



**THE EFFECT OF ACCOUNTING INFORMATION SYSTEMS,
INFLUENCER MARKETING, E-COMMERCE, AND FINANCIAL
TECHNOLOGY ON THE PERFORMANCE OF MSMEs IN SURAKARTA
CITY**

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) are a strategic sector that plays a crucial role in driving economic growth and equitable income distribution. Amidst the development of digital technology, MSMEs are required to adopt various technological innovations to improve their business performance. This study aims to analyze the influence of Accounting Information Systems, Influencer Marketing, E-Commerce, and Financial Technology on the performance of MSMEs in Surakarta City. This study used a quantitative approach with a survey method. The sample consisted of 100 MSMEs in the Food and Beverages (FnB) sector selected using a purposive sampling technique. Data were collected through questionnaires and analyzed using multiple linear regression with SPSS. The results indicate that E-Commerce and Financial Technology have a positive and significant impact on MSME performance, while Accounting Information Systems and Influencer Marketing have no significant impact on MSME performance. These findings indicate that the use of digital sales platforms and financial technology plays a greater role in improving MSME performance than the use of accounting information systems and influencer-based marketing strategies. This research is expected to provide consideration for MSMEs and local governments in formulating digital technology-based MSME development policies.

Keywords: MSME Performance, Accounting Information Systems, Influencer Marketing, E-Commerce, Financial Technology.



INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a strategic sector that plays a vital role in the national economy, particularly in creating jobs, reducing poverty, and driving inclusive economic growth. Vinatra (2023) states that MSMEs are the main drivers of the people's economy due to their ability to adapt quickly to changing economic conditions. The resilience of MSMEs was also proven during the monetary crisis, where this sector remained resilient compared to large-scale businesses (Sulaeman, 2023).

As the digital era advances, MSMEs are required to adapt to the use of information technology to improve their competitiveness and business performance. Saputri (2024) emphasizes that digitalization is a crucial factor for MSMEs in facing increasingly fierce market competition. MSME performance is defined as the level of achievement of business results, both quantitatively and qualitatively, in carrying out business activities (Jamaludin & Azizi, 2021). Therefore, improving MSME performance is inextricably linked to the ability of business actors to manage resources and utilize technology effectively.

One form of technology implementation in MSMEs is the use of Accounting Information Systems (AIS). According to Mulyadi (2016), an accounting information system functions to process financial data into useful information for decision-making. Lubis and Lufriansyah (2024) state that an AIS helps MSMEs manage their finances in a more orderly and structured manner. However, limited understanding of accounting and low digital literacy often hinder MSMEs from optimizing the use of this system.

In addition to financial management, digital marketing strategies also play a crucial role in improving MSME performance. Influencer marketing is a marketing strategy that utilizes influential individuals on social media to promote products to a specific audience. Husna (2023) explains that influencer marketing can build consumer trust and enhance brand image. However, the effectiveness of influencer marketing for MSMEs varies and depends heavily on the suitability of the influencer to the target market (Hamid et al., 2023).

The use of e-commerce is also a crucial factor in MSME development. Rehatalanit (2021) defines e-commerce as the activity of buying and selling goods and services via the internet, enabling businesses to reach a wider market without geographical limitations. Hafitasari et al. (2022) stated that e-commerce can increase sales volume and operational efficiency for MSMEs.



Therefore, the use of e-commerce is believed to positively contribute to improving MSME performance.

Technological developments in the financial sector, or Financial Technology (Fintech), also facilitate transactions and financial management for MSMEs. According to Wiyono and Kirana (2020), fintech is a technology-based financial service innovation that provides convenience, speed, and efficiency in financial transactions. Nurjanah and Dewi (2023) stated that the use of fintech can improve cash flow and increase MSME revenue. However, the use of fintech still faces obstacles in the form of low financial literacy among MSMEs.

Surakarta City, as one of the centers of MSME growth in Central Java Province, has demonstrated quite rapid MSME development, particularly in the Food and Beverages sector. The local government has encouraged MSME digitalization through various supporting programs and platforms. However, differences in technology adoption rates among MSMEs indicate that not all digital innovations have the same impact on business performance. The discrepancies in previous research findings regarding the influence of AIS, influencer marketing, e-commerce, and fintech on MSME performance indicate a research gap that requires further study.

Based on this description, this study aims to analyze the influence of Accounting Information Systems, Influencer Marketing, E-Commerce, and Financial Technology on MSME performance in Surakarta City. This research is expected to provide empirical contributions to the development of MSME studies and serve as a basis for business actors and local governments in formulating digital technology-based MSME development policies.

LITERATURE REVIEW

Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are productive business units that play a strategic role in the national economy. According to Law Number 20 of 2008, MSMEs contribute significantly to job creation and income equality. Vinatra (2023) states that MSMEs are the backbone of the people's economy due to their flexibility and resilience in the face of economic changes. Therefore, improving MSME performance is a crucial factor in maintaining the sustainability of this sector.

**MSME Performance**

MSME performance is the level of business results achieved, measured through financial and non-financial aspects, such as sales growth, profits, and business sustainability (Jamaludin & Azizi, 2021). Sutarno et al. (2019) emphasize that business performance reflects the ability of MSMEs to effectively manage resources and business strategies. Good MSME performance demonstrates success in implementing innovation and technology in business activities.

Hypothesis Development**The Effect of Accounting Information Systems on MSME Performance**

Accounting Information Systems (AIS) process financial data into useful information for decision-making (Mulyadi, 2016). The implementation of an AIS is expected to improve the efficiency and accuracy of MSME financial management. Lubis and Lufriansyah (2024) stated that the use of an AIS can assist MSMEs in systematically preparing financial reports. With the availability of good financial information, business owners can make more informed decisions in managing their businesses.

H1: Accounting Information Systems have a positive impact on MSME performance.

The Effect of Influencer Marketing on MSME Performance

Influencer marketing is a digital marketing strategy that utilizes influential individuals to promote products through social media (Husna, 2023). This strategy is considered capable of increasing brand awareness and consumer trust. Putri et al. (2023) stated that influencer marketing can influence consumer purchasing decisions. Therefore, the use of influencer marketing is expected to improve MSME performance by increasing sales and market reach.

H2: Influencer marketing has a positive impact on MSME performance.

The Impact of E-Commerce on MSME Performance

E-commerce is the buying and selling of goods and services through internet-based digital platforms (Rehatalanit, 2021). Utilizing e-commerce enables MSMEs to expand their market reach and improve operational efficiency. Hafitasari et al. (2022) stated that e-commerce has a positive effect on increasing MSME sales volume. Therefore, the implementation of e-commerce is believed to improve MSME performance.

H3: E-commerce has a positive effect on MSME performance.



The Impact of Financial Technology on MSME Performance

Financial Technology (Fintech) is a technology-based financial service innovation that provides convenience and efficiency in financial transactions (Wiyono & Kirana, 2020). The use of fintech helps MSMEs streamline transactions, manage cash flow, and access financing. Nurjanah and Dewi (2023) stated that fintech contributes to increasing MSME revenue. Therefore, fintech is expected to impact MSME performance.

H4: Financial Technology has a positive effect on MSME performance.

RESEARCH METHOD

This study uses a quantitative approach with a survey method to examine the influence of Accounting Information Systems, Influencer Marketing, E-Commerce, and Financial Technology on the performance of Micro, Small, and Medium Enterprises (MSMEs). The quantitative approach was chosen because it allows for empirical hypothesis testing through the analysis of numerical data obtained from respondents.

The subjects of this study were MSMEs in the Food and Beverages (FnB) sector located in Surakarta City. The research location was selected based on the consideration that Surakarta City is one of the regions with relatively rapid MSME development and is supported by various local government programs to encourage MSME digitalization. The study population included all MSMEs in the FnB sector in Surakarta City. The sampling technique used was purposive sampling, with the criteria being MSMEs that are still actively operating, have been in business for at least one year, and use or have used digital technology in their business activities. Based on these criteria, the sample size for this study was 100 respondents.

The data used in this study is primary data obtained directly from respondents through questionnaires. The questionnaire was structured based on indicators for each research variable and measured using a five-point Likert scale, ranging from strongly disagree to strongly agree. The dependent variable in this study was MSME performance, while the independent variables included Accounting Information Systems, Influencer Marketing, E-Commerce, and Financial Technology.

Data analysis was conducted using multiple linear regression with SPSS software. Prior to the regression analysis, validity and reliability tests were conducted to ensure the research instrument's suitability. Next, classical assumption tests, including normality, multicollinearity, and



heteroscedasticity tests, were conducted to ensure the regression model met the required assumptions. Hypothesis testing was conducted using simultaneous tests (F tests) and partial tests (t tests) with a significance level of 5 percent. The regression model used in this study is formulated as $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$, where Y is MSME performance, X_1 is Accounting Information System, X_2 is Influencer Marketing, X_3 is E-Commerce, X_4 is Financial Technology, and ε is error.

RESULTS AND DISCUSSION

Descriptive Statistical Test

MSMEs are an abbreviation for Micro, Small, and Medium Enterprises. Essentially, MSMEs refer to businesses run by individuals, groups, small businesses, or households. As a developing country, Indonesia has made MSMEs the primary foundation of its economic sector. This is done to encourage independent development within the community, particularly in the economic sector (Sulaeman, 2023). The definition of MSMEs is a productive business owned by an individual or business entity that meets the criteria for a micro-enterprise (Sinaga et al., 2024). Based on the above definition, it can be concluded that MSMEs are Micro, Small, and Medium Enterprises that can be run by individuals or companies and play a vital role in a country's economy.

Table 1.
Research Sample Dataagreed

No	Criteria	Total
1.	Total Research Respondents	100
2.	Respondents who do not own an MSME	(0)
3.	Total Research Sample	100
4.	Final Sample	100

The sample selection process in this study was conducted through several screening stages on the initial population, namely all 100 respondents. Of this number, 0 respondents were eliminated who did not own MSMEs. Therefore, the total number of data used in this study was 100 samples.



Descriptive Statistical Test Results

The results of the descriptive statistical tests on the independent and dependent variables in this study can be seen in the table below:

Table 2.
Descriptive Statistical Test Results

Variable	N	Min	Max	Mean	Standard Deviation
Accounting Information Systems	100	10.00	35.00	22,7500	6,06593
Influence Marketing	100	8.00	25.00	15,5200	4,46192
E-Commerce	100	7.00	20.00	14,1500	3,70742
Financial Technology	100	4.00	15.00	10,8900	2,81014
MSME Performance	100	4.00	15.00	10,7800	3,26469
Valid N (Listwise)	100				

Source: Primary Data 2025

Table 2 shows that the sample size (N) is 100 respondents who completed the questionnaire. The interpretation is as follows:

1. Descriptive statistics show that the accounting information system (X1) has a minimum score of 10.00 and a maximum score of 35.00, with a mean score of 22.75 and a standard deviation of 6.065.
2. Descriptive statistics show that influencer marketing (X2) has a minimum score of 8.00 and a maximum score of 25.00, with a mean score of 15.266 and a standard deviation of 4.461.
3. Descriptive statistics show that e-commerce (X3) has a minimum score of 7.00 and a maximum score of 20.00, with a mean score of 14.150 and a standard deviation of 3.707.
4. The descriptive statistics show that financial technology (X4) has a minimum value of 4.00 and a maximum value of 15.00, with a mean of 10.890 and a standard deviation of 2.810.
5. The descriptive statistics show that MSME performance (Y) has a minimum value of 4.00 and a maximum value of 15.00, with a mean of 10.780 and a standard deviation of 3.264. Because the mean value is higher than the standard deviation, this indicates that the MSME performance data has a relatively heterogeneous distribution.



Data Quality Test Results

Validity Test Results

The validity test results for this study can be seen in the following table:

Table 3.

Validity Test Results

	Indicator	Pearson Correlation	Sig (2-tailed)	Description
Accounting Information Systems (X1)	X1.1	,655	,000	Valid
	X1.2	,671	,000	Valid
	X1.3	,597	,000	Valid
	X1.4	,644	,000	Valid
	X1.5	,693	,000	Valid
	X1.6	,686	,000	Valid
	X1.7	,577	,000	Valid
Influence Marketing (X2)	X2.1	,711	,000	Valid
	X2.2	,534	,000	Valid
	X2.3	,691	,000	Valid
	X2.4	,593	,000	Valid
	X2.5	,790	,000	Valid
E-Commerce (X3)	X3.1	,691	,000	Valid
	X3.2	,711	,000	Valid
	X3.3	,745	,000	Valid
	X3.4	,681	,000	Valid
Financial Technology (X4)	X4.1	,789	,000	Valid
	X4.2	,819	,000	Valid
	X4.3	,714	,000	Valid
MSME Performance	Y1	,615	,000	Valid
	Y2	,540	,000	Valid
	Y3	1	,000	Valid

Source: Primary Data 2025

The table above shows that the correlation between each indicator (X1.1-X1.7) and the total score of variable X1 (Total X1) is significant. The correlation between each indicator (X2.1-X2.5) and the total score of variable X2 (Total X2) is significant. The correlation between each indicator (X3.1-X3.4) and the total



score of variable X3 (Total X3) is significant. The correlation between each indicator (X4.1-X4.3) and the total score of variable X4 (Total X4) is significant. The Sig. (2-tailed) for each indicator is <0.05 (5% significance level). Therefore, it can be concluded that each statement indicator is valid.

Reliability Test Results

Table 4.
Reliability Test Results

Variable	Cronbach Alpha	Critical Value	Number of Questions	Description
Accounting Information Systems	,768	,767	7 Item	Reliable
Influence Marketing	,686	,683	5 Item	Reliable
E-Commerce	,664	,667	4 Item	Reliable
Financial Technology	,664	,666	3 Item	Reliable
MSME Performance	,788	,791	3 Item	Reliable

Source: Primary Data 2025

Interpretation: The SPSS output shows that the Cronbach's Alpha value for the Accounting Information System is 0.768, the Cronbach's Alpha value for Influencer Marketing is 0.686, the Cronbach's Alpha value for E-Commerce is 0.664, the Cronbach's Alpha value for Financial Technology is 0.664, and the Cronbach's Alpha value for MSME Performance is 0.788. An indicator is considered reliable if the Cronbach's Alpha value is >0.6. Therefore, it can be concluded that all items in the X1-Y variables are reliable.

Classical Assumption Test Results

Normality Test Results

Table 5.
Normality Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,000000
	Std. Deviation	1,68030464



Most Extreme Differences	Absolute	,067
	Posistive	,050
	Negative	-,067
Test Statistic		,067
Asymp. Sig. (2-tailed)		,200c.d

Source: Primary Data 2025

The results of the normality test in this study can be seen in the following table:

- a. Test distribution is normal
- b. Calculated from data
- c. Lilliefors Significance Correction
- d. This is a lower bound of the truss significance.

Interpretation: The SPSS output shows that the Asymp. Sig. (2-tailed) value is 0.200. This means that the Asymp. Sig. (2-tailed) value is > 0.05 (significance level). Therefore, it can be concluded that the data is normally distributed.

Multicollinearity Test Results

The results of the multicollinearity test in this study can be seen in the following table:

Table 6
Multicollinearity Test

Variable	Tolerance Value	VIF	Description
Accounting Information Systems	,376	2,661	There is no multicollinearity
Influence Marketing	,470	2,130	There is no multicollinearity
E-Commerce	,296	3,380	There is no multicollinearity
Financial Technology	,362	2,763	There is no multicollinearity

Source: Primary Data 2025

Interpretation: The SPSS output in the table above shows that the tolerance and VIF values for all independent variables are >0.10 and the VIF



values are <10. Therefore, it can be concluded that there is no multicollinearity among the independent variables in the regression model.

Heteroscedasticity Test Results

The results of the heteroscedasticity test in this study can be seen in the following table:

**Table. 7
Heteroscedasticity Test**

Variable	Sig.	Description
Accounting Information Systems	,707	There is no heteroscedasticity
Influence Marketing	,495	There is no heteroscedasticity
E-Commerce	,977	There is no heteroscedasticity
Financial Technology	,871	There is no heteroscedasticity

Source: Primary Data 2025

Interpretation: The SPSS output in the table above indicates that the variables accounting information systems, influence marketing, and financial technology show a value >0.05. Meanwhile, the e-commerce variable shows a value of 0.495 (<0.05), indicating heteroscedasticity in this regression model.

Results of the Coefficient of Determination (R2) Test

The results of the coefficient of determination (R2) test in this study can be seen in the following table:

**Table 8.
Coefficient of Determination (R2) Test**

Model	R	R Square	Adjusted R-Square	Std. Error of The Estimate
1	,857	,735	,724	1,71531

Source: Primary Data 2025

1. Predictors (Constant), SIA, IM, PE, FT
2. Dependent Variable: MSME Performance

The model summary table above shows the coefficient of determination (R2) and Adjusted R2 (Adj. R2). The Adj. R2 value is 0.857, meaning that 85.7% of the variables Accounting Information Systems, Influencer Marketing, E-Commerce, and Financial Technology influence MSME Performance. The remaining 14.5% is influenced by other variables not included in the model.



T-Test Results

The results of the t-test in this study can be seen in the following table:

Table 9.

T-Test Results

Variable	Sig	a	Description
Accounting Information Systems	,693	0,05	H1 Rejected
Influence Marketing	,695	0,05	H2 Rejected
E-Commerce	,000	0,05	H3 Accepted
Financial Technology	,000	0,05	H4 Accepted

Source: Primary Data 2025

Based on the table above, the results of the hypothesis testing can be explained as follows:

1. The Effect of Accounting Information Systems on MSME Performance
The significance value of the Accounting Information Systems variable is 0.693 (>0.05), so H1 is rejected. This indicates that Accounting Information Systems do not have a significant effect on MSME performance in Surakarta. Therefore, the implementation of accounting information systems has not been able to partially improve MSME performance.
2. The Effect of Influencer Marketing on MSME Performance
The significance value of the Influencer Marketing variable is 0.695 (>0.05), so H2 is rejected. This means that Influencer Marketing does not have a significant effect on MSME performance in Surakarta. The use of influencers is not yet a determining factor in improving MSME performance.
3. The Effect of E-Commerce on MSME Performance
The significance value of the E-Commerce variable is 0.000 (<0.05), so H3 is accepted. This indicates that E-Commerce has a significant effect on MSME performance in Surakarta. The use of e-commerce can increase sales, market reach, and operational efficiency of MSMEs.
4. The Influence of Financial Technology on MSME Performance
The significance value of the Financial Technology variable is 0.000 (<0.05), thus H4 is accepted. This means that Financial Technology has a significant effect on the performance of MSMEs in Surakarta. Ease of access to digital



payments and technology-based financial services contributes to improved MSME performance.

Results of Multiple Regression Analysis

The results of the multiple regression analysis in this study can be seen in the following table:

Table 10. Multiple Regression Analysis

Table with 5 columns: Variable, Unstandardized Coefficients (beta, Std error), Standardized Coefficients (B), T, and Sig. Rows include (Constant), Accounting Information Systems, Influence Marketing, E-Commerce, and Financial Technology.

Source: Primary Data 2025

The coefficient table above shows the regression coefficient values for the regression equation and the t-significance value (Sig. t) for the multiple regression analysis. Based on the coefficient table above, the regression equation is:

DF = -0.549 - 0.018 SIA + 0.022 IM + 0.460 PE + 0.450 FT + e

The regression results above can be interpreted as follows:

- 1. The constant value is -0.549. This means that if all independent variables are constant or equal to 0, MSME performance will remain at -0.549 points.
2. The regression coefficient value for the SIA variable is -0.018. This means that if the accounting information system variable decreases by 1 point, the MSME performance variable will decrease by -0.018 points.
3. The regression coefficient value for the IM variable is 0.022. This means that if the accounting information system variable increases by 1 point, the MSME performance variable will increase by 0.022 points.
4. The regression coefficient value of the EC variable is 0.460. This means that if the accounting information system variable increases by 1 point, the MSME performance variable will increase by 0.460 points.



5. The regression coefficient value of the FT variable is 0.450. This means that if the accounting information system variable increases by 1 point, the MSME performance variable will increase by 0.450 points.

The Influence of Accounting Information Systems on MSME Performance

The results of the accounting information system test indicate a negative coefficient value of 0.018 with a significance value of 0.693, rejecting H1. This indicates that accounting information systems have no effect on MSME performance. This study suggests that if a company fails to improve its accounting information system, it will lead to a decline in MSME performance. This negative coefficient indicates that the accounting information system focuses insufficiently on the financial flows that influence MSME performance. The results of this study are inconsistent with research conducted by Ifni Suhaila Lubis & Lufriansyah (2024), which explained that their research demonstrated an effect of accounting information systems on MSME performance.

According to research conducted by Ifni Suhaila Lubis & Lufriansyah (2024), accounting information systems influence MSME performance. Therefore, based on statements from previous research, the authors conclude that this study does not demonstrate an effect of accounting information systems on MSME performance related to improved performance in small and medium enterprises.

This study shows that although accounting information systems do not impact MSME performance, MSMEs may lack staff with adequate skills and knowledge to effectively manage and utilize AIS. This includes a lack of understanding of accounting principles, software usage, and data interpretation. Although AIS has the potential to improve MSME performance, its implementation does not always produce positive results. Resource limitations, system complexity, business behavior, and external factors can hinder AIS effectiveness. To maximize the benefits of AIS, MSMEs need to carefully consider their needs, select an appropriate system, ensure adequate training, and commit to consistent use of the system.

The Effect of Influencer Marketing on MSME Performance

The results of the influencer marketing test show a regression coefficient of 0.022 and a significance value of 0.695, thus rejecting H2. This means that influencer marketing does not impact MSME performance. MSME performance tends not to utilize influencer marketing due to their low revenue.



Therefore, influencer marketing tends to be used more by brands that already have high revenue levels. The results of this study are not in line with the research of Netha Eliana et. al (2025), which explains that influencer marketing affects the performance of MSMEs. The effectiveness of influencer marketing for MSMEs in the city of Surakarta is very complex and is influenced by several factors as follows: inappropriate influencer selection, irrelevant content and message quality, lack of measurable strategies and proper evaluation, limited MSME budgets, diverse consumer behavior. Based on the above factors, it can be concluded that influencer marketing does not always provide a significant positive impact on improving the performance of MSMEs in the city of Surakarta due to the above factors. MSMEs may need to plan and implement influencer marketing campaigns carefully, focusing on relevance, quality, measurement, and a deep understanding of their target market to achieve optimal results.

The Influence of E-Commerce on MSME Performance

The results of the E-Commerce test show a regression coefficient of 0.460 with a significance value of 0.000, and H3 is accepted. This indicates that e-commerce influences MSME performance. These results align with research conducted by Raaken Danendra et al., who explained that their research findings indicate that e-commerce influences MSME performance.

Therefore, based on statements from previous research, the researcher argues that e-commerce can be related to improving MSME performance, both internally and externally. The use of e-commerce as a transaction tool has improved the quality of micro, small, and medium enterprises in Surakarta. This improvement can be seen in various ways, such as increased sales, operational efficiency, market reach, and profitability. Increased sales and revenue for MSMEs is one of the most direct impacts of e-commerce because e-commerce platforms provide them with access to broader markets, both nationally and internationally. Previously dependent on local or regional markets, MSMEs can now reach customers throughout Indonesia and even abroad. This automatically increases their sales potential. Thus, e-commerce impacts MSME performance by facilitating business transactions.

The Influence of Financial Technology on MSME Performance

The results of the Financial Technology test show a regression coefficient of 0.450 and a significance value of 0.000, confirming H3. This indicates that financial technology impacts MSME performance. These



findings contradict those of Lialatul Masruroh & Sutapa (2024), who stated that financial technology has no significant impact on business sustainability.

However, research supporting this finding is the study by Abdul Karim et al. (2024), who argued that financial technology has a positive impact on MSMEs in Indonesia and benefits business owners by increasing sales volume. According to Daya Dea Dwi & Andi Azhar (2025), financial technology impacts the performance of MSMEs in Bengkulu City. According to Yayuk Nurjanah & Kusuma Dewi (2023), financial technology and digital management have a positive impact on MSME revenue.

Based on these three statements from previous research, it can be concluded that financial technology has a significant impact on improving MSME performance. The use of fintech in financial and operational management can reduce transaction costs, increase efficiency, and give MSMEs more time to concentrate on their core business, ultimately increasing their profits and competitiveness. Financial technology also helps MSMEs gain access to more markets. Thus, financial technology impacts MSME performance in a business.

CONCLUSION

This study aims to analyze the influence of Accounting Information Systems, Influencer Marketing, E-Commerce, and Financial Technology on the performance of MSMEs in Surakarta City. Based on the data analysis and discussion, the following conclusions can be drawn:

1. Accounting Information Systems do not significantly influence the performance of MSMEs in Surakarta City. This indicates that the implementation of accounting information systems by MSMEs has not been optimally utilized as a business decision-making tool. The accounting system used is still administrative in nature and has not been integrated with business performance planning and evaluation, so its existence has not been able to significantly improve MSME performance.
2. Influencer Marketing does not significantly influence the performance of MSMEs in Surakarta City. This finding indicates that the use of influencer marketing by MSMEs has not had an effective impact on improving business performance. This is due to budget constraints, the lack of a planned marketing strategy, and a mismatch between the influencer's



characteristics and the MSME's target market, resulting in promotions not being able to significantly improve performance.

3. E-Commerce has a positive and significant impact on the performance of MSMEs in Surakarta City. The use of e-commerce has been proven to improve the performance of MSMEs by expanding market reach, increasing sales volume, and streamlining transaction processes. By using e-commerce platforms, MSMEs can reach a wider consumer base without geographical limitations, thus significantly contributing to improved business performance.
4. Financial technology has a positive and significant impact on the performance of MSMEs in Surakarta City. The use of financial technology facilitates payment transactions, financial management, and access to digital financial services. This helps MSMEs improve operational efficiency, accelerate cash flow, and support financial decision-making, thus positively impacting MSME performance.

Overall, the research results indicate that digital factors directly related to transactions and finance (e-commerce and financial technology) have a stronger influence on MSME performance than managerial and promotional support factors (accounting information systems and influencer marketing).

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