

ANALYSIS OF FACTORS INFLUENCING THE USE OF INFORMATION TECHNOLOGY IN ACCOUNTING BY MSMEs IN TANGERANG

**Rina Ambarwati^{1*}, Andika Mugi Gumilang², Ervina Yennie
Permananingrum³, Ahmad Pauji⁴, Ilwin Hadi⁵**

Accounting Study Program / Muhammadiyah A.R. Fachruddin University, Tangerang

E-mail: rinaambarwati@gmail.com

Received : 10 July 2025
Revised : 25 July 2025
Accepted : 10 August 2025

Published : 31 August 2025
DOI : <https://doi.org/10.54443/morfai.v5i3.3966>
Link Publish : <https://radjapublika.com/index.php/MORFAI/article/view/3966>

Abstract

This research aims to evaluate the factors influencing the use of accounting information technology by Micro, Small, and Medium Enterprises (MSMEs) in Tangerang. MSMEs play an important role in the Indonesian economy, but face challenges in efficient financial record-keeping and reporting. The use of accounting information technology can be a solution to improve the speed, accuracy, and transparency of financial transactions. The factors studied include accounting knowledge (X1), technology infrastructure (X2), perceived ease of use (X3), and management support (X4). This research uses a quantitative method with multiple linear regression analysis. The research population consists of all MSMEs in Tangerang City and Regency, with sampling conducted using a purposive sampling technique. Data was collected through a structured questionnaire with a five-point Likert scale. The analysis results show that accounting knowledge (X1) and management support (X4) significantly influence the use of accounting information technology (Y). However, technology infrastructure (X2) and perceived ease of use (X3) do not show a significant partial effect. Simultaneously, all four independent variables (X1, X2, X3, X4) have a significant influence on the use of accounting information technology (Y). The resulting regression model is: $Y = 20.450 + 0.219X1 + 0.045X2 + 0.040X3 + 0.222X4$. The coefficient of determination of 0.284 indicates that 28.4% of the variation in the use of accounting information technology is explained by the independent variables, while 71.6% is explained by other factors outside the model. This research is expected to help stakeholders formulate strategies to increase the adoption of accounting information technology in Tangerang MSMEs, thereby driving growth and competitiveness in the digital era.

Keywords: *Accounting Information Systems; Accounting Information Technology; Digital Transformation; Influencing Factors ; SMEs*

INTRODUCTION

Micro, small, and medium enterprises (MSMEs) play a significant role in the Indonesian economy, including in the Tangerang area, which is known as an economic growth centre. Small and medium-sized enterprises (MSMEs) create jobs, increase community income, and drive local economic growth (Marinelli et al., 2024). However, MSMEs must be able to manage their businesses more efficiently amidst increasingly fierce business competition, especially in terms of financial record-keeping and reporting. Using accounting information technology is a solution that can help (Febriani et al., 2025)

Table 1 Data on the development of the number of MSMEs in Tangerang Regency from 2020–2025

Year	Number of MSME	Growth (%)	Notes
2020	240	-	Year of the COVID-19 pandemic, many MSMEs were affected
2021	252	5,0%	Early recovery after the pandemic
2022	268	6,3%	More and more MSMEs are going digital
2023	285	6,3%	Government and private sector programs are encouraging MSMEs to upgrade
2024	302	6,0%	Increased access to financing and technology
2025*	320	6,0%	Sustainable growth projections based on digitalisation and sustainability

By utilising accounting information technology, small and medium-sized businesses (MSMEs) can record financial transactions more quickly, accurately, and transparently. MSME actors can use this system to reduce manual errors, improve operational efficiency, and obtain relevant financial information for decision-making (Zuhroh et al., 2025). However, MSMEs still face many challenges when using accounting information technology. This includes lack of knowledge, implementation costs, and resistance to change. This raises the question of what factors influence the use of accounting information technology by SMEs in Tangerang (Wijaya et al., 2025a). Some factors considered to influence the use of accounting information technology include the owner's level of education and knowledge, the availability of competent human resources, support from the government and financial institutions, and infrastructure and cost aspects. These factors are considered to determine how ready MSMEs are to use accounting technology to improve the quality of their financial management. Therefore, it is important to conduct an in-depth analysis of these factors (Torrent-Sellens et al., 2025). Based on this background, this research was conducted with the aim of evaluating the factors that influence the use of accounting information technology by MSMEs in Tangerang. The results of this research are expected to help MSME actors, academics, and local governments formulate appropriate strategies to increase the use of accounting information technology. As a result, MSMEs in Tangerang have the opportunity to grow, become more competitive, and have the ability to compete in the face of the challenges of the digital age (Kumar et al., 2024).

LITERATURE REVIEW

One important component in improving the quality of a company's financial management is the use of accounting information technology. An accounting information system, according to (Yunus et al., 2025), is a framework that collects, records, stores, and processes financial and non-financial data to generate useful information for decision-making. For small and medium-sized enterprises (SMEs), using accounting information technology is very helpful in creating more accurate, clear, and timely financial reports, which helps manage the business better. The successful use of accounting information technology is greatly influenced by the knowledge and skills of the MSME owners or managers. According to (Clemente-Almendros et al., 2025), a person's ability to manage technology-based systems depends on their level of understanding of accounting and digital literacy. MSME actors with adequate knowledge will find it easier to accept the change from manual recording to computer-based systems.

Small and medium-sized businesses (MSMEs) are very cost-conscious when using accounting information technology. A study conducted by (Sisay et al., 2025) found that the cost of training, software, and hardware implementation is often a barrier for small businesses to start using technology-based accounting systems. Many small and medium-sized enterprises (SMEs) still view investment in technology as a burden rather than an asset that can improve their business efficiency. This indicates that a better understanding of the long-term benefits of using accounting technology is needed (satpathy et al., 2025). Technology infrastructure also influences how effectively accounting information systems are used. (Probohudono et al., 2025) state that internet networks, the availability of technological devices, and technical support are important components in the process of adopting technology-based systems. In areas with adequate infrastructure, MSMEs tend to adopt accounting technology more quickly than in areas with limited access (Maniendaran et al., 2025). Besides internal factors, support from external sources such as mentoring, training, and government policies is also crucial. According to (Kigozi et al., 2024), external support can accelerate the adoption process of accounting information technology in SMEs. The government or financial institutions can provide incentives and training programs to encourage SME actors to be more open to using technology, resulting in a more advanced and competitive business ecosystem. Therefore, the literature review indicates that there are many internal and external factors influencing the use of accounting information technology

by MSMEs. Owner knowledge, workforce skills, and financial capacity are internal factors, while the business environment is an external factor. It is very important to understand this component in order to identify obstacles and develop appropriate strategies to encourage small and medium enterprises (SMEs) in Tangerang to become more flexible in using accounting information technology (Kigozi et al., 2024).

METHOD

Research Population and Sample: The population of this study consists of all MSMEs operating in Tangerang City and Regency. However, due to the large population and limited available data, non-probability sampling methods used purposive sampling techniques. **Sample Criteria:** SMEs that have been operating for at least two years. SMEs that keep financial records manually or digitally. Business owners are willing to complete the questionnaire thoroughly (Lestari et al., 2024). In the study "Analysis of Factors that Affect the Use of Information Technology for Accounting in MSMEs in Tangerang," a sample of 100 respondents was used, all of whom were from the micro, small, and medium (MSME) business community in Tangerang. This sample was selected because the respondents are individuals who are actively involved in business operations and have a connection to accounting, whether they are business owners or administrative/financial staff. The sample size of 100 respondents was representative of the MSME population in Tangerang and met the minimum requirements for quantitative analysis using statistical methods. As a result, the study's findings can illustrate the current situation and provide relevant examples of the factors that influence the use of information technology. **Data Collection Method:** A structured questionnaire instrument using a five-point Likert scale, with values ranging from 1 to 5 indicating total disagreement. The questionnaire is divided into two sections: Small and Medium Enterprise (SME) Profile and Respondent Demographic Data, and Statements related to each study variable (Sneideriene & Legenzova, 2025).

Data Analysis Techniques **Validity and Reliability Tests** The validity test uses the Pearson Product Moment correlation, where an item is considered valid if the calculated r value is greater than the table r value. Reliability testing was conducted using Cronbach's Alpha. A variable is considered reliable if the alpha value is > 0.70 . **Classical Assumption Test** Before performing regression analysis, tests were conducted on the basic assumptions, including: **Normality Test:** to determine the distribution of residual data. **Multicollinearity Test:** to see if there is a high correlation between independent variables. **Heteroskedasticity Test:** to determine whether there is unequal variance in the residuals (Nadeem et al., 2025). **Multiple Linear Regression Analysis** This analysis is used to determine the extent to which variables X_1 , X_2 , X_3 , and X_4 influence Y , both simultaneously and partially. The regression equation model used is:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Dependent Variable (Y): Use of Accounting Information Technology

Independent Variables (X):

X_1 : Accounting Knowledge

X_2 : Technology Infrastructure

X_3 : Perceived Ease of Use

X_4 : Management Support

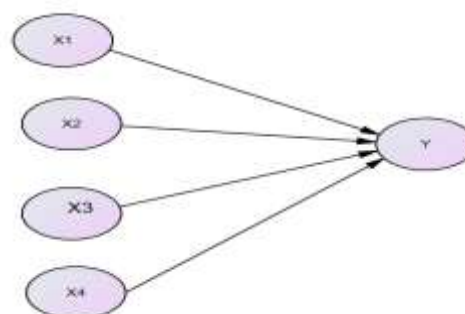


Figure 1 Research Method

Hypothesis:

- H1: Accounting knowledge (X1) has a positive influence on the use of accounting information technology (Y) in micro, small, and medium enterprises (MSMEs) in Tangerang.
- H2: Technology Infrastructure (X2) has a positive influence on the use of accounting information technology (Y) in SMEs in Tangerang.
- H3: Perceived ease of use (X3) has a positive influence on the use of accounting information technology (Y) in SMEs in Tangerang.
- H4: Management Support (X4) has a positive influence on the use of accounting information technology (Y) in SMEs in Tangerang.
- H5: Accounting Knowledge (X1), Technology Infrastructure (X2), Perceived Ease of Use (X3), and Management Support (X4) simultaneously and significantly influence the use of accounting information technology (Y) in SMEs in Tangerang.

T-test and F-test

The t-test is used to determine the partial effect of each independent variable on Y. The F-test is used to determine whether all independent variables simultaneously have a significant effect on Y (Wu et al., 2025).

Coefficient of Determination (R^2)

This coefficient is used to measure the extent to which the independent variables contribute to explaining the variation in the dependent variable. A high R^2 value indicates that the model has good predictive ability (Macca et al., 2024).

RESULTS AND DISCUSSION

Data Analysis Using Multiple Linear Regression Multiple Linear Regression

Data Analysis Using Multiple Linear Regression Multiple Linear Regression is used to examine the influence of variables (X1) Accounting Knowledge, (X2) Technology Infrastructure, (X3) Perceived Ease of Use, (X4) Management Support on the dependent variable Accounting Information Technology Usage (Y) (Wijaya et al., 2025b). The results of the Ordinary Least Squares (OLS) approach using the IBM SPSS Statistics program are as follows:

a. Multikolinieritas

- The results of the multicollinearity test can be seen in the following coefficient table.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	20.45	3.726		5.489	0		
	(X1) Accounting Knowledge	0.219	0.108	0.255	2.022	0.046	0.473	2.116
	(X2) Technology Infrastructure	0.045	0.074	0.076	0.608	0.544	0.479	2.089
	(X3) Perceived Ease of Use Technology	0.04	0.07	0.065	0.574	0.567	0.593	1.688
	(X4) Management Support	0.222	0.076	0.288	2.919	0.004	0.773	1.294

From the data above, it is obtained that the VIF value for (X1) Accounting Knowledge= 2.116, (X2) Technology Infrastructure = 2.089, (X3) Perceived Ease of Use Technology = 1.688, (X4) Management Support= 1,294, while the tolerance value for (X1) Accounting Knowledge= 0.473, (X2) Technology Infrastructure = 0.479, (X3) Perceived Ease of Use Technology = 0.593, (X4) Management Support= 0.773. From the results above, none of the four variables are greater than 10, so it can be said that multicollinearity did not occur among the four

independent variables. Based on the classical assumptions of linear regression with OLS, a good linear regression model is free from multicollinearity. Therefore, the model above is free from multicollinearity.

b. Autokolerasi

The data used to estimate the linear regression model are time series data, hence there must be a *terbebas* assumption based on autocorrelasi (Jiankui et al., 2025). The results of the autocorrelasi test are shown in the Model Summary table below:

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.532 ^a	0.284	0.253	3.10335	1.813

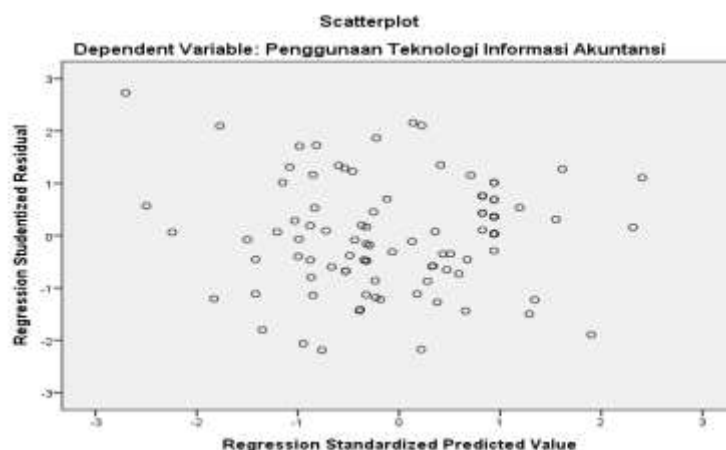
a. Predictors: (X1) Accounting Knowledge, (X2) Technology Infrastructure, (X3) Perceived Ease of Use, (X4) Management Support

b. Dependent Variable: Accounting Information Technology Usage

The Durbin-Watson (DW Calculate) coefficient found in SPSS output is 1.813. Therefore, it can be concluded that there is no autocorrelasia in the linear regression model, which includes the variables of influence of variables (X1) Accounting Knowledge, (X2) Technology Infrastructure, (X3) Perceived Ease of Use, (X4) Management Support.

c. Heterokedasitas

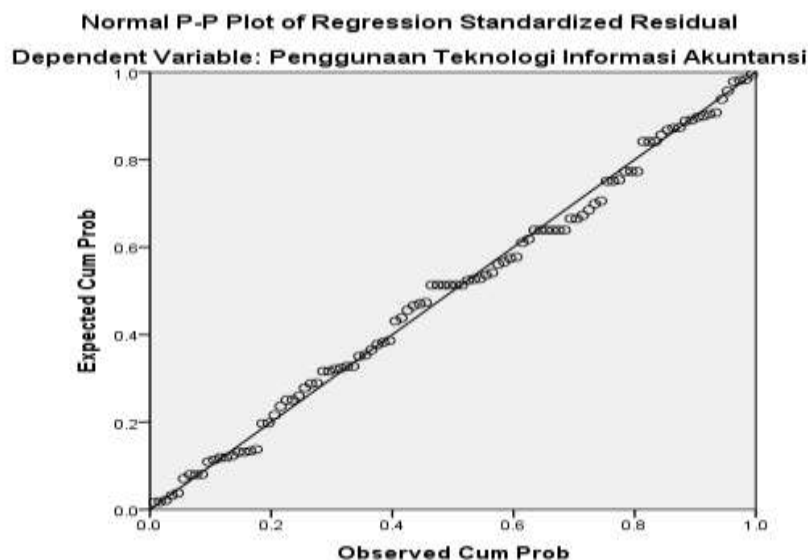
Heteroskedasticity testing is carried out by creating a scatterplot between the residual and the predicted value from the previously analysed variable (Tao & Chao, 2024). The results of the heteroskedasticity test can be seen in the scatterplot illustration, as shown in the illustration below:



It is evident from the above illustration that certain points do not represent a particular pattern or trend, therefore it is possible to conclude that heteroskedasticity, or, to use another term, homoskedasticity, does not occur. The classical assumptions about heteroskedasticity in this model are incorrect, meaning they are based on heteroskedasticity.

d. Normality

The results of the normality test can be seen in the Normal P-P plot illustration below.



Several points from the Normal P-P plot illustration above indicate a straight line, so it can be inferred that the residual data has a normal distribution. This result is consistent with the classic assumption of linear regression using OLS.

Model Feasibility Test

Model reliability test (F-test)

The results of the F-test can be seen in the ANOVA a table below.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	362.073	4	90.518	9.399	.000 ^b
	Residual	914.927	95	9.631		
	Total	1277.000	99			

a. Dependent Variable: Accounting Information Technology Usage

b. Predictors: (X1) Accounting Knowledge, (X2) Technology Infrastructure, (X3) Perceived Ease of Use, (X4) Management Support

The calculated F-statistic probability value (sig.) in the table above is 0.00 less than the significance level of 0.05, indicating that the linear regression model used is suitable for elucidating the effects Accounting Information Technology Usage (Y) than (X1) Accounting Knowledge, (X2) Technology Infrastructure, (X3) Perceived Ease of Use, (X4) Management Support.

Regression Coefficient Test (T-test)

The results of the study can be seen in the Coefficients table, as shown in the following example:

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	20.45	3.726		5.489	.000		
	(X1) Accounting Knowledge	0.219	0.108	0.255	2.022	0.046	0.473	2.116
	(X2) Technology Infrastructure	0.045	0.074	0.076	0.608	0.544	0.479	2.089
	(X3) Perceived Ease of Use Teknologi	0.04	0.07	0.065	0.574	0.567	0.593	1.688
	(X4) Management Support	0.222	0.076	0.288	2.919	0.004	0.773	1.294

The calculated probability value for the independent variables of Accounting Knowledge (X1) is 0.046, Technology Infrastructure (X2) is 0.544, and Perceived Ease of Use Teknologi (X3) is 0.593, Management Support (X4) is 0.004 which is greater than 0.05. Therefore, the independent variables of (X1) Accounting Knowledge, (X2) Technology Infrastructure, (X3) Perceived Ease of Use, (X4) Management Support do not significantly influence the dependent variable of Management Support (Y). Meanwhile, the calculated probability value for the independent variable of Management Support (X4) is 0.004, which is less than 0.05. Therefore, the independent variable of lecturer performance (X4) significantly influences the dependent variable of Accounting Information Technology Usage (Y). This is because the calculated probability value (0.000) is less than 0.05, so it can be said that the independent variable of Management Support (X4) significantly Accounting Information Technology Usage (Y) at an alpha level of 5%, or in other words, significantly Accounting Information Technology Usage sat a 95% confidence level.

Coefficient Of Determination

The results of the study can be seen in the summary table, as shown in the following illustration:

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.532 ^a	0.284	0.253	3.10335	1.813

a. Predictors: (Constant), (X1) Accounting Knowledge, (X2) Technology Infrastructure, (X3) Perceived Ease of Use, (X4) Management Support

b. Dependent Variable: Accounting Information Technology Usage (Y)

If an R-squared value of 0.284 is observed, it indicates that the coefficient of effect of the independent variables from Accounting Knowledge (X1), Technology Infrastructure (X2), Perceived Ease of Use (X3), and Management Support (X4) on Accounting Information Technology Usage (Y) is approximately 28.4 %. For example, Accounting Knowledge (X1), Technology Infrastructure (X2), Perceived Ease of Use (X3), and Management Support (X4) on Accounting Information Technology Usage (Y) have a 28.4% effect on Management Support (Y), while 71.6% of the effect is caused by other variables not included in the linear regression model.

Model Interpretation

The multiple linear regression model (equation) can be derived from the following table of coefficients:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	20.45	3.726		5.489	0		
	(X1) Accounting Knowledge	0.219	0.108	0.255	2.022	0.046	0.473	2.116
	(X2) Technology Infrastructure	0.045	0.074	0.076	0.608	0.544	0.479	2.089
	(X3) Perceived Ease of Use Teknologi	0.04	0.07	0.065	0.574	0.567	0.593	1.688
	(X4) Management Support	0.222	0.076	0.288	2.919	0.004	0.773	1.294

Thus, the multiple regression line model (equation) has been determined as follows:

$$Y = 20.450 + 0.219X_1 + 0.045X_2 + 0.040X_3 + 0.222X_4$$

Accounting knowledge (X1) has a positive influence on the use of accounting information technology (Y) in micro, small, and medium enterprises (MSMEs) in Tangerang. The higher the level of accounting knowledge possessed by MSME actors, the greater the likelihood of them using accounting information technology. Technology Infrastructure (X2) has a positive influence on the use of accounting information technology (Y) in SMEs in Tangerang. Adequate availability of hardware, software, and internet networks enhances the implementation of accounting information technology. Perceived ease of use (X3) has a positive influence on the use of accounting information technology (Y) in SMEs in Tangerang. When a system is considered easy to learn and use, MSME actors are more likely to accept and use it. Management Support (X4) has a positive influence on the use of accounting information technology (Y) in SMEs in Tangerang. Support in the form of policies, budgets, and encouragement from SME leaders will strengthen the implementation of accounting technology. Accounting Knowledge (X1), Technology Infrastructure (X2), Perceived Ease of Use (X3), and Management Support (X4) simultaneously and significantly influence the use of accounting information technology (Y) in SMEs in Tangerang.

CONCLUSION

According to the study's findings, the relationships between Accounting Knowledge (X1), Technology Infrastructure (X2), Perceived Ease of Use (X3), and Management Support (X4) and the dependent influence the use of accounting information technology (Y) in SMEs in Tangerang are as follows: a strong correlation exists between the two variables. When Accounting Knowledge (X1), and Management Support (X4) improve, so does influence the use of accounting information technology.

ACKNOWLEDGEMENTS IN RESEARCH

The author extends their deepest gratitude to the Ministry of Education, Culture, Research, and Technology through BIMA (Research and Community Service Information Database) for their support in the form of a Basic Research Scheme Grant (Research for Early Career Lecturers). This grant assistance is a very meaningful boost in the implementation of the research titled "Analysis of Factors Influencing the Use of Accounting Information Technology in MSMEs in Tangerang," allowing this research to proceed smoothly according to the established plans and targets. The author also expresses deep appreciation to the University of Muhammadiyah A.R. Fachruddin, particularly the Faculty of Economics and Business Accounting Study Program, for providing moral support, facilities, and a conducive academic environment for the implementation of this research. Hopefully, the results of this research can benefit not only the development of science but also serve as a real contribution to SMEs in Tangerang in increasing the use of accounting information technology for the sustainability and competitiveness of their businesses.

REFERENCES

- Clemente-Almendros, J. A., Pelaez, A. D., Quispe, G. C., & Velarde Molina, J. F. (2025). Emerging countries could be different for MSMEs: Digitalization and the mediation effects of innovation confronted to environmental practices. *International Journal of Innovation Studies*. <https://doi.org/10.1016/j.ijis.2025.08.001>
- Febriani, A., Sopha, B. M., & Arif Wibisono, M. (2025). Dynamic capabilities for omnichannel transformation in MSMEs: A comparative case study of fashion and furniture sectors. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(1). <https://doi.org/10.1016/j.joitmc.2025.100498>
- Jiankui, S., Jingru, C., & Xiangdong, H. (2025). The Pathways to increase farmers' agricultural operating income by improving irrigation water accessibility amid climate change. *Agricultural Water Management*, 316. <https://doi.org/10.1016/j.agwat.2025.109575>
- Kigozi, J., Kalyango, M., Baidhe, E., Oluk, I., Jamison, A., Silberg, T., & Nalumaga, S. (2024). Human-centered design in the development of innovative technology for the food processing medium, small and micro enterprises (MSMEs) in Uganda. *Journal of Engineering Research (Kuwait)*. <https://doi.org/10.1016/j.jer.2024.05.034>
- Kumar, S., Goel, U., Joshi, P., & Johri, A. (2024). Factors affecting Information & Communication Technology (ICT) adoption among MSMEs. *Journal of Open Innovation: Technology, Market, and Complexity*, 10(1). <https://doi.org/10.1016/j.joitmc.2023.100205>
- Lestari, N. S., Rosman, D., & Triana, I. (2024). Analyzing the Effect of Innovation and Strategic Planning on MSME Performance, Utilizing Technology Adoption as a Moderator. *Procedia Computer Science*, 245(C), 500–507. <https://doi.org/10.1016/j.procs.2024.10.276>
- Macca, L. S., Ballerini, J., Santoro, G., & Dabić, M. (2024). Consumer engagement through corporate social responsibility communication on social media: Evidence from Facebook and Instagram Bank Accounts. *Journal of Business Research*, 172. <https://doi.org/10.1016/j.jbusres.2023.114433>
- Maniendaran, S. K., Ahmad, A. R., Mohamad, A., Abu Seman, N. A., Rashid, U. K., & Mohamad, A. (2025). Managing Workplace Conflict for Enhancing Employee Satisfaction in MSMEs. *Procedia Computer Science*, 253, 636–643. <https://doi.org/10.1016/j.procs.2025.01.125>
- Marinelli, L., Crupi, A., Del Sarto, N., & Lepore, D. (2024). Unveiling knowledge ecosystem dimensions for MSMEs' digital transformation, toward a location-based brokerage. *Technovation*, 136. <https://doi.org/10.1016/j.technovation.2024.103086>
- Nadeem, W., Ashraf, A. R., & Kumar, V. (2025). Fostering consumer engagement with sustainability marketing using augmented reality (SMART): A climate change response. *Journal of Business Research*, 192. <https://doi.org/10.1016/j.jbusres.2025.115289>
- Probohudono, A. N., Suhardjanto, D., Aligarh, F., Chayati, N., & Putra, A. A. (2025). Navigating MSMEs' performance through innovation and digital IT capabilities in business strategy. *Social Sciences and Humanities Open*, 12. <https://doi.org/10.1016/j.ssaho.2025.101810>
- satpathy, A. sanatan, Sahoo, S. kumar, Mohanty, A., & Mohanty, P. P. (2025). Strategies for enhancements of MSME resilience and sustainability in the post-COVID-19 era. In *Social Sciences and Humanities Open* (Vol. 11). Elsevier Ltd. <https://doi.org/10.1016/j.ssaho.2024.101223>
- Sisay, K., Molla, S., Mekonnen, L., & Gadisa, Z. (2025). Nexus between business development service and women entrepreneurs' performance: Implication for MSMEs growth and inclusive economic development in Ethiopia. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(1). <https://doi.org/10.1016/j.joitmc.2025.100514>
- Sneideriene, A., & Legenzova, R. (2025). Greenwashing prevention in environmental, social, and governance (ESG) disclosures: A bibliometric analysis. *Research in International Business and Finance*, 74. <https://doi.org/10.1016/j.ribaf.2024.102720>
- Tao, Z., & Chao, J. (2024). Unlocking new opportunities in the industry 4.0 era, exploring the critical impact of digital technology on sustainable performance and the mediating role of GSCM practices. *Innovation and Green Development*, 3(3). <https://doi.org/10.1016/j.igd.2024.100160>
- Torrent-Sellens, J., Enache-Zegheru, M., & Ficapal-Cusí, P. (2025). Twin transitions or a meeting of strangers? Unravelling the effects of AI and innovations on economic, social and environmental MSMEs sustainability. *Technology in Society*, 81. <https://doi.org/10.1016/j.techsoc.2025.102866>

- Wijaya, L. I., Zunairoh, Z., Izharuddin, M., & Rianawati, A. (2025a). Scope of E-Commerce use, innovation capability, and performance: Food sector MSMEs in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(1). <https://doi.org/10.1016/j.joitmc.2024.100459>
- Wijaya, L. I., Zunairoh, Z., Izharuddin, M., & Rianawati, A. (2025b). Scope of E-Commerce use, innovation capability, and performance: Food sector MSMEs in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(1). <https://doi.org/10.1016/j.joitmc.2024.100459>
- Wu, H., Ahmad, N., & Zakaria, N. (2025). Green banking initiatives: The role of CSR in aligning with the SDGs and shaping sustainable consumer choices. *Acta Psychologica*, 258. <https://doi.org/10.1016/j.actpsy.2025.105195>
- Yunus, E. N., Ernawati, E., Nuraini, E., & Yuniarti, K. (2025). Post-crisis growth: Resource orchestration, innovation, and diversification in MSMEs. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(2). <https://doi.org/10.1016/j.joitmc.2025.100570>
- Zuhroh, D., Jermias, J., Ratnasari, S. L., Sriyono, Nurjanah, E., & Fahlevi, M. (2025). The impact of sharing economy platforms, management accounting systems, and demographic factors on financial performance: Exploring the role of formal and informal education in MSMEs. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(1). <https://doi.org/10.1016/j.joitmc.2024.100447>

