



Perception of MSMEs in the Use of Ecommerce to Improve the Accuracy of Sales and Inventory Information Systems

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Abstract

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The development of information technology is very rapid accompanied by the advancement of technology-based information systems. Technology makes a significant contribution by providing various conveniences for companies or organizations. One of the fields that is highly affected is Micro, Small, and Medium Enterprises (MSMEs). Although e-commerce has been widely used by MSMEs to increase sales and profitability, there are still challenges in measuring the effectiveness of accounting information systems implemented through e-commerce. This study aims to find out how effective the accounting information system is for MSME actors who use e-commerce. The main focus is to measure the impact of the use of e-commerce on the accuracy of sales information (IP) and profitability (PT) on MSMEs. The method used in this study is a descriptive quantitative approach. The independent variables studied were the accuracy of sales information (IP) and profitability (PT), while the dependent variable was the use of e-commerce (PE). Data was collected through a survey method from MSMEs using e-commerce in Jakarta, with a random sampling technique based on area (Cluster Random Sampling). The research instrument in the form of a questionnaire with a Likert scale was used to measure user perception related to the variables studied. The results of the study show that the use of e-commerce significantly improves the accuracy of sales and inventory information systems in MSMEs. Statistical analysis shows that the independent variables of sales information accuracy (IP) and profitability (PT) have a significant effect on the dependent variables of e-commerce use (PE). The description of the characteristics of the respondents showed that the majority of respondents were MSME owners or managers with more than five years of experience in using e-commerce, and had an education level at the S1 level. The use of e-commerce has a positive and significant effect on the accuracy of the sales and inventory information system for MSMEs in Jakarta. E-commerce has proven to be an effective tool to increase the efficiency and profitability of MSMEs.

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INTRODUCTION

In the current era of globalization, the development of information technology is so rapid that it is accompanied by the advancement of technology-based information systems. Technology contributes quite a lot with various facilities directly to companies or organizations (Budyastuti & Khoirusida, 2019; Putra, 2019; Setiyawati & Doctoralina, 2019). The company or organization has recognized the role of information technology in providing a fast, precise and accurate accounting information system (Budyastuti & Khoirusida, 2019; Hanifah et al., 2020; Mappanyukki & Nature, 2015; Putra, 2019; Sandopart et al., 2023; Setiyawati & Doctoralina, 2019; Waluyo, 2019). As organizations or companies get bigger, information becomes very important as one of the tools for managers to carry out their duties and functions (Budyastuti & Khoirusida, 2019; Setiyawati & Doctoralina, 2019). To get the right and accurate information, an accounting information system is needed that is in accordance with the conditions and needs of the company or organization to carry out the activities of the company or organization (Lestari & Dewi, 2020; Putra, 2019; Rachmawati & Fardinal, 2017).

Accounting Information System is a system that collects, stores and processes financial and accounting data used by decision-makers (Lestari & Dewi, 2020; Rachmawati & Fardinal, 2017). Accounting information is a system that is generally computer-based and a method to track accounting activities in relation to information technology resources (Resnawiyanti, 2016). According to Krismiaji (2015), An accounting information system is a system that processes data and transactions to produce useful information for planning and controlling a business. Then Laudon & Laudon (2013) Laudon & Laudon (2013) also defines Accounting information systems are components that are interrelated and work together to collect, store, and process information to support decision-making, control, coordination, and to provide an overview of the company's internal activities.

While Romney et al. (2015) defines information (*Information*) as data that has been managed and processed to provide meaning and improve the decision-making process. As it plays, users make better decisions as the quantity and quality of information increase (Romney et al., 2015). Quality information is information that has accuracy, speed and suitability with management needs and completeness of the information produced (Andesto & Susanto, 2018; Darma et al., 2019; Susanto, 2010). Accounting information in the form of sales results is one of the important parts of the company, namely to provide information on the potential profitability that the company can obtain (Arseno, 2014; Susanto, 2013), as well as the process of preparing financial statements in the form of financial position and profit and loss statements (Aufar, 2013). Financial Statements are records of financial information of a company in an accounting period that can be used to describe the performance of the company (F. L. Utami et al., 2020). The Government Accounting Standards Statement (SPAP) No.1 explains the definition of financial statements as a structured report regarding the financial position and transactions carried out by a reporting entity. Financial statements are a tool used to advance performance achievements and the implementation of accountability functions in an entity (Triandy & Amir, 2014). Rahmawati & Puspasari (2017) stated that financial quality can be measured based on characteristics including: understandable, relevant, materiality, reliability/reliability, honest presentation, substance outperforming form, neutrality, sound consideration, completeness, and comparable.

The process of buying and selling via the internet or *online shopping* also known as *e-commerce* is the use of the internet and the web for business transactions contributing in terms of forcing business entity owners to utilize technology in their business processes (Nurhasanah et al., 2021). More formally, digitally allows commercial transactions between organizations and individuals (Traver & Laudon, 2012). *Online shop* provides a variety of facilities that make it very

easy for users to access the various information they want so that online shop users are spoiled by these various facilities (Lupi & Nurdin, 2016; Mujiyana & Elissa, 2013). The various facilities presented by the online shop provide a new color in terms of shopping. The application design is able to meet various criteria for usability, such as easy to use, efficient, effective, easy to learn, provides satisfaction in use, and easy to access (Lupi & Nurdin, 2016; Pardani & Damayanthi, 2017; Sukmono & Hendratno, 2018).

Table 1. E-Commerce in Indonesia in 2017, 2018 and 2019

It	Platform Name E-Commerce	Number of Visitors		
		2017	2018	2019
1.	Tokopedia	501.861.100	510.902.200	411.468.800
2.	Bukalapak	480.900.200	300.766.200	387.159.800
3.	Lazada	401.002.100	274.450.400	158.043.900
4.	Shopee	300.248.800	250.265.900	294.638.600
5.	Blobli	40.444.800	43.097.200	119.309.100
6.	JD.ID	22.045.400	16.978.200	36.822.500
7.	Bhinneka	10.700.700	23.310.500	21.308.800
8.	Matahari Mall	7.010.000	5.071.000	2.587.900
	Total	1.764.213.100	1.424.841.600	1.431.339.400

Source: (iPrice Group, 2021)

The e-commerce app facilitates sellers to sell easily and equips buyers with a secure payment process and integrated logistics arrangements (Lupi & Nurdin, 2016; Mujiyana & Elissa, 2013), thus increasing the interest in buying online shopping among consumers on the Shopee application (Burgess & Paguio, 2016; Mujiyana & Elissa, 2013). This is due to the sophistication of e-Commerce applications that make consumers more interested in shopping online using the application and also sellers to market their products (Rahmidani, 2015). This can be seen from the growth data of e-commerce application users in table 1 (iPrice Group, 2021).

Several studies show a significant increase in sales to MSMEs and help business entities in recapitulating inventory turnover which has an impact on increasing revenue after implementing e-commerce like Burgess & Paguio (2016); Komala & Sugilar (2020); Lupi & Nurdin (2016); Mahliza (2019, 2020); Nurhasanah et al. (2021); Pardani & Damayanthi (2017); Rahmidani (2015); Sukmono & Hendratno (2018); Utami (2020). This can also indirectly be a threat to conventional retailers. So conventional retail companies responded to the threat by adding online sales methods from the previous ones that only focused on the spread of outlets throughout Indonesia (Komala & Sugilar, 2020; Lupi & Nurdin, 2016; Pardani & Damayanthi, 2017). However, it is not necessarily for the large retail industry whether it can compete with other e-commerce players or not.

Research conducted by Lupi & Nurdin (2016); Mahliza (2019); Rahmidani (2015); Sukmono & Hendratno (2018); Utami (2020) indicates that Organizational readiness and benefits of e-commerce have a significant effect on the use of e-commerce while the variables of external pressure and ease of use have a non-significant effect on the use of e-commerce due to lack of motivation in improving the ability of human resources and the second model shows the results that the independent variables used have a positive and significant effect on the dependent variables. This study concludes that the higher the factors that affect the use of e-commerce, the more able to increase the profitability of MSMEs both directly and indirectly (Awa et al., 2015; Utami, 2020).

Research Sukmono & Hendratno (2018) showed that there was an increase in NPM of 1.15%, ROI of 0.83% and ROE of 2.53% after implementing e-commerce. However, the three ratios showed insignificant differences, namely NPM of 0.109%, ROI of 0.312%, and ROE of 0.339% between before and after implementing information technology. Then further Lupi & Nurdin (2016); Mahliza

(2019); Putra & Syachrudin (2019); Rahmidani (2015) shows the results that the use of e-commerce as a new way in the process of marketing products has an effect on increasing the company's profitability and revenue.

The increase in profitability and income of business entities, of course, must also be supported by profits shown in accurate financial statements of a business entity (Awa et al., 2015; Peterson & Howard, 2012; Widyadinata & Toly, 2014). Thus The quality and accuracy of financial reporting on a business entity must be improved along with the growth of the business entity's profitability and revenue (Lestari & Dewi, 2020; Putra, 2019; Repousis, 2016; Waluyo, 2019; Wulandari & Adiati, 2015). Based on the review of previous research, it can be seen that Use Accounting Software can help meet the needs of MSMEs in managing data effectively and efficiently (Kurniawan & Diptyana, 2011; Putra, 2019). Lots of variety *Software* offered, but not necessarily in accordance with the system implemented by MSMEs. Some of the factors that are considered in choosing software some of these factors are price, *performance*, stability, flexibility, implementation, *Customization* and vendor support (Hadi, 2016; Kurniawan & Diptyana, 2011; Putra, 2019; Suryanto et al., 2022) . (Kurniawan & Diptyana , 2011)

Results of previous research conducted by Resnawiyanti (2016) shows that partially, the accounting information system based on ERP, the System Application Product (SAP) application that uses the Financial Controlling (FICO) module has a positive effect on the quality of financial statements. Then research Arseno (2014) shows that the credit sales accounting information system, there are some weaknesses and shortcomings that still need to be corrected in terms of producing accurate financial statements. Furthermore, the results of the research Rahmawati & Puspasari (2017) It shows that it has implemented a computerized accounting information system that is directly connected to the head office so that the implementation of the company's activities is well controlled even though there are weaknesses in the internal control of remittances to the head office cash and documents that are authorized by sections that are not in accordance with their functions and duties (Widyadinata & Toly, 2014). Other research shows that internal control, human resource competence and the application of e-commerce affect accounting information systems both individually and simultaneously (Rujito et al., 2016). Based on the differences in research that has been conducted by previous researchers regarding the importance of sales accounting information systems on the profitability of MSMEs of ecommerce users in Greater Jakarta.

LITERATURE REVIEW

2.1. Accounting Information System

Accounting Information System is a very important part of a company's information system (Bodnar & Hopwood, 2010; Romney et al., 2015; Susanto, 2013). In a company's information system, the accounting information system is a part of the information system that is more related to financial data. Basically, a system is a framework of interconnected procedures, which are arranged according to an overall scheme to carry out a major activity or function of the company resulting from a certain process that aims to provide information to help make day-to-day management decisions of the company's operations as well as provide appropriate information to parties outside the company. Accounting as an information system according to Amrul & Wijayanto (2019); Lestari & Dewi (2020); Rachmawati & Fardinal (2017); Wulandari & Adiati (2015) It includes the activity of identifying, collecting, processing, and communicating economic information about an organization to various parties.

Accounting Information System User Capabilities

High personal skills will spur users to use accounting information systems, so that the performance of accounting information systems becomes more effective (Pramudityo, 2017; Rujito et al., 2016). Information system users who have techniques either from education or from experience using the system will increase satisfaction in using accounting information systems (Andesto & Susanto, 2018; Frida Fauziah, 2020; Purwati & Suparlinah, 2017; Romney et al., 2015; Susanto, 2013). To assess the framework of an accounting information system, it can be seen from *performance, Information, Economy, Control, efficiency and service* (PIECES) (Rujito et al., 2016; Susanto, 2013). Based on this definition, it can be concluded that the Accounting Information System is a system that processes and collects data and transactions to produce useful information for those who need it.

Functions of Accounting Information Systems

For a company, an accounting information system is built with the main purpose of processing accounting data from various sources into accounting information needed by various users to reduce risk when making decisions. There are three functions of the accounting information system, which are as follows:

According to Susanto (2010, 2013) states that the functions of the accounting information system are: (a) Supporting the company's daily activities; (b) Supporting the decision-making process; and (c) Assist the company manager in fulfilling its responsibilities to external parties. The purpose of the accounting information system according to Krismiaji (2015) namely: (a) The usefulness of the information generated by the system must help management and users in making decisions; (b) Economical: the benefits of the system must outweigh the sacrifices; (c) If: the system must process, be able to access the data as conveniently as possible, whenever the user wants it; (d) Timeliness: important information must be generated first and then other information; (e) Customer service: satisfactory service to the customer must be provided; (f) Capacity: the capacity of the system must be able to handle activities in busy periods and future growth; (g) Practical: the system must be easy to use; (h) Flexibility: the system must accommodate changes that occur in the system environment; (i) Traceability: the system must be easy to understand by users and designers and facilitate problem solving and system development in the future; (j) Auditing power: auditing power must exist and be attached to the system from the beginning or its creation; (k) Security: only authorized personnel may access or be allowed to alter system data.

Components of Accounting Information System

Components of accounting information systems according to Romney et al. (2015), namely: (a) People who use the system; (b) The procedures and instructions used to collect, process data and store data; (c) Data regarding its organization and business activities; (d) Software used to process data; (e) Information technology infrastructure, including computers, devices, peripherals and communication network devices used in accounting information systems; (f) Internal controls and security measurements that store

2.1.1. Sales Accounting Information System

Sales accounting information system is defined as a framework in human resources, tools, methods, and all of them are coordinated to process sales data into sales information that is useful for those who need it (Susanto, 2010, 2013; Voets, 2016). Meanwhile, according to Mulyadi (2016), The Sales Accounting System is a series of activities that consist of sales transactions of goods or services either on credit or in cash. In a credit sales transaction, if the order from the customer has been fulfilled by the delivery of goods or the delivery of services, for a certain period of time then the

company has receivables to its customers. The credit sales activities are handled by the company through a credit sales system. In a cash sales transaction, new goods and services are handed over by the company to the buyer if the company has received cash from the buyer. Cash sales activities by companies through the cash sales system. Based on this definition, it can be concluded that the sales accounting information system is a tool to carry out company activities related to sales transactions both in cash and credit.

a. Accounting Records Used

Some of the media components used to record accounting (Mulyadi, 2016): (a) Sales journal, used by the accounting function to record and summarize sales data that occurs; (b) Cash Receipt Journal, used by the accounting function to record cash receipts from cash sales that occur; (c) General Journal, used by the accounting function to record the cost of goods sold; (d) Inventory card, used by the accounting function to record the reduced cost of goods sold. This card is held in the accounting function to supervise the mutation and inventory of goods stored in the Warehouse; (e) The Warehouse Card in the form of this record is used for recording mutations and inventory of goods stored in the warehouse.

b. Procedures that Make Up the Cash Sales System

The cash sales procedure that is carried out either manually or computerized displays the quality of the dicule flow chart. The cash sales procedure is not a standard procedure, because its application can vary and depends a lot on the characteristics of each company itself.

According to Mulyadi (2016), there are several networks of procedures that form the cash sales system, namely: (1) Sales order procedure, in this sales order procedure, the sales function receives orders from the orderer and then makes a cash sales invoice which is used by the buyer to make payments to the cash function and allows the warehouse function and the delivery function to prepare the goods to be handed over to the buyer who has been paid; (2) Cash delivery procedure, in this cash receipt procedure, the cash function receives payment for the price of goods from the buyer who has already deposited and then provides a payment sign (in the form of a cash register ribbon and a "paid-in" stamp on the cash sales invoice) to the buyer to enable the buyer to pick up the goods he purchased from the delivery function; (3) Procedure for delivery of goods, in this procedure for delivery of goods, the delivery function of handing over goods to the buyer who has been paid; (4) Cash sales recording procedure, in this cash sales recording procedure, the accounting function records cash sales in the sales journal and cash receipt journal. The accounting function also records a decrease in the inventory of goods sold in the inventory card; (5) Cash deposit procedure to banks, in this cash deposit procedure to banks, the cash function deposits cash received from cash sales to external parties; (6) Cash receipt recording procedure, in this cash receipt recording procedure, the accounting function records cash receipts in the cash receipt journal based on bank deposit receipts received from the bank through the cash function, (7) Cost of goods sold recording procedure, in this cost of goods sold recording procedure, the accounting function makes a recapitulation of the cost of goods sold based on the data in the inventory card.

2.1.2. Ecommerce

Electronic Commerce (e-commerce) is one of the media used by business actors to market their various products (Mahliza, 2019, 2020). E-commerce is the process of buying, selling or exchanging products, services and information through computer networks. E-commerce is part of e-business, with a wider scope of e-business, not only business but also includes business partner collaboration, customer service, job vacancies, and others (Awa et al., 2015; Lupi & Nurdin, 2016;

Mujiyana & Elissa, 2013; Rahmidani, 2015; Sukmono & Hendratno, 2018; D. A. Utami, 2020). In addition to website network technology, e-commerce also requires database technology, e-mail or electronic mail (e-mail), and other forms of non-computer technology such as freight forwarding systems and payment instruments for e-commerce (Awa et al., 2015). In its application, now e-commerce has many applications. To run these various applications, the right information, infrastructure, and support services are needed.

Some components in the scope of the implementation of e-commerce applications according to Burgess & Paguio (2016); Komala & Sugilar (2020); Lupi & Nurdin (2016); Mahliza (2019, 2020); Nurhasanah et al. (2021); Pardani & Damayanthi (2017); Rahmidani (2015); Sukmono & Hendratno (2018); Utami (2020):

a. Types of E-Commerce

Business-to-Business (B2B). In this type of e-commerce, the process of selling products or services involves several companies and is carried out with an automation system. Generally, the companies involved are suppliers, distributors, factories, shops, and others. This transaction is usually carried out directly between the two systems. For example, transactions carried out by Wal Mart and its suppliers. According to this, the advantages of B2B can save costs, increase revenue, speed up delivery, reduce administrative costs, and improve service to customers.

Business-to-Consumer (B2C). B2C involves interactions and transactions between a company, seller, and consumer. Examples of such selling companies include: Dell (www.dell.com) which sells a wide range of computers and peripherals; Cisco (www.cisco.com) which sells various networking equipment, Amazon (www.amazon.com) which sells books, games, electronics, etc; and Drugstore (www.drugstore.com) which sells a variety of health and beauty goods.

Consumer-to-Consumer (C2C). C2C involves transactions between consumers and consumers. One example is the eBAY (www.ebay.com) website which provides a means that allows people to sell or buy goods among themselves.

Consumer-to-Business (C2B). Several sites have taken the initiative to support consumer-based or individual-based businesses to business people or organizations. An example of this is Priceline.com, where this site allows someone to sell a house to a company. In this case, the internet can be used as a means for negotiations.

b. Classification of E-Commerce Businesses in Indonesia

Some types of e-commerce according to Komala & Sugilar (2020); Lupi & Nurdin (2016); Mahliza (2019, 2020); Nurhasanah et al. (2021); Pardani & Damayanthi (2017); Rahmidani (2015); Sukmono & Hendratno (2018); Utami (2020), among others:

Listing/ Classifieds. It serves as a platform where individuals can post their items for free. Revenue is earned from premium ads. This type of classifieds is suitable for sellers who only want to sell items in small quantities. This type is a group of B2C and C2C interactions. Examples: olx.com, berniaga.com.

Online Marketplace. This is a business model where the website in question not only helps to promote merchandise, but also facilitates online money transactions. All online transactions must be facilitated by the relevant website. Online marketplace is a group of C2C interactions. Examples: tokopedia.com, bukalapak.com.

Shopping Mall. This business model is similar to a marketplace, but sellers who can sell there must be sellers or well-known brands because of the strict verification process. It falls under the category of B2B and B2C interaction groups. Examples: blibli.com, zalora.com.

Online store. This business model is quite simple, namely an online store with its own website address (domain) where the seller has a stock of products and sells them online to buyers. This type is included in the category of B2C interaction groups. Examples: lazada.co.id, bhinneka.com

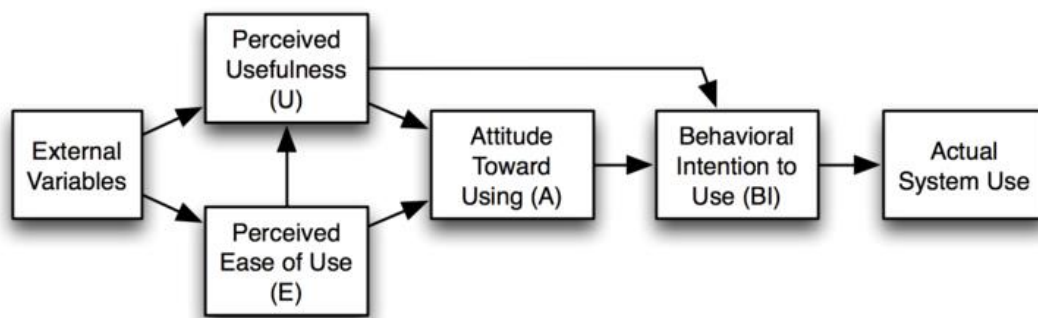
Online store on social media. Many sellers in Indonesia use social media sites such as Facebook, Twitter and Instagram to promote their merchandise. This type is included in the category of C2C interaction groups. Example: Anyone who sells with social media.

Types of crowdsourcing and crowdfunding websites. Websites are used as a platform to gather people with similar skills or for online fundraising. This type is included in the category of C2B interaction groups. Examples: kitabisa.com, wujudkan.com.

2.1.3. *Technology Acceptance Model (TAM)*

Testing the influence of the use of e-Commerce and sales accounting information system in this study using Approach *Technology Acceptance Model (TAM)*. *Technology Acceptance Model (TAM)* is the theoretical basis for explaining and predicting an individual's acceptance of information technology systems (Arvidsson, 2014; Azriani et al., 2018; Khakim & Hadiprajitno, 2011; Putra, 2019). TAM was first proposed by Davis (1989) deep his doctoral thesis. *Technology Acceptance Model (TAM)* that has been developed by Davis (1989); Davis et al. (1989); Venkatesh & Davis (2000) is one of the most popular research models for predicting the use and acceptance of information systems and technologies by individual users.

Figure 1. TAM model developed from Davis (1989)



TAM adopts two perception factors, namely: *perceived usefulness* and *perceived ease of use* (perception of perceived usefulness and perception of perceived ease of use). Good *perceived usefulness* And *perceived ease of use* will be affected by external variables. External variables are the relationship between internal beliefs, attitudes, intentions, and differences in person, circumstances, and behaviors (Davis et al., 1989; Venkatesh & Davis, 2000).

Perceived Usefulness

Perceived Usefulness (PU) refers to the extent to which a person believes that using a particular system will improve its performance. *Perceived Usefulness* (perception of usability) on the model TAM reflect the effectiveness, performance, and productivity associated with the work (Davis, 1989).

Perceived Ease of Use

Perceived Ease of Use (PEOU) refers to the extent to which a person believes that using a particular system is easy (without effort). Concept of *perceived usefulness (PU)* and *perceived ease of use (PEOU)* is a subjective assessment of the individual's usefulness and convenience of a particular system. *Perceived usefulness* and *perceived ease of use* is a different thing but it is still a related thing. At TAM, *perceived usefulness* is the main trust factor, and *perceived ease of use* is a secondary trust factor in determining behavioral intentions towards the use of information technology (Davis, 1989; Davis et al., 1989) . (Davis et al., 1989)

Attitude Toward Using

Human attitudes towards the effective use of technology systems in daily life. Variable *Attitude Toward Using* (Attitude towards use) is an external factor that is considered to be able to affect the use of the system (Davis, 1989) [Click or tap here to enter text.](#) .

Behavioral Intention to Use

Behavioral intent reflects the extent to which a person intends to use a particular technological system, product or service Variable *Behavioral Intention to Use* (Behavioral intention to use) is also an external factor that is considered to affect the use of the system (Davis, 1989).

Actual System Use

Actual usage refers to the frequency, time, and possibly money that is poured into a particular system. Variable *Actual System Use* (Actual usage) is also an external factor that is considered to affect the use of the system (Davis, 1989).

Some previous research results show that, The use of the system can help meet the needs of MSMEs in managing data effectively and efficiently. Lots of variety *Software* offered, but not necessarily in accordance with the system implemented by MSMEs. Some of the factors that are considered in choosing software some of these factors are price, *performance*, stability, flexibility, implementation, *Customization* and vendor support (Budyastuti & Khoirusida, 2019; Philip, 2001; Rachmawati & Fardinal, 2017; Tjandrawinata, 2017).

Then another study that uses a research model *TAM* by adding external variables that affect the model *TAM* as a model developed by (Davis, 1989). The renewal of this research is to develop a research model *TAM* by using the quality of the system as an external variable. This is supported by (Thomas, 2011) which states that system quality is one of the external variables *TAM*. Then other external variables of *TAM* are also revealed by Delone & McLean (2003) and Lucas & Splitler (1999) which states that the variable of the success of the information system is the quality of information. This supports the definition of *the perception how well the system performs tasks that match with job goals* (Venkatesh & Davis, 2000).

2.1.4. Profitability

Profitability is one of the indicators that is often used to see the success of a business (Herliansyah et al., 2020; Hikmahwati & Badjuri, 2017; Mahliza, 2019; Nugroho et al., 2022; Setiawan & Agustina, 2018). Profitability Ratio is one of the ratios calculated in the ratio analysis. Ratio analysis is an analysis method to find out the relationship between certain headings in the balance sheet or income statement, profit individually or a combination of the two reports (Hery, 2015; Sianipar et al., 2020). The relationship between the elements of the financial statement is expressed in a simple mathematical form. Individually, the ratio number will be useless, unless the ratio number is compared to a ratio that is indeed worth using as a basis for comparison (Ihwanudin et al., 2020; Kasmir, 2014). Things that can be compared with ratio figures are as follows: (a) Standard ratio or average ratio of all similar industries of which the company's financial data is a member; (b) The ratio that has been determined in the budget of the company concerned; (c) Similar ratios in previous periods of the company; (d) Financial ratios of other similar companies that are competitors of companies that are considered to be quite good/successful in their business.

This ratio analysis has advantages over other analysis techniques, including: (a) Ratios are numbers or statistical summaries that are easier to read and interpret; (b) It is a simpler substitute for the information presented in the highly detailed and complex financial statements; (c) Knowing the company's position in other industries; (d) It is very useful for materials in filling in the decision-

making models of the prediction model (Z-score); (e) Standardize the size of the company; (f) It is easier to compare between companies or see the company's development periodically or time series; (g) It is easier to see company trends and make predictions in the future (Budianti & Curry, 2018; Sukmono & Hendratno, 2018; Yanti & Budiasih, 2016). Often, an internal analysis begins with an analysis of current finances, as well as sales and profitability measures. These two analyses provide indicators of past strategic success so that they can help evaluate whether strategic changes are needed. Sales and profitability are more specific and easy to measure analysis. This is why it is widely used as a performance evaluation tool (Suhartono & Triyani, 2019).

The profitability ratio or also known as the profit margin ratio is a ratio used to measure the company's ability to generate profits from its normal business activities (Frida Fauziah, 2020). This ratio aims to determine the company's ability to generate profits during a certain period through all the capabilities and resources it has, namely those derived from sales activities, the use of assets, and the use of capital. In addition, it is used to measure the level of effectiveness of management in running company operations. Good management performance will be shown by its success in generating maximum profits (Putra, 2019). The profitability ratio is measured by comparing the components in the income statement and/or balance sheet. This aims to evaluate the level of profitability between periods. In addition, it can also be compared to pre-set targets as well as with the industry average ratio standard (Mahaputra & Wirawati, 2014).

2.2. Previous Research

Research Burgess & Paguio (2016); Komala & Sugilar (2020); Kurnia et al. (2015); Lupi & Nurdin (2016); Mahliza (2019, 2020); Nurhasanah et al. (2021); Pardani & Damayanthi (2017); Rahmidani (2015); Sukmono & Hendratno (2018); Utami (2020) shows the significant influence of environmental pressures on the adoption of various E-Commerce technologies. Organizational and national readiness have different influences across various E-Commerce technologies, while the influence of industry readiness has proven to be insignificant. This study expands the current understanding of the influence of micro and macro-level factors and has important implications for researchers, practitioners, and policymakers.

According to Rahmidani (2015), Several factors drive companies to use e-commerce to help them communicate with customers faster, satisfy customers, build brands, as a means of promoting products, and ease of access to global markets. So that the application of e-commerce technology is one of the factors that greatly determines the success of a product from a company. The benefits of using e-commerce for companies are to increase sales turnover, increase the number of customers, expand the scope of business, promote, open new business opportunities, facilitate relationships and customer satisfaction.

The results showed that the variables of organizational readiness and benefits of e-commerce had a significant effect on the use of e-commerce, while the variables of external pressure and ease of use had a non-significant effect on the use of e-commerce due to lack of motivation in improving the ability of human resources and the second model showed that the independent variables used had a positive and significant effect on the dependent variables. This study concludes that the higher the factors that affect the use of e-commerce, the more able it is to increase the profitability of MSMEs both directly and indirectly. Utami (2020)

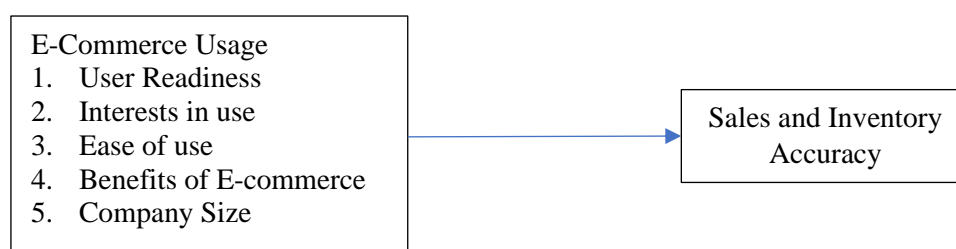
Then the results of the research Rujito et al. (2016) showed that the internal control variables, human resource competence and e-commerce implementation had an effect on the accounting information system.

Results Awa et al. (2015) shows that SMEs in Nigeria are yet to tap into the full potential of e-commerce solutions. This is evidenced by the lack of transparency in government support

programs, location factors, weak finances, company size, information confidentiality, inadequate infrastructure and lack of openness and business integration.

2.3. Research Thinking Framework and Hypothesis

Figure 2. Framework of Thought



Based on the framework of thinking as stated in figure 4, this study will look at the influence of the use of E-commerce by business owners, including MSMEs, among others, based on user readiness, interest in use, ease of use, benefits of e-commerce, and company size on profitability. According to research Awa et al. (2015); Rujito et al. (2016); Utami (2020), that the full potential of e-commerce solutions will have an impact on profitability

3.1. Hypothesis Development

A hypothesis is a provisional conjecture that has not been proven and is used to explain a fact (Sugiyono, 2019). The development of the hypothesis of this study is based on several alternatives that are behind the use of E-commerce by business owners, including MSMEs, among others, based on User Readiness, Interest in Use, Ease of Use, E-commerce Benefits, and Company Size which directly and indirectly affect profitability. Based on research Awa et al. (2015); Rujito et al. (2016); Utami (2020), that the full potential of e-commerce solutions will have an impact on profitability directly and indirectly. Based on previous research, the hypothesis in this study is:

Ho: The use of e-commerce directly affects the accuracy of sales and inventory.

Ha: The use of e-commerce affects indirectly the accuracy of sales and inventory.

RESEARCH METHODS

3.1. Population and Sample

Populations are collections of elements of a similar nature but can be distinguished from each other due to their characteristics. The population in this study is MSMEs in the Greater Jakarta area. Meanwhile, the research sample was taken by *the random purposive sampling* method with specific criteria, namely

According to Sugiyono (2019) Population is the entire area that is the target of research, determined by the researcher, consisting of objects or subjects that have certain qualities and characteristics to be studied, researched and then drawn conclusions. The population in this study is all MSMEs registered in DKI Jakarta Provincial Small and Medium Business Cooperatives and Trade Office (2017) as many as 31,116 Fostered MSMEs.

Table 2. Research Sample

No.	Regency/City	Registered MSMEs	Sampling Proportional
1	Thousand Islands Regency	308	8

2	West Jakarta City	4.157	114
3	Central Jakarta City	6.014	164
4	South Jakarta City	9.016	246
5	East Jakarta City	7.189	196
6	North Jakarta City	4.432	121
TOTAL		31.116	850

Source: *Service Cooperation Small Businesses and Intermediate and Trade Provinsi DKI Jakarta (2017) processed*

The number of research samples is 850 MSMEs. The determination of the sample in this study used random sampling based on area (*Cluster Random Sampling*) is a sampling technique based on a certain group/area. Purpose of the method *Cluster Random Sampling* among other things, to research about something in different parts of an area/area (Sekaran & Bougie, 2016, 2017). Then the research sample is MSMEs that have used e-commerce and made financial reports. Then for the object of the research is sales accounting information derived from the use of e-commerce applications and company profitability obtained from financial statements.

4.1. Variable Operations

This study uses six important variables that will be used as data to be used in the model application process. The four variables are as follows:

1. Dependent variable A dependent variable is a variable whose variation in value is influenced by variations in other values. The bound variable used in this study is the use of e-commerce (PE), the use of e-commerce (PE) makes MSMEs able to compete and gain a competitive advantage.
2. Independent variable An independent variable is a variable whose value variation is not affected by the variation in the value of other variables, but will affect other variables. The independent variables in this study are:
 - a. User Readiness (X_1) variable uses indicators that look at the level of readiness of users to use e-commerce.
 - b. Usage interest (X_2) variable uses indicators that affect the level of user interest in using e-commerce
 - c. Ease of use (X_3) variable uses indicators that look at the level of ease of use of e-commerce
 - d. Benefits of E-commerce (X_4) variable uses indicators that look at the benefits of using e-commerce
 - e. Company Size (X_5) variable uses indicators by looking at the level of company size using e-commerce

4.2. Data Analysis Techniques

The data analysis in this study uses the partial least square (Smart-PLS) program. The data analysis method in this study uses *Component or variance based structural equation modeling* where in data processing it uses the partial least square (Smart-PLS) program version 3.0 PLS (*Partial Least Square*) is an analysis method that is often referred to as *Soft modeling* because it negates OLS assumptions (*Ordinal Least Square*) regression, such as data must be normally distributed in a multivariate manner and the absence of multicollinearity problems between exogenous variables. Basically *Partial Least Square* developed by to test weak theories and weak data such as small sample sizes or data normality problems Will et al. (1983) (Ghozali, 2018; Ghozali & Ratmono, 2017).

RESULTS AND DISCUSSION

4.1. Research Results

This study aims to analyze the influence of the use of e-commerce on the profitability of MSMEs in the Greater Jakarta area. The variables analyzed included user readiness, user interest, ease of use, e-commerce benefits, and company size.

This research involves MSMEs in Jakarta that have used e-commerce. Based on the survey, the majority of respondents stated that e-commerce helps in improving the accuracy of sales information and profitability.

Effectiveness of Accounting Information Systems

The results of the study show that the use of e-commerce-based accounting information systems improves the accuracy of sales information and the profitability of MSMEs. This system allows for more efficient management of sales and inventory data, providing fast, precise, and accurate information for decision-making.

The Effect of E-Commerce on Profitability

E-commerce has proven to have a positive impact on the profitability of MSMEs. The data shows an increase in sales and better inventory management after the implementation of e-commerce. This is in line with research by Utami (2020) which states that organizational readiness factors and the benefits of e-commerce have a significant effect on their use, which in turn increases profitability.

Comparison Before and After E-Commerce Implementation

Studies show an increase in financial ratios such as Net Profit Margin (NPM), Return on Investment (ROI), and Return on Equity (ROE) after the implementation of e-commerce, although these increases are not significant in some cases (Sukmono & Hendratno, 2018). This shows that the application of information technology, including e-commerce, has great potential to improve the financial performance of MSMEs.

The Influence of E-commerce on the Accuracy of Sales Information

The results show that the use of e-commerce has a significant influence on the accuracy of sales information. With e-commerce, MSMEs can access sales information in real-time, making it easier to make the right decisions.

The Influence of E-commerce on Profitability

The use of e-commerce also has a positive effect on the profitability of MSMEs. Research shows that MSMEs that use e-commerce experience increased profitability compared to those who do not use e-commerce. This is due to the increased market access and operational efficiency offered by e-commerce. E-commerce has proven to have a positive impact on the profitability of MSMEs. The data shows an increase in sales and better inventory management after the implementation of e-commerce. This is in line with research by Utami (2020) which states that the factors of organizational readiness and the benefits of e-commerce have a significant effect on its use which in turn increases profitability.

Regression Analysis

Regression analysis shows that the variables of sales information accuracy and profitability together have a significant effect on the use of e-commerce. The coefficient of determination (R^2) of 0.65 indicates that 65% of the variation in e-commerce usage can be explained by the variables of sales information accuracy and profitability.

Discussion Analysis

The Effectiveness of SIA in MSMEs

SIA, which is based on e-commerce, has proven to be effective in improving the accuracy of sales information and the profitability of MSMEs. A good SIA allows MSMEs to process sales data efficiently, reduce the risk of errors, and provide relevant and timely information for decision-making.

The use of e-commerce-based accounting information systems provides various advantages, including:

- **Information Accuracy:** Sales and inventory data is more accurate and real-time, aiding in more informed decision-making.
- **Operational Efficiency:** Reduce the time and cost required to manage data manually.
- **Data Security:** Computer-based systems are safer from human error and data loss.
- **Ease of Access:** Data can be accessed anytime and anywhere, making it easy to monitor and manage.

Benefits of E-commerce for MSMEs

E-commerce provides many benefits for MSMEs, including increasing market access, expanding customer reach, and improving operational efficiency. With e-commerce, MSMEs can reduce marketing and distribution costs, as well as increase the speed and accuracy of transactions.

The use of e-commerce not only improves information accuracy and profitability but also provides opportunities for MSMEs to compete in a wider market. With e-commerce, MSMEs can reach consumers in various geographical locations, increase sales volume, and build stronger brand awareness.

Obstacles and Challenges

Despite the many benefits, MSMEs also face several obstacles in using e-commerce, such as limited technology infrastructure, lack of digital knowledge and skills, and data security and privacy issues. To overcome this obstacle, adequate training and technical support are needed for MSMEs.

Despite the many benefits, the use of e-commerce and accounting information systems also faces several challenges, including:

- **Human Resource Limitations:** Lack of knowledge and skills in the use of technology can be a barrier.
- **Implementation Costs:** The initial investment to implement a new system can be considerable, especially for MSMEs with limited resources.
- **Cybersecurity:** Data security risks and cyberattacks must be managed properly to avoid losses.

Practical Implications

This research has practical implications for the development of e-commerce strategies in MSMEs. Policymakers and industry players need to provide greater support in the form of training, infrastructure, and policies that support the use of e-commerce in MSMEs. In addition, MSMEs need to continue to adopt and utilize information technology to increase their competitiveness in the global market.

To maximize the benefits of e-commerce, MSMEs need to adopt the following strategies:

- **HR Training and Development:** Improving employee skills in using accounting and e-commerce information systems.
- **Technology Investment:** Building an adequate technology infrastructure to support e-commerce operations.
- **Risk Management:** Developing robust security systems to protect data and transactions.

CONCLUSION

This study concludes that the use of e-commerce significantly improves the accuracy of sales information and the profitability of MSMEs in Jakarta. An effective and technology-based SIA plays a crucial role in supporting informed decision-making and improving operational efficiency. E-commerce allows MSMEs to manage data more efficiently and increase competitiveness in the market. However, to achieve optimal results, MSMEs must overcome existing challenges through training, technology investment, and effective risk management, so MSMEs need to get adequate support in the form of training, infrastructure, and supportive policies.

Suggestion

Based on the results of the research, it is recommended that MSMEs be more proactive in utilizing information technology and e-commerce. The government and related agencies also need to improve training programs and technical support for MSMEs so that they can optimize the use of e-commerce. In addition, there needs to be a policy that supports the development of technological infrastructure that can be accessed by all MSMEs.

Further research is suggested to explore other factors that can affect the use of e-commerce in MSMEs, such as aspects of security, data privacy, and customer satisfaction. This is important to provide a more comprehensive picture of the impact of e-commerce on the performance of MSMEs.

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