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Analysis the Role of Accounting Information System in Increasing Sales of MSME at Benteng Pancasila Market, Mojokerto City

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Abstract: This study aims to analyze the role of Accounting Information System in improving the Performance of Sales Incentives in MSME traders at the Pancasila Fort Market, Mojokerto City on the implementation of the Accounting Information System in improving sales accounting performance. MSMEs have an important role in the Indonesian economy, but still face obstacles in accurate and efficient financial records. The use of Accounting Information System, such as *Zahir Accounting*, *Accurate Online*, and *Jurnal by Mekari*, is expected to help traders manage transactions and financial reports more systematically. This study uses a descriptive qualitative method with data collection techniques through structured interviews and direct observation of 19 MSME traders who have implemented Accounting Information System. The results of the study show that Accounting Information System provides significant benefits in supporting transaction recording, stock management, and automatic financial reporting. In addition, this system also helps traders in controlling cash flow and making business decision-making easier. However, there were some obstacles, such as initial difficulties in understanding the features, relatively high subscription fees, and dependence on internet connections. The results of this study are in line with Suhartini's (2020) theory which identifies eight main benefits of Accounting Information System for businesses. As a solution, it is necessary to improve digital literacy and accounting for MSME traders through training or technical assistance. In addition, Accounting Information System service providers can provide more flexible packages for small MSMEs. Thus, the wider implementation of Accounting Information System is expected to improve business efficiency and the sustainability of MSMEs in Mojokerto City.

Keywords: Accounting Information System, Benteng Pancasila Market, Increasing Sales, MSME, Role.

INTRODUCTION

MSMEs or Micro, Small and Medium Enterprises are a thing in the economic world that refers to productive economic businesses owned by business entities, groups, or individuals with criteria in accordance with Law no. 20, 2008, (Sulaeman, 2023). The criteria

for MSMEs based on Law no. 28 of 2008, are interpreted as follows: (1) Businesses are classified in the micro category when they have a maximum of 50 million assets, and a maximum turnover or income of 300 million; (2) Businesses are classified in the small category when they have maximum assets of more than 50 million and below 500 million, and turnover or income above 300 million and below 2.5 billion; (3) Businesses are classified in the medium category when the maximum assets are above 500 million to 10 billion, and turnover or income is above 2.5 billion to 50 billion, (Faruq, 2024). MSMEs in Indonesia have an important role in the country's economic growth. This is because MSMEs make a significant contribution to gross domestic product, and labor absorption, (Zuhra, 2023). It was then explained that MSMEs have a real effect on the country's economic growth because the distribution of MSMEs in various regions in Indonesia can make money from business profits, and give it to various elements of society involved in the process, and with MSMEs, it helps the country to reduce the number of unemployed, (Ismail, 2023). MSMEs in Indonesia in 2023, totaling 66 million in Indonesia, this functions in the absorption of a large-scale workforce of 117 million people, which means 97% of the total labor force throughout Indonesia, (Kurniawan, 2024). Kurniawan continued that MSMEs since the colonial era until now have a real role as the main pillar of balancing economic stability in Indonesia, (Kurniawan, 2024). Based on this statement, it can be concluded that MSMEs have a real contribution to Indonesia's economic growth which is produced because of its positive implications such as the creation of varied jobs, increasing people's income, and industrial development. Although MSMEs are said to be the main pillar of economic growth in Indonesia, the movement of MSMEs still faces obstacles in the MSME development process.

One of the obstacles that occur in the development and sustainability of MSMEs is access to finance, which is caused by the limited ability or capacity of MSME actors in providing financial reports ideally. One of the impacts of this is that it is a factor that hinders MSME actors from applying for credit to financial institutions, because financial statements are one of the audit requirements submitted, (Zuhra, 2023). The statement then produced a solution for MSMEs, namely the procurement of accounting information systems for MSMEs is one of the useful things for MSMEs to get loan disbursements from banks that can be used for MSME development. This ideal situation contradicts the reality that occurs in the Indonesian MSME field today. Ungkapan Hutahean, (2014), stated that most MSMEs in Indonesia have not implemented the Actantation Information System because MSME business actors are still comfortable with conventional profit calculation methods without using computer assistance. Accounting knowledge has a positive impact on MSMEs, namely that with good financial reports, it can accelerate the business operation process, mature performance evaluation, and effective planning, (Ainiyah, 2023).

An Accounting Information System is a collection of organized resources, both human and tools intended for converting financial and other data into the form of information, which then the results of the information are communicated to decision makers, (Bodnar, and Hopwood, in Suhartini, 2020). Based on this statement, the Accounting Information System is a system designed to collect, store, process, and present accounting data to support decision-making in an organization. Accounting Information System integrates information technology with accounting procedures to ensure accuracy, efficiency, and reliability in the recording of financial transactions. Accounting Information Systems have a role for MSMEs as a support for the performance of MSMEs, (Prastika, 2019). In addition, the use of Accounting Information Systems for MSMEs can help the management of these MSMEs to carry out business planning, control business activities, make business decisions, and evaluate actions, (Kantun, 2020).

The Pancasila Fort Market is a solution produced by the Mojokerto City Government in solving urban planning problems. This is because the shophouse fillers at the Benteng

Pancasila market stand are street vendors in the Mojokerto City square area, and the Joko Sambang area which was relocated in 2012, (Prigionila, 2019). In the same source, it is said that there are problems experienced by traders who have experienced relocation such as the number of vendor stalls that are not in accordance with the number of street vendors, so that there are a number of traders who do not get stalls to sell, capital problems which means traders have difficulty in obtaining loans that can be used to develop their businesses, and technology problems which means a lack of knowledge of traders traders in accessing the internet, making it difficult for the process of expanding the market or customers. One form of problem related to the topic in this study is that in general, MSME business actors in the Pancasila Fort Market have not used the Accounting Information System in the financial recording process because the conventional recording model is more widely used by traders as a consequence of the lack of accounting knowledge owned by traders. One form of effort to increase digital awareness among MSME actors in the Pancasila Fort Market Area has been carried out by Anastasia, (2022), who piloted the use of e-commerce Meeberian to increase digital sales for MSME actors in the Benteng Pancasila Market Area, Mojokerto City, which the study revealed that there was a failure in the implementation of e-commerce Meeberian shown in the results of the study which revealed that the use of the Meeberian application although it can help MSMEs in recording the payment system on order transactions, but this application is not widely known to the people of Mojokerto City, so that it is successful in accounting but in marketing or Marketplace fail.

Based on pre-research observations conducted by researchers, there are a total of 387 market stalls filled by 387 MSME traders who sell sales products such as clothes, watches, sandals, and various accessories, of which there are only 19 MSME traders who apply Accounting Information System in the process of recording the financial sales of their businesses using the help of accounting software such as Accurate Online, Jurnal by Mekari, and Zahir Accounting, while other traders, namely as many as 368 traders, still use conventional financial records, and based on pre-research interviews, these traders experienced problems with transaction recording errors, such as inaccurate calculations, double recording, and loss of financial data that should be the initial capital in determining future business development actions. Departing from this statement, this study aims to analyze the satisfaction of 19 MSME traders in the Benteng Pancasila Market Area, Mojokerto City with the use of each Accounting Information System used and its impact on the business development carried out, by paying attention to the benefits of Accounting Information System according to Susanto, in Suhartini, (2020), which identifies 8 benefits of Accounting Information System, namely: (1) Supporting business activities carried out; (2) Supporting the decision-making process; (3) Assisting the management of the company in fulfilling its responsibilities to external parties; (4) Collecting and entering transaction data into the accounting information system; (5) Processing transaction data; (6) Storing data for future purposes; (7) Providing direction to business management to determine actions based on information provided by Accounting Information System; (8) Control the financial process that occurs in business entities during certain periods.

METHODS

This research is a qualitative type of research with a descriptive method, which means that the description of sentences found as research data is described. The research data is in the form of a sentence description delivered by the resource person, namely MSME traders in the Benteng Pancasila Market Area who have used the Accounting Information System in the process of recording business finances. The data collection technique carried out in this study uses interview and observation techniques. The interview technique was used as a data collection method in a study entitled *Analysis of Satisfaction of MSME Traders in the Pancasila*

Fort Market, Mojokerto City on the Implementation of Accounting Information System in Improving Sales Accounting Performance because it allows researchers to obtain more in-depth and comprehensive data on the experience, perception, and level of satisfaction of traders with the use of the Accounting Information System. Through interviews, researchers can dig up information directly related to the benefits, constraints, and effectiveness of Accounting Information System in helping traders record and report their finances. Additionally, this technique provides flexibility in tailoring questions based on the responses provided, allowing for further exploration of the factors that affect user satisfaction. Interviews also help to understand subjective aspects that may not be revealed through quantitative methods, such as questionnaires, thus providing a more holistic picture of the impact of Accounting Information System implementation on sales accounting performance in the MSME environment. Interviews are conducted in the form of structured interviews, or by using standard questions for each interviewee, this is done to obtain systematic and consistent interview data from each respondent. The second data collection technique is observation, which is useful for researchers to observe firsthand how MSME traders use the Accounting Information System in their operational activities. Through observation, researchers can obtain objective data on the level of Accounting Information System utilization, errors that may occur in recording transactions, and the effectiveness of the system in improving sales accounting performance. In addition, observation helps in identifying technical obstacles and traders' behavior in operating Accounting Information System that may not be revealed through interviews or questionnaires.

The data analysis technique uses the Miles and Huberman data analysis model which consists of three stages, namely Data Reduction, Data Presentation, and Initial Conclusion, each of which is described as follows: (1) Data reduction, there is this stage, data obtained from interviews with MSME traders and the results of observations in the field are selected, summarized, and categorized according to the focus of the research. Data reduction aims to filter relevant information related to traders' satisfaction with the implementation of the Accounting Information System , the obstacles faced, and its impact on sales accounting performance. Data that are less relevant or not directly related to the research will be eliminated so that the analysis is more directed; (2) After the data is reduced, the selected information is presented in a more structured form, such as tables, descriptive narratives, or thematic schemes to facilitate understanding and analysis. At this stage, the results of interviews with MSME traders regarding the experience of MSME traders in using Accounting Information System will be compared with the results of observations on how MSME traders actually implement the system in recording transactions. The presentation of this data helps researchers in identifying patterns, trends, and relationships between Accounting Information System use and merchant satisfaction levels; (3) Determination of Initial Conclusion, The last stage is the withdrawal of the initial conclusion based on the patterns found in the data. This conclusion is not final, but it can still be changed or refined along with the further data verification process. The researcher will interpret the findings from interviews and observations to understand whether the implementation of Accounting Information System actually improves sales accounting performance and the extent to which MSME traders are satisfied with the system. If needed, researchers can triangulate the data to ensure the validity of the research results before drawing final conclusions.

RESULTS AND DISCUSSION

Based on the results of observations made by the researcher on the object of the research, namely MSMEs in the Benteng Pancasila Market Area, Mojokerto City, there are a total of 387 market stalls in the Benteng Pancasila Market, with details of 311 stalls selling clothing products, 16 stalls selling sandals, 44 stalls selling watches, and 26 stalls selling accessories products such as bracelets, necklaces, and wallets. Of this number, it was found

that there were only 19 stalls or 19 MSME actors who used Accounting Information System or Accounting Information System in the sales recording process, while the rest, namely 368 stalls, each used conventional financial recording methods. The following are details of MSME traders in the Benteng Pancasila Market Area who use the Accounting Information System in the financial recording process:

Table 1. MSME Kiosk in the Pancasila Fort Market Area, Mojokerto City, Source: (Processed by the Researcher, 2025).

It	Kiosk Name	Products for Sale	Accounting Information System used
1.	Rizqiah Shop	Jeans, Shorts	Accurate Online
2.	Reyga Reygi Kiosk	Clothes	Zahir Accounting
3.	Mahendro Corner	Clothes	Journal by Mekari
4.	Heri Alba	Watch	Journal by Mekari
5.	Miriah Kiosk	Clothes	Accurate Online
6.	Sadiah Kiosk	Clothes	Zahir Accounting
7.	Slamet Sandals	Clothes	Zahir Accounting
8.	Male Twins	Jeans, Shorts	Journal by Mekari
9.	Aulia Kiosk	Clothes	Accurate Online
10.	Blessings of Fashion	Clothes	Zahir Accounting
11.	Elegant Boutique	Clothes	Zahir Accounting
12.	Beautiful Fashion	Clothes	Journal by Mekari
13.	Sandang Jaya	Clothes	Journal by Mekari
14.	Pure	Clothes	Journal by Mekari
15.	Mother and Baby	Clothes	Accurate Online
16.	Elegant	Clothes	Journal by Mekari
17.	Beautiful	Clothes	Accurate Online
18.	Source: Rezeqi	Clothes	Zahir Accounting
19.	Al-Fath	Clothes	Zahir Accounting

Based on the data described in table 1, it can be interpreted that there are 5 out of 19 MSME actors in the Benteng Pancasila Market Area who use Accurate Online as the Accounting Information System used, there are 7 out of 19 MSME actors in the Benteng Pancasila Market Area, Mojokerto City who use Zahir Accounting as the Accounting Information System used, and there are 7 out of 19 MSME actors in the Benteng Pancasila Market Area, Mojokerto City who use Jurnal by Mekari as the Accounting Information System used.

The first in-depth interview was conducted with one of the MSMEs that uses Zahir Accounting as the Accounting Information System used, this was done with Hasan, (49), as the owner of Al Fath MSMEs that sell clothing products, the results of the interview are shown as follows:

Researcher: "Good afternoon, sir. Thank you for taking the time for this interview. I would like to discuss your experience in using Zahir Accounting's Accounting Information System for MSME businesses. Can you tell us when you started using this system?"

Speaker: "Good afternoon. I started using Zahir Accounting about a year ago, when my business was growing and I felt that manual financial recording was starting to be less effective."

Researcher: "What is the main reason why you chose Zahir Accounting over manual methods or other software?"

Interviewee: "At first I was looking for software that was easy to use, not too complicated, but still had complete features. Zahir Accounting is quite popular among MSMEs

and was recommended by my business partners. In addition, the financial report automation feature really helps me in saving time."

Researcher: "Can you explain the process of using Zahir Accounting in recording your business finances?"

Interviewee: "I use Zahir to record daily income and expenses, manage stock of goods, and make profit and loss statements. The system is quite easy to understand, just enter transactions, and automatically appear in financial statements. I can also see a summary of the business's finances at any time through the dashboard."

Researcher: "From your experience so far, what are the main advantages of Zahir Accounting that you feel in business?"

Interviewee: "One of the advantages is the ease of making financial reports automatically, so I don't have to calculate manually. In addition, the system can be adjusted to the needs of MSMEs, such as stock recording and cash management. The interface is also quite user-friendly for those who are not very knowledgeable about accounting."

Researcher: "Then, are there any shortcomings or obstacles that you have experienced when using Zahir Accounting?"

Interviewee: "Yes, there are several obstacles. First, for a new user like me, it is a bit difficult at first to understand some of the more complex features. I need time to adapt. Second, the license price is quite expensive for small MSMEs, even though the features provided are indeed quite complete. Also, if there is an internet outage, I can't access the system because I'm using the cloud-based version."

Researcher: "Thank you for the answer. So, in your opinion, is the use of Zahir Accounting as a whole helpful enough in improving business accounting efficiency?"

Interviewee: "Overall, yes, very helpful. With Zahir, I can more easily monitor my business finances and reduce the risk of recording errors. Although there are some obstacles, the benefits outweigh the difficulties."

Interview 1, Zahir Accounting User Satisfaction as an Accounting Information System Tool

Based on the results of interview 1 with MSME traders who own Al-Fath stores that sell clothing products regarding the use of Zahir Accounting's Accounting Information System , it can be concluded that this system has an important role in improving the efficiency of financial recording for small and medium enterprises. MSME traders are starting to switch to this system because manual recording is considered less effective as their business grows. Zahir Accounting is considered to have advantages in terms of financial report automation, ease of use, and features tailored to the needs of MSMEs, such as recording income, expenses, and stock management. However, in its implementation, there are several obstacles faced, such as initial difficulties in understanding complex features, relatively high licensing fees for small MSMEs, and reliance on internet connections in cloud-based versions. Nevertheless, MSME traders still consider that the benefits provided by Zahir Accounting outweigh the obstacles, especially in making it easier to monitor finances and reduce the risk of recording errors.

The second in-depth interview was conducted with the owner of the Aulia Kiosk MSMEs, who uses Accurate Online, as the Accounting Information System application used to record the kiosk's finances. The interview was conducted with a resource person named Fitri, (37), in the following interview results:

Researcher: "Good afternoon, ma'am. Thank you for taking the time to do this interview. I would like to discuss your experience in using the Accurate Online Accounting Information System for MSME businesses. Since when did you start using this system?"

Speaker: "Good afternoon. I started using Accurate Online about a year ago. Initially, I recorded transactions manually, but as my business grew, I felt the need to use a more structured accounting system."

Researcher: "What are the main reasons why you choose Accurate Online over manual methods or other accounting software?"

Interviewee: "I chose Accurate Online because it was recommended by several business partners. In addition, the system is cloud-based, so I can access my financial reports anytime and anywhere without having to rely on a single device."

Researcher: "Can you explain the process of using Accurate Online in recording your business finances?"

Interviewee: "I use Accurate Online to record daily income and expenses, manage stock of goods, and make financial reports such as profit and loss and balance sheet. The system can also be integrated with banking transactions, so I can see cash flow in real-time. In addition, the automatic taxation feature is very helpful for me in calculating sales tax and tax return reports."

Researcher: "From your experience so far, what are the main advantages of Accurate Online?"

Interviewee: "The main advantage of Accurate Online is the ease of access because it is cloud-based, so I don't have to worry about losing data if the device is damaged. In addition, the features are quite complete for MSMEs, ranging from transaction recording, stock management, to automated financial reporting. The system is also constantly being updated, so I feel more secure in terms of data security and compliance with tax regulations."

Researcher: "Then, are there any shortcomings or obstacles that mothers have experienced when using Accurate Online?"

Interviewee: "There are several obstacles, especially when using it for the first time. It took me some time to understand all the features available because there are quite a few, and not all of them are directly what I need. In addition, because it is cloud-based, I always have to make sure the internet connection is stable so that I don't experience problems when accessing the system. The subscription fee is also quite high for small MSMEs, although I think it is worth the benefits."

Researcher: "From your experience, is the overall use of Accurate Online helpful enough in improving business accounting efficiency?"

Interviewee: "Yes, very helpful. With Accurate Online, I can more easily control my business's finances and reduce the risk of recording errors. In addition, I can also monitor my financial condition in real-time, so I can make business decisions more quickly and accurately."

Interview 2, Accurate Online User Satisfaction as an Accounting Information System Tool

Based on interviews with MSME traders regarding the use of the Accurate Online Accounting Information System, it can be concluded that this system has an important role in improving the efficiency of recording and managing the finances of small and medium enterprises. MSME merchants choose Accurate Online because it is cloud-based, allows data access anytime and anywhere, and has complete features, including transaction recording, stock management, integration with banks, and automated tax reporting. The main advantage of this system is its ability to provide financial information in real-time, which helps business actors in business decision-making. However, there are several obstacles faced, such as the level of complexity in understanding the available features, dependence on internet connections, and relatively high subscription fees for small MSMEs. Nevertheless, MSME traders still consider that the benefits obtained from using Accurate Online outweigh the obstacles, especially in terms of recording accuracy and ease of compiling financial statements.

The third in-depth interview was conducted with the owner of Elegant MSMEs, who uses Jurnal by Mekari, as the Accounting Information System application used to record the kiosk's finances. The interview was conducted with a resource person named Aulia, (34), in the following interview results:

Researcher: "Good afternoon, Mom. Thank you for taking the time for this interview. I would like to discuss your experience in using the Journal by Mekari Accounting Information System for MSME businesses. Since when did you start using this system?"

Speaker: "Good afternoon. I started using Jurnal by Mekari about a year and a half ago. Previously, I was still recording transactions manually, but as the business grew, I felt the need for a more structured and automated system."

Researcher: "What is the main reason why you choose Jurnal by Mekari over manual methods or other accounting software?"

Interviewee: "Initially, I was looking for a system that was easy to use, accessible from anywhere, and not too complicated. I then got a recommendation from a friend who also has an MSME business and uses Jurnal by Mekari. After trying the trial version, I felt that this system was quite suitable for my business needs, especially because it is cloud-based and has an automatic financial reporting feature."

Researcher: "Can you explain how the process of using Jurnal by Mekari in recording your business finances?"

Interviewee: "I use Jurnal by Mekari to record daily income and expenses, manage stock of goods, and make profit and loss reports and balance sheets. The system can also be connected to my bank account, so transactions are automatically recorded without the need for manual input one by one. I can also directly issue invoices or invoices to customers in a more professional format."

Researcher: "From your experience so far, what are the main advantages of Jurnal by Mekari?"

Interviewee: "The advantage is that this system is cloud-based, so I can access financial data at any time, even through a smartphone. In addition, the interface is quite simple, so it is easy to understand even though I am not a person who is too good at accounting. The automation features are also very helpful, especially in the creation of financial reports which usually take a long time to do manually."

Researcher: "Then, are there any shortcomings or obstacles that you have experienced when using Jurnal by Mekari?"

Interviewee: "There are several obstacles, especially at the beginning of use. I needed time to understand some of the more complex features. In addition, because it is cloud-based, this system relies heavily on an internet connection. If the internet network is unstable, access to the system becomes slow. The subscription fee is also quite expensive for small MSMEs, although compared to the benefits provided, I think it is still worth it."

Researcher: "From your experience, is the use of Jurnal by Mekari as a whole helpful enough in improving business accounting efficiency?"

Interviewee: "Very helpful. With Jurnal by Mekari, I don't have to bother making reports manually, and I can immediately see the financial condition of the business at any time. It also makes it easier for me to make business decisions, because all financial data is neatly and accurately arranged."

Interview 3, User Satisfaction of Jurnal by Mekari as an Accounting Information System Tool

Based on interview 3 conducted by MSME traders regarding the use of the Jurnal by Mekari Accounting Information System, it can be concluded that this system provides convenience in recording and managing business finances more efficiently than manual methods. MSME traders choose Jurnal by Mekari because it is cloud-based, allows access to financial data anytime and anywhere, and has automation features that make it easier to create financial reports, stock management, and integration with bank accounts. One of the main advantages of this system is its simple and easy-to-understand interface, making it easy for users who do not have an accounting background. However, in its implementation, there are

several obstacles, such as the need for time to adapt to more complex features, dependence on a stable internet connection, and relatively high subscription fees for small MSMEs. Nevertheless, MSME traders still consider that the benefits obtained from using Jurnal by Mekari outweigh the obstacles, especially in simplifying the financial recording process, reducing the risk of data input errors, and helping faster and more accurate business decision-making.

Based on the results of interviews with MSME traders using Zahir Accounting, Accurate Online, and Jurnal by Mekari, it can be analyzed that the implementation of the Accounting Information System has an important role in improving the efficiency of recording and managing business finances. The findings from the interview are associated with eight benefits of Accounting Information System according to Suhartini (2020), which include:

1) Supporting business activities carried out

   Based on the results of interviews conducted on three MSME traders in the Benteng Pancasila Market area, Mojokerto City, it was found that MSME traders who use Accounting Information System stated that this system helps in recording daily transactions in a more structured manner than the manual method. This is in line with Accounting Information System benefits in supporting business operations by providing a neater and more automated record-keeping system.

2) Supporting the decision-making process

   Based on the results of interviews conducted on three MSME traders in the Benteng Pancasila Market area, Mojokerto City, it was found that MSME traders assessed that with the automatic financial report feature, MSME traders can see the financial condition of their business in real-time. This supports a faster and more accurate decision-making process, especially in determining business strategies and capital allocation.

3) Assisting the management of the company in fulfilling responsibilities to external parties

   Based on the results of interviews conducted on three MSME traders in the Benteng Pancasila Market area, Mojokerto City, it was found that MSME traders assessed that with the automatic financial report feature, they could see the financial condition of the business in real-time. This supports a faster and more accurate decision-making process, especially in determining business strategies and capital allocation.

4) Collecting and Entering transaction data into the Accounting Information System

   Based on the results of interviews conducted on three MSME traders in the Benteng Pancasila Market area, Mojokerto City, it was found that MSME traders stated that Accounting Information System makes it easier to record income and expenses automatically, reducing recording errors such as duplicate transactions or data loss.

5) Processing transaction data

   Based on the results of interviews conducted on two MSME traders in the Benteng Pancasila Market area, Mojokerto City, it was found that MSME traders who use Zahir Accounting and Jurnal by Mekari, they emphasized that the financial report automation feature and integration with the banking system help in processing transaction data more efficiently.

6) Storing data for future purposes

   Based on the results of interviews conducted on three MSME traders in the Benteng Pancasila Market area, Mojokerto City, it was found that the cloud-based Accounting Information System used by MSME traders allows them to store transaction data in the long term without worrying about losing important documents. This makes it easier for them to conduct financial evaluations from time to time.

7) Giving direction to the business management to determine actions based on the information provided by Accounting Information System

Based on the results of interviews conducted on three MSME traders in the Benteng Pancasila Market area, Mojokerto City, it was found that Accounting Information System assisted MSME traders in understanding their business financial patterns. With a financial dashboard, they can see revenue and expense trends so they can plan better business strategies.

8) Controlling the financial process that occurs in the Business Entity during a certain period

Based on the results of interviews conducted with three MSME traders in the Benteng Pancasila Market area, Mojokerto City, it was found that MSME traders admitted that Accounting Information System assisted them in monitoring cash flow, managing stock of goods, and ensuring that financial reports remained accurate and up-to-date.

CONCLUSION

Based on the results of the study, it was found that the application of the Accounting Information System to MSME traders at the Pancasila Fort Market, Mojokerto City, provides significant benefits in improving the efficiency of financial records and business decision-making. Traders who use *Zahir Accounting*, *Accurate Online*, and *Jurnal by Mekari* admit that this system helps in recording transactions, managing stocks, and making financial reports automatically. However, some of the obstacles faced include high subscription fees, dependence on internet connections, and a learning curve that is quite challenging for new users. Compared to previous research by Suhartini (2020) which highlighted the eight main benefits of Accounting Information System, the results of this study show that MSME traders feel most of these benefits, especially in terms of processing transaction data, supporting decision-making, and controlling the financial process of their business.

As the best solution, it is necessary to improve digital literacy and accounting for MSME traders to optimize the benefits of Accounting Information System. Local governments and related parties can hold training or technical assistance so that more traders can switch from manual recording to digital systems. In addition, Accounting Information System service providers can consider more flexible pricing plans for small MSMEs so that they can access this technology without heavy financial burdens. With the wider implementation of Accounting Information System, it is hoped that MSMEs in Mojokerto City can increase their competitiveness and business sustainability in the long term.

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