

The Influence of E-commerce, Fintech, Social Media, and Accounting
Information Systems on the Financial Performance of Small Medium Enterprises
(SME) in Sleman Regency.

A THESIS



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DECLARATION OF AUTHENTICITY

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Here in I declare the originality of the thesis : I have not presented anyone else's work to obtain my university degree, no have I presented anyone else's work, ideas or expression without acknowledgement. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, August 12, 2024



Nida Ghefira Shofa

LEGALIZATION SHEET

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The Influence of E-commerce, Fintech, Social Media, and Accounting Information Systems on
the Financial Performance of Small Medium Enterprises (SME) in Sleman Regency.

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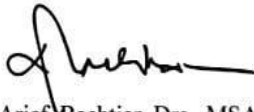
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BOARD EXAMINER'S APPROVAL

BOARD EXAMINERS' APPROVAL

**THE INFLUENCE OF E-COMMERCE, FINTECH, SOCIAL MEDIA, AND
ACCOUNTING INFORMATION SYSTEMS ON THE FINANCIAL PERFORMANCE
OF SMALL MEDIUM ENTERPRISES (SME) IN SLEMAN REGENCY**

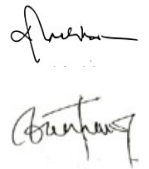
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Written,

Nida Ghefira Shofa

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ABSTRACT

This study aims to determine the effect of the use of e-commerce, social media, financial technology, and accounting information systems on the financial performance of Small and Medium Enterprises (SME). This research was conducted at SME located in Sleman Regency in Yogyakarta. The sample in this study were 101 owners of SME. This study uses the *convenience sampling* method. Research data was taken from online and offline questionnaires, for online using *google forms* distributed via WhatsApp and Instagram, and for offline by visiting the place directly. The results of this study found that e-commerce and accounting information systems have a positive and significant effect on financial performance in SME. While financial technology and social media do not have a positive effect on the financial performance of SME.

Kata kunci : *E-commerce, Financial Technology, Social Media, System Information Accounting, Financial Performance SME.*

CHAPTER I

INTRODUCTION

1.1 Background

Economic development is one of the most important issues in this country, especially in terms of increasing people's income and welfare. Economic growth is the growth rate of population income reflected in the country's economy and the level of public welfare, the aim of which is to provide employment opportunities for the community. According to the Law of the Republic of Indonesia Number 20 of 2008 concerning, namely micro businesses are businesses owned by individuals who meet the criteria that have been written in the law (Sofyan, 2017).

Small Medium Enterprises (SME) or in Indonesia often called to *Usaha Micro, Kecil, dan Menengah* (UMKM), SME which are productive businesses owned by individuals or individual business entities that have criteria that have been adjusted in law. This refers to a business sector that is small to medium-sized in terms of number of employees, turnover, and assets held. SME play an important role in a country's economy as they not only create jobs but also contribute to local economic growth, innovation, and poverty alleviation. SME are also actually one of the crucial components in the Indonesian economy, SME have great potential in promoting more equitable and inclusive economic growth. With SME, more people can be involved in economic activities (Octaviana & Rita, 2021).

Based on data from Kadin Indonesia regarding SME, in 2020 the number of SME in Indonesia was 64 million, while in 2021 the number of SME in Indonesia reached 65.46 million, and in 2023 the number of SME was 66 million. The contribution of SME in 2023 has contributed to 61% of Indonesia's Gross Domestic Product (GDP), equal to IDR 9,580 trillion and absorbed 117 million workers or 97% of the workforce (Kadin Indonesia, 2024). So that with this number of SME experiencing an increase from 2020-2023, however, SME still have several problems such as limited human resources, limited technological knowledge, lack of direction and leadership with the existence of some of these problems the government issued a policies that has been recorded in Law Number 20 of 2008 which explains the development of SME which can be done through empowerment and business development (Setiyani et al., 2022).

Financial performance is a process achieved by an organization in providing services and products to customers and financial performance is used as a tool to measure the use of assets by the company (Jubaedah & Destiana, 2016). The improvement of SME businesses pays great attention to performance effectiveness, which is an important aspect of business development. Performance is measured by the results of one's work based on seriousness, expertise, experience, and time invested. Performance effectiveness is achieved through the right strategy in achieving goals technology is the main support in improving the effectiveness of SME performance, which encourages business actors to make optimal use of it

and continue to improve their abilities and reduce the risk of loss (Helsi, 2024). In addition, there are several internal problems of SME, namely in terms of financial and non-financial problems, for financial problems one of which is low financial performance, financial performance assessment can help companies determine strategies, financial performance is certain provisions that can see the success of a company. Therefore, financial performance is needed at SME (Alamsyah, 2020).

The factor that makes the development of SME in Indonesia is the role of technology, with the existence of technology it can create wider marketing opportunities and can facilitate promotion to consumers in doing business (Gunawan et al., 2020.). With the rapid development in technology, it can make progress for SME, one of which is by using e-commerce which has a buying and selling system via online (Terisiana et al., 2023). SME players need to realize and understand the importance of e-commerce for the advancement of their business. E-commerce covers a wide range of activities such as buying, selling, services, payments, and information conducted over the internet. The presence of e-commerce provides opportunities for SME to increase market share, sales turnover and profits. In addition, e-commerce allows SME to compete in the global market. The use of e-commerce also has the potential to increase performance effectiveness by optimizing business profitability (Helsi, 2024).

According that Yuscintara & Hendrani (2022) e-commerce has a positive influence on the financial performance of SME in Tangerang City. Apart from e-commerce, social media also includes technological developments that are used by SME as a tool to market their products, the use of social media can change the way of communicating with consumers, with this the company and customers become more open (Sitanggang et al., 2022). According to Sitanggang et al. (2022) that social media has a positive effect on the financial performance of SME. With the rapid development of the internet, many innovations have sprung up besides e-commerce and social media, the development of the internet can foster other innovations, especially in financial technology which will help the community in providing access to financial services and transaction processing (Wardani & Darmawan, 2020). Fintech itself is an alternative that can help because it promises such as trust, ease of transactions and efficiency for its users (Pandak & Nugroho, 2023).

According to Pandak & Nugroho (2023) in their research, financial technology has a positive effect on the financial performance of SME. In addition, according to Mulyanti & Nurhayati (2022) financial technology also affects financial performance in SME. In companies, recording and reporting are needed to assess company performance, many SME cannot become large because they do not have systematic bookkeeping, accounting information systems (AIS) can produce information in accordance with what is needed by management in the company (Meiliana & Dewi, 2015).

Therefore, according to (Prastika & Purnomo, 2014) accounting information systems (AIS) have a positive effect on the performance of SME.

The large number of SME in Yogyakarta attracted researchers to conduct research in this area. This study specifically focuses on SME in the culinary field, which distinguishes it from previous studies. The Purpose of this study is to determine the effect of the use of e-commerce, financial technology, social media, and accounting information system on the financial performance of SME in Yogyakarta.

1.2 Problem Formulation

The problem formulation in this research is “what are the influence of e-commerce, social media, financial Technology, and accounting information system on financial performance SME in Sleman regency.”

1.3 Research Purposes

The objective of this research is to obtain evidence that using e-commerce, social media, financial technology, and accounting information system can affect financial performance SME.

1.4 Benefit of Research

1. Theoretical Benefit

It is hoped that the result of this research will increase knowledge and insight into what can influence the financial performance SME.

2. Practical Benefit

- From the result of this research, it is hoped that it can be an illustration for the SME to understand the importance of technological knowledge to facilitate transactions and market their product so as can improve financial performance SME.
- In addition, this research is expected to serve as material in assessing the needs of coaching and skills development among SME by the government.

1.5 Systematic Writing

The systematics of this research is divided into five chapters. Explanation of the contents of the five chapters are as follows :

CHAPTER 1 : INTRODUCTION

1.1 Background

The problems that occurred in SME are financial and non-financial, one of which was financial performance. To improve financial performance, researchers took several variables such as e-commerce, fintech, social media, and accounting information systems to find out whether these variables can improve financial performance in SME.

1.2 Problem Formulation

Presented questions about the problem to be solved in the research.

1.3 Research Objectives

Decided the objectives on the variables to be tested.

1.4 Benefit of Research

Presented the benefits of understanding the use of e-commerce, financial technology, social Media, and accounting information systems for SME in Yogyakarta City.

CHAPTER II : LITERATURE REVIEW

This chapter presented the theoretical basis, previous research, research hypothesis and research framework.

2.1 Theoretical Basis

This research presented the concepts and theories of e-commerce, fintech, social media, and accounting information systems, as well as financial performance.

2.2 Previous Research and Research Hypothesis

This research presented literature on independent variables and how they affect financial performance in SME and explained research hypotheses.

2.3 Research Framework

This research explained the relationship or relationship between the independent and dependent variables to be studied.

CHAPTER III : RESEARCH METHOD

This chapter presented the research population, research samples, data sources, data collection techniques, research instruments, and data analysis methods.

1. Presented an explanation of the population studied and how the sample was taken.
2. Presented an explanation of the data sources that will be obtained and how to collect data.
3. Explained the steps that will be taken in collecting data.
4. Presented the analysis method that will be used to manage the data.

CHAPTER IV : RESULT AND DISCUSSION

This chapter presented and explain about :

1. Research results and their analyses in accordance with the methods used.
2. Presented tables, graphs, or figures that support the results.

CHAPTER V : CONCLUSION

In the last chapter of this study, the conclusions of the research that has been presented in chapter 1 to chapter 4, research implication, research limitation, and recommendation for future research.

CHAPTER II

LITERATURE REVIEW

This chapter presented the theoretical basis of each variable, previous research, research hypothesis and research framework.

2.1 Theoretical Basis

2.1.1 Legitimacy Theory

Legitimacy theory was first proposed by Dowling & Pfeffer (1975), in Pratama & Deviyati, (2022) where legitimacy theory can be a potential benefit or source for companies to stay alive and survive. In research Zega et al. (2023), legitimacy theory is a mutually beneficial relationship with social beings, legitimacy theory states that there is a reciprocal relationship between the organization and the community in the local area where the organization is established, legitimacy theory also encourages companies to provide trust to the community.

In research Zuliyati et al. (2017) legitimacy theory Legitimacy theory stated that organizations are continuously looking for ways to ensure that their operations are in accordance with societal norms. This theory is based on the idea that there is a "social contract" between the company and the community in which it operates, which explains the expectations that change over time regarding the way the organization conducts its operations.

Meanwhile, according to Nurdin et al. (2023) Legitimacy theory is a social agreement formed by society and maintained by the company to gain legitimacy. This theory focuses on the interaction between the company and the community in its area of operation, where the company will be responsible for providing benefits to the local community, with this the company must be able to respect the community in social customs within the community. This will continue to thrive if the community continues to cooperate with the company.

Legitimacy theory also states that organizations continually seek to ensure that their activities conform to the prevailing norms in society. In the view of legitimacy theory, companies will assist in reporting activities that are compatible with the community. In the view of legitimacy theory, companies will voluntarily report their activities if they are considered to be in line with community expectations. With this, companies need to be responsive to the environment in which they operate (Rokhlinasari, 2016).

Therefore, this theory relates to e-commerce, financial technology, and social media where legitimacy theory can influence how e-commerce companies gain approval from the public regarding their online business activities, while financial technology legitimacy theory can influence how financial

technology companies gain support and trust from the public regarding their digital financial service innovations. For social media, legitimacy theory plays a role in understanding how social media platforms gain approval from their users regarding the management of data and content provided. Therefore, legitimacy theory can be a relevant foundation for understanding the interaction of e-commerce, financial technology, and social media with society and its environment.

2.1.2 Decision- Usefulness Theory

Decision Usefulness Theory was first proposed in 1954 by George J. Staubus. According to George J. Staubus in Mahartini et al. (2021) this theory was first from problems that arose regarding the concept of accounting using historical costs, with this historical cost being irrelevant in accounting valuations that consider market prices or present value approaches to fair prices.

Meanwhile, according to Lestari & Dewi. (2020) the decision-usefulness theory of accounting information, which was first introduced by Chambers, is part of normative theory. This decision-use theory aims to determine the type of information needed to make decisions, focusing on the quality of information that is useful in decision making. Accounting objectives are related to providing financial information to

stakeholders for decision-making, while management considers the importance of disclosing financial information to reflect financial performance. The principles of this theory guide the components of financial reporting to be effective in making economic decisions. In addition, decision-usefulness theory is a theory that contains accounting information systems that are used in making decisions that will be taken by users, besides that decision-usefulness theory can also be a reference in the preparation of the financial accounting standard boards (FASB) conceptual framework (Muhammaddin & Uzliawati, 2024).

The usefulness of accounting information in decision making involves factors that must be considered by the presenter of accounting information so that the information presented can meet the needs of decision makers. The level of needs of users of financial statements must also be considered when presenting accounting information, relevant information is information that has relevance when it is able to influence the economic decisions of users by helping them assess past, current, or future events, confirm or correct their evaluation of past events (Fauziah et al., 2022). This theory relates to accounting information systems because the theory of decision usefulness can be used to understand how accounting information can be presented and used effectively to assist decision making related to business

activities. Therefore, this theory can be a relevant theoretical basis in the development of an effective and efficient accounting information system.

2.1.3 Use of E-commerce

According to Loudon (1998) in research Pradana, (n.d.) e-commerce involves all forms of business activities that use information technology to support various processes in the company, such as operational, managerial, and strategic. This includes the process of buying and selling, exchanging products, services, or information via the internet. With the internet, businesses can also utilize social networks to increase customers, brand awareness, and revenue if the strategy is done right (Pradana, n.d.).

E-commerce, which is a form of online buying and selling activity, is one of the popular ways in the digital era. It involves trading goods or services through electronic media, particularly the internet. E-commerce is also part of the broader concept of e-business, covering various aspects such as business partnerships, customer service, and others. In e-commerce, buying and selling transactions are conducted electronically through computer networks. This enables rapid transfer of information between sellers and buyers. Thus, e-commerce

involves consumers, producers, service providers and intermediaries in business activities using the internet (Dasopang, 2024).

E-commerce provides great opportunities for SME by allowing them to conduct transactions online without meeting in person. Various platforms such as Shopee, Tokopedia, Bukalapak, and others are available. In the face of business development, fast and accurate information systems and technology are required. Accounting information system integration facilitates the documentation of financial transactions and helps business development with a focus on targeted financial performance. This allows for better decision making and supervision, as well as the preparation of quality and timely financial reports (Yuscintara & Hendrani, 2022). With the existence of e-commerce, it can provide opportunities for SME, with this they can buy and sell online by not having to meet directly with sellers and buyers, in Indonesia itself there are many e-commerce platforms such as Shopee, TokoPedia, Lazada, Bukalapak, and so on (Yuscintara & Hendrani, 2022).

2.1.4 Financial Technology

Leong. (2018) argued that fintech is a new form of industry that applies technology to produce advances in financial

applications. In Novitasari. (2023) Financial technology or often called fintech refers to services provided to the financial industry by utilizing digital technology, especially software. Financial technology plays a crucial role in the financial performance of SME. In general, financial technology is a technical development in financial transaction services. When it first emerged, fintech had the potential to expand access to financial services, make funding more efficient and convenient, and benefit businesses.

The introduction of fintech in Indonesia provides opportunities for SME to grow through digital payment, lending, and financial management services. The financial industry has evolved rapidly and brings technological innovation in the global era. Fintech is an important financial service to improve the effectiveness and efficiency of financial services. There are several groups of the financial technology industry, namely there are four main parts according to their business models such as financing, asset management, payments, and other fintech functions. One classification in digital payment transactions is ewallet or digital wallet. Thus, digital wallets can make it easier for people to make payments because they are non-cash payment instruments that use applications or cards (Putri et al., 2022).

Meanwhile, according to Wardhana et al. (2022) Financial Technology is a technology used to improve financial services, it starts from the financial sector that adapts to the needs of society and facilitates access to various financial transactions, Financial Technology functions as a tool to facilitate transactions between buyers and sellers and reduce the risk of fraud in the transaction process, as well as a legal way of payment without using paper instruments, including payments, investments, loans, financing, and other financial services. According to The National Digital Research Center (NDRC) fintech is an innovation in the financial sector with the application of modern technology to improve, transform, and accelerate financial services (Setiyono et al., 2021).

Financial technology is applied to provide users with trust, ease of transactions, convenience, and efficiency. It is hoped that by using technology information systems, the payment and transaction process will be more efficient with the transformation of SME can help expand the sales reach for SME (Pandak & Nugroho, 2023).

2.1.5 Social Media

According to the McGraw Hill Dictionary in Cakranegara & Susilowati. (2017) social media is a means used by people to

interact with each other by creating, sharing, and exchanging information and ideas in a network and virtual community. Social media is used by SME as a place to market their products with this product can be reached by consumers through online media, using social media has changed the way communication and relationships with customers become more open so that companies can understand customer needs, and can respond to these needs efficiently (Sitanggang et al., 2022). According to Supriyono et al. (2022) The role of social media in supporting the business world is increasing, marketing activities through social media are not only a complement, but have become the main thing in promotional strategies due to lower costs and superior speed of information delivery.

Meanwhile, according to Sarah et al. (2023) The use of social media in marketing strategies has an overall positive impact on business performance, including increased sales, customer relations, identification of customer needs, and also employee creativity. Several studies have shown that SME that use social media platforms such as Instagram, Youtube, and others for marketing have better financial performance than those that do not use social media. This may be due to the improved performance of SME after adopting social media. The effectiveness of marketing through social media can increase

business productivity and revenue. Customers who actively use social media have easy access to marketing information and can place orders quickly, even through private messages.

These are some of the reasons why more and more businesses are using social media for business development, whose marketing activities through social networks, Facebook, and Instagram have been considered a strategic move in promoting products. Social media not only serves as a marketing tool, but also as a platform for discussion and interaction between consumers and manufacturers, as well as among fellow consumers. Testimonials from previous buyers are also important to potential consumers, especially in online businesses where they cannot see the product in person before purchasing. (Supriyono et al., 2022).

2.1.6 Accounting Information System

According to Steven A. Moscov in Indrayati (2018) an accounting information system is an organizational component that classifies, processes, collects, analyzes, and communicates financial information that is relevant for making decisions to outside parties. According to Adawia & Azizah (2021) Accounting Information Systems are used to collect, process, and report business financial information, information generated

from the system, there are several elements of an accounting information system including forms, records such as journals and ledgers, and financial reports. Journals are used to record and classify financial data, while ledgers summarize the data recorded in the journals. If further details are needed, auxiliary books can be created that detail the financial data in specific accounts in the ledger.

Accounting information has an important role in achieving success in a business and can be a good basis for decision making in managing a business, with this accounting information system it can provide added value to SME by increasing the efficiency and quality of SME, as well as providing precise and trustworthy information for decision making for SME (Prastika & Purnomo, 2014). According to Andrianie (2018) with the accounting information system it is very important for small companies to understand business development, capital structure, and other financial information in a certain period. This is reflected in the financial statements which include the balance sheet, income statement, statement of changes in capital, and cash flow statement.

2.1.7 Financial Performance

According to Faisal et al. (2017) financial performance is an analysis carried out to see a company to what extent the company is carrying out financial implementation correctly using the rules. According to Romain et al. (2021) Financial performance is an evaluation of the extent to which a company complies with proper financial procedures, including the preparation of financial statements in accordance with the standards set out in SAK. The company's performance is influenced by a number of individual decisions that are continuously taken by management and the company's financial performance is an achievement measured by monetary value, which is often reflected in financial statements (Rahayu, 2020).

Financial performance is also an operational and investment activity of the company by increasing the role of finance, financial performance can also be stated as the results obtained for various activities carried out on available financial resources (Octaviana & Rita, 2021). There are several factors that can affect financial performance, financial performance is carried out to see how the company has carried out business activities using the rules of financial implementation properly (Al-Ajib & Mutmainah, 2022).

2.2 Previous Research and Research Hypothesis

2.2.1 The Effect of E-commerce on SME Financial Performance

Yuscintara & Hendrani (2022) conducted research on e-commerce, to analyze the effect of e-commerce on the financial performance of SME in Tangerang. Meanwhile, in research conducted by Aditya & Wati (2022) with research conducted in the city of Denpasar, based on the results obtained, it states that the e-commerce variable has a significant effect on financial performance in SME. In addition, in research Sofiyanti et al. (2021) and Maulana (2022) have the same results, namely e-commerce has a positive and significant effect on financial performance in SME, meaning that the higher the use and utilization of using e-commerce, the higher the financial performance of the company.

E-commerce is one of the technologies that can help SME in selling products without any distance limit, this shows that the use of the internet can facilitate SME in marketing and sales, by optimizing e-commerce provides convenience in conducting transactions using the features that are available in the e-commerce application. That the higher the use and utilization of using e-commerce, the higher the financial performance of the company. Therefore, based on the research related to e-commerce on the financial performance of SME above, it states that e-commerce has a good influence in the business world, so

in the description above, the research makes the following hypothesis:

H₁ : E-commerce has a positive effect on financial performance.

2.2.2 The Effect of Financial Technology on Financial Performance.

Pandak & Nugroho (2023) conducted research on financial technology, with the aim of knowing and seeing whether financial technology has an effect on the financial performance of SME. This research was conducted in West Jakarta City, in this study it stated that financial technology has a positive effect on financial performance in SME. Mulyanti & Nurhayati (2022) also conducted research related to financial technology, the results of this study state that financial technology has a positive and significant effect on the financial performance of SME. Meanwhile, in research conducted by Putri et al. (2022) conducted in North Luwu, it states that financial technology has a positive and significant effect on financial performance in young entrepreneurs. And according to Astari & Candraningrat (2022) has the same results, based on the results of this study it is found that the financial technology variable has a positive and significant effect on the financial performance of SME. The research mentioned explains that the more effective SME use

financial technology services, the better their financial performance will be.

Financial technology is a combination of technology and financial systems that can assist in transactions, the development of financial technology and effective management plays a role in improving the financial performance of SME. Due to the development of increasingly sophisticated technology in finance that can be accessed by anyone including SME, with this the more effective SME use financial technology services, the better their financial performance. Therefore, based on the research related to financial technology on the financial performance of SME above, it states that financial technology has an influence on the financial performance of SME. Then the researcher makes the following hypothesis:

H2 : Fintech has a positive effect on financial performance.

2.2.3 The Effect of Social Media on Financial Performance.

Sitanggang et al. (2022) conducted research on social media, this study was conducted to determine the effect of social media on financial performance in Batik SME in Jambi for the 2018-2020 period. Based on the results of this study, namely social media has a positive effect on financial performance in Batik SME in Jambi partially. Meanwhile, research conducted Sari,

Sartika (2022) states that social media has a positive influence on the financial performance of SME. Other than that Sarah et al. (2023) conducted research on SME in West Java, in this study has the same results, namely social media has a positive influence on the financial performance of SME.

Social media is one of the communication tools, besides that social media can be a place to introduce products for SME. Social media can affect the performance of SME, because there is a factor of using technology that has a higher scale, this is an influence on the financial performance of SME. This can be influenced by the marketing capacity of social media and product development through social media and with consumer relationships such as the use of social media as customer service. Therefore, based on the research related to social media on the financial performance of SME above, the researcher makes the following hypothesis:

H3 : Social media has a positive effect on financial performance.

2.2.4 The Effect of Accounting Information System on Financial Performance.

Purnata & Suardikha (2019) conducted research to discuss the impact of accounting information systems on corporate financial performance in Small and Medium Enterprises (SME)

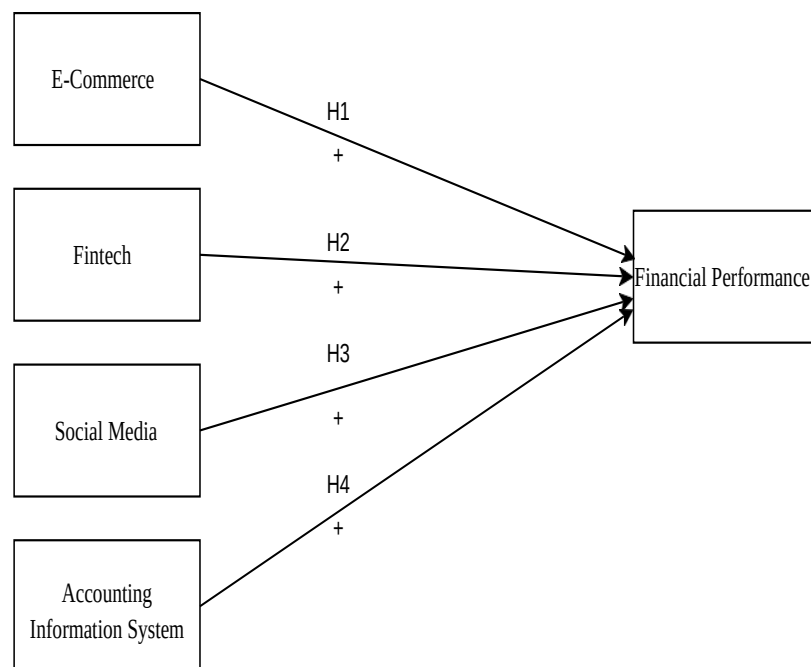
in Denpasar City. The study found that accounting information systems have a positive and significant effect on financial performance in Denpasar City. In research conducted by Nareswari (2020) states that accounting information systems have a positive influence on financial performance in SME, while in research Andrianie (2018) conducted research in Depok City, this study has the same results, namely accounting information systems have an positive influence on the financial performance of SME.

Accounting information systems are information technology with accounting processes where this accounting technology can assist the owner in controlling the operational costs of his sales, improve the quality of decision making, and determine the selling price of a product to be sold. Accounting information systems have benefits as a technological tool to provide information, which is very beneficial for business financial strategies because it provides direction in data processing. With this, the better the implementation of the accounting information system, the more it will increase in financial performance in SME, therefore, based on the research related to accounting information systems on the financial performance of SME above, the researcher makes the following hypothesis:

H4: Accounting information systems have a positive effect on financial performance.

2.3 Research Framework

Based on the hypothesis made, the research describes the relationship between the independent and dependent variables with the following research framework:



2.1 Research Framework Model

Financial performance as the dependent variable while the e-commerce, fintech, social media, and accounting information system variables in the framework as independent variables. Therefore the framework above has 4 hypotheses.

CHAPTER III

RESEARCH METHODS

This chapter discussed the research methods used in the study, related to the population and research samples, sources and methods of data collection. The formula used in determining the number of respondents, and the measurement of each variable. After that, the researchers proceeded with data analysis, such as descriptive statistical analysis, data quality testing, hypothesis testing and classical assumption testing.

3.1 Population and sample

The population in this study are SME in the food and beverage culinary sector in Sleman Regency that use e-commerce, social media, financial technology, and accounting information systems. In this study, the sampling method that would be used is the convenience sampling procedure. Convenience sampling is a technique that is a non-probability method in which researchers collect data from respondents who are easily accessible. In this method, researchers chose the most accessible subjects without considering their representativeness to the entire population. Therefore, researchers determined participants based on accessibility and convenience, only collecting data from people who were available and willing to participate with minimal effort (Obilor, 2023).

The reason the research used this method is so that those who filled out the questionnaire are SME who are willing and able to take the time to fill out the researcher's questionnaire. To determine the number of samples

from a known population, namely by using the Slovin formulation as follows:

$$\frac{N}{(1 + Ne^2)}$$

Description :

N = the number of samples in the population

n = minimum of number

e = error tolerance limit 10%

Based on this formula, according to *Dinas Koperasi & UMKM* there is a population of 1,801 SME in the Food and Beverage sector in Sleman, so the sample in the study can be determined :

$$n = \frac{1,801}{(1 + 1,801 \times (0,1)^2)}$$

$$n = \frac{1,801}{(1,802 \times 0,01)}$$

$$n = \frac{1,801}{18,02}$$

$$n = 99,94$$

So the minimum number needed is 100 SME in Sleman Regency but there are 102 SME that have filled out the questionnaire. The questionnaire was opened from February 28 to May 20, 2024 and questionnaires were obtained online and offline. For filling out online questionnaires by sending questionnaire links using media such as WhattsApp and Instagram, while for filling out offline questionnaires, namely by directly visiting SME.

3.2 Data Sources and Data Collection Techniques

The data used in this study used primary data. This research used quantitative data. The data collection technique in this study was used to questionnaire with the help of *google form* and distributed online through social media such as WhatsApp and Instagram, where respondents would be given several questions and accompanied by several answer choices. The questionnaire contained questions that are in accordance with the problems being studied, namely e-commerce, financial technology, social media, and accounting information systems.

3.3 Research Instrument

E-commerce, which is a form of online buying and selling activity, is one of the popular ways in the digital era, it involves trading goods or services through electronic media, especially the internet (Dasopang, 2024). In measuring the e-commerce variable used with 4 measurement items, the source of the instrument used in this research instrument is to use a questionnaire statement from Putra, S (2022) by making several changes so that the questionnaire is more in line with the research conducted. Social media is used by SME as a place to market their products with this product can be reached by consumers through online media by using social media easily (Sitanggang et al., 2022). In measuring social media variables, 15

measurement items are used, the source of the instrument used is by using a questionnaire statement from Kartini, A. A. (2020).

In financial technology or commonly abbreviated as "Fintech" on services provided to the financial industry by utilizing digital technology, especially software. Fintech played a crucial role in the financial performance of SME Novitasari (2023). In measuring the fintech variable, 4 measurement items are used, the source of the instrument used is using a questionnaire statement from Qolby, H. Q. (2023) by making minor changes to make the questionnaire more suitable for the research being conducted. Meanwhile, the accounting information system is an organizational component that classifies, processes, collects, analyzes, and communicates financial information that is relevant for making decisions to outsiders (Indrayati, 2018). In measuring the accounting information system variable, 7 measurement items are used, the source of the instrument used is by using a questionnaire statement from Nareswari, A. H. (2020) by changing a few changes made so that the questionnaire is more in line with the research conducted.

3.4 Measurement Variabel

Measurements on each variable will be carried out using a Likert scale. Likert scale is to measure the opinions and perceptions of individuals or groups in assessing social phenomena (Sugiyono, 2014). Using this Likert scale will make it easier to manage data. This Likert scale consists of

a scale of one (1) to five (5), where one is disagree and for five is strongly agree. The following is a further explanation:

STS (Strongly Disagree) = 1	S (Agree) = 4
TS (Disagree) = 2	SS (Strongly Agree) = 5
KS (Neutral) = 3	

By using a 5-point Likert scale, by eliminating neutral options, respondents should be able to choose clearer answers to the questions that have been given by the researcher. A questionnaire using a Likert scale with five scales is a questionnaire that can accommodate undecided answers from respondents (Hertanto, 2017).

3.5 Data Analysis Techniques / Method

3.5.1 Descriptive analysis

This study using quantitative analysis using descriptive statistical analysis. According to Martias (2021) descriptive statistics is a branch of statistics that aims to collect, compile, and process data so that it can be presented in a way that provides a clear picture of a particular condition or event. The purpose of using descriptive statistical analysis is to provide data that describes events or circumstances in the study using SPSS.

3.5.2 Data Quality Test

3.5.2.1 Validity Test

Validity test is a test that aims to determine whether a measuring instrument is valid or not. The measuring instrument referred to here is the questions in the questionnaire. A questionnaire is considered valid if the questions are able to reveal what the questionnaire measures (Janna & Herianto, 2021). The validity test is said to be valid if the significant value is $< \alpha = 0.05$ and if $> \alpha = 0.05$ then it is invalid (Novitasari, 2023).

3.5.2.2 Reliability Test

Reliability test is an index that shows the extent to which a measuring device can be trusted or relied upon. Therefore, the reliability test is used to determine the consistency of the measuring instrument, whether the tool remains consistent if the measurement is repeated. A measuring instrument is considered reliable if it produces the same results even though the measurement is carried out many times, this can be said if the Cronbach Alpha coefficient is greater than 5% (Janna & Herianto, 2021).

3.5.3 Classic Assumption Test

3.5.3.1 Normality Test

The normality test is used to test whether the variables are normal or not. The normality test involves statistical analysis to evaluate whether the data obtained is normal or not (Ghozali, 2018). The normality test can be done

using statistical analysis by looking at the kurtosis and skewness values of the residuals (Kartini, 2020). Another way is to use the Kolmogorov Smirnov statistical test, which has criteria:

- If it has a significance value <0.05 then the distribution is not normal.
- If it has a significance value > 0.05 then the distribution is normal (Ghozali, 2018).

3.5.3.2 Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there are differences in the variance of the residuals between one observation and another. A good regression model is one that shows homoscedasticity or the absence of heteroscedasticity (Ghozali, 2018). This test can be seen through the scatter plot between the predicted value of the dependent variable on the Y axis and its residuals ($Y - \text{prediction} - Y$ actually) on the X axis, there is a spread of zero points or not, if the points do not spread clearly above or below the number 0 on the Y axis, then there is no heteroscedasticity problem (Nareswari, 2020).

3.5.3.3 Multicollinearity Test

Multicollinearity test is a test tool used in quantitative research to test whether the regression found a correlation between independent variables, with the aim of evaluating whether the regression model obtained does not

occur inequality of independent variables (Ghozali, 2018). To determine the presence or absence of multicollinearity in the regression model, it can be seen from the tolerance. If there is a tolerance value <0.10 or $VIF > 10$, it indicates multicollinearity, while if there is a tolerance value > 0.10 or $VIF < 10$, then there is no multicollinearity (Ghozali, 2018).

3.5.4 Multiple Regression

According to Hajarisman & Herlina (2023) multiple regression analysis is having one dependent variable and more than one independent variable. Multiple regression analysis is used to measure the effect of two or more independent variables on the dependent variable (Ghozali, 2018). The function of this analysis is to determine the strength and direction between the independent and dependent variables. With the formula:

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

Description:

Y = SME Financial Performance

β_0 = Intercept (constant)

$\beta_1, \beta_2, \beta_3,$ and β_4 = Regression coefficient of independent variable 1,2,3, and 4

X_1 = E-commerce

X_2 = Social Media

X_3 = Fintech

X4 = Accounting Information System

e = error terms

The coefficient of determination R^2 is used to measure the extent to which variation in the dependent variable can be explained by the contribution of the independent variables in a model. The coefficient of determination close to 1 indicates that the independent variable provides most of the information needed to predict variations in the dependent variable. To find out whether the independent variables affect the financial performance of SME, the T test is conducted.

Operational Hypothesis

E-commerce

H0₁ : E- commerce has no positive effect on the financial performance of SME

Ha₁ : E-commerce positive effect the financial performance of SME

Social Media

H0₂ : sosial media has no positive effect on the financial performance of SME

Ha₂ : sosial media positive affect the financial performance of SME

Financial Technology

H0₃ : financial technology has no positive effect on the financial performance of SME

Ha₃ : financial technology positive affect the financial performance of SME

Accounting Information system

H0₄ : accounting information system has no positive effect on the financial performance of SME

Ha₄ : accounting information system positive affect the financial performance of SME

The decision-making criteria are as follows:

1. If significant is < 0.05 and regression coefficient > 0 , then Ho is rejected and Ha is accepted.
2. If it is significant ≥ 0.05 or the regression coefficient ≤ 0 , then Ho is accepted and Ha is rejected.

An operational hypothesis is a statement that explains the expected relationship between the variables being studied and how the relationship is measured. To measure the hypothesis there are several criteria, namely if significant is < 0.05 and regression coefficient > 0 , then Ho is rejected and Ha is accepted and if it is significant > 0.05 or the regression coefficient < 0 , then Ho is accepted and Ha is rejected.

CHAPTER IV

DATA ANALYSIS AND DISCUSSION

This chapter would discuss the analysis and discussion based on the data that has been collected and tested.

4.1 Result Data Collection

In this study, data was taken directly from SME in Sleman Regency who have a food and beverage culinary business and who meet the criteria of respondents. Data collection and distribution were carried out directly and online. For online using media such as Instagram and WhatsApp, and for direct like visiting the SME location . So that the following results are obtained :

Description	Total	Percentage
Questionnaires distributed	120	100%
Returned questionnaires	102	82%
Ineligible questionnaires	1	19%
Eligible questionnaires	101	81%

Tabel 4.1
Result data collection

Based on the table above, it is known that the questionnaires were distributed as many as 120 (100%), the returned questionnaires were 102 (82%) and there were 1 (19%) unqualified questionnaires while the eligible questionnaires were 101 (81%), so the data processed were 101.

4.2 Characteristics of Respondents

The characteristics of respondents in this study are seen based on the type of business, length of business, income per month, and education level.

4.2.1 Type of Business

Characteristics based on the type of business run by SME as follows:

Description	Total	Percentage
Food	46	46%
Beverage	9	9%
Food and Beverage	45	45%
Total	100	100%

Tabel 4.2
Type of business

In the table above, it is known that more respondents have businesses in the food and food and beverage sector namely 46% in the food sector, while 45% in the food and beverage sector. Therefore, the average respondent has a business in the food and food and beverage sector.

4.2.2 Length of Business

Length of business is divided into several groups, namely <1 year, 1-2 years, 3-5 years, and >5 years. The data results can be seen in the following table :

Description	Total	Percentage
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< 1 Year	16	16%
1-2 Years	40	40%
3-5 Years	23	23%
>5 Years	21	21%
Total	100	100%

Tabel 4.3
Length of Business

In the table above, it is known that the average respondent has a business with a period of 1-2 years, for a business with a period of 1-2 years as much as 40%. This showed that only a few of the respondents have businesses with a period of > 5 years, which is only 21%.

4.2.3 Omset per Month

Income per month is grouped into several parts, namely Rp. 0 - Rp. 2,999,999, Rp. 3,000,000 - Rp. 5,999,999, Rp. 6,000,000 - Rp. 9,999,999, >Rp. 10,000,000, and others. With this the results can be seen in the following table :

Omset per month	Total	Percentage
Rp 0 - Rp 2.999.999	21	21%
Rp 3.000.000 - Rp 5.999.999	30	30%
Rp. 6.000.000 – Rp. 9.999.999	26	26%
>Rp. 10.000.000	20	20%
Other	3	3%

Total	100	100%
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Tabel 4.4
Income per Month

In the table above, it is known that the average respondent has an income of Rp. 3,000,000 - Rp. 5,999,999 per month with a percentage of 30%. Meanwhile, respondents who had an income of > Rp. 10,000,000 were only 20%. Therefore, respondents who had an income of > Rp. 10,000,000 were fewer than respondents who had an income of Rp. 3,000,000 - Rp. 5,999,999.

4.2.4 Education Level

The level of education is grouped into several sections, namely SD (elementary school), SMP (junior high school), SMA (high school), D3/S1/S2/S3, and others. The results can be seen in the following table :

Education	Total	Percentage
SD (elementary school)	0	0%
SMP (junior high school)	5	5%
SMA (high school)	44	44%
D3/S1/S2/S3	49	49%
Other	2	2%
Total	100	100%

Tabel 4.5
Education Level

In the table above, it is known that 101 respondents have different educational backgrounds. ranging from elementary, junior high school, high school, D3 / S1 / S2 / S3 and others or not taking education. The data in the table above showed that the average respondent has a D3 / S1 / S2 / S3 educational background with a percentage of 49%, while those who did not mention their educational background are 2%. This showed that the majority of respondents have a high education.

4.3 Result Research Descriptive

To find out the respondents explanation, the researcher used the answers from filling out the questionnaire that had been given by the respondent on the variables of e-commerce, financial technology, social media, accounting information systems, and financial performance. Furthermore, researchers analyzed respondents answers to find out the descriptive analysis of each variable.

E-commerce :

Question	SS(5)	S (4)	KS (3)	TS (2)	STS (1)
Q1.1	31 (30,7 %)	32 (31,7%)	21 (20,8%)	12(11,9%)	5 (5,0 %)
Q1.2	23 (22,8 %)	51 (50,5 %)	22 (21,8 %)	5 (5,0 %)	0 (0%)
Q1.3	32 (31,7 %)	48 (47,5 %)	19 (18,8%)	2 (2,0%)	0 (0%)
Q1.4	30 (29,7%)	47 (46,5%)	15 (14,9%)	3 (3,0%)	6 (5,9 %)

Tabel 4.6
Descriptive Data E-commerce

The table above shows the results of descriptive analysis of the e-commerce variable from these results it is known that the e-commerce variable is at an assessment of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). This proves the assessment with the highest value of 50.5% in the agree criteria with the indicator "i use sales in e-commerce because it is more profitable" and the lowest value at a value of 31.7% with the indicator "the price of products sold in e-commerce is cheaper than in direct stores", it can be concluded that the level of approval of e-commerce on the financial performance of SME is quite high.

Financial Technology :

Question	SS (5)	S (4)	KS (3)	TS (2)	STS (1)
Q2.1	52 (51,5 %)	37 (36,6 %)	12 (11,9 %)	0 (0%)	0 (0%)
Q2.2	47 (46,5 %)	44 (43,6 %)	9 (8,9 %)	1 (1,0%)	0 (0%)
Q2.3	48 (47,5%)	37 (36,6)	16 (15,8 %)	0 (0%)	0 (0%)

Tabel 4.7
Descriptive Data Financial Technology

The table above shows the results of descriptive analysis of the financial technology variable from these results it is known that the financial technology variable is at an assessment of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). This proves that the assessment with the highest value is 5 (strongly agree) as much as 51.5%

with the indicator "fintech / technological innovation is able to increase my business income" and the lowest value is 42.6% with the indicator "fintech (SMS banking, M-banking, E-banking) provides convenience transactions that are more effective and efficient in running my business". So it can be concluded that the level of agreement of financial technology on the financial performance of SME is quite high.

Social Media :

Question	SS (5)	S (4)	KS (3)	TS (2)	STS(1)
Q3.1	42 (41,6 %)	45 (44,6 %)	12 (11,9%)	0 (0%)	2 (2,0%)
Q3.2	41 (40,6%)	52 (51,5%)	8 (7,9%)	0 (0%)	0 (0%)
Q3.3	40 (39,6%)	49 (48,5%)	10 (9,9%)	2 (2,0%)	0 (0%)
Q3.4	39 (38,6%)	52 (51,5%)	10 (9,9%)	0 (0%)	0 (0%)
Q3.5	46 (45,5%)	44 (43,6%)	10 (9,9%)	1 (1,0%)	0 (0%)
Q3.6	39 (38,6%)	53 (38,6%)	6 (5,9%)	3 (3,0%)	0 (0%)
Q3.7	42 (41,6%)	47 (46,5%)	10 (9,9%)	1 (1,0%)	1 (1,0%)
Q3.8	41 (40,6%)	46 (45,5%)	12 (11,9%)	1 (1,0%)	1 (1,0%)
Q3.9	44 (43,6%)	45 (44,6%)	10 (9,9%)	2 (2,0%)	0 (0%)
Q3.10	44 (43,6%)	47 (46,5%)	7 (6,9%)	1 (1,0%)	2 (2,0%)
Q3.11	43 (42,6%)	47 (46,5%)	9 (8,9%)	1 (1,0%)	1 (1,0%)
Q3.12	34 (33,7%)	47 (46,5%)	18 (17,8%)	2 (2,0%)	0 (0%)
Q3.13	38 (37,6%)	55 (54,5%)	5 (5,0%)	2 (2,0%)	1 (1,0%)
Q3.14	44 (43,6%)	49 (48,5%)	7 (6,9%)	1 (1,0%)	0 (0%)

Q3.15	48 (47,5%)	39 (38,6%)	11 (10,9%)	2 (2,0%)	1 (1,0%)
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Tabel 4.8
Descriptive Data Social Media

The table above shows the results of descriptive analysis of social media variables from these results it is known that social media variables are at an assessment of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). This proves that the assessment with the highest value is 5 (agree) as much as 54.5% with the indicator "using social media is able to increase product popularity" and the lowest value is 38.6% with the indicator "using social media can be easily done using only a cellphone". So it can be concluded that the level of approval of social media on the financial performance of SME is quite high.

System Information Accounting :

Question	SS (5)	S (4)	KS (3)	TS (2)	STS (1)
Q4.1	46 (45,5%)	34 (33,7%)	17 (16,8%)	3 (3,0%)	1 (1,0%)
Q4.2	29 (28,7%)	49 (48,5%)	15 (14,9%)	7 (6,9%)	1 (1,0%)
Q4.3	39 (38,6%)	43 (42,6%)	13 (12,9%)	6 (5,9%)	0 (0%)
Q4.4	34 (33,7%)	53 (52,5%)	10 (9,9%)	4 (4,0%)	0 (0%)
Q4.5	28 (27,7%)	54 (53,5%)	18 (17,8%)	1 (1,0%)	0 (0%)
Q4.6	38 (37,6%)	46 (45,5%)	17 (16,8%)	0 (0%)	0 (0%)
Q4.7	35 (34,7%)	45 (44,6%)	17 (16,8%)	4 (4,0%)	0 (0%)

Tabel 4.9
Descriptive Data System Information Accounting

The table above shows the results of descriptive analysis of the accounting information system variable from these results it is known that the accounting information system variable is at an assessment of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). This proves that the assessment with the highest value is 5 (agree) as much as 53.5% with the indicator "I feel more efficient / easier in recording because I use an accounting information system" and the lowest value is 33.7% with the indicator "I have recorded financial transactions". So it can be concluded that the level of approval of the accounting information system on the financial performance of SME is quite high.

Financial performance :

Question	SS (5)	S (4)	KS (3)	TS (2)	STS (1)
Y1	36 (35,6%)	44 (43,6%)	19 (18,8%)	2 (2,0%)	0 (0%)
Y2	28 (27,7%)	47(46,5%)	24 (23,8%)	2 (2,0%)	0 (0%)
Y3	27 (26,7%)	53(52,5%)	20 (19,8%)	1 (1,0%)	0 (0%)
Y4	31 (30,7%)	42 (41,6%)	16 (15,8%)	9 (8,9%)	3 (3,0%)
Y5	36 (35,6%)	42 (41,6%)	14 (13,9%)	6 (5,9%)	3 (3,0%)
Y6	34 (33,7%)	43 (42,6%)	20 (19,8%)	3 (3,0%)	1 (1,0%)
Y7	26 (25,7%)	35 (34,7%)	22 (21,8%)	12(11,9%)	6 (5,9%)

Tabel 4.10
Descriptive Data Financial Performance

The table above shows the results of descriptive analysis of the financial performance variable from these results it is known that the financial performance variable is at an assessment of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). This proves that the assessment with the highest value of 5 (agree) is 52.5% with the indicator "Demand for products continues to increase" and the lowest value is 34.7% with the indicator "The number of employees has increased every year because there is more work". So it can be concluded that financial performance has a fairly high level of agreement in SME

4.4 Classic Assumption Test

4.4.1 Heteroscedasticity Test

The heteroscedasticity test aimed to see if there is a difference in the variance of the residuals between one observation and another. With this can be seen from the significance value, if the significance > 0.05 then there is no heteroscedasticity problem in the regression model.

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	
1	(Constant)	,324	2,207		,147
	Ecommerce	-,004	,111	-,004	-,034
	Fintech	,103	,154	,098	,672
	Sosmed	,041	,048	,133	,863
	Sia	-,077	,084	-,140	-,919
					,360

Tabel 4.12
Heteroskedastisitas Test

In the table above, each of the variables has a significance value, namely for the e-commerce variable has a significance value of 0,973, the financial technology variable has a significance value of 0,503. Additionally, the social media variable has a significance value of 0.390, while the accounting information system variable has a significance value of 0.360. From all the significance values that each variable has, it showed that the significance value is $> 0,05$. Therefore, this proves that there is no heteroscedasticity in the regression model used in the research.

4.4.2 Multicollinearity Test

The multicollinearity test is used to determine whether there is a high linear relationship or strong correlation between two or more independent variables in a regression model, to see the results of the multicollinearity test, namely by looking at the size of the Variance Inflation Factor (VIF). If the VIF value < 10 and the tolerance value > 0.1 then there is no multicollinearity, with this the multicollinearity test results can be seen from the following table:

Coefficients ^a							
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3,641	3,252	1,120	,266		
	Ecommerce	,413	,164	,233	2,522	,013	,640
	Fintech	,203	,226	,096	,898	,372	,478
	Sosmed	-,027	,071	-,044	-,385	,701	,426
	Sia	,551	,123	,498	4,470	,000	,440

Tabel 4.13
Multikolinieritas Test

In the table above, it is known that ecommerce has a VIF value of 1,562 and a tolerance of 0,640, the financial technology variable has a VIF value of 2,092 and a tolerance value of 0,478, while the social media variable has a VIF of 2,345 and a tolerance of 0,426, and for the accounting information system variable has a VIF value of 2,275 and a tolerance of 0,440. This showed that each variable has a VIF value < 10 and tolerance > 0.1, so from these results it is stated that there is no multicollinearity.

4.5 Multiple Linear Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,641	3,252		1,120	,266
	Ecommerce	,413	,164	,233	2,522	,013
	Fintech	,203	,226	,096	,898	,372
	Sosmed	-,027	,071	-,044	-,385	,701
	Sia	,551	,123	,498	4,470	,000

Tabel 4.14
Multiple Regression

This study used a multiple regression equation model with the following equation:

$$Y = 3,641 + 0,413 X1 + 0,203 X2 - 0,027X3 + 0,551 X4$$

1. In the table above, there is a constant value obtained from the results of the multiple linear regression equation of 3,641, which means that if the variable e-commerce (X1), financial technology (X2), social media (X3), accounting information systems (X4) is 0 then financial performance (Y) has a positive value of 3,641.
2. The e-commerce variable (X1) has a regression coefficient value of 0,413, it can be interpreted that if there is an increase in e-commerce 1 unit, financial performance will increase by 0,413 unit , assuming other variables remain.
3. The financial technology variable (X2) has a regression coefficient value of 0.203, which means that if there is an increase in financial technology 1 unit, financial performance will increase by 0.203, assuming other variables remain.
4. The social media variable (X3) has a regression coefficient value of - 0,027, which means that if there is an increase in social media 1 unit, financial performance will increase by – 0,027 assuming other variables remain.
5. The accounting information system variable (X4) has a regression coefficient value of 0,551, which means that if the accounting

information system increases 1 unit, the financial performance will increase by 0,551, assuming that the other variables remain.

4.6 T Test

The T test has the aim of knowing how much influence the independent variable has on the dependent variable. with this the results of the T test:

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,641	3,252		1,120	,266
Ecommerce	,413	,164	,233	2,522	,013
Fintech	,203	,226	,096	,898	,372
Sosmed	-,027	,071	-,044	-,385	,701
Sia	,551	,123	,498	4,470	,000

Tabel 4.15

T Test

Based on the results of the table above, it can be concluded that :

1. E-commerce

The e-commerce variable has a significant value of 0.013 and t count of 0.413. Therefore, e-commerce is stated to have a significant effect on the financial performance of SME because the significance value in the table above proved that the significant value of $0.013 < 0.05$ and the variable is stated positive because the Beta value is $0.413 > 0$, so hypothesis 1 namely e-commerce has a positive effect on financial performance is accepted.

2. Financial Technology

In the financial technology variable has a significant value of 0,372 and t count of 0,203. Financial technology is stated to have no significant effect on the financial performance of SME, because the significant value in the table above proved that the significant value is greater than 0,05, so hypothesis 2 namely financial technology had a positive effect on financial performance is rejected.

3. Social Media

The social media variable has a significant value of 0,701 and t count of - 0,027. Social media is stated to have no significant effect on the financial performance of SME, because the significant value in the table above proved that the significant value is greater than 0,05, so hypothesis 3 namely social media had a positive effect on financial performance is rejected.

4. System Information Accounting

The accounting information system variable has a significant value of 0.000 and t count of 0.551. Therefore, accounting information system is stated to have a significant effect on the financial performance of SME because the significant value in the table above proved that the significant value of $0.000 < 0.05$ and the variable is stated to be positive because the Beta value is $0.551 > 0$, so hypothesis 4 namely system information accounting has a positive effect on financial performance is accepted.

4.7 Coefficient of Determination (R^2)

The coefficient of determination has the aim of measuring how much influence the independent variable has on the dependent. with this the results of the coefficient of determination analysis:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,690	0,477	0,455	3,527

Tabel 4.16
Coefficient of Determination

In this table, the adjusted R square has a value of 0,455 where this value can be interpreted as the variables of e-commerce, financial technology, social media, and accounting information systems affect the financial performance of SME by 45,5%. While the remaining 54,5% is influenced by other factors.

4.8 Discussion

4.7.1 The Effect of E-commerce on the Financial Performance of SME

In this study, t test has been conducted stating that e-commerce has a positive effect on the financial performance of SME because the significance value is $0.013 < 0.05$, H_a is accepted and H_o is rejected, which meant that there is an influence between e-commerce on the financial performance of SME. The results of this study are in line with research

conducted by Yuscintara & Hendrani (2022) and Aditya & Wati (2022) which stated that e-commerce has a good influence on SME.

4.4.3 Normality Test

The normality test served to determine whether the research data is normally distributed or not. It can be said to be normal if the residual had a significant value > 0.05 , in the normality test using the Kolmogorov-Smirnov normality test. With this the results of the normality test can be seen in the following table:

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		101
Normal Parameters ^{a,b}	Mean	,9397370
	Std. Deviation	3,57590094
Most Extreme Differences	Absolute	,087
	Positive	,087
	Negative	-,074
Test Statistic		,087
Asymp. Sig. (2-tailed)		,059 ^c

Tabel 4.11
Normality Test

Based on the table above, it is known that the normality test results have a significant value of 0,059. This showed that the value is greater than 0,05, so it can be stated that the data is normally distributed.

4.7.2 The Effect of Financial Technology on the Financial Performance of SME

In this study, t test has been conducted from the results of the t test it states that financial technology has a negative effect on the financial

performance of SME because the significance value is $0,372 > 0,05$, H_a is rejected and H_o is accepted, which means that there is no influence between financial technology and the financial performance of SME. This research is not in accordance with research conducted by Pandak & Nugroho (2023) which stated that financial technology has a positive effect on the financial performance of SME, because financial technology can play an important role in improving financial performance such as financial technology can help SME in the efficiency of payment and financial processing and provide convenience for customers. In addition, this research is not in accordance with research conducted by Mulyanti & Nurhayati (2022) which stated that financial technology affected the financial performance of SME, due to technological developments, business actors must adjust.

The results of this study are in line with research conducted by Zs et al. (2023) which stated that financial technology did not have a positive effect on the financial performance of SME, because the application of fintech to SME businesses did not provide improved performance and the impact felt by SME. This is probably due to a lack of trust some SME and have concerns about data security and bad experiences with fintech can also reinforce these concerns. In addition, fintech probably is not one of the main needs for SME where SME are more focused on needs such as working capital and product marketing that may have a direct impact.

4.7.3 The Effect of Social Media on the Financial Performance of SME

In this study, the t test has been carried out which stated that social media has a negative effect on the financial performance of SME because the significance value of $0,701 > 0,05$, H_a is rejected and H_o is accepted, which meant that there is no influence between social media and the financial performance of SME. This study is not in line with research conducted by Sitanggang et al. (2022) which stated that social media has a positive effect on the financial performance of SME, and this study is also not in accordance with research conducted by Sarah et al. (2023) which stated that social media has a positive effect on the financial performance of SME, because marketing and technology that continues to grow on social media can improve the financial performance of SME.

The results of this study are in line with research conducted by kartini (2020) which stated that social media has no positive effect on the financial performance of SME. This is probably due to the selection of inappropriate social media and less interesting content, not all SME produce interesting content for their audience. In addition, probably limited time and resources can be a factor. Because social media management requires consistent time and effort in managing social media accounts actively and effectively.

4.7.4 The Effect of System Information Accounting on the Financial Performance SME.

In this study, the t test has been carried out which stated that the accounting information system has a positive effect on the financial performance of SME because the significance value of $0.000 < 0.05$, H_a is accepted and H_o is rejected, which means that there is an influence between the accounting information system on the financial performance of SME. The results of this study are in line with research conducted by Purnata & Suardikha (2019) and Nareswari (2020) which stated that accounting information systems have a positive effect on the financial performance of SME.

CHAPTER V

CONCLUSION

This chapter would present the conclusions of the research, research implication, research limitation, and recommendation for future research.

5.1 Conclusion

Based on the data analysis and discussion that has been presented in the previous chapter, it can be concluded that :

1. E-commerce had a positive and significant effect on the financial performance of SME in Sleman Regency.
2. Financial technology had no effect on the financial performance of SME in Sleman Regency.
3. Social media had no effect on the financial performance of SME in Sleman Regency.
4. Accounting information systems had a positive and significant effect on the financial performance of SME in Sleman Regency.

5.2 Research Implication

Financial technology and social media are of course increasingly needed nowadays, but in this study financial technology and social media had no effect on the financial performance of SME because the owners of SME do not really understand how to use fintech and social media effectively. Therefore, SME owners should increase their understanding of the use of technology and build trust gradually, and be able to choose the right social media for the products to be sold and create more interesting content. so that the business can run effectively and efficiently to improve financial performance.

5.3 Research Limitation

In this study there were several limitations in research, namely:

1. The sample used is only SME in the food and beverage sector, so the data obtained is limited.
2. This study only used e-commerce, fintech, social media, and accounting information system variables. There are other variables that may affect the financial performance of SME but are not in this study.

5.4 Recommendation for Future Research

For suggestions in research, namely:

1. Further research is expected to increase the research sample not only in the food and beverage sector.

2. Future research is expected to add other variables that have not been used in this study that may have an impact on financial performance such as financial literacy and accounting knowledge to expand the research results.

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APPENDIX

Appendix 1. Research Questionnaire

Assalamu'alaikum Wr. Wb.

My name is Nida Ghelifira Shofa, an undergraduate student of the International Accounting Study Program, Faculty of Business and Economics, Islamic University of Indonesia. At this time I am conducting research with the title "the influence of E-commerce, Financial Technology, Social Media, and Accounting Information Systems on the Financial Performance of SME in Sleman Regency" in this study there are several questionnaire questions to obtain data. With this, I am very grateful if you can take the time to become a respondent in this study.

Filling out this questionnaire is voluntary where respondents have the freedom to fill out or not fill out the researcher's questionnaire, the results of this

questionnaire will only be used for academic purposes. For all assistance and participation in this study, I would like thank you.

Wassalamu'alaikum Wr. Wb.

Respectfully,

Nida Ghelifira Shofa

RESEARCH QUESTIONNAIRE

1) Identity Responden

Business Name :

Business Type : ☐ Food

☐ Drink

☐ Food & Drink

Duration of Business : ☐ < 1 Year

☐ 1-2 Years

☐ 3-5 Years

☐ > 5 Years

Education : ☐ SD / elementary school

☐ SMP / junior high school

☐ SMA / high school

☐ D3/S1/S2/S3

☐ Other

Income / month : ☐ 0- Rp 2.999.999

☐ Rp 3.000.000 - Rp 5.999.999

☐ 6.000.000 - Rp 9.999.999

☐ > Rp 10.000.000

Respondents have/ are using e-commerce :

☐ Yes ☐ No

Respondent have/ are using social media :

☐ Yes ☐ No

Respondent have/are using financial technologi :

☐ Yes ☐ No

Respondent have/are using accounting applications :

☐ Yes ☐ No

2) How to fill out the questionnaire

For how to fill out the questionnaire, namely by giving a check mark (✓)

on the answer you choose in the column that has been available according

to your actual opinion and situation, the answer score is as follows:

Answer Choices	Information	Score
STS	Strongly Disagree	1
TS	Disagree	2
KS	Neutral	3
S	Agree	4
SS	Strongly Agree	5

E-commerce

No	Question	Answer Choices				
		STS	TS	KS	S	SS
1	The price of products sold in e-commerce is cheaper than in direct stores.					
2	I'm use e-commerce sales because it is more profitable					
3	I'm use e-commerce because it is easier and more practical					
4	Returning goods can be done by consumers if it does not match what is in the seller's description.					

Financial Technology

No	Question	Answer Choices				
		STS	TS	KS	S	SS
1	Fintech/technology innovation can increase my business revenue					
2	Fintech (SMS banking, E-banking) is very helpful for my business in every transaction					
3	Fintech is able to reach a wider range of consumers and increase the number of my customers					
4	Fintech (SMS banking, M-banking, E-banking) facilitates more effective and efficient transactions in running my business.					

Social Media

No	Question	Answer Choices				
		STS	TS	KS	S	SS
1	After promoting products on social media, the number of followers increased.					
2	The use of social media makes it easier for merchants to continue interacting with potential customers.					
3	Routinely sharing information about products on social media makes the business image better.					
4	Promotion on social media has increased the number of customers.					
5	Routinely using social media makes the product will be quickly recognized.					

6	The use of social media saves costs, time, and energy in making sales.					
7	Using social media minimizes promotion costs.					
8	The use of social media is more effective compared to other traditional media (Brochures, Newspapers).					
9	By using social media sales transactions will be easier to do.					
10	Social media has a wide network in conducting marketing activities.					
11	Promotion on social media makes a product brand famous.					
12	After promoting products on social networks, merchants regularly receive feedback messages from customers.					
13	Using social media can increase product popularity.					
14	Social media provides a variety of attractive display features to attract customer attention.					
15	The use of social media can be easily done only by using a handphone.					

System Information Accounting

No	Question	Answer Choices				
		STS	TS	KS	S	SS
1	I have recorded financial transactions.					
2	I have performed systematic data storage.					
3	The utilization of accounting information systems helps me process a number of transactions quickly and accurately.					
4	Ease of processing data, because it is supported by software.					
5	I feel more efficient / easy in recording because of using the accounting information system.					
6	I feel that the utilization of computer systems has a major and positive influence on productivity and task completion.					
7	The various choices of software offered help me find software.					

Financial Performance

No	Question	Answer Choices				
		STS	TS	KS	S	SS
1	My business has experienced an increase in sales every month.					
2	The income I earn is always increasing.					
3	Demand for products continues to increase.					
4	I do marketing within the region and outside the region.					
5	Consumers not only come from the surrounding area but also outside the area.					
6	Consumers always increase every month.					
7	The number of employees has increased every year because there is more work.					

Appendix 2. Respondent Data
E-commerce

E-commerce					
No	Q1	Q2	Q3	Q4	Mean
1	3	3	4	4	3.5
2	5	5	3	3	4
3	4	4	4	3	3.75
4	4	5	4	5	4.5
5	4	2	4	3	3.25
6	2	3	3	4	3
7	2	4	5	1	3
8	5	3	3	5	4
9	4	4	4	4	4
10	4	4	4	4	4
11	2	4	4	1	2.75
12	3	4	4	4	3.75
13	4	4	4	4	4
14	4	4	4	4	4
15	4	4	5	5	4.5
16	4	4	4	4	4

17	2	2	4	4	3
18	4	3	4	4	3.75
19	4	5	5	4	4.5
20	3	4	4	4	3.75
21	3	3	4	4	3.5
22	3	4	4	1	3
23	4	4	4	4	4
24	1	4	3	3	2.75
25	2	4	4	3	3.25
26	5	4	5	3	4.25
27	5	4	5	5	4.75
28	4	4	4	3	3.75
29	3	3	3	3	3
30	3	4	4	4	3.75
31	3	4	4	4	3.75
32	4	4	4	4	4
33	5	3	3	1	3
34	2	5	4	4	3.75
35	5	5	5	5	5
36	5	5	5	5	5

37	5	5	5	5	5
38	5	5	5	5	5
39	5	5	5	5	5
40	5	4	5	5	4.75
41	3	3	3	3	3
42	5	5	5	5	5
43	3	4	3	4	3.5
44	3	5	5	5	4.5
45	5	4	4	4	4.25
46	5	5	4	5	4.75
47	4	4	3	5	4
48	3	4	3	4	3.5
49	4	4	3	5	4
50	4	3	3	5	3.75
51	4	3	4	4	3.75
52	4	3	4	4	3.75
53	5	4	5	5	4.75
54	2	4	3	4	3.25
55	5	4	5	4	4.5
56	3	2	4	3	3

57	3	4	4	5	4
58	4	3	4	2	3.25
59	5	5	4	4	4.5
60	3	5	3	4	3.75
61	4	3	3	4	3.5
62	4	4	4	4	4
63	5	5	5	5	5
64	4	4	4	3	3.75
65	4	5	4	5	4.5
66	5	4	5	4	4.5
67	5	4	5	4	4.5
68	5	3	4	5	4.25
69	5	4	4	4	4.25
70	4	5	5	5	4.75
71	5	4	4	5	4.5
72	4	5	5	4	4.5
73	4	5	5	4	4.5
74	5	4	4	4	4.25
75	4	4	5	5	4.5
76	4	4	4	5	4.25

77	5	4	5	5	4.75
78	5	4	4	4	4.25
79	4	4	5	5	4.5
80	5	3	5	4	4.25
81	5	4	4	5	4.5
82	5	5	5	4	4.75
83	1	3	4	4	3
84	4	4	4	4	4
85	2	3	4	4	3.25
86	5	5	5	3	4.5
87	3	3	3	3	3
88	1	3	3	4	2.75
89	3	4	5	2	3.5
90	4	5	4	4	4.25
91	1	3	3	5	3
92	3	3	4	4	3.5
93	2	4	5	1	3
94	3	4	4	3	3.5
95	2	4	5	3	3.5
96	2	4	4	4	3.5

97	3	2	2	1	2
98	1	5	5	5	4
99	3	3	3	4	3.25
100	5	4	5	4	4.5
101	2	2	2	2	2

Financial Technology

Financial Technology					
No	Q1	Q2	Q3	Q4	Mean
1	5	5	5	5	5
2	3	3	3	4	3.25
3	4	5	5	5	4.75
4	5	4	4	4	4.25
5	5	5	5	5	5
6	4	4	3	4	3.75
7	5	5	5	5	5
8	3	3	3	3	3
9	4	4	4	4	4
10	5	4	4	4	4.25
11	4	5	5	4	4.5

12	4	5	5	4	4.5
13	4	4	4	4	4
14	4	4	4	4	4
15	5	5	5	5	5
16	4	5	4	5	4.5
17	4	4	4	4	4
18	5	4	4	4	4.25
19	5	5	4	5	4.75
20	5	5	5	5	5
21	4	3	3	3	3.25
22	5	5	5	5	5
23	4	4	4	4	4
24	4	5	4	4	4.25
25	3	4	3	4	3.5
26	4	5	3	4	4
27	5	5	5	5	5
28	4	4	4	4	4
29	4	4	4	4	4
30	4	4	4	4	4
31	5	5	5	5	5

32	4	4	4	4	4
33	3	4	5	4	4
34	5	4	5	4	4.5
35	5	5	5	5	5
36	5	5	5	5	5
37	5	5	5	5	5
38	5	5	5	5	5
39	5	5	5	5	5
40	5	4	4	5	4.5
41	5	5	5	5	5
42	5	5	5	5	5
43	4	4	3	4	3.75
44	5	5	5	5	5
45	3	4	4	3	3.5
46	3	5	4	4	4
47	3	4	3	5	3.75
48	4	5	5	5	4.75
49	5	4	5	4	4.5
50	4	4	3	4	3.75
51	5	5	5	5	5

52	4	3	4	4	3.75
53	5	4	5	4	4.5
54	3	5	3	1	3
55	5	5	4	5	4.75
56	3	5	4	4	4
57	4	3	5	3	3.75
58	4	5	5	5	4.75
59	3	4	5	3	3.75
60	4	2	5	3	3.5
61	4	4	3	4	3.75
62	5	5	5	5	5
63	5	5	5	5	5
64	4	4	4	4	4
65	5	4	4	4	4.25
66	5	4	4	4	4.25
67	5	5	4	4	4.5
68	5	4	5	4	4.5
69	5	4	5	4	4.5
70	4	5	5	5	4.75
71	5	4	5	5	4.75

72	5	4	4	4	4.25
73	5	5	4	5	4.75
74	5	4	4	4	4.25
75	5	4	5	5	4.75
76	5	4	4	4	4.25
77	5	4	5	4	4.5
78	5	5	3	4	4.25
79	5	4	5	5	4.75
80	5	5	4	5	4.75
81	5	5	5	5	5
82	5	4	5	5	4.75
83	4	5	5	4	4.5
84	4	3	3	3	3.25
85	4	4	4	4	4
86	4	4	4	5	4.25
87	3	3	3	3	3
88	5	5	5	5	5
89	5	5	4	5	4.75
90	5	5	5	5	5
91	4	4	4	4	4

92	4	4	4	4	4
93	5	5	3	5	4.5
94	4	4	4	4	4
95	5	5	5	5	5
96	4	5	5	4	4.5
97	4	4	4	4	4
98	5	5	5	5	5
99	5	5	5	5	5
100	4	3	5	3	3.75
101	3	3	3	3	3

Social Media

Sosial Media																Mean
No	Q 1	Q 2	Q 3	Q 4	Q 5	Q 6	Q 7	Q 8	Q 9	Q 10	Q 11	Q 12	Q 13	Q 14	Q 15	
1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2	3	3	3	3	3	4	3	3	3	3	3	3	3	3	3	3.07
3	4	4	4	4	4	5	5	5	5	5	5	4	4	5	5	4.53
4	4	5	4	4	4	4	5	5	5	5	5	4	4	5	5	4.53
5	4	4	4	4	4	5	5	5	5	5	4	4	4	5	5	4.47

6	4	4	4	4	4	4	4	3	4	3	3	3	4	4	3	3.67
7	4	5	5	5	5	5	3	5	4	5	4	4	4	5	5	4.53
8	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4.93
9	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4.00
10	3	4	4	4	4	4	4	4	4	4	4	3	4	4	3	3.80
11	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4.93
12	4	5	5	5	4	4	5	5	4	5	5	4	4	4	5	4.53
13	4	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4.07
14	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4.00
15	5	5	4	5	5	4	4	5	5	5	5	4	5	5	5	4.73
16	3	4	4	4	4	4	4	4	4	4	4	3	4	4	5	3.93
17	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4.00
18	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	3.93
19	4	4	5	5	3	4	4	5	4	5	4	3	4	5	4	4.20
20	5	5	4	5	5	5	4	5	5	5	5	5	5	5	5	4.87
21	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3.00
22	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5.00
23	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	3.93
24	4	5	4	3	4	4	3	4	4	4	4	4	4	4	4	3.93
25	3	4	3	4	4	4	4	4	4	4	4	4	4	4	4	3.87

26	4	5	5	4	4	5	5	3	4	5	5	3	5	5	5	4.47
27	4	5	5	5	4	5	5	5	5	4	5	5	5	5	5	4.80
28	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4.00
29	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4.00
30	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4.00
31	5	5	5	5	5	5	5	5	5	5	5	4	4	4	4	4.73
32	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4.00
33	4	4	4	3	4	4	4	3	2	4	3	3	4	4	5	3.67
34	5	4	4	4	4	5	4	5	4	5	5	4	4	4	4	4.33
35	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5.00
36	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5.00
37	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5.00
38	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5.00
39	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5.00
40	5	4	5	4	4	5	4	4	5	4	4	5	4	5	4	4.40
41	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5.00
42	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5.00
43	5	4	5	4	4	5	4	4	5	4	5	5	4	4	5	4.47
44	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	4.93
45	4	4	4	3	5	4	3	4	4	3	4	4	4	3	4	3.80

46	3	4	3	4	4	4	1	5	4	5	4	5	5	4	5	4.00
47	1	4	2	5	4	2	4	3	5	4	4	3	5	4	2	3.47
48	1	5	4	5	5	4	5	4	3	5	4	3	4	4	4	4.00
49	4	5	4	4	5	4	4	5	5	4	5	4	5	4	5	4.47
50	4	3	2	5	2	3	5	4	3	5	2	5	2	5	3	3.53
51	4	4	3	3	4	4	4	1	3	2	4	3	4	5	4	3.47
52	4	5	4	4	5	4	5	4	4	5	4	4	5	4	4	4.33
53	4	4	5	4	4	5	4	4	5	4	5	4	5	4	4	4.33
54	3	5	3	4	3	2	5	4	3	5	3	3	4	4	3	3.60
55	5	4	5	4	5	4	5	4	5	4	5	4	4	5	4	4.47
56	3	4	4	3	5	5	2	5	3	1	4	5	3	5	2	3.60
57	3	5	5	4	3	4	5	3	5	3	5	3	5	2	5	4.00
58	4	3	4	5	3	2	5	3	4	4	3	5	2	4	3	3.60
59	4	3	5	3	5	4	4	3	4	4	5	3	4	5	3	3.93
60	4	3	3	4	5	4	3	3	5	5	3	3	4	4	3	3.73
61	4	4	4	4	3	4	4	4	4	4	4	4	5	3	5	4.00
62	4	5	4	4	5	5	5	5	5	4	4	4	4	5	5	4.53
63	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5.00
64	3	4	5	4	4	4	4	4	5	5	5	4	4	3	4	4.13
65	5	4	4	5	5	4	5	4	5	4	5	4	4	4	5	4.47

66	5	4	4	4	5	5	4	5	4	5	5	5	5	5	4	4	4.53
67	4	5	5	4	5	4	4	4	5	5	5	4	4	4	4	5	4.47
68	5	4	4	5	5	4	5	4	4	4	4	4	4	5	5	5	4.47
69	5	4	5	4	5	4	4	4	4	4	4	4	4	5	4	5	4.33
70	4	5	5	4	4	5	5	5	5	4	4	5	5	5	5	4	4.60
71	5	5	4	5	5	5	4	5	4	5	5	5	5	5	5	4	4.73
72	5	5	5	5	5	5	5	4	4	5	4	4	4	5	5	5	4.73
73	4	5	5	5	4	5	5	4	5	4	4	5	4	4	5	5	4.60
74	5	5	4	4	5	4	4	4	4	4	5	5	5	5	5	5	4.60
75	4	4	5	4	5	5	5	4	4	4	4	5	5	4	5	4	4.47
76	5	4	5	4	5	5	5	5	5	5	4	5	4	4	4	4	4.60
77	5	4	4	5	4	4	4	4	4	5	4	4	5	4	4	4	4.27
78	5	4	5	5	4	4	4	5	4	5	4	5	5	5	4	5	4.60
79	5	5	4	4	5	5	4	5	4	4	4	5	4	4	4	5	4.47
80	5	4	4	4	5	5	5	5	5	5	4	4	4	4	4	5	4.47
81	5	4	4	5	5	4	4	4	4	4	5	4	5	4	5	4	4.40
82	5	4	4	5	5	5	5	4	5	4	4	5	4	5	4	4	4.53
83	4	4	4	5	4	4	4	4	5	4	4	4	4	4	4	4	4.13
84	4	4	3	4	4	4	4	4	4	4	4	4	3	4	4	4	3.87
85	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	3.93

86	5	4	5	4	5	5	4	5	5	5	5	5	5	4	4	5	4.67
87	3	3	3	3	3	3	3	3	3	3	3	4	3	4	3	3	3.13
88	5	5	5	5	5	4	5	4	3	4	4	4	4	4	5	5	4.47
89	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	4.07
90	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	4.20
91	5	5	4	4	4	4	4	5	5	5	5	4	4	4	4	5	4.47
92	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4.00
93	5	4	4	5	5	3	4	5	4	5	4	2	5	4	5	5	4.27
94	4	4	5	4	4	4	4	4	4	4	4	4	4	4	5	5	4.20
95	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	4.93
96	5	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4.00
97	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4.00
98	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5.00
99	5	5	5	5	5	5	5	5	5	5	4	4	5	5	5	5	4.87
100	5	5	4	4	4	5	3	2	2	1	1	2	1	3	1	1	2.87
101	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3.00

System information accounting

System Information Accounting								
No	Q1	Q2	Q3	Q4	Q5	Q6	Q7	mean

1	4	3	4	4	4	4	4	3.86
2	5	5	5	5	5	5	5	5.00
3	4	4	4	4	4	4	4	4.00
4	4	4	4	4	4	5	4	4.14
5	5	4	4	4	4	5	5	4.43
6	4	4	4	3	4	3	4	3.71
7	4	4	4	4	4	4	4	4.00
8	3	3	3	3	4	4	4	3.43
9	4	4	4	5	4	4	4	4.14
10	4	3	4	4	4	4	4	3.86
11	3	2	4	4	4	5	4	3.71
12	5	5	4	5	4	4	4	4.43
13	4	5	4	4	5	4	4	4.29
14	4	4	4	4	4	4	4	4.00
15	5	5	5	4	5	4	4	4.57
16	2	2	3	4	3	3	4	3.00
17	4	4	4	4	4	4	4	4.00
18	3	4	4	4	4	3	3	3.57
19	4	4	4	5	3	4	4	4.00
20	4	3	4	4	4	4	4	3.86

21	3	3	3	3	3	3	3	3.00
22	3	3	5	5	5	5	5	4.43
23	4	4	4	4	4	4	4	4.00
24	5	4	4	4	3	3	3	3.71
25	3	3	3	4	4	4	4	3.57
26	5	4	5	5	4	5	5	4.71
27	5	2	5	5	5	5	5	4.57
28	4	4	4	4	4	4	4	4.00
29	4	4	4	4	4	4	4	4.00
30	3	4	4	4	4	4	4	3.86
31	4	4	4	4	4	5	4	4.14
32	4	4	4	4	4	4	4	4.00
33	4	1	2	2	2	3	2	2.29
34	4	4	5	4	4	4	3	4.00
35	5	5	5	5	5	5	5	5.00
36	5	5	5	5	5	5	5	5.00
37	5	5	5	5	5	5	5	5.00
38	5	5	5	5	5	5	5	5.00
39	5	5	5	5	5	5	5	5.00
40	5	4	5	4	4	4	4	4.29

41	5	5	5	5	5	5	5	5.00
42	5	5	5	5	5	5	5	5.00
43	5	4	5	4	3	4	4	4.14
44	5	5	5	5	5	5	5	5.00
45	5	4	4	4	3	4	4	4.00
46	5	3	4	5	4	5	5	4.43
47	5	4	3	5	3	4	3	3.86
48	5	3	5	4	4	5	3	4.14
49	5	4	4	5	4	5	4	4.43
50	3	5	2	3	4	4	2	3.29
51	1	4	3	4	4	5	5	3.71
52	5	4	5	4	5	4	5	4.57
53	5	4	5	4	5	4	5	4.57
54	4	2	2	2	4	4	2	2.86
55	5	4	5	4	5	5	4	4.57
56	2	4	3	5	5	3	5	3.86
57	3	4	2	5	4	3	5	3.71
58	4	3	5	4	3	5	2	3.71
59	3	4	4	5	5	3	5	4.14
60	5	4	3	4	3	4	3	3.71

61	2	2	4	4	4	4	4	3.43
62	4	4	4	4	4	4	4	4.00
63	5	5	5	5	5	5	4	4.86
64	4	4	4	4	4	3	3	3.71
65	5	5	4	4	4	5	5	4.57
66	5	5	4	4	3	4	4	4.14
67	5	5	5	4	5	4	5	4.71
68	4	4	5	5	4	4	5	4.43
69	5	4	4	5	4	4	4	4.29
70	4	5	4	4	4	5	5	4.43
71	5	5	5	5	5	5	5	5.00
72	5	5	5	5	4	4	4	4.57
73	4	5	5	4	4	5	3	4.29
74	5	4	5	4	4	4	5	4.43
75	4	5	4	4	5	5	4	4.43
76	5	4	5	4	4	5	5	4.57
77	5	4	5	4	5	4	4	4.43
78	5	5	5	5	4	5	5	4.86
79	5	4	4	5	4	5	5	4.57
80	5	4	5	4	4	5	4	4.43

81	5	5	4	5	4	4	5	4.57
82	5	5	5	5	5	5	5	5.00
83	3	3	3	3	4	3	3	3.14
84	4	3	4	4	4	4	4	3.86
85	3	3	4	3	3	4	4	3.43
86	4	4	5	5	4	5	4	4.43
87	3	4	3	3	3	3	3	3.14
88	5	5	5	5	5	5	5	5.00
89	4	4	4	4	4	4	4	4.00
90	5	5	5	5	5	5	5	5.00
91	3	2	2	2	3	3	3	2.57
92	4	4	4	4	4	4	4	4.00
93	5	4	5	4	3	3	3	3.86
94	3	4	4	4	4	4	4	3.86
95	5	5	5	5	5	5	5	5.00
96	4	4	4	4	4	4	4	4.00
97	4	3	3	3	3	3	3	3.14
98	5	5	5	4	5	5	5	4.86
99	4	4	3	3	3	3	3	3.29
100	3	2	2	2	3	4	3	2.71

101	3	3	3	3	3	3	3	3.00
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Financial performance

financial Performance								
No	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Mean
1	4	4	4	4	4	3	4	3.86
2	5	5	4	5	5	2	5	4.43
3	4	4	4	5	5	4	2	4.00
4	3	4	5	4	3	4	2	3.57
5	5	4	4	4	5	4	3	4.14
6	4	4	3	3	3	4	3	3.43
7	4	4	4	2	2	4	2	3.14
8	3	3	3	3	3	3	3	3.00
9	4	4	4	4	4	4	4	4.00
10	3	3	3	3	3	3	3	3.00
11	4	2	4	2	4	4	2	3.14
12	3	4	4	4	5	3	3	3.71
13	4	4	5	4	4	4	4	4.14
14	4	4	4	4	4	4	4	4.00
15	4	4	4	5	5	5	3	4.29

16	4	4	4	3	2	4	2	3.29
17	4	4	4	4	4	4	4	4.00
18	3	3	3	4	4	4	3	3.43
19	3	3	3	4	4	3	3	3.29
20	4	4	4	4	5	5	5	4.43
21	3	3	3	3	3	3	3	3.00
22	4	4	4	4	4	4	4	4.00
23	4	4	4	4	4	4	4	4.00
24	3	3	3	3	4	3	2	3.00
25	3	3	3	3	3	4	4	3.29
26	3	3	5	1	5	3	3	3.29
27	2	2	4	2	1	2	1	2.00
28	4	4	4	4	4	4	4	4.00
29	4	4	4	4	4	4	4	4.00
30	4	4	4	3	4	4	3	3.71
31	4	4	4	4	5	4	4	4.14
32	4	4	4	4	4	4	4	4.00
33	3	3	3	4	4	3	1	3.00
34	4	3	3	4	4	3	5	3.71
35	5	5	5	5	5	5	5	5.00

36	5	5	5	5	5	5	5	5.00
37	5	5	5	5	5	5	5	5.00
38	5	5	5	5	5	5	5	5.00
39	5	5	5	5	5	5	5	5.00
40	5	4	4	5	4	4	5	4.43
41	5	5	5	5	5	5	5	5.00
42	5	5	5	5	5	5	5	5.00
43	5	4	5	4	3	4	5	4.29
44	5	5	5	5	5	5	5	5.00
45	5	3	4	4	4	4	4	4.00
46	4	4	3	5	4	4	5	4.14
47	4	4	2	5	1	5	1	3.14
48	5	3	4	4	5	4	4	4.14
49	5	4	5	4	4	4	5	4.43
50	4	3	3	1	2	4	3	2.86
51	5	4	5	5	5	5	5	4.86
52	4	5	4	5	4	5	5	4.57
53	4	5	5	4	4	4	5	4.43
54	3	5	3	2	4	5	3	3.57
55	5	4	5	4	5	5	4	4.57

56	4	3	4	1	4	2	3	3.00
57	3	5	5	3	1	1	2	2.86
58	4	3	3	4	5	5	5	4.14
59	5	5	4	4	5	3	4	4.29
60	5	4	5	5	4	5	3	4.43
61	4	4	4	4	4	4	4	4.00
62	5	5	5	5	5	5	5	5.00
63	4	3	4	2	4	4	3	3.43
64	4	4	4	3	3	5	5	4.00
65	5	5	5	5	5	4	4	4.71
66	5	5	4	4	4	5	4	4.43
67	5	4	4	4	5	5	3	4.29
68	5	5	4	4	4	5	5	4.57
69	5	5	4	4	4	5	4	4.43
70	4	4	5	4	5	5	2	4.14
71	5	5	4	5	4	5	5	4.71
72	5	5	5	5	5	5	4	4.86
73	4	5	4	2	2	4	4	3.57
74	4	5	4	5	5	5	5	4.71
75	5	4	4	5	4	4	4	4.29

76	5	5	5	5	4	5	4	4.71
77	5	5	4	5	5	5	4	4.71
78	5	4	5	5	4	3	4	4.29
79	5	5	4	4	5	4	4	4.43
80	5	4	4	5	5	5	4	4.57
81	5	5	5	4	4	5	4	4.57
82	5	5	4	5	5	5	5	4.86
83	3	3	4	3	4	3	4	3.43
84	4	3	3	4	3	4	3	3.43
85	3	3	3	4	4	3	2	3.14
86	4	4	5	4	5	4	4	4.29
87	3	3	3	3	3	3	3	3.00
88	4	4	4	5	5	4	3	4.14
89	3	3	3	3	4	3	2	3.00
90	4	4	4	5	5	5	5	4.57
91	4	4	4	4	3	4	1	3.43
92	4	4	4	4	4	4	4	4.00
93	4	4	4	3	4	4	4	3.86
94	4	4	4	3	3	4	3	3.57
95	5	4	4	5	5	5	4	4.57

96	4	4	4	4	5	4	4	4.14
97	3	3	3	2	2	3	1	2.43
98	4	4	4	2	4	3	1	3.14
99	4	4	4	2	2	4	2	3.14
100	2	3	5	4	3	3	2	3.14
101	3	3	3	3	3	3	3	3.00

Appendix 3 : Analysis descriptive

E-commerce

Question	SS(5)	S (4)	KS (3)	TS (2)	STS (1)
Q1.1	(30,7 %)	(31,7%)	(20,8%)	(11,9%)	(5,0 %)
Q1.2	(22,8 %)	(50,5 %)	(21,8 %)	(5,0 %)	(0%)
Q1.3	(31,7 %)	(47,5 %)	(18,8%)	(2,0%)	(0%)
Q1.4	(29,7%)	47 (46,5%)	(14,9%)	(3,0%)	(5,9 %)

Financial technology

Question	SS (5)	S (4)	KS (3)	TS (2)	STS (1)
Q2.1	(51,5 %)	(36,6 %)	(11,9 %)	(0%)	(0%)
Q2.2	(46,5 %)	(43,6 %)	(8,9 %)	(1,0%)	(0%)
Q2.3	(47,5%)	(36,6)	(15,8 %)	(0%)	(0%)

Q2.4	(42,6 %)	(46,5%)	(9,9%)	(0%)	(1,0%)
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Social Media

Question	SS (5)	S (4)	KS (3)	TS (2)	STS(1)
Q3.1	(41,6 %)	(44,6 %)	(11,9%)	(0%)	(2,0%)
Q3.2	(40,6%)	(51,5%)	(7,9%)	(0%)	(0%)
Q3.3	(39,6%)	(48,5%)	(9,9%)	(2,0%)	(0%)
Q3.4	(38,6%)	(51,5%)	(9,9%)	(0%)	(0%)
Q3.5	(45,5%)	(43,6%)	(9,9%)	(1,0%)	(0%)
Q3.6	(38,6%)	(38,6%)	(5,9%)	(3,0%)	(0%)
Q3.7	(41,6%)	(46,5%)	(9,9%)	(1,0%)	(1,0%)
Q3.8	(40,6%)	(45,5%)	(11,9%)	(1,0%)	(1,0%)
Q3.9	(43,6%)	(44,6%)	(9,9%)	(2,0%)	(0%)
Q3.10	(43,6%)	(46,5%)	(6,9%)	(1,0%)	(2,0%)
Q3.11	(42,6%)	(46,5%)	(8,9%)	(1,0%)	(1,0%)
Q3.12	(33,7%)	(46,5%)	(17,8%)	(2,0%)	(0%)
Q3.13	(37,6%)	(54,5%)	(5,0%)	(2,0%)	(1,0%)
Q3.14	(43,6%)	(48,5%)	(6,9%)	(1,0%)	(0%)
Q3.15	(47,5%)	(38,6%)	(10,9%)	(2,0%)	(1,0%)

System Information Accounting

Question	SS (5)	S (4)	KS (3)	TS (2)	STS (1)
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Q4.1	(45,5%)	(33,7%)	(16,8%)	(3,0%)	(1,0%)
Q4.2	(28,7%)	(48,5%)	(14,9%)	(6,9%)	(1,0%)
Q4.3	(38,6%)	(42,6%)	(12,9%)	(5,9%)	(0%)
Q4.4	(33,7%)	(52,5%)	(9,9%)	(4,0%)	(0%)
Q4.5	(27,7%)	(53,5%)	(17,8%)	(1,0%)	(0%)
Q4.6	(37,6%)	(45,5%)	(16,8%)	(0%)	(0%)
Q4.7	(34,7%)	(44,6%)	(16,8%)	(4,0%)	(0%)

Financial performance

Question	SS (5)	S (4)	KS (3)	TS (2)	STS (1)
Y1	(35,6%)	(43,6%)	(18,8%)	(2,0%)	(0%)
Y2	(27,7%)	(46,5%)	(23,8%)	(2,0%)	(0%)
Y3	(26,7%)	(52,5%)	(19,8%)	(1,0%)	(0%)
Y4	(30,7%)	(41,6%)	(15,8%)	(8,9%)	(3,0%)
Y5	(35,6%)	(41,6%)	(13,9%)	(5,9%)	(3,0%)
Y6	(33,7%)	(42,6%)	(19,8%)	(3,0%)	(1,0%)
Y7	(25,7%)	(34,7%)	(21,8%)	(11,9%)	(5,9%)

Appendix 4 : Result Validitas Test

Correlations						
		E1	E2	E3	E4	TOTAL E
E1	Pearson Correlation	1	,325**	,377**	,337**	,761**
	Sig. (2-tailed)		,001	,000	,001	,000
	N	101	101	101	101	101
E2	Pearson Correlation	,325**	1	,520**	,335**	,710**
	Sig. (2-tailed)	,001		,000	,001	,000
	N	101	101	101	101	101
E3	Pearson Correlation	,377**	,520**	1	,247*	,691**
	Sig. (2-tailed)	,000	,000		,013	,000
	N	101	101	101	101	101
E4	Pearson Correlation	,337**	,335**	,247*	1	,699**
	Sig. (2-tailed)	,001	,001	,013		,000
	N	101	101	101	101	101
TOTAL_E	Pearson Correlation	,761**	,710**	,691**	,699**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	101	101	101	101	101

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Correlations						
		F1	F2	F3	F4	TOTAL F
F1	Pearson Correlation	1	,414**	,497**	,615**	,795**
	Sig. (2-tailed)		,000	,000	,000	,000
	N	101	101	101	101	101
F2	Pearson Correlation	,414**	1	,389**	,626**	,761**
	Sig. (2-tailed)	,000		,000	,000	,000
	N	101	101	101	101	101
F3	Pearson Correlation	,497**	,389**	1	,477**	,752**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	101	101	101	101	101
F4	Pearson Correlation	,615**	,626**	,477**	1	,859**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	101	101	101	101	101
TOTAL_F	Pearson Correlation	,795**	,761**	,752**	,859**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	101	101	101	101	101

Correlations																
	S1	S2	S3	S4	S5	S6	S7	S8	S9	S10	S11	S12	S13	S14	S15	TOTAL S
S1 Pearson Correlation	1	.321**	.511**	.387**	.492**	.515**	.333**	.400**	.386**	.307**	.361**	.468**	.283**	.407**	.433**	.639**
S1 Sig. (2-tailed)		.001	.000	.000	.000	.000	.001	.000	.000	.002	.000	.000	.004	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S2 Pearson Correlation	.321**	1	.531**	.495**	.508**	.486**	.451**	.503**	.382**	.393**	.484**	.298**	.521**	.409**	.498**	.687**
S2 Sig. (2-tailed)	.001		.000	.000	.000	.000	.000	.000	.000	.000	.000	.003	.000	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S3 Pearson Correlation	.511**	.531**	1	.384**	.486**	.614**	.478**	.428**	.503**	.322**	.585**	.418**	.427**	.362**	.533**	.726**
S3 Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.001	.000	.000	.000	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S4 Pearson Correlation	.387**	.495**	.384**	1	.365**	.228*	.583**	.507**	.482**	.579**	.347**	.421**	.420**	.454**	.390**	.668**
S4 Sig. (2-tailed)	.000	.000	.000		.000	.022	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S5 Pearson Correlation	.492**	.508**	.486**	.365**	1	.547**	.263**	.461**	.431**	.343**	.538**	.337**	.516**	.465**	.384**	.679**
S5 Sig. (2-tailed)	.000	.000	.000	.000		.000	.008	.000	.000	.000	.000	.001	.000	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S6 Pearson Correlation	.515**	.486**	.614**	.228*	.547**	1	.257**	.485**	.428**	.198*	.475**	.441**	.350**	.425**	.388**	.653**
S6 Sig. (2-tailed)	.000	.000	.000	.022	.000		.009	.000	.000	.047	.000	.000	.000	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S7 Pearson Correlation	.333**	.451**	.478**	.583**	.263**	.257**	1	.298**	.469**	.462**	.406**	.289**	.361**	.415**	.433**	.622**
S7 Sig. (2-tailed)	.001	.000	.000	.000	.008	.009		.002	.000	.000	.000	.003	.000	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S8 Pearson Correlation	.400**	.503**	.428**	.507**	.461**	.485**	.298**	1	.563**	.626**	.566**	.575**	.473**	.446**	.533**	.757**
S8 Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.002		.000	.000	.000	.000	.000	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101

S9 Pearson Correlation	.386**	.382**	.503**	.482**	.431**	.428**	.469**	.563**	1	.519**	.700**	.510**	.588**	.306**	.521**	.750**
S9 Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.002	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S10 Pearson Correlation	.307**	.393**	.322**	.579**	.343**	.198*	.462**	.626**	.519**	1	.507**	.383**	.537**	.417**	.568**	.693**
S10 Sig. (2-tailed)	.002	.000	.001	.000	.000	.047	.000	.000	.000		.000	.000	.000	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S11 Pearson Correlation	.361**	.484**	.585**	.347**	.538**	.475**	.406**	.566**	.700**	.507**	1	.478**	.701**	.364**	.623**	.784**
S11 Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S12 Pearson Correlation	.468**	.298**	.418**	.421**	.337**	.441**	.289**	.575**	.510**	.383**	.478**	1	.338**	.496**	.390**	.660**
S12 Sig. (2-tailed)	.000	.003	.000	.000	.001	.000	.003	.000	.000	.000	.000		.001	.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S13 Pearson Correlation	.283**	.521**	.427**	.420**	.516**	.350**	.361**	.473**	.588**	.537**	.701**	.338**	1	.355**	.657**	.723**
S13 Sig. (2-tailed)	.004	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.001		.000	.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S14 Pearson Correlation	.407**	.409**	.362**	.454**	.465**	.425**	.415**	.446**	.306**	.417**	.364**	.496**	.355**	1	.366**	.634**
S14 Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.002	.000	.000	.000	.000		.000	.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
S15 Pearson Correlation	.433**	.498**	.533**	.390**	.384**	.398**	.433**	.533**	.521**	.568**	.623**	.390**	.657**	.366**	1	.749**
S15 Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
TOTAL_S Pearson Correlation	.639**	.687**	.726**	.669**	.679**	.653**	.622**	.757**	.750**	.693**	.784**	.660**	.723**	.634**	.749**	1
TOTAL_S Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
N	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

		Correlations							
		SIA1	SIA2	SIA3	SIA4	SIA5	SIA6	SIA7	TOTAL_SIA
SIA1	Pearson Correlation	1	,504**	,626**	,425**	,293**	,453**	,301**	,691**
	Sig. (2-tailed)		,000	,000	,000	,003	,000	,002	,000
	N	101	101	101	101	101	101	101	101
SIA2	Pearson Correlation	,504**	1	,522**	,564**	,526**	,385**	,466**	,754**
	Sig. (2-tailed)	,000		,000	,000	,000	,000	,000	,000
	N	101	101	101	101	101	101	101	101
SIA3	Pearson Correlation	,626**	,522**	1	,625**	,577**	,589**	,534**	,840**
	Sig. (2-tailed)	,000	,000		,000	,000	,000	,000	,000
	N	101	101	101	101	101	101	101	101
SIA4	Pearson Correlation	,425**	,564**	,625**	1	,558**	,513**	,684**	,811**
	Sig. (2-tailed)	,000	,000	,000		,000	,000	,000	,000
	N	101	101	101	101	101	101	101	101
SIA5	Pearson Correlation	,293**	,526**	,577**	,558**	1	,527**	,664**	,759**
	Sig. (2-tailed)	,003	,000	,000	,000		,000	,000	,000
	N	101	101	101	101	101	101	101	101
SIA6	Pearson Correlation	,453**	,385**	,589**	,513**	,527**	1	,514**	,730**
	Sig. (2-tailed)	,000	,000	,000	,000	,000		,000	,000
	N	101	101	101	101	101	101	101	101
SIA7	Pearson Correlation	,301**	,466**	,534**	,684**	,664**	,514**	1	,768**
	Sig. (2-tailed)	,002	,000	,000	,000	,000	,000		,000
	N	101	101	101	101	101	101	101	101
TOTAL_SIA	Pearson Correlation	,691**	,754**	,840**	,811**	,759**	,730**	,768**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	
	N	101	101	101	101	101	101	101	101

		Correlations							
		K1	K2	K3	K4	K5	K6	K7	TOTAL_K
K1	Pearson Correlation	1	,643**	,490**	,558**	,507**	,611**	,602**	,827**
	Sig. (2-tailed)		,000	,000	,000	,000	,000	,000	,000
	N	101	101	101	101	101	101	101	101
K2	Pearson Correlation	,643**	1	,526**	,533**	,347**	,523**	,521**	,757**
	Sig. (2-tailed)	,000		,000	,000	,000	,000	,000	,000
	N	101	101	101	101	101	101	101	101
K3	Pearson Correlation	,490**	,526**	1	,331**	,376**	,288**	,372**	,609**
	Sig. (2-tailed)	,000	,000		,001	,000	,003	,000	,000
	N	101	101	101	101	101	101	101	101
K4	Pearson Correlation	,558**	,533**	,331**	1	,555**	,506**	,523**	,781**
	Sig. (2-tailed)	,000	,000	,001		,000	,000	,000	,000
	N	101	101	101	101	101	101	101	101
K5	Pearson Correlation	,507**	,347**	,376**	,555**	1	,425**	,541**	,736**
	Sig. (2-tailed)	,000	,000	,000	,000		,000	,000	,000
	N	101	101	101	101	101	101	101	101
K6	Pearson Correlation	,611**	,523**	,288**	,506**	,425**	1	,475**	,725**
	Sig. (2-tailed)	,000	,000	,003	,000	,000		,000	,000
	N	101	101	101	101	101	101	101	101
K7	Pearson Correlation	,602**	,521**	,372**	,523**	,541**	,475**	1	,797**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000		,000
	N	101	101	101	101	101	101	101	101
TOTAL_K	Pearson Correlation	,827**	,757**	,609**	,781**	,736**	,725**	,797**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	
	N	101	101	101	101	101	101	101	101

Appendix 5 : Result Reabilitas Test

Reliability Statistics

Cronbach's Alpha	N of Items
,668	4

Reliability Statistics

Cronbach's Alpha	N of Items
,802	4

Reliability Statistics

Cronbach's Alpha	N of Items
,923	15

Reliability Statistics

Cronbach's Alpha	N of Items
,879	7

Reliability Statistics

Cronbach's Alpha	N of Items
,864	7

Appendix 6 : Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		101
Normal Parameters ^{a,b}	Mean	,9397370
	Std. Deviation	3,57590094
Most Extreme Differences	Absolute	,087
	Positive	,087
	Negative	-,074
Test Statistic		,087
Asymp. Sig. (2-tailed)		,059 ^c

Appendix 7 : Heteroskedasitas Test

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,324	2,207		,147	,884
	Ecommerce	-,004	,111	-,004	-,034	,973
	Fintech	,103	,154	,098	,672	,503
	Sosmed	,041	,048	,133	,863	,390
	Sia	-,077	,084	-,140	-,919	,360

Appendix 8 : Multikolinearitas Test

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3,641	3,252		1,120	,266		
	Ecommerce	,413	,164	,233	2,522	,013	,640	1,562
	Fintech	,203	,226	,096	,898	,372	,478	2,092
	Sosmed	-,027	,071	-,044	-,385	,701	,426	2,345
	Sia	,551	,123	,498	4,470	,000	,440	2,275

a. Dependent Variable: Kinerja

Appendix 9 : Multiple Linear Analysis

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	
1	(Constant)	3,641	3,252		1,120
	Ecommerce	,413	,164	,233	2,522
	Fintech	,203	,226	,096	,898
	Sosmed	-,027	,071	-,044	-,385
	Sia	,551	,123	,498	4,470

Appendix 10 : Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,690 ^a	,477	,455	3,527

Appendix 11 : T Test

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	
1	(Constant)	3,641	3,252		1,120
	Ecommerce	,413	,164	,233	2,522
	Fintech	,203	,226	,096	,898
	Sosmed	-,027	,071	-,044	-,385
	Sia	,551	,123	,498	4,470