

**PENGARUH SISTEM INFORMASI AKUNTANSI, INKLUSI KEUANGAN,  
DAN *FINANCIAL TECHNOLOGY* TERHADAP KINERJA KEUANGAN  
UKM DI KOTA TASIKMALAYA: PERAN LITERASI KEUANGAN**

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**INTISARI**

Penelitian ini bertujuan untuk mengetahui pengaruh sistem informasi akuntansi, inklusi keuangan dan *financial technology* terhadap kinerja keuangan serta moderasi dari literasi keuangan terhadap pengaruh sistem informasi akuntansi, inklusi keuangan, dan *financial technology* pada Usaha Kecil dan Menengah (UKM) di Kota Tasikmalaya. Metode pengambilan sampel menggunakan teknik *purposive sampling*. Sampel dalam penelitian terdiri dari 91 responden yang telah terdaftar di Dinas Koperasi dan UKM Kota Tasikmalaya, memiliki profil usaha yang lengkap untuk penelitian, dan telah menggunakan sistem informasi akuntansi, pendanaan dari lembaga keuangan, serta *financial technology* pada kegiatan usahanya. Teknik pengumpulan data menggunakan kuesioner. Teknik analisis data dalam penelitian ini menggunakan Analisis SEM-PLS (*Partial Least Square*).

Hasil penelitian menunjukkan sistem informasi akuntansi, inklusi keuangan dan *financial technology* memiliki pengaruh positif dan signifikan terhadap kinerja keuangan. Serta literasi keuangan mampu memoderasi (memperkuat) pengaruh sistem informasi akuntansi, inklusi keuangan dan *financial technology* terhadap kinerja keuangan.

**Kata kunci:** Kinerja Keuangan, Literasi Keuangan, Sistem Informasi Akuntansi, Inklusi Keuangan, *Financial Technology*

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***THE INFLUENCE OF ACCOUNTING INFORMATION SYSTEM,  
FINANCIAL INCLUSION, AND FINANCIAL TECHNOLOGY ON THE  
FINANCIAL PERFORMANCE OF SMEs IN TASIKMALAYA CITY: THE  
ROLE OF FINANCIAL LITERACY***

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***ABSTRACT***

*This research aims to determine the influence of accounting information systems, financial inclusion, and financial technology on financial performance as well as the moderation of financial literacy on the influence of accounting information systems, financial inclusion and financial technology on Small and Medium Enterprises (UKM) in Tasikmalaya Regency. The sampling method uses purposive sampling technique. The sample in the study consisted of 91 respondents who were registered with the Tasikmalaya Regency Cooperatives and SMEs Service, had a complete business profile for the research, and has used accounting information systems, funding from financial institutions, and financial technology in its business activities. The data collection technique uses a questionnaire. The data analysis technique in this research uses analysis SEM-PLS (Partial Least Square).*

*The research results show that accounting information systems, financial inclusion, and financial technology have a positive and significant influence on financial performance. And financial literacy moderates (strengthen) the influence of accounting information systems, financial inclusion and financial technology on financial performance.*

***Keywords:*** *Financial Performance, Financial Literacy, Accounting Information Systems, Financial Inclusion, Financial Technology*

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