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The Influence of Fintech, Accounting Information Systems, and Internal Control on the Performance of Culinary MSMEs in Medan Kota District

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ABSTRACT

This research investigates the impact of financial technology (fintech), accounting information systems (AIS), and internal control on the performance of culinary MSMEs in Medan Kota District. A quantitative method was applied by distributing questionnaires to 197 respondents, with data analyzed using SPSS version 25. The findings reveal that fintech, AIS, and internal control each exert a positive and significant influence on MSME performance, both individually and collectively. Fintech enhances transaction efficiency and accelerates payment processes, AIS contributes to more reliable and transparent financial reporting, while internal control emerges as the most influential factor in ensuring business sustainability and fraud prevention. The coefficient of determination (R^2) of 0.623 indicates that 62.3% of the variation in MSME performance is explained by these three variables, with the remaining portion affected by external factors beyond the scope of this study. These results highlight that the integration of fintech adoption, effective accounting information systems, and robust internal control mechanisms forms a crucial foundation for strengthening competitiveness and long-term viability of culinary MSMEs in Medan Kota.

Keywords: Accounting Information System, Fintech, Internal Control, Micro, Small, and Medium Enterprises (MSMEs), Performance

INTRODUCTION

Medan, as the capital city of North Sumatra Province, is recognized as a dynamic hub of trade and culinary activities. Among its administrative regions, Medan Kota District holds a strategic role in supporting local economic development. Culinary MSMEs in this district serve as one of the key sectors contributing significantly to the local economy by creating business opportunities and employment. According to (Mahendra & Prakoso, 2025), the presence of culinary MSMEs in Medan Kota not only strengthens the local economic structure but also acts as a driving force for entrepreneurial growth.

To provide a clearer picture of MSME development in Medan Kota District, the following table presents the number of MSMEs recorded over the past five years:

Table 1.
Number of MSMEs in Medan Kota District

Year	Quantity
2021	310
2022	335
2023	360
2024	375

2025	388

Source: BPS, 2025 (https://webapi.bps.go.id)

During the 2021–2025 period, the number of culinary MSMEs in Medan Kota District consistently increased from 310 to 388 business units. 2021 was marked by a post-pandemic recovery phase, where many new businesses emerged to meet public consumption needs. In 2022, there was an increase of 8% with the introduction of simple digital payment systems such as e-wallets and QRIS. This trend is consistent with Bank Indonesia's Payment System Report (2023), which documented a sharp rise in QRIS transactions among MSMEs, indicating that digital payment adoption contributed to business expansion. In 2023, growth became more significant, reaching 360 business units, influenced by government program support and wider access to financing (Khairurizqi & Uzma, 2025). This aligns with OJK (2023) data showing increased MSME participation in fintech lending schemes. In 2024, growth slowed due to rising raw material prices and inflation, although the number of businesses continued to grow. This slowdown is supported by BPS Producer Price Statistics (2024), which reported a notable increase in food input costs in North Sumatra, and by Kemenkop UKM (2024), which identified inflationary pressures as a key challenge for MSMEs. In 2025, the number of MSMEs reached a peak of 388 business units, but the distribution remained uneven between villages. Systematically, this data shows that although the number of culinary MSMEs continues to grow, the quality of business governance still faces challenges, especially in the use of fintech, the implementation of accounting information systems, and internal controls (Permata Sari, 2026).

Financial technology (fintech) is present as an innovation that can support MSMEs in conducting financial transactions faster, safer, and more efficiently (Situmorang et al., 2024). For culinary business actors in Medan Kota District, fintechs such as e-wallets and QRIS provide real benefits in speeding up payments and reducing the risk of fraud (Siregar, 2026). However, low digital literacy and cash transaction habits are still obstacles, so the use of fintech is not optimal even though it has great potential to support business performance (Wisely & Gonsaga AE, 2025). Based on previous research conducted by (Hasanudin & Panigfat, 2024; Panda et al., 2025) shows that fintech has a positive and significant effect on performance. However, research conducted by (Ramadan, 2026) shows that fintech does not have a significant effect on the competitiveness of MSMEs.

In addition, the accounting information system (SIA) has an important role in providing accurate financial data and can be used as a basis for decision-making (Situmorang et al., 2026). The accounting information system functions as a mechanism for recording, processing, and presenting accurate financial data to support decision-making. For culinary MSMEs in Medan Kota, the implementation of SIA helps prepare credible financial statements and increase access to financing. However, most business actors still use manual recording, so business planning and financial control are limited. This shows that although the number of businesses is increasing, the quality of financial governance has not fully kept up with digital developments. Prior studies conducted by (Kareem et al., 2021; Saad, 2023; Al-hattami & Hashed, 2022), consistently demonstrate that accounting information systems exert a positive and significant influence on organizational performance. In contrast, findings reported by (Ginting & Harahap, 2025) reveal that accounting information systems do not significantly affect the performance of MSMEs.

Internal control is also a crucial factor in maintaining business sustainability (Situmorang, 2025). In culinary MSMEs in Medan Kota District, internal control has great benefits: maintaining work efficiency, preventing fraud, and ensuring neater financial reports. With a good control system, businesses become safer and can last longer. In order for internal control to be really useful, entrepreneurs need simple steps: create clear work rules (SOPs), separate tasks so that they are not handled by just one person, record transactions every day, and conduct regular checks on cash and stock. In addition,

participating in basic accounting or management training is also important so that your understanding is stronger. In this way, internal control can be a practical tool to keep your business healthy and growing. Previous research by (Putri, 2025) demonstrates that internal control has a positive and significant impact on organizational performance. In contrast, the study conducted by (Dewi et al., 2026) reports that internal control does not exert a significant influence on the performance of MSMEs.

The novelty of this study lies in its integrated examination of fintech, accounting information systems, and internal control as determinants of culinary MSME performance in Medan Kota. Unlike previous studies that often analyze these variables separately, this research adopts a comprehensive approach using updated accounting and technology indicators. In addition, the focus on culinary MSMEs in Medan Kota provides a unique contextual contribution, given the prevalence of cash transactions and limited digital literacy within the sector. Therefore, this study contributes theoretically, methodologically, and practically to understanding factors that influence MSME performance.

Although prior studies have examined fintech, accounting information systems, and internal control separately, their integrated influence on MSME performance has rarely been explored in a unified framework. For example, (Hasanudin & Panigfat, 2024; Panda et al., 2025) found that fintech adoption significantly improves MSME efficiency, while (Ramadan, 2026) reported no significant effect on competitiveness, highlighting inconsistency in empirical findings. Similarly, research on accounting information systems shows mixed results: (Kareem et al., 2021; Saad, 2023; Al-hattami & Hashed, 2021) confirmed positive impacts on organizational performance, whereas (Ginting & Harahap, 2025) found no significant relationship for MSMEs. Internal control studies also reveal contradictions, with (Putri, 2025) demonstrating a strong positive effect, but (Dewi et al., 2026) reporting no significant influence.

These inconsistencies suggest that the effect of each variable may depend on contextual factors such as sector characteristics, digital literacy, and governance practices. Culinary MSMEs in Medan Kota, which are characterized by high reliance on cash transactions and limited digital adoption, represent a unique context where these variables may interact differently. Therefore, this study addresses the gap by simultaneously testing fintech, accounting information systems, and internal control within the culinary MSME sector, providing a more comprehensive and context-specific understanding of their combined impact on performance.

LITERATURE REVIEW

MSME Performance

MSME performance refers to a structured organizational effort undertaken to assess the efficiency and effectiveness of business activities within a specific period (Maya & Husda, 2024). MSME performance is an important concept in strategic management research and is often used as a dependent variable (Mechman et al., 2022). Based on the three definitions above, MSME performance can be concluded as a formal evaluation of efficiency, effectiveness, and revenue growth that reflects the success of the company's strategy and operations in a certain period.

There are several indicators of MSME Performance according to (Suharyono, 2020) which are as follows:

1. Biaya modal (cost of capital)
2. Ability to generate profit from invested capital (return on caspital employed)

Financial Technology

Fintech is the integration of financial services with technology that changes conventional financial business models, replaces such and simplifies processes (Rifai et al., 2020).

Fintech is an important form of innovation in the fast-growing financial industry, driven by economic equity, favorable regulations, and supported by information technology (Septiyono, 2021). Based on the definition of fintech according to the experts above, the author can conclude that fintech is a technological innovation in the financial sector that integrates financial services with digital systems.

There are several indicators of financial technology according to (Wardhana et al., 2022) which are as follows:
1. Benefits
2. Ease of use
3. Security

Accounting Information System

Accounting Information System is a system for collecting, recording, storing, maintaining, and processing data related to routine accounting transactions, with the aim of generating accounting and financial information (Shintia & Riduwan, 2021). According to (Ariana et al., 2021), an AIS is a framework designed to collect, process, store, and present financial information related to business operations. Based on this definition, AIS can be understood as an integrated system that coordinates human resources and technical procedures to securely and efficiently gather, record, process, store, and present transaction data, transforming it into accounting and financial information that is relevant for decision-making and stakeholder needs.

Furthermore, (Tafonao & Sianturi, 2026), identify several key indicators of an effective Accounting Information System, which are outlined as follows:
1. Process Automation
2. Output Reliability
3. Ease of Access
4. System Documentation

Internal Control

Internal control is defined as a process established by the board of commissioners, management, and organizational personnel to provide reasonable assurance regarding the achievement of control objectives, which include operational effectiveness and efficiency, reliability of reporting, and compliance with applicable regulations (Adawiyah et al., 2023). An internal control system as a type of supervision is necessary because of the need to delegate authority and responsibility in an organization (Arifudin et al., 2020). Based on the definition above, internal control can be defined as a supervisory system designed to ensure that organizational activities run according to the objectives.

There are several indicators of internal control according to (Wirawan et al., 2021), which is as follows:
1. Assessing risk
2. Control activities
3. Information and communication
4. Monitoring

The relationship between fintech, accounting information systems (AIS), internal control, and MSME performance can be understood through both theoretical and empirical perspectives. Fintech adoption facilitates faster and more secure transactions, which not only improves customer satisfaction but also generates more reliable financial data. This financial data, when integrated into an effective AIS, enhances the accuracy of reporting and supports better managerial decision-making. Thus, fintech and AIS are complementary: fintech provides the transactional inputs, while AIS processes and transforms them into useful information for performance evaluation.

Internal control further strengthens this relationship by ensuring that both fintech-based transactions and AIS-generated reports are safeguarded against fraud and errors. Strong internal control mechanisms increase trust in financial information, thereby improving access to financing and long-term sustainability. Empirical studies support these linkages: (Hasanudin & Panigfat, 2024; Panda et al., 2025) found fintech positively influences MSME performance, while (Kareem et al., 2021; Saad, 2023) demonstrated that AIS improves organizational outcomes. At the same time, (Putri, 2025) confirmed that internal control significantly enhances performance. However, contradictory findings (e.g., (Ramadan, 2026; Ginting & Harahap, 2025; Dewi et al., 2026) suggest that these effects are not universal, and may depend on contextual factors such as digital literacy, sector characteristics, and governance practices.

Therefore, the integration of fintech, AIS, and internal control is not merely additive but synergistic: fintech accelerates transactions, AIS ensures transparency and reliability, and internal control safeguards processes. Together, they form a comprehensive governance framework that directly impacts MSME performance in terms of efficiency, profitability, and sustainability.

The Relationship between Fintech (X1) and MSME Performance (Y)
The regression results show that fintech has a positive and significant effect on MSME performance. The calculated t-value of 2.955 exceeds the critical t-table value of 1.97, with a significance level of 0.004 (< 0.05). This indicates that the adoption of fintech contributes to improved efficiency, transaction speed, and customer satisfaction, which in turn enhances MSME performance.

H1: There is an influence of fintech on the performance of MSMEs.

The Relationship between Accounting Information Systems (X2) and MSME Performance (Y)
The accounting information system variable records a calculated t-value of 2.496, greater than the t-table value of 1.97, with a significance level of 0.013 (< 0.05). This demonstrates that effective accounting information systems improve the accuracy of financial reporting and managerial decision-making, thereby positively influencing MSME performance.

H2: There is an influence of accounting information systems on the performance of MSMEs.

The Relationship between Internal Control (X3) and MSME Performance (Y)
Internal control shows the strongest partial effect among the variables, with a calculated t-value of 3.762, exceeding the t-table value of 1.97, and a significance level of 0.000 (< 0.05). This confirms that robust internal control mechanisms safeguard financial processes, reduce fraud risk, and build trust in financial information, which significantly enhances MSME performance.

H3: There is an effect of internal control on the performance of MSMEs.

The Relationship between Fintech, Accounting Information Systems, Internal Control, and MSME Performance (Y)
The ANOVA results reveal that fintech, accounting information systems, and internal control simultaneously influence MSME performance. The F-value of 108.747 is far greater than the critical F-table value of 3.00, with a significance level of 0.000 (< 0.05). This indicates that the combined effect of these three variables is statistically significant, meaning they work together to strengthen MSME performance in terms of efficiency, profitability, and sustainability.

H4: There is an influence of fintech, accounting information systems, and internal controls on the performance of MSMEs.

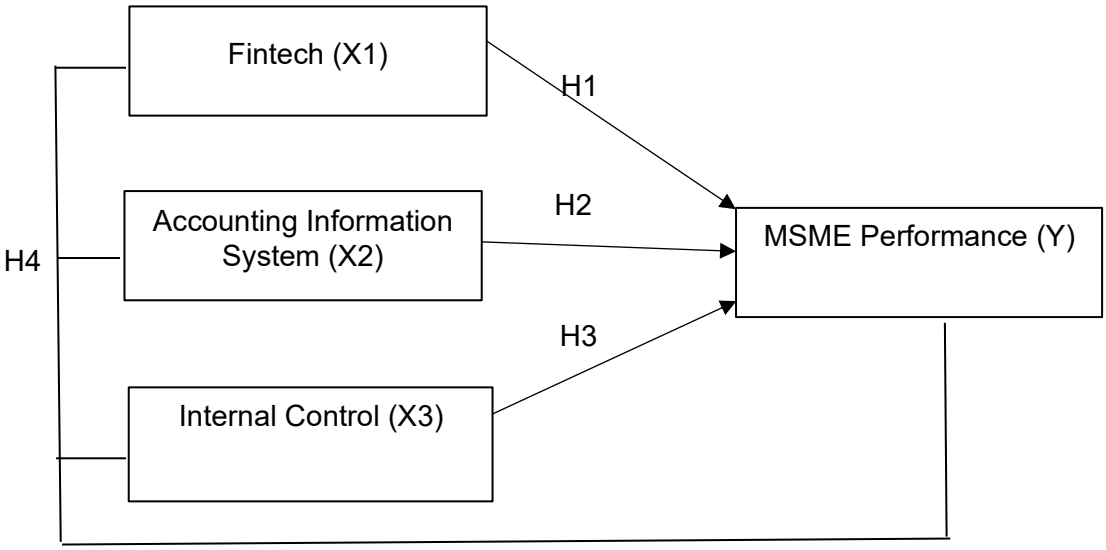


Figure 1. *Theoretical Framework*

RESEARCH METHOD

This study was conducted on culinary MSMEs located in Medan Kota District during the period of July to August 2026. The research adopts a quantitative approach by distributing questionnaires to MSME respondents, with data processing carried out using IBM SPSS Statistics version 25. The population refers to the entire set of research objects or units of analysis possessing specific characteristics determined by the researcher for investigation and conclusion drawing (Sugiyono, 2022). In this study, the population consisted of 388 culinary MSMEs. Referring to Sugiyono (2022), the sample represents a subset of the population with particular characteristics. By applying the Slovin formula, the sample size was determined to be 197 culinary MSMEs in Medan Kota District.

A sample of 197 respondents was selected from 388 culinary MSMEs in Medan Kota District using purposive sampling. Respondents were MSMEs operating for at least two years, using basic digital tools, and maintaining financial records, ensuring their relevance to the study and supporting the validity of the findings. The unit of analysis was the MSME, with owners or managers serving as respondents due to their responsibility for financial and operational decisions. This ensured the data reflected both strategic and operational perspectives and supported the validity of the findings. Data were analyzed using IBM SPSS Statistics 25 through validity and reliability tests, descriptive statistics, classical assumption tests (normality, heteroscedasticity, and multicollinearity), and multiple linear regression analysis. Hypotheses were tested using the t-test, F-test, and coefficient of determination (R^2) to assess the significance and explanatory power of the model.

RESULTS

This study employs a regression analysis model, with data processed using SPSS version 25 based on responses from 197 participants. To ensure the accuracy of the research instrument, a validity test was conducted to evaluate whether the questionnaire items appropriately measure the intended constructs, accompanied by a reliability test to assess the consistency of the responses.

Validity and Reliability Test
Table 2.
Validity test

Variable		rcount	rtable	Cronbach's Alpha	Reliability Threshold	Conclusion
Fintech	X1.1	0.741	0.3610	0.793	0.600	Valid and Reliable
	X1.2	0.693	0.3610			
	X1.3	0.734	0.3610			
	X1.4	0.709	0.3610			
	X1.5	0.682	0.3610			
	X1.6	0.651	0.3610			
Accounting Information System	X2.1	0.698	0.3610	0.890	0.600	Valid and Reliable
	X2.2	0.797	0.3610			
	X2.3	0.744	0.3610			
	X2.4	0.798	0.3610			
	X2.5	0.729	0.3610			
	X2.6	0.819	0.3610			
	X2.7	0.686	0.3610			
	X2.8	0.743	0.3610			
Internal Control	X3.1	0.650	0.3610	0.816	0.600	Valid and Reliable
	X3.2	0.550	0.3610			
	X3.3	0.762	0.3610			
	X3.4	0.544	0.3610			
	X3.5	0.639	0.3610			
	X3.6	0.652	0.3610			
	X3.7	0.858	0.3610			
	X3.8	0.682	0.3610			
MSME Performance	Y1	0.706	0.3610	0.780	0.600	Valid and Reliable
	Y2	0.865	0.3610			
	Y3	0.743	0.3610			
	Y4	0.784	0.3610			

Source of Processed Data 2026

The outcomes of the validity and reliability testing indicate that the calculated R-value (Rcal) for the indicators of fintech (X1), accounting information systems (X2), internal control (X3), and MSME performance (Y) exceeded the critical R-table value. Consequently, all measurement items were declared valid. The reliability testing results demonstrate that the Cronbach's alpha values for all variables exceeded the threshold of 0.60. Based on this standard, it can be concluded that each variable is considered reliable, indicating consistency in the measurement instruments used.

Descriptive Statistics
Table 3.
Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Fintech	197	6	30	21.14	5.439
Accounting Information Systems	197	10	39	27.92	5.954
Internal_Control	197	10	38	27.93	5.907
Performance	197	6	20	14.14	3.020
Valid N (listwise)	197				

Source of Processed Data 2026

Fintech has an average of 21.14 with moderate variation. The Accounting Information System and Internal Control both show an average of around 27.9, indicating that the implementation is quite good. The performance of MSMEs has an average of 14.14, lower than other variables, so it shows that there are still challenges in achieving business results.

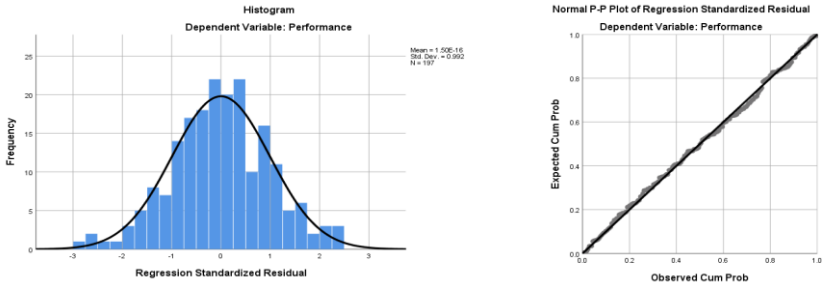


Figure 2. *Normality Test Results*
Source: Data processed,2026

The histogram-based normality test indicated that the research data followed a normal distribution. This conclusion was supported by the alignment of the data curve with the histogram line, showing that the plotted data pattern conformed to the expected distribution. The PP Plot also show that the data points are positioned around the diagonal line and follow its direction. This pattern confirms that the regression model satisfies the normality assumption.

The Kolmogorov–Smirnov test was conducted to assess whether the residuals in the regression model followed a normal distribution. As shown in Table 4, the significance value (Asymp. Sig. 2-tailed) is 0.200, which is greater than the threshold of 0.05. Based on this criterion, the residuals are considered normally distributed. This finding supports the earlier graphical evidence from the histogram and P–P plot, thereby confirming that the regression model satisfies the normality assumption.

Table 4.
Multicollinearity Test

Variabel	Tolerance	VIF
Fintech (X1)	0.601	1.663
Accounting Information System (X2)	0.166	6.026
Internal Control (X3)	0.153	6.549

Source of Processed Data 2026

Based on the table, the fintech variable shows a tolerance value of 0.601 (> 0.100) and a VIF value of 1.663 (< 10). The accounting information system variable has a tolerance value of 0.166 (> 0.100) and a VIF value of 6.026 (< 10). Similarly, the internal control variable records a tolerance value of 0.153 (> 0.100) and a VIF value of 6.549 (< 10). Since all tolerance values are above 0.100 and all VIF values are below 10, it can be concluded that fintech, accounting information systems, and internal control variables are free from multicollinearity issues.

Heteroscedasticity Test

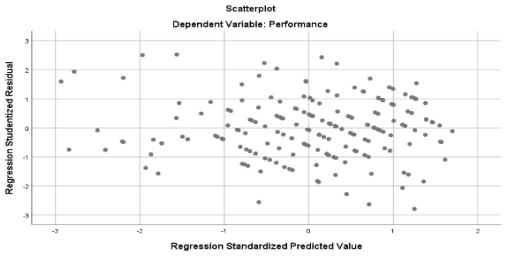


Figure 3. *Scatterplot*
Source of Processed Data 2026

The scatterplot analysis shows that the data points are randomly dispersed and do not form any distinct pattern, with the distribution spread both above and below the zero line

on the Y-axis. This indicates the absence of heteroscedasticity in the regression model, thereby confirming that the model is appropriate for predicting outcomes based on the independent variables.

Table 5.
Multiple Linear Regression and t Test Results

Variable	Coefficient (B)	t-statistic	t-table	Sig. Value	Conclusion
Constant	2.334	–	–	–	–
Fintech (X1)	0.093	2.955	1.97	0.004	Significant, positive effect
Accounting Information System (X2)	0.136	2.496	1.97	0.013	Significant, positive effect
Internal Control (X3)	0.216	3.762	1.97	0.000	Significant, positive effect

Source of Processed Data 2026

MSME Performance = 2.334 + 0.093 Fintech + 0.136 Accounting Information System + 0.216 Internal Control + e

The regression analysis confirms that fintech, accounting information systems, and internal control each have a positive and significant effect on MSME performance. Internal control (B = 0.216) exerts the strongest influence, followed by accounting information systems (B = 0.136) and fintech (B = 0.093). All t-statistics exceed the critical t-value of 1.97, with significance levels below 0.05, thereby supporting the hypotheses. These results demonstrate that strengthening internal control, supported by fintech adoption and effective accounting information systems, is essential for improving the performance of culinary MSMEs in Medan Kota District.

The results of the ANOVA test indicate that the regression model is highly significant. The calculated of F-value (108.747) is greater than the critical F-table value (3.00), with a significance level of 0.000 (< 0.050). These results confirm that fintech, accounting information systems, and internal control collectively exert a simultaneous and significant influence on the performance of culinary MSMEs in Medan Kota District.

The analysis shows that the R^2 value obtained is 0.623. This indicates that 62.3% of the variation in MSME performance can be explained by fintech, accounting information systems, and internal control. The remaining 37.7% is influenced by other factors not examined in this study.

DISCUSSION

The influence of fintech on the performance of MSMEs

The results of the study show that fintech has a positive and significant effect on the performance of culinary MSMEs in Medan City. The regression coefficient of 0.093 with a calculation value of 2.955 and a significance of 0.004 <0.050 confirms that the use of fintech, such as e-wallets and QRIS, is able to increase transaction efficiency, speed up payments, and reduce the risk of fraud. This is in line with the findings (Situmorang et al., 2024) and (Siregar, 2026) which emphasizes the benefits of fintech for MSMEs. However, the challenges of digital literacy and cash transaction habits are still obstacles so that the use of fintech is not optimal.

The Influence of Accounting Information Systems on MSME Performance

AIS has also been proven to have a positive and significant effect on the performance of MSMEs with a regression coefficient of 0.136, calculation of 2.496, and significance of

0.013 <0.050. AIS helps MSMEs prepare credible financial reports, improve access to financing, and support more informed decision-making. These findings are consistent with research (Saad, 2023) memphasized AIS role in improving business performance. However, most culinary MSMEs still use manual recording, so the quality of financial governance has not fully kept up with digital developments.

The effect of internal control on the performance of MSMEs

Internal control has the strongest influence on the performance of MSMEs with a regression coefficient of 0.216, calculation of 3.762, and significance of 0.000 <0.050. This shows that the implementation of SOPs, separation of duties, recording daily transactions, and regular checking of cash and stock are able to improve efficiency, prevent fraud, and maintain business sustainability. These findings support research (Putri, 2025) which emphasizes the importance of internal control in maintaining business stability.

The influence of fintech, accounting information systems, and internal control on the performance of MSMEs

The F test showed a Fcal value of 108,747 > Ftable 3.00 with a significance of 0.000 < 0.050, it can be concluded that fintech, accounting information systems, and internal control simultaneously exert a significant influence on the performance of culinary MSMEs in Medan Kota District. The R^2 value of 0.623 indicates that 62.3% of the variation in MSME performance is explained by these three variables, while the remaining 37.7% is attributed to other factors such as product innovation, marketing strategies, and government support. Therefore, the integration of fintech utilization, effective implementation of accounting information systems, and strong internal control serve as a crucial foundation for enhancing the competitiveness and sustainability of culinary MSMEs.

CONCLUSION

This study concludes that fintech, accounting information systems, and internal control have positive and significant effects on the performance of culinary MSMEs in Medan Kota District, with internal control being the most influential factor. Together, these variables explain 62.3% of MSME performance, highlighting their role in enhancing competitiveness and business sustainability. Therefore, MSMEs should improve digital literacy, adopt digital financial recording systems, and strengthen internal control practices to achieve sustainable business growth.

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