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## The Effect of E-commerce on MSME Performance in the Industrial Sector

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**Abstract:** This study aims to find out whether e-commerce have an effect on the performance of MSMEs. The type of research used in research is research with a quantitative approach. E-commerce can benefit as well as benefit because it is cheaper and more efficient. The sampling method used was a cluster random sampling technique with a total of 350 respondents of micro-enterprises in Sungailiat District. The analytical techniques used are descriptive statistics and multiple linear regression analysis. The results showed that e-commerce and accounting information systems had a positive and significant effect on the performance of MSMEs in the industrial sector in Sungailiat District. In this study, the characteristics of respondents are based on various types of businesses that are free in form. The research shows that the use of e-commerce plays a good role in improving the performance of general companies, it can be seen that e-commerce helps business actors to market their products widely. The results of this study which states that the use of e-commerce has a positive and significant effect on the acceptance of micro-enterprises, meaning that each unit increase per item score on the use of e-commerce, the acceptance of micro-enterprises will increase unit per item.

**Keywords:** E-commerce; MSME Performance; Industrial Sector

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## INTRODUCTION

The more advanced technology in the world, the easier it is to access any needs that are already available on social media, including shopping for daily necessities. With the technology that has been provided, it will make it easier for us to make new innovations including shopping online through a variety of applications that are already available which we usually refer to as e-commerce. E-commerce can benefit as well as benefit because it is cheaper and more efficient. In addition, e-commerce also has unlimited access that makes it easy for consumers to find the desired necessities. The growth of technology that is increasingly advanced in this era of globalization, many new businesses have emerged. Not only businesses owned by large companies, but also small and medium-sized enterprises that are growing along with the growth of technology. Micro, small, and medium enterprises (MSMEs) play a very important role in the economy and are also referred to as supporting the Indonesian economy (Handika, 2020).

MSMEs are able to create jobs in informal areas consisting of small-scale business units, which produce and distribute goods and services Risnawati (2018). At the time of the economic crisis around 1997-1998 MSMEs have proven to be a defense of the economic sector and survive the slump compared to other sectors. MSMEs in Indonesia, until now, are still facing various problems, both classical and intermediate and advanced. These problems can differ in one region from another or between sectors or companies in the same sector. The classic problem faced is low productivity. This situation is caused by internal problems faced by MSMEs, namely, the low quality of human resources in management, organization, mastery of technology, and marketing, weak entrepreneurship from MSME players, and limited msME access to information, technology and markets, as well as other production factors. Meanwhile, external problems faced by MSMEs include the large transaction costs due to the unfavorable business climate and the scarcity of iriyani raw materials (2015). Reported in the kumparan news article (2018), The problem that generally occurs in MSMEs is the problem of financial

presentation, especially the flow of income and expenditure. In general, the practice of MSME activities runs without relying on financial information that is compiled in an orderly and orderly manner. Many MSMEs can also succeed without financial statements that are used as the basis for decision making. Decision making is based only on intuition and habits derived from previous experience. Meanwhile, the activities of preparing financial statements are still considered luxurious and have not been comparable to their usefulness. So often MSME actors do not know exactly how much income (cash) should be received, how much operating costs should be incurred and how much should still remain. In fact, the presentation of good and systematic financial information is important when MSME actors want to grow and grow and improve their performance.

Sungailiat is a subdistrict which is also the capital of Bangka Regency in the Islands Province. Population census data in Sungailiat District has a population of 92,883 people (Population and Civil Registry Service, 2020). The livelihoods of residents in Sungailiat Subdistrict are farmers, industry, trade, construction workers, civil servants, and private employees, fishermen. It is known from the data that has been obtained, at the Office of Integrated Licensing Services and MSME Investment in 2021 there are 3,367 numbers of MSMEs in Sungailiat District. From this data, it shows that many people make their role as MSME actors. To maximize this role, strategic steps are needed to improve the economy in Sungailiat Regency. One way that can be done is to encourage the growth of MSMEs, because this sector plays an important role in employment and increasing investment in the economy.

Based on previous research conducted by Lestari (2020), the results showed that e-commerce influenced the performance of SMEs in Makassar city. The condition of financial presentation that has not implemented an information system causes ineffectiveness and efficiency and makes it difficult for companies in the process of disbursing transaction data and knowing the amount of expenses and income. Marketing and product introduction through e-commerce have an effect on the development of business actors ranging from productivity to the survival of SMEs. The reason for conducting this research is because MSMEs are the most important aspect in a developing country. According to Mayasari (2019) MSMEs will be the largest part of economic activities both in terms of number and ability to absorb labor. The use of e-commerce and the use of accounting information systems are expected to bring a positive relationship to the performance of MSMEs.

## METHODOLOGY

The method used in this study is the quantitative method (Ghozali, 2018). Quantitative research method is the activity of researchers to obtain knowledge or facts of conclusions by using numerical data as an initial foundation to analyze what will later be known and understood. Quantitative research methods can be interpreted as data collection and analysis activities that are numerical or numerical in nature. Where this process can be used to obtain patterns, predictions, averages, test the relationship between causation and generalize the results. This research has 350 respondents of MSME. The technique used in this sampling is cluster random sampling on people who have a role as MSME actors in Sungailiat District in the industrial sector.

Table 1. Number of samples of MSMEs in the industrial sector in Sungailiat District

NO.	Village	Population	Sample
1.	Kenanga	161	40
2.	Rebo	913	0
3.	Parit Padang	160	30
4.	Srimenanti	615	80
5.	Sungailiat	763	90
6.	Kuday	103	40
7.	Sinar Baru	54	10
8.	Lubuk Kelik	132	0
9.	Surya Timur	95	10
10.	Jelitik	77	30
11.	Bukit Betung	71	20
12.	Sinar Jaya Jelutung	160	0
13.	Matras	63	0
	<b>JUMLAH</b>	<b>3.367</b>	<b>350</b>

Source: Integrated Licensing Service Office and MSME Investment

## Data Analysis Techniques

Descriptive statistics are the activity of collecting, structuring, summarizing and presenting data so that data is more meaningful, easy to read and easy to understand by data users. Descriptive statistics are used to explain a series of data without drawing general conclusions (Ghozali, 2018). Descriptive statistical analysis consists of mean, median, maximum, minimum, and standart deviation values. This aims to find out the picture of research variables, namely e-commerce on MSME performance, information systems on MSME Performance, and the influence of the two variables together (simultaneously) on MSME performance. This descriptive analysis was processed with the number of respondents x 100%. Multiple linear regression tests are used to measure how much influence a free variable (X) has on a bound variable (Y). According to (Ghozali, 2018) the t test is used to find out whether the variable X (independent variable) has an influence on the variable Y

(dependent variable). Used to find out whether independent variables have a simultaneous (simultaneous) influence on dependent variables (Ghozali, 2018). In determining the criteria for the F test is a sig rate of 5%, if the sig value of  $F < 0.05$  then there is a joint influence between the independent variables on the dependent variable.

## RESULTS

### Validity Test

Validity testing in this study was carried out with 350 respondents with a significance level of 0.05 and using the SPSS 24 application. The decision-making is based on  $> 0.105$  with an explanation like the table below:

Table 2. E-commerce Validity Test Results

Question items	r <sub>count</sub>	r <sub>table</sub>	Information
E 1	0,807	0,105	Valid
E 2	0,866	0,105	Valid
E 3	0,803	0,105	Valid
E 4	0,453	0,105	Valid
E 5	0,872	0,105	Valid
E 6	0,824	0,105	Valid
E 7	0,801	0,105	Valid
E 8	0,849	0,105	Valid
E 9	0,870	0,105	Valid

Source: SPSS 24 Output (2022)

### Reliability Test

Reliability testing was carried out by looking at the coefficient of Cronbach Alpha. Cronbach Alpha is considered reliable if it is worth  $> 0.6$ . The closer the Cronbach Alpha is to a value of 1, the higher the level of reliability. The results of the reliability test on this research variable are as follows:

Table 3. E-commerce Reliability Test Results

Alpha (α)	Basis Cronbach Alpha	Information
0,929	0,6	Reliable

Source: SPSS 24 Output (2022)

Table 4. Results of the MSME Performance Reliability Test

Alpha (α)	Basis Cronbach Alpha	Information
0,648	0,6	Reliable

Source: SPSS 24 Output (2022)

Based on table 3 and 4 above, it can be concluded that all questionnaire questions from the MSME performance variables are declared reliable or trustworthy with a high level of reliability of 0.648

### Test of Classical Assumptions

#### Normality Test

The normality test in this study used the Kolmogorov-Smirnov One-Sample, histogram graph analysis, and P-Plot probability as can be seen in the following table and figure:

Table 5. Normality Test Results (One-Sample Kolmogorov Smirnov)

		Unstandardized Residual
N		350
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	3,44640577
Most Extreme Differences	Absolute	,037
	Positive	,026
	Negative	-,037
Statistical Test		,037
Asymp. Sig. (2-tailed) <sup>c</sup>		,200 <sup>c,d</sup>

Source: SPSS 24 Output (2022)

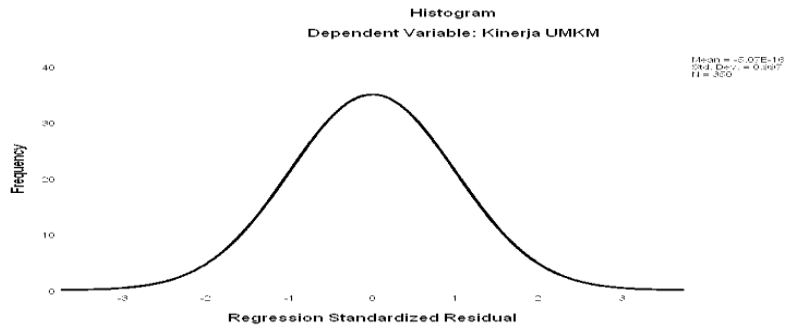


Figure 1. Normality Test Results (Histogram Chart)

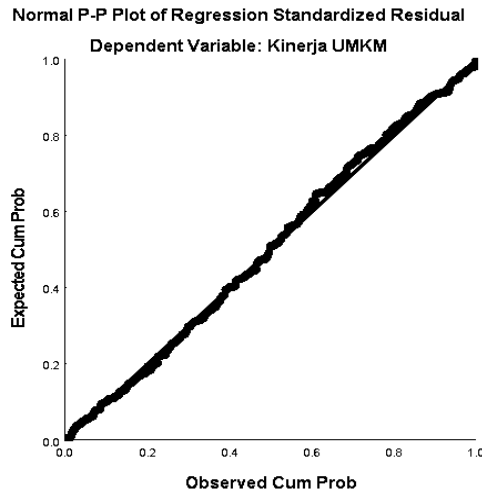


Figure 2. Normality Test Results (Probability P-P Plot)

Based on table 5 it can be seen that the significance value is 0.20 which is greater than 0.05. Thus showing that residual data is normally distributed. This is also supported by figure 1 and figure 2 which can be seen that the histogram graph gives a distribution pattern that does not deviate to the right or left and in the P-Plot image follows and approaches the diagonal line so that it can be concluded that the data is normally distributed.

### Multicollinearity Test

Multicollinearity testing can be seen from the tolerance value and the Variance Inflation Factor (VIF) value. The basis for making the decision is that if the tolerance value > from 0.10 and if the VIF < 10, it can be concluded that there is no multicollinearity statistics between independent variables. The multicollinearity ability test of this study can be seen in the following table:

Table 6. Multicollinearity Test Results

Coefficients <sup>a</sup>								
	Type	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	20,959	1,030		20,339	,001		
	E-Commerce	,181	,040	,284	4,502	,001	,454	2,201
	Accounting Information System	,217	,037	,369	5,851	,001	,454	2,201

a. Dependent Variable: MSME PERFORMANCE

Source: SPSS 24 Output (2022)

Based on table 6, it shows that the tolerance value in the two independent variables, namely 0.454, is greater than 0.10, which means that there is no correlation between the indentent variables. The same thing happens with the calculation of THE VIF where the VIF value of 2.201 is less than 10. Thus, it can be concluded that there is no multicholine ability between independent variables in this study.

## Heteroskedasticity Test

Heteroskedasticity testing in this study used the glejser test. The basis for making the decision is that if the significance value of the  $> 0.05$ , it can be concluded that heteroskedasticity does not occur. The heteroskedasticity test in this study can be seen in the following table:

Table 7. Heteroskedasticity Test Results (Glejser Test)

Coefficients <sup>a</sup>						
	Type	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,056E-15	1,030		,000	1,000
	E-Commerce	,000	,040	,000	,000	1,000
	Accounting Information System	,000	,037	,000	,000	1,000

a. Dependent Variable: ABRESID

Source: SPSS 24 Output (2022)

Based on table 7, it is known that the significance values of e-commerce and accounting information systems are 1 and 1, respectively, which means that the value is greater than 0.05. Thus, it can be concluded that the regression model in this study does not have heteroskedasticity.

## Data Analysis

### Multiple Linear Analysis

Multiple linear regression analysis is used to determine the magnitude of influence of independent variables on dependent variables and to determine the direction of research. The results of the multiple linear regression test in this study are as follows:

Table 8. Multiple Linear Analysis Results

	Type	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	20,959	1,030		20,339	,001
	E-Commerce	,181	,040	,284	4,502	,001
	Accounting Information System	,217	,037	,369	5,851	,001

a. Dependent Variable: MSME PERFORMANCE

Source: SPSS 24 Output (2022)

### Individual Parameter Significance Test (t Test)

The t-test is used to determine the partial influence on independent variables or e-commerce variables and the istem of accounting information on dependent variables or variables of MSME work. The basis for making decisions in this test is that if the significance value of the  $< 0.05$  then the alternative hypothesis is accepted and the opposite applies. Another basis for decision making, namely by comparing values and. If  $>$  then alternative hypotheses are accepted. In this study, the sample amounted to 350 at an error rate of 0.05 with free degrees =  $(df = n-k-1) = (350 - 3 - 1 = 346)$  so that a value of of 1.96684 (1.97). The results of the t test in this study are presented in the following table:

Table 9. T Test Results

	Type	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	20,959	1,030		20,339	,001
	E-Commerce	,181	,040	,284	4,502	,001

	Accounting Information System	,217	,037	,369	5,851	,001
a. Dependent Variable: MSME PERFORMANCE						

Source: SPSS 24 Output (2022)

Based on table 9, the first hypothesis shows that based on the probability value in the e-commerce variable of  $0.01 < 0.05$ . Then if based on the comparison value obtained  $4.502 > 1.97$ . Thus it can be concluded that accepted which means that e-commerce has a significant effect on the performance of MSMEs. The second hypothesis shows that based on the probability value in the accounting information system variables of  $0.01 < 0.05$ . Then if based on the comparison value, it is  $5.851 > 1.97$ . Thus it can be concluded that received which means that the accounting information system has a significant effect on the work of MSMEs.

### Simultaneous Synfinication Test (F Test)

The F test is used to determine the simultaneous influence on independent variables or e-commerce variables and accounting information systems on dependent variables or MSME performance variables. The basis for making decisions in this test is that if the significance value of the  $< 0.05$  then the alternative hypothesis is accepted and the opposite applies. Another basis for decision making, namely by comparing values and. If  $>$  then alternative hypotheses are accepted. In this study, the sample amounted to 350 at an error rate of 0.05 df for numerator =  $(k-1) = (3-1=2)$  with free degree =  $(n-k) = (350 - 3 = 347)$  so that the value of by 3.021745 rounded to 3.02. The results of the f test in this study are presented in the following table;

Table 10. F Test Results

ANOVA <sup>a</sup>						
Type	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	2455,607	2	1 227,803	102,778	,001 <sup>b</sup>
	Residual	4145,322	347	11,946		
	Total	6600,929	349			
a. Dependent Variable: MSME PERFORMANCE						
b. Predictors: (Constant), ACCOUNTING INFORMATION SYSTEMS, E-COMMERCE						

Source: SPSS 24 Output (2022)

Based on table 10, it shows that based on a probability value of  $0.001 < 0.05$ . Then, based on the comparison value, it was  $102,778 > 3,021$ . Thus, it can be concluded that e-commerce and accounting information systems have a simultaneous effect on the work of MSMEs.

### Coefficient of Determination Test (R<sup>2</sup>)

The coefficient of determination test is a test to measure the accuracy of regression models in explaining variations in dependent variables. The range of values of the coefficient of determination is from 0 to 1. If the value of the coefficient of determination (R<sup>2</sup>) is close to 1 then the independent variable increasingly provides the information needed in predicting variations in the dependent variable. The results of the coefficient of determination test in this study are presented in the following table;

Table 11. Coefficient of Determination Test Results (R<sup>2</sup>)

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,610 <sup>a</sup>	,372	,368	3,456
a. Predictors: (Constant), ACCOUNTING INFORMATION SYSTEMS, E-COMMERCE				
b. Dependent Variable: MSME PERFORMANCE				

Source: SPSS 24 Output (2022)

Based on table 11, the R Square value of 0.372 is obtained. This shows that 37.2 percent of MSME performance can be explained by e-commerce and accounting information systems, while the remaining 62.8 percent is explained by other variables outside the variables of this study.

The test results in this study show that e-commerce has a positive and significant effect on the performance of MSMEs in the industrial sector in Sungailiat District. A positive effect can be seen in Table IV.16. In the table obtained the value of the coefficient = 0.181, indicating that e-commerce has a positive relationship with the performance of MSMEs in the industrial sector in Sungailiat District. Furthermore, a significant effect can be seen in Table IV.17. In the table, a calculated t value is greater than the table t value of  $4.502 > 1.97$  and a significant value of t is smaller than 0.05 ( $0.01 < 0.05$ ), which means that e-commerce has a significant influence on the performance of MSMEs in the industrial sector in Sungailiat District. The results of the study concluded that the hypothesis that reads "e-commerce has a positive and significant effect on the performance of MSMEs in the industrial sector in Sungailiat District" was accepted.

## DISCUSSION

Analysis of the indicators of general marketing activity, consisting of the first, second and third statement items, in general the respondent's perception is at a high level because it predominantly answers in agreement on each statement item. So it is known that e-commerce plays a good role in improving the performance of MSMEs in the industrial sector in Sungailiat District. From the indicators of general marketing activities, it can be seen that e-commerce helps business actors to market their products widely, using the Facebook marketplace or through whatsapp groups. In addition, the existence of e-commerce also facilitates communication between sellers and consumers.

This is supported by the exposure of several respondents, who use e-commerce in their marketing process. One of them is the respondent is the owner of a bucket craft business that sells various kinds of flower arrangements, dolls, snacks, or money to be used as gifts or gifts for someone. At the beginning of starting their business, respondents did not use e-commerce and only did modest marketing and waited for buyers to come to the store. However, since 2017 they have started marketing their products on Facebook and Instagram. When initially promoting through social media, respondents did not experience significant benefits, but gradually their products began to attract attention and sales results increased. By utilizing the marketplace on Facebook and Instagram, the number of respondents' orders has increased and consumers are not only from Sungailiat District, but also from outside the region. The use of the marketplace is also considered easy for its users.

Then analyzed from the market research indicators which consist of four statement items, it is also known that the respondent's perception is at a high level because the majority answered agree. This means that respondents have a perception that the use of e-commerce can increase consumer loyalty to the business and make the company have a strong position in market competition. With e-commerce, the buying and selling process starting from marketing, ordering products by consumers, and shipping goods can be done more efficiently and flexibly. This is what ultimately can improve the performance of the company. Good company performance will lead to customer satisfaction and loyalty so that the company can have a strong position in market competition. Meanwhile, on the indicator to reach a wider market which consists of two statement items, respondents also dominantly answered quite agree. The use of e-commerce is considered to make it easier for MSME actors to access vendors or providers of raw materials/products needed by MSMEs. So it is known that the existence of e-commerce can facilitate access and quite help MSME actors to expand their business reach. The theory of perceived usefulness is the perception of usefulness which is the extent to which a person believes that using a technology will improve the performance of his work. Perception of usability is a level where a person believes that the use of a particular technology will provide benefits or have a positive impact that will be obtained when using the technology. If this theory is related to e-commerce variables, then if someone feels that using the application can improve their performance, then that person will continue to use the application. This theory also states that using technology or the internet will help to achieve performance expectancy. Thus, the existence of business actors who take advantage of technological developments such as e-commerce can provide added value in their business performance.

The results of this study are in line with research conducted by Putri Andika Lestari (2020) which revealed that the use of e-commerce has a positive effect on the performance of SMEs. In this study, the characteristics of respondents are based on various types of businesses that are free in form. The research shows that the use of e-commerce plays a good role in improving the performance of general companies, it can be seen that e-commerce helps business actors to market their products widely, either using websites or market places, such as shopee, tokopedia, Bukalapak, etc. In addition, the use of e-commerce also facilitates communication between sellers and consumers. Especially after the emergence of online applications like Gojek and online payments with GoPay, activities from marketing, payments, shipping, to inputting sales data have become easier. The results of this study are also in line with the research of Albib Rinanda Lubis (2021) which states that the use of e-commerce has a positive and significant effect on the acceptance of micro-enterprises, meaning that each unit increase per item score on the use of e-commerce, the acceptance of micro-enterprises will increase unit per item.

## CONCLUSION

Based on the results of data analysis and discussion of the effect of e-commerce and accounting information systems on the performance of MSMEs in the industrial sector in Sungailiat District in the previous sections, the following conclusions can be drawn. E-commerce has a positive and significant effect on the performance of MSMEs in the industrial sector in Sungailiat District. The accounting information system has a positive and significant effect on the performance of MSMEs in the industrial sector in Sungailiat District. E-commerce and accounting information systems have a simultaneous and significant effect on the performance of MSMEs in the industrial sector in Sungailiat District.

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