THE ROLE OF ACCOUNTING INFORMATION SYSTEMS AND INFORMATION TECHNOLOGY IN IMPROVING THE QUALITY OF SME FINANCIAL REPORTS IN COLOMADU DISTRICT

Shelly Nur Oktavia
Universitas Duta Bangsa Surakarta
viashelly64@gmail.com

Meinaya Shafa Maura
Universitas Duta Bangsa Surakarta
meinaya55@gmail.com

Maryana Angi Pratiwi
Universitas Duta Bangsa Surakarta
angimaryana@gmail.com

Erlinta Sheila Mahendra
Universitas Duta Bangsa Surakarta
linta.mahendra@gmail.com

Abstract

This study aims to analyze the effect of Accounting Information Systems (AIS) and Information Technology (IT) on the quality of SME financial reports in Colomadu District. Using a quantitative approach, primary data was obtained through a questionnaire distributed to 105 respondents (SME owners or employees in Colomadu District) and analyzed using multiple linear regression. The results show that, partially, AIS has a positive and significant effect with a t-value of 6.416. Similarly, IT shows a positive and significant effect with a t-value of 4.506. Simultaneously, these two variables contribute 67.8% to improving the quality of financial statements. These findings confirm that even though 50% of business actors still use manual systems, strengthening accounting systems and adopting technology has been proven to improve the reliability and accuracy of MSME financial reports in Colomadu District.

Keywords: Accounting Information System (AIS), Information Technology, MSMEs, and Financial Statement Quality.

INTRODUCTION

Small business growth in Indonesia reached 83% in 2024. This figure represents an increase of 80% compared to 2023. This is the highest growth rate since 2020. Micro, Small, and Medium Enterprises (MSMEs) are one of the efforts to boost the Indonesian economy, including in Colomadu District, Karanganyar Regency. MSMEs not only contribute to job creation, but also to income distribution and local economic growth. However, many MSMEs still face challenges in proper financial management, especially in preparing accurate and high-quality financial reports (Herman et al., 2025).

In Colomadu District, it appears that most MSME businesses still use manual recording and have not fully utilized information technology. This causes financial reports to often be incomplete, inaccurate, and untimely. As a result, this hinders business decision-making and obtaining financing from formal financial institutions (Azizah & Wildania, 2023). This situation is a major obstacle to the growth of micro small and medium enterprises (MSMEs) in the region.

Accounting Information Systems (AIS) and information technology have great potential to overcome these problems. AIS enables the financial recording and reporting process to be more organized, recorded, and easily accessible for supervision and evaluation. Fast and effective financial reporting can be done with information technology, such as applications or software that suit the needs of MSMEs (Erawati & Fajriati, 2023).

However, the implementation of Accounting Information Systems among MSMEs still faces various obstacles, such as limited human resources, low digital literacy, and a lack of understanding of the importance of quality financial reports. Many MSME players still consider financial recording to be complicated and not very important, so they have not made it a priority in business management. In fact, the existence of SIA can actually help SME operators simplify the financial recording process and enhance business transparency and accountability (Nuraini & Paramitalaksmi, 2025).

In addition to the technical aspects of recording, the quality of financial reports is also greatly influenced by the level of accounting understanding among SME operators. Many business operators still mix personal finances with business finances, making it difficult to determine the actual business profits. This condition makes it difficult for MSME players to assess their business performance objectively. A lack of understanding of basic accounting concepts, such as recording transactions, preparing income statements, balance sheets, and cash flow statements, is one of the main factors contributing to the low quality of MSME financial reports. Without good financial reports, business owners will find it difficult to develop appropriate business development strategies (Indriani et al., 2024).

On the other hand, government support for MSME development continues

to increase, both through training programs, mentoring, and the provision of access to financing. The government also encourages the digitization of MSMEs through various digital economy transformation programs. However, the success of these programs greatly depends on the readiness of MSME players to adopt technology, especially in the field of financial management. Without a good technology-based financial recording system, various forms of assistance provided by the government have the potential to not be optimally utilized by MSME players (Maryanto et al., 2022).

The implementation of Accounting Information Systems not only improves the quality of financial reports, but also affects the operational efficiency and competitiveness of MSMEs. With an integrated system, business owners can monitor the progress of their business in real time, control cash flow, manage inventory, and evaluate business performance more accurately. Accurate and timely financial information also enables SME entrepreneurs to be better prepared to face market changes, business competition, and increasingly dynamic consumer demands (Syafiuddin, 2025).

Based on the various problems and potential that exist, a more in-depth study is needed on the application of Accounting Information Systems in MSMEs, particularly in Colomadu District, Karanganyar Regency. This research is important to determine the extent to which AIS has been implemented by MSME players and how it affects the improvement of financial report quality. Thus, the results of this study are expected to make a real contribution to strengthening MSME financial management, supporting business sustainability, and accelerating more equitable regional economic growth.

The lack of understanding and implementation of technology-based accounting information systems has resulted in financial reports that do not meet the standards required for decision-making and supporting business growth. This study aims to determine whether information systems and information technology can improve the quality of MSME financial reports in Colomadu District. Therefore, the researcher chose the title "The Role of Accounting Information Systems and Information Technology in Improving the Quality of MSME Financial Reports in Colomadu District" for this study.

RESEARCH METHOD

This research uses a quantitative approach with primary data, where the data obtained is from the distribution of a 5-point Likert scale questionnaire to MSME actors in Colomadu District. In addition, the research this study is *cross-sectional* in nature, as data collection was only conducted once at a specified time without repeated observations of the same respondents. This approach is in line with (Sugiyono, 2021) opinion that quantitative research is used to test hypotheses through numerical data analysis.

The population used in this study was all MSME actors in Colomadu District, Karanganyar Regency, who were actively operating at the time of the study. The sample used was 105 MSME owners.

Conceptual Framework
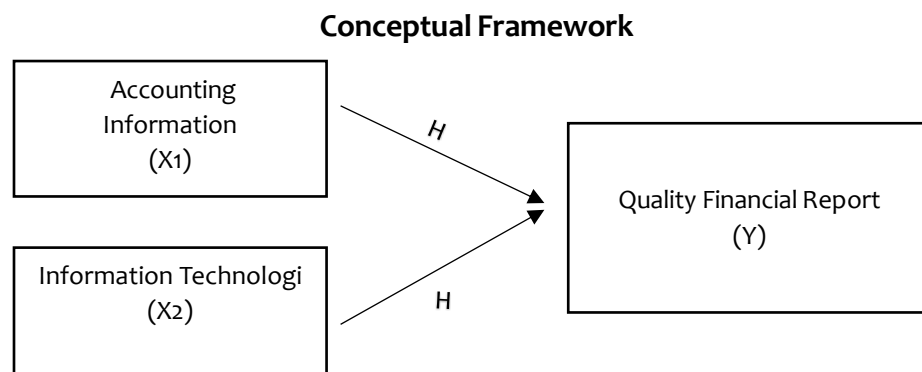
In this study, there are three variables, two of which are independent variables and one is a dependent variable:

a. *Independent Vari*ables

Accounting Information System (X₁): The system used by MSMEs to collect, record, manage, and report financial information.

Information Technology (X₂): The use of hardware, software, and networks to process and transmit financial data.

b. Dependent Variable

The dependent variable in this study is the quality of financial reports (Y) of MSMEs in Colomadu District, which includes the reliability, relevance, timeliness, and comparability of MSME financial reports.

Research Instrument

Research instruments are tools used by researchers to collect data more efficiently and with better results, thereby facilitating analysis and processing. Questionnaires were used in this study to collect data using a Likert scale as an assessment tool.

Table 3.1 Research Instrument

| Variable	Statement	Skala
Accounting Information (X₁) (Widiyastuti, 2025)	1. The response time of the accounting information	Likert

	system is fast enough to support daily accounting processes 2. The AIS has an effective authentication system to prevent unauthorized access 3. accounting information system is easy to to be updated or upgraded as needed 4. Data generated by the AIS is always accurate and error- free 5. With the use of a computer-based accounting information system computer can perform my work quickly and quickly and accurately	
Information Technology (X$_2$) (Anugrah Akbar Wibowo et al., 2024)	1. I have used information technology in the WhatsApp for ordering goods 2. I have Implementd informatin technology for company operations 3. I receive a lot of latest information related to the market with the application of information technology 4. I can easil communicate in transacti ons using information technology. 5. I cannot apply information technology in business to the fullest extent possible.	Likert
Quality Financial Report (Y) (Lorenza Amelda, 2021)	1. Financial reports have contain information that can correct past financial activities 2. Transactions are presented honestly in the financial statements 3. Financial statements have been prepared systematically so that they are easy to understand	Likert

	4. The financial information presented can be understood by management / employees. 5. Presenting reports finance in full.	

This study uses data analysis techniques with data quality tests (validity and reliability tests) to examine whether the data is valid and reliable. In addition, this study also uses normality tests to examine data distribution, heteroscedasticity tests to ensure residual variance homogeneity, and multicollinearity tests to show that there is a significant correlation between independent variables. After that, the hypothesis is tested with multiple linear regression to see the effect of independent variables on dependent variables simultaneously. The proportion of variation in the dependent variable explained by the independent variables is measured by the coefficient of determination ($R2$), and finally, the effect of the independent variables on the dependent variable is tested using the t-test.

RESULTS AND DISCUSSION
RESULTS
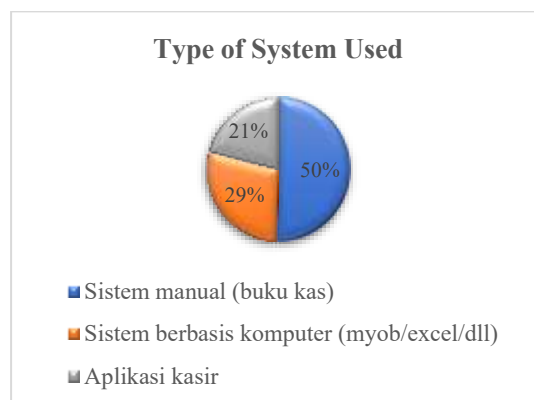
The questionnaire was distributed to 105 owners or employees of Micro, Small, and Medium Enterprises (MSMEs) in Colomadu District. From the data collected, it was found that the majority of MSMEs in the region have not fully transitioned to a computer-based system. As many as 50% (53 respondents) still use manual methods (cash books) to record transactions and report their financial conditions. Around 29% (30 respondents) have begun to take the first steps towards modernizing their record-keeping by using computer-based systems, such as MYOB or spreadsheets (Excel), to assist in the accounting process. On the other hand, 21% (22 respondents) already use cashier applications. The use of cashier applications reflects MSMEs that have utilized specialized technology for sales, although overall accounting reports may still need to be integrated or recorded separately.

Validity and Reliability Test

Validity Test

Table 4.1 Validity Test of Accounting Information Systems (X₁)

No	Calculated R	Table R	Conclusion
1	0,806	0,192	Valid
2	0,821	0,192	Valid
3	0,737	0,192	Valid
4	0,872	0,192	Valid
5	0,752	0,192	Valid

Source: primary data processing SPSS (2025)

The validity test results for the Accounting Information System variable show that the five statement items have calculated *R* values between 0,737 and 0.872. Since all calculated *R* values are greater than the table *R* value of 0.192, it can be concluded that all statement items used to measure the Accounting Information System variable are valid and can be used for the next stage of analysis.

Table 4.2 Information Technology (X₂) Validity Test

No	Calculated R	Table R	Conclusion
1	0,643	0,192	Valid
2	0,701	0,192	Valid
3	0,752	0,192	Valid
4	0,738	0,192	Valid
5	0,419	0,192	Valid

Source: primary data analysis using SPSS (2025)

Similar to variable X₁, all calculated *R* values are higher than the table *R* value of 0,192. Therefore, all statements in the questionnaire for the Information Technology variable are declared valid and suitable for use in the study.

Table 4.3 Financial Statement Quality Validity Test (Y)

No	Calculated R	R table	Conclusion
1	0,834	0,192	Valid
2	0,847	0,192	Valid
3	0,875	0,192	Valid
4	0,853	0,192	Valid
5	0,851	0,192	Valid

Source: primary data analysis using SPSS (2025)

Since the calculated *R* value for each statement for the dependent variable (Y) also exceeds the table *R* value of 0,192, we can conclude that the research tool for the Financial Statement Quality variable is valid in measuring respondents' views. Overall, all statements in this research questionnaire are valid and can be used for

hypothesis testing.

Reliability Test

Table 4.5 Reliability Test

Variable	Cronbach's Alpha	Description
Accounting Information System (X1)	0,857	Reliable
Information Technology (X2)	0,61	Reliable
Financial Statement Quality (Y)	0,905	Reliable

Source: Primary data analysis using SPSS (2025)

Based on the table above, the reliability test results show that the *Cronbach's Alpha* (α) value for each variable is > 0,60, in accordance with the statement (Taherdoost, 2016) that if a variable shows a *Cronbach's Alpha* (α) > 0,60, it can be concluded that the statements in each variable used are considered reliable or consistent in measurement.

Classical Assumption Test

Normality Test

Table 4.6 Results of the Normality Test

			Jnstandardized Residual
N			105
Normal Parameters[a,b]	Mean		,0000000
	Std. Deviation		1,73925545
Most Extreme Differences	Absolute		,076
	Positive		,056
	Negative		-,076
Test Statistic			,076
Asymp. Sig. (2-tailed)[c]			,161
Monte Carlo Sig. (2-tailed)[d]	Sig.		,147
	99% Confidence Interval	Lower Bound	,137
		Upper Bound	,156

Source: SPSS primary data analysis (2025)

Based on Table 4.6, the results of the *One-Sample Kolmogorov-Smirnov Test* show that the significance value (Asymp. Sig. (2-tailed)) is 0,161, which is greater than the *Alpha* (α) set at 0,05. According to the statement (Iba & Wardhana, 2024), if the significance value is > 0,05, then the data is normally distributed.

Heteroscedasticity Test

Table 4.7 Heteroscedasticity Test

Coefficients^a

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	2,628	,842		3,119	,002
Accounting Information System (X1)	,019	,048	,057	,396	,693
Information Technology (X2)	-,084	,060	-,199	-1,394	,166

a. Dependent Variable: Abs_Ress

Source: SPSS primary data analysis (2025)

Based on the table 4.6 , the following results test heteroscedasticity which proves that:

1. Accounting Information System (X_1)

shows that there is no heteroscedasticity in the tested variables, with a significance value of 0,693 > 0,05

2. Information Technology (X_2)

Indicates that there is no heteroscedasticity in the tested variables, with a significance value of 0,166 > 0,05

Multicollinearity Test

The multicollinearity test is used to examine whether the independent variables in a multiple linear regression model have a very strong relationship. Multicollinearity does not occur with a tolerance VIF value, if the tolerance value is >0.10 and the VIF value is < 10 (Wahid, 2017).The results of the multicollinearity test in this study can be seen in table 4.8

Tabel 4.8 Uji Multikolonieritas

Model	Collinearity Statistics Tolerance	VIF	Conclusion
1 (Constant)			
Accounting Information System (X1)	0,470	2,130	No evidence of multicollinearity
Information Technology (X2)	0,470	2,130	

a. Dependent Variable: Financial Statement Quality (Y)

Source: SPSS primary data analysis (2025)

Multiple Linier Regression Test

Table 4.9 Multiple Linear Regression Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2,338	1,344		1,740	0,085
	Accounting Information System (X1)	0,488	0,076	0,521	6,416	0,000
	Information Technology (X2)	0,433	0,096	0,366	4,506	0,000

a. Dependent Variable : Financial Statement Quality (Y)

Source : SPSS primay data analysis (2025)

From the results of Table 4.10, the multiple linear regression equation is as follows:

$KLK = \alpha + \beta 1 X_1 + \beta 2 X_2$

$KLK = 2,338 + 0,488 X_1 + 0,433 X_2$

Explanation

KLK   = Financial Statement Quality (Y)

α = Constant

$\beta 1$ & $\beta 2$ = Regression Coefficients

X_1 = Accounting Information System

X_2 = Information Technology

From these results, it can be concluded that:

1. The constant value (α) is 2.338 according to the results of multiple linear regression analysis
2. The Accounting Information System variable has a regression coefficient of 0.488, indicating a positive direction.
3. The Information Technology variable also shows a positive direction with a regression coefficient value of 0.433

Hypothesis Testing Partial Test (Test t)

Table 4.10 Partial Test (t-Test)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2,338	1,344		1,740	0,085
	Accounting Information System (X1)	0,488	0,076	0,521	6,416	0,000
	Information Technology (X2)	0,433	0,096	0,366	4,506	0,000

a. Dependent Variable : Financial Statement Quality (Y)

Hypothesis Test 1: Accounting Information System (X_1)

Based on the results of the analysis in the table above, the calculated t value is 6,461 and the table t is t(a/2;n-k-1) = t (0,05/2 ; 105-3-1) = 1.984. These results show that the significance value of the effect of Accounting Information Systems (X_1) on Financial Statement Quality (Y) is 0,000 <0,05. Therefore, H0 is rejected because t count > t table and H_1 is accepted, and it can be concluded that Accounting Information Systems have a positive and significant partial effect on Financial Statement Quality.

Hypothesis Test 2: Information Technology (X_2)

Meanwhile, the t-value of 4,506 is greater than the t-table value of 1,984, indicating that the significance value of the effect of Information Technology (X_2) on Financial Statement Quality (Y) is 0,000 < 0,05. Therefore, H_0 is rejected and H_2 is accepted, and it can be concluded that the Accounting Information System has a positive and significant partial effect on Financial Statement Quality.

Model Feasibility Test (F-test)

The f test was conducted to determine whether the independent variables used simultaneously or collectively influenced the dependent variable (Anisa & Tripuspitorini, 2019).

Table 4.11 Model Feasibility Test (F-test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	680.313	2	340,157	110,286	,000[b]
	Residual	314,601	102	3,084		
	Total	994,914	104			

a. Dependent Variable: Financial Statement Quality (Y)
b. Predictors: (Constant), Information Technology (X2), Accounting Information System (X1)
Source: primary data processing SPSS (2025)

Based on the results of the analysis of the table above, the calculated F value is 110,286 > f table 3,934 and sig 0,000 < 0,05, so it can be concluded that there is a positive and significant effect of variables X_1 and X_2 together / simultaneously on Y, so H_3 is accepted and H0 is rejected.

Determination Coefficient Test (R^2)

Table 4.12 Results of the Coefficient of Determination (R^2) Test

Model Summary

		Adjuste

Model	R	R Square	d R-Square	Standard Error of the Estimate
1	.827a	0.684	0.678	1.756

a. Predictors: (Constant), Information Technology (X2), Accounting Information Systems (X1)

Source: primary data analysis SPSS (2025)

Based on the results of the above analysis, the percentage of diversity of variable Y that can be explained by independent variables X_1 and X_2 is 67,8%, while the remaining 32,2% is explained by other variables outside the regression model or the variables being studied.

DISCUSSION

The Effect of Accounting Information Systems on Financial Statement Quality

The hypothesis testing on the Accounting Information System variable shows that it has a significant effect on Financial Statement Quality, so H_1 is accepted. This means that the use of a good Accounting Information System can influence and contribute positively to Financial Statement Quality in MSMEs in Colomadu District. These results show that the better the implementation of accounting systems in businesses, both through neat recording procedures and the use of tools, the higher the quality, accuracy, and reliability of the financial statements produced. This is supported by research by Tafonao & Sianturi (2025), which states that Accounting Information Systems have a positive and significant effect on the Quality of Financial Statements.

The Effect of Information Technology on Financial Statement Quality

Testing the hypothesis on the variable of Information Technology has a positive and significant effect on Financial Statement Quality, therefore H_2 can be accepted. This means that the application of Information Technology is very important in improving the quality of financial statements. Although the majority of MSME entrepreneurs (50%) still use manual systems in the form of cash books, those who already use technology such as computers (Excel/MYOB) or cashier applications have seen a significant increase in the efficiency and quality of their financial reports. This is supported by research by Sumekar et al (2025), which states that information technology has a positive and significant effect on the quality of financial reports.

The Simultaneous Effect of Accounting Information Systems and Information Technology on Financial Statement Quality

Simultaneously, Accounting Information Systems and Information Technology have a significant impact on the quality of financial statements. The combination of these two variables can produce higher quality, more accurate, and more comparable reports (Azizah & Wildania, 2023; Simarmata & Afriani, 2021).

CONCLUSION

Based on the results and discussion above, it can be concluded that this study:

a. The Accounting Information System (AIS) has a positive and significant effect on the quality of financial reports of small and medium enterprises (SMEs) in Colomadu District. The results show that the t-value is 6,416 > t table 1,984, and a significance value of 0,000 < 0,05. This indicates that the better the implementation of accounting systems in businesses, both through neat recording procedures and the use of tools, the higher the quality, accuracy, and reliability of the financial statements produced.

b. Similar to SIA, information technology also has a positive and significant effect on the quality of financial reports. Based on the statistical test results, the calculated t-value of 4,506 > t-table 1,984 with a significance level of 0,000 < 0,05, the second hypothesis can be accepted. Although the majority of MSME entrepreneurs (50%) still use a manual system in the form of cash books, for those who already use technology such as computers (Excel/MYOB) or cashier applications, there is a significant increase in the efficiency and quality of their financial reports.

c. Simultaneous Effect and Contribution of Variables
Simultaneously, Accounting Information Systems and Information Technology have a significant impact on the quality of financial reports. This is evident from the calculated F value of 110,286, which is much greater than the F table value of 3,934. These two variables contribute 67,8% to explaining changes in financial statement quality, while the remaining 32,2% is influenced by factors outside the scope of this study.

RECOMMENDATIONS

Based on the conclusions from the results of this study, the researcher offers several recommendations that are expected to be useful for various parties as follows:

A. **For MSME Actors in Colomadu District**

Accelerate Digitalization of Record Keeping: Considering that the results of the study show that 50% of business actors still use manual systems, MSME owners are advised to start switching to computer-based systems or cashier applications to minimize the risk of human error and improve the reliability of financial reports.

Improving Technology Literacy: MSME players should allocate time to learn simple accounting software such as spreadsheets or applications cash registers based on Android which are more efficient compared to manual cash books to support long-term business growth.

B. **For Local Governments or Related Agencies**

Integrated Training Program: Relevant agencies in the Colomadu region are encouraged to conduct regular training on Accounting Information Systems (AIS) and the use of information technology for SMEs, as both variables have been proven to significantly impact the quality of business financial reports.

C. **For Future Researchers**

Research Variable Development: This study shows an *Adjusted R Square* value of 67.8%. This means that there are 32.2% other factors that affect the quality of financial reports that have not been discussed in this study. Future researchers are advised to add other variables, such as the level of human resource (HR) competence, the educational background of the owner, or the role of internal audit.

Expansion of Sample Coverage: Future researchers can expand the scope of the research beyond Colomadu District, or use qualitative research methods (in-depth interviews) to further explore the psychological barriers of MSME actors in adopting information technology

REFERENCES

Anisa, L. S., & Tripuspitorini, F. A. (2019). ANALISIS PENGARUH DANA PIHAK KETIGA, NON PERFORMING FINANCE MURABAHAH, DAN INFLASI TERHADAP PEMBIAYAAN MURABAHAH PADA BANK UMUM SYARIAH DI INDONESIA. *Jurnal Maps (Manajemen Perbankan Syariah)*, 3(1), 52–64.

Anugrah Akbar Wibowo, Suprihatmi Suprihatmi, & Setyaningsih Setyaningsih. (2024). Pengaruh Kemampuan Menyusun Laporan Keuangan, Literasi Keuangan dan Teknologi Informasi Terhadap Kinerja UMKM. *Jurnal Penelitian Ekonomi Manajemen Dan Bisnis*, 3(4), 122–140. https://doi.org/10.55606/jekombis.v3i4.4155

Azizah, N., & Wildania, N. (2023). Pengaruh Pemanfaatan Teknologi Informasi Akuntansi, Kompetensi Pelaku Usaha UMKM dan Pemahaman SAK EMKM Terhadap Kualitas Laporan Keuangan UMKM (Studi Empiris Pada UMKM Kecamatan Wonokromo Surabaya). *Doctoral Dissertation, Wijaya Kusuma Surabaya University.*

Erawati, T., & Fajriati, S. N. (2023). Teknologi Informasi dan Kualitas Laporan Keuangan UMKM. *Ekonomis: Journal of Economics and Business*, 7(1), 102. https://doi.org/10.33087/ekonomis.v7i1.809

Herman, N. A., Usman, & Badu, R. S. (2025). Pengaruh Sistem Informasi Akuntansi dan Pemanfaatan Teknologi Informasi Terhadap Kualitas Laporan Keuangan UMKM. *Jambura Accounting Review*, 6(1), 334–346.

Iba, Z., & Wardhana, A. (2024). *Analisis Regresi dan Analisis Jalur untuk Riset Bisnis MENGGUNAKAN SPSS 29.0 & SMART-PLS 4.0.*

Indriani, R., Harmen, H., Hutagalung, G. R. S., Fiqri, M. I., Limbong, N. G. C., Sembiring, O., Sihaloho, R. P., Simarmata, R. C., & Sahfitri, S. (2024). Analisis Penyusunan Laporan Keuangan Guna Mengembangkan Usaha Mikro, Kecil, dan Menengah (UMKM) dalam Etika Keuangan. *MES Management Journal*, 3(2), 427–441.

Lorenza Amelda. (2021). *(Studi kasus Pada Bank Pembiayaan Rakyat Syariah (BPRS) Metro Madani Kantor Pusat Metro) Oleh: AMELDA LORENZA NPM. 1704020003.*

Maryanto, Chalim, M. A., & Hanim, L. (2022). UPAYA PEMERINTAH DALAM MEMBANTU PELAKU USAHA UMKM YANG TERDAMPAK PANDEMI COVID-19. *Jurnal Penelitian Hukum, 01*(01), 1–11.

Nuraini, R. I., & Paramitalaksmi, R. (2025). Implementasi Sistem Informasi Akuntansi dalam Meningkatkan Transparansi Pengelolaan Laporan Keuangan BUMDes Panggung Lestari di Desa Panggungharjo. *Jurnal Economic Resources, 8*(2), 667–678.

Simarmata, J., & Afriani, A. N. (2021). PENGARUH PENERAPAN STANDAR AKUNTANSI KEUANGAN UNTUK ENTITAS TANPA AKUNTABILITAS PUBLIK (SAK-ETAP), SISTEM INFORMASI AKUNTANSI, PEMANFAATAN SISTEM INFORMASI AKUNTANSI, DAN PENGENDALIAN INTERNAL TERHADAP KUALITAS LAPORAN KEUANGAN UMKM. *LIABILITAS : Jurnal ILmiah Akuntansi Dan Ekonomi, 6*(2), 77–93.

Sugiyono. (2021). *METODE PENELITIAN KUANTITATIF KUALITATIF DAN R&D.* Alfabeta,cv.

Sumekar, A., Marviana, R. D., & Junaidi, L. D. (2025). Pengaruh Pemanfaatan Teknologi Informasi , Kompetensi SDM dan Sistem Pengendalian Intern terhadap Kualitas Laporan Keuangan. *Owner: Riset & Jurnal Akuntansi, 9*(4), 2938–2949.

Syafiuddin, A. (2025). Persaingan Usaha di Tingkat Lokal : Tantangan Dan Peluang Bagi Pengusaha Kecil Dalam Menghadapi Pengusaha Lama. *Jurnal Riset Ilmu Sosial, Politik Dan Humaniora, 4*(2), 760–772.

Tafonao, I. N., & Sianturi, F. A. (2025). Analisis Pengaruh Sistem Informasi Akuntansi Terhadap Kualitas Laporan Keuangan Di Usaha Sains dan Ilmu Terapan. *Jurnal Kolaborasi Sains Dan Ilmu Terapan, 3*(2), 51–56.

Taherdoost, H. (2016). Validity and Reliability of the Research Instrument ; How to Test the Validation of a Questionnaire / Survey in a Research. *Internasional Journal of Academic Research in Management (IJARM), 5*(3), 28–36.

Wahid, N. N. (2017). *Pengaruh Kemampuan Menyusun Laporan Keuangan, Analisis. 01*(2), 1–21.

Widiyastuti, M. (2025). *PENGARUH PENERAPAN SISTEM INFORMASI AKUNTANSI DAN KOMPETENSI SUMBER DAYA MANUSIA TERHADAP KUALITAS LAPORAN KEUANGAN UMKM SEKTOR FASHION DI KECAMATAN METRO TIMUR.*