



**THE INFLUENCE OF THE USE OF ACCOUNTING INFORMATION
SYSTEMS, QRIS-BASED DIGITAL PAYMENTS, AND FINANCIAL
LITERACY ON THE PERFORMANCE OF SMALL AND MEDIUM-SIZED
ENTERPRISES**

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Abstract

This study aims to determine the effect of the use of Accounting Information Systems, QRIS-based digital payments, and financial literacy on the performance of culinary sector MSMEs in Surabaya City. This study uses a quantitative approach with primary data collected through questionnaires administered to MSME actors who have used accounting information systems and QRIS. The results indicate that Accounting Information Systems, QRIS-based digital payments, and financial literacy have a positive and significant impact on SME performance. These findings indicate that the use of a more structured financial recording system helps business actors generate more accurate financial information for decision making, the use of QRIS improves the smoothness and efficiency of transactions, and financial literacy strengthens the ability of MSME actors to prepare financial plans.

Keywords: Accounting Information System, QRIS Digital Payment, Financial Literacy, MSME Performance



INTRODUCTION

Various countries actively support the development of Micro, Small, and Medium Enterprises (MSMEs) to boost the economy because they can play an important role in contributing to job creation, innovation, and product development as they are able to adapt more quickly to changes in the national market (Suparto et al., 2025). Indonesia is a country with great financial potential and significant growth in industrial corporations. The Indonesian economy cannot be separated from the important role of Micro, Small, and Medium Enterprises (MSMEs) in driving Gross Domestic Product (GDP) growth, income distribution, and employment (Pranata et al., 2025).

Data published by the Directorate General of Treasury (DJPb) of the Indonesian Ministry of Finance in 2024 shows that MSMEs in Indonesia account for 99% of all business units in Indonesia. MSMEs also contribute 61% of the Gross Domestic Product (GDP) and are able to absorb 97% of the total national workforce (Oswaldo, 2025). One of the second-largest metropolitan cities in Indonesia is Surabaya, which has the highest contribution to the distribution of gross value added of MSMEs throughout East Java, recorded at 217,809 billion in 2023 (Diskop UKM Provinsi Jawa Timur, 2023).

Several factors that can help boost MSME performance include a sound accounting information system, the implementation of digital payment technology, and financial literacy. The advancement of the digital era has made Accounting Information Systems (AIS) an efficient way to manage and control financial information to boost the performance of MSMEs (Daniyati et al., 2023). Fundamentally, AIS contribution can create strategic value for MSMEs, particularly by strengthening their quality and providing accurate, timely, and reliable information at the decision making stage (Azzura & Firdaus, 2024). AIS plays a crucial role in management control systems due to its contribution to internal decision-making processes and as a tool for evaluating management strategies in MSMEs. A robust accounting information system is essential for business success as it provides accurate and transparent financial reports that can be used as a basis for business strategies (Annissa & Wardani, 2024).

Digital payments also play a crucial role in improving the efficiency of MSMEs. The integration of digital payments through media and websites can accelerate transactions while expanding the market reach of businesses (Bank Indonesia & DailySocial.id, 2023). One of the most popular digital payment systems is the QRIS system, with nearly 93% of MSMEs using cashless payments with the QRIS system (Solichah, 2025). The use of digital payments can improve



the financial performance of MSMEs by reducing cash transaction costs and increasing operational effectiveness (Aisyah et al., 2023).

Another supporting factor that can impact MSME performance is financial literacy. Strong knowledge and understanding of finance greatly helps MSMEs in making wise and sustainable financial decisions (Indah, 2024). Financial literacy includes faith in the providers of financial services as well as knowledge about how to use financial products and services (Bachri, 2025). Financial literacy directly contributes to improving the performance of MSMEs. Business owners with higher financial literacy will be better aligned with the ability of MSMEs to manage resources, minimize risks, and improve business performance (Piter et al., 2024).

Surabaya's MSME sector development demonstrates a very varied distribution. The food and beverage sector is the most dominant with 11,479 business units, reflecting the high public interest in the culinary industry as a promising business opportunity. This raises the question of the extent to which the use of accounting information systems, QRIS-based digital payments, and financial literacy can enhance MSMEs' performance, particularly in Surabaya's food industry.

Numerous empirical research demonstrate how these three elements affect MSME success, referring to the findings Febriyanti & Tatmimah, (2025) demonstrating that SIA improves MSME performance. It was also discovered that digital payments had an effect on MSMEs' performance. (June & Hartatik, 2025). Reinforcing previous findings, research conducted by Miqbas et al. (2024) shows MSME actors' performance is positively impacted by financial literacy. Nevertheless, this is not consistent with the results Silvia et al., (2022) that MSMEs' performance is negatively impacted by accounting information systems Wulandari et al. (2025). The hypothesis tests findings demonstrate that QRIS-based digital payments have no effect on the performance of MSMEs in Malang City. Findings Mawarni & Triatmaja (2023) claims that MSME performance is negatively impacted by financial literacy.

Previous studies have shown inconsistent findings, with differing results regarding the impact of accounting information systems, QRIS-based digital payments, and financial literacy on MSME performance. Thus, the purpose of this study was to ascertain how these three factors affected MSME performance, specifically in the city of Surabaya's culinary industry.

LITERATURE REVIEW

**Resource Based View (RBV)**

The Resource-Based View (RBV) theory by Barney (1991) emphasizes the importance of utilizing unique organizational resources and capabilities to create sustainable competitive advantage. RBV asserts that a company's long-term competitive advantage is not only determined by its market position or external strategy, but also by its valuable, rare, difficult to imitate, and irreplaceable internal resources and capabilities. These resources include tangible and intangible assets that serve as key elements in maintaining, building, and sustaining competitive advantage (Rifanakhwah, 2025).

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), introduced by Davis (1989), is a TRA extension that emphasises the context of technology adoption. By focusing on two primary cognitive factors perceived utility and perceived ease of use this model seeks to explain and forecast the degree of individual adoption of a technology system. Perceived utility, perceived ease of use, attitude towards usage, intention to use, and actual technology use are the five primary components of the Technology Acceptance Model, according to Pratama (2022).

Accounting Information System

SIA is a collection of processed data that generates valuable information for its users. This system is designed to facilitate organizational activities that can later operate more quickly and efficiently through the automatic processing of transactions that occur (Halim, 2022). SIA refers to a mechanism for collecting and processing transaction data while forwarding financial information to a number of interested parties. This system continues to evolve and grow in complexity in line with the progress of the organization (Endaryati, 2018).

QRIS-Based Digital Payment

Digital payment is a technological framework that facilitates the storage, management, and use of electronic funds, which are commonly used to store cash, credit cards, or debit cards (Suryanto, 2023). Payment system policy In 2019, Bank Indonesia launched an innovative policy in the form of QRIS (QR Code Indonesia Standard) to enable faster and more efficient cashless transactions. (Setiawan & Mahyuni, 2020). Digital transformation, especially in digital payments such as QRIS, is an adaptation to consumer preferences for fast and easily accessible services. The ease of using digital payments has encouraged MSME players to adopt this technological innovation (Rita et al., 2024).

**Financial Literacy**

Financial literacy according to Apriliani (2024) namely skills that include knowledge and skills for financial management. This awareness has a long-term impact on maintaining financial stability, security, and well-being. The inability to manage finances effectively can lead to financial crises. This shows that the importance of financial literacy in business management has not been fully realized (Sholihah et al., 2021).

MSME Performance

Performance is a measurement of the results achieved from business activities carried out in a certain period. There are four perspectives in measuring company performance, namely identifying company performance that can be measured, namely financial, consumer, internal processes, learning, and growth (Andrew Patrick Marunduh, 2025). MSMEs are a type of company activity that can increase employment possibilities while offering financial services to the larger community (Widodo, 2022). The performance of MSMEs is an important aspect in supporting business continuity and is supported by reporting standards that help strengthen their ability to grow and compete.

RESEARCH METHOD

This study used quantitative research methodology. This method was chosen because it involves the collection of numerical data that can be analyzed statistically and interpreted objectively (Paramita et al., 2021:10). This research was conducted online. The questionnaire was created using Google Forms and could be accessed via a QR code. The population in this study was all culinary MSME players in the city of Surabaya, with a recorded total of 11,479. The minimum sample size required for this study was 100 respondents representing culinary MSME players in Surabaya. Data analysis techniques used SPSS 26 software. This study uses independent variables consisting of accounting information systems (X1), QRIS-based digital payments (X2), and financial literacy (X3), and dependent variables, namely MSME performance (Y).

RESULTS AND DISCUSSION

SPSS software is used as the data management method in this investigation. This tool is used to process quantitative data and display it through tabulation, graphs, diagrams, descriptive statistics, and complex inferential statistical analysis. This study applies multiple linear regression analysis. Descriptive Statistical Analysis.

Descriptive Statistical Analysis



Table 1
Gender

NO	Gender	Total	Percentage
1	Male	18	18%
2	Women	82	82%
Total		100	100%

Source: SPSS output (processed data, 2026)

The culinary MSME sector in Surabaya is dominated by women, as evidenced by the fact that 82 out of the 100 respondents in this study were female. Only eighteen men were present.

Table 2
Respondent Age

No	Age	Total	Percentage
1	< 20 years old	1	1%
2	20-30 years	47	47%
3	31-40 years old	28	28%
4	41-50 years old	24	24%
Total		100	100%

Source: SPSS output (processed data, 2026)

There is one MSME entrepreneur in the culinary sector in Surabaya City who is under the age of 20. There are 47 entrepreneurs aged 20-30, 28 entrepreneurs aged 31-40, and 24 entrepreneurs aged 41-50. It can be determined that most MSME business owners in the food industry in Surabaya City are dominated by those aged 20-30.

Table 3
Long Running Business

No	Long Term of Effort	Total	Percentage
1	1-3 years	24	24%
2	3-5 years	21	21%
3	5-7 years	36	36%
4	7-10 years	5	5%
5	Over 10 years old	14	14%
Total		100	100%

Source: SPSS output (processed data, 2026)



The group with 1-3 of 24 respondents, followed by the group with 3-5 of 21 respondents. The group with 5-7 of 36 respondents, while the group with 7-10 of 5 respondents. The group with more than 10 of 14 respondents. Overall, it can be concluded that the majority of MSME actors in the culinary sector in Surabaya City are dominated by the group with a business duration of 5-7 years.

Research Instrument Testing**Validity Test**

Table 4
Validity Test

Variabel	Question Item	r-count	r-table	Remarks
Accounting Information System	X1.1	0,650	0,196	Valid
	X1.2	0,718	0,196	Valid
	X1.3	0,706	0,196	Valid
	X1.4	0,834	0,196	Valid
	X1.5	0,795	0,196	Valid
	X1.6	0,822	0,196	Valid
	X1.7	0,833	0,196	Valid
	X1.8	0,825	0,196	Valid
	X1.9	0,870	0,196	Valid
	X1.10	0,867	0,196	Valid
	X1.11	0,871	0,196	Valid



QRIS-Based Digital Payment	X1.1	0,849	0,196	Valid
	X1.2	0,840	0,196	Valid
	X1.3	0,908	0,196	Valid
	X1.4	0,937	0,196	Valid
	X1.5	0,902	0,196	Valid
	X1.6	0,916	0,196	Valid
	X1.7	0,913	0,196	Valid
	X1.8	0,887	0,196	Valid
Financial Literacy	X1.1	0,682	0,196	Valid
	X1.2	0,730	0,196	Valid
	X1.3	0,820	0,196	Valid
	X1.4	0,836	0,196	Valid
	X1.5	0,851	0,196	Valid
	X1.6	0,872	0,196	Valid
	X1.7	0,850	0,196	Valid
	X1.8	0,871	0,196	Valid
MSME Performance	X1.1	0,715	0,196	Valid
	X1.2	0,726	0,196	Valid
	X1.3	0,789	0,196	Valid
	X1.4	0,788	0,196	Valid
	X1.5	0,839	0,196	Valid
	X1.6	0,793	0,196	Valid
	X1.7	0,852	0,196	Valid
	X1.8	0,794	0,196	Valid

Source: SPSS output (processed data, 2026)

The results of the validity test show that all items in the SIA variable, QRIS-based digital payment, financial literacy, and MSME performance questions scored higher than the table, leading to the conclusion that all 35 questions are valid.



Reliability Test

Table 5
Reliability Test

Variabel	Cronbach's Alpa	Number of Items
Accounting Information System	0,943	11
QRIS-Based Digital Payment	0,958	8
Financial Literacy	0,926	8
MSME Performance	0,91	8

Source: SPSS output (processed data, 2026)

The reliability test results show that all items related to accounting information systems, QRIS-based digital payments, financial literacy, and MSME performance have a Cronbach's alpha score > 0.6. Therefore, the test results show that the 35 items used have a reliable level.

Classical Assumption Test

Normality Test

Table 6
Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	214.854.925
Most Extreme Differences	Absolute	.084
	Positive	.083
	Negative	-.084
Test Statistic		.084
Asymp. Sig. (2-tailed)		.082 ^c

Source: SPSS output (processed data, 2026)

The results of normality testing using the Kolmogorov-Smirnov method show an Asymp. Sig. (2-tailed) score of 0.082 > 0.05, leading to the conclusion that the assumption of normality has been met.

Multicollinearity Test



Table 7
Multicollinearity Test

Table with 4 columns: Variable, Sig., Tolerance, and VIF. Rows include (Constant), Accounting Information System, Qris-Based Digital Payment, and Financial Literacy.

Source: SPSS output (processed data, 2026)

The results of the multicollinearity test show that the tolerance scores for the accounting information system variable are 3.079, for QRIS-based digital payments are 2.793, and for financial literacy are 2.664. There is no multicollinearity because the findings of the three variables financial literacy, QRIS based digital payments, and accounting information systems are > 0.1 and the VIF value is less than 10.

Heteroscedasticity Test

Table 8
Heteroscedasticity Test

Table with 5 columns: Variable, Unstandardized Coefficients (B, Std. Error), Standardized Coefficients (Beta), T, and Sig. Rows include (Constant), Accounting Information System, Qris-Based Digital Payment, and Financial Literacy.

Source: SPSS output (processed data, 2026)

The results of the heteroscedasticity test show that the significance scores for the information system variable are 0.930, QRIS-based digital payment are



0.875, and financial literacy are 0.912. All three variables have sig scores > 0.05, which means that there is no heteroscedasticity.

Multiple Linear Regression

Table 9
Multiple Regression Test

Table with 5 columns: Unstandardized Coefficients (B, Std. Error), Standardized Coefficients (Beta), t, and Sig. Rows include (Constant), Accounting Information System, Qris-Based Digital Payment, and Financial Literacy.

Source: SPSS output (processed data, 2026)

Based on the test results above, the multiple regression equation in this study is as follows:

Y = 0,054 + 0,127X1 + 0,561X2 + 0,239X3 + e

From the previous regression equation, the explanation is as follows:

- a. The constant score is 0.054, meaning that the dependent variable value is 0.05 if the independent variable is thought to have a value of 0.
b. The coefficient of the accounting information system variable is 0.127, this indicates that MSME performance will rise by 0.127 for every 1% increase in AIS use.
c. The coefficient of the QRIS-based digital payment variable is 0.561, which means that if QRIS-based digital payments increase by 1%, MSME performance will rise by 0.561.
d. The financial literacy variable's coefficient is 0.239, meaning that MSME performance rises by 0.239 for every 1% increase in financial literacy.



Hypothesis Testing

T-test

Table 10
T-test

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.054	1.512		.036	.971
Accounting Information System	.127	.045	.201	2.825	.006
Qris-Based Digital Payment	.561	.068	.555	8.197	.000
Financial Literacy	.239	.067	.238	3.595	.001

Source: SPSS output (processed data, 2026)

Table 10's hypothesis test findings allow for the following interpretation:

1. The hypothesis is accepted since the SIA variable had a significant value of $0.006 < 0.05$ and a t-score of $2.825 > t\text{-table } 1.984$, indicating that SIA affects MSME performance.
2. The hypothesis is accepted since the QRIS-based digital payment variable had a significance value of $0.000 < 0.05$ and a t-score of $8.197 > t\text{-table } 1.984$, indicating that it has an effect on MSME performance.
3. The Financial Literacy variable has a significance score of $0.001 < 0.05$ and a t-score of $3.595 > 1.984$, demonstrating that MSME performance is impacted by financial literacy, showing the acceptance of the premise.

F test

Table 11
F-test

	Sum of Squares	df	Mean Square	F	Sig.
Regression	2.438.550	3	812.850	170.748	.000 ^b
Residual	457.010	96	4.761		
Total	2.895.560	99			

Source: SPSS output (processed data, 2026)



Referring to the previous results, As may be shown, the computed F score obtained was 170.748 with a significance probability of 0.000, where the calculated F was $170.748 >$ the table F of 2.70 and the significance score was < 0.05 , so it can be stated that the three independent variables, namely Accounting Information Systems, QRIS-based digital payment, and Financial Literacy have a simultaneous and significant impact on MSME performance.

The Influence of Accounting Information Systems on the Performance of MSMEs in Surabaya City

The AIS variable has been shown to have an impact on MSMEs' performance, according to the acquisition of the t-test (partial). The significance score of $0.006 < 0.05$ and the t score of $2.825 >$ t of the table of 1.984 demonstrate this. As a result, the hypothesis is accepted, leading to the conclusion that AIS is in charge of MSMEs' performance in Surabaya's culinary industry. The positive direction of influence indicates that the higher the utilization of SIA in business financial recording, management, and reporting activities, the performance of that the accounting information system has a positive effect on the performance of MSMEs MSMEs will also rise. This study is consistent with the theory of Resource Based View (RBV) by Barney (1991), Accounting Information Systems are internal resources that give MSMEs a competitive edge by offering structured and highquality financial data.

Additionally, these results are consistent with earlier studies' conclusions that accounting information systems can improve operational efficiency and provide reliable accounting information, which ultimately strengthens the performance of MSMEs (Febriyanti & Tatmimah, 2025). The results of this study are in line with Ulyasari et al., (2023), Kareem et al., (2021), dan Miqbas et al., (2024) yang stated that MSMEs' performance is improved by the accounting information system, where the application of a technology-based accounting system is able to increase the competitiveness and effectiveness of business management.

The Influence of QRIS-Based Digital Payments on the Performance of MSMEs in Surabaya

It has been demonstrated that the QRIS-based digital payment variable significantly affects MSMEs' performance when it comes to the acquisition of partial t (partial) testing. The significance score of 0.000 less than 0.05 and the t-score of $8.197 > 1.984$ demonstrate this. Therefore, the hypothesis is accepted, leading to the conclusion that MSMEs in Surabaya's culinary industry operate differently while using QRIS-based digital payments. The positive direction of



influence shows that the increasing level of use of QRIS-based digital payments in sales transaction activities such as receiving payments from customers, recording transactions, and managing business receipts on a regular basis, the performance of MSMEs will increase. This finding is in accordance with the theory of the Technology Acceptance Model (TAM) by Davis (1989), QRIS-based digital payments can provide perceived usefulness and perceived ease of use. Based on user perspective, QRIS represents how technology is used, which if utilized optimally can improve operational efficiency and business sustainability of MSMEs.

Digital payments can provide benefits to improve the performance of MSMEs because they play an important role in increasing transactions and market reach online and offline. So that it can also increase competitiveness with other businesses that have been using digital payments for a long time. The use of digital payments such as QRIS can provide convenience for MSMEs because the transaction process with this payment method is more accessible and effective for customers who do not carry cash (June & Hartatik, 2025). The results of this study oleh Daud et al., (2022), Munawaroh & Widuri, (2025), and Pratama et al., (2023) which demonstrates how digital payments improve MSMEs' performance.

The Influence of Financial Literacy on the Performance of MSMEs in Surabaya

It has been demonstrated that the Financial Literacy variable affects MSMEs' performance with reference to the acquisition of the t-test (partial). A significance score of $0.001 < 0.05$ and a t-score of $3.595 > 1.984$ demonstrate this. Therefore, the hypothesis is accepted, leading to the conclusion that MSMEs in Surabaya's culinary sector perform differently depending on their level of financial literacy. The direction of positive influence indicates that a high degree of financial literacy is necessary to comprehend and apply business financial management includes the ability to prepare budgets, record and monitor the inflow and exit of money, understand cash flow, separation of personal and business finances, as well as carry out performance evaluations, MSMEs are performing better. This study is consistent with the theory of Resource-Based View (RBV) by Barney (1991), financial literacy is an internal resource that is valuable, scarce, difficult to imitate, and irreplaceable.

A deep understanding of financial concepts can make MSME owners to implement investments and make more accurate financial decisions. High financial literacy for MSME actors can make financial planning, cash flow management, and separate personal and business finances in a sustainable manner (Marunduh et al., 2025). The results of this study by Cynthia, (2025),



Febriyanti & Tatmimah, (2025), Dewi & Suryanawa, (2024), dan Miqbas et al., (2024) , this claims that MSMEs' performance is positively impacted by financial literacy.

CONCLUSION

One hundred MSME players in the culinary industry who have employed AIS and QRIS as payment systems make up the study's respondents. The study's findings demonstrate that financial literacy, QRIS-based digital payments, and accounting information systems significantly improve MSMEs' performance. Additionally, the determination coefficient reveals that the variables of financial literacy, QRIS-based digital payment, and Accounting Information System all have an Adjusted R-squared of 83.7% at the same time, with the other variables being influenced by additional variables that have not been examined.

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