

DRIVING SMARTER DECISIONS: HOW ACCOUNTING INFORMATION SYSTEMS EMPOWER CULINARY MSMEs

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ARTICLE INFO

Article history:

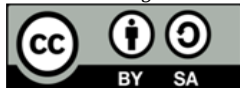
Received 15-06-2026

Accepted 07-07-2026

Available online 29-08-2026

Keywords:

AIS, Accounting Software,
Culinary MSMEs, Financial
Decision-Making



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ABSTRACT

This study aims to analyze the influence of accounting information system utilization on financial decision-making among culinary MSMEs in Percut Sei Tuan District, Deli Serdang Regency. This quantitative research utilized questionnaires distributed to 39 culinary MSME respondents. The results indicate that the majority of respondents are young and hold a high school education. Although most have adopted accounting systems, some still rely on manual methods. This study suggests improving digital literacy, providing access to affordable accounting applications, and strengthening business consultation to support more effective financial decision-making for MSMEs.

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) represent the fastest-growing business sector and contribute significantly to the community's economy in Indonesia. The growth of MSMEs exerts a positive impact on the overall economy and helps address unemployment challenges by absorbing labor. In general, MSMEs play a vital role in the Indonesian economy by generating national investment, contributing to the Gross Domestic Product (GDP), and expanding employment opportunities (Nurlinda, 2024).

MSMEs are also an integral part of the creative economy sector, which encompasses various industries. However, these enterprises face numerous hurdles, such as limited access to financial institutions, low-quality human resources, minimal mastery of technology, lack of export knowledge, immature business management, poor financial governance, inadequate control over business activities, a lack of legal understanding, non-existent product standards, limited market access, and a low capacity to establish strategic cooperation with large corporations (Nurlinda, 2024).

MSMEs in Indonesia continue to experience structural constraints in their growth. These impediments are driven by internal factors such as limited capital, deficient business management knowledge and skills, a lack of legal entity status, and a deficit of accountability, which reflects the absence of effective financial administration and management systems. Meanwhile, external factors hindering MSME growth include the business climate, infrastructure, access to raw materials, technology, and market dynamics (Rindrayani, 2016). MSMEs frequently neglect essential functional aspects of an enterprise—such as financial management, production management, human resource management, and marketing management—within their business activities (Bismala, 2017).

Furthermore, MSMEs are often confronted with strategic business choices that require precise **decision-making**, particularly operational decisions that necessitate the support of accurate financial data (Dzikrullah & Chasanah, 2024). Decision-making is a critical pillar that determines business longevity and success. Decisions made by MSME owners are frequently influenced by several constraints, including resource scarcity, market pressures, and psychological biases. Consequently, these decisions are often driven more by instinct and emotion rather than rigorous, in-depth analysis (Nurhayati & Putri, 2024). Febriansah & Meiliza (2020) define decision-making as a process of evaluating and selecting available options, which involves the stages of identifying the problem, preparing options, and choosing the best decision. Furthermore, Ningsih et al. (2023), Rusmianto (2011), Laksmana (2024), and Marlisa & Muzakir (2025) outline the dimensions and indicators of financial decision-making as follows: According to Ningsih et al. (2023), the **Financial Planning Dimension** includes business budget formulation, capital utilization planning, and investment planning. According to Rusmianto (2011), the **Financial Recording Dimension** comprises the routine recording of financial transactions and the archiving of transaction receipts.

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According to Ningsih et al. (2023), the **Financial Reporting Dimension** involves the preparation of periodic financial statements and the utilization of reports for business evaluation. According to Laksmana (2024), the **Investment Dimension** encompasses the evaluation of investment risks and the selection of appropriate investment types. According to Laksmana (2024), the **Financing Dimension** includes debt and equity management along with the use of financial ratios. Lastly, according to Marlisa & Muzakir (2025), the **Cash and Liquidity Management Dimension** involves the regulation of cash inflows and outflows as well as maintaining an optimal cash balance for business operations.

The utilization of accounting application technology enables MSMEs to perform financial recording easily, automatically, and in real-time. The deployment of these applications also assists MSMEs in preparing the structured financial statements required by financial institutions and government bodies. Nevertheless, one of the primary paradoxes faced by MSMEs is the persistent lack of proper financial management and accounting practices. Implementing application-based accounting systems is not always straightforward; many MSMEs encounter difficulties in optimizing these applications due to a lack of technological literacy. Nurlinda et al. (2024) state that the dimensions and indicators of accounting information system utilization consist of the following: **Usability Dimension**, with indicators including ease of learning the system, clear interaction, easy navigation, ease of use, attractive interface, appropriate design, and accessibility of information. **Information Quality**, with indicators including accuracy, reliability, timeliness, relevance, understandability, completeness, and proportionality. **Interaction Quality**, with indicators including good reputation, transaction security, personalization, confidentiality, communication, and information consistency. Lastly, **User Satisfaction Quality**, with indicators including display quality, interaction quality, access transition quality, access flexibility, application flexibility, reference utility, image quality, font quality, color quality, speed, reflecting identity, and structured layout. Several studies indicate that without adequate structural assistance and mentoring, the rate of technology adoption among MSMEs tends to be low and may even trigger resistance toward new technologies (Rusman et al., 2024).

Conversely, the strategic deployment of technology is considered capable of enhancing financial management, particularly regarding revenue optimization. Research demonstrates that the adoption of online applications can streamline business operations. Customers can order products from home, and those products are delivered directly to their location without requiring a physical visit to the outlet. The utilization of social media can induce positive social changes and unlock avenues for local entrepreneurs to expand sales volumes and boost the local economy (Nurlinda et al., 2021).

An accounting information system is defined as a framework that processes data or transactions into actionable information used for business planning, internal control, and daily operations (Endaryati, 2021). The implementation of accounting information systems in MSMEs can significantly facilitate the recording of financial transactions, enable quick and accurate inventory tracking, and generate financial reports useful for various corporate interests (Amalia, 2023). However, deficiencies in technological understanding leave many MSMEs struggling to utilize applications optimally, resulting in low overall digital adoption. Factors causing MSMEs to forgo accounting information systems often include the high implementation costs involved, which makes it difficult for resource-constrained MSMEs to purchase professional accounting software (Sunaryo et al., 2022).

Deli Serdang is one of the key regencies in North Sumatra Province, Indonesia. The MSME sector plays a significant role in the local economy of Deli Serdang, operating across various strategic fields such as trade, services, manufacturing, agriculture, fisheries, handicrafts, and tourism (Nainggolan, 2023). The empirical phenomenon identified among MSMEs in Deli Serdang Regency is the low willingness of business actors to adopt mobile application-based accounting information systems. MSMEs often perceive that implementing such systems will only complicate their workflows. Furthermore, small business infrastructure and institutional access in Deli Serdang Regency remain limited, making it difficult for MSMEs to capitalize on government policies and technological developments that should otherwise serve as strategic opportunities (Sigalingging, 2024).

E-accounting practices are considered highly beneficial for MSMEs in Deli Serdang because they can directly assist in business decision-making; yet, only a small fraction of MSMEs have actively utilized them. Awareness of the fundamental importance of accounting information also remains low among MSME operators in the region (Atika & Putri, 2024). Conversely, prior research by Anto et al. (2024), Amalia (2023), Febriansah & Meiliza (2020), Sari et al. (2024), and Lubis & Lufriansyah (2024) demonstrates that accounting information systems positively influence decision-making regarding the quality of MSME financial statements.

Data from the Department of Cooperatives and Small and Medium Enterprises of Deli Serdang Regency in 2024 indicates that Percut Sei Tuan District possesses substantial MSME potential. Globally, there are 18,821 MSMEs operating in various business sectors, heavily dominated by services (8,662

MSMEs) and processed food (4,854 MSMEs). Meanwhile, there are 516 government-fostered MSMEs in Percut Sei Tuan District, focusing primarily on processed food (350 MSMEs) and services (68 MSMEs). This baseline data demonstrates that MSMEs in Percut Sei Tuan District contribute substantially to the regional economy, particularly in the food and service sectors, which urgently need to be supported by a sound accounting system to facilitate effective financial decision-making.

Table 1 MSME Data for 2024 in Deli Serdang Regency

Global MSME Data		Fostered MSME Data	
Business Sector	Number of MSMEs	Business Sector	Number of MSMEs
Services	8,662	Services	68
Handicrafts	90	Handicrafts	40
Health & Sanitation	24	Health & Sanitation	9
Others	-	Others	-
Processed Food	4,854	Processed Food	350
Fisheries	3,445	Fisheries	4
Agriculture, Livestock & Plantation	835	Agriculture, Livestock & Plantation	7
Arts & Fashion	911	Arts & Fashion	38
Total MSMEs	18,821	Total MSMEs	516

Source: Department of Cooperatives and Small and Medium Enterprises of Deli Serdang Regency (2025)

Based on preliminary interviews conducted with 20 culinary MSMEs in Percut Sei Tuan District, it was revealed that 18 of these enterprises have already utilized accounting systems to record their financial statements. The majority of these MSMEs leverage Point of Sale (POS) applications or back-office store software to record sales transactions and other financial activities. Conversely, 2 MSMEs still rely entirely on manual financial recording.

The financial reports generated by these MSMEs are generally used for corporate interests, such as monitoring sales performance, calculating profit and loss statements, and making informed financial decisions. Based on the insights gathered from the field, a sound accounting system capable of providing accurate, comprehensive, and timely financial information is widely recognized as a pivotal factor in supporting rational and effective financial decision-making.

The aforementioned explanations indicate that adopting Accounting Information Systems (AIS) enhances the decision-making process within culinary MSMEs. This highlights the urgency of this research to capture a clearer understanding of how AIS utilization affects decision-making in the culinary MSME sector. Thus, the problem statement of this study is formulated as follows: Does the utilization of Accounting Information Systems influence the quality of decision-making in culinary MSMEs

2. METHODS

This study utilizes both qualitative and quantitative approaches to provide a clear and accurate description of the phenomenon being investigated (Sulung & Muspawi, 2024). The target population comprises all culinary MSMEs in Percut Sei Tuan District, Deli Serdang Regency. Using the Slovin formula, a sample size of 100 respondents was selected. Data was gathered through questionnaires using a 1–5 Likert interval scale. Simple regression analysis was applied to measure and identify the relationship between variables via the following simple linear regression model: Financial Decision-Making (Y) = a + b (Accounting Information System) + e. Finally, descriptive analysis is employed to interpret the results.

Table 2 Operational Variables Matrix

No	Variable	Definition	Dimension	Indicator	Scale
1	Utilization of Accounting Information Systems	An accounting information system is a framework that processes data or transactions into information used for business planning, internal control, and daily operations (Endaryati, 2021). It functions to provide accurate and timely financial information.	System Usage (Puspitawati, 2021:67)	Securityb. Integrityc. Availabilityd. Ease of use and usefulness	Interval
			User Satisfaction (Puspitawati, 2021:67)	Flexibilityb. Accessibility Efficiency	Interval
2	Financial Decision-Making	Financial decision-making is a process of evaluating and selecting available options. Decisions are made after a rational calculation process and a review of existing alternatives before a final choice is reached and executed. Decision-makers go through a series of stages, which may include identifying the problem, preparing viable options, and choosing the best decision (Febriansah & Meiliza, 2020).	Financial Planning (Ningsih et al., 2023)	Business budget formulationb. Capital utilization planningc. Investment planning	Interval
			Financial Recording (Anto, 2011)	Routine recording of financial transactionsb. Archiving transaction receipts/proofs	Interval
			Financial Reporting (Ningsih et al., 2023)	Preparation of periodic financial statementsb. Utilization of reports for business evaluation	Interval
			Investment (Laksmahana, 2024)	Evaluation of investment risksb. Selection of appropriate investment types	Interval
			Financing (Laksmahana, 2024)	Debt and equity managementb. Use of financial ratios	Interval
			Cash and Liquidity Management (Marlisa & Muzakir, 2025)	Regulation of cash inflows and outflowsb. Maintaining cash balance for business operations	Interval

3. RESULTS AND DISCUSSIONS

Results

The respondents who served as the objects of this study were based on questionnaires distributed to 100 culinary MSMEs in Percut Sei Tuan District, Deli Serdang Regency; however, only 39 questionnaires were completed and analyzed in this research. The sample size of 39 is considered appropriate for analysis in accordance with Sugiyono (2019), who posits that a minimum of 30 samples is required for studies utilizing inferential statistics, including regression, t-tests, or correlation.

Descriptive statistical data reveals that the mean value for the variable "AIS" (Utilization of Accounting Information Systems) is 4.1846, while the variable "FDM" (Financial Decision-Making) yields a

mean value of 4.1051. Although the difference between the two means is relatively small, it indicates a significant pattern within the data.

Table 3. Descriptive statistical data

Variable	N	Minimum	Maximum	Mean	Std. Deviation	Variance
AIS	39	3.4	4.9	4.1846	0.28334	0.08
FDM	39	2.8	4.9	4.1051	0.4645	0.216
Valid N (listwise)	39					

The data analysis results indicate that all variables are valid, as the correlation scores show a sig. (2-tailed) value of less than 0.05. Furthermore, according to Ghozali (2018), a questionnaire is considered reliable if its Cronbach's alpha value is above 0.60. In this study, the Cronbach's alpha value is 0.615, which demonstrates that the instrument is reliable.

Table 4. Cronbach Alpha

Cronbach's Alpha	N of Items
.615	10

Based on the test results, there is a significant effect of the 'Utilization of Accounting Information Systems' (AIS) variable on the 'Financial Decision-Making' (FDM) variable. The findings show a significance value (Sig.) of 0.015, which is less than 0.05 ($p < 0.05$). According to Sugiyono (2019), a significance value of less than 0.05 indicates that the independent variable significantly affects the dependent variable. The regression coefficient for the AIS variable is 0.236, indicating that every one-unit increase in the AIS variable is associated with a 0.236-unit increase in the FDM variable. This value is statistically significant ($p = 0.015$), thereby supporting the hypothesis that the AIS variable has a positive effect on the FDM variable.

Tabel 5. Hypothesis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.217	.382		8.420	.000
AIS	.236	.092	.387	2.549	.015

a. Dependent Variable: FDM

Based on the test results, the Adjusted R Square value of 0.126 indicates that the regression model can only explain 12.6% of the variance in the dependent variable, 'financial decision-making,' which is accounted for by the independent variable, 'accounting information systems.' The remaining 87.4% is influenced by other factors outside the model.

Tabel 6. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.387 ^a	.149	.126	.26483

a. Predictors: (Constant), Fdm

Discussion

The research findings reveal that the implementation of accounting information systems or financial applications has a positive and significant effect on financial decision-making among MSMEs in Deli Serdang Regency. This is consistent with a study by Pratiwi et al. (2022). The results indicate that utilizing financial applications helps MSMEs in their decision-making process. When linked to the dimensions of decision-making—namely financial planning, financial recording, financial reporting, investment, financing, as well as cash and liquidity management—the role of financial applications is to assist MSME owners by providing valid and accountable information.

1. Financial Planning Dimension

According to Ningsih et al. (2023), the utilization of accounting information systems in **Financial Planning** lies in the availability of data to formulate accurate and measurable financial plans. This dimension is the most critical because, without proper planning, businesses will struggle to achieve their financial goals and risk facing financial distress. Effective planning includes business budgeting, capital utilization planning, and investment planning.

2. Financial Recording Dimension

According to Anto (2011), the benefit of accounting information systems in **Financial Recording** is the generation of reliable financial information for decision-making. This decision-making encompasses, among others, determining product selling prices, managing accounts receivable, defining marketing strategies, production planning, making investment decisions, and evaluating employee performance down to payroll management.

3. Financial Reporting Dimension

According to Ningsih et al. (2023), the application of accounting information systems in **Financial Reporting** serves as an effort to ensure the availability of recorded transaction data. This data is essential for financial decision-making in preparing accurate and timely financial statements, such as income statements, balance sheets, and cash flow statements. The utility of financial statements includes:

- b. Evaluating business performance and monitoring financial positions.
- c. Securing external funding and fulfilling government reporting obligations.
- d. This dimension provides a clear overview of an MSME's financial performance, such as identifying total revenue, incurred expenses, and generated profits. This information is highly beneficial for evaluating profitability, operational efficiency, and taking corrective actions to enhance financial performance.

4. Investment Dimension

According to Laksmana (2024), the utilization of accounting information systems for **Investment** aims at financial decision-making regarding capital allocation to generate future profits. The accounting information obtained helps MSMEs decide whether to pursue an investment. For MSMEs, this information tends to be used to decide on investments in production equipment, new product development, and business expansion.

5. Financing Dimension

According to Laksmana (2024), the utilization of accounting information systems in **Financing** is to satisfy data requirements and administrative compliance when applying for loans or credit from financial institutions, as well as to monitor debt obligations. The financing dimension involves decision-making on how to fund operational activities and investments within MSMEs, encompassing debt and equity management.

6. Cash and Liquidity Dimension

According to Marlisa & Muzakir (2025), the implementation of accounting information systems in **Cash and Liquidity** targets the availability of accurate information regarding cash and liquidity in MSMEs. This information is vital for MSMEs to manage cash inflows and outflows, ensuring smooth business

operations and preventing liquidity issues. The effective and efficient use of cash enhances operational efficiency and ensures business sustainability.

Furthermore, this dimension is crucial for regulating cash inflows and outflows while maintaining an optimal operational cash balance. Accounting information systems assist MSMEs in:

- a. Monitoring cash balances and forecasting future cash flows.
- b. Taking proactive measures to manage liquidity, such as scheduling payments and optimizing accounts receivable collection.

7. The Effect of Accounting Information Systems Utilization on Financial Decision-Making

Based on the processed research data collected from 39 MSMEs in Percut Sei Tuan District, Deli Serdang Regency, the results demonstrate that the utilization of accounting information systems has a positive and significant effect on financial decision-making among MSMEs in Deli Serdang Regency. This implies that higher utilization of accounting information systems leads to a better quality of financial decision-making.

Furthermore, the qualitative analysis based on interviews with the Department of Cooperatives and MSMEs of Deli Serdang Regency concludes that MSME financial statements play a vital role in monitoring and development. Ideal financial statements follow the Financial Accounting Standards even though they are not strictly mandatory—and are utilized to monitor business performance regarding net profit, debt, and other financial metrics. A adequate accounting information system exerts a profound influence on financial decision-making in MSMEs. A well-designed system enhances accessibility, facilitates analysis, and supports more precise and effective decision-making for MSMEs in Deli Serdang Regency. This indicates a positive relationship between superior utilization of accounting information systems and the quality of financial decision-making among MSMEs in Deli Serdang Regency.

This study reveals that the utilization of accounting information systems or financial applications enhances the effectiveness of financial decision-making among MSMEs in Deli Serdang Regency. With an accounting information system in place, MSME actors are capable of recording transactions systematically, generating accurate financial reports, and providing relevant and timely financial data. This assists business owners in conducting financial analysis, planning investments, and managing cash flows more efficiently. The primary finding of this research indicates that the utilization of accounting information systems has a positive and significant impact on financial decision-making among MSMEs in Deli Serdang Regency.

The findings of this study are aligned with prior research by Putri & Retnani (2024), Anto et al. (2024), Hakim & Sutrisno (2023), Cahyani & Nurabiah (2023), and Mardiono & Hwihanus (2022), which states that the use of accounting information systems has a positive and direct effect on sound decision-making. Accounting information systems enable businesses to navigate future decision-making and serve as an essential component of business operations. They support decision-making regarding the quality of financial statements generated by the system, and the outcomes of MSME financial management exert a highly effective influence on financial decision-making.

4. CONCLUSION

The findings of this research indicate that utilizing accounting information systems, especially technology-based applications, positively influences financial decision-making in culinary MSMEs within Percut Sei Tuan District, Deli Serdang Regency. While most respondents already use financial software or systems, manual practices still persist among certain MSMEs. Furthermore, the respondent profile is predominantly young and high school-educated, highlighting a prime opportunity to boost digital and financial literacy. Enhancing both access to and knowledge of accounting information technology is essential to drive the growth and long-term sustainability of culinary MSMEs in this area. The results of this study lead to several key recommendations:

- a. **For MSMEs:** It is essential to improve digital literacy and the understanding of modern accounting systems, especially technology-based applications. Intensive training and mentoring programs are highly needed to help MSMEs adapt and fully optimize this technology.
- b. **For Local Government:** Policy support should be provided through training, outreach, and ensuring affordable access to accounting information technology for MSMEs. Providing assistance programs and incentives can further accelerate the adoption of better accounting systems.
- c. **For Future Research:** Subsequent studies can expand the sample scope, investigate other factors affecting MSME financial decision-making, and explore which specific types of accounting software are most effective for culinary MSMEs

Several limitations of this study should be acknowledged:

- a. **Sample Size and Distribution:** The primary limitation is the small sample size, resulting from a restricted data collection timeframe. Future studies are encouraged to involve a larger number of respondents and expand the geographical scope beyond Deli Serdang Regency, perhaps by conducting a comparative analysis with similar MSMEs in Medan City.
- b. **Variable Scope:** This research is restricted to examining only one independent variable and one dependent variable. Consequently, there may be other critical factors influencing financial decision-making among culinary MSMEs that were not captured in this model

5. ACKNOWLEDGE

The author would like to thank everyone who contributed to the completion of this research. In particular, gratitude is extended to the culinary MSME respondents in Percut Sei Tuan District, Deli Serdang Regency, for their time and cooperation in filling out the questionnaires. Thank you also to Politeknik Negeri Medan for its valuable support

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