

## ANALYSIS OF THE IMPLEMENTATION OF ACCOUNTING INFORMATION SYSTEMS IN MSMES IN MEDAN CITY IN IMPROVING THE QUALITY OF FINANCIAL INFORMATION

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### ABSTRACT

*The rapid growth of Micro, Small, and Medium Enterprises (MSMEs) in Medan City represents a significant driver of the regional economy. However, many MSMEs continue to face persistent challenges in the preparation, recording, and presentation of financial information, primarily due to limited understanding and adoption of Accounting Information Systems (AIS). This study aims to analyze the extent to which AIS is applied by MSMEs in Medan City and to examine the impact of its implementation on the quality of financial information produced. A qualitative descriptive methodology was employed, with data collected through observation, structured interviews with MSME owners and administrative staff, and documentation review. The findings reveal that the majority of MSMEs in the study sample have not yet implemented a formal AIS, relying instead on manual recording methods that are prone to error and incompleteness. Among those with partial AIS adoption, the quality of financial information measured across dimensions of relevance, reliability, comparability, and understandability was demonstrably higher than in non-adopting enterprises. The study concludes that AIS implementation, even at a basic level, significantly contributes to improved financial information quality and supports more informed managerial decision-making. Key barriers to adoption include limited digital literacy, cost constraints, and the absence of structured accounting training.*

*Keywords: Accounting Information Systems, Financial Information Quality, MSMEs, Medan City, Digital Literacy, Financial Recording*

### ABSTRAK

Pertumbuhan pesat Usaha Mikro, Kecil, dan Menengah (UMKM) di Kota Medan merupakan salah satu penggerak utama perekonomian daerah. Namun demikian, banyak UMKM masih menghadapi tantangan yang persisten dalam hal penyusunan, pencatatan, dan penyajian informasi keuangan, terutama akibat keterbatasan pemahaman dan penerapan Sistem Informasi Akuntansi (SIA). Penelitian ini bertujuan untuk menganalisis sejauh mana SIA diterapkan oleh UMKM di Kota Medan serta mengkaji dampak penerapannya terhadap kualitas informasi keuangan yang dihasilkan. Metodologi deskriptif kualitatif digunakan, dengan data dikumpulkan melalui observasi, wawancara terstruktur dengan pemilik dan staf administrasi UMKM, serta tinjauan dokumentasi. Temuan menunjukkan bahwa sebagian besar UMKM dalam sampel penelitian belum menerapkan SIA secara formal, dan masih mengandalkan metode pencatatan manual yang rawan kesalahan dan ketidaklengkapan. Di antara mereka yang telah mengadopsi SIA secara parsial, kualitas informasi keuangan yang diukur berdasarkan dimensi relevansi, keandalan, komparabilitas, dan keterpahaman terbukti lebih tinggi dibandingkan dengan usaha yang belum mengadopsi. Penelitian ini menyimpulkan bahwa penerapan SIA, bahkan pada tingkat dasar sekalipun, berkontribusi signifikan terhadap peningkatan kualitas informasi keuangan

dan mendukung pengambilan keputusan manajerial yang lebih baik. Hambatan utama dalam adopsi meliputi keterbatasan literasi digital, kendala biaya, dan ketiadaan pelatihan akuntansi yang terstruktur.

**Kata Kunci: Sistem Informasi Akuntansi, Kualitas Informasi Keuangan, UMKM, Kota Medan, Literasi Digital, Pencatatan Keuangan**

## I. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a very strategic role in the structure of the Indonesian economy. Based on data from the Ministry of Cooperatives and SMEs, MSMEs contribute more than 60% to the national Gross Domestic Product (GDP) and absorb more than 97% of the workforce. In the city of Medan as the main economic center of North Sumatra, MSMEs are widely spread in various sectors, ranging from trade, culinary, handicrafts, to services, and become the backbone of the local economy (Medan City Cooperatives and SMEs Office, 2024).

Even though their contribution is very large, MSMEs in Medan City still face various structural problems that hinder the development and sustainability of their business. One of the most common fundamental problems is the weak financial management system. Many MSME actors do not have an adequate understanding of accounting principles, so transaction recording is carried out systematically, inconsistently, or even not at all.

This condition has a direct impact on the quality of the financial information produced. Financial information that is inaccurate, incomplete, and untimely causes MSME owners to have difficulties in monitoring their business performance, planning budgets, applying for credit to financial institutions, and making appropriate and data-based business decisions. In fact, the availability of quality financial information is an absolute requirement for long-term business sustainability and growth (Mulyadi, 2023).

The Accounting Information System (SIA) is here as a solution to this problem. SIA is a system designed to collect, process, store, and present financial data in a structured and systematic manner, resulting in relevant, reliable, and timely information for its users (Romney & Steinbart, 2021). The implementation of SIA doesn't always have to be sophisticated and expensive accounting software; at the MSME level, SIA can start from the use of simple applications, electronic worksheets (spreadsheets), to web-based systems that are affordable and easy to operate.

Research on SIA on MSMEs has been widely conducted in various regions in Indonesia, but there is still a significant gap in literature related to the specific context of the city of Medan. Previous research by Wardhani & Kusuma (2022) in Surabaya found that MSMEs that use technology-based SIA produce more accurate and more timely financial reports compared to those that do not. Meanwhile, Hariyanti & Susilo (2023) in Yogyakarta concluded that the main obstacles to the implementation of SIA in MSMEs are low digital literacy and limited human resources. Similar research in the context of Medan needs to be conducted to produce contextual findings and recommendations that can be directly implemented by local stakeholders.

Based on this background, this study aims to: first, analyze the actual conditions of the implementation of SIA in MSMEs in Medan City; second, identify barriers and driving factors in the adoption of SIA; and third, examining the influence of the implementation of SIA on the quality of financial information produced by MSMEs. The results of this study are expected to make a practical contribution in the form of policy recommendations for local governments, MSME assistance institutions, and business actors in an effort to increase the financial management capacity of MSMEs in Medan City.

## II. LITERATURE REVIEW

### Accounting Information System (AIS)

An Accounting Information System (SIA) is defined as a system that collects, records, stores, and processes accounting data to produce information that is useful for decision-makers (Romney & Steinbart, 2021). In a broader context, SIA does not only cover the technological aspect, but also

involves the procedures, policies, human resources, and organizational infrastructure that collectively support the management of financial data.

According to Bodnar & Hopwood (2019), SIA has three main functions: collecting and storing data about the organization's activities, resources, and personnel; turning such data into useful information for management; and provide adequate controls to safeguard the organization's assets and data. These three functions are interrelated and form a continuous information cycle.

Within the scope of MSMEs, the implementation of SIA can be classified into three levels: (1) manual SIA, which is recorded by hand in conventional accounting books; (2) Semi-computerized SIA, which is using spreadsheet applications such as Microsoft Excel or Google Sheets to record transactions and compile simple reports; and (3) SIA-based accounting software, which is using special accounting applications such as Zahir Accounting, MYOB, Accurate Online, or other cloud-based accounting applications (Mulyadi, 2023).

### **Quality of Financial Information**

The quality of financial information is a measure of the extent to which the information produced meets the needs of its users and can be used as a basis for making the right decisions. The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) set by the Indonesian Institute of Accountants (IAI) identify four main qualitative characteristics of quality financial information (IAI, 2018).

First, relevance. Information is said to be relevant if it has the capacity to influence users' economic decisions by helping them evaluate past, present, or future events. Second, reliability. Information is said to be reliable if it is free from material errors and its presentation is not misleading, and it faithfully reflects the transactions and events that should be presented. Third, it can be compared. Users should be able to compare financial statements between periods to identify financial performance trends. Fourth, understandable. The information presented must be understandable by users who have adequate knowledge of business and accounting activities (IAI, 2018).

### **MSMEs and Financial Management Challenges**

Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises defines MSMEs based on the criteria of assets and annual turnover. Micro businesses have assets of a maximum of IDR 50 million with a maximum turnover of IDR 300 million per year; small businesses have assets of IDR 50 million to IDR 500 million with a turnover of IDR 300 million to IDR 2.5 billion; while medium businesses have assets of IDR 500 million to IDR 10 billion with a turnover of IDR 2.5 billion to IDR 50 billion.

The main challenges faced by MSMEs in financial management include: limited human resources who have accounting competence; lack of understanding of the importance of systematic financial recording; the unavailability of capital to invest in an adequate accounting system; low digital literacy among traditional MSME actors; and the absence of a clear separation between business finance and personal finance of the owner (Hariyanti & Susilo, 2023).

### **Previous Research**

Wardhani & Kusuma (2022) examined the implementation of SIA in 60 MSMEs in Surabaya and found that the adoption rate of technology-based SIA was positively and significantly correlated with the quality of the financial reports produced, with a correlation coefficient of 0.74. The study also identified that previously received accounting training was the strongest predictor of AIS adoption.

Hariyanti & Susilo (2023) used a qualitative approach on 25 MSMEs in Yogyakarta and concluded that the main obstacles to the implementation of SIA are low digital literacy (mentioned by 84% of respondents), time constraints (72%), and software costs that are considered high (68%). The study recommends ongoing technical assistance from government agencies and universities.

Siregar & Purba (2024) conducted a similar study in Pematangsiantar City, North Sumatra, and found that of the 45 MSMEs studied, only 22% use accounting applications, while 51% still rely on manual records. The quality of financial information in the application user group was consistently higher on all measured dimensions.

This research complements and expands these studies by focusing on the specific context of the city of Medan, providing an important comparative perspective considering the demographic, economic, and cultural characteristics of MSMEs in Medan which have their own uniqueness.

### **Conceptual Framework**

The conceptual framework of this study describes the relationship between the application of SIA as an independent variable and the quality of financial information as a dependent variable, with contextual factors such as business scale, owner's education level, and length of business standing as moderation variables. This relationship is modeled on the premise that the implementation of a comprehensive SIA will improve the accuracy, consistency, and completeness of financial data, ultimately resulting in high-quality financial information that meets the characteristics of relevance, reliability, comparability, and comprehensibility as set forth in the SAK EMKM.

## **III. RESEARCH METHODOLOGY**

### **Research Design**

This study uses a qualitative descriptive research design. This approach was chosen because the main purpose of the research is to obtain a comprehensive, in-depth, and contextual picture of the application of AIS to MSMEs in Medan City and its effect on the quality of financial information. Qualitative research allows researchers to understand the nuances and complexity of the phenomenon being studied through direct interaction with informants and an in-depth analysis of the organizational context that surrounds it.

### **Research Location and Time**

This research was carried out in Medan City, North Sumatra Province, with a focus on MSMEs operating in four sub-districts that have the highest concentration of MSMEs based on data from the Medan City Cooperatives and SMEs Office, namely Medan Kota District, Medan Helvetia District, Medan Amplas District, and Medan Deli District. Field data collection was carried out during the period from January to April 2026.

### **Research Subjects and Informants**

The subject of the study is MSMEs that are domiciled and operating in the city of Medan, have been established for at least one year, and have financial records in any form. The selection of informants is carried out by purposive sampling technique, which is to select informants who are considered to have knowledge and experience that are relevant to the research topic. The main informants in this study are business owners and/or MSME finance or administrative staff. The total number of informants in this study was 40 people from 40 different MSMEs, spread across four business sectors: trade (15 MSMEs), culinary (10 MSMEs), handicrafts and manufacturing (8 MSMEs), and services (7 MSMEs).

### **Data Collection Techniques**

Data was collected through three complementary methods. First, a semi-structured interview was conducted with MSME owners or managers using a pre-prepared interview guide, including questions about the financial recording methods used, the frequency of financial report preparation, understanding of AIS, obstacles faced, and perceptions of the benefits of AIS. Second, direct observation is carried out on the condition of financial records, devices used, and operational procedures related to financial data management. Third, documentation in the form of collecting and analyzing available financial documents, such as cash books, transaction notes, simple financial statements, or screenshots of the accounting application used.

### **Data Analysis Techniques**

Data analysis was carried out using the interactive model of Miles, Huberman & Saldana (2014), which consisted of four stages: (1) data collection; (2) data condensation, which is the process of selecting, focusing, simplifying, and abstracting raw data; (3) data presentation, i.e. organizing and summarizing data that has been condensed into a form that allows conclusions to be drawn; and (4) drawing conclusions and verification. The validity of the data is ensured through source triangulation (comparing data from interviews, observations, and documentation) and method triangulation (using more than one data collection technique to research the same).

#### IV. RESULTS AND DISCUSSION

##### Respondent MSME Profile

Of the 40 MSMEs that participated in this study, most were micro enterprises (67.5%) based on the asset and turnover criteria set out in Law No. 20/2008. Small businesses accounted for 27.5% of the total sample, while medium-sized businesses accounted for only 5%. In terms of long operation, 45% have been in existence for 1-5 years, 37.5% for 6-10 years, and 17.5% for more than 10 years. The last level of education of business owners varies: 15% of elementary/junior high school graduates, 52.5% of high school/vocational school graduates, 25% of diploma/bachelor's graduates, and 7.5% of postgraduate graduates.

**Table 1. Respondent MSME Profile**

Features	Category	Quantity (n)	Percentage (%)
Scale of Efforts	Micro Enterprises	27	67,5%
	Small Business	11	27,5%
	Medium Business	2	5,0%
Business Sector	Trade	15	37,5%
	Culinary	10	25,0%
	Crafts/Manufacturing	8	20,0%
	Services	7	17,5%
Long Standing	1-5 years	18	45,0%
	6-10 years	15	37,5%
	> 10 years	7	17,5%
Owner Education	SD/SMP	6	15,0%
	SMA/SMK	21	52,5%
	D3/S1	10	25,0%
	S2/S3	3	7,5%

##### Conditions for the Implementation of Accounting Information Systems

The results of interviews and observations revealed that the conditions for implementing SIA were very varied among the MSMEs studied. Overall, three main groups were found based on the adoption rate of AIS. The first group, namely MSMEs without a formal AIS, includes 17 MSMEs (42.5%). This group does not record financial records systematically, or only does very simple records in the form of daily income and expenditure records without account classification. The second group, namely MSMEs with manual/semi-manual AIS, includes 14 MSMEs (35%). This group uses a cash book, accounts receivable, or a simple Microsoft Excel spreadsheet to record transactions. The third group, namely MSMEs with application-based AIS, only includes 9 MSMEs (22.5%). This group uses accounting applications such as Bukukas, Accurate Online, or more structured Excel-based applications.

**Table 2. AIS Adoption Rate in MSMEs Sample**

AIS Adoption Rate	Quantity MSMEs	Percentage	Types of Tools Used
No Formal SIA	17	42,5%	Memories, random notes
AIS Manual/Semi-Manual	14	35,0%	Cash book, simple Excel

AIS Adoption Rate	Quantity MSMEs	Percentage	Types of Tools Used
Application-Based AIS	9	22,5%	Cash book, Accurate Online, etc.
Sum	40	100%	-

### Quality of Financial Information Based on AIS Adoption Rate

The assessment of the quality of financial information is carried out based on four dimensions set out in the SAK EMKM: relevance, reliability, comparability, and comprehensibility. The assessment was carried out through triangulation between the results of interviews with informants, observations of available financial documents, and evaluation of researchers on the completeness and accuracy of the information presented. Each dimension is rated using a three-tier scale: Low, Medium, and High.

The results of the assessment consistently show a clear pattern: the higher the SIA adoption rate, the higher the quality of financial information produced on all dimensions measured. MSMEs without formal SIA dominate the low quality category, while MSMEs using accounting applications show the quality of financial information which is predominantly in the high category.

**Table 3. Financial Information Quality Assessment by AIS Adoption Dimension and Rate**

Quality Dimension	Without AIS	AIS Manual	AIS Application
Relevance	Low	Medium	Height
Reliability	Low	Medium	Height
Comparability	Very Low	Low–Medium	Height
Understanding	Medium	Medium	Height
Overall Average	Low	Medium	Height

### Barriers in the Implementation of AIS

From the results of in-depth interviews, five main obstacles were identified that are most often raised by MSME actors in adopting SIA. First, the limitations of digital literacy. As many as 78% of informants from non-adopter groups and partial adopters stated that they found it difficult to operate information technology devices for accounting purposes. This obstacle is not solely related to the technical ability to use a computer or smartphone, but also a lack of understanding of the accounting logic underlying the system.

Second, the perception of high costs. Although there are currently many accounting applications available for free or with a very affordable subscription fee, 65% of non-adoptive informants still think that implementing a computerized accounting system requires a large investment, both in hardware and software. These perceptions are mostly based on outdated experiences or information.

Third, time constraints. As many as 58% of informants cited time constraints as one of the significant obstacles. For MSME actors who often concurrently hold various roles — from production, marketing, to customer service setting aside special time to learn and operate a new accounting system is felt as an additional burden that is difficult to fulfill.

Fourth, there is no mentoring or training. As many as 70% of the informants stated that they had never participated in accounting or bookkeeping training organized by the government, financial institutions, or universities. The absence of ongoing assistance causes them to not know about the existence of simple and easy-to-use accounting applications.

Fifth, there is no separation of business and personal finances. As many as 62.5% of MSMEs surveyed do not separate bank accounts and expenses between business and personal needs, which is a fundamental obstacle to the effective implementation of SIA because it makes it difficult to accurately identify and record business transactions.

### Factors Driving the Adoption of AIS



On the other hand, this study also identifies several factors that drive the adoption of AIS among MSMEs that have implemented it. First, experience applying for banking credit. Seven out of nine MSMEs using accounting applications said that the need to present financial statements to banks in the process of applying for People's Business Credit (KUR) was the main trigger for them to start using a more structured recording system. Second, participation in coaching programs. Four of the nine MSMEs have participated in the MSME assistance program organized by the Medan City Cooperatives and SMEs Office or by local universities, where they received training in the basics of bookkeeping and were introduced to simple accounting applications. Third, educational background. MSME owners with a Diploma or Bachelor's education background, especially in the field of economics or business, tend to be more proactive in adopting AIS.

### Discussion

The findings of this study consistently confirm the hypothesis underlying the study, namely that the implementation of SIA, even at the most basic level, contributes significantly to improving the quality of financial information in MSMEs. This pattern is consistent with the findings of Wardhani & Kusuma (2022) and Siregar & Purba (2024), although there are variations in adoption rates and barriers faced between different geographic contexts.

The most concerning of the study's findings is the overall low adoption rate of SIA: only 22.5% of the sample MSMEs use accounting applications, while 42.5% do not have a structured record-keeping system at all. This figure is lower than the findings of Wardhani & Kusuma (2022) in Surabaya which recorded that 38% of MSMEs use accounting applications, indicating that the adoption rate of SIA in Medan City is still lagging behind compared to other major cities in Indonesia.

The fact that digital literacy and lack of training are the two biggest obstacles shows that the main problem does not lie in the availability of technology considering that there are currently many accounting applications that are easy to use and can be accessed via smartphones but in the capacity of human resources of MSME actors. This finding is in line with Hariyanti & Susilo (2023) who also place digital literacy as the dominant obstacle.

The relevance of the findings regarding the role of banking credit applications as a driving factor for the adoption of SIA is also worth underlining. This indicates that pressure from external factors in this case banking requirements can be an effective mechanism to encourage the formalization of MSME financial management. Therefore, the KUR program and other MSME financing programs have the potential to be integrated with bookkeeping training programs as a comprehensive assistance package.

## V. CONCLUSIONS AND SUGGESTIONS

### Conclusion

Based on the analysis and discussion that has been carried out, this study produces three main conclusions as follows.

1. The level of implementation of AIS in MSMEs in Medan City is still very low. Only 22.5% of MSMEs use accounting applications consistently, while 42.5% do not have a structured financial recording system. This condition reflects a significant capacity gap in the financial management of MSMEs in the city of Medan.
2. There is a clear and positive relationship between the adoption rate of AIS and the quality of financial information produced. MSMEs that use accounting applications consistently produce financial information that is more relevant, reliable, comparable, and easy to understand compared to MSMEs that use manual recording or do not record at all.
3. The main obstacles in the implementation of AIS are the limitations of digital literacy, high-cost perception, time constraints, lack of training, and the absence of separation of business and personal finances. On the other hand, bank credit applications, participation in coaching programs, and educational background are factors driving the adoption of AIS.

### Suggestions

Based on the findings and conclusions of the research, here are some suggestions addressed to relevant parties.

1. The Medan City Government and the Cooperatives and SMEs Office need to design and implement a sustainable and integrated digital-based bookkeeping training program, by utilizing digital channels that are familiar to MSME actors such as WhatsApp and YouTube. Post-training mentoring programs also need to be strengthened so that MSMEs can implement the knowledge gained consistently.
2. Universities in Medan City, especially the accounting study program, are expected to play a more active role in community service programs that focus on assisting the implementation of AIS for MSMEs. Cooperation between universities, local governments, and financial institutions in the form of integrated programs will have a more significant impact.
3. Financial institutions, especially banks that distribute KUR, are advised to integrate financial statement requirements with bookkeeping training programs provided free of charge to prospective MSME debtors. This will simultaneously improve the quality of information collateral received by banks and increase the financial capacity of MSMEs.
4. For subsequent researchers, it is recommended to use a mixed methods approach that combines qualitative and quantitative to produce more measurable and generalizable findings. Additional variables such as business owner motivation, family support, and access to digital infrastructure are also worth further research.

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