Harmoni Economics: International Journal of Economics and Accounting

E-ISSN: 3063-8712
P-ISSN: 3063-6205

Article

Impact of Accounting Systems and Sharing Economy on Culinary MSMEs' Financial Performance with Demographics Moderation

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Abstract: This research investigates how accounting information systems and sharing economy platforms affect the financial performance of culinary MSMEs in Jambi City, while also examining demographic factors as a moderating variable. The study involved Micro, Small, and Medium Enterprises (MSMEs) in the city's culinary sector as both the population and sample. Using a non-probability purposive sampling method, data were gathered from 88 culinary MSME respondents through questionnaires and analyzed with the SmartPLS 4 software. The findings reveal that both accounting information systems and sharing economy platforms significantly impact the financial performance of culinary MSMEs. Furthermore, demographic factors were found to moderate the relationship between accounting information systems and financial performance, but did not moderate the link between sharing economy platforms and financial performance in the culinary MSME sector of Jambi City.

Keywords: Accounting Systems, Demographic Factors, Financial Performance, Moderation, Sharing Economy.

1. Introduction

Micro, Small, and Medium enterprises (MSMEs) hold an essential position in driving the nation's economy, as they make substantial contributions to GDP, employment opportunities, and overall socio-economic development. Despite their importance, MSMEs often struggle with various financial issues, especially in terms of financial management. These challenges frequently hamper their ability to maintain strong financial performance, which is essential for their survival and growth. Financial performance serves as a key measure to evaluate how efficiently MSMEs utilize their financial resources to reach their objectives. Strong financial performance indicates that an MSME can consistently earn profits, manage its liabilities wisely, and sustain a stable and healthy financial position. As such, financial performance is a critical factor that supports the continued growth of MSMEs. Financial performance is needed to know and evaluate the company's level of success. To assess the success of MSMEs, a financial information system, commonly known as an accounting information system, is required. Therefore, the existence of an accounting information system is very important for MSMEs. Proper implementation of this system allows MSMEs to produce more structured, accurate, and comprehensive business information, particularly regarding financial conditions .

With rapid technological advancements, mastery of digital technology has become a necessity for MSMEs to navigate the dynamics of global competition. The government has made digitalization a key policy, providing opportunities for MSMEs to integrate technology into their operations, one of which is through sharing economy platforms . The sharing

Received: 12 April, 2025
Revised: 29 April, 2025
Accepted: 16 May, 2025
Published: 30 May, 2025
Curr. Ver.: 30 May, 2025

economy is a digital platform used by MSMEs. Gojek and Grab are examples, offering a variety of convenient services, such as food delivery (GoFood and Grab Food), payment platforms (Gopay), and many more.

One aspect that influences the financial performance of MSMEs is demographic factors. Demographic factors are personal attributes—like age, education, and work experience—that can shape an individual's behavior. Age, in particular, often affects how entrepreneurs adopt and use technology. Younger business owners tend to be more adaptable and open to change, which allows them to embrace new technologies more easily and quickly. However, a lack of experience can lead to a weaker ability to use accounting information systems. Education level can increase an individual's capacity to make decisions based on factual information. Furthermore, the higher the motivation, educational background, and business experience, the greater the contribution to the performance of MSMEs. These demographic factors describe an individual's background and how it can influence financial performance.

According to information provided by the Jambi City Office of Manpower, Cooperatives, and SMEs,, there has been an increase in the number of MSMEs in the culinary sector. Behind this phenomenon, many MSMEs encounter various obstacles in their development, making it difficult for MSME actors to maintain and develop their businesses. From the interview conducted with the Head of the Capital Expert Policy Analyst Section of the Jambi City Manpower, Cooperatives, and SMEs Office, Safera revealed that many MSMEs in Jambi City experience various obstacles, namely marketing/branding problems, low financial management capabilities and the minimal ability of MSME actors in Jambi City to use digital technology.

Based on the above issues, demographic factors can be a moderating variable between accounting information system and sharing economy platforms on the financial performance of MSMEs in Jambi City because demographic characteristics influence how users manage existing information, utilize technology, and make financial decisions. Examples of demographic factors include age, education, and business experience. Therefore, understanding demographic characteristics is key to maximizing the positive impact of accounting information system and sharing economy platforms on financial performance .

Considering the phenomena outlined earlier and the mixed findings from previous studies on how accounting information systems and sharing economy platforms affect financial performance, the researcher was driven to carry out further investigation to provide empirical evidence that may be useful for stakeholders.. Based on the phenomena and research gaps described above, the researcher is interested in conducting a study entitled "The Influence of Accounting Information Systems and Sharing Economy Platforms on Financial Performance of Culinary MSMEs in Jambi City, with Demographic Factors as a Moderating Variable."

2. Literature Review

2.1. Resource Based View (RBV Theory)

The Resource Based View (RBV) Theory, introduced by Wernerfelt in 1985, emphasizes the importance of a company's internal resources and its capacity for innovation in achieving success. According to this theory, a firm's competitiveness and performance are largely determined by how effectively it leverages its unique internal assets, such as innovative leadership. By utilizing these distinctive resources, a company can create added value that is hard for competitors to replicate, ultimately enhancing its overall performance.

2.2 Micro, small and medium enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are self-managed business units run by individuals or organizations and span across various economic sectors. Generally, these enterprises operate on a small scale and are owned by individuals or small groups with limited capital and income. According to Law No. 11 of 2020 on Job Creation, MSMEs are defined as productive businesses owned by individuals or entities that meet certain criteria regarding net assets and annual turnover. The specific provisions for implementing this law are detailed in Government Regulation No. 7 of 2021

2.3 Accounting Information Systems

According to Krismiaji (2015) , defines a system as a collection of interconnected components that work together to achieve specific objectives. Information, on the other hand, refers to processed data that holds meaning and usefulness.According to Romney, Marshall B (2015) , explains accounting as the process of identifying, gathering, storing, developing, measuring, and communicating data and information. Therefore, according to

Krismiaji (2015), an accounting information system can be understood as a system designed to process data and transactions into meaningful information that supports business planning, management, and operations, while also generating accounting-related information.

2.4 Sharing Economy Platform

The sharing economy began to gain widespread recognition in the early 2000s. This idea first developed in Silicon Valley, United States, and is often referred to as the "collaborative economy." This model allows individuals or groups to earn income by leveraging their assets to provide services to others, usually through digital platforms. Some popular examples of this concept include Uber, Gojek, Grab, and Airbnb. In principle, the sharing economy emphasizes the optimal utilization of underutilized assets, such as renting or lending, to generate economic value. The primary goal is to create access to resources without having to own them directly, while also increasing cost efficiency in the process .

2.5 Demographic Factors

According to Philip M. Hauser (1959), as quoted in Lucky Radita Alma (2019) , demography is a science that studies the size, distribution, and composition of the population arising from migration or changes in status. In other words, demographic factors study the structure and processes of a region's population, including the size, distribution, and population statistics.

2.6 Financial Performance

According to Winarni dan Sugiyarso (2005) , performance can be defined as achievements achieved within a certain period that reflect the health of the company. Another opinion, according to Fahmi (2014) , explains that financial performance refers to an analysis used to assess how effectively a company applies proper financial management practices. In essence, financial performance serves as an indicator of how efficiently a company manages its financial resources, reflecting the overall financial condition of the business within a specific time frame.

3. Research Method

3.1. Objects of Research, Data Types, and Data Sources

This research targeted micro, small, and medium enterprises (MSMEs) in Jambi City's culinary sector. It utilized primary data, meaning information directly collected by the researchers for the specific objectives of the study. The data was collected directly from respondents using methods such as surveys, interviews, observations, and experiments. . In this study, respondents were given a questionnaire to complete to collect primary data.

3.2 Operational Definition

3.2.1 Accounting Information Systems

In this research, the accounting information system serves as the independent variable. It is a system developed to gather, record, store, and process financial data, with the goal of generating useful information to support decision-making. . Measurement of accounting information system variables in this study is carried out using several indicators, including: Integration, Flexibility, Reliability, and Efficiency.

3.2.2 Sharing Economy Platform

In this study, the sharing economy platform was used as the independent variable. A sharing economy platform is a digital system that enables individuals or organizations to share resources, including goods, services, or knowledge. It leverages technology to support peer-to-peer (P2P) transactions, eliminating the need for conventional intermediaries. . The measurement indicators for a sharing economy platform are platform quality, platform finances, and platform users.

3.2.3 Financial Performance

Endogenous variables or dependent variables are variables whose values are influenced by other variables. The Endogenous variable in this study is financial performance (Y). Financial performance is a measure of how well a company manages its resources and finances to describe the financial condition of the business over a certain period. According to research by Wijayana (2023) , there are several indicators of financial performance, including profitability, sales growth, and sales turnover.

3.2.4 Demographic Factors

A moderating variable is a factor that can affect the strength or direction of the relationship between an independent variable (X) and a dependent variable (Y) by strengthening, weakening, or altering its direction. In research, this type of variable helps clarify when and under what conditions the relationship between the two main variables

becomes stronger, weaker, or changes. . In this study, demographic factors served as moderating variables. Indicators used to measure demographic factors include age, education level, and business experience.

3.3 Sample Measurement

Based on data from the Sharing Economy platform Grab/Gojek, there are 704 MSMEs operating in the culinary sector in Jambi city. Therefore, the population in this study was 704 MSMEs. In a quantitative research approach, a sampel is a subset of the populatio taken to represent the entire population. Sampling is necessary when conducting research on the entire population is not possible due to time, budget, or resource constraints . Therefore, the researcher chose to use a portion of the population as the sampel. In this study, the sampling technique used purposive sampling. This method involves selecting subjects based on certain predetermined criteria, so that only individuals or objects deemed relevant are included in the sample. The sample size in this study was determined using the Slovin formula:

$$n = \frac{N}{N\,(e)^2+1}$$

Note : n = sampel size
N = population size
E = The critical value (accuracy limit) or tolerance for inaccuracy due to sampling error is 10%.

So, $$n = \frac{704}{704\,(0{,}1)^2+1}$$

n = 87,5 (rounded up to 88 MSME actors)

The 88 respondents must meet the established criteria to support the relevance of this research. The sample respondents must meet the following criteria: 1) MSMEs that have been operating for at least one year. 2) MSMEs that use an Accounting Information System (AIS), either manually (Excel/manual cash books) or digitally (applications such as Accurate, Majoo, Quickbooks, etc.). 3) MSMEs that use Sharing Economy Platforms for business operations, such as Gojek, Grab, Gofood, Grabfood, and ShopeeFood.

3.4 Data Analysis Methods

3.4.1 Descriptive analysis

Descriptive statistics play a role in processing and presenting quantitative data to provide an overview of the data's characteristics. This analysis includes calculating values such as the mean, standard deviation, maximum and minimum values, and distribution measures such as kurtosis and skewness . In this study, the descriptive statistics used include the mean, median, standard deviation, highest (maximum) value, lowest (minimum) value, and measures of skewness and peakedness of the data.

3.4.2 Outer Model

a. Validity Test

Convergent validity is tested using reflective indicators, which are evaluated based on their loading factor—this reflects the correlation between each item and the overall construct. Indicators that accurately represent a construct will demonstrate a strong correlation. To determine convergent validity, commonly used benchmarks include outer loading values greater than 0.7, communality values above 0.5, and an Average Variance Extracted (AVE) exceeding 0.5.

b. Reliability Test

The purpose of reliability testing is to confirm that the instrument used can consistently, accurately, and reliably measure the intended construct. For constructs measured using reflective indicators, reliability is typically assessed through the composite reliability value. A construct is generally considered reliable if both the composite reliability and Cronbach's Alpha scores are above 0.7, especially in confirmatory studies. However, in exploratory research, values ranging from 0.6 to 0.7 are still deemed acceptable.

3.4.3 Inner Model

a. Coefficient Determination (R^2)

The coefficient of determination (R^2) measures the extent to which the independent variables explain the dependent variable. A higher R^2 value suggests that the model more effectively accounts for variations in the dependent variable. This measure functions similarly to R-squared in linear regression, indicating the proportion of variance in the endogenous variable that is explained by the exogenous variables. R^2 values are generally interpreted in three categories: a value of 0.67 or above suggests strong predictive power, a value around 0.33 indicates a moderate level, and a value near 0.19 reflects weak predictive ability. .

b. F^2 Value

The F-square test is used to evaluate how much an exogenous variable affects an endogenous variable. The interpretation of F-square values is as follows: An F-square value of ≤ 0.02 suggests that the exogenous variable has a small effect on the endogenous variable. A value greater than 0.02 but not more than 0.15 indicates a moderate effect. An F-square value above 0.15 reflects a strong or large influence of the exogenous variable on the endogenous variable.

3.4.4 Hypothesis testing

Hypothesis testing is conducted by examining the significance values presented in the total effects table, particularly the t-statistic and p-value. In the inner model or path coefficient, a relationship is deemed statistically significant if the t-statistic exceeds 1.96 for a two-tailed test or 1.64 for a one-tailed test, using a 5% significance level.

4. Results and Discussion

4.1. Descriptive Analysis

In this study, data processing was performed using statistical measures such as mean, median, standard deviation, maximum value, minimum value, kurtosis, and skewness. This research is explained using descriptive analysis to facilitate data understanding. The variables in this study are Accounting Information Systems, Sharing Economy Platforms, Financial Performance, and Demographic Factors (Age, Education Level, Business Experience). These variables are measured using an ordinal scale. The lowest score is 1 (Strongly Disagree) and the highest score is 5 (Strongly Agree).

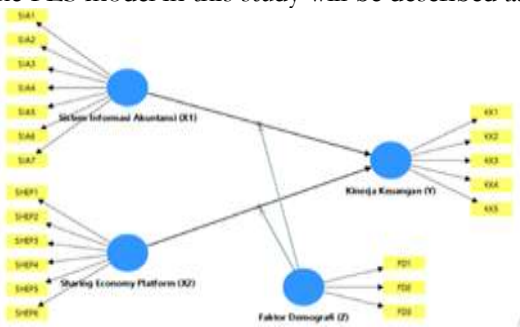
Table 1. Descriptive analysis.

Name	Mean	Median	Scale min	Scale max	Stand-ard de-viation	Excess kurto-sis	Skewness
SIA1	4.375	4.000	4.000	5.000	0.484	-1.765	0.525
SIA2	4.375	4.000	3.000	5.000	0.507	-1.320	0.258
SIA3	4.386	4.000	3.000	5.000	0.510	-1.356	0.212
SIA4	4.398	4.000	4.000	5.000	0.489	-1.862	0.425
SIA5	4.386	4.000	3.000	5.000	0.510	-1.356	0.212
SIA6	4.370	4.000	2.000	5.000	0.529	-1.031	0.051
SIA7	4.307	4.000	2.000	5.000	0.571	-0.572	-0.122
SHEP1	4.365	4.000	3.000	5.000	0.507	-1.320	0.258
SHEP2	4.400	4.000	3.000	5.000	0.536	-1.083	-0.078
SHEP3	4.330	4.000	3.000	5.000	0.538	-0.735	0.052
SHEP4	4.400	4.000	3.000	5.000	0.536	-1.083	-0.078
SHEP5	4.409	4.000	3.000	5.000	0.514	-1.410	0.120
SHEP6	4.364	4.000	3.000	5.000	0.547	-0.828	-0.070
FD1	4.295	4.000	3.000	5.000	0.526	-0.581	0.173
FD2	4.261	4.000	3.000	5.000	0.554	-0.387	0.018

FD3	4.273	4.000	3.000	5.000	0.598	-0.533	-0.190
KK1	4.170	4.000	3.000	5.000	0.432	-0.983	0.881
KK2	4.261	4.000	4.000	5.000	0.439	-0.797	1.105
KK3	4.182	4.000	3.000	5.000	0.441	0.736	0.831
KK4	4.284	4.000	3.000	5.000	0.476	-0.765	0.648
KK5	4.239	4.000	4.000	5.000	0.426	-0.454	1.248

4.2 Outer Model

The structure of the PLS model in this study will be described as follows:



Figur 1. Model PLS.

a. Validity Test

The results of the data analisis show that none of the indicators have a loading factor below 0.70. This means that all indicators are valid and appropriate for measuring their respective latent constructs, making the data suitable for further analysis. The table also presents the Average Variance Extracted (AVE) values for each construct: Accounting Information System (0.857), Sharing Economy Platform (0.802), Demographic Factors (0.850), and Financial Performance (0.633). As all AVE values are above 0.5, this demonstrates strong convergent validity, indicating that each latent variable accounts for more than half of the variance in its indicators. These values represent the proportion of indicator variance explained by the construct.

b. Reliability Test

The Cronbach's alpha values for the accounting information system (0.972), the sharing economy platform (0.950), demographic factors (0.912), and financial performance (0.854) were also significant. Meanwhile, the composite reliability values for the accounting information system (0.977), the sharing economy platform (0.802), demographic factors (0.944), and financial performance (0.896) were significant. . This shows that all constructs demonstrate strong reliability, because both the Cronbach's Alpha and composite reliability scores for each variable are greater than 0.70. Therefore, the indicators used in this study can be regarded as reliable.

4.3 Inner Model

a. Coefficient Determination (R^2)

The financial performance variable recorded an R-square value of 0.71, suggesting that the model is robust and explains a substantial portion of the variance. In other words, the accounting information system and sharing economy platform collectively explain 71% of the variation in financial performance, with the remaining 29% attributed to other factors outside the research model.

b. F^2 Value

From the F-Square table above, we can see: Variable X1, Accounting Information System, has a strong impact on financial performance with a value of 1.194. Variable X2, Sharing Economy Platform, has a strong impact on financial performance with a value of 0.781.

4.4 Hypothesis testing

Table 2. Hypothesis testing

	Original Sampel (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic	P Values
Sistem Informasi Akuntansi (X1) → Kinerja Keuangan (Y)	0,596	0,599	0,054	11.122	0,000
Sharing Economy Platform (X2) → Kinerja Keuangan (Y)	0,480	0,482	0,066	7.253	0,000
Sistem Informasi Akuntansi *Faktor Demografi → Kinerja Keuangan	0,162	0,163	0,062	2.610	0,009
Sharing Economy Platform * Faktor Demografi → Kinerja Keuangan	0,080	0,080	0,061	1.308	0,191

4.4.1 The Influence of Accounting Information Systems (X1) on Financial Performance (Y)

The findings from the data analysis show that the accounting information system significantly influences financial performance. This is supported by a t-statistic of 11.122 and a p-value of 0.000, indicating that the results are statistically valid. In other words, when an MSME implements a more effective accounting information system, its financial performance tends to improve.. A good accounting information system can assist MSMEs in recording transactions, preparing financial reports, and making more accurate decisions. These findings also support the belief that an accounting information system can improve the efficiency, accuracy, and relevance of financial information.

The findings from the questionnaire distribution indicate that the accuracy of information from the accounting system contributes to the stability and increase in turnover. Accurate financial information enables MSMEs to accurately record sales and costs, identify the most profitable products or services, and prepare reports that reflect the actual business conditions. Thus, MSMEs can take appropriate actions to maintain and increase business turnover. Overall, these results support the literature stating that a reliable and accurate accounting information system is a critical element in improving the effectiveness of financial management, which ultimately contributes positively to overall financial performance.

4.4.2 The influence of the Sharing Economy Platform (X2) on financial performance (Y)

The findings show that the Sharing Economy Platform has a significant impact on financial performance, as evidenced by a t-statistic of 7.253 and a p-value of 0.000, reflecting strong statistical significance. Therefore, the model is deemed valid and acceptable. This suggests that the utilization of sharing economy platforms such as online marketplaces, transportation apps, or other digital services, can positively contribute to the revenue and operational efficiency of MSMEs. MSMEs that utilize these platforms have a greater opportunity to reach a wider range of consumers, accelerate transaction processes, and reduce promotional costs. Thus, sharing economy platforms are an effective tool for improving financial performance.

The findings from the questionnaire distribution indicate that easy access to products through sharing economy platforms plays a significant role in driving increased sales turnover, ultimately impacting overall financial performance. In other words, the easier it is for customers to find and purchase MSME products through digital platforms, the greater the potential for increased sales, which in turn impacts business revenue and probability. Overall, the result of this study support the view that digital transformation and the utilization of sharing economy platforms can be an effective strategy for MSME development, particularly in increasing competitiveness, expanding market reach, and strengthening the business's financial position in a sustainable manner.

4.4.3 The Influence of Accounting Information Systems (X1) on Financial Performance (Y) with Demographic Factors as a moderating variable (Z)

The analysis results indicate that demographic factors moderate the link between accounting information systems and the financial performance of culinary MSMEs in Jambi City. This is evidenced by a t-statistic of 2.610 and a p-value of 0.009, confirming statistical significance. Hence, the moderating effect is considered valid. These results emphasize the importance of demographic factors in strengthening the impact of accounting information systems on financial performance. For example, MSMEs with better educational backgrounds or longer business experience tend to have greater ability to manage and utilize accounting information systems. This makes the system's contribution to improving financial performance more significant and optimal.

MSMEs managed by individuals with higher levels of education tend to have a better understanding of accounting, bookkeeping, and financial reporting processes. They are more proficient in using accounting software or applications such as Majoo, BukuKas, Excel, etc. Furthermore, business experience also influences skills in managing financial information. MSMEs with a long history of operation are typically more experienced in preparing profit and loss statements, calculating capital, and projecting cash flow. This enables them to maximize the use of accounting information systems, positively impacting financial decision-making and business growth. Age also contributes, although not as strongly as the previous two variables. Generally, entrepreneurs of productive age (around 30–50 years old) are more open to the use of technology and have a higher motivation to manage their businesses professionally. For example, MSMEs with an accounting background or who have participated in digital finance training will be more familiar with operating accounting software, reading financial reports, and managing transaction data. Conversely, entrepreneurs with lower levels of education tend to have a less understanding of the important functions of an AIS, resulting in less optimal utilization.

4.4.4 The Influence of Sharing Economy Platform(X2) on Financial Performance(Y) with Demographic Factors as a moderating variable(Z)

The data analysis results show that demographic factors do not moderate the effect of sharing economy platforms on the financial performance of culinary MSMEs in Jambi City, as indicated by a t-statistic of 1.308 and a p-value of 0.191. As a result, hypothesis HO2 is accepted. These results suggest that demographic aspects such as age, education level, and business experience do not influence the relationship between sharing economy platform usage and MSME financial performance. In other words, variations in demographic characteristics neither strengthen nor weaken the effec of using sharing economy platform on improving financial outcomes.

The effectiveness of utilizing sharing economy platform such as GrabFood, GoFood, ShopeeFood, and similar platforms on MSME financial performance is evenly distributed across all demographic groups. Both young and old entrepreneurs, those with low or high education, and those with short or long business experience tend to experience relatively similar impacts from using these platforms on their business's financial condition.

5. Conclusions

From the discussion in the previous chapter, several conclusions emerge: First, the accounting information system has a significant effect on the financial performance of culinary MSMEs in Jambi City. Second, the sharing economy platform also plays an important role in influencing their financial performance. Third, demographic factors can moderate the relationship between the accounting information system and financial performance. However, they do not moderate the effect of the sharing economy platform on the financial performance of culinary MSMEs in Jambi City. For MSMEs, it is recommended to increase the use of accounting information systems from manual to digital and digital platforms actively to improve financial records and expand the market. For further research, it is recommended to develop this research by adding other variables such as digital literacy or technological support so that it can provide more varied information and can provide more benefits. In addition, the Government needs to provide accounting and business digitalization training tailored to the educational background and experience of business actors.

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