



## Improving MSME Performance: Strategic Management Accounting, Accounting Information Systems, And Management Control Systems Moderated By Financial Technology

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**Abstract:** Micro, Small and Medium Enterprises (MSMEs) are one of the strong drivers of the people's economy. Micro, Small and Medium Enterprises (MSMEs) have an important role in the economic and industrial growth of a country, a business entity, especially MSMEs, is required to make changes to increase its competitiveness, this is because many small and medium entrepreneurs start from family / home industries so that their management is not managed properly. Most of the research related to Strategic Management Accounting to date has focused on management accounting practices in manufacturing companies and little attention has been paid to the use of management accounting techniques in MSMEs. Banks are a key component of MSMEs. This study aims to examine the effect of Strategic Management Accounting, Accounting Information Systems, and Management Control Systems on MSME Performance moderated by Financial Technology. This study took the research population from MSME companies in Jakarta, Bandung. The type of data used in this study is primary data which is used as a sample. The research method used in this study is a quantitative research method. The sample was selected using the purposive sampling method. To test the hypothesis, this research uses multiple linear regression analysis. Based on the results of the study, it shows that the variables of Strategic Management Accounting and Accounting Information Systems have a significant effect on MSME Performance, but the Management Control System does not have a significant effect on MSME Performance. Financial Technology strengthens the influence of Strategic Management Accounting and Accounting Information Systems on MSME Performance, but Financial Technology does not strengthen the influence of Management Control Systems on MSME Performance.

**Keyword:** Strategic Management Accounting, Accounting Information Systems, Management Control Systems, Financial Technology, MSME Performance.

### INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are one of the strong drivers of the people's economy. Micro, Small and Medium Enterprises (MSMEs) have an important role in

the economic and industrial growth of a country, a business entity, especially MSMEs, is required to make changes to increase its competitiveness, this is because many small and medium entrepreneurs start from family / home industries so that their management is not managed properly.

Most of the research related to Strategic Management Accounting to date has focused on management accounting practices in manufacturing companies and little attention has been paid to the use of management accounting techniques in MSMEs (Hashim et al., 2018). Banks are a key component of MSMEs. So with these conditions, the MSME sector provides opportunities for future research. The ever-changing business world has dynamically caused many changes in the concepts and theories and how businesses work in achieving their goals and maintaining their position and success in the market.

Accounting Information Systems (AIS) can help businesses by providing a lot of useful financial information for planning, controlling, and decision making. This can make businesses run more efficiently, which can help small businesses (Maisur and Umar 2019). MSMEs are running well according to the standards set by researchers. This is indicated by their contribution to GDP, the number of business units owned, and the number of jobs owned. They can also export their business (Ermawati & Arumsari, 2021). Accounting information systems help businesses run more efficiently by tracking money and transactions. Those who understand and use accounting information systems are more likely to make sales via the internet (Ermawati & Arumsari, 2021)

Management Control Systems (MSS) are a must in a company or organization, because failure in management control will bring huge financial losses, damage the company's reputation and can even lead to failure for the company. The failure that occurs can certainly cause the company to go bankrupt. The losses caused by failure in management control are certainly not desired by any MSME, therefore a tool is needed to measure company performance, to see whether what the MSME has planned from the beginning until now has been right on target or not. For MSMEs, financial technology helps MSMEs to gain convenience and efficiency in the financial area. Financial technology provides many financial solutions, especially for small and medium businesses that want to grow. The development of financial technology is expected to be more inclusive. With the increasing development of financial technology, it is expected to help the development of MSME performance and growth. As financial technology continues to develop, in the midst of its development, problems often arise, especially in the financial industry and MSMEs. Based on this, this study has two objectives, namely Analyzing the influence of Strategic Management Accounting, Accounting Information Systems, and Management Control Systems on MSME Performance, Analyzing the role of Financial Technology as a moderation of the influence of Strategic Management Accounting, Accounting Information Systems, and Management Control Systems on MSME Performance. The current study uses Financial Technology as a moderating variable because currently many MSMEs in Indonesia use Financial Technology for Company efficiency. This study is expected to be able to provide scientific contributions and become a benchmark for MSME actors in improving their company's performance.

## **METHOD**

In the research, the measurement method will use a Likert scale. According to Sugiyono (2018, p158) the Likert scale is used to measure the attitudes, opinions and perceptions of a person or group of people about social phenomena. In the research, this social phenomenon has been specifically determined by the researcher which is then referred to as the research variable. With a Likert scale, the variables to be measured are described as variable indicators. Then the indicators are used as a benchmark for compiling instrument

items which can be in the form of statements or questions. The score for the respondent's choice of questions can be filled in by the respondent with the following choices

Answer Choice	Score
Strongly agree	6
Agree	5
Rather agree	4
Rather disagree	3
Disagree	2
Strongly Disagree	1

The research method contains the type of research, sample and population or research subjects, time and place of research, instruments, procedures, and research techniques, as well as other matters relating to the method of research. This section can be divided into several sub-chapters, but no numbering is necessary.

**Research object**

Variabel	Indikator	Skala Pengukuran
Y MSME Performance	1. Above industry average 2. No environmental violations 3. WTP and WWTP values and costs are very small compared to the overall factory value 4. Investment in environmental research and development is not budgeted	Ordinale (with Likert Scale 1-6)
X1 Strategic Management Accounting	1. Customer Information Analysis 2. Competitor Information Analysis 3. Product Related Information Analysis	Ordinale (with Likert Scale 1-6)
X2 Accounting Information System	1. Transaction Processing Cycle 2. Transaction Processing System 3. Integration	Ordinale (with Likert Scale 1-6)
X3 Management Control System	1. There is a commitment to integrity as a basic principle of work 2. There is an understanding of responsible behavior to achieve company goals 3. A well-coordinated financial structure	Ordinale (with Likert Scale 1-6)
X4 (Moderasi) Financial Technology	1. Perception of Technology Benefits 2. Perception of Ease of Technology Benefits	Ordinale (with Likert Scale 1-6)

**Data Analysis Methods**

**Data Processing Stages**

The data processing stages in this study are by using primary data that has been obtained from the results of collecting questionnaires. The first stage was a pilot test of the instruments that had been created on April 12, 2021 to April 16, 2021. From the data distributed, there were 35 questionnaire data and from the 35 questionnaire data, only 30 data were used in the pilot test. The results of the pilot test stated that the instruments used for this study were valid and reliable so that the results of the pilot test could be continued to the next

stage, namely the stage of processing and distributing questionnaires with a target sample of 98 samples.

### **Validity Test**

According to Sugiono (2018) valid means that the instrument can be used to measure what should be measured. The results of the study are said to be valid if there is a similarity between the collected data and the data that actually occurs in the object being studied. A questionnaire is declared valid if the statements in the questionnaire are able to reveal something that will be measured by the questionnaire. In testing the validity of the data, the method used by the researcher is construct validity through factor analysis of the instrument or what is commonly known as corrected item total correlation, namely by correlating the item score with the total score and making corrections to the correlation coefficient value.

According to Sugiyono (2018, p207) the criteria used in testing validity are significant or not by using a significance of 0.05 with a 2-sided test.

- If  $r_{count} > r_{table}$ , then the item is declared valid
- If  $r_{count} < r_{table}$ , then the item is declared invalid

### **Reliability Test**

According to Sugiono (2018, p198) reliable research results are when there are similarities in data at different times. Reliability test is a tool to measure a questionnaire which is a construct indicator. A questionnaire is said to be reliable or jandal if a person's answer to the statement is consistent or stable over time and the instrument used several times to measure the same object will produce the same data. According to (D. nurapianti. Kurniawan A and umiyati. 2019) a construct or variable is said to be reliable if it provides a Cronbach Alpha value  $> 0.60$

- If cronbach alpha  $< 0.60$  = not reliable
- If cronbach alpha  $> 0.60$  = reliable

regression analysis and making comparisons by comparing the average sample or population data.

### **Normality Test**

According to Ghazali (2020), the normality test is used to determine whether the data used is normally distributed. One way to see normality is to use a histogram by comparing observations with a distribution that approaches a normal distribution. If the data distribution is normal, the line that describes the data will follow its diagonal line. Normality testing in research is carried out using the Kolmogorov-Smirnov statistical test.

### **Multicollinearity Test**

The multicollinearity test is used to test whether the regression model finds a correlation between independent variables. The multicollinearity test is carried out using the tolerance value and Variance Inflation Factor (VIF) (Choiriyah and Damayanti 2020). A good regression model should not have a correlation between independent variables. The basis for making decisions based on multicollinearity is as follows:

If  $VIF < 10$  and tolerance  $> 0.1$  then there is no multicollinearity

If  $VIF > 10$  and tolerance  $< 0.1$  then there is multicollinearity

### **Multiple Linear Regression Analysis**

The data analysis method used in this study is multiple linear regression. According to (Sugiyono, 2015) Multiple linear regression analysis is used by researchers, if researchers intend to predict how the condition (rise and fall) of the dependent variable (criterion), if two

or more independent variables as predictor factors are manipulated. According to Imam Ghozali (2013:98) Regression analysis is used to measure the strength of the relationship between two or more variables, also shows the direction of the relationship between the dependent and independent variables. The accuracy of the sample regression function in estimating the actual value can be measured from its goodness of fit. Statistically, at least this can be measured from the coefficient of determination, F statistic value and t statistic value (Ghozali, 2013)

**Hypothesis Testing**

According to (Sugiyono, 2018) Hypothesis is a temporary answer to the formulation of research problems, usually arranged in the form of a question sentence. It is said to be temporary because the answers given are only based on relevant theories, not yet based on empirical facts obtained through data collection.

Data analysis in this study was carried out using the Structural Equation Modeling (SEM) method using Partial Least Square (PLS) assisted by smartPLS 3.0 software. The advantage of using PLS is that PLS is a powerful analysis method because it does not assume that data must be on a certain scale and the number of samples is small (Ghozali, 2011) This analysis is used to determine the effect of several independent variables (X) on the dependent variable (Y). Multiple linear analysis was conducted using determination coefficient test, t test, and F test. The regression model in this study is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \dots\dots\dots (i)$$

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_1 * X_3 + \beta_5 X_2 * X_3 + \beta_6 X_3 * X_4 + \varepsilon \dots\dots\dots (ii)$$

Keterangan:

- Y = MSME Performance
- α = constanta
- X<sub>1</sub> = Strategic Management Accounting
- X<sub>2</sub> = Sistem Informasi Akuntansi
- X<sub>3</sub> = Sistem Pengendalian Manajemen
- X<sub>4</sub> = Financial Technology
- ε = error term

Error tolerance (a) is set at 5% with a significance level of 95%

**Partial Effect Test (t-Test)**

According to (Ghozali, 2018) the t-test is used to determine whether two unrelated samples have different average values and the t-test basically shows how far the influence of one independent variable is individual in explaining the variation of the dependent variable. The t-test is done by comparing the difference with the standard error. The null hypothesis (H0) to be tested is whether a parameter (bi) is equal to zero, or H0: bi = 0, meaning whether an independent variable is not a significant explanation of the independent variable. The alternative hypothesis (Ha) of a variable parameter is not equal to zero or Ha: bi≠0.

The test is carried out using a significance level of 0.05 (α=5%). Acceptance or rejection of the hypothesis is carried out with the following criteria: Criteria for accepting the hypothesis:

- 1) If the significant value is <0.05 and tcount> ttable, then H1 is accepted
- 2) If the significant value is > 0.05 and tcount <ttable, then H1 is rejected

### Simultaneous Influence Test (F Test)

According to (Ghozali, 2018) The f statistical test basically shows whether all independent variables included in the model have a joint influence on the dependent variable. To test these two hypotheses, the F statistical test is used:

Quick look: if the F value is greater than 4 then Ho can be rejected at a 5% confidence level, in other words we accept the alternative hypothesis, which states that all independent variables simultaneously and significantly affect the dependent variable.

## RESULTS AND DISCUSSION

The following are descriptive statistics of each variable studied.

**Table 1. Descriptive Statistics**

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
SMACC	127	16,00	30,00	27,2598	2,55191
SINIACC	127	21,00	29,00	27,3780	1,96367
SISPEM	127	20,00	30,00	28,4094	1,05676
FINTECH	127	15,00	25,00	23,4803	1,71293
KINJAUKM	127	24,00	34,00	31,7165	2,41982
Valid N (listwise)	127				

Source: SPSS Processed Data (2023)

### Uji Normalitas

The following are the results of the normality test.

**Table 3. Normality Test**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		127
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	,61944405
Most Extreme Differences	Absolute	,146
	Positive	,082
	Negative	-,146
Test Statistic		,146
Asymp. Sig. (2-tailed)		,879 <sup>b</sup>
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Data processed by Researchers (2023)

Based on the research results, we can see that the significance value (Asymp. Sig. (2-tailed)) is 0.967 or greater than 0.05, which means that the data used for this study is normally distributed.

### Heteroscedasticity test

The following are the results of the heteroscedasticity test

**Table 4. Heteroscedasticity test**

Coefficients <sup>a</sup>				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

	B	Std. Error	Beta		
1 (Constant)	,445	,968		,459	,647
SMACC	-,027	,014	-,190	-1,932	,056
SINIACC	,005	,025	,030	,219	,827
SISPEM	,026	,034	,078	,766	,785
FINTECH	-,005	,029	-,023	-,170	,866

a. Dependent Variable: Abs\_RES

Source: Data processed by Researchers (2023)

From the table above, it can be seen that the significant value of the t-test of all independent variables with Absolute Residual (ABS\_RES) is more than 0.05. So it can be concluded that in the regression model of this study there is no heteroscedasticity problem.

### Multicollinearity Test

The following are the results of the multicollinearity test

**Table 5. Multicollinearity test**

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig. Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-,186	1,706		-,109	,914		
SMACC	-,020	,024	-,021	-,838	,404	,821	1,218
SINIACC	1,213	,044	,984	27,657	,000	,423	2,362
SISPEM	-,008	,061	-,004	-,139	,889	,765	1,307
FINTECH	-,022	,051	-,015	-,430	,668	,416	2,406

a. Dependent Variable: KINJAUKM

Source: Data processed by Researchers (2023)

In the table above, we can see that there are no independent variables that have a Tolerance value of less than 0.1 and there are no independent variables that have a Variance Inflation Factor (VIF) value of more than 10. So it can be concluded that there is no multicollinearity between independent variables in the regression model.

### Autocorrelation Test

The following are the results of the Autocorrelation test

**Table 6. Autocorrelation test**

Model Summary <sup>b</sup>						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	,967 <sup>a</sup>	,935	,932	,629	2,034	

a. Predictors: (Constant), FINTECH, SMACC, SISPEM, SINIACC  
 b. Dependent Variable: KINJAUKM

Source: Data processed by Researchers (2023)

There are no problems or symptoms of Autocorrelation, because the DW value of 0.2034 is greater than the upper limit (dU) which is 1.7757 and less than (4-dU) (4-1.7757) which is 2.2243 where as the basis for decision making in the Durbin Watson test above, it can be concluded that there are no problems or symptoms of autocorrelation. So it can be concluded that the multiple linear regression analysis for the above research hypothesis test can be carried out or continued.

### Hypothesis Test

The following are the regression results.

**Table 7. Regression Test (Without Moderation)**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	,046	1,669		,028	,978
SMACC	,019	,024	,020	,799	,001
SINIACC	1,199	,030	,973	39,879	,000
SISPEM	-,019	,055	-,008	-,351	,726

a. Dependent Variable: KINJAUKM

Source: Data processed by Researchers (2023)

Based on the research results, it shows that the Strategic Management Accounting and Accounting Information System variables have a significant effect on MSME performance, but the Management Control System does not have a significant effect on MSME performance.

**Table 8. ANOVA F**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	689,448	3	229,816	584,670	,000 <sup>b</sup>
	Residual	48,348	123	,393		
	Total	737,795	126			

a. Dependent Variable: KINJAUKM

b. Predictors: (Constant), SISPEM, SINIACC, SMACC

Based on the results of using the F statistic in the graph above, the F value obtained was 584.670 with a significance level of 0.000. As a result, all independent variables have an effect on the performance of MSMEs.

**Table 9. Model Summary**

Model Summary				
Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	,667 <sup>a</sup>	,638	,633	,62695

a. Predictors: (Constant), SISPEM, SINIACC, SMACC

The Adjusted R Square value of 0.633 is calculated using the coefficient of determination test data. This means that the variables of Management Control System, Accounting Information System, and Strategic Management Accounting can explain financial performance by 63.3%, while the remaining 36.7% is explained by additional variables not discussed in this study.

**Table 10. Coefficients**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	34,997	18,389		1,903	,059



SMACC	,927	,373	,829	,973	,010
SINIACC	,963	,311	,781	3,097	,002
SISPEM	-1,058	,840	-,462	-1,260	,710
FINTECH	1,556	,775	1,102	2,009	,007
SMA_FINT	,001	,016	,036	,068	,036
SIA_FINT	,010	,013	,341	,771	,017
SPM_FINT	,046	,036	1,123	1,280	,203

a. Dependent Variable: KINJAUKM

Based on the results of the study, it shows that the variables of Strategic Management Accounting and Accounting Information Systems have a significant effect on MSME Performance, but the Management Control System does not have a significant effect on MSME Performance. Financial Technology strengthens the influence of Strategic Management Accounting and Accounting Information Systems on MSME Performance, but Financial Technology does not strengthen the influence of Management Control Systems on MSME Performance.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	693,210	7	99,030	264,313	,000 <sup>b</sup>
	Residual	56,586	119	,375		
	Total	737,795	126			

a. Dependent Variable: KINJAUKM

b. Predictors: (Constant), SPM\_FINT, SMACC, SINIACC, SISPEM, SMA\_FINT, SIA\_FINT, FINTECH

Based on the results of using F statistics in the graph above, the F value is 15.766 with a significance level of 0.000. As a result, all Independent Variables have an effect on MSME performance.

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	,669 <sup>a</sup>	,632	,613	,612

a. Predictors: (Constant), SPM\_FINT, SMACC, SINIACC, SISPEM, SMA\_FINT, SIA\_FINT, FINTECH

The Adjusted R Square value of 0.613 is calculated using the coefficient of determination test data. This means that the independent variables can explain financial performance by 61.3%, while the remaining 38.7% is explained by additional variables not discussed in this study.

## CONCLUSION

Based on the results of the study, it shows that the variables of Strategic Management Accounting and Accounting Information Systems have a significant effect on MSME Performance, but the Management Control System does not have a significant effect on MSME Performance. Financial Technology strengthens the influence of Strategic Management Accounting and Accounting Information Systems on MSME Performance, but Financial Technology does not strengthen the influence of Management Control Systems on MSME Performance.

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