

# Efficiency and Effectiveness of Olsera Based Financial Reporting in Café Total X

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## ABSTRACT

Financial reporting remains a challenge for MSMEs, particularly in café businesses characterized by high transaction intensity and rapid cash turnover. This study aims to examine the efficiency and effectiveness of financial reporting through the implementation of the Olsera application at Café Total X. Data were collected through observation, interviews, documentation, and source triangulation to capture reporting practices in depth. The findings indicate that Olsera improves efficiency through automated and integrated transaction recording, while effectiveness is reflected in the availability of timely, reliable, and decision-supportive financial information. User acceptance, driven by perceived usefulness and ease of use, supports sustained system utilization. The study contributes by providing empirical evidence on the role of POS-based systems in shaping MSME financial reporting practices. Its novelty lies in integrating AIS and TAM to explain reporting efficiency and effectiveness simultaneously.

**Keywords:** Financial reporting; accounting information systems; point of sale (POS); reporting efficiency; Technology Acceptance Model

## *Efisiensi dan Efektivitas Pelaporan Keuangan Berbasis Olsera di Café Total X*

### ABSTRAK

Pelaporan keuangan masih menjadi tantangan bagi UMKM, khususnya pada bisnis kafe yang ditandai dengan intensitas transaksi yang tinggi dan perputaran kas yang cepat. Penelitian ini bertujuan untuk mengkaji efisiensi dan efektivitas pelaporan keuangan melalui penerapan aplikasi Olsera pada Café Total X. Data diperoleh melalui observasi, wawancara, dokumentasi, dan triangulasi sumber untuk memahami praktik pelaporan secara mendalam. Hasil penelitian menunjukkan bahwa Olsera meningkatkan efisiensi melalui pencatatan transaksi yang otomatis dan terintegrasi, sedangkan efektivitas tercermin dari tersedianya informasi keuangan yang tepat waktu, andal, dan mendukung pengambilan keputusan. Penerimaan pengguna, yang dipengaruhi oleh persepsi kemanfaatan dan kemudahan penggunaan, mendukung keberlanjutan penggunaan sistem. Penelitian ini berkontribusi dengan memberikan bukti empiris mengenai peran sistem berbasis POS dalam membentuk praktik pelaporan keuangan UMKM. Kebaruan penelitian ini terletak pada integrasi AIS dan TAM dalam menjelaskan efisiensi dan efektivitas pelaporan secara simultan.

**Kata Kunci:** Laporan keuangan; sistem informasi akuntansi; point of sale (POS); efisiensi pelaporan; Technology Acceptance Model



e-ISSN 2302-8556

Vol. 36 No. 2  
Denpasar, 28 Februari 2026  
Hal. 453-465

DOI:  
10.24843/EJA.2026.v36.i02.p14

**PENGUTIPAN:**  
Kesuma, L. V. L., Pakawaru, I., Sugianto, Yamin, N. Y. (2026). Efficiency and Effectiveness of Olsera Based Financial Reporting in Café Total X. *E-Jurnal Akuntansi*, 36(2), 453-465

**RIWAYAT ARTIKEL:**  
Artikel Masuk:  
15 Maret 2025  
Artikel Diterima:  
4 Mei 2025

Artikel dapat diakses : <https://ejournal1.unud.ac.id/index.php/Akuntansi/index>

## INTRODUCTION

The quality of financial reporting represents a critical determinant of sustainability for Micro, Small, and Medium Enterprises (MSMEs), particularly within the food and beverage (F&B) sector, where high transaction intensity and rapid cash turnover demand structured and reliable recording systems. Café businesses operate in environments characterized by continuous sales transactions, inventory monitoring, and ongoing operational expenses. In many MSME environments, manual transaction recording and fragmented bookkeeping practices may increase the risk of inaccuracies and delays in financial reporting. Without integrated accounting systems, these operational conditions can further complicate the preparation of reliable financial reports. In the context of accelerating digital transformation among MSMEs, the implementation of technology-based accounting information systems has become increasingly essential to improve reporting accuracy, efficiency, and managerial decision-making.

In supporting digital financial management, the use of Point of Sale (POS) applications has become increasingly relevant in MSME operations. One of the widely adopted applications is Olsera, a cloud-based POS system that operates across multiple platforms, including Android, iOS, and web-based desktop interfaces. Olsera integrates transaction processing, inventory management, and financial reporting within a single system, allowing real-time data synchronization between cashier operations and back-office monitoring. Through its Backoffice feature, the application provides automated financial reports such as sales summaries, transaction histories, and income statements, enabling business owners to access structured financial information efficiently and accurately.

Extant international research demonstrates that Accounting Information Systems (AIS) significantly enhance management control effectiveness and improve information quality within small and medium-sized enterprises (Al-Hattami, 2024). Empirical evidence indicates that the adoption of digital accounting systems strengthens data accuracy, system integration, and reporting timeliness (Al-Okaily et al., 2020). Recent SME-focused investigations further confirm that AIS quality dimensions enhance financial reporting transparency in emerging business environments (Senan, 2024). Empirical evidence indicates that business expectations and social influence play an important role in encouraging MSME actors to adopt mobile-based accounting applications (Fitriana & Amelia, 2023). Studies examining digital transformation in developing-country SMEs confirm that sustained technology utilization contributes to improved competitiveness and organizational resilience (Rahayu & Day, 2017), and recent evidence indicates that cloud-based accounting integration enhances reporting transparency and managerial monitoring in SME environments (Hossain, 2025), while POS-based accounting adoption further strengthens operational responsiveness in small business settings (Herez, 2025).

From a behavioral perspective, the Technology Acceptance Model (TAM) explains that perceived usefulness and perceived ease of use influence the sustained utilization of accounting information systems (Benzine & Tiar, 2022), thereby influencing the stability and quality of financial reporting outputs. Empirical findings focusing on POS applications confirm that perceived usefulness

significantly influences sustained system adoption among MSMEs (Irfan & Hidayati, 2025), whereas perceived ease of use reduces resistance to digital bookkeeping transitions in small enterprises (Wicaksono et al., 2023).

In the context of Café Total X, the operational environment reflects the typical characteristics of MSME café businesses, where high transaction frequency, diverse product offerings, and continuous cash flow create complex financial recording demands. Prior to system optimization, such conditions potentially lead to recording inconsistencies, delays in financial recapitulation, and limited accuracy in monitoring business performance. These operational challenges highlight the need for an integrated accounting information system capable of handling real-time transaction processing and generating reliable financial reports. The presence of these conditions provides a relevant empirical basis for examining how digital accounting systems influence financial reporting efficiency and effectiveness in MSME café settings.

Recent empirical evidence from Indonesian MSMEs further confirms that the effectiveness of accounting information systems significantly enhances the reliability and timeliness of financial reporting when digital applications are embedded within daily transaction processes (Dewi et al., 2024), and case-based analysis of Olsera implementation indicates that integrated POS systems improve the structure and completeness of MSME financial statements (Safitri, 2024), while digital transaction recording has also been found to reduce reconciliation discrepancies in culinary-sector MSMEs (Fitriyah et al., 2022), and qualitative evidence from Zahir system implementation demonstrates that automated accounting software strengthens reporting accuracy and internal control reliability in Indonesian business environments (Wulandari et al., 2025). Within the local MSME context, structured system integration represents not merely a technological adjustment but a strategic mechanism for sustaining reporting quality, particularly where technology-based bookkeeping applications are embedded within daily SME operations (Anaku Putri et al., 2024).

Although prior research has extensively examined AIS implementation and digital accounting adoption in SMEs, the majority of studies emphasize organizational performance or operational efficiency as primary outcomes. Limited attention has been directed toward examining financial reporting efficiency and effectiveness as distinct outputs of integrated digital systems, particularly in micro-scale café enterprises that have embedded POS-based accounting systems from their inception. The analytical significance of this gap lies in the fact that system success cannot be evaluated solely through aggregate performance indicators; it must also be assessed through the structural quality, timeliness, and usability of the financial reports generated, as recent empirical investigations demonstrate that integrated accounting information systems significantly enhance reporting accuracy and decision-support capability in SME environments (Senan, 2024). The novelty of this study lies in integrating the Accounting Information System framework with the Technology Acceptance Model to explain how a POS-based digital system, embedded from the initial stage of business establishment, shapes financial reporting efficiency and effectiveness within an MSME café context.

This study is structured around five interrelated conceptual constructs: digital accounting system implementation, financial reporting efficiency, financial reporting effectiveness, perceived usefulness, and perceived ease of use. These constructs are integrated to explain how system functionality and user acceptance simultaneously influence the quality of financial reporting in MSME environments.

This study aims to analyze how the implementation of the Olsera application as a digital accounting information system shapes financial reporting efficiency and effectiveness at Café Total X, while also examining how perceived usefulness and perceived ease of use contribute to the quality of financial information produced. Theoretically, AIS functions to collect, process, and report financial data to support managerial decision-making (Al-Hattami, 2024), whereas system effectiveness is influenced by technology acceptance factors as conceptualized within TAM (Benzine & Tiar, 2022). Empirical findings demonstrate that digital accounting systems enhance reporting accuracy and timeliness (Al-Okaily et al., 2020), strengthen managerial effectiveness through improved financial information quality (Lutfi, 2022), and support sustainable competitiveness in SMEs through consistent technological utilization (Rahayu & Day, 2017).

Based on these theoretical and empirical considerations, this study explores how the implementation of the Olsera application as a digital accounting information system shapes financial reporting efficiency and effectiveness in MSME café businesses, particularly through perceived usefulness and perceived ease of use.

In practice, the implementation of a digital accounting information system allows transaction processing and financial reporting to operate within the same integrated operational structure. Within this framework, system automation improves reporting efficiency by reducing manual recording processes, while integrated data processing enhances reporting effectiveness through timely and reliable financial information. The Technology Acceptance Model further explains that perceived usefulness and perceived ease of use strengthen user acceptance of digital accounting systems, thereby reinforcing the sustainability and quality of financial reporting practices in MSME environments.

## RESEARCH METHOD

This study adopts an interpretive qualitative approach to obtain an in-depth understanding of how a digital accounting information system shapes financial reporting practices in a micro-scale enterprise. The research was conducted from November 2025 to January 2026. A case study strategy enabled comprehensive examination of the implementation of the Olsera point-of-sale application at Café Total X within its real operational context. Case study research is appropriate for investigating contemporary organizational phenomena embedded in real-life settings where contextual boundaries are intertwined with practical processes (Yin, 2018). The interpretive orientation allows exploration of how organizational actors construct meaning around system utilization, reporting practices, and decision-support functions, rather than seeking statistical generalization.

The empirical setting comprises Café Total X, an MSME operating in the food and beverage sector that has utilized the Olsera application since its establishment. The unit of analysis focuses on the financial reporting process generated through the integrated POS-based accounting system used in daily café operations. Informants were selected purposively based on their direct engagement with transaction recording and financial monitoring. Given the limited organizational structure, all active system users were included, ensuring comprehensive representation of relevant perspectives and minimizing informational gaps. The respondents in this study consisted of three key informants: the business owner, one cashier responsible for daily transaction input, and one administrative staff member involved in financial report evaluation. These respondents were selected due to their direct involvement in the financial reporting process, ensuring the relevance and accuracy of the information obtained.

Data were collected through documentation review, in-depth semi-structured interviews, and direct observation. Documentation analysis involved examining daily sales reports, income statements, transaction recapitulations, and archived financial records generated through the Olsera Backoffice feature. These documents provided objective evidence of reporting timeliness, structure, and data consistency. Semi-structured interviews explored user perceptions regarding reporting accuracy, efficiency, decision usefulness, and ease of system operation. Direct observation enabled examination of real-time transaction entry, daily closing procedures, and integration between operational activities and financial reporting workflows. The triangulation of documentation, interviews, and observation strengthened construct validity and enhanced analytical reliability (Yin, 2018).

Consistent with the conceptual framework introduced in the introduction section, the analysis centers on five interrelated conceptual constructs: digital accounting system implementation, financial reporting efficiency, financial reporting effectiveness, perceived usefulness, and perceived ease of use. Digital accounting system implementation refers to the extent to which the Olsera application is embedded in routine transaction processing and report generation activities. Financial reporting efficiency reflects the system's capacity to produce structured financial reports promptly while minimizing redundant administrative effort. Financial reporting effectiveness refers to the degree to which generated reports provide accurate, timely, relevant, and decision-supportive information. These dimensions correspond conceptually to the Information Systems Success Model, which emphasizes system quality, information quality, and their impact on organizational performance outcomes (DeLone and McLean, 2003).

Perceived usefulness and perceived ease of use are grounded in the Technology Acceptance Model, which posits that user beliefs regarding performance enhancement and effort expectancy influence sustained technology utilization (Davis, 1989). Within this qualitative framework, these constructs were interpreted through thematic indicators emerging from participant narratives, rather than through numerical measurement scales. In this study, TAM constructs were explored interpretively by examining how users describe the usefulness and ease of use of the Olsera system in their daily operational activities. The objective

was to understand how users experience the system's functionality and how those experiences translate into reporting practices.

Data analysis followed an interactive and iterative process involving data condensation, thematic coding, data display, and interpretive synthesis (Creswell & Creswell, 2017). Interview transcripts and observational notes were coded to identify recurring themes related to reporting speed, data reliability, workflow integration, and managerial reliance on system outputs. Emerging themes were categorized according to AIS and TAM theoretical lenses to ensure conceptual alignment. Cross-verification between interview findings and documented financial reports strengthened internal consistency and minimized interpretive bias. Analytical conclusions were developed inductively by linking empirical patterns with established theoretical constructs to explain how embedded digital systems influence financial reporting efficiency and effectiveness in MSME environments.

Credibility was reinforced through source triangulation, prolonged engagement in the field, and member checking with key informants to confirm interpretive accuracy. These procedures enhance trustworthiness and ensure that findings reflect the operational realities of Café Total X rather than researcher assumptions. Through this methodological approach, the study provides a contextually grounded explanation of how digital accounting systems contribute to efficient and effective financial reporting in small-scale enterprises.

## RESULTS AND DISCUSSION

Data validity was ensured through source and technique triangulation by comparing interview results, participatory observation, and documentation of digital transaction reports generated by the Olsera application. The triangulation process was carried out by systematically comparing information obtained from interviews with operational observations and documented financial reports generated by the Olsera system. This approach allows cross-validation of findings and ensures that the interpretation reflects actual practices rather than subjective assumptions. Through this process, the study strengthens its internal validity and provides a more comprehensive understanding of financial reporting practices in the observed setting. The triangulation outcome is summarized in Table 1. Table 1 presents the results of data triangulation by comparing findings from interviews, direct observations, and system-generated documentation. This table aims to demonstrate the consistency and validity of the data by showing how each research focus is supported across multiple sources.

The table indicates a high level of consistency across all data sources, suggesting that the findings are reliable and well-supported. Each aspect of financial reporting practices is confirmed through converging evidence, which strengthens the credibility of the analysis and ensures that the results are not based on a single source of information. The consistency across these sources indicates that financial reporting at Café Total X is structurally embedded within the Olsera system. Unlike many MSMEs that gradually transition from manual bookkeeping, Café Total X integrated a POS-based accounting system from its inception. This structural embedding becomes a crucial contextual factor in understanding efficiency and effectiveness outcomes.

**Table 1. Triangulation of Financial Reporting Practices**

Research Focus	Interview	Observation	Documentation	Conclusion
Use of Olsera since establishment	√	√	√	Confirmed
Automated transaction recording	√	√	√	Confirmed
Automatic financial recap via Backoffice	√	√	√	Confirmed
Use of reports for managerial evaluation	√	√	√	Confirmed

Source: Research Data, 2025

From a theoretical perspective, this finding aligns with the DeLone and McLean (2003) Information Systems Success Model, which emphasizes that system quality and information quality are critical determinants of organizational impact. The integration of transaction processing and reporting within a single system reflects high system quality, while the availability of accurate and timely financial information indicates strong information quality. These dimensions collectively contribute to improved efficiency and effectiveness in financial reporting.

Observational findings indicate that each transaction is directly recorded at the cashier interface and automatically stored in the system database. The POS interface contains pre-configured product menus and fixed prices, allowing automatic calculation of totals without manual arithmetic. A cashier explained: "Since we opened the café, we have used Olsera for all transactions. We never recorded sales manually first."

This confirms that the recording stage of the accounting cycle has been digitally integrated into operational workflows. From the Information Systems Success Model perspective, system quality and information quality are key determinants of organizational impact (DeLone and McLean, 2003). Automated recording reduces duplication, minimizes clerical errors, and shortens processing time, thereby directly enhancing reporting efficiency. The efficiency observed at Café Total X is not merely procedural but structural, as transaction input and financial summarization occur within a single integrated system. Similar patterns have been documented in Indonesian MSMEs, where structured POS implementation reduces administrative workload (Nurfadilah et al., 2023). Integrated accounting systems have also been shown to improve financial data accessibility for managerial evaluation (Medina Lopung & Rulindo, 2023).

Efficiency is further reflected in report generation. Through the Backoffice feature, daily sales recapitulation and income statements can be generated instantly. The integrated reporting structure generated through the Olsera

Backoffice interface is illustrated in Figure 1, which demonstrates the system's capability to consolidate transactional data into structured financial summaries in real time.

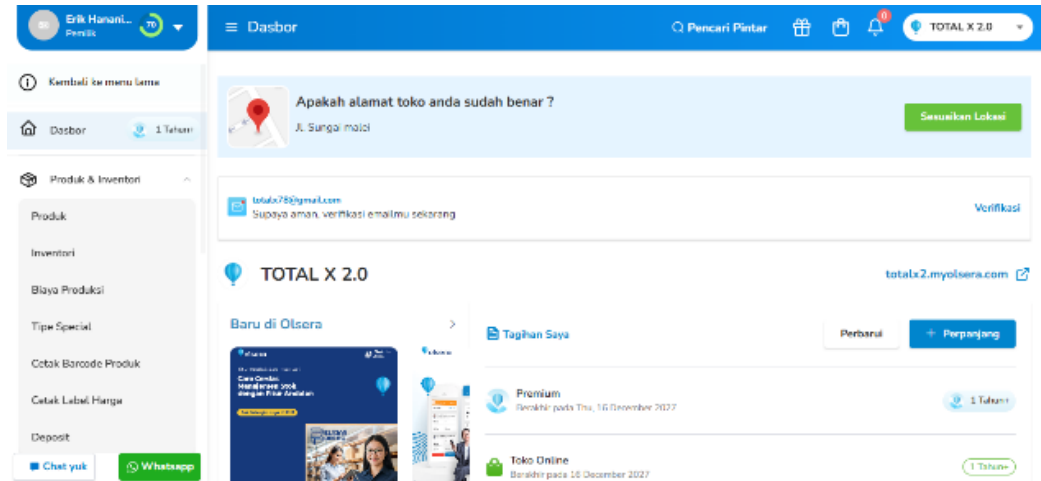


Figure 1. Olsera Backoffice Dashboard View (owner access)

Source: Research Data, 2025

This eliminates the manual consolidation stage typically found in small enterprises. Prior research indicates that AIS implementation enhances management control effectiveness through improved information timeliness (Al-Hattami, 2024). Recent empirical findings further confirm that AIS characteristics positively influence SME financial performance by strengthening reporting reliability (Fida et al., 2025). The operational mechanism observed at Café Total X demonstrates this process in practice.

Beyond efficiency, effectiveness relates to informational quality and decision support. Documentation of transaction histories reveals a structured digital audit trail that ensures chronological traceability. Figure 2 presents an example of the daily sales report automatically generated by the system, reflecting structured categorization and real-time financial summarization.

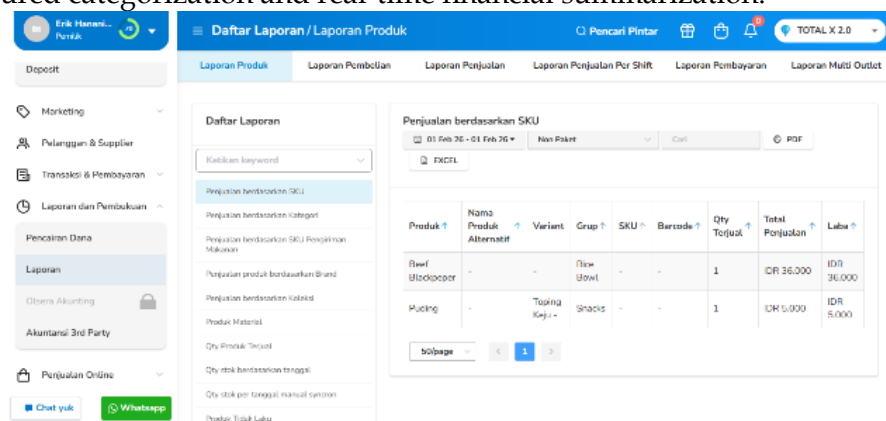


Figure 2. Real-time sales reports on Olsera Backoffice

Source: Research Data, 2025

Such traceability reinforces internal control reliability (Lesmana, 2021). The digital transaction history interface, shown in Figure 3, provides chronological traceability and supports internal control mechanisms within daily operations.



**Figure 3. Sales transaction history in the Olsera cashier application**

Source: Research Data, 2025

Digital accounting audit trails have been shown to enhance reporting credibility and reduce informational asymmetry in SME environments (Badria & Hasanah, 2024). At Café Total X, digital reports are actively used for daily performance evaluation, indicating that financial outputs function as decision-support tools rather than administrative records.

Managerial reliance on system-generated reports reflects broader digital accounting developments in Indonesia. Evidence from Indonesian MSMEs indicates that accounting information system effectiveness improves both reporting timeliness and managerial confidence (Devi & Yuliati, 2024). Similar findings confirm that structured AIS implementation enhances decision-support capacity within SME environments (Mediaty et al., 2025). The empirical observations in this study align with these patterns while providing contextual depth through qualitative evidence.

The relationship among the analytical constructs can be understood through a sequential mechanism. Digital system implementation enables automated transaction input. Automated input produces complete datasets. Complete datasets allow accurate summarization. Accurate summarization generates reliable reports. Reliable and timely reports support managerial evaluation. This structural chain explains how system integration translates into both efficiency and effectiveness outcomes.

Behavioral acceptance reinforces system sustainability. Perceived usefulness emerges from tangible benefits such as faster transactions and reduced calculation errors. Perceived ease of use develops through repeated interaction and familiarity. Prior studies confirm that technology acceptance factors influence sustained AIS utilization in Indonesian SMEs (Athian Manan et al., 2024). Behavioral intention has also been identified as a mediating mechanism linking perceived usefulness to continuous system usage (Junior & Hidayati, 2025). The findings at Café Total X illustrate how user adaptation stabilizes digital reporting practices over time.

This finding is consistent with the Technology Acceptance Model (TAM), which explains that perceived usefulness and perceived ease of use influence user acceptance and continued system utilization. In this context, user perceptions toward Olsera not only facilitate operational efficiency but also ensure the sustainability of digital financial reporting practices in MSMEs.

Compared with studies examining transitional shifts from manual to digital systems, this case provides a distinct perspective. The Olsera system was embedded from the initial establishment of the business, eliminating transitional inefficiencies. This structural embedding positions POS-based systems not merely as operational tools but as foundational Accounting Information Systems shaping reporting architecture in micro-scale enterprises.

Overall, financial reporting efficiency at Café Total X is reflected in reduced processing time, elimination of duplicate recording, and automated report generation. Financial reporting effectiveness is reflected in real-time accessibility, reliable data storage, managerial utilization, and strengthened transparency. The integration of AIS theory and the Technology Acceptance Model clarifies how system design and user perception jointly sustain reporting quality in MSME café operations.

The novelty of this study lies in its focus on a micro-scale café enterprise that has implemented a POS-based accounting system since its establishment, rather than transitioning from manual to digital systems. This study highlights how early-stage system integration structurally shapes financial reporting efficiency and effectiveness. Additionally, the integration of AIS and TAM provides a comprehensive explanation that combines both technical system performance and user behavioral acceptance, offering a more holistic understanding of digital accounting practices in MSMEs.

From a theoretical perspective, this study contributes to the accounting information systems literature by providing contextual evidence from a micro-scale café enterprise, a sector that has received limited empirical attention in AIS research. Although this study focuses on a single MSME case, the objective of interpretive case study research is analytical generalization rather than statistical generalization. Therefore, the findings provide contextual insights into how embedded digital accounting systems influence financial reporting efficiency and effectiveness in small business environments. While prior studies generally examine digital accounting adoption within broader SME environments, the present study demonstrates how the structural integration of a POS-based system from the early stage of business establishment simultaneously shapes reporting efficiency and reporting effectiveness.

## CONCLUSION

The findings of this study demonstrate that the Olsera application, as a POS-based Accounting Information System, significantly enhances both the efficiency and effectiveness of financial reporting at Café Total X. Efficiency is reflected in the automation of transaction recording, reduction of manual processing, and faster report generation, while effectiveness is demonstrated through the availability of accurate, timely, and decision-supportive financial information. The main contribution of this study lies in providing empirical evidence that a POS-based

accounting system, when embedded from the early stage of business establishment, structurally shapes financial reporting practices in MSMEs. Furthermore, the integration of Accounting Information Systems (AIS) and the Technology Acceptance Model (TAM) highlights that system functionality and user acceptance jointly determine the sustainability of financial reporting quality in a micro-scale enterprise context.

This study is subject to several limitations. First, it focuses on a single MSME in the café sector, which limits the generalizability of the findings beyond similar business contexts. Second, the use of a qualitative interpretive approach does not allow statistical measurement of causal relationships among variables. In addition, the analysis is primarily based on internal system utilization without incorporating comparative data from other MSMEs or quantitative performance indicators.

Future research is therefore recommended to adopt multi-case or mixed-method approaches to examine the relationships between perceived usefulness, perceived ease of use, efficiency, and effectiveness across broader SME contexts. Expanding the scope to different business sectors and integrating measurable financial performance indicators would provide stronger empirical validation and enhance the generalizability of findings related to digital accounting system implementation in MSMEs.

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