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The Influence of Accounting Information System Service Quality and the Use of Fintech Gateway Payments on the Performance of MSMEs in Medan Marelan District

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ABSTRACT

In the digital era, the integration of technology and accounting information systems (AIS) is essential for enhancing the operational efficiency and sustainability of micro, small, and medium enterprises (MSMEs). This study aims to analyze the influence of AIS service quality and the use of Fintech Gateway Payments on MSME performance in Medan Marelan District. Using a quantitative approach, data were collected through surveys distributed to business owners who actively apply both AIS and Fintech services. The responses were analyzed using multiple linear regression through SPSS to identify the relationships among variables. The findings reveal that the quality of AIS services improves MSME performance by strengthening the accuracy of financial data, internal control, and decision-making processes, which aligns with system quality theory emphasizing reliability and responsiveness. The adoption of Fintech Gateway Payments enhances transaction speed, accessibility, and security, reflecting financial technology theory that links digital innovation to improved business outcomes. The combination of both variables creates a synergistic effect that enhances competitiveness, adaptability, and efficiency in daily operations. These results conclude that the effective use of AIS and Fintech supports MSME sustainability and growth in a digital-based economy. The implication is that continuous improvement in system quality and digital financial integration is necessary to ensure innovation, accountability, and long-term business performance.

Keywords: *Service Quality, Accounting Information System, Fintech gateway payment, Performance, Micro, Small, and Medium Enterprises*

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) hold a vital position in Indonesia's economy, particularly in generating employment and supporting income distribution. Spread across diverse sectors such as trade, culinary, and creative industries, MSMEs serve as the backbone of national growth. Data from Statistics Indonesia Statistics Indonesia Badan Pusat Statistik (2023), MSMEs contribute more than 60% to the national Gross Domestic Product (GDP) and employ the majority of the workforce. Thus, empowering MSMEs is a central priority for achieving inclusive economic development.

in the Industry4.0 era, MSMEs encounter both greater challenges and opportunities. Advances in digital technology have reshaped the management of operations, marketing, and finance. A key response to this shift is digital transformation, which involves leveraging information technology to improve efficiency, accuracy, and effectiveness in business processes. For MSMEs, digital transformation has become a necessity rather than a choice, enabling them to strengthen competitiveness, expand market access, and sustain their businesses in the face of global competition.

MSMEs continue to encounter major challenges, ranging from low productivity and operational delays to limited transaction speed and weak financial management. As noted by Richard et al (2009), organizational performance is assessed not only through financial outcomes but also by operational efficiency and overall effectiveness. Thus, MSME challenges extend beyond profitability to their capacity for efficient operations and long-term adaptability. In this context, digital transformation emerges as a key driver in enhancing MSME performance comprehensively.

The performance of MSMEs is partly influenced by the service quality of Accounting Information Systems (AIS). Poor AIS quality can result in disorganized records, inaccurate data, and delays in reporting, thereby weakening business performance. Farina & Opti (2023), highlight that effective use of AIS improves performance by generating accurate and structured financial information, emphasizing that its success depends on both system availability and proper utilization. in contrast, Ermawati (2021), contends that AIS implementation alone has little impact, as performance gains require not only system adoption but also users' capability to apply it effectively.

Another factor influencing the performance of MSMEs is the use of Fintech Gateway Payments. Fintech Gateway Payments enable transactions to be conducted quickly, securely, and efficiently, while also being integrated with various digital platforms. A study by Nursansiwi & Armiani (2022), demonstrated that the use of payment gateways can streamline transaction processes and support market expansion. However, Monica et al (2024), reported that knowledge of digital payments has little impact on financial performance, as adoption remains limited.

Preliminary data in this study indicate that out of 284 MSMEs registered in Medan Marelan District, 156 have not adopted an Accounting Information System, and 20 have not used any Fintech services, leaving only 108 MSMEs that utilize both systems. This shows that the majority of MSMEs are still operating conventionally, which highlights the need to examine how the implementation of AIS and Fintech can improve their performance.

LITERATURE REVIEW

Accounting information system

According to Halim (2022), An accounting information system is a set of data that has been processed to produce information that is helpful to its consumers. Accounting information system is designed to support organizational activities to operate more quickly and efficiently by automatically processing transactional activities.

According to Wahyuni et al (2022), state that one kind of information system that is necessary to support day to day business activities is an accounting information system. It provides accounting and business-related information while serving as a control mechanism to prevent and detect fraud or errors.Meanwhile, Romney & Steinbart (2018)explain that an AIS integrates people, procedures, and technology to transform data into meaningful financial information that enhances management control and organizational performance.

From these theoretical perspectives, it can be concluded that an accounting information system functions not only as a technical tool but also as a strategic component that supports business performance through accuracy, reliability, and timely financial reporting. A well-designed AIS strengthens internal control, improves operational efficiency, and assists management in making informed decisions. Therefore, the quality of AIS services directly influences the effectiveness and competitiveness of an organization.

According to Halim (2022), the indicators of an Accounting Information System are as follows:

1. the system is run and managed by human resources.
2. Guidelines and processes for gathering, handling, and keeping data.
3. Information on company and organizational operations.
4. Software applications used to process information.
5. Technological infrastructure, including computers, supporting devices, and communication networks.
6. Internal control mechanisms and security measures that safeguard system data.

Fintech

According to Hesanada (2024),Fintech refers to financial service companies that are integrated with technology. Fintech encompasses various activities such as payments, fund transfers, fundraising, lending, and asset management, all of which can be accelerated and simplified through the use of technology.

Furthermore, Arner et al., (2015) describe Fintech as the application of technology to enhance financial activities and services. They emphasize that Fintech innovation contributes to financial inclusion, operational efficiency, and the modernization of traditional financial systems. Similarly, Schueffel (2016) defines Fintech as technological innovation in the financial services sector that results in the development of new business models, applications, processes, or products, thereby reshaping how financial institutions operate and deliver value to consumers.

Based on these three theoretical perspectives, Fintech can be conceptually defined as the integration of digital technology and financial systems aimed at fostering innovation, improving efficiency, and broadening access to financial services. It not only facilitates faster and more secure financial transactions but also promotes transparency, inclusion, and customer empowerment within the financial ecosystem.

According to Hesanada (2024), the indicators of Financial Technology are as follows::

1. Ease of financial access.
2. Efficiency and affordability.
3. Product and service innovation.
4. Enhanced security and data protection.
5. Financial empowerment.

Business Performance

According to Susilowati (2022), business performance reflects the extent to which an organization succeeds in its management processes and illustrates how tasks and responsibilities are carried out.Meanwhile,Wibowo (2016)explains that performance represents the result of work achieved in accordance with authority and responsibility, which reflects the success of management in realizing organizational objectives. In addition, Similarly, Venkatraman & Ramanujam (1986) explain that business performance encompasses both financial and operational dimensions, including profitability, market share, efficiency, and product quality. They argue that measuring performance solely through financial indicators provides an incomplete picture of organizational success.

Based on these perspectives, business performance can be concluded as the organization’s overall achievement in managing its resources effectively to realize financial, operational, and developmental goals

According to Susilowati (2022), the indicators of business performance are as follows:

1. Perspective on financial performance
2. Perspective on customer relations
3. Perspective on internal processes
4. Perspective on learning and innovation

Based on the above discussion and prior studies, the variables in this research are illustrated in the conceptual framework (Figure 1).

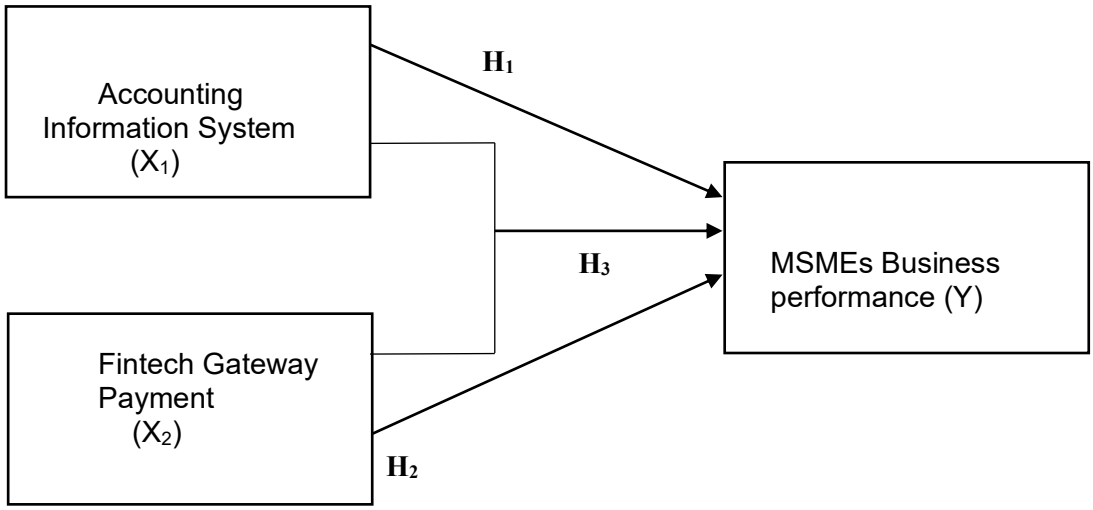

Figure 1. Conceptual Framework

The following are the study's hypotheses:

H_1: The Accounting Information System is hypothesized to have a significant effect on the business performance of Micro, Small, and Medium Enterprises (MSMEs) in Medan Marelan District.

H_2: Fintech Gateway Payment is hypothesized to have a significant effect on the business performance of MSMEs in Medan Marelan District.

H_3: The Accounting Information System and Fintech Gateway Payment are jointly hypothesized to have a significant effect on the business performance of MSMEs in Medan Marelan District.

RESEARCH METHOD

This study was conducted in Medan Marelan District, Medan City, North Sumatra, from July 2025 to August 2025 using a quantitative approach. As Abdullah (2022) states, quantitative research is a systematic scientific investigation of a phenomenon and its causal relationships. It involves the collection of measurable data and its analysis through statistical, mathematical, or computational methods.

According to Sugiyono (2022), The total collection of items or subjects with particular attributes and numbers chosen by the researcher for analysis and conclusion is referred to as a population. The population of this study includes all MSMEs that are active in the Medan Marelan District. Based on observations and data collection, 284 active MSME units were identified, forming the basis of the study population.
According to Sugiyono (2022), A subset of the population that represents its attributes and numerical representation is called a sample. reflects. The sampling criteria in this study

include MSMEs that utilize Accounting Information Systems and Fintech payment in their business activities. Purposive sampling was the method used for sampling. According to Sugiyono (2022), defines purposive sampling as a technique for selecting samples based on particular criteria.

The considerations for determining the sampling criteria are as follows:
1. MSMEs that employ an Accounting Information System (AIS) in their operational activities.
2. MSMEs that utilize Fintech services in their financial transactions.

The research instrument was a structured questionnaire using a five-point Likert scale to measure responses. Data were analyzed using validity and reliability tests, followed by classical assumption tests including normality, multicollinearity, and heteroscedasticity to ensure the regression model met the statistical assumptions. After the model passed these tests, further analyses were conducted, including the F test, t test, and coefficient of determination (R^2), using IBM SPSS Statistics version 25.

Validity Test

According to Sujarweni (2019), validity test assesses whether a questionnaire is appropriate for use by examining each item. An item is deemed valid if, at the 0.05 significance level, it shows a significant correlation with the total score.

The results of the validity test indicate that all measurement items in this study fulfill the established validity criteria. For the Accounting Information System (X1) variable, all twelve indicators exhibit correlation coefficients r count exceeding the critical *r* table value of 0.3610. A similar outcome is observed for theFintech Gateway Payment (X2) variable, in which all ten indicators show*r* count values greater than the specified *r* table threshold. Furthermore, for the Business Performance (Y) variable, all eight indicators demonstrate r count values that surpass 0.3610. These findings collectively confirm that the measurement instruments for all three variables possess adequate validity and are therefore appropriate for subsequent analytical procedures.

Reability Test

According to Ghozali (2018), Reliability is a technique for assessing a questionnaire as an indicator of a variable or concept. A questionnaire is considered reliable if responses remain consistent over time. The commonly accepted threshold for Cronbach's Alpha is greater than 0.60 as the minimum level of reliability.

The results of the reliability test demonstrate that all variables in this study meet the reliability requirements. The Accounting Information System (X1)variable obtained a Cronbach's Alpha value of 0.942, which is higher than the minimum threshold of 0.600, indicating a high level of internal consistency. Similarly, the Fintech Gateway Payment (X2) variable recorded a Cronbach's Alpha value of 0.935, also exceeding the reliability criterion. Furthermore, the Business Performance of MSMEs (Y) variable achieved a Cronbach's Alpha value of 0.940, surpassing the same threshold. These findings collectively confirm that all measurement instruments used in this study are reliable and consistent in measuring each construct.

Normality Test

According to Sujarweni (2019), To as certain if the independent and dependent variables in a regression model have a normal distribution, the normality test is utilized.

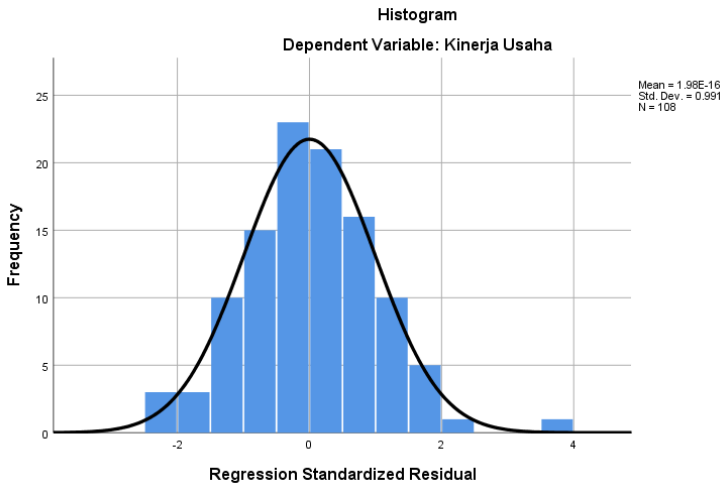

Figure 2. Histogram
Source of Processed Data 2025

Based on Figure 2, the histogram graph shows that the curve of the regression standardized residual forms a bell-shaped pattern, indicating that the data are normally distributed.

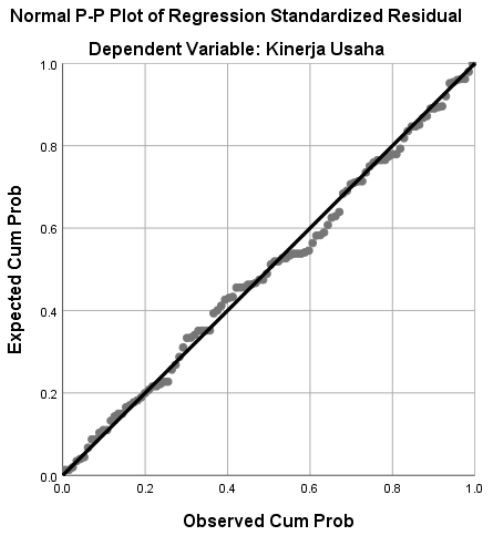

Figure 3. Normal Probability Plot
Source of Processed Data 2025

According to Figure 3, the normality probability plot findings show that the data points are dispersed around the diagonal line and follow its path, indicating that the data are normally distributed.

Table1. *One Kolmogorov-Smirnov* Test

UnstandardizedResidual	
N	69
AsympSig(2-tailed)	0.200

Source of Processed Data 2025

The result showed a significance value of 0.200, which is higher than 0.05, the normalcy test findings utilizing the One-Sample Kolmogorov-Smirnov test were revealed. Consequently, the data can be said to be regularly distributed.

Heteroscedasticity Test

According to Priyatno (2018), A situation known as heteroscedasticity occurs when the variance of the residuals in a regression model varies from observation to observation. A good regression model should not exhibit heteroscedasticity. To detect the presence of heteroscedasticity, the pattern of points in the regression scatterplot is examined.

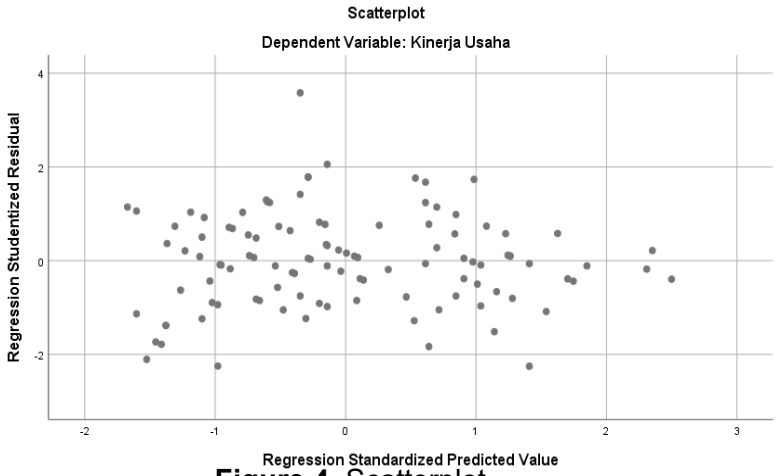

Figure 4. Scatterplot
Source of Processed Data 2025

The scatterplot findings show that the data are distributed both above and below zero on the Y-axis, and the points are randomly distributed without showing any discernible pattern. Thus, it can be said that heteroscedasticity is not present.

Multicollinearity Test

According to Priyatno (2018), multicollinearity arises in a regression model when independent variables are perfectly or nearly perfectly correlated. An appropriate regression model should avoid such correlations. Multicollinearity is commonly tested using Tolerance and Variance Inflation Factor (VIF), where a VIF below 10 and a Tolerance above 0.1 indicate its absence.

Table 2. Multicollinearity Test

Model		Collinearitystatistics	
		Tolerance	VIF
1	(Constant)		
	Accounting Information System	0.875	1.142
	Fintech Gateway Payment	0.875	1.142

Source of Processed Data 2025

As shown in Table 4 above, the correlation values for the Accounting Information System and Fintech variables have a Tolerance of 0.875 (> 0.1) and a VIF of 1.142 (< 10). Thus, it

can be said that there is no evidence of multicollinearity between the Fintech and Accounting Information System variables.

Multiple Linear Regression Analysis

According to Ghozali (2018),The purpose of regression analysis is to determine how dependent and independent variables are related in terms of direction, while also assessing the degree of strength in the association among two or more variables.

The following is a formulation of the multiple regression equation:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Table 3. Multiple Linear Regression Analysis Test

Type		Unstandardized Coefficients		Standardized Coefficient
		B	Std. Error	Beta
1	(Constant)	1.100	2.323	
	Accounting information System	0.369	0.047	0.554
	Fintech Gateway Payment	0.261	0.056	0.329

Source of Processed Data 2025

The results of the multiple linear regression analysis produced the following equation:

Business Performance = 1.100 + 0.369 Accounting Information System + 0.261 Fintech+ e

Based on the above equation, the conclusions are as follows:

1. The business performance has a value of 1.100, indicating that if the values of the Accounting Information System (X_1) and Fintech Gateway Payment (X_2) variables are 0, the business performance will remain at 1.100.
2. The Accounting Information System has a coefficient of 0.369, indicating that for every 1-unit increase in the Accounting Information System (X_1), the business performance will increase by 0.369.
3. The Fintech Gateway Payment has a coefficient of 0.261, indicating that for every 1-unit increase in the Fintech Gateway Payment (X_2), the business performance will increase by 0.261.

Partial Hypothesis Test (T)

According toGhozali (2018),Assuming that all other factors stay constant, the T test basically shows how much an independent variable influences the dependent variable.

Table 4. T-Test

Model		t	Sig.
	(Constant)	.473	.637
	Accounting information System	7.869	.000
	Fintech Gateway Payment	4.669	.000

Source of Processed Data 2025

The t table value for 108 respondents, with α = 0.05 and a two-tailed test, is 1.982. This value is obtained by using the degrees of freedom (df) formula: df = number of samples (n) – number of independent variables (k) = 108 – 2 = 106.

The analysis results indicate that the Accounting Information System (X_1) has a tcount of 7.869 >ttable 1.982, with a significance value of 0.000 < 0.05. Therefore, it can be concluded that the Accounting Information System has a significant effect on SME business performance in Medan Marelan District. The Fintech Gateways variable (X_2) has a tcount of 4.669 >ttable 1.982, with a significance value of 0.000 < 0.05, indicating that Fintech also has a significant effect on SME business performance in Medan Marelan District.

Simultaneous Hypothesis Test (F)

Accroding to Ghozali (2018), The F-test aims to determine whether the independent variables collectively have an effect on the dependent variable.

Table 5. F Test

Model		F	Sig
1	Regression	62.63	.000[b]

Source of Processed Data 2025

The results of the F-test show that the Fcount is 62.630 >Ftable 3.08, with a significance value of 0.000 < 0.05. This indicates that H1 is accepted, stating that the Accounting Information System and Fintech Gateway Payment have a significant effect on SME business performance in Medan Marelan District.

Coefficient of Determination (R^2)

According to Ghozali (2018), a model's coefficient of determination indicates how well it captures the variability of the dependent variable. When the value is close to one, it is assumed that the independent variables supply almost all of the information needed to forecast changes in the dependent variable.

Tabel 6. Coefficient of Determination Test Results(R^2)

Model	R	Rsquare	Adjusted Rsquare	Std. Error of the Estimate
1	0.738	0.544	0.535	2.32

Source of Processed Data 2025

The results of the coefficient of determination test indicate that the R-square value is 0.544, meaning that the performance of MSME businesses can be influenced by the Accounting Information System and Fintech Gateway Payment variables by 54.4%, In addition, 45.6% is attributable to other variables that were not included in this study.

DISCUSSION

The Effect of Accounting Information Systems on MSME Business Performance in Medan Marelan District

The partial test results indicate that, for MSMEs in Medan Marelan District, the quality of Accounting Information System (AIS) services significantly influences business performance. Thus, hypothesis H1 is accepted.

This finding implies that MSMEs with well implemented and reliable accounting information systems are better able to record transactions accurately, manage financial data efficiently, and make timely business decisions. As a result, these businesses can improve productivity, reduce errors in reporting, and enhance financial transparency. In practice, MSMEs that utilize AIS tend to have better control over cash flow, inventory, and operational costs, which directly supports business growth and competitiveness in the digital economy.
These results are consistent with the study of Fitrah & Yuliati (2023), which stated that accounting information systems significantly affect MSME performance effectiveness. The finding also reinforces the theory proposed by Romney & Steinbart (2018) which emphasizes that the integration of people, procedures, and technology within an AIS improves organizational control and decision-making quality. Therefore, enhancing AIS quality can be considered an essential strategy for MSMEs to strengthen performance, accountability, and long-term sustainability.

The Effect of Fintech Gateway Payment on MSME Business Performance in Medan Marelan District

The partial test results indicate that, the use of Fintech gateway payments significantly affects the business performance of MSMEs in Medan Marelan District. Hence, hypothesis H2 is accepted.
In practical terms, MSMEs that utilize Fintech services such as digital payments, online lending, and financial management applications can process transactions faster, manage cash flow more efficiently, and expand their customer reach. This accessibility and efficiency enable them to respond more quickly to market changes and consumer needs, improving overall performance.
These findings align with Heliani & Salwa (2024),who found that Fintech adoption enhances MSME competitiveness and business sustainability through improved financial access and operational flexibility.

The Effect of Accounting Information Systems and Fintech Gateway Payments on MSME Business Performance in Medan Marelan District

The results show that both Accounting Information System (AIS) service quality and Fintech Gateway Payments significantly influence MSME business performance in Medan Marelan District, thus supporting hypothesis H3.
In practice, MSMEs in Medan Marelan that integrate AIS and Fintech in their operations are able to record transactions more accurately, process payments more efficiently, and monitor finances in real time. This integration helps them overcome common local challenges such as limited administrative capacity and cash flow constraints, thereby improving operational efficiency and business performance.
These findings are consistent with Maulidina & Nafiati (2024),Nusron et al (2024), Heliani & Salwa (2024),Fadilah et al (2022),Fitrah & Yuliati (2023), Miqbas et al (2024), who emphasized that the combined use of AIS and Fintech enhances MSME sustainability and competitiveness.

CONCLUSION

The conclusions drawn from this study indicate that the Accounting Information System has a significant effect on MSME business performance in Medan Marelan District, and the Fintech Gateway Payment variable also has a significant effect on MSME business performance in the same district. Simultaneously, Accounting Information Systems and Fintech Gateway Payments have a significant effect on MSME business performance in Medan Marelan District. The results of the coefficient of determination test show that the relationship between MSME business performance and the variables of Accounting Information Systems and Fintech Gateway Payments can be explained. In addition, there are other factors not discussed in this study, such as financial literacy, human resource

quality, digital marketing, ecommerce utilization, social media, and technology-based innovation, which may also play a role in influencing MSME performance.

Based on these findings, it is recommended that MSME owners actively enhance their understanding and utilization of accounting information systems and fintech payment platforms to improve business efficiency and decision-making. MSME owners are also encouraged to take advantage of available training programs or workshops provided by the government and financial institutions, especially those that offer affordable, easy-to-use, and practical digital systems. In addition, MSME owners should utilize information technology and online simulation tools to practice and strengthen their financial management and digital transaction skills before implementing them in real business operations. By adopting these approaches, MSMEs can optimize technology use, improve financial performance, and enhance competitiveness in the digital era.

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