

The Influence of E-Commerce, Digital Payments, and Accounting Information Systems on Micro Business Performance

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Abstract

This study aims to examine the influence of e-commerce, digital payments, and Accounting Information Systems (AIS) on the performance of micro-enterprises in the culinary sector in Bandar Lampung City. This study employed a quantitative approach using primary data collected through questionnaires distributed to micro-business owners. A total of 429 valid responses were obtained from 562 distributed questionnaires using an accidental sampling technique. The data were analyzed using multiple linear regression with the assistance of SPSS version 26. The findings indicate that e-commerce, digital payments, and AIS have a positive and significant effect on micro-business performance, both partially and simultaneously. Among the examined variables, e-commerce demonstrated the strongest influence, followed by digital payments and AIS. These findings indicate that digital technology adoption supports market expansion, transaction efficiency, and more effective financial management. The utilization of digital technologies plays an important role in improving micro-business performance by enhancing operational effectiveness and competitiveness. Limitations: This study is limited to culinary micro-enterprises in Bandar Lampung City, which may restrict the generalizability of the findings to other sectors and regions. This study contributes empirical evidence regarding the role of digital technology adoption in improving micro-business performance and provides practical insights for entrepreneurs and policymakers in developing digital transformation strategies.

Keywords: Accounting Information Systems, Digital Payment, E-Commerce, Micro Business Performance

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in supporting Indonesia's economic growth by creating jobs and significantly contributing to the national economy. According to data from the Directorate General of Treasury, Ministry of Finance of the Republic of Indonesia, the number of MSMEs in Indonesia has reached approximately 64.2 million units, contributing 61.07% to the national Gross Domestic Product (GDP) (DJP, 2024). Furthermore, the MSME sector employs more than 117 million workers. This substantial contribution demonstrates that MSMEs play a crucial role in maintaining national economic stability. Therefore, improving MSME performance is crucial for maintaining business sustainability and enhancing business competitiveness (Sari & Dura, 2024).

Table 1. Composition of MSMEs in Bandar Lampung City in 2025

Category	Number	Percentage (%)
Micro Enterprises	55.396	87.31
Small Enterprises	7.498	11.82
Medium Enterprises	556	0.88
Total	63.450	100

Table 1 shows the number of MSMEs by business classification. The development of MSMEs in Lampung Province, particularly in Bandar Lampung City, shows a continuing upward trend. The Bandar Lampung City Cooperatives and MSMEs Office recorded that the number of registered MSMEs reached 63,450 business units. Of these, micro-enterprises dominate the MSME structure in Bandar Lampung City, accounting for 87.31%.

The large number of micro-enterprises demonstrates that various business sectors make a significant contribution to regional economic growth. One sector experiencing particularly rapid growth is the culinary industry. The Lampung Province Cooperatives and MSMEs Office noted that

the culinary sector ranks second after the trade sector with 48,649 business units or approximately 23.49% of all MSMEs in Lampung Province. Meanwhile, the Head of the Investment and One-Stop Integrated Services Office (*Dinas Penanaman Modal dan Pelayanan Terpadu Satu Pintu/DPMPTSP*), Muhtadi Arsyad Temenggung, stated that Bandar Lampung City is one of the regions with quite rapid MSME development, with the culinary sector being the most dominant business sector. In line with these conditions, the Bandar Lampung City Cooperatives and MSMEs Office noted that the number of micro-enterprises in the culinary sector in Bandar Lampung City reached 9,417 business units. The large number of business actors indicates that the culinary sector has great potential to continue to grow along with the increasing use of digital technology in business activities.

The rapid growth of the culinary sector in Bandar Lampung City has encouraged businesses to adapt to digital technology. However, the level of digital technology adoption by businesses still varies. Details of digital technology adoption among micro-businesses in the culinary sector in Bandar Lampung City are presented in Table 2.

Table 2. Level of digital technology utilization

Variable	Used	Not Used	Percentage of Users
E-Commerce	165	219	43%
Digital Payment	336	48	88%
Accounting Information Systems	17	367	4%

Based on Table 2, digital payments are the most widely used technology by businesses, with a usage rate of 88%. Meanwhile, e-commerce is used by 43% of businesses, while accounting information systems are used by only 4%. These findings indicate that businesses tend to more readily adopt technologies directly related to sales and transaction activities than those related to financial information management.

E-commerce is a platform that connects individuals, consumers, and companies to conduct electronic transactions and market products more widely ([Harfie & Lastiati, 2022](#)). By utilizing the internet, e-commerce can be used easily, practically, and quickly, thus assisting business actors in carrying out their business activities. Based on Resource Based Theory (RBT), digital technology can be a strategic resource capable of creating competitive advantage when utilized optimally ([Apriliyanti, 2022](#)). Furthermore, the Technology Acceptance Model (TAM) explains that e-commerce use is influenced by the perception of ease of use and the benefits obtained by business actors ([Putri et al., 2023](#)). The development of e-commerce use in Indonesia continues to increase. Institute for Development of Economics and Finance (INDEF) recorded that as many as 3.81 million MSMEs had utilized e-commerce by 2025, while a survey by the Katadata Insight Center (KIC) showed that 78% of business actors assessed sales performance through digital platforms as better than physical stores. Research by [Ulyasari et al. \(2023\)](#) showed that e-commerce has a positive impact on MSME performance, while [Khotmi et al. \(2024\)](#) obtained different results.

The development of digital technology has also driven a shift in payment systems from conventional methods to faster, safer, and more efficient digital payments ([Sari et al., 2025](#)). From the RBT perspective, technology that can improve operational efficiency is seen as a valuable resource ([Apriliyanti, 2022](#)), while TAM explains that business actors will adopt technology if it is easy to use and provides tangible benefits ([Putri et al., 2023](#)). Bank Indonesia reported that the value of electronic money transactions in the first semester of 2025 reached IDR 439 trillion, while a Jakpat survey showed that 80% of respondents used digital wallets as their primary payment method ([GoodStats, 2025](#)). In Lampung Province, Bandar Lampung City was recorded as the region with the highest number of Quick Response Code Indonesian Standard (QRIS) users, with 266,742 users ([Suaralampung, 2024](#)). Research by [Khotmi et al. \(2024\)](#) showed that digital payments positively impacted MSME performance, while ([Atikah & Wardani, 2025](#)) found different results.

The use of digital technology is also necessary in financial management through the implementation of an Accounting Information System (AIS), which enables MSME operators to systematically record transactions, prepare financial statements, and monitor their business's financial health more effectively ([Lubis et al., 2024](#)). Accurate financial information is crucial for MSMEs to effectively integrate financial condition, cash flow, and business profitability ([Wirayuda & Nasution, 2025](#)), with [Budiandru \(2025\)](#) defining AIS as a system used to record, manage, and generate relevant financial information to support decision-making. This aligns with RBT, which positions information as a strategic resource ([Apriliyanti, 2022](#)), while TAM explains that business actors adopt technology when it is easy to use and provides tangible benefits ([Putri et al., 2023](#)). However, AIS implementation in MSMEs still faces obstacles such as manual financial recording ([Krisdiyawati & Maulidah, 2023](#)), mixing personal and business finances ([BR et al., 2025](#)), and low utilization of accounting systems ([Farina & Opti, 2022](#)), which can affect the quality of financial reports and the accuracy of decision-making ([Gusherinsya & Samukri, 2020](#)), and may hinder MSMEs' access to external funding due to unmet institutional requirements ([Saputri & Shiyammurti, 2022](#)). Research by [Fitrah and Yuliati \(2023\)](#) demonstrates that AIS has a positive impact on MSME performance, indicating that better AIS implementation leads to improved MSME performance.

Based on observed phenomena and prior research, a gap remains regarding the impact of e-commerce, digital payments, and Accounting Information Systems on business performance. Previous studies have yielded inconsistent results, particularly concerning the effects of e-commerce and digital payments on the performance of MSMEs. Furthermore, research examining these three variables simultaneously remains relatively scarce. While earlier studies generally focused on MSMEs as a broad category, this study specifically targets micro-enterprises in the culinary sector of Bandar Lampung City businesses that possess distinct characteristics and levels of digital technology adoption. The novelty of this research lies in the integration of RBT and the TAM as a theoretical framework, the focus on culinary micro-enterprises, and the simultaneous examination of e-commerce, digital payments, and Accounting Information Systems. Consequently, this study aims to analyze the impact of these three factors on the performance of culinary micro-enterprises in Bandar Lampung City. It is expected to provide empirical evidence regarding the role of these technologies in enhancing the performance of micro-enterprises.

2. LITERATURE REVIEW

2.1 Resource Based Theory

Resource-Based Theory (RBT) explains that a company's competitive advantage and performance are determined by its ability to manage its resources. The theory states that a company can achieve sustainable competitive advantage if it possesses resources that are valuable, rare, inimitable, and non-substitutable, viewing a company as a collection of tangible and intangible resources that can be utilized to create added value and increase competitiveness ([Apriliyanti, 2022](#)). In this study, e-commerce, digital payments, and accounting information systems are viewed as strategic technology-based resources that improve micro-enterprise effectiveness and performance; e-commerce expands market reach, saves operational costs, and increases transaction efficiency by [Soetiyani, Lukiyana, Ariandi, Kamaruddin, and Jundi \(2024\)](#), digital payments enhance transaction efficiency, security, and convenience by [Rani and Desiyanti \(2024\)](#), and accounting information systems produce accurate financial information to support decision-making and management accountability.

From the RBT perspective, businesses' ability to integrate these three technologies can create operational efficiency, improve service quality, and generate sustainable competitive advantage by [Apriliyanti \(2022\)](#), as competitive advantage stems not merely from possessing resources, but from an organisation's ability to combine and leverage them in ways that are valuable, rare, and difficult to imitate. In the context of digital transformation, technology thus functions as a strategic resource capable of reshaping how businesses create value and respond to market demand, meaning that businesses able to strategically integrate and continuously adapt their technological capabilities are more likely to sustain long-term performance amid increasingly dynamic and competitive business environments.

2.2 Technology Acceptance Model

The Technology Acceptance Model (TAM), explains the factors influencing individuals' acceptance and use of technology through two main constructs: perceived usefulness and perceived ease of use, referring respectively to the belief that technology improves performance and that it can be used easily. In this study, TAM is used to explain the acceptance of e-commerce, digital payments, and accounting information systems by micro-enterprises, as entrepreneurs are more likely to adopt technology perceived as beneficial and easy to operate ([Putri et al., 2023](#)). This is particularly critical given that many micro-entrepreneurs have limited technical background and constrained resources, making ease of use essential, while perceived benefits such as increased sales or more efficient transaction recording drive stronger adoption intention despite initial technical challenges.

Based on these two theories, RBT and TAM complement each other in explaining the relationship between technology utilization and improved micro-enterprise performance. RBT explains that e-commerce, digital payments, and accounting information systems are strategic resources with the potential to create competitive advantage when utilized optimally, while TAM explains that technology acceptance is influenced by perceived ease of use and perceived usefulness. Thus, TAM explains the process of technology acceptance by business actors, while RBT explains how technology can improve the efficiency, competitiveness, and performance of micro-businesses.

2.3 E-Commerce

E-commerce is defined as electronic trade transactions between sellers and buyers, utilizing the internet as the primary means of marketing products and conducting transactions ([Ulyasari et al., 2023](#)). It enables businesses to operate more easily, practically, and efficiently, allowing them to reach a wider market beyond geographical limitations and promote products at lower cost compared to conventional methods. This has been particularly beneficial for micro and small enterprises, enabling them to compete with larger businesses through digital visibility and online payment integration.

According to [Soetiyani et al. \(2024\)](#), e-commerce offers benefits such as transaction flexibility, wider market reach, reduced operational costs, and streamlined buying and selling processes. Based on RBT, these benefits indicate that e-commerce serves as a technology-based resource that adds value through expanded market reach and operational efficiency, while TAM explains that its adoption is driven by perceptions of usefulness and ease of use, motivating business operators to utilize it and thereby improve performance. In this study, e-commerce is measured using indicators from [Maya and Husda \(2024\)](#) and [Anggraini et al. \(2024\)](#), encompassing the purchasing, selling, and marketing of goods and services, as well as the use of electronic systems, in order to capture both the extent of e-commerce adoption and its integration into micro-enterprises' business processes.

2.4 Digital Payment

According to [Putrevu and Mertzanis \(2024\)](#), digital payment is the process of electronically transferring funds between two parties, such as banks, businesses, governments, and consumers, to transact goods and services, allowing users to make payments, transfer funds, and check balances quickly and conveniently through digital devices. It offers security and convenience for users ([Rani & Desiyanti, 2024](#)), though it requires a stable internet connection to function smoothly, and takes various forms such as mobile banking, e-money, e-wallets, bank cards, QRIS, and "pay-later" services ([Putrevu & Mertzanis, 2024](#)). Based on RBT, digital payments serve as a technology-based resource that adds value by enhancing transaction efficiency and service quality, while TAM explains that their adoption is influenced by perceived usefulness and ease of use, as business operators are more inclined to consistently utilize systems they consider beneficial and simple to operate, thereby supporting improved business performance.

In this study, digital payment is measured using indicators from [Rani and Desiyanti \(2024\)](#), namely perceived ease of use, perceived usefulness, perceived credibility, social influence, and intention to use. These indicators capture not only individual perceptions toward digital payment technology, but also broader social and trust-related factors that influence its actual adoption in daily business transactions. By incorporating dimensions such as perceived credibility and social influence

alongside the core TAM constructs, this measurement approach provides a more comprehensive understanding of how micro-entrepreneurs come to adopt and consistently rely on digital payment systems in supporting their business operations.

2.5 Accounting Information System

According to [Putrevu and Mertzanis \(2024\)](#), digital payment is the process of electronically transferring funds between two parties, such as banks, businesses, governments, and consumers, allowing users to make payments, transfer funds, and check balances quickly and conveniently. It offers security and convenience by [Rani and Desiyanti \(2024\)](#), though it requires a stable internet connection, and takes forms such as mobile banking, e-money, e-wallets, bank cards, QRIS, and "pay-later" services ([Putrevu & Mertzanis, 2024](#)). Based on RBT, digital payments serve as a technology-based resource that enhances transaction efficiency and service quality, while TAM explains that their adoption is driven by perceived usefulness and ease of use, motivating business operators to utilize them and thereby improve performance. In this study, digital payment is measured using indicators from [Rani and Desiyanti \(2024\)](#), namely perceived ease of use, perceived usefulness, perceived credibility, social influence, and intention to use, capturing both individual perceptions and broader social and trust-related factors that shape micro-entrepreneurs' adoption of digital payment systems.

2.6 Business Performance

Business performance is a description of the level of success of a business in achieving its stated goals. According to [Bandono and Nugroho \(2023\)](#), business performance is the result achieved by a business entity based on certain predetermined targets, objectives and criteria. Business performance is influenced by various factors, both from within and outside the company. Internal factors include the quality of human resources, business capital, managerial abilities, use of information technology, and implementation of accounting information systems. Meanwhile, external factors include government policies, economic conditions, level of competition, technological developments, and support from various related parties.

In this research, business performance measurement refers to the indicators proposed by [Maya and Husda \(2024\)](#) and [Anggraini, Irawan, and Asliana \(2024\)](#), namely sales growth, capital growth, workforce growth, market growth, and business profit growth. These indicators were chosen because they represent multiple dimensions of business performance rather than relying solely on financial outcomes such as profit, thereby providing a more holistic picture of how micro-enterprises develop and expand over time. By encompassing both financial aspects, such as sales and profit growth, and non-financial aspects, such as workforce and market expansion, this measurement approach enables a more comprehensive assessment of the extent to which technology adoption contributes to overall business performance improvement.

3. RESEARCH METHODOLOGY

3.1 Research Design

This study employs a quantitative approach and is classified as associative research. It aims to analyze the influence of e-commerce, digital payments, and Accounting Information Systems on the performance of micro enterprises in the culinary sector in Bandar Lampung City. The research utilizes primary data obtained through the distribution of questionnaires using a five-point Likert scale. The collected data is subsequently analyzed statistically using SPSS version 26 to examine the relationships between the research variables.

3.2 Research Location and Object

This study is conducted in Bandar Lampung City, focusing on micro-enterprises in the culinary sector. The selection of this object is based on the research focus, which examines the utilization of digital technology specifically e-commerce, digital payments, and Accounting Information Systems in business activities and its relationship to micro-enterprise performance.

3.3 Population and Sample

According to [Sugiyono \(2023\)](#), a population is a generalization area consisting of objects or subjects possessing specific quantities and characteristics determined by the researcher for study and subsequent conclusion drawing. Based on data from the Bandar Lampung City Office of Cooperatives and MSMEs, the total population comprises 9.417 business operators. This population represents micro-enterprises operating in the culinary sector, which were selected as the research focus due to their significant contribution to local economic activities and their increasing need to adopt digital technologies to improve business performance.

3.4 Sample

The sample for this study was determined using non-probability sampling specifically the accidental sampling method whereby the sample consisted of business owners whom the researcher encountered by chance and who were willing to participate as respondents ([Sugiyono, 2023](#)). This technique was employed because the researcher lacked a sampling frame containing the complete addresses of all culinary micro-enterprises in Bandar Lampung City, rendering probability sampling impractical to implement effectively. The sample size was determined using Slovin's formula with a 5% margin of error ([Sugiyono, 2023](#)). This formula was selected because the total study population was known: 9,417 culinary micro-enterprises in Bandar Lampung City. The sample size calculation is as follows Formula 1:

$$n_i = \frac{N_i}{N} \times n \quad (1)$$

Where:

n_i = The sample size allocated for each district/area

N_i = The population size of culinary micro-enterprises in each district/area

N = The total population size of culinary micro-enterprises in Bandar Lampung City

n = The total sample size determined based on Slovin's formula

3.5 Types, Source, and Collection of Data

This study utilizes primary data obtained through questionnaires distributed both online and offline to micro entrepreneurs in the culinary sector in Bandar Lampung City. The research instrument employs a five-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (5). Data collection took place from May 21 to June 26, 2026. Online distribution was conducted via WhatsApp, Instagram, and TikTok, while offline distribution involved visiting the respondents' business locations in person. Based on the Slovin formula calculation, the minimum required sample size was set at 384 respondents. Ultimately, 429 usable questionnaires were obtained. Details regarding questionnaire distribution and processing are presented in Table 3.

Table 3. Questionnaire distribution

No	Description	Number
1	Questionnaires distributed	562
2	Questionnaires not returned	129
3	Questionnaires not processable	(4)
4	Questionnaires processable	429

As shown in Table 3, a total of 562 questionnaires were distributed, of which 433 were returned by respondents. This corresponds to a response rate of approximately 77%, which is generally considered adequate for survey-based research of this nature. Of the 433 returned questionnaires, four were excluded due to incomplete responses or careless response patterns (straight-lining), resulting in a final count of 429 usable questionnaires for analysis. This final sample size was subsequently deemed sufficient to proceed with the data analysis techniques employed in this study.

3.6 Operational Definition of Variables

This study consists of one dependent variable Business performance (Y) and three independent variables, such as e-commerce (X_1), digital payment (X_2), and accounting information systems (X_3).

Table 4. Operational definition of variable

No	Variables	Definition
1	E-Commerce	E-commerce is a system for selling, buying, and marketing products electronically.
2	Digital Payment	Digital payment (or e-payment) is the process of electronically transferring money or funds between two parties such as banks, businesses, government entities, and individual consumers in exchange for goods or services.
3	Accounting Information Systems	An accounting information system is a system designed to collect, record, store, safeguard, and process data related to routine accounting transactions, with the aim of generating accounting and financial information.
4	Business Performance	Business performance refers to the formal process undertaken by a company to evaluate the efficiency and effectiveness of its activities carried out over a specific period.

Table 4 presents the operational definitions of the variables employed in this study, namely e-commerce, digital payment, accounting information systems, and business performance, which serve as the conceptual basis for the development of the research instrument and the subsequent measurement of each variable. These operational definitions were formulated based on relevant theoretical concepts and prior empirical studies, ensuring that each variable is clearly and consistently understood throughout the research process. By establishing precise definitions for each variable, this study aims to minimize ambiguity in interpretation and to provide a solid foundation for the design of questionnaire items used to measure respondents' perceptions and practices related to each construct.

3.7 Instrument Testing Model

Instrument testing in this study was conducted to ensure that the questionnaire used could measure the research variables accurately and consistently. The testing comprised validity and reliability tests. The validity test was used to determine the accuracy of each statement item in measuring the research variables, while the reliability test was used to assess the instrument's consistency in producing measurements.

The validity test was performed by comparing the calculated r-value with the critical r-value. If the calculated r-value > critical r-value, the statement item was deemed valid. Meanwhile, the reliability test utilized Cronbach Alpha; the instrument was considered reliable if the Cronbach Alpha value was greater than 0.70 ([Ghozali, 2021](#)).

3.8 Data Analysis Method

Data in this study were analyzed using IBM SPSS Statistics version 26 to examine the influence of e-commerce, digital payments, and Accounting Information Systems on the performance of micro-enterprises in the culinary sector in Bandar Lampung City.

3.8.1 Descriptive Statistical Analysis

Descriptive statistical analysis is used to provide an overview of the respondents' characteristics in the study. These characteristics are presented based on business age and workforce size to illustrate the profile of micro-entrepreneurs in the culinary sector who serve as the study's subjects. This analysis is important as it allows the researcher to understand the general profile and distribution of respondents before proceeding to more advanced statistical testing.

3.8.2 Instrument Validation

Instrument validation was conducted through validity and reliability tests. The validity test was used to determine the accuracy of each statement item in measuring the research variables, while the

reliability test was used to assess the consistency of the research instrument. Validity testing ensures that each indicator used in the questionnaire genuinely reflects the intended construct, thereby reducing the risk of measurement error that could compromise the accuracy of the research findings

3.8.3 Classical Assumptions Test

Classical assumption tests were conducted to ensure that the regression model used met analysis requirements and yielded valid estimates. The tests in this study included normality, multicollinearity, and heteroscedasticity tests. The normality test was used to determine whether the residuals in the regression model were normally distributed. The multicollinearity test was used to detect the presence of strong relationships among independent variables, while the heteroscedasticity test was used to determine whether there was inequality of residual variances across observations.

3.8.4 Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the direction and magnitude of the influence of e-commerce, digital payments, and AIS on micro-enterprise performance. This analysis was also used to determine the contribution of each independent variable to the dependent variable within a single regression model. This method was considered appropriate for this study as it allows for the simultaneous examination of multiple independent variables, thereby providing a more comprehensive understanding of how each factor uniquely contributes to variations in business performance while controlling for the effects of the other variables in the model.

3.8.5 Hypothesis Testing

Hypothesis testing was conducted to determine the influence of independent variables on the dependent variable, both partially and simultaneously. Testing was performed using the t-test, F-test, and the coefficient of determination (R^2). The t-test was used to determine the partial influence of e-commerce, digital payments, and Accounting Information Systems on micro-enterprise performance. The F-test was used to determine the simultaneous influence of the three independent variables on micro-enterprise performance. Meanwhile, the coefficient of determination was used to measure the extent to which e-commerce, digital payments, and Accounting Information Systems explain the variation in micro-enterprise performance.

4. RESULTS AND DISCUSSION

4.1 Respondent Characteristics

Respondent characteristics are presented to provide a general overview of the micro-entrepreneurs in the culinary sector that were the subject of this study in Bandar Lampung City. These characteristics include business age and number of employees.

Table 5. Respondent characteristics based on business age

Business Age	Number	Percentage (%)
1-3 years	130	30.30
3-5 years	74	17.25
>5 years	225	52.45
Total	429	100

According to Table 5, most respondents have been operating their businesses for more than five years. This indicates that the majority of entrepreneurs have considerable experience in running their businesses, which may contribute to greater stability and familiarity with day-to-day business operations. Several respondents also stated that their businesses are inherited from generation to generation, suggesting that many culinary micro-enterprises in this study are family-owned businesses that have been sustained and passed down over time.

Table 6. Respondent characteristics based on number of employees

Number of Employees	Number	Percentage (%)
1-5 employees	315	96.74

Number of Employees	Number	Percentage (%)
5-10 employees	14	3.26
>10 employees	0	0
Total	429	100

Furthermore, according to Table 6, the majority of respondents employ between 1 and 5 workers, followed by a smaller proportion employing between 5 and 10 workers, while none reported having more than 10 employees. This finding indicates that most respondents fall into the micro-enterprise category, characterized by a relatively small business scale and limited workforce size, which is consistent with the general characteristics of culinary micro-enterprises in the study area.

4.2 Data Quality Test

4.2.1 Validity Test

A validity test was conducted on 30 respondents to determine the research instrument's ability to measure the variables studied. According to Ghozali (2021), a research instrument is considered valid if the calculated *r* value is greater than the table *r* value.

Table 7. Validity test

Variable	Indicator	r count	r table	Description
E-Commerce	<i>X_{1.1}</i>	0.791	0.361	Valid
	<i>X_{1.2}</i>	0.674	0.361	Valid
	<i>X_{1.3}</i>	0.843	0.361	Valid
	<i>X_{1.4}</i>	0.877	0.361	Valid
	<i>X_{1.5}</i>	0.867	0.361	Valid
Digital payment	<i>X_{2.1}</i>	0.569	0.361	Valid
	<i>X_{2.2}</i>	0.713	0.361	Valid
	<i>X_{2.3}</i>	0.720	0.361	Valid
	<i>X_{2.4}</i>	0.833	0.361	Valid
	<i>X_{2.5}</i>	0.495	0.361	Valid
	<i>X_{2.6}</i>	0.601	0.361	Valid
	<i>X_{2.7}</i>	0.723	0.361	Valid
Accounting information systems	<i>X_{3.1}</i>	0.785	0.361	Valid
	<i>X_{3.2}</i>	0.809	0.361	Valid
	<i>X_{3.3}</i>	0.803	0.361	Valid
	<i>X_{3.4}</i>	0.851	0.361	Valid
	<i>X_{3.5}</i>	0.892	0.361	Valid
	<i>X_{3.6}</i>	0.882	0.361	Valid
	<i>X_{3.7}</i>	0.837	0.361	Valid
Micro Business Performance	<i>Y_{1.1}</i>	0.660	0.361	Valid
	<i>Y_{1.2}</i>	0.655	0.361	Valid
	<i>Y_{1.3}</i>	0.698	0.361	Valid
	<i>Y_{1.4}</i>	0.505	0.361	Valid
	<i>Y_{1.5}</i>	0.725	0.361	Valid
	<i>Y_{1.6}</i>	0.722	0.361	Valid
	<i>Y_{1.7}</i>	0.837	0.361	Valid

Based on the test results presented in Table 7, all indicators in the e-commerce, digital payment, accounting information systems, and micro-business performance variables have calculated *r* values greater than the table *r* value (0.361). This indicates that each statement item demonstrates a

sufficiently strong correlation with its respective construct, confirming that the indicators accurately measure the intended variables. Notably, the calculated r values range from a minimum of 0.495 ($X_{2.5}$) to a maximum of 0.892 ($X_{3.5}$), suggesting that while all indicators are valid, some exhibit a stronger association with their underlying constructs than others. Thus, all statement items are considered valid and suitable for use in this research, providing a solid empirical basis for proceeding with subsequent reliability testing and further statistical analysis.

4.2.2 Reliability Test

Reliability testing is used to determine the consistency of a research instrument in measuring a variable. A questionnaire is considered reliable if a person's answers to the statements are consistent or stable over time (Ghozali, 2021). A variable is considered reliable if its Cronbach's Alpha value is greater than 0.70.

Table 8. Level of digital technology utilization

Variable	Cronbach Alpha	Limitations	Description
E-Commerce	0.869	0.70	Reliable
Digital Payment	0.784	0.70	Reliable
Accounting Information Systems	0.928	0.70	Reliable
Micro Business Performance	0.791	0.70	Reliable

Table 8 shows the results of the reliability test on 30 respondents, where each statement item in the e-commerce, digital payment, and accounting information systems variables had a Cronbach's Alpha value > 0.70 . These results indicate that the reliability of each variable is very good and tends to produce similar answers when repeated, thereby confirming that the research instrument is internally consistent and dependable for measuring the intended constructs. Among the four variables, accounting information systems recorded the highest Cronbach's Alpha value (0.928), suggesting a particularly strong level of internal consistency among its indicators, while digital payment recorded the lowest value (0.784), although it still comfortably exceeds the minimum threshold of 0.70. Overall, these results provide sufficient confidence that the questionnaire items used in this study consistently and accurately measure the underlying variables, thereby supporting the reliability of the data used for subsequent analysis.

4.3 Classical Assumption Test

4.3.1 Normality Test

A normality test was conducted to determine whether the residual data in the regression model was normally distributed. The test was conducted using the One-Sample Kolmogorov-Smirnov Test. According to (Ghozali, 2021), a good regression model is one with a normal or near normal residual distribution.

Table 9. Normality test

One-Sample Kolmogorov-Smirnov Test		
N	Unstandardized Residual	
	429	
Normal Parameters	Mean	.0000000
	Std. Deviation	2.68243570
Most Extreme Differences	Absolute	.036
	Positive	.017
	Negative	-.036
Test Statistic		.036
Asymp. Sig. (2-tailed)		.200

Based on the test results presented in Table 9, the Asymp. Sig. (2-tailed) value was 0.200. This value is greater than the 0.05 significance level ($0.200 > 0.05$), thus concluding that the residual data

are normally distributed. Therefore, the regression model in this study meets the assumption of normality and can be used for further testing.

These results are further supported by tFormula 6he histogram presented in Figure 1 and the normal probability plot presented in Figure 2, both of which indicate that the data distribution follows a normal pattern. The histogram in Figure 1 displays an approximately bell-shaped distribution centered around zero (Mean = -4.36E-16, Std. Dev. = 0.996, N = 429), closely following the normal curve overlaid on the graph. Similarly, the normal P-P plot in Figure 2 shows that the observed data points are distributed closely along the diagonal line and follow its direction, indicating no substantial deviation from normality. Based on these visual results, it can be concluded that the assumption of normality has been satisfied, thereby reinforcing the earlier finding derived from the Kolmogorov-Smirnov test.

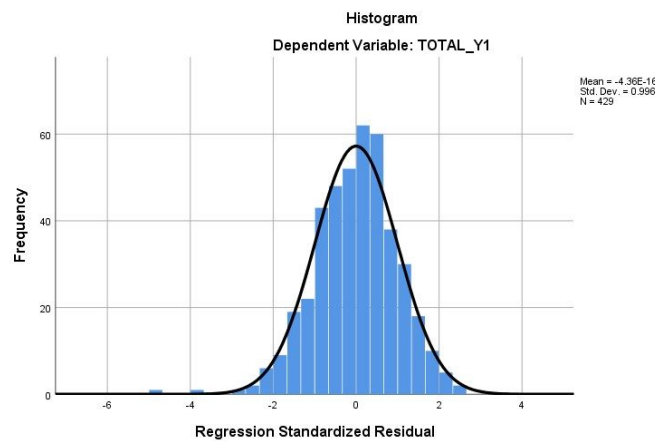


Figure 1. Normality Histogram Graph

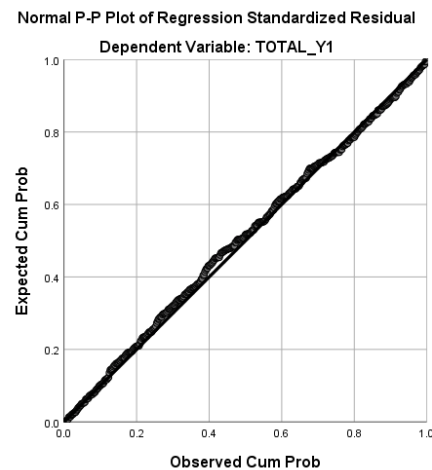


Figure 2. Normal Probability Plot Graph

4.3.2 Multicollinearity Test

Table 10. Multicollinearity test

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	11.347	.963		11.780	.000		
	E-Commerce	.300	.036	.337	8.437	.000	.917	1.091
	Digital Payment	.211	.029	.287	7.350	.000	.957	1.045
	SIA	.194	.027	.285	7.216	.000	.941	1.063

According to [Ghozali \(2021\)](#), the multicollinearity test aims to determine whether a regression model exhibits correlation between independent variables. A good regression model should have no correlation between independent variables. The multicollinearity test in this study was conducted by examining the Tolerance and Variance Inflation Factor (VIF) values. The regression model is declared free of multicollinearity if the Tolerance value is >0.10 and the VIF value is <10 . Table 10 shows that the tolerance values for the e-commerce, digital payment, and accounting information systems variables are greater than 0.01 and the VIF value is <10 . Therefore, it can be concluded that all variables do not exhibit multicollinearity, and the study can proceed to the next stage

4.3.3 Heteroscedasticity Test

A heteroscedasticity test was conducted to determine whether there was inequality in the variance of the residuals in the regression model. According to [Ghozali \(2021\)](#), a good regression model is one that does not exhibit heteroscedasticity symptoms. The test was conducted using the Glejser test and a scatterplot graph.

Table 11. Heteroscedasticity test using the Glejser Test

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.596	.600		4.326	.000
	E-commerce	-.037	.022	-.085	-1.691	.092
	Digital Payment	-.007	.018	-.019	-.382	.702
	SIA	.016	.017	.048	.966	.334

Based on the Glejser test results in Table 11, all independent variables had significance values greater than 0.05. In addition to the Glejser test, a heteroscedasticity test was also conducted using a scatterplot graph. The scatterplot test results showed that the points were randomly distributed above and below zero on the Y-axis and did not form a specific pattern. Thus, it can be concluded that the regression model met the heteroscedasticity assumptions and was suitable for further testing.

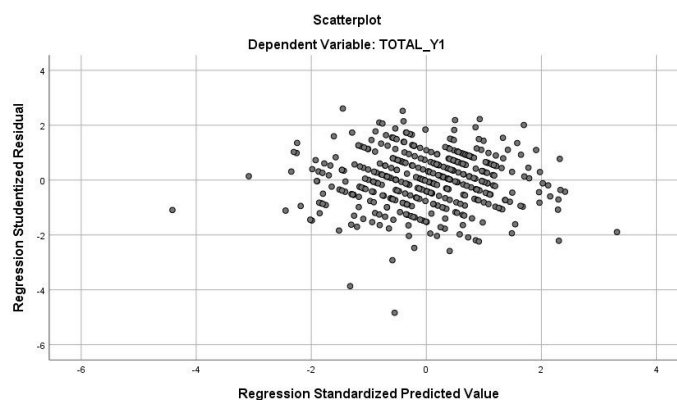


Figure 3. Heteroscedasticity using a Scatterplot Graph

Figure 3 presents the scatterplot of the regression standardized residuals against the regression standardized predicted values for the dependent variable, Micro Business Performance (TOTAL_Y1). The data points are randomly scattered above and below zero on the Y-axis, without forming any discernible pattern such as a funnel, wave, or systematic trend. This random distribution indicates that the regression model does not suffer from heteroscedasticity, and thus satisfies the assumption of homoscedasticity, confirming that the variance of the residuals remains constant across all levels of the predicted values.

4.4 Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the effect of e-commerce (X_1), digital payments (X_2), and accounting information systems (X_3) on micro-business performance (Y).

According to [Ghozali \(2021\)](#), multiple linear regression analysis is used to measure the direction and magnitude of the influence of two or more independent variables on a single dependent variable.

Table 12. Multiple linear regression analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.347	.963		11.780	.000
	E-commerce	.300	.036	.337	8.437	.000
	Digital Payment	.211	.029	.287	7.350	.000
	SIA	.194	.027	.285	7.216	.000

Based on the test results presented in Table 12, the following regression equation was obtained:

$$Y = 11,347 + 0,300X_1 + 0,211X_2 + 0,194X_3 + e \quad (2)$$

Based on Formula 2, it can be explained that the constant value of 11.347 indicates the initial value of Micro Business Performance before the influence of the E-Commerce, Digital Payment, and Accounting Information Systems variables is taken into account in the regression model, meaning that without considering these three variables, Micro Business Performance is estimated to have a value of 11.347. Furthermore, the regression coefficient of the E-Commerce variable of 0.300 indicates that every one-unit increase in the E-Commerce variable, assuming other variables remain constant, will increase Micro Business Performance by 0.300 units, while the regression coefficient of the Digital Payment variable of 0.211 indicates that every one-unit increase in the Digital Payment variable, assuming other variables remain constant, will increase Micro Business Performance by 0.211 units. Similarly, the regression coefficient of the Accounting Information Systems variable of 0.194 indicates that every one-unit increase in the Accounting Information Systems variable, assuming other variables remain constant, will increase Micro Business Performance by 0.194 units. Overall, these coefficients suggest that all three independent variables, namely E-Commerce, Digital Payment, and Accounting Information Systems, exert a positive influence on Micro Business Performance, with E-Commerce demonstrating the strongest effect among the three, as reflected by its relatively higher unstandardized coefficient and standardized Beta value.

4.5 Hypothesis Testing

4.5.1 Partial t-test

Table 13. Results of the t-Test (Partial Test)

Variable	t count	t table	Sig.	Decision
E-commerce	8.437	1.966	0.000	H_1 accepted
Digital payment	7.350	1.966	0.000	H_2 accepted
AIS	7.216	1.966	0.000	H_3 accepted

According to [Ghozali \(2021\)](#), the t-statistic test indicates the extent to which an independent variable individually explains variation in the dependent variable. Based on Table 13, the e-commerce variable has a calculated t-value of 8.437 with a significance value of 0.000 (< 0.05), so H_0 is rejected and H_1 is accepted, concluding that e-commerce has a positive and significant effect on micro-business performance in Bandar Lampung City, with the highest t-value among the three variables, indicating the strongest influence on business performance. Similarly, the digital payment variable has a calculated t-value of 7.350 with a significance value of 0.000 (< 0.05), so H_0 is rejected and H_2 is accepted, concluding that digital payments also have a positive and significant effect on micro-enterprise performance, though its effect is somewhat weaker than that of e-commerce or AIS.

The AIS variable has a calculated t-value of 7.216 with a significance value of 0.000 (< 0.05), so H_0 is rejected and H_a is accepted, indicating that AIS also has a positive and significant effect on micro-enterprise performance in Bandar Lampung City. Although AIS use among respondents remains relatively low, this result suggests its implementation still meaningfully impacts business performance. Overall, these findings confirm that e-commerce, digital payment, and accounting information systems all exert a significant positive influence on micro-business performance, supporting all three hypotheses proposed in this research.

4.5.2 F-test

Table 14. F-test results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1873.322	3	624.441	86.174	.000b
	Residual	3079.657	425	7.246		
	Total	4952.979	428			

According to [Ghozali \(2021\)](#), the F -test is used to determine whether all independent variables simultaneously or jointly influence the dependent variable. Based on Table 14, the calculated F -value is 86.174, greater than the F -table of 2.63 ($86.174 > 2.63$), and the significance value is 0.000, less than 0.05 ($0.000 < 0.05$). Thus, H_0 is rejected and H_a is accepted. This indicates that the variables E-Commerce, Digital Payment, and Accounting Information Systems simultaneously have a significant effect on Micro Business Performance in Bandar Lampung City. These results indicate that the regression model used is appropriate to explain the relationship between the independent variables and the dependent variable. This means that together E-Commerce, Digital Payment, and Accounting Information Systems make a significant contribution in explaining variations in Micro Business Performance in Bandar Lampung City.

4.5.3 Coefficient of Determination

The coefficient of determination (R^2) is used to determine the extent to which an independent variable explains variation in the dependent variable. According to [Ghozali \(2021\)](#), the coefficient of determination essentially measures the model's ability to explain variation in the dependent variable, with values ranging between 0 and 1, where a value approaching 1 indicates stronger explanatory power. In multiple regression analysis, the Adjusted R^2 value is generally preferred over the R Square value, as it accounts for the number of independent variables included in the model, providing a more accurate representation of the model's true explanatory power.

Table 15. Coefficient of determination test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.615	.378	.374	2.69189

Table 15 shows an Adjusted R^2 value of 0.398. The Adjusted R^2 value of 0.374 indicates that the variables E-Commerce, Digital Payment, and Accounting Information Systems collectively explain 37.4% of the variation in Micro-Business Performance, while the remaining 62.6% is explained by factors outside the research model that were not examined. Previous research indicates that these factors include accounting knowledge, social media utilization, organizational culture, financial literacy, marketing strategy, and Human Resource (HR) competency, all of which have been shown to influence micro-business performance.

4.6 Discussion

4.6.1 The Impact of E-Commerce on Micro Business Performance

Based on the partial test (t-test) results, e-commerce was proven to have a positive and significant impact on the performance of micro-enterprises in Bandar Lampung City, so H_1 was accepted. Multiple linear regression analysis revealed that e-commerce exerted the greatest relative influence on performance with a coefficient of 0.337, surpassing AIS and digital payment. This

indicates that for culinary micro-enterprises, the ability to market products and reach consumers contributes more to performance than gains in transaction efficiency or financial information management, as increased sales remain the primary driver of growth. Through e-commerce, business owners can expand market reach, enhance product visibility, and access consumers beyond conventional marketing areas ([Mayangsari, 2022](#)), aligning with RBT, which posits that competitive advantage is achieved when a firm effectively leverages its resources, including digital technology ([Apriliyanti, 2022](#)).

An interesting finding is that e-commerce exerts the strongest influence on performance despite its usage not yet being dominant: of 384 respondents, only 165 (42.97%) utilized e-commerce, citing benefits such as expanded marketing reach and increased sales, while the majority of non-users cited service fees and commission deductions, along with challenges in order preparation and coordination with delivery drivers, leading them to prefer receiving orders via WhatsApp and using GoSend to avoid platform fees. This suggests that low adoption does not necessarily reflect low benefit; rather, when e-commerce is utilized effectively, its benefits are realized primarily through enhanced market access and expanded sales opportunities, reinforcing RBT's premise that a resource's value lies not in its mere existence, but in the owner's ability to leverage it to generate business value.

On the other hand, the decision to adopt e-commerce can also be explained through the TAM. Business owners who perceive benefits and ease of use associated with e-commerce are more inclined to adopt it. Conversely, perceptions regarding service costs, commission deductions, and operational constraints can diminish the perceived benefits, thereby reducing the likelihood of adoption. Thus, the study's findings indicate that e-commerce acceptance depends not only on technological availability but also on how business owners weigh the benefits and ease of use against the barriers to adoption.

Theoretically, these results reinforce the application of RBT and TAM in explaining the relationship between e-commerce and micro-enterprise performance. RBT explains that e-commerce can serve as a valuable technology-based resource when leveraged to enhance business capabilities, particularly in marketing and market expansion. Meanwhile, TAM explains that the decision to adopt technology is driven by perceptions of its benefits and ease of use. These two perspectives complement each other, illustrating that technology contributes to performance when it is not only available but also accepted and effectively utilized by business owners. These findings align with research by [Harfie and Larasati \(2022\)](#) and [Maya and Husda \(2024\)](#), which demonstrate that e-commerce has a positive impact on the performance of MSMEs.

4.6.2 The Impact of Digital Payments on Micro Business Performance

Based on the partial test results (t-test), digital payment was proven to have a positive and significant effect on the performance of micro-enterprises in Bandar Lampung City; thus, the second hypothesis (H_2) was accepted. Multiple linear regression analysis showed that digital payment had a Standardized Beta Coefficient of 0.287 lower than that of e-commerce but slightly higher than that of Accounting Information Systems. These findings indicate that digital payment contributes to improved micro-enterprise performance, primarily by enhancing transaction efficiency and service quality for consumers. Although its impact is not as substantial as that of e-commerce, digital payment still adds value to business operations by simplifying payment processes and facilitating more practical transactions. This aligns with RBT, which views technology as a resource capable of generating business value when utilized effectively ([Apriliyanti, 2022](#)).

An interesting finding of this study is that while digital payment had the highest usage rate among the technology variables examined, its impact on performance was not the greatest. Observations of 384 business owners revealed that 336 (87.50%) were using digital payment, whereas 48 (12.50%) were not. This indicates that a high rate of technology adoption does not necessarily translate into a significant impact on business performance. This can be understood by the fact that digital payment functions largely as a supporting facility after a consumer has decided to make a purchase, whereas e-commerce plays a more direct role in expanding market reach and increasing sales opportunities.

Most business owners utilize digital payment due to rising consumer preference for cashless transactions, a business environment accustomed to digital payments, and the increasingly widespread use of QRIS. Business owners also experience benefits such as faster payment processing, the elimination of the need to provide cash change, and a reduced risk of errors when returning change to consumers. These conditions demonstrate that digital payment has become an integral part of micro-enterprise operations, as its benefits are directly felt during the transaction process.

The use of digital payment can also be explained through the TAM. Convenience in making payments, transaction speed, and the benefits of reduced cash usage reflect the "perceived usefulness" and "perceived ease of use" that drive technology acceptance. Thus, the high level of digital payment usage observed in this study indicates that the technology is readily accepted because its benefits and ease of use are directly experienced by both business owners and consumers.

Theoretically, these findings reinforce the application of RBT and TAM in explaining the relationship between digital payments and micro-enterprise performance. RBT posits that digital payments can serve as a technology-based resource that generates value by enhancing transaction and service efficiency. Meanwhile, TAM explains that the acceptance of digital payments is influenced by the benefits and ease of use perceived by business owners. The finding that digital payments enjoy high adoption rates yet exert less influence than e-commerce suggests that a technology's contribution to performance is determined not only by its usage rate but also by its function in creating value for the business. These results align with studies by [Suryanto et al. \(2022\)](#), [Rani and Desiyanti \(2024\)](#), and [Khotmi et al. \(2024\)](#), all of which demonstrate that digital payments have a positive impact on MSME performance.

4.6.3 The Impact of Accounting Information Systems (AIS) on Micro Business Performance

Based on the partial test (t-test) results, the AIS variable has a positive and significant effect on the performance of micro-enterprises in Bandar Lampung City; thus, the third hypothesis (H_3) is accepted. Multiple linear regression analysis shows that AIS has a Standardized Coefficient Beta of 0.285, which is lower than that of e-commerce and digital payments. These findings indicate that AIS still contributes to improving micro-enterprise performance, even though its influence is relatively smaller compared to the other two variables. This suggests that the benefits of AIS are felt primarily in internal business aspects such as helping business owners control costs, understand business conditions and profitability, and provide information for decision-making ([Farina & Opti, 2022](#)).

An interesting finding of this study is that AIS has a positive and significant impact on business performance, despite its usage rate being very low. Observations of 384 respondents revealed that only 17 business owners (4.43%) had implemented AIS, while 367 (95.57%) had not. Business owners who have implemented AIS tend to maintain more structured financial records and management, making it easier to monitor income, expenses, profits, and the overall financial health of their businesses. This indicates that a low adoption rate does not mean AIS lacks utility; rather, it suggests that the benefits of AIS have not yet been widely experienced by micro-enterprise owners.

These findings can be explained through RBT, which views resources and capabilities as the foundation for creating business value and competitive advantage. In this study, AIS can be viewed as a technology-based resource that helps business owners generate structured financial information for use in business management. Consequently, even though only a small fraction of business owners implement it, AIS can contribute to performance when utilized effectively. This demonstrates that the value of a technology is determined not only by its adoption rate but also by the business owner's ability to leverage that technology to support business operations.

On the other hand, the low usage of AIS can also be explained through the TAM. Many business owners who have not yet implemented an AIS cite limited technological understanding and a view that financial record-keeping is not a primary necessity due to their relatively small business scale. Some owners manage finances based on daily cash inflows and outflows without separating business and personal funds. This situation indicates that perceptions regarding benefits and ease of use are key

factors in the decision to implement an AIS. Business owners who do not perceive immediate benefits or who find the system difficult to use are less likely to adopt it.

Theoretically, these findings reinforce the application of the RBT and the TAM in explaining the relationship between AIS and micro-business performance. RBT posits that an AIS can serve as a valuable resource when utilized to enhance business management capabilities, while TAM explains that acceptance of an AIS is influenced by perceptions of its benefits and ease of use. Together, these theories demonstrate that the impact of technology on performance depends not only on the technology's availability but also on the business owner's ability and willingness to use it effectively. These findings align with research by [Fachruzzaman et al. \(2021\)](#) and [Farina and Opti \(2022\)](#), which indicate that Accounting Information Systems have a positive impact on the performance of MSMEs.

4.6.4 The Impact of E-Commerce, Digital Payments, and Accounting Information Systems on Micro Business Performance

Based on the simultaneous test results (F-test), e-commerce, digital payments, and Accounting AIS collectively exert a positive and significant influence on the performance of micro-enterprises in the culinary sector of Bandar Lampung City; thus, the fourth hypothesis (H_4) is accepted. These findings indicate that improvements in micro-enterprise performance are not driven by a single technology alone but by the utilization of various digital technologies that serve distinct yet complementary functions. E-commerce facilitates market expansion and sales opportunities, digital payments enhance transaction and service efficiency, and AIS supports financial information management and business decision-making.

The findings demonstrate that each of the three technologies contributes according to its specific role. Consequently, the combined use of digital technologies offers more comprehensive support for business activities than relying on a single type of technology. The results also indicate that the presence of one technology does not entirely supersede the functions of the others, as each supports different aspects of the business. Theoretically, this study reinforces the RBT, which views technology as a resource capable of creating value when utilized effectively. These three technologies provide distinct resources and capabilities that support marketing, transactions, and business management. Furthermore, the TAM helps explain that technology adoption is influenced by perceptions regarding usefulness and ease of use. Observations reveal that business owners utilizing these three technologies perceive benefits in their business operations and find the technologies relatively easy to use. Thus, RBT and TAM complement each other in explaining how technology can drive performance improvements when it is available as a resource and is both accepted and utilized by business owners. These results align with studies by [Ulyasari et al. \(2023\)](#), which demonstrate that e-commerce, digital payments, and Accounting Information Systems positively influence the performance of MSMEs.

5. CONCLUSIONS

5.1 Conclusion

This study concludes that e-commerce, digital payments, and accounting information systems have a positive and significant impact on the performance of micro-enterprises in the culinary sector in Bandar Lampung City, both individually and simultaneously. E-commerce emerged as the variable with the greatest relative influence on micro enterprise performance, with a Standardized Coefficient Beta of 0.337, followed by digital payments (0.287) and accounting information systems (0.285). Collectively, these three variables exert a significant influence and account for 37.4% of the variation in micro-enterprise performance. Theoretically, these findings reinforce RBT by demonstrating that the utilization of e-commerce, digital payments, and accounting information systems as technology-based resources can generate business value and drive performance improvements. The findings also support the TAM, indicating that the adoption and use of technology in business operations are linked to the perceived benefits and ease of use experienced by business owners. From a practical standpoint, the results suggest that optimizing these three technologies can facilitate market expansion, transaction efficiency, and financial management, thereby playing a crucial role in enhancing micro enterprise performance.

5.2 Research Limitations

This study has several limitations that should be considered when interpreting the results. First, the sampling technique used non-probability sampling with an accidental sampling method, so the results cannot be fully generalized to all micro enterprises in the culinary sector in Bandar Lampung City. Second, this study focused only on micro enterprises in the culinary sector in Bandar Lampung City, so the results may not necessarily reflect conditions in other business sectors with different characteristics.

5.3 Suggestions and Directions for Future Research

Based on the research findings, several recommendations are recommended. First, micro-entrepreneurs in Bandar Lampung City are expected to increase their use of e-commerce, digital payments, and accounting information systems to expand their marketing reach, improve transaction efficiency, and support better financial management. Second, the government, particularly the Bandar Lampung City Cooperatives and MSMEs Office, is expected to improve training, mentoring, and outreach programs regarding the use of digital technology for micro-entrepreneurs. Third, further research is recommended to include other variables suspected of influencing micro-entrepreneur performance, such as accounting knowledge, social media utilization, organizational culture, financial literacy, marketing strategies, and Human Resource (HR) competencies. Furthermore, further research is also recommended to use probability sampling techniques to enhance the generalizability of the results.

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AUTHOR CONTRIBUTIONS

AH conceptualized the research problem, coordinated data collection, and drafted the introduction, methodology, and results sections of the manuscript. LRPW contributed to the research design, supervised the data analysis process, and provided critical revisions to the theoretical framework and discussion sections. DZ assisted in the literature review and contributed to the development of the questionnaire instrument. SA was responsible for data processing and statistical analysis, including validity, reliability, and regression testing. AM contributed to the interpretation of results and provided guidance on the overall structure and academic quality of the manuscript. All authors reviewed, edited, and approved the final version of the manuscript prior to submission.

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