

**THE INFLUENCE OF ACCOUNTING INFORMATION
SYSTEMS AND THE QUALITY OF FINANCIAL
REPORT ON THE PERFORMANCE OF
MSMES WITH FINANCIAL LITERACY
AS A MODERATING VARIABLE**

(A case study of SMEs in Medan City)

THESIS

Submitted to Fulfill the Requirements for a Bachelor's Degree



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By :

Name : JELITA AMANDA
Student ID Number : 2205170130
Program Study : ACCOUNTING
Concentration : MANAGEMENT ACCOUNTING

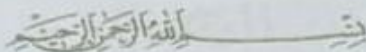
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UNIVERSITAS MUHAMMADIYAH SUMATERA UTARA
FAKULTAS EKONOMI DAN BISNIS

Jl. Kapten Mukhtar Basri No. 3 (061) 6624567 Medan 20238



PENGESAHAN UJIAN TUGAS AKHIR

Panitia Ujian Strata-I Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Sumatera Utara, dalam sidang yang diselenggarakan pada hari Jumat, tanggal 17 April 2026, pukul 09.00 WIB sampai dengan selesai, setelah mendengar, melihat, memperhatikan, dan seterusnya.

MEMUTUSKAN

Nama : JELITA AMANDA
NPM : 2205170130
Program Studi : AKUNTANSI
Konsentrasi : AKUNTANSI MANAJEMEN
Judul Tugas Akhir : THE INFLUENCE OF ACCOUNTING INFORMATION SYSTEMS AND THE QUALITY OF FINANCIAL REPORTS ON THE PERFORMANCE OF FIRMS WITH FINANCIAL LITERACY AS A MODERATING VARIABLE

Dinyatakan : (A) Lulus Yudisium dan telah memenuhi persyaratan untuk memperoleh Gelar Sarjana pada Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Sumatera Utara.

Tim Penguji

Penguji I

Penguji II

(Dr. SYAFRIDA HANI, S.E., M.Si.)

(M. FIZLA ALFI, S.E., M.Si.)

Pembimbing

(Assoc. Prof. Dr. H. JANURI, S.E., M.M., M.Si., CMA.)

Panitia Ujian

Ketua

Sekretaris

(Dr. RADMAN, S.E., M.Si.)

(Assoc. Prof. Dr. HASRUDY TANJUNG, S.E., M.Si.)





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Jl. Kapten Mukhtar Basri No. 3 Medan Telp. 061-6624567 Kode Pos 20238

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

PENGESAHAN TUGAS AKHIR

Skripsi ini disusun oleh :

Nama : JELITA AMANDA
N.P.M : 2205170130
Program Studi : AKUNTANSI
Konsentrasi : AKUNTANSI MANAJEMEN
Judul Tugas Akhir : THE INFLUENCE OF ACCOUNTING INFORMATION SYSTEMS AND THE QUALITY OF FINANCIAL REPORTS ON THE PERFORMANCE OF MSMES WITH FINANCIAL LITERACY AS A MODERATING VARIABLE

Disetujui dan memenuhi persyaratan untuk diajukan dalam ujian mempertahankan Tugas Akhir.

Medan, Februari 2026

Pembimbing Tugas Akhir

Assoc. Prof. Dr. H. Januri S.E., M.M., M.Si., CMA.

Diketahui/Disetujui

Oleh:

Ketua Program Studi Akuntansi
Fakultas Ekonomi dan Bisnis UMSU

M. Shareza Hafiz, S.E., M.Acc.

Dekan

Fakultas Ekonomi dan Bisnis UMSU

Dr. Radiman, S.E., M.Si.



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 UNIVERSITAS MUHAMMADIYAH SUMATERA UTARA
FAKULTAS EKONOMI DAN BISNIS
 Jl. Kapten Mukhtar Basri No. 3, Medan, Telp. 061-6624567, Kode Pos 20238

BERITA ACARA BIMBINGAN TUGAS AKHIR

Nama Mahasiswa : Jelita Amanda
 NPM : 2205170130
 Dosen Pembimbing : Assoc. Prof. Dr. H. Januri S.E., M.M., M.Si., CMA.
 Program Studi : Akuntansi
 Konsentrasi : Akuntansi Manajemen
 Judul Tugas Akhir : The Influence of Accounting Information Systems and The Quality of Financial Reports on The Performance of Msmes With Financial Literacy As A Moderating Variable

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Persetujuan Sidang Meja Hijau	Acc. hij.		

Diketahui oleh:
 Ketua Program Studi Akuntansi
 Fakultas Ekonomi dan Bisnis UMSU

M. Shareza Hafiz, S.E., M.Acc.

Medan, Februari 2026
 Disetujui oleh:
 Dosen Pembimbing

Assoc. Prof. Dr. H. Januri S.E., M.M., M.Si., CMA.

PERNYATAAN KEASLIAN TUGAS AKHIR

Saya yang bertanda tangan di bawah ini:

Nama : Jelita Amanda
NPM : 2205170130
Program Studi : Accounting
Konsentrasi : Management Accounting
Judul T. Akhir : The Influence Of Accounting Information Systems And The Quality Of Financial Report On The Performance Of Msmes With Financial Literacy As A Moderating Variable (A case study of SMEs in Medan City)

Dengan ini saya menyatakan dengan sesungguhnya bahwa tugas akhir yang saya tulis secara keseluruhan adalah hasil penelitian/karya saya sendiri kecuali pada bagian-bagian yang dirujuk sumbernya.

Dan apabila ternyata di kemudian hari data-data dari tugas akhir ini salah dan merupakan hasil **plagiat** karya orang lain maka dengan ini saya bersedia menerima sanksi akademik dari Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Sumatera Utara.

Medan, April 2026

Yang membuat pernyataan



JELITA AMANDA

ABSTRACT

THE INFLUENCE OF ACCOUNTING INFORMATION SYSTEMS AND FINANCIAL REPORT QUALITY ON SME PERFORMANCE WITH FINANCIAL LITERACY AS A MODERATING VARIABLE

Jelita Amanda

Accounting

jelitaamanda25@gmail.com

The performance of SMEs is a key indicator in assessing the success of small and medium-sized enterprises in facing business competition. Optimal performance is closely linked to effective financial information management through accounting information systems and the preparation of high-quality financial reports. This study aims to (1) identify and test the influence of accounting information systems on SME performance; (2) identify and test the influence of financial report quality on SME performance; (3) identify and test the moderating effect of financial literacy on the relationship between accounting information systems and SME performance; and (4) identify and test the moderating effect of financial literacy on the relationship between financial report quality and SME performance. This study employs an associative approach using primary data obtained through the distribution of questionnaires to SME operators in Medan City. The sampling technique used is purposive sampling, with a sample size of 48 respondents. The data analysis techniques used in this study include outer model analysis, inner model analysis, and hypothesis testing using Smart Partial Least Squares (PLS) software version 4. The results of the study indicate that (1) the accounting information system has a significant effect on SME performance; (2) financial report quality has a significant effect on SME performance; (3) financial literacy moderates the relationship between the accounting information system and SME performance; and (4) financial literacy moderates the relationship between financial report quality and SME performance.

Keywords: Accounting Information System, Financial Report Quality, MSME Performance, Financial Literacy, Smart (PLS)

FOREWORD

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Assalamu'alaikumWr. Wb

With gratitude and thanks to Allah SWT for His blessings, grace, and generosity, the author was able to complete this thesis proposal, which is an academic requirement for completing the Bachelor's Degree Program in Accounting at the Faculty of Economics and Business, University of Muhammadiyah, North Sumatra.

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The author realizes that this thesis proposal is not perfect, both in terms of writing and content, due to the author's limitations. Therefore, the author welcomes constructive criticism and suggestions from readers to improve this proposal.

Amin YaRabbal'alamin

Medan, April 2026

Author

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CHAPTER I

INTRODUCTION

1.1 Background of the Problem

Micro, small, and medium enterprises (MSMEs) are an important pillar of Indonesia's economic growth, including in the city of Medan, where the number of MSMEs continues to increase year after year. However, amid the rapid growth in the number of MSMEs, there are still many crucial problems related to financial management, the quality of financial reports, and low business competitiveness. One of the main obstacles faced is the weak financial recording system and the lack of adequate use of accounting information technology.

Micro, Small, and Medium Enterprises (MSMEs) play an important role in the economic and industrial growth of a country. Business entities, especially MSMEs, are required to make changes to improve their competitiveness, because many small and medium entrepreneurs start from family/home industries, so their management is not well managed. Medan is a city known for its entrepreneurs, most of whom operate on a home-based scale (Hafsah & Hanum 2021)

Development economy in era globalization moment this push whole Business Micro Small and Medium Enterprises (MSMEs) are in a competition. Increased competition in the field this causes business actors to try hard and use all means in order to achieve success capable endure. circumstances the require how steps which taken so that business the still walk and develop. On period crisis in era pandemic Covid-19, MSMEs is a sector need serious concern. For problem this, need entrepreneurs which have an entrepreneurial spirit that is able to run MSMEs so

that they can grow and develop, as well as excite sector business with give conveniences and innovations for city people. Some of the phenomena that exist are many small entrepreneurs who roll up business or closing their business due to several reasons, some of which are not true do bookkeeping between capital effort with capital alone (Hafsa & Hanum, 2021).

Business performance is a goal to be achieved by an individual or company based on the company's vision and mission (Siswanti, 2020). The performance of MSMEs is closely related to the role of business owners in ensuring the long-term survival of the business. There are several factors that influence MSME performance, such as the effectiveness of financial reports and the quality of financial reports, which are important factors for MSME performance to develop. MSME performance is influenced by the role of management in utilizing the quality of financial reports and the effectiveness of financial reports so that they can improve MSME performance. Basically, every business activity requires accounting records so that every transaction can be clearly known.

On basically something system information which based computer directed for serve information which can trusted, relevant, appropriate time, complete, can understood, and tested. Whereas objective from system information accounting that is as center accountability, support daily operations and as a basis for decision making. The good and the bad performance from a System Information Accounting can seen from satisfaction user and usage from System Information Accounting that alone.

Often there is no separation between personal accounts and business accounts funds that should be used for business are finally used to meet needs daily. It is still not widely applied to accounting standards MSME entrepreneurs, namely PSAK ETAP. SAK ETAP is the hope to get improve the quality of MSME financial reports to be better than what is currently available. implementation in year 2011 it seems still meet constraint which worried hinder application SAK this (Rudiantoro & Siregar, 2012).

Entity which can use standard this ie entity without accountability public, that is entities that do not have significant public accountability and issuing entities report finance for objective general for user external. With exists SAK ETAP this in the future of course very expected UKM capable do bookkeeping Accounting forserve report finance which more informative with objective naturally give convenience for investors and creditors to provide financial assistance to the SME entrepreneur (Saragih, F., Harahap, R. D., 2023).

Accounting Information Systems (AIS) play a crucial role in helping MSME players manage their finances better, from recording and preparing financial reports to making business decisions. Research shows that the implementation of AIS has a significant impact on SME performance. A well-implemented AIS enables valid and accurate financial reporting and facilitates quick and accurate decision-making, thereby positively impacting business efficiency and productivity.

Tabel 1.1 Pre-Survey of MSME Accounting Information Systems

No	Questions	Yes	No
1.	Do you usually use an accounting information system to manage and record your financial transactions?	60%	40%

2.	Does the accounting information system you use have adequate features to monitor inventory, sales, and purchases?	43%	57%
3.	Do you regularly update or upgrade your accounting information system?	33%	67%

Source : Processed by Researchers

From the results of the preliminary survey above, it can be concluded that most MSMEs in the area of the University of Muhammadiyah North Sumatra use accounting information systems to manage and record their financial transactions (60%). However, only a small portion of them feel that the system they use has adequate features to monitor inventory, sales, and purchases (43%). And what is concerning is that only a small portion of respondents (33%) regularly update or upgrade their accounting information systems, indicating a potential lack of awareness or resources to improve their existing systems. Therefore, it can be concluded that there is still room for improvement in the utilization of accounting information systems among MSMEs in the region, including in terms of feature development, staff training, improvement of financial report quality, and regular system updates.

In addition, the quality of financial reports is also a determining factor in ensuring the sustainability and development of MSME businesses. Good financial reports that are understandable, reliable, relevant, and comparable support transparency and accountability in financial management, while also helping business actors formulate effective business strategies. The results of the research also prove that the quality of financial reports has a significant positive influence on improving the performance of MSMEs.

Financial report are a structured presentation of the financial position and financial performance of an entity (Indonesian Accounting Association, 2015). According to Maftukhin (2020), financial report are fundamental knowledge that prospective entrepreneurs who want to start their own business need to know (Maftukhin, 2020). The general purpose of financial report for public interest is to present information about the financial position, financial performance, and cash flows of an entity, which is very useful for making economic decisions for its users (Indonesian Institute of Accountants, 2015).

To determine the quality of financial reports prepared by MSMEs, researchers conducted a preliminary survey directly to 30 MSMEs located in the UMSU campus area by asking the respondents the following questions:

Tabel 1.2 Pre-Survey Quality of MSME Financial Report

No	Questions	Yes	No
1.	Do you feel that the financial report you have prepared accurately reflect the financial condition of your business?	65%	35%
2.	Have you implemented proper and regular accounting practices in preparing your MSME financial report?	50%	50%
3.	Are you actively looking for ways to improve the quality of your MSME financial reports, such as through training or consultation with financial professionals?	47%	53%

Source : Processed by Researchers

Based on the results of a preliminary survey conducted on 30 MSMEs in the area of the University of Muhammadiyah North Sumatra Campus, there were several findings that could be analyzed. First, most respondents (65%) felt that the financial reports they prepared accurately reflected the financial condition of their businesses. However, some respondents (35%) did not feel this way. Second, there

was equality in the application of proper and regular accounting practices in preparing MSME financial reports, with 50% of respondents answering yes and 50% answering no. Finally, a small number of respondents (47%) actively sought ways to improve the quality of their MSME financial reports, but the majority (53%) did not.

However, the implementation of SIA and good financial reporting quality are not yet optimal without adequate financial literacy among MSME actors. Financial literacy acts as a moderating variable that can strengthen or weaken the effect of SIA and financial reporting quality on business performance. A higher level of financial literacy enables MSME actors to understand, process, and utilize financial information wisely to support the achievement of business objectives and maintain business sustainability.

Tabel 1.3 Pre-Survey MSME Financial Literacy

No	Questions	Yes	No
1.	Do you know the benefits and how to manage your finances well and wisely?	70%	30%
2.	Do you understand how to manage net assets, asset liquidity, and know about the sources of income and expenses of MSMEs?	50%	50%
3.	Do you understand and are you wiser in using money, investing, and insuring your finances well for the future?	37%	63%

Source : Processed by Researchers

Based on the results of a preliminary survey conducted on 30 MSMEs in the area of the University of Muhammadiyah North Sumatra, there were several findings that could be analyzed. First, most respondents (70%) felt that they knew the benefits and how to manage their finances well and wisely. However, some respondents (30%) did not feel this way. Second, there is an understanding of

managing net assets, asset liquidity, and knowing the sources of income and expenses of MSMEs, with 50% of respondents answering yes and 50% answering no. Finally, a small number of respondents (37%) understand and are more prudent in using money, investing, and insuring their finances well for the future, but the majority (63%) do not do so.

From the analysis conducted, it can be concluded that although most MSMEs in the UMSU Campus area feel that their financial reports are fairly accurate and contain good information, there are still a small number that need improvement in the application of accounting practices and compliance with legal requirements. In addition, there are still opportunities for more MSMEs, both active and less active, to seek ways to improve the quality of their financial reports through training or consultation with financial professionals.

Researchers are interested in this study because of its relevance to advances in information technology in current economic activities. Accounting information systems are crucial in managing information and preventing fraud that can affect the performance of MSMEs. The quality of financial reports is very important in economic decision-making and in meeting government accounting standards or business needs. Meanwhile, financial literacy is defined as a person's ability to understand, manage, and apply financial knowledge and skills to make the right decisions for financial well-being. This study aims to understand the impact of these two systems on the quality of financial report and the performance of MSMEs, provide important insights for companies in managing financial information, and contribute to academic understanding with new findings.

Based on the above explanation, the researcher chose the title “**The Influence of Accounting Information Systems and Financial Report Quality on the Performance of MSMEs with Financial Literacy as a Moderating Variable.**”

1.2 Problem Identification

Based on the background of the problem, several issues have arisen, namely:

1. Most accounting information systems used by MSMEs do not yet support MSME performance improvement, as they do not have adequate features to monitor inventory, sales, and purchases.
2. MSMEs in the UMSU area have not yet regularly updated or upgraded their accounting information systems.
3. Most MSMEs in the UMSU area feel that their financial reports are quite relevant and contain sufficient information.
4. Most MSMEs in the UMSU area still need improvement in the application of accounting practices and compliance with legal requirements.

1.3 Problem Limitation

The researchers limited this study to focus exclusively on medium-sized businesses located in East Medan.

1.4 Problem Statement

After reviewing the previous discussion, there are several variables that are inconsistent with the results of previous studies, and there are variables that have rarely been studied. This encourages researchers to conduct further research on the effect of accounting information systems and financial report quality on MSME

performance, with financial literacy as a moderating variable, formulated as follows:

1. Does Accounting Information Systems affect the Performance of MSMEs?
2. Does the Quality of Financial Report affect the Performance of MSMEs?
3. Does Financial Literacy Moderate Accounting Information Systems on the Performance of MSMEs?
4. Does Financial Literacy Moderate the Quality of Financial Report on the Performance of MSMEs?

1.5 Purpose and Benefits of Research

1.5.1 Purpose of Research

In this study, the author conducted research with the following objectives:

1. To determine the effect of Accounting Information Systems on MSME Performance.
2. To determine the effect of Financial Report Quality on MSME Performance.
3. To determine whether Financial Literacy Moderates Accounting Information Systems with MSME Performance.
4. To determine whether Financial Literacy Moderates Financial Report Quality with MSME Performance.

1.5.2 Benefits of Research

This research is expected to be useful both practically and theoretically for all parties.

1. Benefits for Authors

This study is expected to broaden insight and knowledge regarding *The Influence of Accounting Information Systems and Financial Report Quality on MSME Performance*, with *Financial Literacy* as a moderating variable.

2. Practical Benefits

This research is expected to provide input for relevant parties in further research.

3. This study will provide valuable insights into the importance of having an effective accounting information system and a strong internal control system in improving the quality of financial reports. They can use the results of this study as a guide to improve accounting and internal control practices in their businesses, which in turn can help improve business performance and sustainability.

CHAPTER II

LITERATURE REVIEW

2.1 Theoretical Basis

This study on the influence of Accounting Information Systems and Financial Report Quality on MSME Performance with Financial Literacy as a moderating variable is based on theories cited from books, accounting experts, and previous studies. Each theory cited includes the author's name and the year of publication.

2.1.1 MSME Performance

2.1.1.1 Definition of MSME Performance

According to Sutrisno (Daniyati et al., 2023) (in Nanda, 2020), Performance is how someone does their job, and it affects their success. People are judged based on their performance, and they are expected to do their best in every situation (Herdiyanti and Assery 2021). Employee performance is good, in line with their respective needs and expectations. This is because their work is done efficiently, with high quality and quantity (Indralesmana and Suaryana 2014).

Based on Law Number 20 of 2008 article 1 concerning MSMEs, Micro, Small and Medium Enterprises are:

1. A micro business is a productive business owned by an individual or sole proprietorship that meets the criteria for a micro business as stipulated in this Law.

2. A small business is an independent productive economic enterprise that is not a subsidiary or branch of a company owned, controlled, or part of, either directly or indirectly, a medium or large business that meets the criteria for a small business as defined in this Law.
3. A medium enterprise is an independent productive economic enterprise carried out by an individual or business entity that is not a subsidiary or branch of a company owned, controlled, or part of either directly or indirectly a small or large enterprise with a net worth or annual sales as stipulated in this Law.

Based on wealth and sales revenue, according to Law No. 20 of 2008, Article 6, the criteria for micro businesses are:

- a. Have a net worth of no more than Rp. 50,000,000 (fifty million rupiah), excluding land and business premises.
- b. Have annual sales of no more than Rp. 300,000,000 (three hundred million rupiah).

The criteria for small businesses are as follows:

- a. Have a net worth of more than IDR 50,000,000 (fifty million rupiah) up to a maximum of IDR 500,000,000 (five hundred million rupiah), excluding land and business premises.
- b. Have annual sales of more than IDR 300,000,000 (three hundred million rupiah) up to a maximum of IDR 2,500,000,000 (two billion five hundred million rupiah).

Meanwhile, the criteria for medium-sized businesses are as follows:

- a. Have a net worth of more than IDR 500,000,000 (five hundred million rupiah), excluding land and business premises.
- b. Have annual sales of more than Rp 2,500,000,000 (two billion five hundred million rupiah) up to a maximum of Rp 50,000,000,000 (fifty billion rupiah).

The World Bank classifies MSMEs into three types, namely:

1. Micro enterprises (with 10 employees);
2. Small enterprises (with 30 employees);
3. Medium enterprises (with up to 300 employees) (Bank Indonesia, 2015, p. 23)

MSMEs are classified into four groups, namely (Bank Indonesia, 2015, page 23):

1. Informal sector MSMEs, for example: street vendors.
2. Micro MSMEs are MSME entrepreneurs who have technical expertise in the field but lack the entrepreneurial spirit to develop their businesses.
3. Dynamic Small Businesses are a group of MSME entrepreneurs who are able to do business by collaborating with other types of MSMEs (accepting subcontract work) and exporting products.
4. Fast Moving Enterprises are MSMEs that have established entrepreneurship in their field and are ready to transform into large businesses. The Central Statistics Agency (BPS) classifies MSMEs based on the number of employees. Businesses with 1-4 employees

are classified as micro enterprises, 5-19 employees as small enterprises, 20-99 employees as medium enterprises, and 100 or more employees as large enterprises.

Performance is the result of work achieved by an individual or organization in carrying out the tasks assigned to them based on their skills, experience, diligence, and time (Hasibuan, 2002). Another definition of performance is the overall results or level of success of an individual during a certain period in carrying out tasks compared to the possibilities, such as work results, targets, objectives, or criteria that have been predetermined and agreed upon (Rivai, 2005). Meanwhile, company performance is a comprehensive representation of the company during a certain period of time, which is the result or achievement influenced by the company's operational activities in utilizing its resources (Srimindarti, 2004).

From the above definitions of performance and MSMEs, it can be concluded that MSME performance is the overall work achieved and compared with the work results, targets, objectives, or criteria that have been predetermined and mutually agreed upon by a business entity with asset and turnover criteria specified in the law.

2.1.1.2 Purpose and Benefits performance of MSMEs

The objective of performance improvement involves a dual approach to performance appraisal, as follows (Riani, 2013):

1. Evaluation Objectives

Performance appraisal results are used as the basis for regular evaluations of the performance of organization members, which

include: 1. Salary review, namely compensation decisions that include merit pay increases, bonuses, and other salary increases, which are one of the main objectives of performance appraisal. 2. Promotion opportunities, namely staffing decisions related to promotions, demotions, transfers, and employee dismissals, are the second objective of performance appraisals.

2. Development Objectives

- a. Information generated by the performance appraisal system can be used to develop the personal skills of members of the organization.
- b. Reinforce and Support Performance. Performance feedback is a key development need because almost all employees want to know the results of their performance appraisals.
- c. Improve Performance. The purpose of performance appraisals is also to provide guidelines to employees for improving their performance in the future.
- d. Determining Career Progression Goals. Performance appraisals also provide employees with information that can be used as a basis for discussing long-term career goals and plans.
- e. Determining Training Needs. Individual performance appraisals can provide a collection of data that can be used as a source for analyzing and identifying training needs.

Benefits of Improved Performance

- a. Developing employee training and development programs, so that additional training that still needs to be provided to employees to help them achieve the set performance standards can be identified,
- b. Developing succession and regeneration programs, so that employees who have the potential for career development can be identified and nominated to fill positions with greater responsibilities in the future,
- c. Employee coaching, so that it can be used as a means to examine the obstacles employees face in improving their performance
(Ruky, 2004, p. 22).

2.1.1.3 Factors Affecting MSME Performance

There are two types of factors that influence the performance of MSMEs, namely internal factors and external factors (Munizu, 2010, p. 35). Internal factors consist of:

1. Human Resources Aspects
2. Financial Aspects
3. Production or Operational Aspects
4. Market and Marketing Aspects

External factors consist of:

1. Government Policy Aspects
2. Socio-cultural and economic Aspects
3. The role of Relevant Institutions

2.1.1.4 MSME Performance Indicators

MSMEs tend to have resilience or stable performance amid changes in the business and economic climate. The performance of MSMEs can be analyzed using simple measurement methods, through perception, which is expected to reveal the actual condition of these MSMEs. In addition, education is needed to calculate company performance using simple indicators such as sales growth, capital growth, annual labor force growth, market and marketing growth, and profit or business income growth (Aribawa, 2016).

According to (Aribawa, 2016, p. 6), the indicators in performance measurement are as follows:

1. Work is planned and carried out according to the work plan.
2. Frequent work errors that cause repetition.
3. Sales growth.
4. Decrease in fixed costs.
5. Ability to anticipate production when demand increases.
6. Guaranteed timeliness for customers.
7. Product conformity with the specifications offered.

According to (Robbins, 2006, p. 260), the indicators in performance measurement are as follows:

1. Quality is the perception of employees regarding the quality of work produced and the perfection of tasks in relation to the skills and abilities of employees.

2. Quantity is the amount produced and expressed in terms such as number of units, number of activity cycles completed.
3. Timeliness is the level of activity completed at the stated start time, viewed from the perspective of coordination with output results and maximizing the time available for other activities.
4. Effectiveness is the degree to which the organization's resources (labor, money, technology, raw materials) are maximized with the aim of increasing the output of each unit in the use of resources.
5. Independence is the degree to which an employee will be able to perform their job functions.
6. Work commitment is the degree to which employees are committed to the organization and their responsibilities to the office.

Meanwhile, according to (Rahayu & Musdholifah, 2017), the indicators in performance measurement are as follows:

1. Work plan, a process of preparing a business or activity that will be carried out systematically and logically to achieve a predetermined goal. By reading the work plan, we can better understand the scale of a project. When used in the workplace or academia, work plans help us work on projects in an orderly manner.
2. Work error, a discrepancy between the product obtained and the production plan. Work errors can be described as unexpected, unplanned events that disrupt the planned process of an activity and can cause losses to people and/or property.

3. Sales growth, something that reflects the success of investments in the past and can be used to predict future growth. An increase in sales from year to year or over time. High sales growth will reflect an increase in company revenue.
4. Fixed cost reduction, business expenses that do not depend on the level of goods or services produced by the business. These expenses are time-related, such as salaries or rent paid monthly, and are often referred to as additional expenses.
5. Production anticipation, anticipating the production of goods in the event of an increase in demand.

This study uses indicators in its questionnaire that are found in a scientific journal owned by (Rahayu & Musdholifah, 2017). The reason for using these indicators in the questionnaire is because the indicators mentioned by Rahayu meet the criteria required by researchers in conducting their research.

2.1.2. Accounting Information System

2.1.2.1 Definition of Accounting Information System

According to (Sari, M., Astuty, W., & Rozi, 2021) Sistem informasi akuntansi adalah sistem berbasis komputer yang dirancang untuk metransformasi data akuntansi menjadi informasi. Namun secara umum, pengertian sistem informasi akuntansi adalah sistem yang dirancang untuk melakukan proses data dan pelaporan informasi baik dengan manual ataupun secara terkomputerisasi tentang kegiatan keuangan.

According to (Cahyadi et al., 2020) AIS is a system that records and reports cash flow, thereby producing financial reports such as balance sheets, income statements, financial projections, and financial budgets. AIS is a system that collects, records, stores, and processes data to produce information that can be used for decision-making. Simply put, AIS is a system that collects data and processes it to produce accounting information.

According to (Rahmansyah & Darwis, 2020), an accounting information system is an information system that must be used in every company, such as transaction processing or subsystems of management accounting, production accounting, human resources, finance, and others, depending on the business functions within the company organization.

According to (Sasongko, 2020) Accounting information systems are one type of information system required by companies to facilitate decision-making based on data and financial transactions that occur within the company. Accounting information systems play a vital role in companies. In order for the decisions made by companies to be correct and appropriate, the accounting information systems within those companies must also be completely accurate. ((Wifriya & Sanjaya, 2020).

According to (Nugroho, 2011 in (Lubis, H. Z., & Rambe, 2024) states that the functions of an accounting information system are:

Collecting and storing data on activities carried out by the organization, resources affected by those activities, and actors involved in various activities, so

that management, employees, and interested external parties can review these matters.

1. Converting data into useful information for management to make decisions in planning, implementation, and monitoring activities.
2. Providing adequate controls to safeguard the organization's assets. This includes organizational data, to ensure that it is available when needed.

According to Rama dan Jones (2009) in (Firdhaus & Akbar, 2022) explaining the characteristics of accounting information that affect the quality of accounting information in companies, including the following

1. Relevant, meaning that the information must be able to influence the policies taken by the company by predicting the results of past, present, and future events.
2. Timely, meaning that the accounting information presented must be timely so that the company's decision-making can also be carried out at the planned time.
3. Complete, meaning that the accounting information presented must be comprehensive. Basically, accounting information is used by companies for decision-making in small business management, including 16 decisions on market development, pricing, and investment decisions.

2.1.2.2 Purpose of Accounting Information Systems

According to (Lubis, H. Z., & Rambe, 2024) the objectives of accounting information systems, include:

1. Supporting daily company activities.
2. Supporting the decision-making process.
3. Assisting company management in fulfilling its responsibilities to external parties.
4. Collecting and entering transaction data into the accounting information system.
5. Processing transaction data.
6. Storing data for future purposes.
7. Providing users or decision makers (management) with the information they need.
8. Controlling all processes that occur.

2.1.2.3 Indicator of Accounting Information Systems

According to (Anggraini, N. S., Kuntadi, C., & Pramukty, 2023) The dimensions or indicators of Accounting Information System Quality are:

1. Integration

In order for the system to convert financial data into financial information, it needs to be integrated with other system components.

2. Flexible

The flexibility of an information system can be defined as its capacity to adapt to changing, new, or alternative user requirements.

3. Reliable

A system that produces accurate, complete, timely, and valid information is considered reliable.

2.1.3. Quality of Financial Report

2.1.3.1. Definition of Financial Report Quality

According to (Iwan & Nurul, 2022) The quality of financial report is the end result of the accounting process or a summary of financial transactions. The quality of financial report is determined by the extent to which the financial report presented show accurate and honest information. High-quality financial report are useful as a basis for economic decision-making for interested parties.

According to (Erawati & Setyaningrum, 2021) Financial report are records that contain financial information about an entity for a given accounting period. The purpose of financial report is to describe the entity's performance during the period of business activities. The quality of financial report depends on the structure of the financial position report and the transactions reported and accounted for by the reporting entity. Financial report are considered to be of good quality if the information they contain is understandable, meets the needs of users for decision-making, is free from misleading information and material errors, and is reliable for comparison with previous periods.

According to IAI (2018) in (Oktaviranti, A., & Alamsyah, 2023), Financial report are a presentation of the financial position and financial performance of an entity. These statements show the history of the entity quantified in monetary terms.

The benefits of financial report show the financial condition of a company, including the profits earned. Financial report can reveal how many assets are owned and what obligations must be fulfilled. In addition, financial report assist business people in making decisions.

According to (Taufiqurrohman, et al 2021) There are several definitions of financial report quality according to experts, namely:

1. According to Iman Mulyana (2010), quality is defined as conformity with standards, measured based on the degree of nonconformity, and can be achieved through inspection.
2. According to Indra Bastian (2010), the quality of financial report is the end result of the accounting process that presents useful and quality information for decision making by various interested parties.
3. According to Yuliani, et al (2010), the low quality of financial report can be caused by a lack of understanding of accounting in the preparation of financial report themselves, the failure to optimally implement a regional financial accounting information system, or the weak role of internal audit. In future developments, MSME players need to make improvements in terms of enhancing the quality of financial report.

According to (Paniran, 2020) The quality of financial report is a summary of a recording process, a summary of financial transactions that occurred during the relevant fiscal year, and a form of government accountability to the people for the management of public funds, whether from taxes, levies, or other transactions.

Government Accounting Standards (SPAP) No. 1 defines financial report as structured reports on the financial position and transactions carried out by a reporting entity. Financial report are a tool used to demonstrate performance achievements and the implementation of accountability functions within an entity.

2.1.3.2. Users of Financial Report

Financial report are prepared or created with the intention of providing a periodic overview or progress report by the relevant management, so that they are useful for a large number of users in making economic decisions, namely regarding information on financial position, performance, and changes in financial position that are essential for evaluating the company's performance capabilities. Basically, financial report are not only a testing tool but also a basis for determining and assessing the financial position of the company at a certain time, where by analyzing financial report, parties interested in the financial report can make and determine decisions in accordance with their interests.

According to Kasmir (2011: 18) Parties with an interest in financial report can be described as follows:

1. Company owners have an interest in their company's financial reports, especially for companies that are managed by other people (corporations), because these reports enable them to assess the success of managers in leading their companies to profit, as a manager's success is usually measured by the profits they generate.
2. Company managers or leaders, by knowing the company's financial position for the current or previous period, will be able to develop better

plans, improve their monitoring systems, and determine more appropriate policies. In addition, financial reports are also a tool for management to be accountable to the company's owners for the trust that has been placed in them.

3. Investors have an interest in or need the financial report of the companies in which they invest their capital. Investors are interested in future profit prospects and the company's future development in order to ascertain the security of their investment and to find out about the company's working conditions or short-term financial condition.
4. Creditors and bankers need to know the financial position of a company before deciding whether to grant or reject a credit request from that company. The financial position of the company requesting credit can be determined through analysis of its financial report, so that the results of the analysis can be used to determine whether the credit to be granted is sufficiently guaranteed by the company, as reflected in the company's ability to generate profits in the future.
5. The government, where the company is domiciled, has a vested interest in the company's financial report, not only to determine the amount of tax the company must pay, but also because they are needed by the Central Statistics Agency, the Industry and Trade Office, and the Manpower Office as a basis for government planning.
6. Employees, to determine the company's ability to provide decent wages and better social security, as well as to determine the steps that must be taken in relation to employee welfare.

7. The public, financial reports can help the public to find out information about the latest trends and developments as well as the company's activities.

2.1.3.3. Financial Report Quality Indicators

According to (Siahaan & Simanjuntak, 2020) The quality of financial report can be seen from their qualitative characteristics. The qualitative characteristics of government financial report are normative prerequisites necessary for government financial report to meet the desired quality. The four characteristics of financial report are:

1. Understandability

Understandability means that accounting information must be presented in such a way that it is easily understood by users who have sufficient knowledge of business and accounting. Information must be presented clearly, not too technical, and accompanied by adequate explanations so that it can be used for decision making. Complex information must be summarized and explained in simple terms so as not to confuse users.

2. Relevance

Information is relevant if it can influence the decisions of users of financial report. Relevant information can help users predict future results or confirm previous evaluations. Relevance is also related to materiality, which is the extent to which the information is important and can change decisions if it exists, and should not be misrepresented or omitted in order to remain useful to users.

3. Reliability

Reliability means that information must be trustworthy, free from material error, and reflect reality honestly and completely. Information must be verifiable, meaning that independent parties (such as auditors) can examine it and produce the same results. Reliability also requires transparency and the objective presentation of information without bias.

4. Comparability

Information must be presented consistently between time periods and between entities so that users can make meaningful comparisons. With good comparability, users can assess performance trends and financial positions and make decisions based on comparable and consistent information.

2.1.4. Financial Literacy

2.1.4.1. Definition of Financial Literacy

Financial literacy is a basic understanding of finance and the skills to apply information to make the right decisions, both for individuals and businesses. (Abi Rafdi Al Azizi et al., 2024). Another factor that can affect the financial performance of MSMEs is financial literacy. (Darmawan et al., 2019). Improving financial management skills is important for enhancing business performance. Financial literacy is the knowledge and ability to understand financial concepts in order to make effective and efficient financial decisions. (Darmawan et al., 2019).

From research conducted by Komang Agem Wismanjaya dan Desak Nyoman Sri Werastuti (2020), Yanti (2019) dan Sanistasya (2019) that financial literacy has a positive and significant effect on MSME performance. This differs from research conducted by Kusumadewi (2017) that financial literacy does not

have a positive and significant effect on MSME performance. Financial performance in the context of the business world has a very broad meaning.

According to Vitt et al, (2000) Defining financial literacy as the ability to read, analyze, manage, and communicate about personal financial conditions that affect material well-being. This includes the ability to distinguish between financial options, discuss money and financial issues without (or despite) discomfort, plan for the future, and respond appropriately to any life events that affect daily financial decisions, including events in the general economy. In addition, according to (Aribawa, 2016) Financial literacy is an understanding of aspects related to finance that facilitates financial decision-making in certain circumstances.

According to Financial Services Authority (OJK), Financial literacy is the knowledge, skills, and beliefs that influence attitudes and behaviors to improve the quality of financial decision-making and management in order to achieve prosperity.

Therefore, financial literacy can be defined as a set of knowledge, beliefs, abilities, and financial attitudes in understanding and managing personal and family financial conditions, resulting in wise financial decisions. In addition, gender can also influence a person's level of financial literacy.

Financial literacy refers to a person's capacity to understand, use, and manage money, as well as the beliefs that influence positive financial behavior to achieve sustainable financial well-being. Financial literacy refers to the skills to understand and implement various financial tools such as fund management, budget planning, loans, savings, and investments (Rahmawati et al., 2023). This also

requires knowledge of various financial services and products, such as savings accounts, credit cards, and investments. Components of financial literacy according to Rahmawati et al. (2023) among others:

1. Basic knowledge of financial management
2. Savings and loans
3. Insurance
4. Investments

The classification of financial literacy levels according to the Financial Services Authority (OJK) is as follows:

- a. Well literate, at this stage, the public can be said to have knowledge and confidence about financial service institutions and financial service products, including their features, benefits and risks, rights and obligations related to financial products and services, and have the skills to use financial products and services.
- b. Sufficiently literate: at this stage, the public can be said to have knowledge and confidence about financial service institutions and financial products and services, including their features, benefits and risks, and the rights and obligations associated with financial products and services.
- c. Less literate: at this stage, the public can be said to only have knowledge about financial service institutions and financial products and services.
- d. Not literate, at this stage, the public can be said to have no knowledge or confidence in financial service institutions and financial products and services, and no skills in using financial products and services.

Good financial literacy will shape students' financial intelligence. With high financial intelligence, students will be able to manage their finances well amid the influence of a hedonistic lifestyle. Financial intelligence in the long term will result in students having wise financial behavior in making appropriate and correct consumption decisions and not being easily influenced by product offers that tend to position the younger generation as a marketing segment (Sari, 2014). Thus, students will develop into a generation that is able to control their finances properly and correctly, which in general will have an impact on the mentality to create a future generation that is anti-corruption.

2.1.4.2. Financial Literacy Objectives

The Financial Services Authority (2013) states that literacy has long-term objectives for all segments of society, namely:

- 1) Improving the literacy of individuals who were previously less literate or not literate to become well literate.
- 2) Increasing the number of users of financial products and services.

Almost all countries pay great attention to improving the financial literacy of their citizens, which will ultimately increase the level of financial usage among the population.

According to Kusumaningtuti and Setiawan, (2018) in Anisyah, (2021) The benefits of financial literacy are as follows:

- 1) promoting economic growth
- 2) Poverty alleviation
- 3) Reducing inequality

- 4) Improving system stability

2.1.4.3. Financial Literacy Indicators

According to Chen and Volpe (1998), there are four indicators of financial literacy, including:

- a. General financial knowledge

This relates to a person's basic knowledge of how to manage their personal, family, or business finances, which is used as a reference in managing finances. A lack of financial knowledge can lead to mistakes in making decisions about saving, borrowing, or investing.

- b. Savings and loans

Savings are money deposited by an individual in a bank that can only be withdrawn based on agreed terms and conditions.

- c. Insurance

This is a form of risk control carried out by transferring risk from one party to another.

- d. Investment

Investment is the expenditure of funds in the present with the aim of obtaining greater profits in the future.

2.2. Previous Research

Previous studies relevant to this study are as follows:

Tabel 2.1 Previous Research

No		Title	Variabel	Research Result
1.	(Saragih, F., Harahap, R. D., 2023)	The Development of MSMEs in	1.Accounting Knowledge (X ₁)	The results of this study indicate that accounting

		Indonesia: The Role of Accounting Knowledge, Information Technology, and Accounting Information Systems	2.Information Technology (X ₂) 3.Accounting Information Systems (X ₃) development of MSMEs (Y)	knowledge has a positive and significant effect on the development of MSMEs in Indonesia, the use of information technology has no direct effect, and accounting information systems have a direct and significant effect on the development of MSMEs in Indonesia.
2.	(Hanum & Ritonga, 2021)	The Effect of Internal Control Systems on the Performance of Private Islamic Universities in Medan	Internal Control System (X1) Campus Performance (Y)	The Internal Control System has no effect on the performance of Islamic campuses in Medan. In theory, no matter how good the standards or systems are, if they are not implemented, they will have no effect on organizational performance. Another fact that makes it possible for the SPI to have no effect is the competence of the SPI itself. On campus, referring to the educational background of controllers, most of whom are not accountants, it can be concluded that these controllers do not have adequate competence.
3.	(Lufriansyah & Alis, 2023)	The Influence of Accounting Information Systems and derstanding of	1. The Influence of Accounting Information Systems (X ₁)	Based on results study earlier Which done by (Chairina, 2019) (Silviana & Antoni, 2014), (Prasisca, et al,

		Accounting Standards on the Quality of Financial Reports Moderated by Locus of Control for Small and Medium Enterprises Kabupaten Batubara	2. Understanding of Accounting Standards (X ₂) 1. Quality of Financial Reports (Y) 1. Moderated by Locus of Control for Small and Medium Enterprises (Z)	2012) And (Juwitta, 2013) results study show that application system accounting information influential to quality report finance. Based on results study earlier Which done by (Calm, 2020), (Women, 2020) (shonhadji, 2017), (Febriyanti & Wardhani, 2018) And (Parajanto & Septriani, 2018) conclude that understanding SAK-EMKM influential positive significant to quality report finance on MSMEs.
4.	(Lubis & Lufriansyah, 2024)	The Effect of Accounting Information Systems on the Performance of MSMEs Mediated by the Quality of Financial Reports in West Kisaran Subdistrict, Asahan Regency.	Accounting Information System (X1) MSME Performance (Y) Financial Report Quality (Z)	Based on the results of the study, it shows that the quality of financial report has a significant effect on the performance of MSMEs, and that accounting information systems have a significant effect on the quality of financial report.

2.3. Conceptual Framework

A conceptual framework is the basis of research synthesized from facts, observations, and literature reviews. Therefore, a conceptual framework contains theories, principles, or concepts that will form the basis of the research. Research

variables are explained in depth and are relevant to the issues being studied, so that they can be used as a basis for answering research questions.

2.3.1. The Influence of Accounting Information Systems on the Performance of MSMEs

An Accounting Information System is a system framework consisting of various structures, records, and reports that have been compiled and create the information needed by an organization. The purpose of an AIS is to prepare government data and accounting records and submit budget reports that can be used by organizations or other parties, including in making decisions. This system combines information related to salaries, expenses, client data, employee data, and expenditure data from the organization. A proper AIS must have standards for security, confidentiality, privacy, processing integrity, and availability that meet functional and authoritative commitments. (Pratiwi, A., Vonna, S. M., & Harmi, 2022). As stated by (Jahormin Simarmata & Ayu Nur Afriani, 2021) The implementation of this system facilitates compliance with regulatory requirements governing the presentation of financial report, ensuring transparency and accuracy in financial reporting practices.

Accounting Information Systems affect the quality of financial report. This is also reinforced by (Pratiwi, A., Vonna, S. M., & Harmi, 2022) where the results of the study show that the proper and correct implementation of an accounting information system can improve the quality of financial reports. In line with the study (Taufiqurrohman et al., 2021) which states that Accounting Information Systems have a positive and significant influence on the Quality of Financial Report.

(Garcia et al., 2020) conducted research by taking samples of MSMEs located in Serpong City using panel data and using the ROS and ROA variables. The results of this study show that accounting information systems have a positive effect on ROA. Meanwhile, for the ROS variable, accounting information systems have a negative effect.

H1 : Accounting Information Systems Affect the Performance of MSMEs

2.3.2. The Effect of Financial Report Quality on the Performance of Micro, Small, and Medium Enterprises

According to (Iwan & Nurul, 2022) The quality of financial report is the end result of the accounting process or a summary of financial transactions. The quality of financial report is determined by the extent to which they present accurate and honest information. High-quality financial report serve as a useful basis for economic decision-making by interested parties.

According to (Erawati & Setyaningrum, 2021) Financial report are records containing financial information about an entity for a given accounting period. The purpose of financial report is to describe the entity's performance during the period of business activities. The quality of financial report depends on the structure of the financial position statements and the transactions reported and accounted for by the reporting entity.

Positive perceptions of accounting information usage are influenced by accounting resources and the application of basic accounting, which can improve the financial performance of MSMEs (Hermawan,2022). The practice of financial recording using a manual financial reporting system can have a negative impact on

MSME turnover, so it is necessary to implement a good inventory accounting information system in MSME management (Wibowo et al., 2022).

H2: The quality of financial report affects the performance of MSMEs

2.3.3. The Effect of Accounting Information Systems on the Performance of MSMEs Moderated by Financial Literacy

Accounting Information Systems (AIS) and financial literacy both have a positive and significant impact on MSME performance, with financial literacy acting as a moderating factor. This means that a good understanding of finance will strengthen the positive impact of implementing accounting information systems on MSME performance, enabling MSMEs to make better decisions based on the financial information provided by these systems. (Destrin, 2024) can be used as a theory that explains the effect of financial literacy on MSME performance.

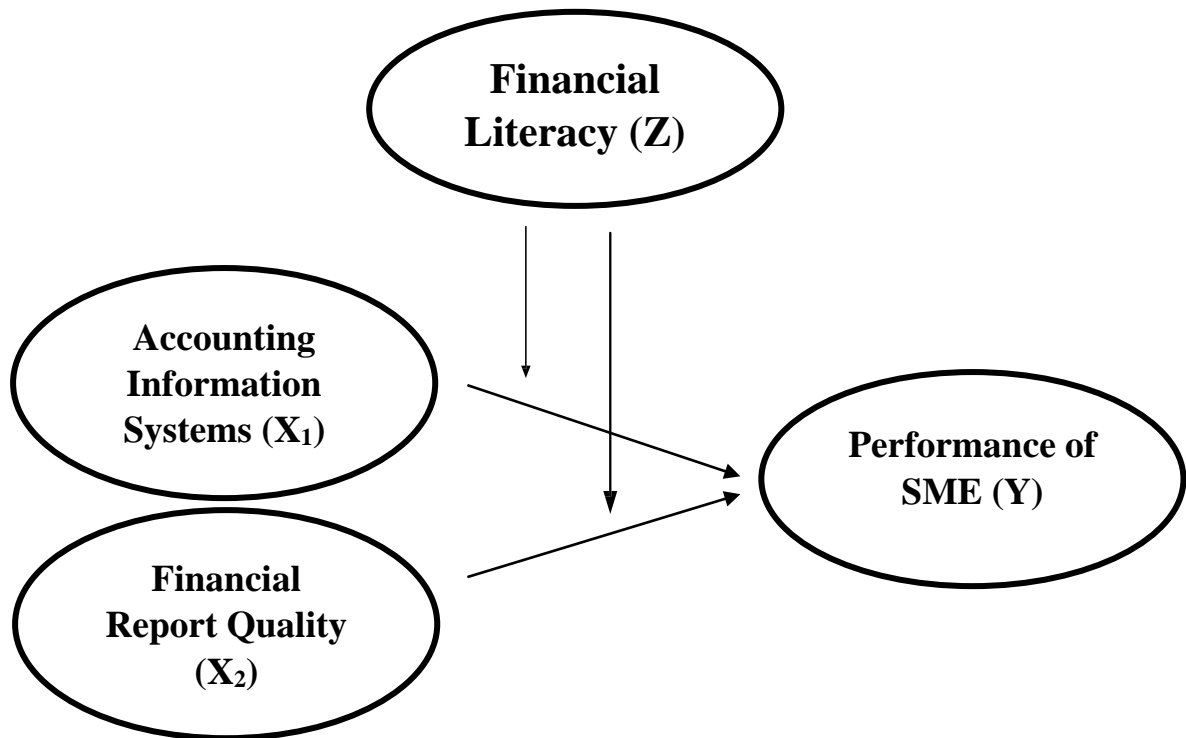
H3: Financial literacy moderates the accounting information system's impact on MSME performance.

2.3.4. The Effect of Financial Report Quality on MSME Performance Moderated by Financial Literacy

The quality of financial reports positively affects the performance of MSMEs, and financial literacy moderates this relationship. This means that the higher the level of financial literacy among MSME players, the greater the positive impact of financial report quality on their business performance. Financial literacy helps MSME players use information from financial reports to make better decisions, thereby increasing efficiency, transparency, and accountability. SMEs with good financial literacy will be able to achieve their business goals, have a

business development orientation, and be able to survive in difficult economic conditions (Aribawa, 2016).

H4: Financial literacy moderates the quality of financial report on the performance of MSMEs.



Gambar 2. 1 Conceptual Framework

2.4. Hypothesis

A hypothesis is a statement about one or more populations that needs to be proven valid through hypothesis testing (Mufarrikoh, 2020). A hypothesis is a temporary answer or assumption that must be tested for accuracy through scientific research. Hypotheses are formulated to answer questions using theories that are

relevant to the research problem and are not yet based on facts and real data in the field. The hypotheses in this study are:

H1: Accounting Information Systems influence the performance of MSMEs.

H2: The quality of financial report influences the performance of MSMEs.

H3: Financial literacy moderates Accounting Information Systems and the performance of MSMEs.

H4: Financial literacy moderates the quality of financial report and the performance of MSMEs.

CHAPTER III

RESEARCH METHODS

3.1. Type of Research

This study uses a quantitative research approach. According to (Sugiyono, 2019) Quantitative research is a research method that uses numbers and is processed using descriptive and inferential statistics. It is then used by writers to study a specific population, which is generally selected randomly, and the results of the research can be generalized with the aim of testing predetermined hypotheses. The quantitative method has also become one of the oldest and most traditional research methods, hence it is referred to as the traditional method.

Quantitative methods are characterized by large and broad samples, representativeness, control over external variables, random selection, and consideration of validity and reliability. Quantitative research involves data in the form of numbers, coding, calculations/measurements, and operationalized variables. The research conducted by the author currently uses quantitative research to analyze the relationship between two or more variables.

3.2 Definition of Operational Variabel

There are two variables used, including:

a. Independent Variabel

Independent variables are variables that influence or cause changes in or the emergence of dependent variables. (Sugiyono, 2019). Independent variables are the method used in this study to determine whether or not there is an effect of independent variables on other variables. Before testing the research

hypothesis, it is necessary to identify the variables that will be involved in this study. In this study, the independent variables are Accounting Information Systems (X1) and Financial Report Quality (X2).

b. Dependent Variabel

A dependent variable or resultant variable is a variable that is influenced or becomes, due to the existence of an independent variable. A dependent variable or resultant variable is a variable that is influenced or becomes, due to the existence of an independent variable (Sugiyono, 2019). The purpose of this variable is to determine how much influence it has on the independent variable. The dependent variable in this study is MSME Performance (Y).

Research variables are anything in any form that is determined by the researcher to be studied in order to obtain information about it, from which conclusions can then be drawn (Sugiyono, 2019).

Variabel	Definition of Variabel	Indicators	Scale
Performance of MSMEs (Y)	Performance is the result of work achieved by an individual or organization in carrying out the tasks assigned to them based on their skills, experience, sincerity, and time. (Hasibuan, 2002).	<ol style="list-style-type: none"> 1. Work plan 2. Work errors, 3. Sales growth, 4. Reduction in fixed costs, 5. Production anticipation, 	Likert Scale
Accounting Information Systems (X ₁)	Accounting information systems are information systems that must be used in every company, such as transaction processing or subsystems of management accounting, production accounting, human resources, finance, and others, depending on the business functions within	<ol style="list-style-type: none"> 1. Accounting system in accordance with SAP 2. Well-utilized internet network Applications used 3. Computerized financial reports 4. Software in accordance with the latest laws and regulations 	Likert Scale

3	Research																		
4	Proposal Preparation																		
5	Proposal Guidance																		
6	Proposal Seminar																		
7	Data Management and Analysis																		
8	Final Project Guidance																		
9	Green Table Hearing																		

Resource: Processed by Researchers

3.4 Population and Sample

3.4.1 Population

A research object requires a population in order to obtain data. A population is an area or collection of research objects that have certain quantities and characteristics determined by the researcher to be studied and then conclusions drawn (Sugiyono, 2019). The population in this study was MSMEs located around the UMSU campus (East Medan).

3.4.2 Sample

In determining the sample size, the author used Lemeshow's formula. Lemeshow's formula was used because the population size was unknown or infinite. Lemeshow's formula is as follows:

$$n = \frac{Z^2 P (1 - P)}{d^2}$$

Explanation:

n = number of samples

z = z score at 95% confidence = 1.96

p = maximum estimate = 0.5 d = sampling error = 10%

Using the above formula, the number of samples to be used can be calculated as follows:

$$n = \frac{1,96^2 \cdot 0,5 (1 - 0,5)}{0,01^2}$$

$$n = \frac{3,8416 \cdot 0,25}{0,01^2}$$

$$n = 96,04 = 100$$

Using the Lemeshow formula above, the sample value (n) obtained is 96.04, which is then rounded up to 100 people.

3.5. Data Collection Techniques

Data collection instruments are devices or tools used by researchers to gather the data and facts needed for their research. The instruments used in data collection for this study are:

1. Questioner

This research method collects data using questionnaires. According to (Sugiyono, 2019) A questionnaire is a method of data collection that involves providing respondents with a series of questions or statements to answer. This questionnaire contains several questions related to the research topic, and the questions answered are related to the meaning of hypothesis testing using a Likert scale. According to (Sugiyono, 2019) The Likert scale is used to measure the attitudes, opinions, and perceptions of an individual or group of people regarding social phenomena. The data collection method uses a Likert scale with five (5)

values. The 1-5 scale is used for respondents' answers, which are divided into five (5) categories, namely:

Tabel 3. 1 Likert Scale

No	Alternative Answers	Description	Score
1	SS	Strongly Agree	5
2	S	Agree	4
3	KS	Disagree	3
4	TS	Don't Agree	2
5	STS	Strongly Disagree	1

Resourse :(Sugiyono, 2019)

2. Documentation

Documentation is the collection of secondary data from various sources, both personal and institutional. Documentation is a method used to provide documents using evidence such as books, journals, and the internet.

Validity Testing

Validity testing is used to measure the validity of a questionnaire to be used as a basis for research. An instrument is said to be valid when it is able to accurately reveal and measure the data being studied. In answering questions about the effect of talent management on employee performance, researchers used the Pearson Product Moment method because the sample size exceeded 30 and was therefore considered normal. An instrument is considered valid if it has a correlation greater than 0.05 (Sugiyono, 2019).

Reliability Testing

Reliability testing shows that an instrument can be trusted to be used as a data collection tool because it is sound. The reliability testing method used in this

study is Cronbach's Alpha, which is an internal consistency technique used to calculate the average intercorrelation between all questions in the questionnaire (Arikunto, 2006). To test reliability, Cronbach's Alpha was used.

$$r = \left[\frac{k}{k-1} \right] \left[\frac{\sum \sigma b^2}{\sigma_i^2} \right]$$

Where:

r = Instrument reliability

K = Number of questions

\sum = Sum of item variance = Total variance

The testing criteria are as follows:

- a. If the reliability coefficient value, namely alpha, is ≥ 0.60 , then the reliability is quite good.
- b. If the reliability coefficient value, namely alpha, is ≤ 0.60 , then the reliability is not good.

3.6. Data analysis techniques

1. Descriptive Statistical Analysis

Descriptive statistical analysis is an analysis used to describe or illustrate collected data as it is, without attempting to draw general conclusions or generalizations (Sugiyono, 2019). In descriptive statistical analysis, the author wants to describe the sample data more clearly and comprehensively, but without drawing conclusions that apply to the population from which the sample was taken.

2. Simple Linear Regression Analysis

Simple Linear Regression Analysis is based on the relationship between one independent variable and one dependent variable. The purpose of applying this

analysis is to forecast and predict the value of the dependent variable (Syofian, 2013). To facilitate data analysis, the author used the Smart PLS for Windows ver 4 application program. The general equation for simple linear regression is as follows:

$$Y^1 = a - bX$$

Explanation:

r : Subject in the predicted dependent variable.

k : Price of Y when $X = 0$ (constant value)

$\Sigma ab2$: Directional number or regression coefficient, which indicates the number in the dependent variable based on the independent variable. If b (+) then it increases, if (-) then it decreases.

$\sigma 2t$: Subject in the independent variable that has a certain value.

3. Hypothesis Testing

a. R-Square (R2) Determination Test

The coefficient of determination (R2) test is a measure to determine the suitability or accuracy between the estimated value or regression line and the sample data. If the correlation coefficient value is already known, then the coefficient of determination can be obtained by squaring it. The coefficient of determination can be calculated using the following formula (Sugiyono, 2019):

$$Kd = r^2 \times 100\%$$

Explanation:

Kd: Coefficient of determination

r²: Correlation coefficient

The criteria for analyzing the coefficient of determination are:

1. If Kd detects zero (0), then the effect of the independent variable on the dependent variable is weak.
2. If Kd detects one (1), then the effect of the independent variable on the dependent variable is strong.

CHAPTER IV

RESEARCH FINDINGS AND DISCUSSION

4.1 RESEARCH FINDINGS

4.1.1 Data Description

In this study, the researcher analyzed data collected via a questionnaire consisting of 20 questions: 5 questions for the Accounting Information System variable (X1), 5 questions for the Financial Report Quality variable (X2), 5 questions for the MSME Performance variable (Y), and 5 questions for the Financial Literacy variable (Z). The distributed questionnaire was administered to 48 respondents—Micro, Small, and Medium Enterprises (MSMEs) in the Medan Timur Subdistrict—as the research sample, using the Likert Summed Rating (LSR) scale.

Tabel 4.1 Likert Scale

Alternative Answer	Score Answer
1. Strongly Agree	5
2. Agree	4
3. Disagree	3
4. Don't Agree	2
5. Strongly Disagree	1

And the above provisions apply to the calculation of the Accounting Information System (X1), Financial Report Quality (X2), MSME Performance (Y), and Financial Literacy (Z) variables.

4.1.1.1 Respondent Characteristics

The following are the characteristics of respondents who are Micro, Small, and Medium Enterprises (MSMEs) in the Medan Timur subdistrict.

1. Respondent Data by Gender

The gender characteristics of the respondents are shown in the following table:

Tabel 4.2
Characteristics of Respondents by Gender

Gender	Score
Man	14 orang
Woman	34 orang
Total	48 orang

From the table above, it can be seen that the largest group of respondents by gender was women, numbering 34, while the smallest group in this study was men, numbering 14. This may be due to several factors, such as the dominance of women in the MSME sector in that region, or it may reflect a higher level of participation by women in the survey or research activities. In terms of marketing, one possible factor is that women tend to demonstrate greater business diversity and creativity in their business activities, as well as a higher level of enthusiasm for new ideas compared to men.

1. Respondent Data by Age

Tabel 4.3
Respondent Data by Age

Usia	Jumlah
21-30	12 orang
31-40	22 orang
41-50	9 orang
>50	5 orang
total	48 orang

The data above shows that the majority of respondents in this study were aged 21–30 (12 people), followed by those aged 31–40 (22 people), those aged 41–50 (9 people), and those over 50 (5 people).

2. Respondent Data by Business Type

Tabel 4.4

Respondent Data by Business Type

Jenis Usaha	Jumlah
Service Sector:	
Tailor	2 usaha
Doorsmeer	2 usaha
Laundry	6 usaha
Retail Sector:	
Food	16 Usaha
Grocery Store	14 usaha
Mobile Phone Credit	3 usaha
Clothing Store	5 usaha
Total	48 usaha

Of the total 48 registered businesses, the majority—38 businesses—are in the trade sector, while the service sector accounts for only 10 businesses. In the trade sector, food businesses are the most dominant with 16 businesses, followed by general stores with 14 businesses, prepaid phone credit vendors with 3 businesses, and clothing stores with 5 businesses. Meanwhile, in the service sector, laundry services are the most numerous with 6 businesses, followed by car wash services and tailors with 2 businesses each. This indicates that the community is more active in the trade sector, particularly in food and daily necessities businesses.

4.1.1.2 Analysis of Research Variables

1. Accounting Information Systems (X₁)

The following is a frequency description of the Financial Literacy variable, summarized in the table below:

Tabel 4.5
Survey Scores for Accounting Information Systems (X1)

no	Sangat Setuju		setuju		Kurang Setuju		Tidak Setuju		Sangat tidak Setuju		jumlah	
	F	%	F	%	F	%	F	%	F	%	F	%
SIA1	12	25,00%	17	35,42%	12	25,00%	7	14,58%	0	0,00%	48	100,00%
SIA2	15	31,25%	23	47,92%	4	8,33%	6	12,50%	0	0,00%	48	100,00%
SIA3	12	25,00%	24	50,00%	6	12,50%	6	12,50%	0	0,00%	48	100,00%
SIA4	17	35,42%	18	37,50%	7	14,58%	6	12,50%	0	0,00%	48	100,00%
SIA5	14	29,17%	17	35,42%	11	22,92%	6	12,50%	0	0,00%	48	100,00%

Sumber: Data diolah oleh peneliti, 2026

The table above can be summarized as follows:

- a. The Accounting Information System at the company/store is easily accessible whenever needed; the majority of respondents agreed (17 people, or 35.42%), and 12 people (25.00%) strongly agreed
- b. The Accounting Information System in the company/store provides fast access when used; the majority agreed (23 people, 47.92%) and strongly agreed (15 people, 31.25%)
- c. The Accounting Information System in the company/store produces accurate information; the majority agreed (24 people, 50.00%) and strongly agreed (12 people, 25.00%)
- d. The Accounting Information System in companies/stores can generate reports according to the company's needs; the majority agreed (18 people, 37.50%) and strongly agreed (17 people, 35.42%)
- e. The operation of the accounting information system is easy to understand; the majority agreed (17 respondents, 35.42%) while 11 respondents (22.92%) somewhat disagreed

Based on Table 4.5 above, it can be concluded that the majority of respondents demonstrate a good understanding of the management of their

accounting information systems. This is evident from the high percentage of respondents who answered “agree” and “strongly agree” to most statements, such as understanding in usage, easy and quick access, and the accuracy produced by the accounting information system. Additionally, respondents also have a sufficient understanding of the proper and accurate presentation of financial reports. However, regarding how the accounting information system operates, there are still respondents who do not fully understand it; therefore, this aspect requires attention and further improvement in understanding.

1. Quality of Financial Report (X₂)

The following is a frequency description of the Financial Literacy variable, summarized in the table below:

Tabel 4.6
Survey Scores for Financial Report Quality (X₂)

no	Sangat Setuju		setuju		Kurang Setuju		Tidak Setuju		Sangat tidak Setuju		jumlah	
	F	%	F	%	F	%	F	%	F	%	F	%
KL1	14	29,17%	17	35,42%	11	22,92%	6	12,50%	0	0,00%	48	100,00%
KL2	16	33,33%	18	37,50%	7	14,58%	7	14,58%	0	0,00%	48	100,00%
KL3	16	33,33%	15	31,25%	9	18,75%	8	16,67%	0	0,00%	48	100,00%
KL4	11	22,92%	17	35,42%	13	27,08%	7	14,58%	0	0,00%	48	100,00%
KL5	11	22,92%	17	35,42%	12	25,00%	8	16,67%	0	0,00%	48	100,00%

Sumber : Data diolah oleh peneliti, 2026

The table above can be summarized as follows:

- a. The financial reports produced can confirm or correct the results of evaluations of past events; the majority agreed (17 people, or 35.42%) and strongly agreed (14 people, or 29.17%)

- b. Financial reports provide fair and honest information consistent with financial transactions and other events; the majority agreed (18 respondents, 37.50%) and strongly agreed (16 respondents, 33.33%)
- c. Financial report information presents every fact honestly and verifiably; the majority agreed (15 people, 31.25%) and strongly agreed (16 people, 33.33%)
- d. Financial reports provide information that is comparable to other entities applying the same accounting policies; the majority agreed (17 people, 35.42%) and strongly agreed (11 people, 22.92%)
- e. Financial reports are prepared systematically so they are easy to understand; the majority agreed (17 respondents, 35.42%) while 12 respondents (25.00%) somewhat disagreed

Based on Table 4.6 above, it can be concluded that the majority of respondents demonstrate a positive attitude toward managing business finances. This is evident from the majority who agreed and strongly agreed regarding the importance of understanding an entity's financial statements and the accuracy of the financial statements prepared. Additionally, respondents tend to be cautious in using business funds and feel confident in making financial decisions. However, although many are accustomed to keeping financial records, there are still some respondents who have not fully adopted this practice, as indicated by the percentage of those who answered "disagree." This suggests that while awareness is already good, guidance is still needed to improve consistent and disciplined financial practices.

2. Performance of SMEs (Y)

The following is a frequency description of the Financial Literacy variable, summarized in the table below:

Tabel 4.7
Survey Scores for MSME Performance (Y)

no	Sangat Setuju		setuju		Kurang Setuju		Tidak Setuju		Sangat tidak Setuju		jumlah	
	F	%	F	%	F	%	F	%	F	%	F	%
KIM1	9	18,75%	19	39,58%	14	29,17%	6	12,50%	0	0,00%	48	100,00%
KIM2	7	14,58%	25	52,08%	12	25,00%	4	8,33%	0	0,00%	48	100,00%
KIM3	8	16,67%	21	43,75%	11	22,92%	8	16,67%	0	0,00%	48	100,00%
KIM4	10	20,83%	23	47,92%	12	25,00%	3	6,25%	0	0,00%	48	100,00%
KIM5	16	33,33%	20	41,67%	8	16,67%	4	8,33%	0	0,00%	48	100,00%

Sumber: Data diolah oleh peneliti, 2026

The table above can be summarized as follows:

- a. This business has seen an increase in sales every month; 19 respondents (39.58%) agreed, and 9 respondents (18.75%) strongly agreed
- b. There is an increase in the number of customers every month; the majority agreed (25 people, 52.08%) and strongly agreed (7 people, 14.58%)
- c. My business capital is always increasing; the majority agreed (21 people, 43.75%) and strongly agreed (8 people, 16.67%)
- d. Monthly business profits sometimes increase and sometimes decrease; the majority agreed (23 people, 47.92%) and strongly agreed (10 people, 20.83%)
- e. Every year, this SME hires more employees because the workload is increasing; most respondents agreed (20 people, 41.67%) and some disagreed (8 people, 16.67%)

Based on Table 4.7, it can be concluded that the majority of respondents have demonstrated good practices in business financial recording and reporting, which positively impacts the performance of their SMEs. They routinely record income and expenses, prepare profit and loss statements, and track daily cash flow due to the increasing number of customers each month. Additionally, the majority of respondents also agreed that the amount of business capital should always increase. However, regarding the aspect of regularly increasing the number of employees each year, there are still some respondents who have not yet consistently implemented this practice. This indicates that although the company experiences relatively high demand every year, there remains a need for improved discipline and understanding to create a more structured performance for the SMEs.

3. Financial Literacy (Z)

The following is a frequency description of the Financial Literacy variable, summarized in the table below:

Tabel 4.8
Survey Scores for Financial Literacy (Z)

no	Sangat Setuju		setuju		Kurang Setuju		Tidak Setuju		Sangat tidak Setuju		jumlah	
	F	%	F	%	F	%	F	%	F	%	F	%
LK1	10	20,83%	30	62,50%	5	10,42%	3	6,25%	0	0,00%	48	100,00%
LK2	13	27,08%	17	35,42%	10	20,83%	8	16,67%	0	0,00%	48	100,00%
LK3	16	33,33%	21	43,75%	7	14,58%	4	8,33%	0	0,00%	48	100,00%
LK4	18	37,50%	14	29,17%	10	20,83%	6	12,50%	0	0,00%	48	100,00%
LK5	11	22,92%	29	60,42%	5	10,42%	3	6,25%	0	0,00%	48	100,00%

Sumber: Diolah oleh peneliti, 2026

The table above can be summarized as follows:

- a. I understand the benefits of and how to practice good and wise financial management; the majority agreed (30 people, or 62.50%), and 10 people (20.83%) strongly agreed

- b. I understand the benefits and methods of creating a financial budget plan; the majority agreed (17 people, 35.42%), while 13 people (27.08%) somewhat disagreed
- c. I understand how to manage net assets, asset liquidity, as well as the sources of income and expenses for SMEs; the majority agreed (21 people, 43.75%) and strongly agreed (16 people, 33.33%)
- d. I understand and am aware of the net assets owned by my SME so that the business can grow; the majority agreed (14 people, 29.17%) and strongly agreed (18 people, 37.50%)
- e. I understand and am more prudent in managing money, investing, and securing financial protection for the future; the majority agreed (29 respondents, 60.42%) and a few disagreed (5 respondents, 10.42%)

Based on Table 4.8 above, it can be concluded that the majority of respondents demonstrate a good understanding of business financial management. This is evident from the high percentage of respondents who answered “agree” and “strongly agree” to most statements, such as understanding the company’s net assets, distinguishing between needs and wants, and the importance of saving as the foundation of a business. Additionally, respondents also have a sufficient understanding of the risks and benefits of capital loans as well as the importance of insurance for business protection. However, regarding the aspect of creating a budget properly and accurately, there are still some respondents who disagree, so this aspect requires attention and further improvement in understanding.

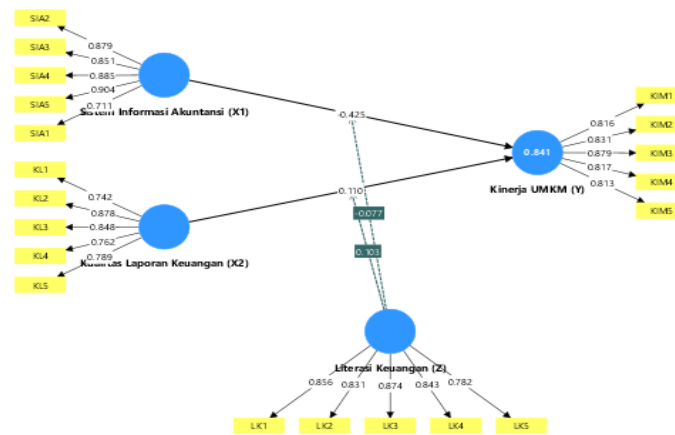
4.2 Data Analysis

Based on the questionnaire data presented, the qualitative questionnaire data was converted into quantitative data according to previously established criteria. This quantitative data constitutes the raw data for each variable in this study. In this section, the data described in the previous section—which constitutes the data description—will be analyzed.

There are two stages of analysis for SEM-PLS: the measurement model analysis (outer model), which includes construct reliability and validity, and discriminant validity. Next is the structural model analysis (inner model), namely the coefficient of determination (R-square); F-square; and hypothesis testing, namely direct effects, indirect effects, and total effects (Juliandi, 2018). In the Partial Least Squares (PLS) method, the analysis techniques performed are as follows:

4.2.1 *Measurement Model Analysis (Outer Model)*

In this study, the formation of latent variables reflects the indicators established for each variable. Therefore, an evaluation of the measurement model (outer model) was conducted to assess the validity and reliability of the research indicators. The measurement of the model (outer model) utilized five methods: Factor Loadings (LF), Convergent Validity, Discriminant Validity, Composite Reliability, the HTMT value, and Cronbach's Alpha.



Gambar 4.1 Analisis Outer Loading

4.2.1.1 Loading Faktor (LF) atau Outer Loading

According to Hair et al. (2021), the loading factor (LF) or outer loading is the correlation between each measurement item and the variable. This measure indicates how well the item reflects or describes the variable being measured (Sofyan Yamin, 2023). Validity and reliability testing can be performed directly from SEM. As a general rule of thumb, an indicator's LF value of ≥ 0.7 is considered valid. The following table shows the loading factor values obtained from the data analysis:

Gambar 4.2 Outer Loading

	Kinerja UMKM (Y)	Kualitas Laporan Keuanga...	Literasi Keuangan (Z)	Sistem Informasi Akuntan...
KIM1	0.816			
KIM2	0.831			
KIM3	0.879			
KIM4	0.817			
KIM5	0.813			
KL1		0.742		
KL2		0.878		
KL3		0.848		
KL4		0.762		
KL5		0.789		
LK1			0.856	
LK2			0.831	
LK3			0.874	
LK4			0.843	
LK5			0.782	
SIA2				0.879
SIA3				0.851
SIA4				0.885
SIA5				0.904
SIA1				0.711

Sumber: Hasil olahan SmartPLS, 2026

Based on the table above, it can be seen that, overall, every item measuring the variables has an LF value greater than 0.70; therefore, all indicators for the variables Accounting Information Systems, Financial Report Quality, MSME Performance, and Financial Literacy are deemed valid.

4.2.1.2 Construct Reliability dan Validity

Construct validity and reliability refer to the testing process used to assess the reliability of a construct. The quality of construct scores must meet high standards. Validity tests are conducted to determine whether an instrument is valid or invalid in measuring a research variable, such as in a questionnaire (Slamet & Wahyuningsih, 2022). Construct Reliability and Validity are tests to measure the reliability of a construct. The reliability of a construct must be sufficiently high (Juliandi, 2018). Criteria for reliability and validity can be seen from: Cronbach's Alpha: > 0.7 , Rho_A: > 0.7 , and Composite Reliability: > 0.6 . The following are the results of the Cronbach's alpha test:

Gambar 4.3 Hasil Cronbach's Alpha

	Cronbach's alpha
Kinerja UMKM (Y)	0.889
Kualitas Laporan Keuangan...	0.865
Literasi Keuangan (Z)	0.894
Sistem Informasi Akuntans...	0.901

Sumber: Hasil Olahan SmartPLS, 2026

Based on the table above, it can be seen that all constructs within each variable have a Cronbach's Alpha value > 0.7 . Based on this, it is concluded that all constructs have good reliability and that the variables Accounting Information System, Financial Report Quality, MSME Performance, and Financial Literacy

meet the assumptions of the reliability test. This is consistent with the opinion of Juliandi (2018), who states that a construct is considered reliable if it has a Cronbach's Alpha value > 0.70 .

The following are the results of the composite reliability test:

Gambar 4.4 Hasil Composite Reliability

	Cronbach's alpha	Composite reliability (rho...)
Kinerja UMKM (Y)	0.889	0.900
Kualitas Laporan Keuangan...	0.865	0.886
Literasi Keuangan (Z)	0.894	0.904
Sistem Informasi Akuntans...	0.901	0.911

Sumber: Hasil Olahan SmartPLS, 2026

Based on the table above, it can be seen that all constructs within each variable have a Composite Reliability value > 0.6 . Based on this, it is concluded that all constructs have good reliability and that the variables Accounting Information System, Financial Report Quality, MSME Performance, and Financial Literacy meet the assumptions for reliability testing. This is consistent with the opinion of Juliandi (2018), who states that a construct is considered reliable if it has a Composite Reliability value > 0.70 .

4.2.1.3 Discriminant Validity

Discriminant validity testing was conducted using the Average Variance Extracted (AVE) value. One of the parameters used in assessing AVE is cross-loading, which serves to determine the extent to which construct indicators can distinguish between one variable and another. The recommended AVE value for an indicator to be considered valid is greater than 0.50 (> 0.50) (Ghozali and Latan, 2012). The following are the results of the Discriminant Validity analysis:

Gambar 4.5 Cross Loading

	Kinerja UMKM (Y)	Kualitas Laporan Keuanga...	Literasi Keuangan (Z)	Sistem Informasi Akuntan...
KIM1	0.816	0.528	0.635	0.533
KIM2	0.831	0.546	0.688	0.600
KIM3	0.879	0.475	0.843	0.612
KIM4	0.817	0.363	0.831	0.661
KIM5	0.813	0.419	0.677	0.635
KL1	0.447	0.742	0.445	0.480
KL2	0.567	0.878	0.591	0.584
KL3	0.446	0.848	0.511	0.556
KL4	0.350	0.762	0.346	0.404
KL5	0.371	0.789	0.425	0.425
LK1	0.648	0.579	0.856	0.885
LK2	0.817	0.363	0.831	0.661
LK3	0.729	0.527	0.874	0.820
LK4	0.879	0.475	0.843	0.612
LK5	0.613	0.568	0.782	0.879
SI A2	0.613	0.568	0.782	0.879
SI A3	0.612	0.511	0.736	0.851
SI A4	0.648	0.579	0.856	0.885
SI A5	0.703	0.577	0.815	0.904
SI A1	0.518	0.366	0.620	0.711

Sumber: Hasil Olahan SmartPLS, 2026

Gambar 4.6 Hasil Pengujian Average Variance Extracted

	Cronbach's alpha	Composite reliability (rho...	Composite reliability (rho_c)	Average variance extracte...
Kinerja UMKM (Y)	0.889	0.900	0.918	0.691
Kualitas Laporan Keuangan...	0.865	0.886	0.902	0.648
Literasi Keuangan (Z)	0.894	0.904	0.922	0.702
Sistem Informasi Akuntans...	0.901	0.911	0.928	0.721

Sumber: Hasil Olahan SmartPLS, 2026

The table above shows that the Average Variance Extracted (AVE) value is greater than 0.5. Based on this, it can be concluded that the research variables meet the criteria for discriminant validity testing, and the variables of Financial Literacy, Financial Attitude, and Financial Reporting have met the assumptions of discriminant validity testing. This is in line with the opinion of Ghozali and Latan (2012), who state that the recommended Average Variance Extracted (AVE) value for an indicator to be considered valid is greater than 0.5 (> 0.5).

Discriminant validity aims to assess whether an indicator of a construct variable is valid or not, specifically by examining the Heterotrait-Monotrait

Correlation Ratio (HTMT) < 0.90; if this ratio is less than 0.90, the variable is considered to have good discriminant validity (valid) (Hair Jr et al., 2017).

Discriminant validity testing is conducted using the Average Variance Extracted (AVE) value. One parameter used in assessing AVE is cross-loading, which serves to determine the extent to which a construct indicator can distinguish one variable from another. The recommended AVE value for an indicator to be considered valid is greater than 0.50 (> 0.50) (Ghozali and Latan, 2012). The following are the results of the Discriminant Validity analysis:

Gambar 4.7 Validitas Diskriminan

	Kinerja UMKM (Y)	Kualitas Laporan Keuanga...	Literasi Keuangan (Z)	Sistem Informasi Akuntan...
Kinerja UMKM (Y)	0.832			
Kualitas Laporan Keuanga...	0.555	0.805		
Literasi Keuangan (Z)	0.895	0.589	0.838	
Sistem Informasi Akuntans...	0.733	0.619	0.902	0.849

Sumber: Hasil Olahan SmartPLS, 2026

Based on the table above, it can be seen that the AVE values for each variable are greater than the correlations between the constructs. Therefore, it can be concluded that all variables are discriminant valid.

4.2.2 Structural Model Analysis (Inner Model)

The structural model analysis involved three tests: R-squared, F-squared, and a hypothesis test. The results of these tests are as follows:

4.2.2.1 R-Square Value

R-Square is a measure that indicates the extent to which the variation in the values of the dependent variable (endogenous) can be explained by the independent variables (exogenous). This measure is useful for evaluating the quality of a model, whether it is good or poor (Juliandi, 2018).

The criteria for R-Square are:

1. If the (adjusted) value = 0.75 → the model is substantial (strong);
2. If the (adjusted) value = 0.50 → the model is moderate;
3. If the (adjusted) value = 0.25 → the model is weak (low)

Gambar 4.8 Hasil Uji R-Square

	R-square	R-square adjusted
Kinerja UMKM (Y)	0.841	0.822

Sumber: Hasil Olahan SmartPLS, 2026

Based on the table above regarding the results of the adjusted R-Square test, the path model values were found to be 0.841 and 0.822. In other words, the ability of the independent variables—Accounting Information Systems and Financial Report Quality—to explain the dependent variable, MSME Performance, is 84.1%; thus, the model is classified as substantial (strong). Based on the table above regarding the results of the adjusted R-Square test, the path model values are 0.841 and 0.822. In other words, the ability of the independent variables—Accounting Information Systems and Financial Report Quality—to explain the dependent variable, namely MSME Performance, is 84.1%; thus, the model is classified as substantial (strong).

4.2.3 Hypothesis Testing

This test is used to determine the path coefficients of the structural model. Its purpose is to test the significance of all relationships or to test hypotheses. Hypothesis testing involves three analyses: direct effect, indirect effect, and total effect.

4.2.3.1 Direct Effect

The purpose of direct effect analysis is to test the hypothesis that an exogenous variable has a direct effect on an endogenous variable (Juliandi, 2018).

The criteria for testing the direct effect hypothesis are as follows:

1. If the path coefficient is positive, then the effect of one variable on another is in the same direction; if the value of one variable increases, the value of the other variable also increases.
2. If the path coefficient is negative, the effect of one variable on another is in the opposite direction; if the value of one variable increases, the value of the other variable decreases.

Probability/significance value (P-value): if the P-value is < 0.05 , the result is significant; if the P-value is > 0.05 , the result is not significant (Juliandi et al., 2014).

Gambar 4.9 Hasil Koefisien Jalur Pengaruh Langsung (Direct Effect)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Kualitas Laporan Keuangan (K2) → Kinerja UMKM (Y)	0.110	0.109	0.114	0.964	0.335
Literasi Keuangan (Z) → Kinerja UMKM (Y)	1.249	1.202	0.153	8.187	0.000
Literasi Keuangan (Z) × Kualitas Laporan Keuangan (K2) → Kinerja UMKM (Y)	0.103	0.112	0.160	0.642	0.521
Literasi Keuangan (Z) × Sistem Informasi Akuntansi (K1) → Kinerja UMKM (Y)	-0.077	-0.087	0.151	0.513	0.608
Sistem Informasi Akuntansi (K1) → Kinerja UMKM (Y)	-0.425	-0.376	0.166	2.554	0.011

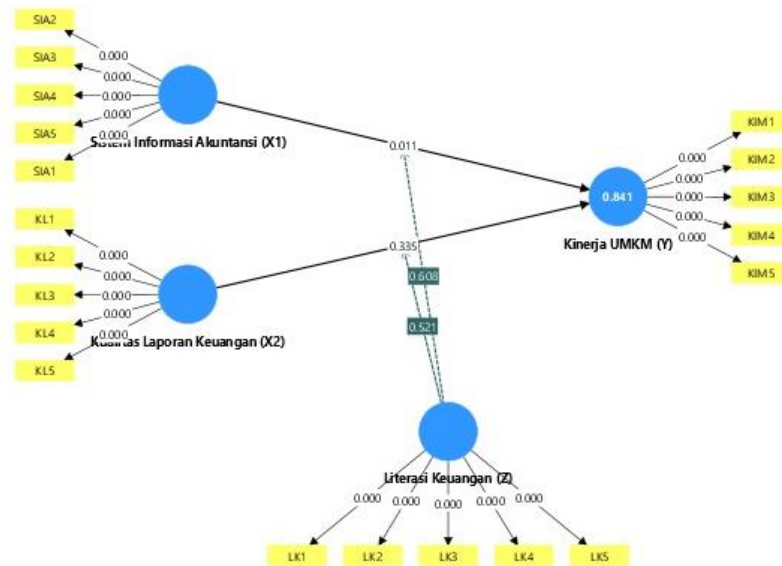
Sumber: Hasil Olahan SmartPLS, 2026

Based on the table above regarding the path coefficients, the results show that all path coefficients are positive (as indicated by the t-statistic), including:

1. The effect of the Accounting Information System on MSME performance has a path coefficient of -0.425 and a t-statistic probability value of 2.554 > 1.99 . These results indicate that the higher the level of an enterprise's Accounting Information System, the better the performance of that SME. This effect has a probability value (p-value) of 0.011 < 0.05 ; thus, the

Accounting Information System has a positive and significant effect on SME performance.

2. The effect of Financial Report Quality on SME performance has an estimated coefficient of 0.110 and a t-statistic probability value of $0.964 < 0.05$. These results indicate that the better the financial quality of a business, the better the performance of the SME. This effect has a probability value (p-value) of $0.335 > 0.05$; therefore, financial report quality has a negative but insignificant effect on SME performance.
3. Financial literacy moderates the relationship between the Accounting Information System and SME performance, with a path coefficient of -0.077. The t-statistic probability value is $0.513 < 0.99$, and the p-value is $0.608 > 0.05$, meaning that financial literacy weakens the relationship between the Accounting Information System and SME performance among SMEs in the city of Medan.
4. Financial literacy moderates the relationship between Financial Report Quality and MSME Performance, with a path coefficient of 0.103. The t-statistic probability value is $0.642 < 1.99$ and the p-value is $0.521 > 0.05$, indicating that financial literacy weakens the relationship between financial reports quality and SME performance among SMEs in the city of Medan.



Gambar 4.10 Hasil Path Analysis

Sumber: Hasil Olahan SmartPLS, 2025

4.3 Discussion

4.3.1 The Influence of Accounting Information Systems on the Performance of MSMEs, Moderated by Financial Literacy, in the City of Medan

The results of the study indicate a positive and significant effect of the Accounting Information System on MSME performance, moderated by financial literacy. This is evidenced by Table 4.16, which shows the path coefficients where the t-statistic probability value of 0.513 is less than 1.99 and the p-value is 0.608, which is greater than 0.05. This indicates that the Accounting Information System's effect on MSME performance is moderated by financial literacy, confirming that the first hypothesis is accepted. The original sample value for the path coefficient of the Accounting Information System's effect on MSME performance, moderated by financial literacy, is -0.077, meaning that in this study, financial literacy must be further improved to enhance performance.

This is consistent with the research by Ni Wayan Rustiarini (2016), which

states that Accounting Information Systems have a positive and significant impact on the performance of MSMEs, particularly in improving the efficiency of financial management and decision-making. Komang Ayu & Made Gede Wirakusuma (2019) found that the use of AIS significantly improves business performance, particularly in: 1. Internal Control, 2. Accuracy of Financial Reports. (Ningsih & Fitriani, 2025), states that there is a positive effect because the combination of the two optimizes the performance of MSMEs. Financial literacy acts as a quasi-moderator in maximizing the benefits of SIA on MSME performance.

However, this study contradicts the finding of (Ningsih & Fitriani, 2025), states that under certain conditions, the effectiveness of SIA does not always lead to optimal performance because, when financial literacy is low, the use of SIA can be ineffective and may even have a negative practical impact on performance.

4.3.2 The Influence of Financial Report Quality on the Performance of SMEs, Moderated by Financial Literacy, in the City of Medan

The results of the study indicate that there is a positive and significant effect of financial reports quality on the performance of MSMEs, moderated by financial literacy in the city of Medan, particularly in the Medan Timur subdistrict. This is evidenced by a t-test result of 0.642 with a p-value of $0.608 > 0.05$. This indicates that the quality of financial reports influences the performance of MSMEs, moderated by financial literacy. Therefore, it can be concluded that the second hypothesis is accepted.

This is consistent with previous research (Febriyanti & Suhendi, 2025), indicates that the quality of financial reports has a positive and significant effect on the

performance of MSMEs; significance level: $p < 0.001$, adjusted $R^2 = 0.647$. It can be concluded that the better the quality of financial reports, the higher the performance of MSMEs. (Pakpahan, 2020), The quality of financial reports has a significant impact on the performance of SMEs. High-quality financial reports can: 1. reflect the state of the business, 2. assist in performance evaluation, 3. improve business effectiveness. (Siregar et al., 2025), indicates that the quality of financial reports has a significant positive effect on performance, and that financial literacy moderates and strengthens this relationship; specifically, the higher the level of financial literacy, the stronger the influence of financial information/reports on performance.

CHAPTER V

CLOSING

5.1 Conclusion

Based on the research findings and discussion, it can be concluded that:

1. The Accounting Information System has a positive and significant effect on the performance of MSMEs in Medan. The higher the level of knowledge of the Accounting Information System, the better the performance of the MSMEs.
2. The quality of financial reports has a positive and significant effect on the performance of MSMEs in Medan. The better the quality of financial reports, the better the performance of MSMEs.
3. Accounting Information Systems and the quality of financial reports have a positive and significant effect on the performance of MSMEs in Medan. The higher the level of understanding of the Accounting Information System and the better the quality of financial reports, the better the performance of SMEs.
4. Financial literacy moderates the positive and significant effect of the Accounting Information System on SME performance in Medan. The higher the level of financial literacy regarding the Accounting Information System, the better the performance of SMEs.
5. Financial literacy moderates the relationship between the quality of financial reports and SME performance, exerting a positive and significant influence in the city of Medan. The higher the level of

financial literacy regarding the quality of financial reports, the better the performance of the SMEs.

5.2 Sugestions

Based on the research findings and conclusions, the following recommendations are provided:

1. For MSME operators in the City of Medan
 - a. MSME operators are advised to enhance their knowledge of accounting information systems through various learning resources such as training, books, or digital media, so that they can prepare financial reports that are more accurate and compliant with standards.
 - b. MSME operators also need to ensure the transparency of their financial reports, such as by making it a habit to record transactions routinely and evaluating the business's financial condition periodically so that the resulting reports are more informative and useful.
2. For the Government and Relevant Agencies
 - a. Relevant agencies should provide additional training programs on digital accounting—such as accounting information systems—on an ongoing basis, tailored to the needs of local SMEs, to improve understanding and financial reporting practices.
 - b. The government is also advised to encourage collaboration between SMEs and experts or business mentors regarding financial

recording and reporting, so that SMEs receive practical, applicable guidance.

3. For Future Researchers

- a. Future researchers are advised to expand the scope of their research to other cities or districts so that the results obtained are more general and representative of the broader conditions of SMEs.
- b. In addition to information systems and the quality of financial reports, future research may consider other variables, such as the use of accounting technology or the role of financial training in reporting, to obtain more comprehensive results.

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LAMPIRAN

RESEARCH QUESTIONNAIRE

THE INFLUENCE OF ACCOUNTING INFORMATION SYSTEMS AND FINANCIAL REPORT QUALITY ON SME PERFORMANCE WITH FINANCIAL LITERACY AS A MODERATING VARIABLE

Identitas Responden:

Nama :

Usia :

Jenis kelamin :

Jenis Usaha yang dijalankan:

Petunjuk Pengisian:

Silakan beri tanda pada kolom yang sesuai dengan pendapat Anda.

Skala Penilaian:

Skor Keterangan

- 1 Sangat Tidak Setuju (STS)
- 2 Tidak Setuju (TS)
- 3 Kurang Setuju (KS)
- 4 Setuju (S)
- 5 Sangat Setuju (SS)

ACCOUNTING INFORMATION SYSTEMS

No.	Pernyataan	STS	TS	N	S	SS
Integration						
1	The Accounting Information System at the company/store can generate reports tailored to the company's needs.					
Flexible						
2	The Accounting Information System at the company/store provides fast access when used.					

Reliable						
3	The Accounting Information System at the company/store is easily accessible whenever needed.					
4	The Accounting Information System at the company/store generates accurate information.					
5	The operation of the accounting information system is easy to understand.					

QUALITY OF FINANCIAL REPORT

No.	Pernyataan	STS	TS	N	S	SS
Understandability						
1	Financial reports are prepared systematically so that they are easy to understand.					
Relevance						
2	Financial reports provide fair and honest information consistent with transactions and other financial events.					
3	The information in financial reports presents every fact honestly and can be verified.					
Comparability						
4	Financial reports provide information that is comparable to other entities applying the same accounting policies.					
5	The financial reports produced can confirm or correct the results of evaluations of past events.					

PERFORMANCE OF SMEs

No.	Pernyataan	STS	TS	N	S	SS
Work is planned and carried out according to the work plan.						
1	This business experiences an increase in sales every month.					
Sales growth.						
2	The business's monthly profits sometimes increase and sometimes decrease.					
3	My business capital is always increasing.					
Product conformity with the specifications offered.						
4	Every year, this MSME hires more employees because the workload is increasing.					

5	There is an increase in the number of customers every month.					
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FINANCIAL LITERACY

No.	Pernyataan	STS	TS	N	S	SS
General financial knowledge						
1	I understand the benefits of and how to practice good and wise financial management.					
Financial Structure of SMEs						
2	I understand and am aware of the net assets owned by my SME so that the business can grow.					
3	I understand how to manage net assets, asset liquidity, and the sources of income and expenses for my SME.					
Investment						
4	I understand and am more prudent in using money, investing, and securing financial protection for the future.					
5	I understand the benefits of and how to create a financial budget plan.					

Data Tabulation

Analysis of Respondent Data 48**Accounting Information Systems (X1)**

SIA1	SIA2	SIA3	SIA4	SIA5
4	4	4	4	4
4	4	4	5	5
5	4	2	4	3
4	4	4	5	5
5	4	4	5	5
4	5	4	5	5
5	5	5	4	4
5	5	5	5	5
3	4	3	5	3
2	4	2	4	4
4	4	4	4	4
4	4	4	4	4
4	4	3	4	4
4	4	4	4	4
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3	5	4	4	4
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3	4	5	4	4
3	4	4	4	4
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3	4	5	4	5
3	4	5	4	5
3	4	5	4	5
3	4	4	4	5
3	4	5	4	5
5	4	4	4	5
3	5	4	4	5
5	5	5	5	5
3	5	4	4	5
4	5	4	4	5
3	4	4	4	4
4	5	5	5	5

4	4	4	4	4
2	2	2	2	2
2	2	2	2	2
3	3	3	3	3
2	3	2	3	2
3	3	2	2	2
3	3	2	3	2
5	5	5	5	5
4	4	4	4	4

Quality of Financial Report (X2)

KL1	KL2	KL3	KL4	KL5
5	4	4	5	5
5	4	4	4	3
5	4	4	4	4
3	4	3	3	3
4	5	4	4	2
4	4	3	3	4
4	4	3	2	2
3	3	4	4	4
4	5	5	5	5
2	4	5	5	5
5	5	4	3	5
4	5	5	5	5
5	4	4	4	4
4	4	2	3	3
3	4	4	4	4
3	4	5	5	3
4	5	4	3	5
3	4	5	2	3
2	3	4	3	4
3	4	2	2	3
2	3	4	5	5
3	5	5	4	3
5	5	4	5	4
4	5	4	5	4
3	4	4	4	4
4	5	5	4	3
5	5	4	4	4
4	5	5	4	5
4	4	4	4	3
5	5	5	5	5
4	5	4	5	4

3	4	4	5	4
4	4	5	5	4
3	4	4	5	4
5	5	5	5	5
3	5	4	5	4
4	4	4	5	4
3	4	3	4	4
4	4	4	4	4
4	4	4	4	4
2	2	2	2	2
2	2	2	2	2
3	3	3	3	3
2	2	2	3	2
2	2	2	2	2
3	2	3	4	2
5	5	5	5	5
5	5	5	5	5

Performance of SMEs (Y)

KIM1	KIM2	KIM3	KIM4	KIM5
5	5	4	3	5
5	5	5	4	4
4	4	4	3	3
4	4	5	5	5
4	4	5	4	4
5	5	5	5	3
4	4	4	4	4
4	4	3	4	4
3	3	3	4	3
4	4	5	3	3
4	4	5	3	5
3	4	5	4	3
4	5	5	5	4
4	4	4	4	4
5	5	5	5	5
3	5	3	2	4
3	3	3	2	3
3	3	4	3	3
4	4	5	5	4
4	5	3	3	2
3	4	5	4	3
3	5	5	5	5
5	4	4	4	3

5	4	4	3	4
4	4	4	4	3
5	5	5	5	5
5	5	5	4	4
5	4	4	5	3
4	3	5	5	4
5	5	4	4	3
5	5	3	3	4
4	3	3	5	4
3	5	3	4	3
4	5	4	4	4
5	5	5	4	5
4	4	4	3	4
4	5	4	5	5
3	4	3	4	3
3	4	5	5	4
4	4	4	4	4
2	2	2	2	2
2	2	2	2	2
3	3	3	3	3
2	2	2	2	2
3	2	2	2	3
2	2	2	2	2
5	5	5	5	5
2	2	2	2	2

Financial Literacy (Z)

LK1	LK2	LK3	LK4	LK5
4	3	4	4	4
5	4	5	5	4
4	3	4	4	4
5	5	4	5	4
5	4	5	5	4
5	5	5	5	5
4	4	5	4	5
5	4	5	3	5
5	4	3	3	4
4	3	4	5	4
4	3	4	5	4
4	4	5	5	4
4	5	5	5	4
4	4	5	4	4
4	5	4	5	4

4	2	3	3	4
4	2	4	3	4
4	3	3	4	5
4	5	5	5	4
4	3	4	3	2
4	4	4	5	4
4	5	4	5	4
3	4	3	4	3
3	3	3	4	4
4	4	4	4	4
4	5	5	5	4
5	4	5	5	5
4	5	4	4	4
4	5	4	5	4
4	4	5	4	4
4	3	5	3	4
4	5	4	3	4
4	4	4	3	4
4	4	4	4	5
5	4	5	5	5
4	3	4	4	5
4	5	4	4	5
4	4	4	3	4
5	5	5	5	5
4	4	4	4	4
2	2	2	2	2
2	2	2	2	2
3	3	3	3	3
3	2	3	2	3
2	2	2	2	3
3	2	2	2	3
5	5	5	5	5
4	2	4	2	4



MAJELIS PENDIDIKAN TINGGI MUHAMMADIYAH
UNIVERSITAS MUHAMMADIYAH SUMATERA UTARA
FAKULTAS EKONOMI DAN BISNIS
Jl. Kapten Mukhtar Basri No. 3, Medan, Telp. 061-6624567, Kode Pos 20238

PERMOHONAN JUDUL PENELITIAN

No. Agenda: 474 /JDL/SKR/AKT/FEB/UMSU/07/07/2025

Dear,
Head of Accounting Study Program
Faculty of Economics and Business
Muhammadiyah University of North Sumatra
in Medan

Medan, 07/07/2025

Yours faithfully,
I, the undersigned below,

Name : Jelita Amanda
NPM : 2205170130
Study program : Accountancy
Concentration : Management Accounting

In the framework of the thesis preparation process, I request to submit the following research title:

Problem Identification: MSMEs in Medan still face obstacles in implementing accounting information systems and preparing quality financial reports, which have an impact on their business performance. In addition, the low level of financial literacy is thought to affect the effectiveness of system use and understanding of financial reports in decision making. Therefore, it is important to examine the influence of accounting information systems and the quality of financial reports on MSME performance with financial literacy as a moderating variable.

Title Plan:

1. The influence of accounting information systems and the quality of financial reports on the performance of MSMEs with financial literacy as a moderating variable
2. The Impact of Implementing Management Accounting on Company Performance
3. The Influence of Information Technology on Management Accounting

Practices Research Object/Location: MSMEs in Medan City

Thus I submit this request. Thank you for your attention.

Yours faithfully,
Applicant

(Jelita Amanda)



MAJELIS PENDIDIKAN TINGGI MUHAMMADIYAH
UNIVERSITAS MUHAMMADIYAH SUMATERA UTARA
FAKULTAS EKONOMI DAN BISNIS
Jl. Kapten Mukhtar Basri No. 3, Medan, Telp. 061-6624567, Kode Pos 20238

PERSETUJUAN JUDUL PENELITIAN

Agenda Number: 474/JDL/SKR/AKT/FEB/UMSU/07/07/2025

Student Name : Jelita Amanda
 NPM : 2205170130
 Study program : Accountancy
 Concentration : Management Accounting
 Title Submission Date : 07/07/2025
 Name of Supervisor? : Dupok Assoc. Prof. Dr. H. Januri S.E., M.Si., M.M., CMA. dr.
 Title Approved? :
 : The Influence of Accounting Information systems
 : and the Quality of financial Reports on the performance
 : of UMKM with Financial Literacy As a Moderating
 : Variable.

Endorsed by:
Head of Accounting Study Program

(Assoc. Prof. Dr. Hj. Zulia Hanum, SE,
M.Si)

Medan,

Supervisor

Januri

Information:

*) Filled in by the Head of Study Program

**) To be filled in by the Supervisor

After being approved by the Study Program and Supervisor, scan/photograph and upload this second sheet on the online form "Upload Thesis Title Approval"



UMSU

Unggul | Cerdas | Terpercaya

MAJELIS PENDIDIKAN TINGGI PENELITIAN & PENGEMBANGAN PIMPINAN PUSAT MUHAMMADIYAH
UNIVERSITAS MUHAMMADIYAH SUMATERA UTARA
FAKULTAS EKONOMI DAN BISNIS

UMSU Terakreditasi Unggul Berdasarkan Keputusan Badan Akreditasi Nasional Perguruan Tinggi No. 174/SK/ BAN-PT/AL.Pj/PT/11/2024

Pusat Administrasi: Jalan Mukhtar Basri No. 3 Medan 20238 Telp. (061) 6622400 - 66224567 Fax. (061) 6625474 - 6631003

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feb@umsu.ac.id

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[umsumedan](#)

[umsumedan](#)

Nomor : 22/II.3.AU/UMSU-05/F/2026
 Lampiran : -
 Perihal : **Izin Pra Riset**

Medan, 16 Rajab 1447 H
 05 Januari 2026 M

Kepada Yth.
 Bapak/Ibu Pimpinan
Badan Riset dan Inovasi Daerah Kota Medan
 Jln. Jenderal Besar A.H. Nasution No. 32 Medan
 di-
 Tempat

Assalamu 'alaikum Warahmatullahi Wabarakatuh

Dengan hormat, teriring salam dan doa kami ucapkan semoga Bapak/Ibu dalam keadaan sehat wal'fiat serta senantiasa dilindungi Allah SWT dan sukses dalam menjalankan aktivitas sehari-hari.

Sehubungan dengan mahasiswa/i kami akan menyelesaikan studi, maka dengan ini kami mohon Bapak/Ibu sudi kiranya untuk memberikan kesempatan pada mahasiswa/i kami melakukan Pra Riset di Perusahaan/Instansi yang Bapak/Ibu pimpin guna untuk penyusunan Tugas Akhir yang merupakan salah satu persyaratan dalam menyelesaikan Program Studi Strata Satu (S-1).

Adapun mahasiswa/i di Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Sumatera Utara tersebut adalah:

Nama : Jelita Amanda
 Npm : 2205170130
 Program Studi : Akuntansi
 Semester : VII (Tujuh)
 Judul Tugas Akhir : Pengaruh Sistem Informasi Akuntansi dan Kualitas Laporan Keuangan terhadap Kinerja UMKM dengan Literasi Keuangan sebagai Variabel Moderasi (studi kasus di UMKM Medan)

Demikianlah surat ini kami sampaikan, atas perhatian dan kerjasama yang Bapak/Ibu berikan kami ucapkan terima kasih.

Wassalamu 'alaikum Warahmatullahi Wabarakatuh



Tembusan :
 1. Pertinggal



Dekan

Dr. Radiman, S.E., M.Si
 NIDN. 0107087801





MAJELIS PENDIDIKAN TINGGI PENELITIAN & PENGEMBANGAN PIMPINAN PUSAT MUHAMMADIYAH
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<http://feb.umsu.ac.id> feb@umsu.ac.id [umsumedan](#) [umsumedan](#) [umsumedan](#) [umsumedan](#)

**PENETAPAN DOSEN PEMBIMBING
 PROPOSAL / TUGAS AKHIR MAHASISWA**

Nomor : 22/TGS/II.3.AU/UMSU-05/F/2026

Assalamu 'alaikum Warahmatullahi Wabarakatuh

Dekan Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Sumatera Utara, berdasarkan Persetujuan permohonan judul penelitian Tugas Akhir dari Ketua/Sekretaris :

Program Studi : Akuntansi
 Pada Tanggal : 10-Nov-25

Dengan ini menetapkan Dosen Pembimbing Tugas Akhir Mahasiswa :

Nama : Jelita Amanda
 N P M : 2205170130
 Semester : VII (Tujuh)
 Program Studi : Akuntansi
 Judul Tugas Akhir : Pengaruh Sistem Informasi Akuntansi dan Kualitas Laporan Keuangan terhadap Kinerja UMKM dengan Literasi Keuangan sebagai Variabel Moderasi (studi kasus di UMKM Medan)


Dosen Pembimbing : Dr. H. Januri, S.E., M.M., M.Si., CMA

Dengan demikian di izinkan menulis Tugas Akhir dengan ketentuan :

1. Penulisan berpedoman pada buku panduan penulisan Proposal/Tugas Akhir Fakultas Ekonomi dan Bisnis UMSU.
2. Pelaksanaan Sidang Tugas Akhir harus berjarak 3 bulan setelah pelaksanaan Seminar Proposal ditandai dengan Surat Penetapan Dosen Pembimbing Tugas Akhir
3. **Tugas Akhir dinyatakan " BATAL "** bila tidak selesai sebelum Masa Daluarsa tanggal : **05 Januari 2027**
4. Revisi Judul

Wassalamu 'alaikum Warahmatullahi Wabarakatuh.

Ditetapkan di : Medan
 Pada Tanggal : 16 Rajab 1447 H
 05 Januari 2026 M

Dekan

Dr. Radiman, S.E., M.Si
 NIDN. 0107087801



Tembusan :
 1. Pertinggal



PEMERINTAH KOTA MEDAN BADAN RISET DAN INOVASI DAERAH

Jalan Jenderal Besar A. H. Nasution Nomor 32 Medan Kode Pos 20143
Telepon (061) 7873439 Faksimile (061) 7873314
Laman <https://brida.medan.go.id>, Pos-el brida@medan.go.id

SURAT KETERANGAN PRA RISET

	Nomor : 000.9.2/0143
DASAR	: 1. Peraturan Daerah Kota Medan Nomor : 8 Tahun 2022, tanggal 30 Desember 2022 tentang Perubahan Atas Peraturan Daerah Kota Medan Nomor 15 Tahun 2016 Tentang Pembentukan Perangkat Daerah Kota Medan. 2. Peraturan Walikota Medan Nomor : 97 Tahun 2022, tanggal 30 Desember 2022 tentang Kedudukan, Susunan Organisasi, Tugas dan Fungsi, dan Tata Kerja Perangkat Daerah Kota Medan.
MENIMBANG	: Surat dari Dekan Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Sumatera Utara Nomor 22/II.3.AU/UMSU-05/F/2026 Tanggal 05 Januari 2026 Perihal Izin Pra Riset.
NAMA	: Jelita Amanda
NIM	: 2205170130
PROGRAM STUDI	: Akuntansi
JUDUL	: "Pengaruh Sistem Informasi Akuntansi dan Kualitas Laporan Keuangan terhadap Kinerja UMKM dengan Literasi Keuangan sebagai Variabel Moderasi (studi kasus di UMKM Medan)"
LOKASI	: Dinas Koperasi, Usaha Kecil, Menengah, Perindustrian dan Perdagangan Kota Medan
LAMANYA	: 3 (tiga) Bulan
PENANGGUNG JAWAB	: Dekan Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Sumatera Utara

Melakukan Pra Riset, dengan ketentuan sebagai berikut :

1. Sebelum melakukan Pra Riset terlebih dahulu harus melapor kepada pimpinan Perangkat Daerah lokasi Yang ditetapkan.
2. Mematuhi peraturan dan ketentuan yang berlaku di lokasi Pra Riset .
3. Tidak dibenarkan melakukan Pra Riset atau aktivitas lain di luar lokasi yang telah ditetapkan.
4. Hasil Pra Riset diserahkan kepada Kepala Badan Riset dan Inovasi Daerah Kota Medan selambat lambatnya 2 (dua) bulan setelah Pra Riset dalam bentuk *softcopy* atau melalui Email (brida@medan.go.id).
5. Surat Keterangan Pra Riset dinyatakan batal apabila pemegang surat keterangan tidak mengindahkan ketentuan atau peraturan yang berlaku pada Pemerintah Kota Medan.
6. Surat Keterangan Pra Riset ini berlaku sejak tanggal dikeluarkan.

Demikian Surat ini diperbuat untuk dapat dipergunakan sebagaimana mestinya.

Dikeluarkan di : Medan
Pada Tanggal : 09 Januari 2026



Ditandatangani secara elektronik oleh :
Kepala Badan
Riset dan Inovasi Daerah,

Benny Iskandar, ST, MT
Pembina Utama Muda (IV/c)
NIP.197404292000031008

Tembusan :

1. Wali Kota Medan.
2. Kepala Dinas Koperasi, Usaha Kecil, Menengah, Perindustrian dan Perdagangan Kota Medan.
3. Dekan Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Sumatera Utara.



MAJLIS PENDIDIKAN TINGGI MUHAMMADIYAH
UNIVERSITAS MUHAMMADIYAH SUMATERA UTARA
FAKULTAS EKONOMI DAN BISNIS

Jl. Kapt. Mochtar Basri No. 3 ☎ (061) 6624567 Ext: 304 Medan 20238

BERITA ACARA SEMINAR PROPOSAL PROGRAM STUDI AKUNTANSI

Pada hari ini *Jumat, 23 Januari 2026* telah diselenggarakan seminar Proposal Program Studi Akuntansi menerangkan bahwa :

Nama : *Jelita Amanda*
NPM. : *2205170130*
Tempat / Tgl.Lahir : *Medan, 05 Oktober 2004*
Alamat Rumah : *Jln. Eka Rasmi Komplek Pondok Bunga Asri blok B6*
Judul Proposal : *The Influence of Accounting Information Systems and The Quality of Financial Reports on The Performance of MSMEs with Financial Literacy As a Moderating Variable*

Disetujui / tidak disetujui *)

Item	Komentar
Judul	<i>Must consistant between financial reports or financial statement cancel the title, especially quality financial reports</i>
Bab I	<i>put the justification why you choose the title</i>
Bab II	<i>conceptual framework sudah tepat namun perlu berbentuk Erase</i>
Bab III	
Lainnya	<i>Perbaiki dari judul sampai definisi operasional</i>
Kesimpulan	<input type="checkbox"/> Lulus <input type="checkbox"/> Tidak Lulus

Medan, 23 Januari 2026

TIM SEMINAR

Ketua

Mhd. Shareza Hafiz, S.E., M.Acc

Sekretaris

Nabilla Dwi Agintha, S.E., M.Sc

Pembimbing

Dr. H. Januri, S.E., M.M., M.Si., CMA.

Pembanding

Prof. Dr. Hj. Maya Sari, S.E., M.Si., Ak., CA



MAJLIS PENDIDIKAN TINGGI MUHAMMADIYAH
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FAKULTAS EKONOMI DAN BISNIS
Jl. Kapt. Mukhtar Basri No. 3 Tel. (061) 6624567 Ext: 304 Medan 220238

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

PENGESAHAN PROPOSAL

Berdasarkan hasil Seminar Proposal Program Studi Akuntansi yang diselenggarakan pada hari *Jumat, 23 Januari 2026* menerangkan bahwa:

Nama : Jelita Amanda
NPM : 2205170130
Tempat / Tgl.Lahir : Medan, 05 Oktober 2004
Alamat Rumah : Jln. Eka Rasmi Komplek Pondok Bunga Asri blok B6
Judul Proposal : The Influence of Accounting Information Systems and The Quality of Financial Reports on The Performance of MSMEs with Financial Literacy As a Moderating Variable

Proposal dinyatakan syah dan memenuhi Syarat untuk menulis Skripsi / Jurnal Ilmiah dengan pembimbing : *Dr. H. Januri, S.E., M.M., M.Si., CMA.*

Medan, 23 Januari 2026

TIM SEMINAR

Ketua

Mhd. Shareza Hafiz, S.E., M.Acc

Pembimbing

Dr. H. Januri, S.E., M.M., M.Si., CMA.

Sekretaris

Nabilla Dwi Agintha, S.E., M.Sc

Pembanding

Prof. Dr. Hj. Maya Sari, S.E., M.Si., Ak., CA

Diketahui / Disetujui

a.n.Dekan

Wakil Dekan I

Assoc. Prof. Dr. Hasrudy Tanjung, S.E., M.Si

NIDN : 0118127401



**COUNCIL OF HIGHER EDUCATION
UNIVERSITAS MUHAMMADIYAH SUMATERA UTARA
FACULTY OF ECONOMICS AND BUSINESS**

Jl. Kapten Mukhtar Basri No. 3, Medan, Phone. 061-6624567, Postal Code 20238

PROPOSAL GUIDANCE MINUTES

Name : Jelita Amanda
 NPM : 2205170130
 Supervisor : Assoc. Prof. Dr. H. Januri, S.E., M.M., M.Si. CMA
 Study Program : Accountancy
 Concentration : Management Accounting
 Title : The Influence of Accounting Information Systems and the Quality of Financial Reports on the Performance of MSMEs with Financial Literacy As a Moderating Variable

Item	Evaluation Results	Date	Lecturer Initials
Chapter 1	- Make your focus too strict Used UMSU.	25/9/25	
Chapter 2	- Your identification Anglen, less no. 3		
Chapter 3	- Description Page: 30.		
Bibliography	- Please your make & send me Quarter?		
Research Data Collection Instruments			
Approval of Seminar Proposals	10/11/25		

Known by:
Head of Study Program

(M. Shareza Hafiz, S.E., M.Acc)

Medan, September 2025
Approved by:
Supervisor

(Assoc. Prof. Dr. H. Januri, S.E., M.M., M.Si. CMA)



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Nomor : 1260/IL.3.AU/UMSU-05/F/2026
 Lamp. :
 Hal : Menyelesaikan Riset

Medan, 12 Syawal 1447 H
 31 Maret 2026 M

Kepada Yth.
 Bapak/ Ibu Pimpinan
**Dinas Koperasi dan UKM Provinsi Sumatera
 Utara**
 Jl. Jend. Gatot Subroto Km 7,7 Medan
 Di-
 Tempai

Assalamu 'alaikum Warahmatullahi Wabarakatuh

Dengan hormat, teriring salam dan doa kami ucapkan semoga Bapak/Ibu dalam keadaan sehat wal'fiat serta senantiasa dilindungi Allah SWT dan sukses dalam menjalankan aktivitas sehari-hari.

Sehubungan dengan mahasiswa/i kami akan menyelesaikan studinya, mohon kesediaan bapak/ibu untuk memberikan kesempatan pada mahasiswa kami melakukan riset di perusahaan/instansi yang bapak/ibu pimpin, guna untuk *melanjutkan Penyusunan / Penulisan Tugas Akhir pada Bab IV - V*, dan setelah itu mahasiswa yang bersangkutan mendapatkan surat keterangan telah selesai riset dari perusahaan yang bapak/ibu pimpin, yang merupakan salah satu persyaratan dalam penyelesaian program studi **Strata Satu (S1)** di Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Sumatera Utara.

Adapun mahasiswa/i di Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Sumatera Utara tersebut adalah:

Nama : Jelita Amanda
 N P M : 2205170130
 Semester : VIII (Delapan)
 Program Studi : Akuntansi
 Judul Tugas Akhir : Pengaruh Sistem Informasi Akuntansi dan Kualitas Laporan Keuangan Terhadap Kinerja UMKM dengan Literasi Keuangan sebagai Variabel Moderasi (studi kasus di UMKM Medan)

Demikianlah surat ini kami sampaikan, atas perhatian dan kerjasama yang Bapak/Ibu berikan kami ucapkan terima kasih.

Wassalamu 'alaikum Warahmatullahi Wabarakatuh



Dekan

Dr. Radiman, S.E., M.Si
 NIDN. 0107087801

Tembusan :
 1. Pertinggal





PEMERINTAH KOTA MEDAN
**DINAS KOPERASI USAHA KECIL MENENGAH
 PERINDUSTRIAN DAN PERDAGANGAN**

Jalan Jenderal Gatot Subroto Km.7,7, Medan Helvetia, Medan, Sumatera Utara 20126
 Telepon (061) 8446005, Faksimile (061) 8446005
 Laman: www.diskoperindag.medan.go.id, Pos-el: diskopukmperindag@medan.go.id

SURAT KETERANGAN

NOMOR : 006.9.2/0560

Yang bertanda tangan di bawah ini :

Nama : Rudi Faizal Lubis, AP, M.Si
 NIP : 1976101201995111001
 Pangkat/Golongan : Pembina Tk. I (IV/b)
 Jabatan : PIt. Sekretaris Dinas Koperasi Usaha Kecil Menengah
 Perindustrian dan Perdagangan Kota Medan

Dengan ini menerangkan dengan sesungguhnya bahwa :

Nama : Jelita Amanda
 NIM : 2205170130
 Jurusan : Akuntansi
 Judul : Pengaruh Sistem Informasi Akuntansi dan Kualitas
 Laporan Keuangan terhadap Kinerja UMKM dengan
 Literasi Keuangan sebagai Variabel Moderasi (studi
 kasus di UMKM Medan)
 Institusi : Universitas Muhammadiyah Sumatera Utara

Bahwa benar melaksanakan Pra Riset di Dinas Koperasi Usaha Kecil Menengah
 Perindustrian dan Perdagangan Kota Medan.

Demikian Surat Keterangan ini diperbuat dengan sesungguhnya agar dapat
 dipergunakan sebagaimana mestinya.

Medan, 12 FEB 2026

an. Kepala Dinas Koperasi Usaha Kecil Menengah,
 Perindustrian dan Perdagangan,
 PIt. Sekrelags.



Rudi Faizal Lubis, AP, M.Si
 Pembina Tk. I (IV/b)
 NIP 1976101201995111001

DAFTAR RIWAYAT HIDUP

1. DATA PRIBADI

Nama : Jelita Amanda
NPM : 2205170130
Tempat dan Tanggal Lahir : Medan, 05 Oktober 2004
Jenis Kelamin : Perempuan
Agama : Islam
Kewarganegaraan : Indonesia
Anak Ke : 2 dari 4 bersaudara
Alamat : Jl. Eka Rasmi Komplek Pondok Bunga Asri B-6, Gedung Johor
No. Telephone : 085763128952
Email : jelitaamanda25@gmail.com

2. DATA ORANG TUA

Nama Ayah : Alm. Siswanto
Pekerjaan : Pensiunan Polri
Nama Ibu : Hadijah
Pekerjaan : Ibu Rumah Tangga
Alamat : Jl. Eka Rasmi Komplek Pondok Bunga Asri B-6, Gedung
Johor
No. Telephone : 081385987890 (Ibu)
Email : -

3. DATA PENDIDIKAN FORMAL

Sekolah Dasar : SD Negeri 060928
Sekolah Menengah Pertama : SMP Negeri 28 Medan
Sekolah Menengah Atas : SMA Negeri 13 Medan
Perguruan Tinggi : Universitas Muhammadiyah Sumatera Utara