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The Effect of Accounting Information Systems, Financial Literacy, and Cost Control on Financial Performance

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A B S T R A C T
Rapid advances in digital technology have transformed various business activities, including those of micro, small, and medium-sized enterprises (MSMEs). In an increasingly competitive business environment, MSMEs need to manage their resources and finances efficiently to ensure the sustainability of their businesses. Financial performance serves as a key indicator of business success, as it reflects the extent to which a company is able to utilize its resources to achieve its set goals. The objective of this study is to analyze the impact of accounting information systems, financial literacy, and cost control on the financial performance of MSMEs in the Johar Baru subdistrict of Central Jakarta. This study employed a quantitative approach by collecting primary data through a questionnaire distributed to MSME owners and managers. The sample was determined using the Lemeshow formula and consisted of 110 respondents. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 4. The results of this study indicate that accounting information systems, financial literacy, and cost control have a positive and significant impact on the financial performance of MSMEs. These findings confirm that the implementation of an effective accounting information system, a good understanding of financial literacy, and efficient cost control practices can support improved financial performance. This study is expected to serve as a reference for SME owners, government agencies, and related organizations.

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INTRODUCTION

The development of digital technology has transformed many business processes, including those of micro, small, and medium-sized enterprises (MSMEs). These changes provide new opportunities for MSMEs to improve operational efficiency, expand market share, and strengthen their competitiveness. In an increasingly dynamic competitive environment, the ability to manage resources effectively becomes a key factor in maintaining business sustainability. One indicator that reflects the success of business management is financial performance, as it demonstrates the ability of MSMEs to utilize resources to generate profits. Therefore, proper financial management is required to support effective decision-making and sustainable business growth (Sholihin, 2024).

Micro, Small, and Medium Enterprises (MSMEs) play an important role in the Indonesian economy by supporting economic growth, creating employment opportunities, and distributing income. Information from the Ministry of Cooperatives and MSMEs reveals that MSMEs contribute approximately 60% to the national Gross Domestic Product (GDP) and employ more than 97% of the workforce in the non-agricultural sector. Furthermore, the Ministry of Investment reported that during the first semester of 2024, there were 2.41 million Micro and Small Enterprise projects with total investment reaching IDR 127 trillion, absorbing nearly 4.7 million workers. However, the 2024 National Survey of Financial Literacy and Inclusion (SNLIK) showed that the financial literacy level of Indonesian citizens was only 65.43%. This condition indicates that various challenges remain in financial management, which may affect MSME financial performance. One area with relatively active MSME activities is Johar Baru Subdistrict, Central Jakarta; therefore, improving MSME financial performance in this area is important to be investigated.

According to Jensen and Meckling (1976), the relationship between principals and agents may create conflicts of interest due to differences in objectives and information asymmetry. In the context of MSMEs, business owners act as principals who delegate authority to agents to manage business operations and finances. Therefore, effective accounting information systems, financial literacy, and cost control practices are needed to minimize agency conflicts while supporting improved MSME financial performance.

Accounting information systems are considered one of the factors that may influence MSME financial performance. These systems function to collect, record, process, and present financial information required for decision-making (Hakim & Sutrisno, 2023). Through accounting information systems, business owners can obtain accurate and timely information, enabling more effective financial management (Ariana et al., 2023). However, previous studies have shown inconsistent findings. Ardiani et al. (2024) found that accounting information systems have a positive impact on SME financial performance, whereas Nusron et al. (2024) stated that accounting information systems do not have a significant impact.

Another factor that may influence SME financial performance is financial literacy. Financial literacy reflects an individual's ability to understand financial information and use it to support decision-making processes (Upadana & Herawati, 2020). Entrepreneurs with good financial literacy are generally more capable of managing capital, preparing financial plans, and controlling cash flows. Conversely, low financial literacy may increase the risk of errors in cash management (Elsa et al., 2024). Nevertheless, previous studies have produced conflicting results. Rahmahyati (2024) found a positive impact on SME financial performance, while Anggriani et al. (2023) concluded that financial literacy does not have a significant impact.

In addition to these factors, cost control plays an important role in improving the financial performance of Micro and Small Enterprises (MSEs). Cost control refers to the process of planning, monitoring, and evaluating company expenditures to improve resource efficiency (Alamsyah et al., 2024). Effective cost management can reduce waste, enhance operational efficiency, and maximize company profits. The study by Saputri (2022) demonstrated that cost control has a positive and significant impact on SME financial performance. Good financial performance not only reflects the ability of SMEs to generate profits but also demonstrates the effectiveness of managing assets, liabilities, and working capital. Therefore, identifying factors that influence financial performance is essential to improving competitiveness and ensuring business sustainability.

Several previous studies examining factors influencing SME financial performance in Johar Baru District, Central Jakarta, serve as the foundation of this research. This study investigates how accounting information systems, financial literacy, and cost control influence SME financial performance. The objective is to examine the relationships among these factors and provide additional empirical evidence. Furthermore, this research is expected to serve as a reference for various stakeholders seeking to improve financial management quality and promote SME sustainability.

LITERATURE REVIEW

Agency Theory

Agency Theory explains the relationship between principals and agents that occurs when business owners delegate authority to other parties to manage operational activities and make business-related decisions (Jensen & Meckling, 1976). In the MSME environment, business owners act as principals, while managers or employees serve as agents. This relationship may create conflicts of interest and information asymmetry due to differences in objectives and levels of information ownership between the two parties. Such conditions may affect the quality of decisions made and ultimately influence business financial performance. Therefore, the existence of reliable accounting information systems, adequate financial literacy, and effective cost control practices are essential to minimize agency conflicts while supporting the improvement of MSME financial performance.

Accounting Information System

According to Hakim and Sutrisno (2023), an Accounting Information System (AIS) is a system designed to collect, process, and provide information required to support decision-making processes. The existence of an Accounting Information System (AIS) also contributes to improving financial performance through increased operational efficiency, faster availability of information for decision-making, and enhanced transparency in financial reporting (Suryaningsih & Zaenudin, 2021). Furthermore, the implementation of automation in various business activities enables companies to reduce operational costs while maximizing the utilization of available resources (Ariana et al., 2023).

Financial Literacy

An individual's ability to understand and manage financial aspects reflects their level of financial literacy, enabling them to make financial decisions that align with their needs (Maulana et al., 2024). For business owners, adequate financial literacy plays an important role in managing cash flows, controlling expenses, understanding information presented in financial reports, and making more accurate decisions related to investment, funding, and business development. Therefore, financial literacy is one of the factors that supports financial stability and encourages improved company financial performance (Assanniyah & Setyorini, 2024).

Cost Control

Cost control refers to the activity of monitoring cost utilization by comparing predetermined budgets with actual expenditures to identify and evaluate deviations as part of responsibility accounting, in which management is responsible for supervising and controlling company costs (Langi, 2022).
Company financial performance is closely related to the effectiveness of cost control because this aspect influences operational efficiency and the company's ability to generate profits. Through proper management and monitoring of expenditures, companies can minimize waste, maximize the utilization of available resources, and ensure that costs remain within controlled levels (Aznedra, 2024).

Financial Performance

Financial performance is an important indicator that reflects business conditions and sustainability, particularly for MSMEs. Good financial performance demonstrates the ability of businesses to fulfill financial obligations and operational needs, thereby supporting the continuity of business activities (Putri, 2023). In addition, periodic financial performance evaluations can assist MSMEs in making more effective decisions, developing long-term planning, and increasing the level of trust among customers, suppliers, and investors toward the business being operated (Mashrukhan, 2025).

Previous Research

Table 1. Previous Research Studies

No.	**Author (Year)**	**Title**	**Research Findings**
1	Lubis	The Effect of Accounting	The results indicate that MSME

	(2024)	Information Systems on MSME Financial Performance Mediated by Financial Report Quality in Kisaran Barat District, Asahan Regency	performance in Kisaran Barat District, Asahan Regency, is influenced by accounting information systems and financial report quality. Accounting information systems also contribute indirectly through the quality of financial reports produced. In other words, the accuracy of financial reports plays an important role in determining the extent to which accounting information systems affect MSME performance.
2	Sari et al. (2022)	Determinants of Financial Literacy and Financial Inclusion on MSME Performance and Business Sustainability	Financial literacy has an influence on the performance and business sustainability of small and medium enterprises. In addition, the study shows that participation in financial services also affects MSME performance and business sustainability.
3	Minarni (2024)	The Effect of Accounting Information Systems and Innovation on MSME Financial Performance in Tulungagung	Accounting information systems have a positive effect on MSME financial performance.

Source: Processed data, 2026

Conceptual Framework

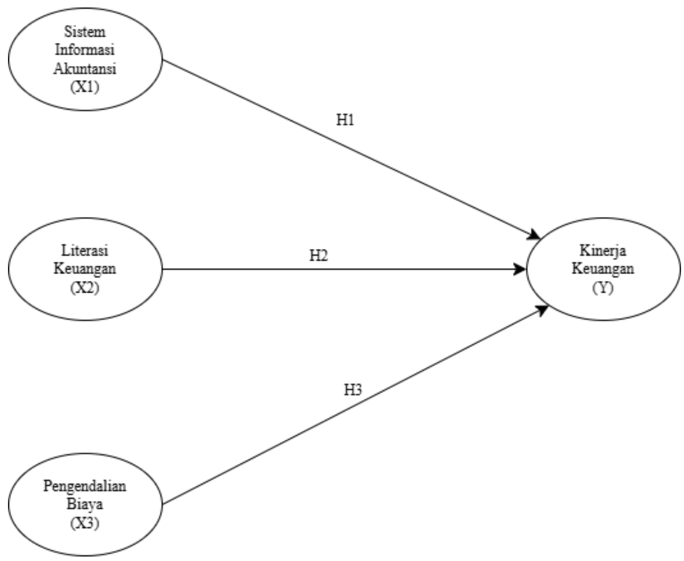

Figure 1. Conceptual Framework

Based on the conceptual framework, the hypotheses proposed in this study are as follows:
H1: Accounting Information System (AIS) has a positive effect on the Financial Performance of MSMEs in Johar Baru.
H2: Financial Literacy has a positive effect on the Financial Performance of MSMEs in Johar Baru.
H3: Cost Control has a positive effect on the Financial Performance of MSMEs in Johar Baru.

METHODOLOGY

This study employs a quantitative approach using primary data obtained through questionnaires distributed to MSME actors in Johar Baru District, Central Jakarta. The research sample consisted of 110 respondents, determined using the Lemeshow formula because the population size was not known with certainty. The operational definitions of the variables used in this study are presented as follows:

Table 2. Operational Definitions of Variables

Concept	Variable	Dimension	Indicator	Scale
A structured system designed to collect, store, manage, and provide financial information and related data required by various stakeholders within an organization.	Accounting Information System	1. Information Suitability2. Timeliness(Angelisa et al., 2023)	1. The data generated meets user needs.2. Able to complete tasks on time.	Likert
The level of public understanding regarding financial aspects, including limited participation in digital investment activities.	Financial Literacy	1. General Financial Knowledge2. Insurance3. Investment(Hariyanti & Artiyany, 2020)	1. 1. Understanding the importance of preparing personal financial budgets.2. Understanding the basic functions of insurance in protecting against	Likert

Concept	Variable	Dimension	Indicator	Scale
			risks.3. Recognizing various types of investments, such as stocks, bonds, and mutual funds.	
A series of processes designed to ensure that an organization's expenditures remain controlled and aligned with the predetermined budget.	Cost Control	1. Operational Efficiency2. Waste Reduction3. Profit Margin Improvement(Saputri, 2022)	1.1. Work processes within my unit operate effectively with minimal obstacles.2. The company actively identifies and eliminates unnecessary activities.3. The company actively evaluates and adjusts selling prices to increase profits.	Likert
The financial condition of a company during a certain period used to measure its performance.	Financial Performance	1. Sales Growth2. Capital Growth3. Profit Growth(Al-Ajib & Mutmainah, 2022)	1. 1. The company's established sales targets are consistently achieved.2. The available capital is utilized productively to support operational activities.3.	Likert

Concept	Variable	Dimension	Indicator	Scale
			The company’s net profit increases compared to the previous period.	

Source: Processed data, (2026)

Data analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with SmartPLS version 4.0 (Wati, 2017). The model testing included the evaluation of the outer model and inner model, while hypothesis testing was performed based on t-statistics and p-values at a 5% significance level.

RESULTS AND DISCUSSION

Descriptive Statistics

Table 3. Descriptive Statistics

Variable	Mean	Minimum	Maximum	Standard Deviation
Accounting Information System (X1)				
X1P1	3.827	2.000	5.000	0.737
X1P2	3.900	3.000	5.000	0.713
X1P3	3.918	1.000	5.000	0.740
X1P4	3.882	2.000	5.000	0.760
Financial Literacy (X2)				
X2P1	4.118	1.000	5.000	0.783
X2P2	4.118	2.000	5.000	0.697
X2P3	4.000	1.000	5.000	0.726
X2P4	4.209	2.000	5.000	0.752
Cost Control (X3)				
X3P1	4.027	1.000	5.000	0.719
X3P2	4.009	2.000	5.000	0.694
X3P3	4.109	3.000	5.000	0.692
X3P4	3.991	1.000	5.000	0.769
X3P5	3.973	1.000	5.000	0.780
X3P6	4.309	3.000	5.000	0.723
Financial Performance (Y)				
Y1P1	4.200	1.000	5.000	0.772
Y1P2	4.209	3.000	5.000	0.662
Y1P3	4.118	1.000	5.000	0.783
Y1P4	4.036	1.000	5.000	0.762
Y1P5	4.155	3.000	5.000	0.649
Y1P6	4.455	2.000	5.000	0.669

Source: Processed data using SmartPLS (2026)

The descriptive statistics results show that the Accounting Information System variable has mean values ranging from 3.827 to 3.918 with standard deviations between 0.713 and 0.760, indicating that respondents' perceptions tend to be positive and relatively consistent. The Financial Literacy variable obtained mean values ranging from 4.000 to 4.209 with standard deviations between 0.697 and 0.783, demonstrating that respondents' financial literacy levels are relatively high. Furthermore, the Cost Control variable recorded mean values ranging from 3.973 to 4.309 with standard deviations between 0.692 and 0.780, reflecting good implementation of cost control practices. Meanwhile, the Financial Performance variable showed the highest mean values, ranging from 4.036 to 4.455 with standard deviations between 0.649 and 0.783, indicating that respondents perceived their business financial performance as very good.

Validity Test

Table 4. Loading Factor Convergent Validity After Drop

Construct	Indicator	Outer Loading	Description
Accounting Information System (X1)	X1.01	0.808	Valid
	X1.02	0.859	Valid
	X1.03	0.880	Valid
	X1.04	0.852	Valid
Financial Literacy (X2)	X2.01	0.773	Valid
	X2.02	0.801	Valid
	X2.03	0.777	Valid
	X2.04	0.794	Valid
Cost Control (X3)	X3.01	0.714	Valid
	X3.02	0.731	Valid
	X3.03	0.683	Valid
	X3.04	0.710	Valid
	X3.05	0.850	Valid
	X3.06	0.676	Valid
Financial Performance (Y)	Y.01	0.834	Valid
	Y.02	0.685	Valid
	Y.03	0.799	Valid
	Y.04	0.823	Valid
	Y.05	0.577	Valid

Source: Processed data using SmartPLS (2026)

The results presented above indicate that after excluding indicators with outer loadings below 0.5 in the path diagram, all outer loading values are above 0.5. The analysis results show that each construct is classified as valid. Therefore, it can be concluded that all indicators demonstrate a high level of validity and meet the criteria for convergent validity.

Reliability Test

Table 5. Reliability Test

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Financial Performance (Y)	0.801	0.825	0.863	0.563
Financial Literacy (X2)	0.794	0.796	0.866	0.618
Cost Control (X3)	0.823	0.837	0.871	0.532
Accounting Information System (X1)	0.872	0.876	0.913	0.723

Source: Processed data using SmartPLS (2026)

Although the Average Variance Extracted (AVE) value for the Financial Performance construct is slightly below the threshold of 0.6, the construct can still be considered valid. This conclusion is supported by the Composite Reliability value and the outer loading values of each indicator, which have met the established criteria. This finding is consistent with Hair et al. (2019), who explained that a construct can still be accepted even when the AVE value is below 0.5, provided that the Composite Reliability (CR) value exceeds 0.7 and all indicators meet the validity criteria.

Table 6. Discriminant Validity

Construct	Financial Performance (Y)	Financial Literacy (X2)	Cost Control (X3)	Accounting Information System (X1)
Financial Performance (Y)				
Financial Literacy (X2)	0.714			
Cost Control (X3)	0.816	0.521		
Accounting Information System (X1)	0.736	0.519	0.629	

Source: Processed data using SmartPLS (2026)

The results of data analysis using SmartPLLS indicate that all constructs meet the Fornell-Larcker criterion for discriminant validity. The Average Variance Extracted (AVE) value of each construct is greater than its correlation with other constructs. The constructs of Financial Performance (Y), Financial Literacy (X2), Cost Control (X3), and Accounting Information System (X1) each have AVE values that exceed the correlations among constructs. Therefore, all research variables meet the criteria for discriminant validity and are suitable for structural model analysis.

Coefficient of Determination Test (R^2)

Table 7. R-Square

	R-square	*R-square adjusted*
Financial Performance (Y)	**0,611**	**0,600**

Source: Processed data using SmartPLS (2026)

Based on the data processing results using SmartPLS version 4, the R-Square (R^2) value obtained was 0.611, while the Adjusted R-Square value was 0.600. These findings indicate that 61.1% of the variability in MSME Financial Performance in Johar Baru District can be explained simultaneously by the Accounting Information System (X1), Financial Literacy (X2), and Cost Control (X3). Meanwhile, the remaining 38.9% is influenced by other factors not included in this research model.

Hypothesis Testing

Table 8. Hypothesis Testing

Relationship	**Original Sample (O)**	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistics (O/STDEV)**	**P Values**
Accounting Information System (X1) → Financial Performance (Y)	0.273	0.274	0.072	3.781	0.000
Financial Literacy (X2) → Financial Performance (Y)	0.288	0.291	0.085	3.409	0.001
Cost Control (X3) → Financial Performance (Y)	0.407	0.406	0.098	4.133	0.000

Source: Processed data using SmartPLS (2026)

The hypothesis testing results indicate that accounting information systems, financial literacy, and cost control have positive and significant effects on the financial performance of MSMEs in Johar Baru District. The accounting information system variable produces a coefficient value of 0.273 (p-value = 0.000), financial literacy produces a coefficient value of 0.288 (p-value = 0.001), and cost control produces a coefficient value of 0.407 (p-value = 0.000). These results demonstrate that increased utilization of accounting information systems, higher levels of financial literacy, and more effective cost control practices can improve MSME financial performance.

The Effect of Accounting Information Systems on Financial Performance

The results show that accounting information systems have a positive and significant effect on the financial performance of MSMEs in Johar Baru District. This finding indicates that more effective use of accounting information systems contributes to improved financial performance. The implementation of a reliable accounting information system can enhance operational efficiency, improve the quality of financial data, and support more accurate decision-making.

These findings are consistent with Agency Theory proposed by Jensen and Meckling (1976), which states that reliable information systems can enhance transparency and accountability in financial management by reducing information asymmetry between business owners and managers. In the context of MSMEs, accounting information systems assist business owners in monitoring financial conditions and objectively evaluating business performance.

This result is in line with previous studies conducted by Lubis (2024), Yarisma et al. (2023), Amalia (2023), and Minarni (2024), which demonstrate that the implementation of Accounting Information Systems contributes to improved financial performance. Therefore, Accounting Information Systems can be considered an important factor in supporting effective business management and enhancing MSME financial performance.

The Effect of Financial Literacy on Financial Performance

The results indicate that financial literacy has a positive and significant effect on the financial performance of MSMEs in Johar Baru District. This finding suggests that better understanding of financial management, budgeting, financing, and investment among entrepreneurs leads to improved financial performance. Financial literacy enables business owners to manage resources more effectively, reduce financial risks, and make better-informed decisions.
This finding is consistent with Agency Theory, which explains that adequate financial knowledge can reduce information asymmetry and improve the quality of business governance. In MSMEs, financial literacy strengthens accountability, resource management efficiency, and the quality of financial decisions made by entrepreneurs.

The results support previous findings from Citra et al. (2024), Sari et al. (2022), Lonto and Pontoh (2024), and Yakob (2021), which indicate that financial literacy contributes positively to MSME financial performance. Therefore, financial literacy is an essential factor supporting business sustainability and growth through more effective financial management.

The Effect of Cost Control on Financial Performance

The results show that cost control has a positive and significant effect on the financial performance of MSMEs in Johar Baru District. This finding indicates that the more effective the cost control practices implemented, the better the financial performance achieved. Monitoring expenditures, preparing appropriate budgets, and conducting regular cost evaluations can improve operational efficiency and support the achievement of business financial objectives.

This finding is consistent with Agency Theory, which emphasizes that control mechanisms play an important role in ensuring efficient resource utilization and reducing potential conflicts of interest. In the context of MSMEs, cost control helps business owners improve financial accountability, minimize waste, and support more effective decision-making.

The results are consistent with previous studies by Joshi (2024), Saputri (2022), Amalia (2023), and Minarni (2024), which found that cost control contributes positively to improved financial performance. Thus, cost control can be considered an important factor in supporting operational efficiency and sustainable business performance.

CONCLUSION AND RECOMENDATION

Based on the results of research conducted on MSMEs in Johar Baru District, Accounting Information Systems, Financial Literacy, and Cost Control are proven to have positive and significant effects on Financial Performance. These findings indicate that improving the quality of accounting information system implementation, enhancing business owners' financial understanding, and strengthening cost control effectiveness can encourage better MSME financial performance.

Financial literacy helps businesses manage, plan, and allocate their financial resources effectively, while accounting information systems support better decision-making through more accurate financial information. Meanwhile, cost control assists businesses in optimizing operational expenditures and improving resource utilization efficiency. The findings demonstrate that the ability to generate income, the quality of accounting management information, financial understanding, and cost management capabilities are important determinants of MSME financial performance.

Therefore, MSME owners are encouraged to improve the implementation of Accounting Information Systems, enhance financial literacy, and apply effective cost control practices to support business growth and sustainability. In addition, the findings of this study can serve as a reference for governments, MSME development institutions, and related stakeholders in designing assistance programs focused on improving the quality of MSME financial management.

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