

DAFTAR PUSTAKA

- Abubakar, A., & Belwal, S. (2026). Strategic leadership in the tourism industry: a systematic literature review. *International Hospitality Review*, 1–24. <https://doi.org/10.1108/IHR-06-2025-0056>
- Abubakar, H., Faridah, & S, N. (2025). Strategic Pathways to SMEs' Competitiveness: The Roles of Financial Practices, Market Orientation, and Accounting Information Systems Within Emerging Markets. *Journal of STI Policy and Management*, 10(1), 72–90. <https://doi.org/https://doi.org/10.14203/STIPM.2024.418>
- Agarwal, S., Kweh, Q. L., Jamali, D., Wider, W., Hossain, S. F. A., & Fauzi, M. A. (2025). How does artificial intelligence shape the productivity and quality of research in business studies? A systematic literature review and future research framework. In *Discover Sustainability* (Vol. 6, Number 1, pp. 1–30). Springer Nature. <https://doi.org/10.1007/s43621-025-01480-7>
- Albuainain, A., & Ashby, S. (2025). Enablers and Barriers in FinTech Adoption: A Systematic Literature Review of Customer Adoption and Its Impact on Bank Performance. In *FinTech* (Vol. 4, Number 3, pp. 1–36). Multidisciplinary Digital Publishing Institute (MDPI). <https://doi.org/10.3390/fintech4030049>
- Aldhi, I. F., Suhariadi, F., Supriharyanti, E., Rahmawati, E., & Hardaningtyas, D. (2024). Financial Technology in Recovery: Behavioral Usage of Payment Systems by Indonesian MSMEs in the Post-Pandemic Era. *International Journal of Computing and Digital Systems*, 16(1), 1329–1341. <https://doi.org/https://doi.org/10.12785/ijcds/160198>
- Aljaloudi, O., & Jaradat, H. (2025). Digital Payments and Mobile Wallets in Jordan: A Systematic Literature Review. In *Journal of Business* (Vol. 01, Number 01). <https://doi.org/10.15849/zjib.v1i01.33>
- Alonzo, A. A., & Abellana, J. J. G. (2025). Determinants of E-Commerce Adoption among Agribusinesses in The Philippines: A Technology-Organization-Environment (TOE) Framework Perspective. *WSEAS Transactions on Business and Economics*, 22, 2214–2224. <https://doi.org/10.37394/23207.2025.22.174>
- Andaru, F. M., Chaurasiya, S., & Sandy, F. B. (2026). Mentoring-Based Implementation of Accounting Information Systems for Enhancing MSMEs Financial Management in Magelang City, Indonesia. *Journal of Research Applications in Community Service*, 5(1), 11–24. <https://doi.org/10.32665/jarcoms.v5i1.6295>
- Andayani, W., Adib, N., Arif, M. E., Indrayani, Wahyuni, S., Murdianingrum, S. L., & Widiastutik, R. (2026). The adoption of cloud accounting in Indonesian Small and Medium Enterprises (SMEs): exploring drivers, challenges and implications for performance. *Cogent Business and Management*, 13(1), 1–23. <https://doi.org/https://doi.org/10.1080/23311975.2025.2603023>
- Anning-Dorson, T., & Senanu, B. (2026). Mobile money adoption: Unequal pathways to financial well-being across small enterprises. *Technological Forecasting and Social Change*, 229, 1–18. <https://doi.org/10.1016/j.techfore.2026.124706>
- Anwar, L. H. (2025). Digital Economic Growth and MSME Development in East Java: A Systematic Literature Review. *International Journal of Business Accounting Management Social Science*, 1(3), 68–78. <https://doi.org/10.64530/ijbams.v1i3.42>
- Basdekidou, V., & Papapanagos, H. (2025). Blockchain Technology Adoption for

- Agriculture, Manufacturing, Services, Knowledge, Culture, and Research: A Systematic Literature Review. In *WSEAS Transactions on Systems* (Vol. 24, pp. 229–278). World Scientific and Engineering Academy and Society. <https://doi.org/10.37394/23202.2025.24.23>
- Campanella, F., Ferri, L., Serino, L., & Zampella, A. (2026). Driving sustainability: how FinTech transforms SDG performance in SMEs. *Journal of Global Responsibility*, 17(2), 322–342. <https://doi.org/https://doi.org/10.1108/JGR-01-2025-0015>
- Candraningrat, I. R., Abundanti, N., Mujiati, N. W., Erlangga, R., & Jhuniantara, I. M. G. (2021). The role of financial technology on development of MSMEs. *Accounting*, 7(1), 225–230. <https://doi.org/https://doi.org/10.5267/j.ac.2020.9.014>
- Chandra, N., Handra, H., Febrianto, R., & Ridwan, E. (2024). Unveiling the Technology Readiness and Financing Preferences of MSME Owners in Padang City: Implications for Designing Effective Educational Interventions to Foster Innovation Adoption. *Journal of System and Management Sciences*, 14(1), 290–300. <https://doi.org/https://doi.org/10.33168/JSMS.2024.0117>
- Cibro, S. R., Ningsih, H. T. K., & Lubis, F. K. (2026). PENGARUH KOMPETENSI WIRAUSAHA, DIGITALISASI AKUNTANSI, DAN IMPLEMENTASI PAYMENT GATEWAY TERHADAP PENINGKATAN KINERJA UMKM DI KECAMATAN SILIMA PUNGGAPUNGA KABUPATEN DAIRI. *Surplus: Jurnal Ekonomi dan Bisnis*, 4(2), 866–879. <https://doi.org/10.71456/sur.v4i2.1780>
- Damayanti, R. M., Pramesti, D., Ayuninggar, L., Martini, E., & Rosdaliva, M. (2025). Readiness for Digital Financial Transformation: The Case of Micro, Small and Medium Enterprises in Indonesia. *International Journal of Economics and Management*, 19(1), 57–66. <https://doi.org/10.47836/ijeam.19.1.04>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13, 319–340.
- Dedy, Sari, M., & Balang, F. (2025). Penerapan Technology Acceptance Model (TAM) dalam Adopsi Fintech oleh UMKM di Wilayah Perbatasan Indonesia-Malaysia. *Valid: Jurnal Ilmiah*, 23(1), 64–78. <https://doi.org/10.53512/valid.v23i1.595>
- Diaz, M. (2025). *Digital Financial Innovation, Bank Efficiency, And Sustainability: A Prisma Based Systematic Literature Review in the Banking Sector (2015-2025)* (Vol. 05, Number 05). <https://doi.org/10.59141/jrssem.v5i5.1225>
- Dinanti, A., Januarti, I., & Handayani, Rr. S. (2026). From adoption to accountability: a 1997–2024 bibliometric cartography of ICT in SMEs with accounting & sustainability overlays. *Journal of Innovation and Entrepreneurship*, 15, 1–16. <https://doi.org/https://doi.org/10.1186/s13731-026-00621-0>
- Engku Hassan Ashari, E. H. M., & Abdul Rahman, A. (2025). Behavioural Intention of Islamic Crowdfunding among SMES - Extending UTAUT Theory with Trust, Trialability and Technology Readiness. *International Journal of Accounting and Economics Studies*, 12(6), 283–295. <https://doi.org/10.14419/ajf1yx37>
- Febriyani, W., Supratman, N. A., & Witjaksono, R. W. (2024). *Exploring the Contribution of Fintech to Digital Transformation in Indonesian MSMEs: A Literature Review*. <https://doi.org/10.32520/stmsi.v13i6.4638>
- Gunawan, A., Jufrizen, & Pulungan, D. R. (2023). Improving MSME performance through financial literacy, financial technology, and financial inclusion. *International Journal of Applied Economics, Finance and Accounting*, 15(1), 39–

52. <https://doi.org/https://doi.org/10.33094/ijaefa.v15i1.761>
- Gupta, U., Agarwal, B., & Nautiyal, N. (2022). Financial Technology Adoption — A Case of Indian MSMEs. *Finance: Theory and Practice*, 12(6), 192–211. <https://doi.org/https://doi.org/10.26794/2587-5671-2022-26-6-192-211>
- Gurendrawati, E., Musyaffi, A. M., Wolor, C. W., Khairunnisa, H., Wibowo, S. N., Fuzianah, E., & Faturachman, M. (2024). An Empirical Study on the Barriers to Digital Financial Reporting Adoption Among Non-Adopting SMEs in Indonesia. *Journal of System and Management Sciences*, 14(3), 96–114. <https://doi.org/10.33168/JSMS.2024.0306>
- Hagen, M. H., Jaccheri, L., Papavaslopoulou, S., Hartvigsen, G., & Sæter, T. (2026). Digital psychosocial follow-up for survivors of childhood critical illness: protocol for a systematic literature review. *Systematic Reviews*, 15, 1–7. <https://doi.org/10.1186/s13643-025-03028-2>
- Hajizamani, Z., Zakery, A., & Naieni, A. B. (2025). A Systematic Review and Integrated Framework of Fintech's Role in SME Internationalization. In *Journal of Information Systems Engineering and Management* (Vol. 2025, Number 47s). <https://doi.org/10.52783/jisem.v10i47s.9395>
- Hariyanto, D., Safitri, H., Marikan, D. A. A., Bakar, N. A. A., & Ubaidillah, N. Z. (2026). The Concept of Fintech in The Sustainability of MSM's Business in West Kalimantan: Moderated by Ease of Digital Payment. *International Review of Management and Marketing*, 16(3), 521–529. <https://doi.org/10.32479/irmm.22796>
- Hendrian, S. (2023). Transformasi Digital Dan Keadilan Sosial: Analisis Dampaknya Terhadap Umkm Dan Regulasi Di Indonesia. *Mutiara: Multidiciplinary Scientifict Journal*, 1(11), 730–741. <https://doi.org/10.57185/mutiara.v1i11.442>
- Husna, A., & Budiman, L. (2024). *Menghubungkan yang Tak Terhubung: Pelajaran untuk Meningkatkan Internet Cepat dan Reliabel dari Kabupaten Sumba Barat Daya*. <https://doi.org/10.35497/567757>
- Husnayetti, Astuti, T. B., & Junarti. (2024). The Effectiveness of Fintech in SME Financial Management: A Systematic Literature Review. *American Journal of Economic and Management Business*, 3(12), 473–482. <https://doi.org/10.58631/ajemb.v3i12.143>
- Ilona, D., Novianti, N., Zaitul, Z., & Asmeri, R. (2025). Exploring fintech adoption intentions among culinary micro, small and medium enterprises post COVID-19: Moderating role of fintech knowledge. *Business Informatics*, 19(4), 88–110. <https://doi.org/https://doi.org/10.17323/2587-814X.2025.4.88.110>
- Inayah, A., & Susliyanti, E. D. (2025). The Impact of Cloud-Based Accounting Systems on SME Financial Performance in the Digital Era. *Atestasi: Jurnal Ilmiah Akuntansi*, 8(2), 138–145. <https://doi.org/10.57178/atestasi.v8i2.1486>
- Indra, I. S. (2025). Kualitas Laporan Keuangan UMKM: Bukti Empiris Peran Literasi Keuangan, Akuntansi Digital, dan Kompetensi SDM. *Balance: Jurnal Akuntansi dan Manajemen*, 4(3), 1958–1971. <https://doi.org/10.59086/jam.v4i3.1241>
- Ismail, I. J., & Rashidi, F. U. (2025). Linking dynamic entrepreneurial capabilities and behavioral intentions to adopt FinTech in small and medium enterprises through digital financial innovation. *Cogent Business and Management*, 12(1), 1–18. <https://doi.org/https://doi.org/10.1080/23311975.2025.2470915>

- Ismail, J., Mopangga, H., Abdullah, F., & Ardi, M. (2025). Digital Literacy, Financial Technology Adoption, and Sustainable Business Practices Among MSMEs: Evidence From Gorontalo. *International Journal of Scientific Research and Management (IJSRM)*, 13(11), 9898–9917. <https://doi.org/10.18535/ijssrm/v13i11.em01>
- Izzati, T. R., & Haryatiningsih, R. (2023). Faktor yang Mempengaruhi Tingkat Pemahaman Teknologi Pinjaman Online bagi UMKM Kota Bandung Menggunakan Technology Acceptance Model (TAM). *Bandung Conference Series: Economics Studies*, 3(1), 165–173. <https://doi.org/10.29313/bcses.v3i1.6772>
- Jiang, Y., Mustaffa, N., Aziz, J., & Cai, X. (2026). Information anxiety across populations in the VUCA era: a scoping review protocol. *BMJ Open*, 16(6), 1–6. <https://doi.org/10.1136/bmjopen-2025-110005>
- Kamal, L. N., Jasni, N. S., Razali, F. M., & Shah, S. Z. O. (2023). Factors Influencing the Intention to Adopt Cloud Accounting Among Malaysian North Borneo SMEs: A TOE Model Approach. *Economic Affairs*, 68(2), 1027–1040. <https://doi.org/https://doi.org/10.46852/0424-2513.2.2023.6>
- Kartika, A., Rozak, H. A., Sugiarti, S., Rahmadhani, S., & Kusumawardani, A. (2026). EXPLORING GOVERNANCE OF SMALL-AND MEDIUM-SIZED ENTERPRISES IN ADOPTING DIGITAL TECHNOLOGY AND FINTECH. *Journal of Governance and Regulation*, 15(2 Special Issue), 345–355. <https://doi.org/https://doi.org/10.22495/jgrv15i2siart3>
- Khadik, M. V., Purwantini, A. H., & Farida. (2025). Self-Efficacy and Digital Vision as Antecedents of the Adoption of Cloud Accounting and MSMEs' Sustainability Performance. *SUSTAINABLE: Jurnal Akuntansi*, 5(2), 320–337. <https://doi.org/10.30651/stb.v5i2.28669>
- Krah, R., Tetteh, L. A., Boateng, A., & Amankwa, R. F. (2024a). Financial technology adoption among small and medium enterprises in Ghana. *Cogent Business and Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2321786>
- Krah, R., Tetteh, L. A., Boateng, A., & Amankwa, R. F. (2024b). Financial technology adoption among small and medium enterprises in Ghana. *Cogent Business and Management*, 11(1), 1–22. <https://doi.org/https://doi.org/10.1080/23311975.2024.2321786>
- Kristianto, G. B., Istiningrum, F., & Dianningsih. (2025). Literasi Teknologi dan Kematangan AIS sebagai Faktor Penentu Risiko Siber pada UMKM: Evaluasi Audit Berbasis Teknologi. *Jurnal Kendali Akuntansi*, 3(3), 303–321. <https://doi.org/10.59581/jka-widyakarya.v3i3.5431>
- Kurniasari, F., Abd Hamid, N., & Lestari, E. D. (2025). Unraveling the impact of financial literacy, financial technology adoption, and access to finance on small medium enterprises business performance and sustainability: a serial mediation model. *Cogent Business and Management*, 12(1), 1–27. <https://doi.org/10.1080/23311975.2025.2487837>
- Kurniasari, F., & Lestari, E. D. (2024). DEVELOPMENT OF FINANCIAL LITERACY AND FINTECH ADOPTION ON WOMEN SMEs BUSINESS PERFORMANCE IN INDONESIA. *Eastern-European Journal of Enterprise Technologies*, 5(13(131)), 67–75. <https://doi.org/https://doi.org/10.15587/1729->

4061.2024.312613

- Lavikka, R., Fauth, J., Toscano, M., Costa, G., Beach, T., Magalhães, P. M., Stoter, J., Kaiser, S. B. D., & Werbrouck, J. (2025). Navigating the shift towards sustainable digital building permits and building logbooks. *Open Research Europe*, 5, 1–21. <https://doi.org/10.12688/openreseurope.18553.2>
- Linney, H., van Someren, K., & Keogh, S. (2026). Digital health literacy of adolescents: A scoping review protocol. *PLOS ONE*, 21(5), 1–8. <https://doi.org/10.1371/journal.pone.0348021>
- Lukita, C., Chandra, A. K., Fahrudin, R., Agatha, N. M., & Suci, D. P. (2026). Maturity Level Measurement Model of MSMEs for Sustainable Economic Growth. *APTISI Transactions on Technopreneurship*, 8(2), 434–442. <https://doi.org/10.34306/att.v8i2.781>
- Manaek, R., Indrajit, R. E., & Dazki, E. (2023). Arsitektur Perusahaan Untuk Infrastruktur Telekomunikasi Di Daerah Pedalaman Indonesia. *SATIN - Sains dan Teknologi Informasi*, 9(2), 01–11. <https://doi.org/10.33372/stn.v9i2.1000>
- Maryanti, Mediaty, Arifin, A. H., & Mas'ud, A. A. (2026). Digital Accounting and Financial Performance of MSMEs in Indonesia: The Mediating Role of Digital Innovation. *International Journal of Financial Studies*, 14(3), 1–18. <https://doi.org/https://doi.org/10.3390/ijfs14030066>
- Mathur, R., & Sharma, S. (2025). Behavioral Intention to Adopt Peer to Peer Lending: A Study on Indian MSMEs. *International Journal of Mathematical, Engineering and Management Sciences*, 10(6), 2040–2060. <https://doi.org/10.33889/IJMEMS.2025.10.6.095>
- Mawarni, A. R., Riswan, Triatmaja, M. F., & Hidayah, R. (2023). PENGARUH FINANCIAL TECHNOLOGY, E-COMMERCE, LITERASI KEUANGAN DAN PENGGUNAAN SISTEM INFORMASI AKUNTANSI TERHADAP KINERJA UMKM DI KABUPATEN BATANG DENGAN PENGETAHUAN AKUNTANSI SEBAGAI VARIABEL MODERASI. *Jurnal Neraca*, 19(2), 29–47. <https://doi.org/10.48144/neraca.v19i2.1684>
- Mediaty, Maryanti, Arifin, A. H., Mas'ud, A. A., & Dinar. (2025). Enhancing digital financial inclusion: Adoption factors of digital accounting among MSMEs in Indonesia. *International Journal of Innovative Research and Scientific Studies*, 8(3), 1423–1434. <https://doi.org/10.53894/ijirss.v8i3.6818>
- Menne, F., Surya, B., Yusuf, M., Suriani, S., Ruslan, M., & Iskandar, I. (2022). Optimizing the Financial Performance of SMEs Based on Sharia Economy: Perspective of Economic Business Sustainability and Open Innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(1), 1–24. <https://doi.org/10.3390/joitmc8010018>
- Molete, O. B., Mokhele, S. E., Ntombela, S. D., & Thango, B. A. (2025). The Impact of IT Strategic Planning Process on SME Performance: A Systematic Review. *Businesses*, 5(1), 1–42. <https://doi.org/10.3390/businesses5010002>
- Mollah, M. A., Ibrahim, Masud, A. Al, & Chowdhury, M. S. (2024). How does digital leadership boost competitive performance? The role of digital culture, affective commitment, and strategic agility. *Heliyon*, 10(23), 1–14. <https://doi.org/10.1016/j.heliyon.2024.e40839>
- Musyaffi, A. M., Johari, R. J., Hendrayati, H., Wolor, C. W., Armeliza, D., Mukhibad,

- H., & Izwandi, H. S. C. (2025). Exploring Technological Factors and Cloud Accounting Adoption in MSMEs: A Comprehensive TAM Framework. *International Review of Management and Marketing*, 15(1), 283–292. <https://doi.org/https://doi.org/10.32479/irmm.17451>
- Nagy, A. S., Arie, F. V., Tuegeh, O. D. M., Bittner, B., & Tumiwa, J. R. (2025). Fintech adoption for SMEs in different socioeconomic contexts: evidence from Hungary and Indonesia. *Financial Innovation*, 11, 1–37. <https://doi.org/https://doi.org/10.1186/s40854-025-00876-8>
- Naji, G. M. A., Alzoraiki, M., Rao, N. S., & Iskandar, Y. H. P. (2026). Factors influencing intention to use AI in business decision making among professional employees in Malaysia's financial industry. *Frontiers in Artificial Intelligence*, 9, 1–20. <https://doi.org/10.3389/frai.2026.1779573>
- Najib, M., Ermawati, W. J., Fahma, F., Endri, E., & Suhartanto, D. (2021). Fintech in the small food business and its relation with open innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1), 1–17. <https://doi.org/https://doi.org/10.3390/joitmc7010088>
- Nguyen, T. B. T., Doan, T. N., Ta, T. T., Tran, H. Y., Nguyen, D. A., Pham, M. A., Nguyen, T. H., & Nguyen, P. T. (2025). FACTORS AFFECTING THE INTENTION OF ADOPTING CLOUD-BASED ACCOUNTING STRATEGY: THE CASE OF MICRO, SMALL, AND MEDIUM-SIZED ENTERPRISES. *Corporate and Business Strategy Review*, 6(4), 194–208. <https://doi.org/https://doi.org/10.22495/cbsrv6i4art18>
- Ningsih, H. T. K., Erlina, Muda, I., & Atmanegara, A. W. (2025). The impact of financial technology on MSME performance in indonesia: a study using the technology acceptance model. *International Journal of Accounting and Economics Studies*, 12(2), 76–84. <https://doi.org/https://doi.org/10.14419/4pktwq88>
- Nofel, M., Marzouk, M., Elbardan, H., Saleh, R., & Mogahed, A. (2024). Integrating Blockchain, IoT, and XBRL in Accounting Information Systems: A Systematic Literature Review. In *Journal of Risk and Financial Management* (Vol. 17, Number 8, pp. 1–32). Multidisciplinary Digital Publishing Institute (MDPI). <https://doi.org/10.3390/jrfm17080372>
- Novianti, N., Ilona, D., Darmayanti, Y., & Zaitul, Z. (2025). EXPLORING FINTECH ADOPTION DRIVERS AMONG TOURISM-SUPPORTED CULINARY SMEs. *Investment Management and Financial Innovations*, 22(1), 404–415. [https://doi.org/https://doi.org/10.21511/imfi.22\(1\).2025.30](https://doi.org/https://doi.org/10.21511/imfi.22(1).2025.30)
- Novianti, N., Putri, D., Azliyanti, E., Zaitul, Z., & Ilona, D. (2025). Exploring Fintech Adoption Among Culinary Enterprises: Mediating Role of Fintech Adoption Intention and Trust. *TEM Journal*, 14(4), 3339–3353. <https://doi.org/https://doi.org/10.18421/TEM144-42>
- Nugraha, D. P., Setiawan, B., Nathan, R. J., & Fekete-Farkas, M. (2022a). Fintech Adoption Drivers for Innovation for SMEs in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(4), 1–15. <https://doi.org/10.3390/joitmc8040208>
- Nugraha, D. P., Setiawan, B., Nathan, R. J., & Fekete-Farkas, M. (2022b). Fintech Adoption Drivers for Innovation for SMEs in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(4), 1–16.

- <https://doi.org/https://doi.org/10.3390/joitmc8040208>
- Nurmayanti M, P., Nurulita, S., Humairoh, F., Hasan, M. A., & Basri, Y. M. (2026). The Role of Human Resources and Digital Accounting: A Gender-based Multi-Group Analysis in Driving MSMEs Sustainability. *Quality - Access to Success*, 27(212), 413–424. <https://doi.org/10.47750/QAS/27.212.39>
- Nyanga, T., & Eresia-Eke, C. (2025). Technology acceptance model – Related antecedents and the performance outcome of financial technology adoption in small and medium enterprises. *The Southern African Journal of Entrepreneurship and Small Business Management*, 17(1), 1–10. <https://doi.org/10.4102/sajesbm.v17i1.1080>
- Oktavia, A. P., Nuraliati, A., & Ulfiana, L. (2025). The Role of Cloud Accounting in Improving MSME Performance in The Digital Economy Era. *Oikonomia : Journal of Management Economics and Accounting*, 3(1), 1–10. <https://doi.org/10.61942/oikonomia.v3i1.494>
- Pandey, P. (2026). Digital Transformation and Resilience in MSMEs: A Systematic Literature Review of Barriers, Capabilities, and Policy Supports (2015–2025). *Asian Journal of Economics, Business and Accounting*, 26(1), 43–65. <https://doi.org/10.9734/ajeba/2026/v26i12126>
- Pérez-Campdesuñer, R., Sánchez-Rodríguez, A., Martínez-Vivar, R., Manciatí-Alarcón, R. X., De Miguel-Guzmán, M., & García-Vidal, G. (2026). Socio-Cultural and Behavioral Determinants of FinTech Adoption and Credit Access Among Ecuadorian SMEs. *Journal of Risk and Financial Management*, 19(1), 1–27. <https://doi.org/10.3390/jrfm19010064>
- Pradesa, E., Syahrani, T., & Sakti, R. E. (2023). Transformasi Digital Adopsi Software As a Service Layanan Cloud Accounting oleh UMKM. *BUDGETING: Journal of Business, Management and Accounting*, 5(1), 155–169. <https://doi.org/10.31539/budgeting.v5i1.7049>
- Pramitasari, T. D., Rustiarini, N. W., & Widnyana, P. K. I. W. (2026). Global Trends in Fintech Adoption: A Systematic Literature Review and Bibliometric Analysis. *WSEAS Transactions on Systems*, 25, 406–424. <https://doi.org/10.37394/23202.2026.25.32>
- Pranitasari, D., Harini, S., Nugroho, S. H., Harahap, S. S., & Sudiarso, A. (2026). Digitalization and financial inclusion among women-led micro and small enterprises in Indonesia: an empirical perspective. *Frontiers in Sociology*, 11, 1–18. <https://doi.org/10.3389/fsoc.2026.1813070>
- Pratama, F. R., Dewi, S. A., Aprilia, C., Angelia, Nurhaliza, I., & Dumawan, C. (2025). Systematic Literatur Review: Pengaruh Cloud Accounting Terhadap Efektivitas Sistem Pelaporan Keuangan Di UMKM. *Jurnal Ekonomika Dan Bisnis (JEBS)*, 5(3), 527–533. <https://doi.org/10.47233/jebbs.v5i3.2769>
- Purnomo, A. S. D., & Kurriwati, N. (2025). Analysis of Financial Inclusion and Technology about Implementation of Coastal MSMEs in Sumenep, Madura. *Daengku: Journal of Humanities and Social Sciences Innovation*, 5(2), 277–286. <https://doi.org/https://doi.org/10.35877/454RI.daengku3845>
- Purnomo, S., Nurmalitasari, & Nurchim. (2024). Digital transformation of MSMEs in Indonesia: A systematic literature review. *Journal of Management and Digital Business*, 4(2), 301–312. <https://doi.org/10.53088/jmdb.v4i2.1121>

- Purwantini, A. H., Prasetya, W. A., Hidayati, L. L. A., Maharani, B., & Aligarh, F. (2025). Driving Sustainability Performance in Indonesian SMEs: The Role of Cloud-Based Accounting Information Systems and Digital Transformation. *E3S Web of Conferences – INTERCONNECTS 2024*, 622, 1–7. <https://doi.org/10.1051/e3sconf/202562203010>
- Putri, E., Bandi, B., Widarjo, W., & Arifin, T. (2025). The value of cloud accounting for MSMEs: a Technology-Organization-Environment (TOE) framework perspective. *Cogent Business and Management*, 12(1), 1–19. <https://doi.org/https://doi.org/10.1080/23311975.2025.2494712>
- Putro, A. D., Cahyadi, E. R., & Anggraini, E. (2025). The Influence of Digital Transformation On The Performance of Culinary SMEs in Bogor District Using The Technology Organization Environment (TOE) Model. *Indonesian Journal of Business and Entrepreneurship*, 11(2), 344–354. <https://doi.org/10.17358/ijbe.11.2.344>
- Qoriah, D. (2025). Adoption of Cloud Accounting: Opportunities, Barriers, and Implications for SMEs. *Summa: Journal of Accounting and Tax*, 3(3), 191–204. <https://doi.org/10.61978/summa.v3i3.979>
- Rabhan, B. S., & Almezeini, N. (2025). Fin-Tech Application in Saudi Arabia: A Study on the Effective Factors in Adopting Fin-Tech Services by MSMEs. *Journal of Electronic Commerce in Organizations*, 23(1), 1–25. <https://doi.org/https://doi.org/10.4018/JECO.383602>
- Rahadian, A., & Thamrin, H. (2023). Analysis of Factors Affecting MSME in Using Fintech Lending as Alternative Financing: Technology Acceptance Model Approach. *Brazilian Business Review*, 20(3), 301–322. <https://doi.org/https://doi.org/10.15728/bbr.2023.20.3.4.en>
- Rahayu, S. K., Budiarti, I., Firdaus, D. W., & Onegina, V. (2023). *Digitalization and Informal MSME: Digital Financial Inclusion for MSME Development in the Formal Economy*. <https://doi.org/https://doi.org/10.15549/jeecar.v10i1.1056>
- Rahmawati, C. H. T., Purwoto, L., Rahayu, T., & Abhedananda, E. A. S. (2026). Financial Performance of Female MSME Actors: The Role of Digital Financial Literacy and Financial Technology by Mediating Financial Inclusion. *Quality - Access to Success*, 27(210), 61–71. <https://doi.org/https://doi.org/10.47750/QAS/27.210.08>
- Ratnawati, K., Koval, V., Arsawan, I. W. E., Kazancoglu, Y., Lomachynska, I., & Skyba, H. (2024). LEVERAGING FINANCIAL LITERACY INTO SUSTAINABLE BUSINESS PERFORMANCE: A MEDIATED-MODERATED MODEL. *Business, Management and Economics Engineering*, 22(2), 333–356. <https://doi.org/https://doi.org/10.3846/bmee.2024.21449>
- Ringan, A. Y., Paluala, K., & Sianturi, M. G. (2025). Digital Transformation in Accounting: Strategies to Enhance the Adoption of Technology-Based Record-Keeping Systems by Micro, Small, and Medium Enterprises (MSMEs). *Amkop Management Accounting Review (AMAR)*, 5(2), 936–951. <https://doi.org/10.37531/amar.v5i2.3187>
- Rokhlinsari, S., Widagdo, R., & Irwandi, S. A. (2025). Ethical finance and MSME resilience: Shariah banking contribution to Indonesia's economic growth. *Banks and Bank Systems*, 20(3), 90–104.

- [https://doi.org/https://doi.org/10.21511/bbs.20\(3\).2025.07](https://doi.org/https://doi.org/10.21511/bbs.20(3).2025.07)
- S, R. (2025). Antecedents and Consequents of Customer Loyalty in the Food Service Industry: A Systematic Literature Review. *International Journal of Science and Research (IJSR)*, 14(12), 2002–2007. <https://doi.org/10.21275/SR251220181000>
- Saputra, Moh. A., Rantisi, H. T., & Fawwaz, M. K. H. (2026). Transformasi Digital UMKM dan Ketahanan Ekonomi Lokal: Analisis Adopsi Fintech, Literasi Digital, dan Daya Saing Usaha Mikro di Era Pasca Pandemi Indonesia 2023-2025. *RIGGS: Journal of Artificial Intelligence and Digital Business*, 5(2), 2719–2727. <https://doi.org/10.31004/riggs.v5i2.8883>
- Sastararuji, D., Hoonsopon, D., Pitchayadol, P., & Chiwamit, P. (2022). Cloud accounting adoption in Thai SMEs amid the COVID-19 pandemic: an explanatory case study. *Journal of Innovation and Entrepreneurship*, 11(1). <https://doi.org/10.1186/s13731-022-00234-3>
- Setiawan, B., Rani, S., Emilda, E., Arifin, F., & Utami, D. (2026). Understanding FinTech Adoption Drivers for Digital Financial Sustainability in Urban and Rural MSMEs. *Risks*, 14(4), 1–39. <https://doi.org/https://doi.org/10.3390/risks14040077>
- Sitompul, P. S., Sari, M. M., Lumban Gaol, C. M. B., & Harahap, L. M. (2025). Transformasi Digital UMKM Indonesia : Tantangan dan Strategi Adaptasi di Era Ekonomi Digital. *Jurnal Manajemen Bisnis Digital Terkini*, 2(2), 9–18. <https://doi.org/10.61132/jumbidter.v2i2.487>
- Skarzyńska, E., & Beyer, K. (2025). *THE IMPACT OF TRUST ON ADOPTING ARTIFICIAL INTELLIGENCE TECHNOLOGY: THE PERSPECTIVE OF SMALL AND MEDIUM-SIZED ENTERPRISES (SMEs)*. 214–223. <https://doi.org/10.18276/978-83-8419-028-9-16>
- Sochimim. (2025). The Role of Financial Technology as a Catalyst for Financial Literacy Intentions and Financial Inclusion in Micro, Small and Medium Enterprises (MSMEs) in Central Java. *Quality - Access to Success*, 26(205), 107–114. <https://doi.org/https://doi.org/10.47750/QAS/26.205.11>
- Sriyono, S., Jermias, J., Udin, U., & Rohmi, A. M. (2026). Behavioral and Risk Factors in SME FinTech Adoption: Evidence from Indonesian Small Enterprises. *Journal of Logistics, Informatics and Service Science*, 13(1), 148–161. <https://doi.org/https://doi.org/10.33168/JLISS.2026.0108>
- Sultana, N., Alam, S. M. S., & Bokhari, R. P. (2025). Exploring cashless technology continuance among SME entrepreneurs: an integrated approach with sustainability mediation and demographic moderation. *Journal of Innovation and Entrepreneurship*, 14(1), 1–32. <https://doi.org/https://doi.org/10.1186/s13731-025-00522-8>
- Sultana, N., Haque, A., & Rupa, R. A. (2026). SME Entrepreneurs' Continuance Use of Digital Payment Tools: An Integrated TAM–PAM Model with Sustainability Attitude and Satisfaction as a Dual Mediator. *Administrative Sciences*, 16(5), 1–24. <https://doi.org/10.3390/admsci16050215>
- Tamyiz, U. M. H., Munir, Furqon, C., & Dirgantari, P. D. (2025). Investigate The Relationship Between ICT Adoption and SME Performance with Digital Literacy Serving as A Mediator Variable Using TOE Framework. *Khazanah Sosial*, 7(3), 616–638. <https://doi.org/10.15575/ks.v7i3.49432>
- Tandilino, C., Pontoh, G. T., Darmawati, D., & Indrijawati, A. (2025). Digital Financial

- Inclusion as a Mediator of Digital Financial Literacy and Government Support in MSME Performance. *International Journal of Financial Studies*, 13(4), 1–21. <https://doi.org/https://doi.org/10.3390/ijfs13040199>
- Teece, D. J., & Pisano, G. (1994). The dynamic capabilities of firms: An introduction. *Industrial and Corporate Change*, 3(3), 537–556.
- Thalib, D. A., & Zulkarnain. (2025). TECHNOLOGY-ORGANIZATION-ENVIRONMENT FRAMEWORK: THE ROLE OF DIGITAL FINANCIAL SERVICES ADOPTION IN THE PERFORMANCE OF MSMES (A STUDY IN THE TOKYO MARKET AREA, PIK 2). *Count : Journal of Accounting, Business and Management*, 3(1), 40–52. <https://doi.org/10.61677/count.v3i1.234>
- Tornatzky, L. G., & Fleischer, M. (1990). *The processes of technological innovation*. Lexington Books.
- Ulupui, I. G. K. A., Zairin, G. M., Sutanti, F. D., Khairunnisa, H., Zakaria, A., & Nurmalita, S. (2025). Enhancing MSME performance: the role of FinTech literacy, financial literacy, and competitive pressure. *World Review of Entrepreneurship, Management and Sustainable Development*, 21(4), 1–26. <https://doi.org/https://doi.org/10.1504/WREMSD.2025.149096>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425–478.
- Wah, J. N. K. (2025). REVOLUTIONIZING SME FINANCING: AI AND FINTECH FOR TRANSPARENCY, EFFICIENCY AND INCLUSIO. *Journal of Southwest Jiaotong University*, 60(2), 103–115. <https://doi.org/10.35741/issn.0258-2724.60.2.6>
- Wahyudi, H., Wisandani, I., Saputra, C., Lestari, W. R., & Leny, S. M. (2025). Digitalisation of Islamic Finance in the Era of Industrial Revolution 5.0: The Contribution of Crowdfunding and e-Wakaf to Islamic Fintech. *International Journal of Economics and Financial Issues*, 15(2), 46–53. <https://doi.org/https://doi.org/10.32479/ijefi.17480>
- Wahyuni, S. R., Ulfa, M., Maisyarah, J., & K, J. H. (2025). Analisis Dampak Financial Technology (Fintech) Terhadap Inklusi Keuangan dan Perkembangan UMKM di Indonesia. *JAMPARING: Jurnal Akuntansi Manajemen Pariwisata dan Pembelajaran Konseling*, 3(1), 244–249. <https://doi.org/10.57235/jamparing.v3i1.4761>
- Waliullah, Md., George, M. Z. H., Hasan, M. T., Alam, M. K., Munira, M. S. K., & Siddiqui, N. A. (2025). ASSESSING THE INFLUENCE OF CYBERSECURITY THREATS AND RISKS ON THE ADOPTION AND GROWTH OF DIGITAL BANKING: A SYSTEMATIC LITERATURE REVIEW. *American Journal of Advanced Technology and Engineering Solutions*, 1(01), 226–257. <https://doi.org/10.63125/fh49az18>
- Wang, G., Niu, Y., Mansor, Z. D., Leong, Y. C., & Yan, Z. (2024). Unlocking digital potential: Exploring the drivers of employee dynamic capability on employee digital performance in Chinese SMEs-moderation effect of competitive climate. *Heliyon*, 10(4), 1–21. <https://doi.org/10.1016/j.heliyon.2024.e25583>
- Wang, G., & Zhang, H. (2025). FinTech-Driven Corporate Sustainability: A Technology–Organization–Environment Framework Analysis. *Sustainability (Switzerland)*, 17(19), 1–28. <https://doi.org/10.3390/su17198748>

- Wang, L. (2026). Leveraging artificial intelligence policy for inclusive and sustainable youth entrepreneurship: micro evidence from China. *Frontiers in Public Health*, 14, 1–13. <https://doi.org/10.3389/fpubh.2026.1745563>
- Wernerfelt, B. (1984). A resource-based view of the firm. *Strategic Management Journal*, 5(2), 171–180.
- Widayani, A., Fiernaningsih, N., & Herijanto, P. (2022). Barriers to digital payment adoption: micro, small and medium enterprises. *Management & Marketing: Challenges for the Knowledge Society*, 17(4), 528–542. <https://doi.org/10.2478/mmcks-2022-0029>
- Wiralestari, Rosmeli, Ekasari, N., & Brilliant, A. B. (2025). Digitalized Accounting and Green Entrepreneurship: Drivers of Financial Reporting Quality in SMEs. *International Journal of Accounting and Economics Studies*, 12(2), 297–304. <https://doi.org/10.14419/7xws2z93>
- Zulhelmy, AR, F., Fitrioso, R., & Pratama, D. (2025). Impact of Organizational Readiness, Management Support, and Fintech on MSMEs Supply Chain Performance. *Journal of Economics, Business, and Accountancy Ventura*, 27(3), 411–429. <https://doi.org/10.14414/jebav.v27i3.4518>

