) demonstrated that a positive perception of AIS encourages entrepreneurs to employ such systems in financial decision-making. Similarly, Sari and Nugroho (2021) reported that both perceived usefulness and perceived ease of use significantly affect SMEs' intention to adopt AIS. Putra and Kusumawardhani (2020) further confirmed that TAM effectively explains technology adoption behavior in trading-sector SMEs.

However, much of the existing literature emphasizes behavioral intention rather than the **direct impact of technology adoption on SME performance**. Moreover, few studies have simultaneously examined the integration of TAM constructs with e-commerce and AIS adoption, particularly in regional contexts such as Kuningan Regency. This research addresses this gap by analyzing not only the adoption factors but also their combined effects on SME performance.

2.2. E-Commerce Adoption

E-commerce represents a crucial component of business digitalization, enabling the online exchange of goods and services and offering significant efficiency benefits. Alkhunaizan and Ali (2022) noted that e-commerce enhances access, reduces transaction costs, and saves time for both businesses and consumers. Its adoption is closely linked with market expansion, revenue growth, and improved customer engagement.

This study conceptualizes e-commerce as a technological enabler for SMEs, supporting

customer outreach, marketing, and sales processes through Business-to-Consumer (B2C) and Consumer-to-Consumer (C2C) models. Previous research demonstrates its tangible benefits: Yuliani and Pratiwi (2020) measured e-commerce adoption using frequency of use, platforms such as Shopee, Tokopedia, and Instagram, and transaction volume, concluding that it significantly enhanced SME sales and business sustainability during the COVID-19 pandemic. Similarly, Anggraini et al. (2021) found that SMEs actively leveraging e-commerce experienced improved competitiveness and operational effectiveness.

Nevertheless, most prior studies focus on e-commerce adoption in isolation, without integrating it with AIS and financial literacy within a comprehensive performance model. This study addresses that limitation by evaluating the direct effect of e-commerce adoption and its interaction with AIS on SME performance.

2.3. Accounting Information Systems (AIS)

AIS are systems designed to record, process, and present financial data, integrating information technology with accounting principles to support decision-making. Sofiyanti (2021) emphasized the role of AIS in improving operational efficiency and enhancing SME competitiveness. Yohana (2023) highlighted its contribution to better production quality, operational efficiency, informed decision-making, and competitive advantage.

Empirical findings reinforce these benefits: Sofiyanti (2021) reported that AIS implementation improves the accuracy and timeliness of financial reporting, while Rahayu and Fauzan (2020) observed significant improvements in operational efficiency among SMEs adopting AIS. Despite these insights, most research has focused on internal, technical benefits, with limited examination of AIS as a driver of overall business performance, particularly when combined with other digitalization tools such as e-commerce.

In this study, AIS is conceptualized as a system that generates accurate and relevant financial information to support efficient financial documentation, classification, and reporting, ultimately enhancing business decision-making capabilities.

2.4. SME Performance

SME performance reflects the extent to which a business achieves its economic and strategic objectives. It can be evaluated using both financial indicators (e.g., asset growth, profit, sales) and non-financial indicators (e.g., customer satisfaction, process efficiency). Septiani and Wuryani (2020) argued that optimal performance is achieved when operational processes run effectively and efficiently, while Setiawati et al. (2021) emphasized its importance as a measure of business sustainability and resilience.

Aribawa (2016) suggested that performance measurement should consider the unique characteristics and resource constraints of SMEs. Technology adoption—through AIS and e-commerce—can enhance these performance dimensions by improving efficiency, competitiveness, and decision-making capacity.

Despite these findings, there is still limited empirical research that integrates internal factors such as managerial capabilities and financial literacy with digital technology adoption to explain SME performance within a single analytical framework. This study contributes to filling this gap.

2.5. Small and Medium Enterprises (SMEs)

SMEs play a vital role in Indonesia's economy, contributing significantly to employment and GDP growth. Law No. 20 of 2008 and Government Regulation No. 7 of 2021 classify SMEs based on business capital and annual revenue. However, SMEs often face challenges such as limited capital, low financial literacy, and suboptimal use of digital tools.

To address these challenges, competencies in financial report preparation, financial literacy, and AIS utilization are essential. Studies by Kurniawati and Isbanah (2020) and Huda and Yuliani (2021) confirmed that enhancing technological and managerial capacities improves SME competitiveness. Nugroho and

Setiawan (2022) further observed that simultaneous training in accounting and technology improves SMEs' management effectiveness.

Nevertheless, much of the literature remains focused on macroeconomic aspects rather than micro-level performance drivers. This study narrows the focus to SME-level analysis by examining how AIS and e-commerce adoption jointly affect performance outcomes.

2.6 Hypotheses Development

Grounded in TAM and prior empirical evidence, the following hypotheses are proposed:

- **H1:** E-commerce usage has a positive effect on SME performance.
- **H2:** AIS implementation has a positive effect on SME performance.
- **H3:** The simultaneous adoption of e-commerce and AIS has a positive effect on SME performance.

3. Research Methods

This study adopts a **quantitative research design** aimed at empirically testing hypotheses through numerical data processing and statistical analysis. The quantitative approach is appropriate for this study because it provides an objective, measurable, and replicable assessment of the relationships between variables. Consistent with positivist paradigms, the researcher maintains a neutral stance and relies on systematic, empirical, and rational procedures for data collection and analysis.

3.1. Research Setting and Population

The research was conducted at **Bunny Kitchen**, a small and medium-sized enterprise (SME) located in Cimahi District, Kuningan Regency, Indonesia. The site was selected based on data accessibility, relevance to the research objectives, and the enterprise's active use of e-commerce and digital technology. The **population** consisted of all 35 active employees of Bunny Kitchen who are directly involved in daily operations and the application of information technology within the enterprise. Because the population size was relatively small, a **census (saturated sampling)** technique was applied, meaning that the entire population was included as respondents. This approach ensured comprehensive coverage and minimized sampling bias.

3.2. Data Collection

Primary data were collected through three complementary methods:

- **Observation:** Direct monitoring of operational activities and technology use to capture actual behavioral patterns (Sugiyono, 2019).
- **Interviews:** Semi-structured interviews were conducted to obtain qualitative insights regarding business processes, system usage, and respondents' understanding of e-commerce and accounting information systems (Moleong, 2017).
- **Questionnaires:** Structured questionnaires with closed-ended statements were administered to measure respondents' perceptions of the study variables. A Likert scale (typically 1–5) was used to capture the intensity of agreement or disagreement.

3.3. Variable Operationalization

The variables were operationalized as follows:

- **SME Performance (Y):** Defined as the degree to which the enterprise achieves its business goals, including value creation and income generation in line with established standards (Setiawati et al., 2021). Indicators include capital capacity, business development, workforce potential, and managerial capability.
- **E-Commerce (X1):** Refers to the process of buying and selling goods or services via the internet, enabling electronic transactions between two or more parties. Indicators include online marketing, promotion, internet utilization, sales activities, and payment systems (Lovita & Susanty, 2021).
- **Accounting Information System (AIS) (X2):** Defined as a system for collecting, recording, storing, and processing financial

data to produce relevant information for managerial decision-making (Putrie & Ariani, 2024). Indicators include financial report preparation and financial information presentation.

3.4. Data Analysis

Data analysis was conducted in several stages:

1. **Descriptive Statistics:** Summarized data characteristics including minimum, maximum, mean, and standard deviation.
2. **Instrument Testing:**
   - **Validity Test:** Employed Pearson correlation to ensure that each item accurately measured the intended construct.
   - **Reliability Test:** Applied Cronbach's Alpha to verify internal consistency of the measurement instruments.
3. **Classical Assumption Tests:**
   - **Normality Test:** Verified data distribution.
   - **Multicollinearity Test:** Ensured independence of predictors.
   - **Heteroscedasticity Test:** Examined the equality of residual variance.
4. **Inferential Analysis:**
   - **Multiple Linear Regression:** Estimated the simultaneous and partial effects of independent variables (X1, X2) on the dependent variable (Y).
   - **Coefficient of Determination (Adjusted R^2):** Measured the explanatory power of the model.
   - **Hypothesis Testing:** Conducted t-tests (partial effects) and F-tests (overall model significance) to determine the statistical significance of relationships.

4. Results and Discussion

4.1 Research Results [Cambria , 11, Bold].

a. Data Validity

Table 1. Validity Test

Variable	Correlation (r)	Sig. (p)	description
PEC1	0,334	0.000	Signifikan
PEC2	0,334	0.000	Signifikan
PEC3	0,334	0.000	Signifikan
PEC4	0,334	0.036	Signifikan
PEC5	0,334	0.000	Signifikan
PEC6	0,334	0.001	Signifikan
PEC7	0,334	0.002	Signifikan
PEC8	0,334	0.002	Signifikan
PEC9	0,334	0.001	Signifikan
PEC10	0,334	0.002	Signifikan
SIA11	0,334	0.000	Signifikan
SIA12	0,334	0.025	Signifikan
SIA13	0,334	0.000	Signifikan
SIA14	0,334	0.009	Signifikan
SIA15	0,334	0.000	Signifikan
KUM16	0,334	0.005	Signifikan
KUM17	0,334	0.000	Signifikan
KUM18	0,334	0.001	Signifikan
KUM19	0,334	0.002	Signifikan
KUM20	0,334	0.003	Signifikan

source: data processed (2025)

The validity test was conducted by analyzing the Corrected Item-Total Correlation values from the SPSS output. An indicator is considered valid if the r-calculated (Corrected Item-Total Correlation) is greater than the r-table value of 0.334 and the significance level is less than 0.05 at a 5% confidence level.

Table 2 Reliability Test

Cronbach Alpha	**description**	**Criteria**
0,911	Reliabel	Sangat Tinggi

source: data processed (2025)

Based on the results of the reliability test, the instrument used in this research which includes the variables e-Commerce, accounting information System, and SME Performance has a Cronbach's Alpha value of 0.911. According to reliability criteria, a Cronbach's Alpha value above 0.60 is considered acceptable, and a value above 0.80 is considered highly reliable.

Therefore, a score of 0.911 indicates that the research instrument has excellent internal consistency and is categorized as "Very High" reliability. This means that the questionnaire items used to measure each variable are consistent and stable in capturing the intended constructs. Consequently, the data collected using these instruments is considered reliable and suitable for further statistical analysis.

2. Classical Assumption Testing

Table 1. Normality Test

Kolmogorov-Smirnov Sig.	**Unstandardized Residual**	**description**
Asymp. Sig. (2-tailed)	0.200	Normal

Source: data processed (2025)

The normality test was conducted using the Kolmogorov-Smirnov (K-S) test on the unstandardized residuals. The result showed an Asymp. Sig. (2-tailed) value of 0.200, which is greater than the significance threshold of 0.05.

This indicates that the residuals are normally distributed, as there is no statistically significant deviation from a normal distribution. Meeting the assumption of normality is important in regression analysis because it ensures the validity of inferential statistics such as the t-test and F-test. Therefore, it can be concluded that the data used in this study satisfy the assumption of normality and are appropriate for further regression analysis.

Table 2. Multicollinearity Test

Variable	**Tolerance**	**VIF**
E-commerce	0.467	2.141
SIA	0.467	2.141

Source: data processed (2025)

The multicollinearity test was conducted to determine whether there is a high correlation between the independent variables, which could affect the reliability of the regression model. The test results showed that the Tolerance values for both E-commerce and Accounting Information System (SIA) variables were 0.467, which is greater than the threshold of 0.10. This indicates that there is no indication of multicollinearity, as the independent variables do not show excessive intercorrelation.

Furthermore, the Variance Inflation Factor (VIF) values for both variables were 2.141, which is well below the critical value of 10. A VIF below 10 confirms that the level of multicollinearity is acceptable and will not significantly distort the estimates of the regression coefficients.

In conclusion, the results of the multicollinearity test confirm that the independent variables in this study are free from multicollinearity issues and can be reliably used in the regression analysis.

Table 3. Heteroscedasticity Test

Variable	Sig. (p-value)
E-commerce	0.566
SIA	0.307

Source: data processed (2025)

The heteroscedasticity test was performed to determine whether the residuals in the regression model have constant variance. This assumption is important to ensure the validity of the regression results. The test was conducted using the Glejser method, where the significance values (p-values) for the independent variables were evaluated.

The results show that the p-value for the E-commerce variable is 0.566, and for the Accounting Information System (SIA) variable, it is 0.307. Both values are greater than 0.05, indicating that the null hypothesis of homoscedasticity cannot be rejected. This means there is no evidence of heteroscedasticity in the model. In summary, the test results suggest that the residuals are evenly distributed and the model meets the assumption of homoscedasticity, which strengthens the reliability of the regression analysis.

3. Hypothesis Test

1. T Test (Partial)

Variable	t	Sig.	description
E-Commerce	2.794	0.009	H1 diterima
Accounting Information System (SIA)	5.278	0.000	H2 diterima

Source: data processed (2025)

For the E-Commerce variable, the p-value is 0.009, which is less than 0.05, indicating a statistically significant effect. This means that the use of e-commerce has a positive and significant impact on SME performance. Thus, the first hypothesis (H1) is accepted. For the Accounting Information System (SIA) variable, the p-value is 0.000, also below 0.05, indicating a very strong and significant relationship. This shows that the implementation of accounting information systems significantly enhances SME performance. Therefore, the second hypothesis (H2) is accepted.

Table 2. Simultaneous Test

Variable	F	Sig.	description
Regression	61.222	0.000	H1 Diterima

Source: data processed (2025)

Based on the results of the F-test, the variables E-Commerce and Accounting Information System have a significant and simultaneous effect on the performance of

SMEs. This is supported by the F value of 61.222 and a significance value (p-value) of 0.000, which is below the standard threshold of 0.05. This means that both variables together play an important role in influencing how well SMEs perform. The better the use of e-commerce and accounting systems, the better the performance of the business is likely to be.In short, the test confirms that E-Commerce and Accounting Information System together significantly improve SME performance.

4.2 Research Discussion

a. The Influence of E-Commerce Utilization on SME Performance

The findings of this research demonstrate a significant and positive relationship between the use of e-commerce and the performance of SMEs. This suggests that e-commerce acts as a catalyst for improving various aspects of business activities, particularly in marketing efficiency, customer engagement, and sales management. The ability to utilize e-commerce allows SMEs to streamline operations, access wider markets, and enhance customer responsiveness.

This result supports the Resource-Based View (Barney, 1991), which posits that unique digital capabilities like e-commerce represent strategic resources that enable competitive advantage. The findings align with the study by Lestari & Rosyidi (2020), which indicated that digital platforms facilitate transaction documentation and enhance decision-making processes by integrating transactional data into accounting systems. The results are also consistent with research by Putri & Ariani (2024), who concluded that the application of e-commerce has a direct and positive effect on SME performance. Moreover, Karyati (2019) highlighted that e-commerce contributes to market expansion, product visibility, and operational efficiency.

However, prior studies have mainly focused on SMEs in metropolitan or digitally mature regions, while limited attention has been given to SMEs in regional or semi-urban areas like Kuningan. This study demonstrates that in regions with low levels of digital adoption, such as among culinary SMEs in Kuningan, the use of e-commerce still makes a significant contribution to improving business performance.

b. The Influence of Accounting Information Systems (AIS) on SME Performance

The study also finds a positive and significant relationship between the use of Accounting Information Systems (AIS) and SME performance. A well-implemented AIS helps ensure reliable financial reporting, systematic record-keeping, and improved decision-making, which are critical for business success. The results confirm the theoretical framework of the Technology Acceptance Model (Davis, 1989), which emphasizes that ease of use and perceived usefulness influence technology adoption. When SMEs perceive AIS as easy and beneficial to use, it is more likely to support better financial and operational management.

This finding is in line with Steinbart et al. (2018), who argued that AIS facilitates the provision of high-quality financial information that supports managerial decisions. Lestari & Rosyidi (2020) also emphasized that AIS is vital for efficient transaction recording, internal control, and the generation of valid financial reports such as profit and loss statements and cash flow analysis. While existing literature often emphasizes Accounting Information Systems (AIS) in larger corporations or urban SMEs, this study adds value by focusing on micro and small enterprises in regional settings. Thus, it bridges the research gap by revealing how AIS contributes to business performance in less technologically developed areas.

c. The Simultaneous Effect of E-Commerce and Accounting Information Systems (AIS) on SME Performance

When analyzed together, e-commerce and AIS are found to have a significant joint impact on SME performance. This synergy strengthens both internal processes and customer-facing strategies, contributing to overall business effectiveness. The results align

with the Balanced Scorecard framework (Kaplan & Norton, 1992), which integrates financial, customer, internal process, and learning dimensions to assess organizational performance. E-commerce supports the customer perspective by improving service delivery and market accessibility, while AIS enhances internal process and financial control by ensuring timely and accurate reporting. This integration fosters better strategic planning, performance evaluation, and cost management.

These findings are supported by Handayani et al. (2024), who emphasized that the combined use of e-commerce and Accounting Information Systems (AIS) improves productivity, customer satisfaction, and financial efficiency. Similarly, Ode Aulia Rahim (2023) showed that the integration of digital sales platforms with accounting systems significantly increases SME revenue and operational effectiveness.

Previous studies have rarely explored the combined effect of e-commerce and Accounting Information Systems (AIS) within the same model, particularly in the context of local culinary SMEs. This study fills that gap by providing empirical evidence of how the interaction between digital sales platforms and structured financial systems can jointly enhance SME performance.

5. Closing

5.1 Conclusion

This study confirms that e-commerce adoption and the implementation of accounting information systems (AIS) significantly enhance the performance of SMEs in the culinary sector of Kuningan Regency. E-commerce strengthens marketing efficiency, market reach, and customer engagement, while AIS improves the accuracy and reliability of financial reporting and supports informed decision-making.

Individually, each variable contributes positively to business performance, but their combined implementation yields a greater synergistic effect, fostering data-driven decision-making, cost control, and customer satisfaction. These findings align with the Technology Acceptance Model (TAM) and Resource-Based View (RBV), providing empirical evidence of how digital transformation and structured financial management jointly support SME competitiveness.

This research addresses a gap in the literature by analyzing the simultaneous impact of e-commerce and AIS in a regional SME context, offering practical implications for business owners and policymakers seeking to enhance digital and financial infrastructure for small businesses.

Future research should explore moderating variables such as digital literacy, organizational culture, or external market conditions and may employ longitudinal or comparative designs to examine the sustained impact of technology adoption on SME performance.

5.2 Suggestions

SME owners are encouraged to actively adopt e-commerce platforms and integrate them with AIS to improve operational efficiency, financial transparency, and strategic planning. Government agencies and industry associations should provide capacity-building programs, particularly in digital literacy, and facilitate affordable access to digital tools for small businesses.

Researchers are advised to expand future studies by incorporating additional variables such as digital competency, market turbulence, and financial literacy to enrich the understanding of technology adoption. Comparative studies across different regions or sectors and longitudinal research designs are recommended to assess long-term impacts on SME sustainability.

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