

*Research Article*

## The Influence of Accounting Information Systems, Product Innovation, and Product Quality on the Financial Performance of MSMEs in Batam City

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**Abstract.** This study aims to analyze the influence of accounting information systems, product innovation, and product quality on the financial performance of MSMEs in Batam City. MSMEs play a crucial role in regional economic growth but face challenges such as weak financial management and low product competitiveness. This research employs a quantitative approach focused on collecting and analyzing numerical data. Data were obtained through questionnaires distributed via Google Forms to 100 MSME actors in Batam City, selected using Slovin's formula and simple random sampling. The collected data were processed using SPSS 25 and measured with a Likert scale. The results indicate that accounting information systems, product innovation, and product quality significantly affect MSMEs financial performance, both partially and simultaneously. These findings suggest that effective financial record-keeping systems, continuous product innovation, and improved product quality are vital factors to enhance the financial performance and competitiveness of MSMEs amid increasingly competitive market conditions.

**Keywords:** Accounting Information System; Financial Performance; MSMEs; Product Innovation; Product Quality.

### 1. Introduction

The current era of globalized economy presents both significant opportunities and formidable challenges for Indonesia's economic sector, particularly for Micro, Small, and Medium Enterprises (MSMEs). While globalization can enhance national economic quality, it also intensifies business competition, making it crucial for companies to attract a large

customer base for long-term profitability and sustained business existence amidst dynamic market conditions (Matondang et al. 2024). MSMEs play a vital role in the national and regional economies. Even in an unstable economic climate, MSMEs are considered a strategic option for alleviating national and regional economic burdens (Lubis & Salsabila, 2024). They contribute to expanding employment opportunities and providing accessible economic services to diverse communities, thereby significantly boosting public income and fostering regional and national economic growth (Sariroh, 2026; Sicillia et al., 2026).

Despite their strategic importance, many Micro, Small, and Medium Enterprises (MSMEs) in Indonesia, including those in Batam City, face significant challenges in financial performance. Data from the Batam City Cooperatives and MSME Office (2022) reveals concerning trends: 65% of MSMEs experienced less than a 10% annual increase in turnover, 72% did not consistently record financial transactions, and 60% still relied on manual bookkeeping. Only a mere 15% of MSMEs utilized digital recording applications. Furthermore, low product competitiveness is a major hurdle, with 55% of products struggling to compete with those from outside the region, 48% having never innovated their products, and 50% demonstrating inconsistent product quality. This indicates that MSME financial performance is suboptimal and requires urgent attention. Effective and tailored accounting

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information systems are believed to be a key factor in improving MSME financial performance. Additionally, superior product innovation is crucial for customer retention and increasing business revenue. Batam City, with its rich natural resources, diverse cultural heritage, and strategic location as a trade hub, holds immense potential for MSME development. However, despite this promising potential, Batam's MSME actors continue to encounter various obstacles in managing and enhancing their financial performance (Un & Airawaty, 2026; Kholis et al., 2026).

The success of Micro, Small, and Medium Enterprises (MSMEs) hinges on effective financial resource management, making research into factors influencing their financial performance crucial (Nurchoiriyah et al. 2025). This study aims to identify and analyze the impact of accounting information systems (AIS), product innovation, and product quality on MSME financial performance in Batam City, recognizing their vital contribution to competitiveness and success. Accounting Information Systems (AIS) are designed to collect, record, organize, and summarize data for planning, regulation, and evaluation. Their implementation positively correlates with improved business outcomes, making AIS a cornerstone for MSME growth and sustainability (Lubis & Lufriansyah 2024). Reliable AIS, including software like MYOB, is essential for operational efficiency, accurate financial reporting, and securing funding. However, many Batam MSMEs, especially micro and small-scale, lack understanding of accurate financial record-keeping, leading to data loss and analytical difficulties (Jurnal et al. 2024). This often obscures actual profits, cash flows, and financial positions.

Beyond AIS, product innovation is a key driver of MSME financial performance in Batam. Many MSMEs face capital and resource constraints for new product development, hindering their ability to test ideas, improve existing products, or implement significant changes. This limits competitive advantage, impacting product appeal, sales, and profitability. Furthermore, the absence of product evaluation systems means many MSMEs struggle to assess the positive impact of their innovations, potentially leading to financial burdens if unsuccessful (Sofa et al., 2026). Previous research consistently shows a significant link between product innovation and MSME financial performance. In today's competitive landscape, product quality is paramount. Good quality enhances customer satisfaction and differentiates businesses, fostering long-term loyalty (Indra, 2022). As Imanudin (2021) noted, product quality is a strategic tool for outperforming competitor. Yet, many MSMEs lack robust standard operating procedures (SOPs) and quality control, resulting in inconsistent product quality. Common issues include limited resources, insufficient technical knowledge, non-standardized production processes, and difficulty sourcing quality raw materials (Harianto & Manggu, 2024). These challenges negatively impact financial performance through decreased sales and profitability, as low-quality products tend to be less appealing, leading to higher returns and customer complaints. Financial performance is a primary indicator of business success, reflecting a company's ability to manage liquidity, capital, and profitability (Winbaktianur & Siregar, 2021). Despite the importance of comprehensive financial management, many MSMEs overlook crucial aspects like short-term debt repayment, sales contribution to profit, or annual asset turnover. Accurate data on performance growth is therefore essential. MSMEs in Batam have shown significant quantitative growth from 60,000 in 2020 to 75,575 in 2024 (BPS Batam, Batam City Cooperatives and MSME Office). The culinary sector has consistently dominated, comprising 75% of total MSMEs in 2023-2024, demonstrating its market preference and resilience. After an economic contraction of -2.55% in 2020, MSME growth recovered, peaking at 7.04% in 2023 before stabilizing at 6.69% in 2024, reflecting their adaptability to global challenges. However, a common issue remains the lack of attention to their own financial performance, often failing to track critical metrics like debt repayment capacity, sales-to-profit contribution, and asset turnover. Good financial management, essential for business health, positively impacts overall company performance (Muttajim & Ratnawati, 2025).

The number of MSMEs in Batam City has shown consistent annual growth, from approximately 60,000 in 2020 to 75,575 in 2024. This indicates healthy quantitative expansion, though it hasn't been paralleled by an overall improvement in quality. The culinary sector has dominated over the past five years, accounting for up to 75% of total MSMEs in 2023-2024, highlighting its market preference and resilience to economic shifts. After an economic contraction of -2.55% in 2020, the MSME economy recovered, reaching a peak growth of 7.04% in 2023 before stabilizing at 6.69% in 2024. This reflects the adaptability of MSME actors to global challenges. A persistent issue for many MSME actors is their limited focus on their companies' financial performance. They often lack awareness of their short-term debt repayment capacity, sales contribution to profit, or annual asset turnover. Yet, sound

financial performance, measured by capital adequacy, liquidity, and profitability, is crucial for business health. Effective financial management positively influences financial performance, leading to better overall company outcomes (Muttaqim & Ratnawati, 2025). This research is further motivated by the diverse findings from previous studies regarding the relationship between accounting information systems, product innovation, product quality, and financial performance. Some studies report positive and significant effects, while others show inconsistent results. This discrepancy creates a research gap, forming the basis for this study to re-examine these relationships within the specific context of MSMEs in Batam City. Therefore, this research aims to investigate the influence of accounting information systems, product innovation, and product quality on the financial performance of MSMEs in Batam City.

## 2. Literature Review

Resource-Based View (RBV) is a theory introduced by Wernerfelt (1984) and expanded by Barney (1991), which states that a company can achieve superior and sustainable performance by acquiring and effectively managing valuable, rare, inimitable, and non-substitutable resources. Firms that can absorb and apply these resources strategically are more likely to outperform competitors (I & Putra, 2024).

Micro, Small, and Medium Enterprises (MSMEs) are businesses that produce goods and services using local natural resources, skills, and traditional arts. They are typically labor-intensive, apply simple technologies, and have a broad domestic market reach (Zulkifli & Rachim, 2024). MSMEs significantly contribute to employment, GDP, and export growth (Luthfiyah et al., 2024). According to Indonesia's Law No. 20/2008, MSMEs are classified into micro, small, and medium enterprises based on annual income and asset ownership.

Accounting Information Systems (AIS) are organized processes to collect, record, process, and report financial information. AIS supports management functions by providing reliable data for planning, supports managerial decision-making through timely and accurate financial reports, and facilitates daily operations by recording transactions efficiently. A well-implemented AIS helps MSMEs improve transparency, optimize resource use, control cash flow, and enhance profitability. Previous studies (Zainab & Burhany, 2025) have demonstrated that AIS significantly improves MSMEs financial performance by strengthening internal control, reducing errors, and enabling better financial analysis.

Product Innovation refers to creating new products or improving existing ones to deliver added value and respond to changing consumer needs. Innovation includes enhancing product capability (performance, durability, reliability), offering variety to increase market appeal, and improving visual design to attract consumers. Innovative MSMEs can differentiate themselves from competitors, increase customer satisfaction, and achieve higher profit growth. Research by Sugiantoputro & Widjaja, (2025) confirms that innovation has a positive impact on sales and business sustainability.

Product Quality is defined as the extent to which products meet customer expectations regarding performance, reliability, and perceived value. High product quality includes superior performance (functions and usability), valuable features, consistent reliability (low failure rates), good serviceability (ease of maintenance and after-sales support), and strong perceived quality (positive brand reputation). Consistent quality strengthens loyalty, reduces complaints, and increases sales. Maharani et al. (2024) emphasize that excellent product quality significantly drives profitability and competitive advantage.

Financial Performance reflects an MSME's ability to manage finances effectively, generate profit, and maintain liquidity. Indicators include the implementation of financial reporting (accuracy and compliance), sales achievement (actual sales volume), fulfillment of sales targets, profit growth (increase in net income), and liquidity and capital adequacy (ability to meet obligations). Good financial performance demonstrates sound business management and supports long-term growth. Putri et al. (2023) note that reliable measurement of financial performance is critical for decision-making and attracting investors. designed to transform financial transaction data into relevant information for management and external stakeholders. In the context of Micro, Small, and Medium Enterprises (MSMEs), AIS enables timely and accurate cash recording, supports transparent financial reporting, improves liquidity monitoring, and strengthens decision-making for better business sustainability. Prior studies consistently demonstrate that AIS has a significant positive impact on MSME financial performance by increasing the accuracy of records, improving operational efficiency, and enhancing transparency. Consequently, it is hypothesized that effective AIS implementation positively influences financial outcomes.

The Accounting Information System (AIS) is a combination of documents, procedures, communication tools, and human resources designed to process financial data into relevant information for management and other stakeholders (Suawah, 2021). For MSMEs, implementing AIS is essential as it enables timely and accurate recording of cash transactions, improves transparency of financial reports, strengthens cash flow monitoring, and supports better liquidity management. Previous studies by Pasca-Enron (2025), Putri et al. (2024), Riadi (2022), Ardiani et al. (2024), and Ulyasari et al. (2023) found that AIS has a significant positive effect on MSME financial performance because it improves record accuracy, operational efficiency, and decision-making quality. Product Innovation is defined as the process of developing or improving products to achieve superior functionality, design, or value for customers. Innovation is a key strategy to increase sales and business income. Saputri (2020) and Wedhani et al. (2023) demonstrated that product innovation significantly enhances MSMEs' financial performance since regular updates attract customer interest and expand market reach. Product Quality refers to the ability of a product to meet or exceed customer expectations. High-quality standards help build customer trust and long-term loyalty. Prior research has indicated that product quality has a stronger impact on MSME performance compared to creativity alone. Maharani et al. (2024) emphasized that superior product quality directly contributes to higher sales volume, increased revenue, and improved profitability.

Overall, Accounting Information Systems, Product Innovation, and Product Quality together form a strategic foundation to strengthen the financial performance of MSMEs. Effective AIS enables accurate transaction recording and reporting, innovation creates high-value products, and quality ensures customer satisfaction and loyalty. The integration of these factors significantly improves MSME competitiveness and financial sustainability in dynamic markets.

### 3. Research Method

The research design is a plan or strategy used by researchers to collect, analyze, and interpret data to test research hypotheses. It includes the methods, techniques, and procedures needed to ensure the study is valid, reliable, and aligned with its objectives. This study applied a quantitative approach, focusing on collecting and analyzing numerical data to measure the relationship between the independent variables (accounting information systems, product innovation, and product quality) and the dependent variable (financial performance of MSMEs in Batam City). Data were obtained through questionnaires distributed to MSME owners in Batam. According to Waruwu et al. (2025), quantitative research relies on numerical data to analyze and answer research questions objectively and test hypotheses using appropriate statistical tools. This design describes the framework that guided the entire research process.

The population in this study consists of 1,663 MSMEs registered with the Integrated Business Service Center (PLUT KUMKM) in Batam City. A sample of 100 respondents was determined using Slovin's formula with a 10% margin of error and selected through simple random sampling, giving each population member an equal chance of selection (Suriani, 2023).

The type of data used in this study is descriptive quantitative, with primary data collected by the researcher through surveys or questionnaires distributed to MSME actors in Batam City. The data were directly obtained from research subjects and processed by the researcher. Responses from the completed questionnaires served as the main data source and were measured using a Likert scale.

The data collection technique employed in this research was based on primary data, gathered by distributing online questionnaires to MSME respondents through Google Forms shared via social media. This method facilitated efficient and timely data collection. The use of a Likert scale allowed for standardized measurement of responses, ensuring clarity and consistency in evaluation. Once the data were collected, they were categorized and analyzed based on predefined scoring guidelines to support accurate and meaningful interpretation.

variable operations include one dependent variable (financial performance) and three independent variables: accounting information systems, product innovation, and product quality. Each variable is measured using specific indicators based on previous studies. The data collected were analyzed using SPSS, employing several analytical methods such as descriptive statistics, instrument testing, multiple linear regression analysis, coefficient of determination ( $R^2$ ), and hypothesis testing.

## 4. Results and Discussion

### Validity Test

The questionnaire used in this study measures four variables: Accounting Information System (X1), Product Innovation (X2), Product Quality (X3), and Financial Performance (Y). A validity test was conducted to ensure the questionnaire items accurately reflect the variables. Using a 5% significance level and 100 respondents ( $df = 98$ ), the critical  $r$ -value ( $r$ -table) was set at 1.966. If the  $r$ -calculated exceeds this value, the item is considered valid. The results showed all items had  $r$ -values above 1.966, indicating the questionnaire is valid and suitable for this research.

**Table 1.** Validity Test Results.

| Variable                           | Information | $r$ -calculated | $r$ -table | Result |
|------------------------------------|-------------|-----------------|------------|--------|
| Accounting Information System (X1) | X1.1        | 0.949           | 0.1966     | Valid  |
|                                    | X1.2        | 0.850           | 0.1966     | Valid  |
|                                    | X1.3        | 0.848           | 0.1966     | Valid  |
|                                    | X1.4        | 0.833           | 0.1966     | Valid  |
|                                    | X1.5        | 0.880           | 0.1966     | Valid  |
| Product Innovation (X2)            | X2.1        | 0.808           | 0.1966     | Valid  |
|                                    | X2.2        | 0.829           | 0.1966     | Valid  |
|                                    | X2.3        | 0.861           | 0.1966     | Valid  |
|                                    | X2.4        | 0.892           | 0.1966     | Valid  |
|                                    | X2.5        | 0.862           | 0.1966     | Valid  |
| Product Quality (X3)               | X3.1        | 0.768           | 0.1966     | Valid  |
|                                    | X3.2        | 0.841           | 0.1966     | Valid  |
|                                    | X3.3        | 0.889           | 0.1966     | Valid  |
|                                    | X3.4        | 0.820           | 0.1966     | Valid  |
|                                    | X3.5        | 0.726           | 0.1966     | Valid  |
| Financial Performance (Y)          | Y.1         | 0.749           | 0.1966     | Valid  |
|                                    | Y.2         | 0.827           | 0.1966     | Valid  |
|                                    | Y.3         | 0.832           | 0.1966     | Valid  |
|                                    | Y.4         | 0.796           | 0.1966     | Valid  |
|                                    | Y.5         | 0.798           | 0.1966     | Valid  |

*Source: Processed using SPSS, 2025.*

### Reliability Test

Reliability refers to the consistency of a questionnaire in measuring a variable. It is assessed using Cronbach's Alpha, where a value above 0.60 indicates the instrument is considered reliable and produces stable results.

**Tabel 2.** Reliability Test Results X1.

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| .805                   | 5          |

**Tabel 3.** Reliability Test Results X2.

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| .899                   | 5          |

**Tabel 4.** Reliability Test Results X3.

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| .863                   | 5          |

**Tabel 5.** Reliability Test Results.

| Reliability Statistics      |   |
|-----------------------------|---|
| Cronbach's Alpha N of Items |   |
| .855                        | 5 |

**Classical Assumption Test**

The normality test serves as a crucial evaluation in regression analysis. Its main purpose is to determine whether the data for both independent and dependent variables are approximately normally distributed.

**Tabel 6.** Kolmogorov-Smirnov Normality Test Result  
One-Sample Kolmogorov-Smirnov Test.

| Unstandardized Residual             |           |
|-------------------------------------|-----------|
| N                                   | 100       |
| Normal Parameters <sup>a,b</sup>    |           |
| Mean                                | .0000000  |
| Std. Deviation                      | .16823865 |
| Most Extreme Differences            |           |
| Absolute                            | .0106     |
| Positive                            | .081      |
| Negative                            | -.071     |
| Test Statistic                      | .081      |
| Asymp. Sig. (2-tailed) <sup>c</sup> | 0.608     |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Processed using SPSS, 2025.

Based on the Kolmogorov-Smirnov test results, the Asymp. Sig. (2-tailed) value is 0.608, which exceeds the significance level of 0.05. Therefore, it can be concluded that the data analyzed are normally distributed.

**Uji Parsial (t)**

The T-test (partial test) is used to examine whether each independent variable individually has a significant effect on the dependent variable at a 5% significance level (0.05). A variable is considered to have a partial influence if the significance value is less than 0.05 and the t-calculated value is greater than the t-table value, and vice versa.

**Table 7.** Hasil Uji Koefisien Regresi Linier Berganda.

| Coefficients <sup>a</sup> |            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig.  |
|---------------------------|------------|-----------------------------|------------|---------------------------|-------|-------|
| Model                     |            | B                           | Std. Error | Beta                      |       |       |
| 1                         | (Constant) | 4.590                       | 1.586      |                           | 2.894 | .005  |
|                           | Total-X1   | .614                        | .088       | .622                      | 6.972 | <.001 |
|                           | Total-X2   | .369                        | .083       | .438                      | 4.420 | <.001 |
|                           | Total-X3   | .505                        | .085       | .533                      | 5.975 | <.001 |

a. Dependent Variable: Y

Sumner: data diolah dengan SPSS 2025.

significance level (0.05). A variable is considered to have a partial influence if the significance value is less than 0.05 and the t-calculated value is greater than the t-table value, and vice versa.

**Tabel 8.** F-Test Result.

| ANOVA <sup>a</sup> |                |    |             |        |                     |
|--------------------|----------------|----|-------------|--------|---------------------|
| Model              | Sum of Squares | df | Mean Square | F      | Sig.                |
| 1 Regression       | 899.987        | 3  | 299.996     | 40.964 | < .001 <sup>b</sup> |
| Residual           | 703.053        | 96 | 7.323       |        |                     |
| Total              | 1603.040       | 99 |             |        |                     |

a. Dependent Variable: Y

b. Predictors: (Constant), Total-X3, Total- X2, Total-X1

*Source: Processed using SPSS, 2025.*

Based on the ANOVA table, the F-test value is 40.964 with a significance value of < 0.001, which is less than 0.05. This indicates that the independent variables Accounting Information System (X1), Product Innovation (X2), and Product Quality (X3) simultaneously have a significant effect on the dependent variable, Financial Performance (Y). Thus, the regression model is statistically valid.

## 5. Conclusion

Based on the tests conducted from data processing to analysis of the factors influencing MSME financial performance in Batam City the study concludes the following. The Accounting Information System (X1) has a significant positive impact on financial performance (Y). A well-implemented AIS enhances transaction recording, financial reporting, and decision-making efficiency. It also promotes transparency and accountability, which ultimately supports better business performance. Product Innovation (X2) significantly affects financial performance. Innovation allows MSMEs to offer valuable, unique products aligned with evolving market needs. Continuous innovation enhances product attractiveness, increases market reach, and boosts competitiveness and sales. Product Quality (X3) also has a significant influence on financial performance. High-quality products meet or exceed customer expectations, foster customer loyalty, and provide a competitive edge. Maintaining consistent product quality contributes to business growth and long-term sustainability. Overall, the three independent variables Accounting Information System, Product Innovation, and Product Quality collectively and significantly contribute to enhancing the financial performance of MSMEs in terms of profitability, operational efficiency, and business competitiveness.

Based on the findings, several implications can be drawn. Practical Implications for MSMEs. The significant influence of accounting information systems, product innovation, and product quality on financial performance indicates that MSMEs in Batam City should. Implement structured and possibly digital accounting systems to enhance financial transparency and decision-making. Foster a culture of continuous innovation to remain competitive in dynamic markets. Improve product quality to increase customer satisfaction and market retention. Theoretical Implications. This study reinforces existing theories that highlight the role of internal organizational capabilities such as information systems, innovation, and product quality in enhancing financial performance. It contributes to the growing literature on MSME performance in developing economies. Policy Implications. Local governments and supporting institutions should consider. Providing training programs focused on financial literacy and accounting practices. Facilitating access to innovation tools and quality improvement initiatives. Offering incentives or support schemes for MSMEs that demonstrate improvements in innovation and product quality. Implications for Future Research. Future studies may explore additional variables affecting MSME performance, such as digital marketing strategies, leadership styles, or access to finance. Comparative studies across regions could also validate the generalizability of these findings.

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