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The Influence of Accounting Information System Usage and Human Resource Quality on the Performance of Micro and Small Enterprises in Tana Duen Village

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ABSTRACT

Based on the research conducted, the topic studied was the influence of the use of Accounting Information Systems (AIS) and the quality of Human Resources (HR) on the performance of Micro and Small Enterprises (MSEs) in Tana Duen Village. The purpose of this study is to analyse whether these two factors have a significant effect on improving MSE performance. The method employed is a quantitative approach using multiple linear regression analysis, where data were collected through questionnaires distributed to MSE actors in the village. The research results indicate that although the use of Accounting Information Systems (AIS) does not have a significant effect on the performance of Micro, Small, and Medium Enterprises (MSMEs), the quality of human resources has a considerable impact, with entrepreneurs who possess good skills and take responsibility demonstrating better performance. Furthermore, this study also found that the combined use of AIS and human resource quality has a significant impact on the performance of MSMEs. The contribution of this research provides valuable insights for the development of MSMEs in Indonesia, particularly regarding the importance of enhancing human resource capacity and optimising the use of accounting technology to improve performance.

Keywords: Accounting Information System, Human Resource Quality, MSME Performance, Tana Duen Village.

1. INTRODUCTION

The business sector is developing rapidly in every country, particularly in developing nations. Competition among business actors is also very high due to the unstable economy, which is driven by global competition aimed at accelerating economic development and making a significant contribution to the economies of developing countries, particularly through the role of Micro and Small Business actors.

The Micro and Small Enterprise sector is the primary driver of the Indonesian economy. Since it can stimulate the economy among the lower-middle class and become the primary source of income for the majority of people, Micro and Small Enterprises are often referred to as the people's economy. Most Indonesians choose Micro and Small Enterprises as a solution to their socio-economic problems. For the Indonesian economy, Micro and Small Enterprises play a vital role because they not only provide income for business actors but also help reduce unemployment in Indonesia by creating job opportunities for those seeking employment with a low level of education. Some of the problems faced by Micro and Small Enterprises include, among others, the still low productivity of these enterprises.

The factors that cause low productivity include the still low quality of human resources in Micro and Small Enterprises, particularly in terms of limited accounting knowledge and a lack of awareness of the importance of accounting information systems. Accounting information systems must be mastered by micro and small business actors for their businesses, such as recording accounting for every transaction carried out, so that business actors can distinguish between income and expenses and separate their business capital from their personal funds.

It is therefore highly expected that the use of this accounting information system can facilitate financial management in their business. For micro and small business actors, manual recording is no longer necessary. This has led many micro and small business actors not to separate capital from income, making them unaware of whether their business is profitable or incurring a loss. They face many challenges, including in the areas of marketing, human resources, operations, administration, and finance (Siahaan et al., 2023).

According to Fatimah (2019), Small and Medium Enterprises (SMEs) are one of the sectors that make significant contributions to Indonesia's growth. Riswanto et al. (2017) stated that SMEs have several advantages, including being highly flexible and easily adapting to market demand instability, creating jobs faster than other industries, and possessing distinctive features that can make a significant contribution to exports and trade. SMEs are independent, productive business units operated by individuals or business entities across all economic sectors (Hanim, 2018).

Meanwhile, the development of micro-enterprises has become one of the government's strategic options to reduce income disparity and poverty (Bappenas, 2019). The selection of micro-enterprises as a strategic choice for poverty alleviation is because low-income communities are more commonly engaged in this sector. Therefore, this study focuses on the development of the Micro and Small Enterprise (MSE) sector and its role in employment absorption.

According to Hasibuan (Dinar, 2017:9), SME performance refers to the work results achieved by an individual or organisation in carrying out the tasks assigned to them, based on their competence, experience, diligence, and time. According to Aribawa (2016:2), SME performance refers to the work results achieved by an individual and can be accomplished through the individual's tasks within the SME over a specific period. It is associated with the value or standard measures of the SME in which the individual works. SME performance is influenced by the use of Accounting Information Systems (AIS) and the quality of Human Resources (HR).

According to Wernerfelt (1984) and Ramadhan (2017), Resource-Based Theory (RBT) is a theory that describes a company's advantage, stating that a competitive advantage arises when a company possesses resources that other companies do not have. This theory examines how a company can utilise, organise, and control its available resources.

In the increasingly advanced digital era, Accounting Information Systems (AIS) have become an integral part of SMEs, enabling them to manage and control their financial information efficiently. According to Susanto (2017: 80), an Accounting Information System is a collection (integration) of system sub-sections/components, both physical and non-physical, that are interconnected and work harmoniously together to manage transaction data related to financial matters into financial information. This system enables SMEs to accurately record transactions, produce relevant financial reports, and make informed business decisions promptly. This highlights the importance of Accounting Information Systems for SMEs, as an appropriate Accounting Information System enables SMEs to provide more complete and structured information regarding their business activities and financial position (Prastika and Purnomo, 2019).

Human resource quality refers to the ability to perform tasks and responsibilities effectively with adequate education, training, and experience (Oktafiani, 2018). Human Resource Quality refers to a person's ability to deliver professional services effectively by utilising all the knowledge, skills, and abilities they possess. The low quality of human resources among Micro, Small, and Medium Enterprises (MSME) actors results in poor business performance because they lack the knowledge to manage their businesses properly.

Based on the research gap mentioned above, this study is interesting to be re-examined to provide an overview of the latest research results on the influence of Management Information Systems (MIS) utilisation and human resource quality on the performance of MSMEs. This research was conducted on MSMEs in Tana Duen Village, Kangae District, Sikka Regency. Sikka Regency is one of the regencies located in the province of East Nusa Tenggara (NTT). According to data from the Ministry of Cooperatives and SMEs, NTT Province has a total of 81,742 MSME units, distributed across several regencies, where Sikka Regency had a total of 5,547 MSMEs in 2022, spread across various areas with diverse types of businesses. This suggests that the economic growth of the community in Sikka Regency is closely tied to the role of MSMEs, particularly micro-enterprises. Based on several previous studies presented earlier, the researcher is interested in using Micro and Small Enterprises in Tana Duen Village as the research object.

In the village of Tana Duen, there are 267 Micro and Small Business actors, divided into three hamlets: Habigete, Blatat, and Bolawolon. Many of them already use computers or mobile phones to access the accounting information systems they use in their businesses. However, many of them also share common problems, such as low business performance, including irregular financial record-keeping, decreased productivity, and declining production operations. This is because businesses are often run by individuals with limited skills and no experience, as well as lacking effective management, organisational, and marketing skills.

Here are some Micro and Small Enterprises in the village of Tana Duen that the researchers can describe based on interviews, as follows:

Table 1 Income Data of Micro and Small Business Actors in Tana Duen Village in 2024

SME Income in 2024 (Rupiah)	Type of Business		
	Grocery Kiosk	Ikat Weaving	Poultry Farming
January	6.000.000	1.500.000	5.000.000
February	5.000.000	2.500.000	3.000.000
March	5.000.000	1.500.000	5.000.000
April	7.000.000	1.000.000	5.000.000
May	9.000.000	1.000.000	8.000.000
June	8.000.000	5.000.000	7.000.000
July	7.000.000	3.000.000	5.000.000
August	8.000.000	1.000.000	5.000.000
September	8.000.000	1.500.000	6.000.000
October	5.000.000	2.000.000	6.000.000
November	6.000.000	3.500.000	7.000.000
December	10.000.000	5.000.000	9.000.000

Source: Department of Cooperatives & SMEs of Sikka Regency (2025)

The table above shows that the income levels of micro and small business actors in Tana Duen Village are not very effective and experience fluctuations. Micro and small businesses experience fluctuations because many people start small businesses to meet their living needs. This results in a decrease in consumers for micro and small businesses due to changes in consumer behaviour towards becoming micro and small business actors. This also occurs due to a lack of promotion from micro and small business actors.

Currently, micro-enterprises dominate in Tana Duen Village. Micro-enterprises are a type of small business with a tiny scale, usually run by individuals or families. Some examples of micro-enterprises in Tana Duen Village include small shops, online sales through social media, photography services, handicraft businesses, laundry services, sales of ornamental plants, and sales of beauty products. Micro-enterprises can also face several challenges, such as limited human resources and the use of information systems for accounting (SIA).

Indeed, in this case, the use of technology and the utilisation of SME funds must be used effectively and efficiently so that it is expected to improve SME performance. The utilisation of technology and the quality of human resources must serve as supporting resources to enhance SME performance. This is certainly in line with and consistent with the grand theory used in this research, namely the Resource-Based Theory.

2. LITERATURE REVIEW

Resources Based Theory (RBT)

The grand theory employed in this research is the Resource-Based Theory, which posits that a company's performance will be optimal if it possesses a competitive advantage, thereby creating value for the organisation. A competitive advantage is something inherent to the company and difficult for other companies to imitate. Competitive advantage is achieved by effectively utilising and managing the resources owned by the company. Regarding the resources a company possesses, the Resource-Based Theory posits that a company is a collection of capabilities in managing those resources (Penrose, 1959).

Resources are everything owned and controlled by a company, including assets, individual employee capabilities, knowledge of technology, organisational processes, and valuable information for implementing company strategies to improve the company's efficiency and effectiveness. Competitive advantage is generated from a company's ability to manage its resources effectively, enabling it to create added value for the organisation. Here, the resources are in the form of intellectual capital, namely human capital, structural capital, and customer capital. A competitive advantage will be created if intellectual capital can be effectively managed, ultimately generating added value that benefits the company and positively impacts its performance.

According to the definition above, as per the RBT, intellectual capital meets the criteria as a unique resource that creates a competitive advantage for the company, thereby generating value for the organisation. This value is reflected in the company's increasingly optimal performance, as outlined in Resource—Based Theory (RBT). Resource-Based Theory (RBT) is a theory that explains that a company's performance will be optimal if it has a competitive advantage, thereby creating value for the company. Competitive advantage is something inherent to the company and difficult for other companies to imitate. Competitive advantage is obtained by effectively utilising and managing the resources it possesses.

Micro, Small, and Medium Enterprises

Micro, Small, and Medium Enterprises (MSMEs) are a strategic sector of the national economy, concerning the livelihoods of many people and serving as the backbone of the National Economy. MSMEs also constitute the largest group of economic actors in Indonesia's economy and have proven to be a key safeguard for the National Economy during financial crises, as well as a disseminator of economic growth post-crisis. Micro, Small, and Medium Enterprises are types of businesses that have a very significant impact within communities, especially in empowering unemployed individuals. At a minimum, individuals in the community can meet their personal needs and avoid poverty. It does not stop there; the role of MSMEs is also able to stimulate other sectors, such as distribution and transportation services, production and land rental services, and the industry. Ine Rahayu Purnamaningsih, (2021).

According to Fatimah (2019), Small and Medium Enterprises are one of the sectors that provide significant participation in Indonesia's growth. Riswanto et al. (2017) stated that SMEs have several advantages, including being highly flexible and easily adapting to market demand instability, creating jobs faster than other industries, and thus making significant contributions to exports and trade. SMEs are productive business units that operate independently, carried out by individuals or business entities in all economic sectors (Hanim, 2018). In Indonesia, the definition of SMEs is regulated under Law Number 20 of 2008 concerning SMEs of the Republic of Indonesia. Based on the above opinion, a cooperative is a social entity consisting of many people engaged in the economic sector, where individuals or legal entities are free to join and leave. Cooperative enterprises are run based on cooperative principles and also serve as a people's economic movement grounded in the principle of family, aiming to improve the welfare of its members. The principles in cooperatives include voluntariness, independence, democracy, openness, cooperation, and individuality.

MSME Performance

Aribawa (2016) states that SME performance is the result of work achieved by an individual and can be measured through the individual's tasks within the company during a specific period, and it is related to the company's estimated value or standard. According to Ali (2003), SME performance is analysed with three assumptions of approach, namely: it is challenging to measure SME performance due to limited resources; measuring SME performance only with complex financial indicators that are identified, thus not reflecting actual business results; and SME performance measurement is often used by large-scale companies with structured management. According to Mutegi, Njeru, & Ongesa (2015), MSME performance is the result of evaluating a company's work, achieved by an individual or group, through the distribution of activities in the form of tasks and roles over a specified period, according to the company's standards.

Accounting Information System

Accounting Information Systems are an essential part of a company's information system. In a company's information system, the accounting information system is a component that is closely related to financial data. According to Widjajanto (2002: 14), according to Hall, "An Accounting Information System is a subsystem of financial processes and non-financial transactions that directly affects the processing of financial transactions" (Zarasmin and Saad, 2019).

Romney and Steinbart stated that an accounting information system is a system that collects, records, stores, and processes data to inform decision-makers. This system includes people, procedures, instructions, data, software, information technology infrastructure, internal controls, and security measures. Thus, an Accounting Information System (AIS) is a system designed to collect, manage, and present accurate and timely financial and accounting information, thereby enhancing informed decision-making within an organisation.

Human Resources

Human resources are the only resources that possess intellect, emotions, desires, skills, knowledge, drive, energy, and creations (reason, feeling, and will). All potential of human resources influences the organisation's efforts to achieve its goals. No matter how advanced the technology, the development of information, the availability of capital, and the adequacy of materials, an organisation's ability to achieve its objectives is hindered without sufficient human resources (Sutrisno, 2011).

Werther and Davis (1996) stated that human resources are 'employees who are ready, capable, and alert in achieving organisational goals.' The primary dimension of the human resource side is its contribution to the organisation, whereas the primary dimension of a human being is the way the contribution is valued, which in turn determines the quality and capability of their life. Based on the above definition, we must understand that human resources should be regarded as sources of strength originating from individuals whom the organisation can utilise. The term human resources refers to humans as sources of resources and as a form of power. This opinion is relevant within the framework of thinking that resources must have their quality and competence enhanced to become a form of strength.

3. RESEARCH METHODS

This study uses a quantitative method with an associative approach. Quantitative research can be interpreted as a research method based on the philosophy of positivism, used to study a specific population or sample. It involves collecting data using research instruments and analysing statistical data to test a predetermined hypothesis. According to Sukidin and Mundir, quantitative research is a type of research whose data consists of numbers or non-numerical data that are quantified (qualitative data that is quantified), then processed using specific statistical formulas, and interpreted to test hypotheses that have been prepared beforehand. It commonly aims to find the cause-and-effect relationship of something. Quantitative research typically examines more than one variable. According to Tanzeh in his book, the quantitative approach aims to test theories, build facts, show the relationships between variables, provide statistical descriptions, estimate, and predict the results.

This type of research is quantitative, utilising the survey method. According to Sugiyono (2022:6), this survey is used to obtain data from a natural setting (as opposed to an artificial one). However, the researcher applies specific treatments during data collection, such as distributing questionnaires, tests, and structured interviews (the treatment differs from that in experiments). According to Sugiyono (2022:8), the quantitative research method can be defined as a research method based on the philosophy of positivism, used to study a specific population or sample, with data collection using research instruments, data analysis being quantitative/statistical, with the aim of testing predetermined hypotheses.

The type of data required for this research is primary data. The source of primary data comes directly from data collected using a tool, namely a list of statements (questionnaire). The researcher's statements and respondents' answers can be presented in writing through a questionnaire, and the data obtained comes from micro and small business actors in Tana Duen village, which was chosen as the case study for the research.

4. RESULTS AND ANALYSIS

Research Results

a. Data Quality Test Table 2 Validity Test Results

Item	Calculate X1	Calculate X2	Calculate Y	Provisions	Decision
1	0.943	0.343	0.713		Valid
2	0.963	0.854	0.776		Valid
3	0.971	0.884	0.556		Valid
4	0.975	0.541	0.666	Calculated r value	Valid
5	0.968			> table r: Valid	Valid
6	0.984				Valid
7	0.983				Valid
8	0.901				Valid
R table: 0.1914					

Source: Processed data (2025)

Based on the table above, it is known that the calculated r value > the table r value, so it is concluded that the questionnaire used in this study is valid.

Table 3 Reliability Test Results

Variable	Cronbach's Alpa	Provisions	Decision
Use of AIS	98.7	Cronbach's Alpha > 0.60: Reliable	Reliable
Human Resource Quality	62.4		Reliable
MSME Performance	60.6		Reliable

Source: Processed data (2025)

Based on the table above, it is evident that the Cronbach's alpha value exceeds 0.60, indicating that the questionnaire used is reliable.

b. Classical Data Assumption Test

Normality Test

Table 4 Results of Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		73
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.07150828
Most Extreme Differences	Absolute	.155
	Positive	.155
	Negative	-.085
Test Statistic		.155
Asymp. Sig. (2-tailed)		.000[c]
Exact Sig. (2-tailed)		.054
Point Probability		.000

Source: Processed data (2025)

The Kolmogorov-Smirnov test result with Exact Sig. (2-tailed) The value of 0.054 is greater than the significance value of 0.05, so the distribution of the model can be considered normal.

Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	7.656	1.437		5.330	.000		
	Use of AIS	.014	.033	.054	.405	.687	.673	1.487
	Human Resource Quality	.335	.120	.371	2.785	.007	.673	1.487

a. Dependent Variable: MSME Performance

Table 5 Results of Multicollinearity Test Source: Processed data (2025)

Based on the table above, it is evident that the tolerance value is ≤ 0.1 and the VIF value is ≥ 10, indicating that multicollinearity does not occur.

Heteroscedasticity Test

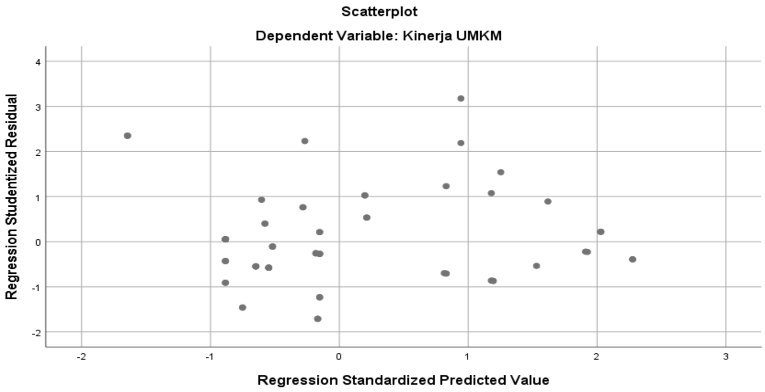

Figure 1 Heteroscedasticity Test Results
Source: Processed data (2025)

Based on the image above, it is evident that the data points do not follow a specific pattern and are spread both above and below zero on the y-axis. Therefore, it can be concluded that heteroscedasticity does not occur.

c. Multiple Linear Regression Test

Table 6 Results of Multiple Linear Regression Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	7.656	1.437		5.330	.000		
	Use of AIS	.014	.033	.054	.405	.687	.673	1.487
	Human Resource Quality	.335	.120	.371	2.785	.007	.673	1.487

a. Dependent Variable: MSME Performance

Source: Processed data (2025)

Based on the table above, the linear regression equation in this study is:
Y = 7.656 + 0.014X1 + 0.355X2 + e

d. Hypothesis Testing

Partial Test (t-Test)

Table 7 t-Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	7.656	1.437		5.330	.000		
	Use of AIS	.014	.033	.054	.405	.687	.673	1.487
	Human Resource Quality	.335	.120	.371	2.785	.007	.673	1.487

a. Dependent Variable: MSME Performance

Source: Processed data (2025)

Simultaneous Significance Test (F Test)

Table 8 F-Test Results

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	60.407	2	30.204	6.843	.002[b]
	Residual	308.963	70	4.414		
	Total	369.370	72			

a. Dependent Variable: MSME Performance
b. Predictors: (Constant), Human Resource Quality, Use of MIS

Source: Processed data (2025)

Based on the table above, it is known that the significance value (Sig.) from the F test is 0.002, which is greater than 0.05, with an F count of 6.843, so it can be concluded that the use of Management Information Systems (MIS) and human resource quality together affect the performance of MSMEs.

Test of the Coefficient of Determination (R^2)

Correlation analysis can be further explored by calculating the coefficient of determination, which provides insight into the percentage of the effect of variable X on variable Y.

Table 9 Results of the Coefficient of Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.404[a]	.164	.140	2.101

a. Predictors: (Constant), Human Resource Quality, Use of MIS
b. Dependent Variable: MSME Performance

Source: Processed data (2025)

Based on the table above, it is evident that the Adjusted R-Square value is 0.140, indicating that the use of AIS and the quality of human resources can explain 14% of MSME performance, while the remaining 86% is attributed to other variables not considered in this study.

Discussion

1. **The Influence of Using Accounting Information Systems Partially Affects the Performance of Micro and Small Enterprises**

The results of the statistical test indicate that the use of Accounting Information Systems (AIS) does not have a significant direct effect on the performance of MSMEs. This can be seen from the low t-statistic value (0.405) and the high significance level (0.687), which shows that the use of AIS in micro and small businesses in Tana Duen Village does not significantly contribute to improving the performance of these businesses.

The main factor influencing this finding is the limited understanding and skills of MSME actors in optimally utilizing AIS. The majority of MSME actors involved in this study have a low educational background, with only about 61.6% having an elementary school education, and only a few possessing in-depth knowledge of computer-based accounting systems. This results in the use of AIS among MSME actors being limited to basic record-keeping only, such as daily transaction recording, without further utilization for strategic decision-making.

In addition, the limited training provided to MSME actors in the use of AIS also becomes another hindering factor. Without adequate training and technical assistance, MSME actors tend to be unable to optimize the potential of AIS to manage their business finances more effectively, which in turn affects the performance of the respective business.

Information Systems Accounting (SIA) can enhance internal control in SMEs by implementing recording systems or features that facilitate the management of raw material inventory and internal control (Wibowo et al., 2022). The use of SIA for transaction data and financial reports can ease decision-making for SME owners (Andriani & Rusgowanto, 2021). SIA can assist SMEs in implementing internal controls, such as dividing duties and authority among employees, controlling credit sales by checking customer limits, and generating the necessary information and reports to support decision-making (Reinamah et al., 2021). Innovation and SIA positively mediate the relationship between business strategy and SME performance.

Although various previous studies have shown that Accounting Information Systems (AIS) play an important role in supporting internal control and decision-making in SMEs, the results of this study indicate that the use of AIS has not yet had a significant impact on SME performance. These findings suggest that the potential benefits of AIS have not been fully realised by business actors, possibly due to the low level of understanding and skills of respondents in utilising the system optimally. Most respondents in this study have a basic educational background and are not accustomed to participating in technology-based training; therefore, the Information System is primarily used for simple record-keeping. Therefore, to realise the strategic benefits of the Information System, efforts are needed to enhance the capacity of MSME actors through practical training, direct mentoring, and the development of systems that are compatible with the characteristics and needs of users.

The results of this study are not in line with previous research conducted by Pasaribu (2019), which stated that accounting software has a positive and significant effect on company performance in SMEs. In Sari's (2012) research, it was noted that the use of accounting software has a positive and significant impact on company performance in SMEs. In Saifudin's research (2018), it was stated that the implementation of accounting software (Siskeudes) has a direct positive and significant effect on the performance of village officials.

2. **The Influence of Human Resource Quality Partially Affects the Performance of Micro and Small Enterprises**

Unlike the use of SIA, statistical test results show that Human Resource (HR) quality has a significant effect on SME performance. The t-test results show a higher value (t-statistic = 2.785, significance = 0.007), indicating that HR quality has a stronger relationship with the performance of micro and small enterprises in Tana Duen Village.

The quality of human resources (HR) referred to includes several aspects, such as responsibility, problem-solving ability, and business experience. Based on descriptive data, the majority of respondents showed perfect scores on the aspects of responsibility (88.49) and problem-solving ability (87.40). This indicates that although many respondents have a low level of education (61.6% have only elementary education), they possess a high work ethic and a strong commitment to their businesses. This HR quality is proven to have a positive impact on improving UMK performance, as business actors who have practical skills and the ability to solve problems effectively can increase the productivity and efficiency of their businesses.

Based on the Resource-Based Theory (RBT), if a company optimises its resources effectively, it can improve its performance. One of the company's resources is intangible assets, namely human capital. According to Hartati (2014), intangible assets include intellectual capital, one component of which is human capital. If a company, especially a micro-enterprise, has superior human resources or human capital, it has a competitive advantage that supports its performance. Human capital becomes a key driver in enhancing the company's performance.

The results of this study align with the research conducted by Yasrawan (2020), which found that human capital has a positive and significant impact on SME performance, indicating that the higher the quality of human capital, the better the SME performance. Meanwhile, the research conducted by Zuliyati et al. (2017) stated that there is a partial effect of human capital on SME performance.

3. **The Influence of the Use of Information Systems and Human Resource Quality on the Performance of Micro and Small Businesses Simultaneously**

In addition to examining the influence of each variable, an analysis was also conducted to test the combined effect of AIS Usage and HR Quality on the performance of MSMEs. The F-test results indicated that these two variables, although AIS usage alone was not significant, together influenced MSME performance (F value = 6.843, significance = 0.002). This means that, although AIS usage is not yet optimal, when combined with good HR quality, these two factors contribute positively to improving micro and small business performance.

These results affirm that technology, in this case AI systems, will have a more effective impact if supported by adequate human resource capacity. Therefore, improving the performance of MSMEs not only depends on the implementation of technology but also on strengthening the quality of human resources through training, skill development, and empowering MSME actors to be able to optimize existing technology.

Thus, this study emphasizes the importance of an integrated approach, where the use of more user-friendly and simple accounting technology needs to be supported by enhancing human resource capacity through local needs-based training. These efforts are expected to create better synergy between technology and human resource quality to drive better and sustainable performance of MSMEs.

In addition to the factors of using Accounting Information Systems (AIS) and Human Resource (HR) quality, field observations indicate that external and internal factors also play an important role in determining the performance of SMEs in Tana Duen Village. These factors not only directly affect the success level of the business but also interact with the SMEs' ability to manage information systems and optimize available resources.

The most dominant external factors are changes in consumer behavior, public purchasing power, and the level of market competition. In the past two years, many MSME players have faced demand fluctuations due to changes in consumer habits, as people prefer shopping online and seeking products with high added value. Business actors who have knowledge of market dynamics and can adjust their products and marketing strategies according to market trends have proven to be more resilient and even experience an increase in revenue.

The interaction of these external factors with the use of Accounting Information Systems (AIS) is evident in the ability of business actors to utilize sales data and financial reports as a basis for decision-making. SMEs that can identify demand trends from transaction records in the accounting system can adjust their stock and promotional strategies more efficiently. However, for business actors with a low understanding of accounting technology, market changes actually increase pressure because they lack a solid data foundation to adapt quickly.

From an internal perspective, operational management, marketing strategy, and financial discipline are other important factors. Many micro-entrepreneurs in Tana Duen Village have not implemented operational planning systematically, resulting in low cost control and production efficiency. On the other hand, MSMEs with good operational management, such as orderly cash flow recording, clear task distribution, and planned inventory control, tend to have more stable performance.

These internal factors interact closely with the quality of human resources, as an individual's ability to manage operations and marketing strategies heavily depends on the skills and experience they possess. High-quality human resources not only understand the technical aspects of production but are also capable of using information from the Information System for Accounting (SIA) to determine adaptive business strategies. Thus, SIA and human resources function as two mutually reinforcing internal elements: SIA provides accurate information, while competent human resources can interpret that information into effective decisions.

The results of this study align with previous influential research. According to Ratnasari (2017), accounting software is a program/software designed to facilitate accounting and financial record-keeping. All series of activities in the field of accounting can be completed through accounting procedures, such as journal creation, ledger bookkeeping, preparation of trial balances, and financial statements. With the presence of accounting software, accounting bookkeeping work becomes faster and more efficient. According to Resource-Based Theory (RBT), when a company optimises its resources effectively, it can enhance its performance. One of the company's resources is an intangible asset, namely accounting software.

Based on Regulation of the Minister of Finance of the Republic of Indonesia Number 90/PMK.05/2019, accounting software is classified as an intangible asset because it lacks a physical form and is not an inseparable part of specific computer hardware. When micro-business actors optimise the use of accounting software, the financial statements produced will be of high quality, thereby improving the performance of the micro-business as well. In Pasaribu's (2019) study, it is stated that accounting software has a positive and significant impact on the performance of MSMEs. In Sari's (2012) study, it is mentioned that the use of accounting software has a positive and significant influence on company performance in MSMEs. In Saifudin's (2018) study, it is stated that the implementation of accounting software (Siskeudes) has a direct positive and significant effect on the performance of village apparatus.

5. CONCLUSION

Based on the results of the research and discussion, the conclusions of this study are: (1) The use of AIS does not have a significant effect on MSME performance, because its utilisation is still limited and not supported by adequate technical capabilities of business actors. (2) The quality of human resources has a significant effect on MSME performance, mainly because business actors have responsibility and capability despite having low education. (3) The use of AIS and the quality of human resources together affect MSME performance, indicating that technology will be more effective if supported by good-quality human resources.

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