

**PENGARUH SISTEM INFORMASI AKUNTANSI, LITERASI
KEUANGAN, DAN INKLUSI KEUANGAN TERHADAP KINERJA
UMKM: PERAN MODERASI KOMPETENSI SUMBER DAYA MANUSIA
(Studi Empiris pada UMKM yang Terdaftar di Platform SiBakul Jogja
Daerah Istimewa Yogyakarta)**

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INTISARI

Penelitian ini bertujuan untuk mengetahui pengaruh sistem informasi akuntansi, literasi keuangan, dan inklusi keuangan, serta faktor kompetensi sumber daya manusia sebagai pemoderasi terhadap kinerja UMKM yang terdaftar di platform SiBakul Jogja Daerah Istimewa Yogyakarta. Pendekatan penelitian ini adalah kuantitatif asosiatif kausal dengan data yang diperoleh melalui penyebaran kuesiner. Metode pengambilan sampel menggunakan teknik *purposive sampling*, sampel terdiri dari 384 responden yang telah terdaftar di platform SiBakul Jogja. Teknik analisis data dalam penelitian ini menggunakan analisis statistik deskriptif dan analisis *Partial Least Square-Structural Equation Model* (PLS-SEM) dengan *software* SmartPLS 3. Hasil penelitian menunjukkan bahwa sistem informasi akuntansi, literasi keuangan, dan inklusi keuangan secara parsial berpengaruh positif terhadap kinerja UMKM. Variabel kompetensi sumber daya manusia mampu memoderasi pengaruh positif sistem informasi akuntansi terhadap kinerja UMKM. Namun, variabel kompetensi sumber daya manusia tidak mampu memoderasi pengaruh literasi keuangan dan inklusi keuangan terhadap kinerja UMKM.

Kata kunci: Inklusi Keuangan, Kinerja UMKM, Kompetensi Sumber Daya Manusia, Literasi Keuangan, Sistem Informasi Akuntansi

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THE EFFECT OF ACCOUNTING INFORMATION SYSTEMS, FINANCIAL LITERACY, AND FINANCIAL INCLUSION ON MSME PERFORMANCE: THE MODERATING ROLE OF HUMAN RESOURCE COMPETENCIES (Empirical Study on MSMEs Registered on the SiBakul Jogja Platform Special Region of Yogyakarta)

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ABSTRACT

This study aims to determine the effect of accounting information systems, financial literacy, and financial inclusion, as well as human resource competency factors as moderators on the performance of MSMEs registered on the SiBakul Jogja platform in the Special Region of Yogyakarta. This research approach is a quantitative associative causal with data obtained through questionnaire distribution. The sampling method used a purposive sampling technique, the sample consisted of 384 respondents who had registered on the SiBakul Jogja platform. The data analysis technique in this study used descriptive statistical analysis and Partial Least Square-Structural Equation Model (PLS-SEM) analysis with SmartPLS 3 software. The results showed that accounting information systems, financial literacy, and financial inclusion partially had a positive effect on MSME performance. The human resource competency variable was able to moderate the positive effect of accounting information systems on MSME performance. However, the human resource competency variable was not able to moderate the effect of financial literacy and financial inclusion on MSME performance.

Kata kunci: *Financial Inclusion, MSME Performance, Human Resource Competency, Financial Literacy, Accounting Information Systems*

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