

Effect of Accounting Information System and E-Commerce on Profitability at SME Center Jombang

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Abstract—The rapid development of digital technology has encouraged micro, small, and medium enterprises (SMEs) to adopt Accounting Information Systems (AIS) and E-Commerce to improve business performance, particularly profitability. This study aims to examine the effect of Accounting Information System implementation and E-Commerce adoption on perceived profitability of culinary SMEs located at the Ahmad Dahlan SME Center, Jombang Regency. The research employs a quantitative approach, with primary data collected through questionnaires distributed to 56 SME owners selected using purposive sampling. Data analysis was conducted using descriptive statistics and multiple linear regression, supported by classical assumption tests. The empirical results indicate that Accounting Information Systems have a positive and significant effect on perceived profitability ($\beta = 0.377$, $t = 3.371$, $p < 0.05$). Similarly, E-Commerce adoption shows a positive and significant influence on perceived profitability ($\beta = 0.422$, $t = 3.771$, $p < 0.05$). The simultaneous test further confirms that AIS and E-Commerce jointly have a significant effect on perceived profitability ($F = 22.224$, $\text{Sig.} = 0.000$). The coefficient of determination (R^2) reveals that the two independent variables explain 43.6% of the variation in perceived profitability, while the remaining variance is influenced by other factors not examined in this study. These findings emphasize the strategic role of AIS implementation and E-Commerce utilization in improving the profitability of culinary SMEs.

Keywords: Accounting Information System; E-Commerce; Profitability; SMEs; Culinary Sector

1. INTRODUCTION

In the contemporary era of global industrial transformation, the rapid evolution of information technology has emerged as a fundamental pillar reshaping the international economic landscape. This pervasive digital disruption necessitates that all organizational sectors, including government institutions and private enterprises, proactively adapt to technological advancements to maintain their competitive edge in an increasingly volatile market environment. Digitalization is no longer merely a tool for communication; it has fundamentally restructured how business entities manage resources, execute operational strategies, and formulate critical decisions. Within this economic framework, the mastery of information technology has become a primary determinant for business success and long-term sustainability, particularly for Micro, Small, and Medium Enterprises (SMEs) which serve as the backbone of national economies.

The strategic importance of SMEs in Indonesia is underscored by data from the Ministry of Cooperatives and SMEs, which indicates that there are approximately 65.5 million SME units, representing 99% of the total business entities in the country. These enterprises contribute significantly to the national economy, accounting for 61% of the Gross Domestic Product (GDP) and employing 97% of the total workforce (Coordinating Ministry for Economic Affairs, 2023). Despite their pivotal role, many SMEs owners continue to face substantial hurdles in maintaining operational efficiency and financial transparency. These challenges have become more pronounced with the acceleration of digital integration and the widespread adoption of digital platforms in daily business activities (Marendra, 2022).

In Jombang Regency, the culinary SMEs sector has demonstrated remarkable growth, particularly following the post-pandemic recovery phase. A prominent example of this development is the Ahmad Dahlan Center, a modern culinary hub designed as a "food colony" to centralize and empower local street vendors. This facility hosts approximately 237 business actors and serves as a vital engine for local economic distribution (Radar Jombang, 2025). However, empirical observations at the Ahmad Dahlan Center reveal a persistent problem regarding financial management. Most culinary entrepreneurs still rely on rudimentary manual recording methods, such as handwritten ledgers or physical invoices. Such practices often lead to inaccurate financial data, making it difficult for owners to analyze their actual business progress and increasing the risk of suboptimal decision-making (Fitrah & Yuliati, 2023).

To overcome these structural weaknesses, the implementation of a robust Accounting Information System (AIS) is imperative. An AIS is defined as a system that collects, records, stores, and processes financial data to produce high-quality information that supports managerial decision-making (Romney & Steinbart, 2018). By adopting AIS, even in simple digital forms like structured spreadsheets or dedicated accounting applications, SMEs can monitor their financial health more accurately. This system provides a clear trail of transactions, which is essential for ensuring the reliability of financial reports and identifying potential areas for cost reduction (Hamdani et al., 2025). In line with this, (Sumarwanti & Wicaksono, 2024) explain that an Accounting Information System consists of a series of processes that function to collect, transform, store, and present financial data to assist in decision-making. Moreover, the implementation of AIS increases the efficiency of financial data management for SMEs. By applying an appropriate AIS, SMEs can minimize human errors in transaction recording, improve the accuracy of financial reporting, and accelerate the delivery of financial information (Maya & Husda, 2024). Additionally, the use of AIS also plays a crucial role in enhancing SME financial

performance, as it assists in managing financial information such as transaction recording, inventory management, and financial reporting (Nurrenza Azizah et al., 2025).

In addition to internal financial systems, the integration of E-Commerce has become a necessity for modern culinary businesses. E-commerce refers to the use of internet-based technology to conduct business transactions and reach a wider market (Fida, 2021). E-commerce platforms allow entrepreneurs to bypass geographical limitations, reduce marketing costs, and engage with a significantly larger customer base. Additionally, E-Commerce helps MSME players understand workflows and market competition, establish partnerships, and promote products more effectively (Sari et al., 2025). E-Commerce can also be defined as a space where transactions or information exchanges occur between sellers and buyers via social media (Fausiatunnisa Fausiatunnisa et al., 2024). Moreover, most businesses can leverage e-commerce to introduce themselves to the market by buying and selling goods online (Muzakki & Fahriani, 2022). When supported by a functional AIS, e-commerce data can be automatically integrated into financial records, ensuring that every online transaction is captured (Wulandari & Pramita, 2023).

In this study, profitability is defined as perceived profitability, which refers to the subjective assessment of SME owners regarding their ability to generate profits from daily operational activities. Unlike profitability in large firms that is commonly measured using formal financial ratios, perceived profitability among culinary SMEs is reflected through practical indicators such as increases in net daily income. This approach is considered appropriate for culinary SMEs that generally do not apply standardized financial reporting systems (Nurhaliza et al., 2025). Profitability serves as a vital indicator of whether a business is growing or merely surviving in the competitive culinary market. The relationship between technology adoption and firm value is often explained through Agency Theory, which suggests that better information systems reduce monitoring costs and align the interests of owners and operators (Jensen & Meckling, 1976). Furthermore, capital management and the proper allocation of business resources remain supporting factors for income generation and long-term profitability (Zakaria et al., 2024).

The urgency of this research is highlighted by the existing state of the art in SMEs studies. Several similar studies have explored these variables in different contexts. For instance, Marendra et al. (2022) investigated SMEs in Bandar Lampung and found that the simultaneous use of AIS and e-commerce significantly enhances overall business performance. Similarly, Andriani et al. (2025) conducted research in Sidokepong Village, concluding that technological adoption is a key driver for financial improvement. In an international context, Weng et al. (2024) emphasized that the quality of AIS specifically its timeliness, transparency, and accuracy is a major determinant of financial outcomes for SMEs in Malaysia. Furthermore, the perception of profit itself varies among SMEs actors, often being linked to sustainability and subjective business growth rather than just monetary value (Rohmatunnisa, 2023). Additionally, research conducted in the industrial sector of Sungailiat District demonstrates that both e-commerce adoption and accounting information systems exert a positive and significant influence on SME performance (Ulyasari et al., 2023). Moreover, recent findings show that e-commerce has a significant and positive impact on the effectiveness of SME financial performance (Hanum et al., 2025). Recent studies also indicate that accounting information systems, e-commerce, and digital payment methods individually as well as jointly have a positive influence on SME performance, highlighting the importance of integrating these technologies to enhance business outcomes (Rivanda et al., 2025).

Despite the growing body of research examining the influence of Accounting Information Systems and E-Commerce on SME performance, a clear research gap remains. Most prior studies emphasize overall financial performance or business performance without explicitly focusing on profitability as perceived by SME owners. Furthermore, empirical studies that specifically examine culinary SMEs operating in centralized business locations, such as the Ahmad Dahlan Center in Jombang, are still limited. This study addresses this gap by focusing on perceived profitability within a centralized culinary SME environment characterized by high transaction frequency and rapid cash turnover. Moreover, research specifically targeting centralized culinary hubs like the Ahmad Dahlan Center in Jombang is still virtually non-existent. Culinary SMEs in this center have unique characteristics, such as rapid cash turnover, high-frequency daily transactions, and fluctuating raw material costs, which require a more specialized approach to profit recording.

Therefore, this research aims to analyze the influence of Accounting Information Systems and E-Commerce on perceived profitability of culinary SMEs at the Ahmad Dahlan Center, Jombang. The contribution of this study is twofold: first, it provides empirical evidence on how digital accounting tools and online sales platforms interact to stabilize profit margins in a centralized business environment. Second, it offers practical recommendations for local governments and SMEs actors in Jombang to accelerate digital transformation through integrated financial and marketing technologies. By addressing these issues, this study provides a solution to the traditional problem of financial inaccuracy among small-scale culinary entrepreneurs (Sugiyono, 2020).

2. RESEARCH METHODS

2.1 Basic Research Framework

This study adopts a quantitative approach with an associative design to empirically determine the influence of independent variables on the dependent variable. The research is situated at the Ahmad Dahlan Center in Jombang, which serves as a strategic hub for local culinary SMEs. This specific location was selected due to the high concentration of business actors undergoing a significant transition toward digital business operations. The population consists of 237 culinary business

units. Using a purposive sampling technique, 56 respondents were selected based on specific criteria: a. Having a minimum of six months of active operational experience within the last period. b. Demonstrating active utilization of digital accounting systems and e-commerce platforms for business transactions. This selection process ensures that the data gathered comes from subjects with relevant and recent experience in digital transformation. This framework aims to analyze how Accounting Information Systems (X1) and E-commerce (X2) affect perceived profitability (Y) of culinary SMEs. The conceptual flow illustrating the projected impact is depicted in Figure 1.

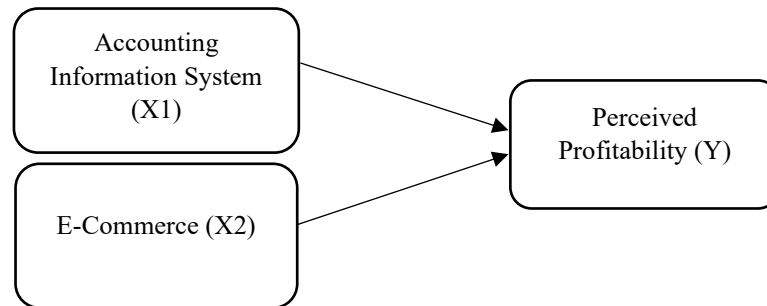


Figure 1. Conceptual framework

2.2 Data Collection and Instrumentation

Primary data for this empirical analysis was gathered via structured questionnaires distributed to the 56 selected SMEs proprietors. To capture subjective professional perceptions and attitudes, the instrument utilizes a 5-point Likert scale, ranging from 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), to 5 (Strongly Agree) (Sugiyono, 2020). Given the limited application of formal financial reporting among culinary SMEs, this study measures profitability using perceived profitability. This approach captures the owners' assessment of profit trends rather than objective financial ratios. The questionnaire items were therefore formulated to reflect specific changes in business outcomes after the adoption of Accounting Information Systems and E-commerce, such as perceived increases in net profit and business income stability. Examples of questionnaire statements include: "The use of digital accounting systems has improved our profit monitoring". This ordinal measurement allows for a granular assessment of respondent attitudes toward digital implementation and its perceived contribution to business growth. The research instrument is designed to measure three core variables through specific dimensions:

- a. Accounting Information System (X1): Evaluated through the efficiency of digital data recording, the accuracy of the automated financial reporting process, and the robustness of data security protocols.
- b. E-Commerce (X2): Scrutinized based on the frequency of online sales transactions, the variety of digital marketplace platforms utilized, and the ease of real-time sales monitoring.
- c. Perceived Profitability (Y): Measured based on the subjective assessment of SME owners regarding changes in business profits, particularly whether net profits have increased and income conditions have improved since the adoption of Accounting Information Systems and E-commerce.

To maintain the integrity and scientific rigor of the findings, the following instrument validations were conducted:

- a. Validity Test: Executed via the Pearson Product Moment method to ensure each item accurately measures the intended constructs.
- b. Reliability Test: Measured through Cronbach's Alpha. A threshold of 0.60 was applied to verify the internal consistency and stability of the measurement scales (Sugiyono, 2019).

2.3 Data Analysis Method

In Statistical processing was facilitated by SPSS 23 software, following a rigorous multi-stage analytical protocol to ensure the accuracy of the results. Initially, descriptive statistics were computed to determine the mean, minimum, maximum, and distribution of the dataset. To ensure that the subsequent regression model adheres to the Best Linear Unbiased Estimator (BLUE) standards, several classical assumption tests were performed:

- a. Normality Test: Conducted using the Kolmogorov-Smirnov procedure to ensure that the residuals of the model follow a normal distribution pattern.
- b. Multicollinearity Test: Assessed by calculating the Variance Inflation Factor (VIF) and Tolerance values to prevent redundant correlation between independent predictors.
- c. Heteroscedasticity Test: Verified through the Glejser method, regressing absolute residuals against the independent variables to ensure constant variance.

Ultimately, the research hypotheses were tested using multiple linear regression analysis. This phase involves the t-test for partial influence, the F-test for simultaneous impact, and the Coefficient of Determination (R²) to quantify the model's predictive power. The regression equation is formulated as:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e \tag{1}$$

3. RESULTS AND DISCUSSION

3.1 Result

3.1.1 Descriptive Statistics

Descriptive statistical analysis was conducted to provide an overview of respondents' perceptions regarding the effect of Accounting Information Systems (X1), E-Commerce (X2), and Profitability (Y). The analysis includes minimum values, maximum values, mean scores, and standard deviations for each research variable. The results of the descriptive statistics are presented in Table 1.

Table 1. Descriptive Statistics

Variabel	N	Minimum	Maximun	Mean	Std. Deviation
AIS	56	20	50	40.54	7.006
E-Commerce	56	12	30	22.59	5.016
Profitability	56	12	25	19.04	3.583
Valid N (listwise)	56				

Based on Table 1, the number of valid observations (N) for each research variable is 56. For Profitability (Y), the minimum value is 12 and the maximum value is 25, with a mean score of 19.04 and a standard deviation of 3.583. The mean value is higher than the standard deviation, indicating low data dispersion and suggesting that the distribution of profitability among SMEs is relatively even.

The Accounting Information System (X1) variable shows a minimum value of 20 and a maximum value of 50, with a mean score of 40.54 and a standard deviation of 7.006. The mean value of X1 is greater than its standard deviation, which indicates that the level of accounting information system implementation among SMEs tends to be consistent, with relatively low data variation.

Meanwhile, the E-Commerce (X2) variable has a minimum value of 12 and a maximum value of 30, with a mean score of 22.59 and a standard deviation of 5.016. The mean value is higher than the standard deviation, indicating low dispersion and suggesting that the level of e-commerce adoption among SMEs is relatively evenly distributed.

Overall, the descriptive statistical results indicate that the data distribution for all variables is relatively homogeneous, allowing further analysis to be conducted using regression methods to examine the effect of Accounting Information Systems and E-Commerce on Profitability.

3.1.2 Validity Test

Validity testing was conducted to examine whether each questionnaire item used in this study was able to measure the research variables accurately. The research instrument consists of 21 statement items distributed across all research variables and answered by the respondents. An item is considered valid if the r-count value is positive and greater than the r-table value. The results of the validity test for all questionnaire items are presented in Table 2:

Table 2. Validity Test

Variable	Indicator	r-count	r-table	Result
AIS (X1)	X1.1	0.817	0.263	Valid
	X1.2	0.843	0.263	Valid
	X1.3	0.800	0.263	Valid
	X1.4	0.873	0.263	Valid
	X1.5	0.807	0.263	Valid
	X1.6	0.844	0.263	Valid
	X2.7	0.719	0.263	Valid
	X1.8	0.814	0.263	Valid
	X1.9	0.742	0.263	Valid
	X1.10	0.757	0.263	Valid
E-Commerce (X2)	X2.1	0.826	0.263	Valid
	X2.2	0.736	0.263	Valid
	X2.3	0.840	0.263	Valid
	X2.4	0.537	0.263	Valid
	X2.5	0.700	0.263	Valid
Profitability (Y)	X2.6	0.661	0.263	Valid
	Y.1	0.773	0.263	Valid
	Y.2	0.824	0.263	Valid
	Y.3	0.854	0.263	Valid
	Y.4	0.737	0.263	Valid
	Y.5	0.852	0.263	Valid

Based on Table 2, all questionnaire items for Accounting Information Systems (X1), E-Commerce (X2), and Profitability (Y) have r-count values greater than the r-table value of 0.263. Therefore, all items are declared valid and suitable for further analysis.

3.1.3 Reliability Test

Reliability testing was conducted to examine the internal consistency of the research instruments. A variable is considered reliable if the Cronbach's Alpha value exceeds 0.60. The results of the reliability test are presented in Table 3.

Table 3. Reliability Test

Variable	Cronbach Alpha	Result
AIS	0.937	Reliable
E-Commerce	0.815	Reliable
Profitability	0.865	Reliable

Based on Table 3, all research variables have Cronbach's Alpha values greater than 0.60. Therefore, the variables Accounting Information System (X1), E-Commerce (X2), and Profitability (Y) are declared reliable and suitable for further analysis.

3.1.4 Normality Test

Normality testing was conducted to ensure that the data used in the regression analysis were normally distributed. The data are considered normally distributed if the significance value exceeds 0.05. The results of the normality test are presented in Table 4.

Table 4. Normality Test

Test	Asymp. Sig.
Kolmogorov-Smirnov	0.200

Based on Table 4, the normality test shows an Asymp. Sig. value of 0.200, which is greater than 0.05. Therefore, it can be concluded that the data used in this study are normally distributed and meet the normality assumption for regression analysis.

3.1.5 Multicollinearity Test

Multicollinearity testing was conducted to examine whether there was a high correlation among the independent variables in the regression model. Multicollinearity is considered absent if the Tolerance value exceeds 0.10 and the Variance Inflation Factor (VIF) value is less than 10.00. The results of the multicollinearity test are presented in Table 5.

Table 5. Multicollinearity Test

Variable	Tolerance	VIF
AIS	0.819	1.221
E-Commerce	0.819	1.221

Based on Table 5, both independent variables have tolerance values greater than 0.10 and VIF values lower than 10.00. Therefore, it can be concluded that there is no multicollinearity among the independent variables, and the regression model meets the multicollinearity assumption.

3.1.6 Heteroscedasticity Test

Heteroscedasticity testing was conducted to determine whether the regression model exhibits heteroscedasticity. The test was performed using the Glejser test by regressing the absolute residual values against the independent variables. The decision criterion states that heteroscedasticity is absent if the significance value exceeds 0.05. The results of the heteroscedasticity test are presented in Table 6.

Table 6. Heteroscedasticity Test

Variable	Sig.
AIS	0.766
E-Commerce	0.371

Based on Table 6, the significance values for Accounting Information System (X1) and E-Commerce (X2) are 0.766 and 0.371, respectively, which are greater than 0.05. Therefore, it can be concluded that the regression model does not exhibit heteroscedasticity and meets the heteroscedasticity assumption.

3.1.7 Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effect of Accounting Information System implementation (X1) and E-Commerce (X2) on Profitability (Y). The regression results are presented in Table 7.

Table 7. Multiple linear regression analysis

Model	Variable	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1	(Constant)	4.403	2.282		1.929	0.059
	AIS (X1)	0.193	0.057	0.377	3.371	0.001
	E-Commerce	0.301	0.080	0.422	3.771	0.000
	(X2)					

a. Dependent Variable: Profitability

Referring to Table 7, the multiple linear regression equation is formulated as follows:

$$Y = 4.403 + 0.193X1 + 0.301X2 + e \tag{2}$$

The regression coefficient of the Accounting Information System (X1) is 0.193, indicating a positive effect on profitability. This suggests that better implementation of AIS contributes to improved profitability. Meanwhile, the regression coefficient of E-Commerce (X2) is 0.301, also showing a positive effect, which indicates that higher adoption of e-commerce increases profit performance. Based on the t-test results, AIS (X1) has a significance value of 0.001 < 0.05, and E-Commerce (X2) has a significance value of 0.000 < 0.05. Therefore, both variables have a significant effect on profitability.

3.1.8 F-Test

The F-test was conducted to determine whether Accounting Information System (AIS) and E-Commerce simultaneously have an effect on profitability. This test evaluates the joint influence of all independent variables included in the regression model. The results of the F-test are presented in Table 8.

Table 8. F-test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	321.988	2	160.994	22.224	.000 ^b
	Residual	383.941	53	7.244		
	Total	705.929	55			

a. Dependent Variable: Profitability

b. Predictors: (Constant), E-Commerce, AIS

Based on Table 8, the calculated F-value is 22.224, which is greater than the F-table value of 3.172, with a significance value of 0.000, which is lower than the 0.05 significance level. Therefore, it can be concluded that Accounting Information System and E-Commerce simultaneously have a significant effect on profitability.

3.1.9 Coefficient of Determination (R²)

The coefficient of determination (R²) was used to measure the extent to which Accounting Information System (AIS) and E-Commerce explain variations in profitability. This test indicates how much the independent variables jointly contribute to the dependent variable. The results of the coefficient of determination are presented in Table 9.

Table 9. Coefficient of Determination (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.675 ^a	.456	.436	2.691

a. Predictors: (Constant), E-Commerce, AIS

Based on Table 9, the Adjusted R Square value is 0.436, indicating that Accounting Information System and E-Commerce explain 43.6% of the variation in profitability. The remaining 56.4% is influenced by other factors not included in this study.

3.2 Discussion

This study examines the effect of Accounting Information System (AIS) implementation and E-Commerce on the profitability of culinary SMEs in Ahmad Dahlan Center, Jombang Regency. The discussion focuses on the partial effects of each independent variable in relation to the proposed hypotheses (H1 and H2) and is supported by previous studies. The descriptive statistics show that the mean scores for AIS (40.54) and E-Commerce (22.59) are higher than their respective standard deviations, indicating low data dispersion. Moreover, these mean values reflect a high level of AIS implementation and E-Commerce adoption among the respondents.

3.2.1 Effect of Accounting Information System Implementation on Profit Performance (H1)

The results of the partial t-test indicate that AIS implementation has a positive and significant effect on profitability. This finding supports H1, which states that AIS implementation influences profitability. Proper AIS implementation allows

SMEs to record financial transactions accurately, manage operational costs efficiently, and produce timely financial information to support decision making.

This finding aligns with previous studies by Marendra et al. (2022) and Andriani et al. (2025), which showed that AIS implementation has a significant effect on SME performance. The high mean score of 40.54 further demonstrates that respondents generally perceive AIS implementation at a high level, reinforcing the positive impact on profitability.

3.2.2 Effect of E-Commerce on Profit Performance (H2)

The statistical analysis shows that E-Commerce adoption has a positive and significant effect on profitability, confirming H2. E-Commerce platforms enable SMEs to expand market reach, increase sales volume, and improve transaction efficiency.

This result is consistent with prior research by Marendra et al. (2022) and Andriani et al. (2025), which found that E-Commerce adoption positively affects SME performance. The mean score of 22.59 indicates that respondents generally perceive E-Commerce adoption at a high level, supporting its contribution to profitability.

3.2.3 Additional Explanation of Simultaneous Influence

Although this study does not propose a third hypothesis, the F-test results indicate that AIS and E-Commerce jointly have a significant effect on profitability. The adjusted R² value of 0.436 shows that 43.6% of the variation in profitability can be explained by these two variables, while the remaining 56.4% is influenced by other factors not examined in this study.

4. CONCLUSION

This study aims to analyze the effect of Accounting Information System (AIS) implementation and E-Commerce on the profitability of culinary SMEs located in the Ahmad Dahlan Center, Jombang Regency. Based on the results of data analysis, it can be concluded that the implementation of Accounting Information Systems has a positive and significant effect on profitability. This indicates that SMEs that apply AIS properly are able to manage financial data more accurately, produce reliable financial reports, and support effective decision-making, which ultimately contributes to improved profitability. Furthermore, E-Commerce also shows a positive and significant effect on profitability, reflecting that the utilization of digital platforms helps SMEs expand market reach, increase sales volume, and improve operational efficiency. Simultaneously, AIS and E-Commerce have a significant joint effect on profitability, demonstrating that the combination of internal financial management systems and external digital marketing strategies plays an important role in enhancing SMEs business performance. However, this research has several limitations, including the focus on a specific SMEs sector and research area, as well as the use of limited independent variables. Therefore, further studies are recommended to examine other relevant variables, such as Human Resource Competence, to obtain more comprehensive results and provide deeper insights into factors influencing SMEs' profitability.

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