

Analysis of Scale of Business in mediating Financial Technology and Knowledge Management on Digital-Based Accounting of Micro, Small and Medium Enterprises in Medan City

Ayu Wirda¹ Tony Honkley² Suhendri³

Tax Accounting Lecturer Politeknik Unggul LP3M, Medan City, North Sumatera Province, Indonesia¹

Lecturer Universitas Mahkota Trivom Unggul, Medan City, North Sumatera Province, Indonesia²

Institut Teknologi Sawit Indonesia (ITSI), Deli Serdang Regency, North Sumatera Province, Indonesia³

Email: ayuwirdha89@gmail.com¹ tonyhonkley@gmail.com² su_hendri@ymail.com³

Abstract

Micro, small and medium enterprises are businesses that can help neraga in improving the community's economy, reducing unemployment so that the government is now very enthusiastic in supporting the development of MSMEs. It is inseparable from the local government of Medan City which motivates business actors in using digitalisation in every sector in running a business so that it can develop not only at the national level but even at the international level. This research was conducted in Medan City with the variables used were Scale of Business, Finalcial Technology with Knowledge Management as the mediating variable on digital-based accounting of MSMEs. The population in this study were MSMEs under the guidance of the Medan City UKM cooperative office which already had a Business Identification Number of 488 businesses with a sampling method using the Slovin formula with an error rate of 5%. The analysis model used to test the hypothesis in this study is multiple regression analysis using the Smart PLS application. multiple regression analysis is a statistical method used to determine the magnitude of the influence between independent variables. Indirectly Scale of Business Mediates Financial Technology, on Digital-Based Accounting, Indirectly Scale of Business does not Mediate Knowledge Management, on Digital-Based Accounting, Directly Scale of Business, Financial Technology, Knowledge Management, have a significant effect on Digital-Based Accounting, Directly, Financial Technology has a significant effect on Scale of Business, Directly, Knowledge Management does not have a significant effect on Scale of Business micro small and medium enterprises in Medan City.

Keywords: Scale of Business, Financial Technology, Knowledge Managemen, Digital Based Accounting



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INTRODUCTION

Micro, small and medium enterprises (MSMEs) are community businesses in general located in the territory of the Republic of Indonesia that are able to support the country's economy through business growth and development. Medan Mayor Bobby Nasution encourages the digitization of MSMEs. The Medan city government encourages MSMEs to apply digitalization to business actors where the Medan City Government will launch e-commerce for MSME players assisted by the Medan City Government, the digitalization encouragement was conveyed by Bobby when giving a speech at the handover of business tools for MSME players (detikSumut). (Rahmah1 & Nawawi2, n.d.) In the role of digital marketing itself which is internet-based, the influence of the role of digital marketing is very large. Because it encourages others to get accurate information for MSME players in Medan City regarding the product marketing process so that there is a high increase in profits in Medan City. However, there are obstacles seen in MSMEs so that the utilization of this technology is quite good. MSME players

in Medan City are less aware of the development or growth of digital marketing, due to their lack of knowledge about the world of digital markets. (Karimah & Nawawi, 2022) One of the strategies to expand the product market is to strengthen the integration of MSMEs with technology, by encouraging MSME players to use digitalization, both in terms of marketing, transactions and financial reports.

Research (Silalahi, 2022) stated that MSMEs have an important role in expanding employment opportunities and becoming a driving force amid the slowdown of the Indonesian economy. In addition, MSMEs must also be able to innovate in terms of using digitalization technology to increase the number of consumers which will have an impact on increasing demand. The marketing used must also be more updated with trends in society. Research conducted by. (Aryanto et al., 2023) stated that MSME players must pay attention to the suitability of digital accounting technology to the needs of MSMEs. MSME actors also need to be committed to implementing digital accounting so that they are not left behind by their competitors. Research (Maulidah, 2023) Providing an introduction to digital-based accounting through Android-based applications helps in recording accounting for transactions, requires accounting knowledge that MSMEs understand and the function of using digital makes it easier and more efficient whenever and wherever it can be done. Research (Afdhal Chatra Perdana et al., n.d.) Larger-scale operations have advantages in terms of economies of scale, market reach and operational efficiency, leading to higher profitability. Moreover, the availability of skilled employees and effective human resource management practices contribute significantly to MSME profitability by driving innovation, productivity and customer service. Research (Astiani et al., n.d.) The government should increase attention to MSMEs at a certain scale of business by helping to improve their perceptions of accounting and accounting knowledge to realize the importance of using accounting information.

Research (Risman et al., 2023) Stating that MSME financial management has unique characteristics, as a transition from personal financial management to corporate financial management, so that MSME behavioral finance includes two perspectives, namely behavioral personal finance and behavioral corporate finance. Research (Farhan et al., n.d.) explained that financial technology is able to have an impact on the performance of MSMEs where financial technology is able to make it easier for business actors to book finances accurately and make it easier for business actors to overcome problems regarding financial structure. Research (Siti Rahayu et al., 2023) using technology to help MSMEs reach a wider market thanks to their existing websites, social media and media platforms. Research (Yulianti et al., 2023a) The development of knowledge management which is rapidly becoming an integral part of business activities to achieve competitive advantage has required MSEs to be able to implement the use of social media and knowledge management. Therefore, MSEs to improve MSE performance by increasing interactivity or interaction that occurs between MSEs and customers through two-way communication by adopting social media. Research (Knowledge Management Dan Pelatihan Sumber Daya Manusia Terhadap Kompetensi Peserta UMKM Juara Jawa Barat Di Dinas Koperasi Dan UKM Kabupaten Karawang Tahun et al., 2023) Knowledge management of MSME participants is able to provide competitiveness for MSME actors so that business actors are able to develop their potential in competition and improve the quality of the company, the higher a person's knowledge, the higher the management of planning that can be targeted so as to measure achievement.

RESEARCH METHODS

This research approach is quantitative with the Structural Equation Modeling (SEM) model. This approach is able to test the most ideal model in estimating endogenous variables. The population in this study were micro, small and medium enterprises under the guidance of

the Medan City UKM cooperative office which already had a Business Identification Number (NIB) of 488 businesses. sampling using the Slovin formula with an error rate (margin of error) of 5% or 0.05 and a confidence level of 95% or 0.95. The analysis model used to test the hypothesis in this study is multiple regression analysis using the Smart PLS application. multiple regression analysis is a statistical method used to determine the magnitude of the influence between the independent variables, namely financial technology and knowledge management on digital-based accounting.

RESEARCH RESULTS AND DISCUSSION

Discriminant Validity

Discriminant validity testing in this study was carried out using the Fornell-Larckel approach. In testing discriminant validity, the AVE square root value of a latent variable is compared to the correlation value between the latent variable and other latent variables. The results of discriminant validity testing in this study are as follows.

Table 1. Discriminant Validity Testing

Variabel	Y2	X1	X2	Y1
Digital-Based Accounting (Y2)	0,865			
Financial Tecnology (X1)	0,700	0,911		
Knowledge Management (X2)	0,906	0,710	0,933	
Scale of Business (Y1)	0,755	0,974	0,711	0,894

Source: Processed by Researchers (2024)

Based on Table 1 testing discriminant validity, the AVE square root value of a latent variable is compared with the correlation value between the latent variable and other latent variables. It is known that the AVE square root value for each latent variable is greater than the correlation value between these latent variables and other latent variables. So it is concluded that it meets the requirements of discriminant validity.

Structural Model Analysis (Inner Model)

Inner model measurements are explained by the results of the path coefficient test, goodness of fit test and hypothesis testing.

1. R Square. Based on data processing that has been carried out using the smart PLS 3.0 programme, the R-Square value is obtained as follows:

Table 2. Coefficient of Determination (R-Square)

	R Square	R Square Adjusted
Digital-Based Accounting (Y2)	0,891	0,890
Scale of Business (Y1)	0,950	0,949

Source: Processed by Researchers (2024)

The criteria for R-Square are: Based on the data from the table above, it is known that the R Square Adjusted value for the Scale of Business variable is 0.949 or 94.9% while the remaining 5.1% is influenced by other variables that are not variables of this study. Then the Digital-Based Accounting variable R Square Adjusted value of 0.890 or 89% while the remaining 11% is influenced by other variables that are not variables of this study.

2. Predictive Relevance (Q2). The Q2 value has the same meaning as the coefficient of determination (R-Square). A large Q-Square Value (Q2) of 0 indicates the model has Predictive relevance, conversely if a value (Q2) is less than 0, it indicates the model has less Predictive relevance; or in other words, where all Q2 values are higher, the model can be considered to fit the data better. Consideration of the Q2 value can be done as follows

$$Q2 = 1 - (1-R1^2) (1-R2^2) \dots (1-Rn^2)$$

$$Q2 = 1 - (1- 0,949) (1 - 0.890)$$

$$Q2 = 1 - (0.051) (0.110)$$

$$Q2 = 1-0,005$$

$$Q2 = 0.995$$

Based on these results, the Q2 value is 0.995. So it can be concluded that all variables in this study Financial Tecnology, knowledge management, scale of business, digital-Based Accounting contribute authenticity data in the existing structural model by 99.5%. Then the remaining 0.5% needs to be developed apart from the research variables.

The t-statistic test (Bootstrapping)

1. Direct Effect. To find out the results of hypothesis testing, it is done by looking at the probability value (probability) or by looking at the significance of the relationship between each research variable. The criteria is if $p < 0.05$ then the relationship between variables is significant and can be analysed further, and vice versa. Therefore, by looking at the probability number (p) in the output of the entire path shows a significant value at the 5% level or the standardised value must be greater than 1.97 (> 1.97). If using the comparison value of the calculated t value with the t table, it means that the calculated t value is above 1.97 or > 1.97 or the calculated t is greater than the t table. The hypothesis test results are presented in the table below:

Table 3. Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Description
Financial Tecnology (X1) -> Digital-Based Accounting (Y2)	-0,955	-0,979	0,284	3,365	0,001	Significant
Financial Tecnology (X1) -> Scale of Business (Y1)	0,946	0,943	0,035	27,331	0,000	Significant
Knowledge Management (X2) -> Digital-Based Accounting (Y2)	0,779	0,779	0,036	21,726	0,000	Significant
Knowledge Management (X2) -> Scale of Business (Y1)	0,039	0,043	0,034	1,160	0,246	insignificant
Scale of Business (Y1) -> Digital-Based Accounting (Y2)	1,132	1,157	0,263	4,310	0,000	Significant

Source: Data processed by Smart Pls 2024

The first hypothesis is the relationship between Financial Technology and Digital-Based Accounting. Where in the table above shows that Financial Technology is significant to Digital-Based Accounting. This result can be seen that the significant value of 0.001 is smaller than 0.05 and the tcount value is greater than the ttable ($3.365 > 1.97$). Furthermore, the original sample value of -0.955 indicates that the direction of the relationship between Financial Technology and Digital-Based Accounting is negative, so it can be concluded that the first hypothesis is accepted. The second hypothesis is the relationship between Financial Technology and Scale of Business. Where in the table above shows that Financial Technology is significant to Scale of Business. This result can be seen that the significant value of 0.000 is smaller than 0.05 and the tcount value is greater than the ttable ($27.331 > 1.97$). Furthermore, the original sample value of 0.946 indicates that the direction of the relationship between Financial Tecnology and Scale of Business is positive, so it can be concluded that the second hypothesis is accepted. The third hypothesis is the relationship between Knowledge Management and Digital-Based Accounting. Where in the table above shows that Knowledge Management has a significant effect on Digital-Based Accounting.

This result can be seen that the significant value of 0.000 is smaller than 0.05 and the tcount value is greater than the ttable ($21.726 < 1.97$). Furthermore, the original sample value of 0.779 indicates that the direction of the relationship between Knowledge Management and Digital-Based Accounting is positive, so it can be concluded that the third hypothesis is accepted. The fourth hypothesis is the relationship between Knowledge Management and Scale of Business. Where in the table above shows that Knowledge Management has no significant effect on Scale of Business. This result can be seen that the significant value of 0.246 is greater than 0.05 and the tcount value is smaller than the ttable ($1.160 < 1.97$). Furthermore, the original sample value of 0.039 indicates that the direction of the relationship between Knowledge Management and Scale of Business is positive, so it can be concluded that the fourth hypothesis is rejected. The fifth hypothesis is the relationship between Scale of Business and Digital-Based Accounting. Where in the table above shows that Scale of Business has a significant effect on Digital-Based Accounting. This result can be seen that the significant value of 0.000 is smaller than 0.05 and the tcount value is greater than the ttable ($4.310 > 1.97$). Furthermore, the original sample value of 1.291 indicates that the direction of the relationship between Scale of Business on Digital-Based Accounting is positive, so it can be concluded that the fifth hypothesis is accepted.

2. Testing the Moderating Effect. Testing the moderating effect is used to see if Scale of Business moderates the relationship between Financial Technology and Knowledge Management on Digital-Based Accounting. The relationship between the independent variable and the dependent variable through the moderating variable in this study can be seen in the table below.

Table 4. Indirect Effect

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	TStatistics (O/STDEV)	P Values	Discription
Financial Tecnology (X1) -> Scale of Business (Y1) -> Digital-Based Accounting (Y2)	1,071	1,094	0,266	4,027	0,000	Significant
Knowledge Management (X2) -> Scale of Business (Y1) -> Digital-Based Accounting (Y2)	0,044	0,047	0,036	1,234	0,218	Insignificant

Source: Data processed by Smart Pls 2024

The sixth hypothesis is the relationship between Financial Technology and Digital-Based Accounting through Scale of Business. Where in the table above shows that Financial Technology has a significant effect on Digital-Based Accounting through Scale of Business. This result can be seen that the significant value of 0.000 is smaller than 0.05 and the tcount value is greater than the ttable ($4,027 > 1.97$). Furthermore, the original sample value of 1.071 indicates that the direction of the relationship between Financial Technology and Digital-Based Accounting through Scale of Business is positive, so it can be concluded that the sixth hypothesis is accepted. The seventh hypothesis is the relationship between Knowledge Management and Digital-Based Accounting through Scale of Business. Where in the table above shows that Knowledge Management has no significant effect on Digital-Based Accounting through Scale of Business. This result can be seen that the significant value of 0.218 is greater than 0.05 and the tcount value is smaller than the ttable ($1.234 > 1.98$). Furthermore, the original sample value of 0.044 indicates that the direction of the relationship between Knowledge Management on Digital-Based Accounting through Scale of Business is positive, so it can be concluded that the seventh hypothesis is rejected.

Discussion

The Effect of Financial Technology on Digital-Based Accounting

The results of the data analysis conducted on the first independent variable in this study show that Financial Technology has a significant effect on Digital-Based Accounting in micro, small and medium enterprises in Medan City. The results of the study (Yuningsih et al., 2022) Financial literacy and financial technology factors are some of the supporting factors for accelerating the digital transformation of MSME actors during the co-19 pandemic to strengthen the sustainability of the MSME business itself. The results showed that financial literacy and financial technology simultaneously affected the business continuity of MSME actors, although the financial literacy factor did not have a significant impact on the sustainability of MSME businesses, especially during the Covid-19 pandemic. (Romadhon & Fitri, 2020) In general, MSMEs consider fintech, especially for digital payments, as a useful technology for business development, although not all MSMEs understand fintech comprehensively. The use of fintech needs to be adjusted to the type of business, such as culinary businesses that are most suitable for implementing fintech, because of its characteristics that are definitely needed by all parties, the nominal transaction is relatively small. Research (Ningsih, 2023) Financial technology is a new hope for the development of MSME players in Indonesia. Capital and financing problems, the difficult process of applying for capital can be overcome with a loan programme through fintech. Fintech provides many financial solutions, especially for small and medium enterprises that want to grow. In the development and growth of MSMEs, they play a role in business financing, increasing financial inclusion and improving financial literacy. Research (Rahardjo, 2019) Fintech has an important role in the performance of MSMEs, both in terms of operations and in the form of increased efficiency experienced by its members. Fintech can also be used as a marketplace for MSMEs to produce or MSMEs to buy and sell. The use of fintech in MSMEs has its own opportunities and challenges. On the other hand, the application of fintech in MSMEs also has its own challenges.

The Effect of Financial Technology on Scale of Business

From the data processing carried out in this study, the results of data analysis show that Financial Technology directly has a significant effect on Scale of Business in micro, small and medium enterprises in Medan City. The results of this study are in line with the results of research (Hamzah & Suhardi, 2019) Financial technology has a significant positive impact on financial inclusion. This means that financial institutions that act as intermediaries are present to fulfill the needs of business actors. This need is not only in the form of capital, but also assistance in the payment system. In today's digital era, financial institutions must not only carry out operational activities, but financial institutions must innovate in their business activities, one of which is by collaborating with financial technology. This research is also in line with the results of the study (Raharjo et al., 2022) Training and socialization materials related to financial management and the use of financial technology are needed because some MSMEs still do not understand this topic in depth. With this PKM activity, MSMEs can understand and implement financial management and utilize financial technology in the current industrial era so that MSMEs can develop and prosper. MSMEs can implement simple financial management or use digital applications for their business development operations. In this context, MSMEs can utilize financial technology as a business financing strategy in the digitalization era, such as using digital payments, using e-aggregators to select financial products, and obtaining business capital from P2P lending or crowdfunding. Research (Nyoman & Kusuma, 2019) Financial technology does not have a significant impact on financial inclusion. The results of this study can explain that the increasing number of people using digital-based financial services does not

support the government's achievement in implementing financial inclusion. This is reinforced by respondents' low scores on financial inclusion, where MSMEs in Bandar Lampung city do not believe that payment product consultation services are needed. Research (Akhmad & Purnomo, 2021) stated the impact of information technology, the use of information technology has an impact on increasing the number of orders received, increasing the amount of production, increasing revenue, and adding new consumers. Meanwhile, the obstacles faced in using information technology are mostly caused by internal factors from MSME actors, namely the absence of separation between management and limited mastery of technology.

The Effect of Knowledge Management on Digital-Based Accounting

Based on the results of data analysis, it shows that knowledge management directly has a significant effect on the potential of Digital-Based Accounting in micro, small and medium enterprises in Medan City. Research results (Masbullah, 2023) Based on the literature review, the results obtained show that social media and knowledge management have a positive relationship and impact on company performance (MSMEs). The impact of social media on organizational knowledge management is a diverse and evolving technological infrastructure that supports and changes the way people communicate and collaborate. The direct result of this research is a consultation on MSMEs and their infrastructure. This systematic research model drives a practical, step-by-step process that helps management and businesses organize their workforce to manage, develop and capture knowledge in the target market. Research (Narimawati et al., 2023) They understand and realize the importance of knowledge, technology and human resource development for business sustainability. This can be proven by the fact that they can answer questions posed by the resource persons, questions that they addressed to the resource persons during the discussion. They understand and realize the importance of improving knowledge quality and learning quality to achieve the company's strategic goals. They understand and realize the importance of the knowledge management process in achieving the company's strategic goals. This can be proven by their curiosity to ask the resource person about how to get information about training activities that they can participate in to improve their competence. Research results (Yulianti et al., 2023b) shows that social media and knowledge management have a positive relationship and impact on company performance (MSMEs). The impact of social media on organizational knowledge management is a diverse and constantly evolving technological infrastructure that supports and changes the way people communicate and collaborate. The direct results of this research consult with MSMEs and their infrastructure. This systematic research model promotes a practical, step-by-step process that helps managers and businesses to organize their workforce, manage, develop and capture knowledge in the target market.

The Effect of Knowledge Management on Scale of Business

Based on the results of data processing using Smart PLS, it can be seen that directly Knowledge Management does not have a positive and significant effect on Scale of Business in micro, small and medium enterprises in Medan City. The results of this study are in line with the results of previous research conducted by (Rochmad et al., 2023) Regarding the implementation of knowledge management systems in MSMEs in Salatiga City (case study of Pak Kun Frozen Food in Ngepos Hamlet) as follows: This study concludes that Pak Kun Frozen Food MSMEs have adopted knowledge management in their operational activities, but there are obstacles related to the lack of employee awareness of management knowledge. This lack of awareness has a negative impact on the effectiveness of the application of management knowledge in Pak Kun's frozen food business. this research provides important implications in

increasing employee awareness of management knowledge for Pak Kun Frozen Food MSMEs. By increasing awareness, the application of management knowledge is expected to be effective and produce results that are more relevant to employee performance.

According (Pelamonia, 2019) Knowledge management affects the business success of creative MSMEs in Amban city in terms of building personal knowledge, work processes, information and technology, profit stability/profitability, productivity and efficiency, competitiveness, competence and business ethics and a good image. Better implementation of knowledge management, greater success of creative MSMEs. Knowledge management has been shown to support rational understanding of knowledge and information, knowledge management encourages renewal of human resources, suitability of organizational capabilities and flexibility so that the operations of creative MSMEs become effective and efficient. Research result (Mughtar & Rahardja, 2018) The indirect effect between entrepreneurial orientation, knowledge management and partnership strategy on business performance shows a greater value than the direct effect. Based on this, it can be concluded that to improve business performance in the metal craft industry operating in Sepogo District, Boyolali Regency can be built by improving entrepreneurial orientation, knowledge management, partnership strategies without using competitive advantage. Research (Saraswati & Widiartanto, 2023) The results of the research conducted in the field show that the implementation of knowledge management in the digital creative industry in Semarang City can increase innovation, but cannot improve organizational performance. This is because the vision of the digital creative industry in Semarang City is focused on creating product innovation, which is a short-term goal, but has not focused on improving organizational performance, which is a long-term goal. Another reason is that the digital creative industry environment in Semarang City is still in its early stages, so it is still thinking about identifying digital creative industries first.

The Effect of Scale of Business on Digital-Based Accounting

Based on the results of data analysis, it shows that Scale of Business directly has a significant effect on Digital-Based Accounting in micro, small and medium enterprises in Medan City. Research results (Nirwana & Purnama, 2019) The results of the research that can be taken from this study are the level of education, business scale and length of business have a positive effect on the use of accounting information. This means that the use of accounting information in MSMEs can be determined by factors such as education level, business scale and length of business. Research results (Purba & Khadijah, 2020) Business scale has a significant effect on the use of accounting information. Based on the results of this study, it can be explained that the more employees in MSMEs, the more they use accounting information in the business they run, especially in employee payroll. The more employees you have, the more accurate the accounting information used in the employee payroll process. Research results (Saputri, 2022) The success of Micro, Small, and Medium Enterprises (MSMEs) is always related to how MSMEs manage knowledge. The knowledge-based economy has required MSMEs to be able to use knowledge efficiently and increase their innovation potential faster than their competitors. Therefore, MSMEs must be able to implement knowledge management to create, support, and enhance their competitive advantage. Today, the development of knowledge management is rapidly becoming an integral part of business activities to realize competitive advantage.

The Effect of Financial Technology on Digital-Based Accounting Through Scale of Business

Based on the results of data analysis, it shows that indirectly Scale of Business has a significant role in mediating Financial Technology to Digital-Based Accounting in micro, small and medium enterprises in Medan City. The implications of the findings in this study indicate

that the level of knowledge and learning of the use of technology and knowledge of the use of technology has a more important impact on the development of small, micro and medium enterprises, so to speak. Entrepreneurs pay attention to knowledge of technology and the application of technology in marketing and other aspects that can be supported by empowered technology, then the businesses managed are growing compared to businesses that do not involve technology in their business development.

The Effect of Knowledge Management on Digital-Based Accounting Through Scale of Business

Based on the results of data analysis, it shows that indirectly Scale of Business does not have a significant role in mediating Knowledge Management on Digital-Based Accounting in micro, small and medium enterprises in Medan City. The implications of the findings in this study indicate that the scale of business is unable to improve and weaken the relationship of knowledge management in influencing Digital-Based Accounting.

CONCLUSION

Indirectly Scale of Business mediates Financial Technology, on Digital-Based Accounting of micro, small and medium enterprises, Indirectly Scale of Business does not mediate Knowledge Management, on Digital-Based Accounting of micro, small and medium enterprises in Medan City. Directly Scale of Business, Financial Technology, Knowledge Management, have a significant effect on Digital-Based Accounting of micro, small and medium enterprises in Medan City. Directly, Financial Technology has a significant effect on the Scale of Business of micro, small and medium enterprises in Medan City. Directly, Knowledge Management does not have a significant effect on the Scale of Business of micro, small and medium enterprises in Medan City.

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