

The Effect of Accounting Information Systems (AIS) and E-Wallet on the Profitability of Micro, Small, and Medium Enterprises (MSMEs) in Terbanggi Besar, Central Lampung: An Islamic Accounting Perspective

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Abstract

This study aims to analyze the effect of Accounting Information Systems (AIS) and e-wallets on the profitability of Micro, Small, and Medium Enterprises (MSMEs) in Terbanggi Besar District, Central Lampung, from an Islamic accounting perspective. This research employs a quantitative approach with primary data collected through questionnaires distributed to 102 MSME respondents selected using purposive sampling. Data analysis was conducted using multiple linear regression with IBM SPSS Statistics 25. The results show that, partially, Accounting Information Systems do not have a significant effect on MSME profitability ($\text{sig.} = 0.426$), while e-wallets have a positive but not significant effect ($\text{sig.} = 0.064$). However, simultaneously, AIS and e-wallets have a significant effect on MSME profitability ($\text{sig.} = 0.003$). The coefficient of determination (R^2) of 0.110 indicates that the independent variables explain 11% of profitability variation, while the remaining 89% is influenced by other factors. These findings imply that financial digitalisation needs to be further optimised to improve MSME financial performance more effectively.

Keywords: Accounting Information System, E-Wallet; Profitability, MSMEs, Islamic Accounting

1. Introduction

The development of the Micro, Small, and Medium Enterprise (MSME) sector is an integral part of Indonesia's national economic development process. In 2008, Law No. 20 of 2008 on Micro, Small, and Medium Enterprises affirmed that MSMEs constitute a primary pillar of the national economy and must receive priority opportunity, support, protection, and development as a manifestation of firm commitment to community-based economic groups. Based on data from the Ministry of

Cooperatives and SMEs, MSMEs contribute more than 60% to Gross Domestic Product (GDP) and absorb approximately 97% of the national workforce. This strategic role positions MSMEs as the main driver of economic growth, poverty alleviation, and equitable income distribution.

MSMEs in Lampung Province are growing rapidly, particularly in the food, non-metallic mineral goods, wood, and wood-based products sectors. The province's MSME development objectives include enhancing competitiveness, income, and quantity through strengthened marketing, brand registration, digitalisation, human resource quality improvement, and access to capital and training. The goal is to make MSMEs regionally recognised products, internationally competitive, and to promote inclusive economic growth in Lampung Province.

Table 1.1 Number of MSMEs in Lampung Province, 2024

Business Category	Units
Micro	490,521
Small	2,202
Medium	263
Total	492,986

Source: Badan Pusat Statistik Provinsi Lampung, 2025

Data from BPS Lampung Province recorded 492,986 MSME units in 2024, comprising 490,521 micro enterprises, 2,202 small enterprises, and 263 medium enterprises. One district in Lampung Province with significant MSME development is Central Lampung (Lampung Tengah).

Table 1.2 MSME Development Data, Central Lampung District, 2023

Sub-District	Total MSMEs	Male Entrepreneurs	Female Entrepreneurs	Total Workers
Terbanggi Besar	136	79	57	335
Way Pengubuan	668	341	327	1,823
Bekri	424	295	129	1,203
Central Lampung (Total)	4,112	2,654	1,458	8,431

Source: Badan Pusat Statistik Provinsi Lampung, 2025

BPS data for Central Lampung in 2023 recorded 4,112 MSME units across the district. Terbanggi Besar is one of the sub-districts in Central Lampung, functioning as a busy transit and commercial centre at the intersection of the Trans-Sumatra Highway and the Toll Road. As a strategic area serving as a trade and services hub and a distribution centre for goods to surrounding regions, MSME growth in this area continues to increase along with community needs and the development of local and regional markets. BPS data recorded 136 MSMEs in Terbanggi Besar in 2023.

Unfortunately, the growth in the number of MSMEs has not been fully accompanied by improvements in performance, particularly in terms of profitability. Contributing factors include limited knowledge, lack of training, implementation costs, and low levels of digital literacy among business actors. As a result, financial and operational management remains suboptimal. Many MSME operators still use manual methods for recording transactions and managing cash flow, which often leads to recording errors, lack of transparency, and difficulties in analysing business performance, ultimately affecting profitability and business sustainability.

Based on data, e-wallets are the most widely used digital financial platform at 80%, compared to digital banking platforms at 45% and buy-now-pay-later services at 23%. The high usage of e-wallets indicates that digital payment systems are increasingly preferred for their convenience. This condition suggests that MSME operators have the potential to leverage e-wallets in their business activities. However, high e-wallet usage does not necessarily translate into adequate application of Accounting Information Systems (AIS), meaning financial recording remains suboptimal and potentially affects MSME profitability.

In the era of digital transformation, the implementation of Accounting Information Systems (AIS) offers a solution to help MSMEs manage finances in a more structured, accurate, and real-time manner. AIS enables business operators to monitor cash flow, inventory, and financial reports more efficiently, supporting more informed decision-making and improving profitability.

From an Islamic perspective, the implementation of AIS and digital payments carries important relevance. Islam emphasises the principles of justice, honesty, transparency, and trustworthiness (*amanah*) in economic dealings. The Qur'an urges Muslims to record every transaction clearly to avoid disputes, as stated in Surah Al-Baqarah verse 282: "O you who have believed, when you contract a debt for a specified term, write it down. And let a scribe write [it] between you in justice..." This principle aligns with the objective of accounting information systems to produce transparent, accurate, and accountable financial reports. Furthermore, from the perspective of *maqasid al-shariah*, the implementation of AIS and e-wallets also supports the protection of wealth (*hifz al-mal*) and promotes justice in economic activity.

Based on this phenomenon, it is important to examine the effect of Accounting Information Systems (AIS) and e-wallets on the profitability of MSMEs in Terbanggi Besar, Central Lampung, from an Islamic accounting perspective. This research is expected to provide understanding of the extent to which the application of financial technology can help MSMEs develop and compete in the digital era, and to provide recommendations for business actors and relevant parties, including local government and financial institutions, in supporting MSME digitalisation.

2. Literature Review

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theoretical approach grounded in behavioural theory that is widely used to study the process of information technology adoption. A good model not only predicts but also explains; TAM and its indicators have been proven capable of measuring technology acceptance. TAM provides a basis for understanding the influence of external factors on users' beliefs, attitudes, and intentions. One of TAM's strengths is its ability to explain why certain technology systems fail to be adopted by users due to a lack of intention to use them (Davis, 1989).

Profitability Theory

Profitability is the ability achieved by a company over a given period to generate profit from its sales, assets, or equity. Profitability serves as a measure of managerial effectiveness, as reflected in the profit generated from sales and investments. It is also one of the key measurements of a company's performance, demonstrating the ability to generate profit at a given level of sales, assets, and equity capital during a specific period (Kasmir, 2019). Profitability is considered important because a company must be in a sound condition to carry out its activities; it serves as an indicator

of management performance as demonstrated through the profit generated from managing company assets.

Accounting Information System (AIS)

According to Romney and Steinbart (2018), an Accounting Information System (AIS) is a system that can collect, record, store, and process data to produce information for decision-makers. This includes people, procedures and instructions, data, software, information technology infrastructure, and internal controls and security measures. Turner, Weickgenant, and Copeland further define AIS as encompassing the processes, procedures, and systems that capture accounting data from business processes, record that data into appropriate records, process data in detail through classification, summarisation, and consolidation, and report summarised accounting data to internal and external accounting users. In essence, AIS is a system that generates information by collecting, recording, storing, processing, and reporting accounting data that can be used for decision-making by both internal and external users.

E-Wallet Theory

An e-wallet (digital wallet) is a form of technology that allows individuals to store, manage, and use electronic currency through digital devices such as smartphones. It functions as a digital replacement for the conventional physical wallet (credit/debit card) typically used to store cash. E-wallets offer various benefits, including fast and secure transactions, increased accessibility, and greater convenience for a range of activities from transfers and bill payments to online shopping and international payments. According to Kuganathan and Wikramanayake, an e-wallet is a payment service operated under financial regulation and conducted through mobile devices, representing a highly convenient service that accelerates and simplifies transactions for its users (Dwiantari et al., 2022).

Conceptual Framework and Hypotheses

Based on the theoretical foundations and prior research, the conceptual framework of this study proposes that AIS (X1) and E-Wallet (X2) independently and simultaneously influence MSME Profitability (Y) in Terbanggi Besar, Central Lampung. The application of AIS enables more accurate and structured financial recording, while e-wallet usage facilitates faster and more transparent digital transactions, both of which are expected to support improvements in MSME profitability.

The hypotheses of this study are formulated as follows:

- H1: Accounting Information Systems (AIS) have a significant positive effect on MSME Profitability.
- H2: E-Wallets have a significant positive effect on MSME Profitability.
- H3: AIS and E-Wallets simultaneously have a significant effect on MSME Profitability.

3. Research Methods

Research Design

This study employs a quantitative research method with a descriptive approach, aimed at systematically, factually, and accurately describing the characteristics of the population or object under study. The research was conducted among MSME operators in Terbanggi Besar, Central Lampung, from October 2025 until completion. Primary data were collected directly from respondents through questionnaires and direct observation, while secondary data were obtained from books, journals, scientific articles, official reports, and other relevant documents.

Population, Sample, and Sampling Technique

The sampling technique used in this study is Purposive Sampling, in which samples are selected based on specific criteria relevant to the research objectives. The criteria include: MSME operators located in Terbanggi Besar, Central Lampung; those who have used e-wallets and maintain financial records; and businesses that have been operating for at least one year. The population of this study comprises 136 MSMEs. The sample size was determined using the Slovin formula at a 5% margin of error ($e = 0.05$), as follows:

$$n = N / (1 + N(e)^2) = 136 / (1 + 136 \times 0.0025) = 136 / 1.34 \approx 102 \text{ respondents}$$

Accordingly, the study used 102 respondents as its final sample.

Variables and Measurement

The independent variables in this study are Accounting Information Systems (X1) and E-Wallet (X2), while the dependent variable is Profitability (Y). The research instrument consists of a questionnaire distributed directly and via Google Form to respondents. Measurement uses a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Data analysis was conducted using IBM SPSS Statistics 25, including descriptive statistical tests, validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, partial tests (t-test), simultaneous tests (F-test), and coefficient of determination (R^2).

4. Results and Discussion

Research Object Description

The data in this study were obtained through questionnaires distributed to MSME operators in Terbanggi Besar, Central Lampung. Terbanggi Besar was selected as the research location because it is one of the economic and trade centres in Central Lampung with relatively rapid MSME development. The total sample comprised 102 respondents meeting the purposive sampling criteria.

Table 4.1 Sample Characteristics

No.	Characteristic	Category	Frequency	Percentage (%)
1	Gender	Female	57	55.9%
		Male	45	44.1%
2	Age	< 25 years	54	52.9%
		25–35 years	6	5.9%
		36–45 years	39	38.2%
		> 45 years	3	2.9%
3	Last Education	Junior High	26	25.5%
		Senior High	59	57.8%
		Bachelor's	17	16.7%
4	Business Type	Trade	17	16.7%
		Services	14	13.7%
		Culinary	18	17.6%

No.	Characteristic	Category	Frequency	Percentage (%)
		Others	53	52.0%
5	Business Age	< 1 year	37	36.3%
		1–3 years	15	14.7%
		4–6 years	9	8.8%
		> 6 years	28	27.5%

Source: Processed data using IBM SPSS Statistics, 2026

Based on the sample characteristics, the majority of respondents are female (57 respondents, 55.9%), under 25 years of age (54 respondents, 52.9%), with Senior High School as their last level of education (59 respondents, 57.8%). The majority of businesses fall under the "others" category (53 respondents, 52.0%), and most have been operating for less than one year (37 respondents, 36.3%).

Descriptive Statistics Test

Descriptive statistical tests were conducted to provide a general overview of the research data, including minimum, maximum, mean, and standard deviation values for each variable.

Table 4.2 Descriptive Statistics Results

Variable	N	Minimum	Maximum	Mean	Std. Deviation
AIS (X1)	102	20	50	36.47	5.397
E-Wallet (X2)	102	12	30	23.68	4.091
Profitability (Y)	102	26	50	38.80	5.308

Source: Processed data using IBM SPSS Statistics, 2026

The AIS variable (X1) has a minimum value of 20 and maximum of 50, with a mean of 36.47 and standard deviation of 5.397, indicating respondents' responses are in the moderately good category. The E-Wallet variable (X2) has a minimum of 12 and maximum of 30, with a mean of 23.68 and standard deviation of 4.091, indicating a good level of e-wallet usage. The Profitability variable (Y) has a minimum of 26 and maximum of 50, with a mean of 38.80 and standard deviation of 5.308, indicating respondents' profitability is in the moderately good category.

Validity Test

Validity tests were conducted to determine the extent to which the research instrument accurately measures the variable being studied. An item is declared valid if the r-value is greater than the r-table value of 0.195 and the significance value is less than 0.05.

Table 4.3 Validity Test Results – AIS Variable (X1)

Item	r-value	Result
SIA1	0.723	Valid
SIA2	0.756	Valid
SIA3	0.754	Valid
SIA4	0.607	Valid
SIA5	0.628	Valid

Item	r-value	Result
SIA6	0.717	Valid
SIA7	0.710	Valid
SIA8	0.665	Valid
SIA9	0.623	Valid
SIA10	0.653	Valid

Source: Processed data using IBM SPSS Statistics, 2026

Table 4.4 Validity Test Results — E-Wallet Variable (X2)

Item	r-value	Result
EWLT1	0.826	Valid
EWLT2	0.851	Valid
EWLT3	0.764	Valid
EWLT4	0.722	Valid
EWLT5	0.839	Valid
EWLT6	0.639	Valid

Source: Processed data using IBM SPSS Statistics, 2026

Table 4.5 Validity Test Results — Profitability Variable (Y)

Item	r-value	Result
PFB1	0.549	Valid
PFB2	0.265	Valid
PFB3	0.549	Valid
PFB4	0.649	Valid
PFB5	0.666	Valid
PFB6	0.668	Valid
PFB7	0.652	Valid
PFB8	0.688	Valid
PFB9	0.682	Valid
PFB10	0.549	Valid

Source: Processed data using IBM SPSS Statistics, 2026

All items across all three variables have r-values exceeding the r-table value of 0.195 with significance values below 0.05. Therefore, all items are declared valid and suitable for use as research instruments.

Reliability Test

Reliability tests were conducted to determine whether the research instruments demonstrate adequate consistency and dependability. A variable is declared reliable if its Cronbach's Alpha value is ≥ 0.60 .

Table 4.6 Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Result
Accounting Information System (X1)	0.800	10	Reliable
E-Wallet (X2)	0.863	6	Reliable
Profitability (Y)	0.873	10	Reliable

Source: Processed data using IBM SPSS Statistics, 2026

All variables have Cronbach's Alpha values above 0.60, confirming that all research instruments are reliable and suitable for use as data collection tools in this study.

Classical Assumption Tests

Normality Test

The normality test was conducted using the One-Sample Kolmogorov-Smirnov Test to determine whether the research data are normally distributed.

Table 4.7 Normality Test Results

Description	Value
N	102
Kolmogorov-Smirnov Z	0.754
Asymp. Sig. (2-tailed)	0.620

Source: Processed data using IBM SPSS Statistics, 2026

The Asymp. Sig. (2-tailed) value of 0.620 is greater than 0.05, indicating that the research data are normally distributed. The model therefore satisfies the normality assumption and is suitable for further analysis.

Multicollinearity Test

The multicollinearity test examines whether high correlations exist among independent variables in the regression model, assessed through Tolerance and VIF values.

Table 4.8 Multicollinearity Test Results

Variable	Tolerance	VIF	Result
AIS (X1)	0.509	1.965	No multicollinearity
E-Wallet (X2)	0.509	1.965	No multicollinearity

Source: Processed data using IBM SPSS Statistics, 2026

Both variables have Tolerance values above 0.10 and VIF values below 10, confirming that the regression model does not exhibit multicollinearity and is suitable for further analysis.

Heteroscedasticity Test

The heteroscedasticity test was conducted using scatterplot analysis. The results show that data points are scattered randomly above and below zero on the Y-axis and do not form any particular pattern. This indicates that no heteroscedasticity is present in the regression model, confirming that the model satisfies the classical assumptions and is suitable for further analysis.

Autocorrelation Test

Table 4.9 Autocorrelation Test Results (Runs Test)

Description	Unstandardised Residual
Test Value	0.01459

Description	Unstandardised Residual
Cases < Test Value	51
Cases ≥ Test Value	51
Total Cases	102
Number of Runs	48
Z	-0.796
Asymp. Sig. (2-tailed)	0.426

Source: Processed data using IBM SPSS Statistics, 2026

The Runs Test yields an Asymp. Sig. (2-tailed) value of 0.426 (> 0.05), confirming that no autocorrelation is present in the regression model. The residuals are random and the model is suitable for analysis.

Multiple Linear Regression Analysis

Multiple linear regression analysis was used to examine the influence of two or more independent variables on the dependent variable.

Table 4.10 Multiple Linear Regression Results

Variable	B	Std. Error	t	Sig.
Constant	27.341	3.517	7.775	0.000
AIS (X1)	0.105	0.131	0.800	0.426
E-Wallet (X2)	0.323	0.172	1.874	0.064

Source: Processed data using IBM SPSS Statistics, 2026

The multiple linear regression results yield the equation: $Y = 27.341 + 0.105X_1 + 0.323X_2$. Both AIS and e-wallet have a positive effect on MSME profitability; however, the significance value of X1 (0.426) and X2 (0.064), both greater than 0.05, indicate that neither variable has a statistically significant individual effect on MSME profitability in Terbanggi Besar, Central Lampung.

Hypothesis Testing

Partial Test (t-test)

Table 4.11 Partial Test Results (t-test)

Variable	B	Std. Error	t	Sig.
Constant	27.341	3.517	7.775	0.000
AIS (X1)	0.105	0.131	0.800	0.426
E-Wallet (X2)	0.323	0.172	1.874	0.064

Source: Processed data using IBM SPSS Statistics, 2026

The AIS variable (X1) has a significance value of 0.426 (> 0.05), therefore H1 is rejected: AIS does not have a significant effect on MSME profitability. The e-wallet variable (X2) has a significance value of 0.064 (> 0.05), therefore H2 is also rejected: e-wallets do not have a significant independent effect on MSME profitability in Terbanggi Besar, Central Lampung.

Simultaneous Test (F-test)

Table 4.12 Simultaneous Test Results (F-test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	314.198	2	157.099	6.143	0.003
Residual	2531.881	99	25.575		
Total	2846.078	101			

Source: Processed data using IBM SPSS Statistics, 2026

The F-test yields a significance value of 0.003 (< 0.05) with $F = 6.143$. Therefore, H3 is accepted: AIS and e-wallets simultaneously have a significant effect on MSME profitability in Terbanggi Besar, Central Lampung.

Coefficient of Determination (R^2)

Table 4.13 Coefficient of Determination Results (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.332	0.110	0.092	5.057

Source: Processed data using IBM SPSS Statistics, 2026

The R Square value of 0.110 (11%) indicates that AIS and e-wallets together explain 11% of the variation in MSME profitability, while the remaining 89% is influenced by other factors outside the model, such as business capital, marketing strategy, product quality, and management capability.

Discussion

Effect of AIS on MSME Profitability

The findings show that AIS does not have a significant effect on MSME profitability (sig. = 0.426 > 0.05 ; $t = 0.800$), leading to the rejection of H1. Based on Romney and Steinbart's AIS theory, AIS is a system designed to collect, record, store, and process data for decision-making purposes. However, the results indicate that AIS use among MSMEs has not yet meaningfully improved profitability. This may be because many MSME operators still use simple financial recording methods and have not yet optimally utilised AIS in their business activities. From the TAM perspective, the low influence of AIS on profitability may be attributed to insufficient understanding, skills, and utilisation of accounting technology by MSME operators, meaning AIS implementation has not yet produced tangible improvements in business profit.

Effect of E-Wallet on MSME Profitability

The findings show that e-wallets have a positive but not significant effect on MSME profitability (sig. = 0.064 > 0.05 ; $t = 1.874$), leading to the rejection of H2. Based on e-wallet theory, digital wallets should enable MSMEs to enhance transaction effectiveness and customer service. However, in this study, e-wallet use has not yet generated a significant effect on MSME profitability. This may be due to the still-low adoption of digital transactions by both MSME operators and consumers in Terbanggi Besar. Additionally, many business actors continue to rely predominantly on cash transactions, meaning the benefits of e-wallets for increasing profits have not yet been maximally realised. The TAM framework suggests that some MSME operators have not yet fully accepted and utilised e-wallet technology, limiting its impact on profitability.

Simultaneous Effect of AIS and E-Wallet on MSME Profitability

The simultaneous F-test result ($F = 6.143$; sig. = 0.003 < 0.05) confirms that AIS and e-wallets together significantly affect MSME profitability, accepting H3. This finding aligns with profitability theory, which posits that profitability reflects a company's ability to generate profit through effective

and efficient resource management. The combined application of AIS and e-wallets can assist MSMEs in managing transactions, financial recording, and payment services more effectively, thereby supporting profitability improvements. Although neither variable is individually significant, their combined application demonstrates a meaningful contribution. The R^2 value of 11% indicates that other variables—such as business capital, marketing strategy, product quality, and management capability—account for the majority of profitability variation. Future research should incorporate these additional variables to produce a more comprehensive model.

5. Conclusion

This study examined the effects of Accounting Information Systems (AIS) and e-wallets on the profitability of MSMEs in Terbanggi Besar, Central Lampung, using a quantitative multiple linear regression approach with a sample of 102 respondents. Three main conclusions are drawn from the findings.

First, AIS does not have a significant effect on MSME profitability ($\text{sig.} = 0.426 > 0.05$), indicating that AIS implementation has not yet produced a measurable improvement in business profit, likely due to limited adoption and understanding among MSME operators. Second, e-wallets have a positive but not significant effect on MSME profitability ($\text{sig.} = 0.064 > 0.05$), suggesting that digital payment adoption has not yet translated into tangible profitability gains, partly owing to persistent reliance on cash transactions. Third, AIS and e-wallets simultaneously have a significant effect on MSME profitability ($\text{sig.} = 0.003 < 0.05$; $R^2 = 11\%$), demonstrating that the combined application of these digital tools contributes meaningfully to profitability, even if the individual effects remain limited.

Based on these findings, MSME operators in Terbanggi Besar are recommended to: (1) optimise AIS implementation through targeted training and capacity building to enhance financial literacy and technology adoption; (2) increase e-wallet usage for business transactions to leverage the benefits of digital payments; and (3) develop an integrated financial management system that combines AIS and digital payment technology. For future researchers, it is recommended to incorporate additional variables such as business capital, marketing strategy, human resource quality, and management capability, and to broaden the research scope to multiple sub-districts or districts for more generalisable findings.

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