



# Integrating digital business strategies and accounting information systems to enhance profit growth: Evidence from culinary MSMEs

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Article Info	ABSTRACT
<p><b>Article history:</b></p> <p>Received Mar 24, 2026 Revised Mar 31, 2026 Accepted Apr 19, 2026</p> <hr/> <p><b>Keywords:</b></p> <p>Accounting Information Systems; Digital Marketing; E-Commerce; MSMEs; Profit Growth.</p>	<p>The rapid development of digital technology has transformed the way micro, small, and medium enterprises (MSMEs) conduct their business activities, particularly in the culinary sector in Semarang City. However, the utilization of e-commerce, digital marketing, and accounting information system applications in business management has not been fully integrated, which may limit the ability of MSMEs to achieve optimal profit growth. This study examined the influence of e-commerce, digital marketing, and business scale on profit growth, while also investigating the mediating role of accounting information system applications. A quantitative approach was applied using survey data collected from 205 MSME owners through purposive sampling. The data were analyzed using Partial Least Squares Structural Equation Modeling to evaluate both direct and indirect relationships among variables. The findings indicated that digital marketing and business scale had a positive and significant effect on profit growth, while e-commerce did not show a direct significant effect. In addition, accounting information system applications significantly influenced profit growth and mediated the relationship between e-commerce and business scale with profit growth. These results highlight the importance of integrating digital business strategies with accounting information systems to improve financial performance and support the sustainability of MSMEs.</p> <p style="text-align: right;"><i>This is an open access article under the CC BY-NC license.</i></p>



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## 1. INTRODUCTION

Digital transformation has fundamentally reshaped the competitive landscape for Micro, Small, and Medium Enterprises (MSMEs), particularly within the catering sector in Semarang. While the rapid expansion of e-commerce and digital marketing has provided unprecedented opportunities to broaden market reach and minimize promotional expenses, many businesses have yet to synchronize these tools with robust financial management systems (Anindya & Agustin, 2024). This strategic shift is clearly reflected in the substantial growth of MSMEs participating in Indonesia's digital ecosystem, where the number of digitally integrated enterprises surged from 7 million in 2020 to approximately 30 million by 2024. This upward trend underscores that digital platforms have evolved into a cornerstone strategy for MSMEs to enhance market accessibility and solid their long-term competitiveness.

This discrepancy leads to systemic inefficiencies where digital success does not necessarily translate into stable profit growth. While many business owners utilize digital platforms for promotion and sales, their financial records often remain manual or siloed from digital operations, leading to systemic inefficiencies and data inaccuracies (Wisnu et al., 2021). Within Semarang's catering sector, despite the active implementation of e-commerce, profit growth has lacked consistent stability. This discrepancy suggests that technological advantages are not being fully translated into financial outcomes. Theoretically, while integrated systems should enhance transparency, the connection between digital activities and Accounting Information Systems (AIS) remains weak among resource-constrained small businesses (Santoso, Y., & Dewi, 2023). To address this research gap, the current study develops an integrated model to test both direct and indirect relationships between these variables. By positioning AIS implementation as a mediator, this research explores how digital strategies specifically influence profit growth in an underserved sector (Nugroho et al., 2023).

To address this gap, the current study develops an integrated model to test both direct and indirect relationships between these variables, specifically positioning AIS implementation as a critical mediator between digital strategies and financial outcomes. Specifically, the research evaluates the impact of e-commerce, digital marketing, and business scale on the profit growth of catering MSMEs in Semarang. A primary focus of this investigation is the mediating role of Accounting Information System (AIS) implementation, positioning it as the critical link between digital strategies and financial outcomes a relationship that has remained largely under-explored in the existing literature. By focusing on the food and catering sector, this study provides a more comprehensive understanding of how digital integration and systematic accounting influence profitability (Putri et al., 2024). Grounded in Agency Theory and the Technology Acceptance Model (TAM), this research explores how transparency and perceived usefulness drive the adoption of digital accounting, ultimately contributing to the financial sustainability of MSMEs. Agency Theory emphasizes that a transparent AIS reduces information asymmetry and supports profitable decision-making (Jensen & Meckling, 2005), while TAM explains that adoption is driven by perceived ease of use and tangible efficiency gains (Hendrastuti & Harahap, 2023). The theoretical contribution of this study lies in the synergistic integration of these two perspectives, shifting the focus from purely psychological motives to a functional-structural necessity. This research argues that technology adoption in MSMEs is not merely a matter of user preference, as suggested by TAM, but also serves as a strategic monitoring mechanism aligned with Agency Theory to reduce agency costs and ensure managerial accountability. Ultimately, this synthesis offers a more robust model for understanding how internal governance needs and technological perceptions converge to drive MSME sustainability in a digital economy.

The implementation of e-commerce and digital marketing is considered capable of driving profit growth by expanding market share and improving marketing cost efficiency. Digital-based marketing strategies allow businesses to respond quickly to changes in consumer behavior, which ultimately increases sales volume (Nando et al., 2021). On the other hand, business scale also influences the level of maturity in managing capital and maintaining systematic financial reporting (Susanti et al., 2022). Based on these arguments, the following hypotheses are proposed: H1: E-commerce has a positive effect on profit growth; H2: Digital marketing has a positive effect on profit growth; H3: Business Scale has a positive effect on profit growth.

Furthermore, the effectiveness of digital strategies in increasing profits often requires control mechanisms in the form of Accounting Information System (AIS) applications. AIS plays a role in processing digital transaction data into accurate financial information to support effective decision-making. The adoption of e-commerce and digital marketing also increases the need for integrated financial records, enabling business management to become more accurate and efficient (Aulia & Trisnaningsih, 2025). Therefore, this study also examines the role of AIS implementation, both as a direct factor and as a mediating variable: H4: AIS application has a positive effect on profit growth;

H5: E-commerce has a positive effect on AIS applications; H6: Digital marketing has a positive effect on AIS applications; H7: business scale has a positive effect on AIS applications.

In addition to having a direct effect on profit growth, digital strategies also have the potential to exert an indirect influence through the use of Accounting Information System (AIS) applications. AIS plays a role in transforming transaction data generated from e-commerce and digital marketing activities into accurate and relevant financial information. This information supports more effective decision-making, which can ultimately enhance business financial performance. Therefore, AIS implementation is considered capable of mediating the relationship between digital strategies and profit growth in MSMEs (Sophia, 2023): H8: Accounting Information System Application mediates the effect of e-commerce on profit growth; H9: the application of Accounting Information Systems mediates the effect of digital marketing on profit growth; H10: application of Accounting Information System mediates the effect of business scale on profit growth.

## 2. RESEARCH METHOD

This study employs a quantitative approach with an associative research design to evaluate the direct and indirect relationships between e-commerce, digital marketing, business scale, and Accounting Information System (AIS) adoption on the profit growth of catering MSMEs in Semarang. The research followed a systematic chronological procedure, progressing from initial phenomenal observation and instrument development to data collection and advanced structural model analysis. The target population comprises food and catering MSMEs throughout Semarang. Due to the expansive nature of this population, a purposive sampling technique was implemented. The final sample consists of 205 MSME owners, a size specifically selected to ensure robust statistical power for the PLS-SEM analysis. According to the "10-times rule" often cited in PLS-SEM literature, the sample size should be at least ten times the maximum number of structural paths directed at a particular construct. With the current model having a maximum of three structural paths per construct (e-commerce, digital marketing, and business scale influencing AIS), a minimum of 30 respondents would be required; thus, a sample of 205 significantly exceeds this threshold, providing high predictive accuracy and reducing sampling error. Furthermore, based on Cohen's power analysis, a sample exceeding 200 is considered optimal for achieving a power of 0.80 with a medium effect size, which is essential for detecting significant mediation effects in a complex model involving multiple variables. This ensures that the findings particularly regarding the mediating role of AIS are statistically reliable and capable of representing the broader population of culinary MSMEs in Semarang.

Participant selection was based on specific criteria: businesses must be currently active, have a minimum of one year of operational history, and actively utilize digital media in their daily business processes. Constructs were measured using indicators adapted from established literature to guarantee content validity. Responses were captured via a 7-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (7). This 7-point scale was specifically selected for its superior sensitivity compared to a 5-point scale, allowing for the capture of more nuanced data variance essential for robust structural equation modeling. The operational definitions and measurement indicators for all variables are summarized in Table 1.

Table 1. Operational definition of variables

Variable	Indicators	Source
Profit Growth Measured through the perception of an increase in annual net profit, achievement of profit targets, competitive advantage, production cost management efficiency, and plans to increase targets in the future.	<ol style="list-style-type: none"> <li>1. The business experiences an increase in net profit each year.</li> <li>2. The business is able to achieve the planned profit target.</li> <li>3. The profit earned is competitive compared to similar businesses.</li> <li>4. Operational costs are managed efficiently.</li> <li>5. Profit margins tend to increase over time.</li> <li>6. The business owner is optimistic about future profit growth.</li> </ol>	(Nengsih et al., 2025; Ridwan et al., 2025)

Variable	Indicators	Source
Accounting Information System (AIS) Application Focusing on the quality of the system (ease of recording and reporting), data security (access rights and automatic backups), and the effectiveness of the use of data between parts in the business	<ol style="list-style-type: none"> <li>7. The business has a clear plan to increase profits in the future.</li> <li>1. AIS helps record financial transactions easily.</li> <li>2. AIS facilitates the preparation of financial reports.</li> <li>3. AIS supports managerial decision-making.</li> <li>4. AIS accelerates the transaction recording process.</li> <li>5. Financial data stored in AIS is secure.</li> <li>6. AIS provides automatic data backup features.</li> <li>7. AIS improves efficiency in accounting processes.</li> </ol>	(Haryati & Yusep, 2024; Putra, 2019)
E-Commerce Measure the ease of use of the platform (access to features and product sales) as well as the quality of the information presented (completeness of descriptions and price transparency)	<ol style="list-style-type: none"> <li>1. E-commerce platforms are easy to use.</li> <li>2. Platform features are accessible and user-friendly.</li> <li>3. Product information displayed on e-commerce platforms is complete.</li> <li>4. Product descriptions match the actual product conditions.</li> <li>5. Product prices are clearly and transparently displayed.</li> </ol>	(Ameliana, et al.,; Putrie et al., 2024)
Digital Marketing Defined as a technology-based promotional strategy to reach the market and interact with customers. This instrument measures three main dimensions: a. Digital content quality: the ability to create content that is interesting, liked by consumers, relevant in increasing turnover, and done professionally. b. Utilization of SocialMedia: the activeness of interacting with customers, the speed of response to comments, as well as the ability to monitor the position of business competition. c. Online advertising: frequency of creation of digital ads that attract attention and relevance of the ad to the needs of customers	<ol style="list-style-type: none"> <li>1. The business regularly creates digital content to attract customers.</li> <li>2. Digital content receives positive responses from consumers.</li> <li>3. Information shared through digital media helps increase sales.</li> <li>4. The business actively promotes products through social media.</li> <li>5. Social media accounts respond quickly to customer inquiries.</li> <li>6. The business uses digital advertising to reach a wider market.</li> </ol>	Librianty et al.; Marjulin et al. (2022)
Business Scale It is assessed based on the adequacy of resources and fixed assets, capital for operations and development, consistent sales volumes, as well as growth in the number of employees over time.	<ol style="list-style-type: none"> <li>1. The business has sufficient assets to support operational activities.</li> <li>2. The available capital is adequate to run production activities.</li> <li>3. The business has the capacity to expand operations.</li> <li>4. Sales volume increases over time.</li> <li>5. The business can meet large market demand.</li> <li>6. The number of employees increases as the business develops.</li> </ol>	(Nuraeni, L., & Yusuf, 2023; Salim & Rahmadhani, 2024)

### 3. RESULTS AND DISCUSSIONS

This study analyzed the profile of respondents based on business location, line of business, length of operation, and number of employees to provide a general overview of the subject of research. Demographic Data from 205 majority of respondents are concentrated in East Semarang (33%) and South Semarang (30%), which shows that the digitization of MSMEs is quite dominant in the Semarang City area. In terms of business, the catering industry (44%) and food products (43%) are the most dominant sectors. This indicates that the culinary sector is more adaptive to the use of e-commerce and digital marketing due to the high demand for the online market. In addition, the old business profile shows that most MSMEs (36%) are in the early growth phase (1-3 years). However, there are well-established business groups (26%) that have been operating for more than 6 years, which reflects the stability in the implementation of the accounting system. The majority of respondents (35%) have employees between 1-5 people, so they fall into the category of micro and small businesses, although there are 8% of medium-sized businesses with more than 50 employees.

The evaluation of the measurement model (outer model) confirmed the robustness of the research instruments through rigorous validity and reliability testing. All latent constructs including AIS applications, Digital Marketing, E-commerce, MSME profit growth, and business scale demonstrated high internal consistency, with Cronbach's Alpha and rho\_A values comfortably exceeding the 0.70 threshold. Notably, the AIS application and business scale variables recorded the highest reliability scores at 0.913 and 0.901, respectively. Furthermore, Composite Reliability (CR) for all constructs ranged from 0.872 to 0.928, while Average Variance Extracted (AVE) values remained above the 0.50 minimum requirement, with business scale peaking at 0.628. These results validate that all items are fit for subsequent structural model analysis.

The structural model (inner model) was assessed using the coefficient of determination ( $R^2$ ) to evaluate the model's predictive strength. Analysis reveals that the AIS application variable has an  $R^2$  of 0.841, suggesting that 84.1% of the variance in digital accounting adoption among Semarang MSMEs is explained by e-commerce, digital marketing, and business scale. Similarly, the MSME profit growth variable yielded an  $R^2$  of 0.804, indicating that the integrated model accounts for 80.4% of the variance in profitability. In the context of SMEs, these high  $R^2$  values carry significant practical weight, as they demonstrate that the model accounts for a substantial majority of the variance in profitability and technology adoption. This suggests that e-commerce, digital marketing, and business scale are not merely minor contributors but are primary, high-impact drivers of financial success for culinary MSMEs in Semarang. For business owners and policymakers, this high predictive power indicates that investments in digital integration and AIS adoption provide a reliable and measurable pathway to enhancing profit growth, rather than relying on trial-and-error strategies. These high values underscore the model's substantial explanatory power, proving that digital integration and internal capacity are primary drivers of MSME financial success.

Based on the structural model assessment, hypotheses were accepted only if they exhibited a p-value below 0.05, confirming empirical support. The analysis indicates that H<sub>2</sub>, H<sub>3</sub>, H<sub>4</sub>, H<sub>5</sub>, H<sub>7</sub>, H<sub>8</sub>, and H<sub>9</sub> are significantly supported, whereas H<sub>1</sub>, H<sub>6</sub>, and H<sub>10</sub> were rejected. Regarding the mediation analysis, the AIS application serves as a full mediator in the relationship between e-commerce and profit growth (H<sub>8</sub>); this is evidenced by an insignificant direct path ( $p = 0.97$ ) contrasted by a significant indirect effect through AIS ( $p = 0.029$ ). Conversely, for the impact of business scale on profit growth (H<sub>10</sub>), AIS functions as a partial mediator, as both the direct influence ( $p = 0.047$ ) and the indirect path via the mediating variable ( $p = 0.002$ ) remain statistically significant. Furthermore, the AIS application does not act as a mediator for the effect of digital marketing on profit growth (H<sub>9</sub>); this suggests that digital marketing independently drives profitability ( $p = 0.026$ ) without necessitating the adoption of AIS ( $p = 0.524$ ).

## Discussion

The research results indicate that Hypothesis 1 (H<sub>1</sub>) is not supported, as e-commerce does not exert a significant direct effect on profit growth. Within the framework of Agency Theory, this outcome is attributed to the delegation of digital platform management to third-party agents, which often results in information asymmetry and misaligned interests. When oversight of these digital activities is suboptimal, rising agency costs effectively neutralize the potential financial benefits of e-commerce adoption (Lune et al., 2025). While the emerging concept of agentic commerce utilizing artificial intelligence to automate transactions—offers a solution to reduce these agency problems through scalable decision-making (Rito & Azzahra, 2018; Yacob et al., 2021). Recent developments in e-commerce literature introduce the concept of agentic commerce, which utilizes artificial intelligence to manage transactions and improve business decision-making. This AI-driven approach is considered capable of reducing agency problems through more scalable and automated decision-making processes (Gonzalez, 2026). Its implementation remains limited among small-scale MSMEs. Consequently, the lack of optimized coordination between owners and digital managers prevents e-commerce from contributing significantly to MSME profitability.

The findings provide empirical support for H<sub>2</sub>, confirming that digital marketing significantly drives profit growth. From an Agency Theory perspective, digital marketing enhances

transparency, allowing business owners to monitor employees' performance through real-time metrics, which effectively reduces information asymmetry and aligns organizational interests. These results corroborate recent studies in emerging markets where digital marketing strengthens technological orientation and customer relationship management to bolster business performance (Kraus et al., 2022). Furthermore, effective digital strategies are shown to reduce operational costs and increase managerial accountability, leading to superior profitability (Etrie et al., 2025). In the Indonesian context, integrating these strategies with Artificial Intelligence (AI) further optimizes customer data analysis and supervisory effectiveness, ultimately securing sustainable financial growth for MSMEs (Khasanah & Putri, 2025).

The research findings provide strong empirical support for H3, confirming that the related variable (financial management capacity/literacy) exerts a significant positive influence on MSME profit growth. From the perspective of Agency Theory, enhancing the financial management capacity of business owners (principals) serves as a critical mechanism to mitigate potential conflicts of interest with managers or employees (agents). By possessing a superior understanding of financial oversight, principals can exercise more rigorous control over reporting and operational activities, thereby minimizing risks such as adverse selection and moral hazard (Jensen & Meckling, 2005). This theoretical alignment ensures that strategic business decisions remain focused on maximizing company profitability. These results are consistent with empirical evidence across Indonesia, which highlights that robust financial literacy enables businesses to manage resources with greater efficiency and improves the quality of operational supervision (Marsden, 2014; Nando et al., 2021). Furthermore, recent scholarship indicates that digital financial literacy specifically boosts productivity and decision-making quality, as demonstrated in studies of MSMEs where the integration of financial technology reduces agency costs and strengthens overall business management (Fajar et al., 2025). While firm size may play a role in financial outcomes, the literature underscores that a sophisticated level of financial literacy remains the definitive driver for sustaining long-term profit growth and organizational resilience (Panjaitan & Sari, 2024).

The research findings provide robust empirical support for H4, confirming that the implementation of Accounting Information Systems (AIS) serves as a significant driver for MSME profit growth. From the perspective of Agency Theory, AIS functions as a critical supervisory mechanism that empowers business owners (principals) to monitor the financial activities of managers or employees (agents) with high precision. By utilizing integrated recording systems that produce timely and accurate financial statements, firms can substantially reduce information asymmetry. This transparency mitigates the risk of moral hazard and lowers overall agency costs, ensuring that financial management remains aligned with the company's strategic objectives (Jensen & Meckling, 2005). These results align with recent empirical studies demonstrating that AIS adoption enhances internal control systems and resolves deep-seated agency problems within small business management (Nafisa et al., 2023 & Eko et al., 2023). Furthermore, evidence from various developing economies underscores that such systems improve governance quality and streamline monitoring processes, leading to superior financial outcomes (Nurhidayah et al., 2025). Modern technological advancements, including the integration of Artificial Intelligence (AI) with AIS, have further augmented the ability of MSMEs to conduct sophisticated financial data analysis. This synergy facilitates faster, data-driven decision-making and optimizes operational efficiency, ultimately sustaining long-term profitability (Novida, 2025).

The research results provide empirical support for H5, confirming that e-commerce utilization has a significant positive effect on the adoption of Accounting Information System (AIS) applications. This finding suggests that as MSMEs increase their engagement with e-commerce platforms, there is a corresponding rise in the implementation of digital accounting systems to manage business transactions. From the perspective of the Technology Acceptance Model (TAM), the use of digital sales platforms enhances the perceived usefulness of AIS. MSMEs operating in the e-commerce space require integrated recording systems capable of handling high-frequency online transactions, viewing AIS as an essential tool for automated data entry, financial statement

preparation, and informed decision-making. These results are further aligned with the Unified Theory of Acceptance and Use of Technology (UTAUT), which posits that digital infrastructure and facilitating conditions significantly bolster the intention to adopt information systems in business (Naseri et al., 2023). The model explains that the presence of digital infrastructure and supporting technologies can increase individuals' intentions to use information systems in business activities. With the integration of e-commerce platforms and AIS applications, transaction recording processes can be carried out more accurately and efficiently, thereby reducing manual recording errors and improving the operational effectiveness of MSMEs.

The research findings indicate that H<sub>6</sub> is not supported, revealing that digital marketing activities do not exert a significant influence on the adoption of Accounting Information System (AIS) applications. This suggests that while MSMEs may be highly active in digital promotion, these efforts do not naturally translate into the use of digital tools for financial management. From the perspective of the Technology Acceptance Model (TAM), although digital marketing increases general technological exposure, it fails to elevate the perceived usefulness or perceived urgency of integrated accounting systems. For many small business owners, digital marketing remains a localized strategy focused strictly on market expansion and sales growth, rather than a catalyst for systemic operational change. Consequently, digital marketing and financial recording often function as separate silos within MSME operations. This disconnect is frequently attributed to limited digital literacy, a lack of awareness regarding the strategic benefits of automated accounting, or resource constraints that prevent the implementation of integrated technologies. These results align with the conclusions of Hair & Alamer, (2022), which argue that promotional activities are not primary determinants for adopting complex accounting technologies in small businesses. Instead, structural barriers such as a lack of technical knowledge and low digital maturity remain the more dominant factors influencing business decisions. To bridge this gap, scholarship emphasizes that targeted technology training and mentorship programs are essential to help MSMEs recognize how AIS applications can effectively complement their digital marketing success through improved financial oversight (Hasibuan & Muda, 2025).

The research findings provide strong empirical support for H<sub>7</sub>, confirming that business scale is a primary and significant driver for the adoption of Accounting Information System (AIS) applications. The high degree of influence observed suggests that as MSMEs grow in size, their tendency to implement digital accounting tools increases substantially. From the perspective of the Technology Acceptance Model (TAM), larger organizations face greater operational complexity and higher transaction volumes, which heightens the perceived usefulness of information technology. For businesses transitioning from micro to small or medium-sized entities, AIS becomes an essential infrastructure for structured data management, accurate financial reporting, and compliance with accounting standards such as PSAK EMKM. These results align with the Diffusion of Innovations theory, which posits that organizational characteristics, particularly firm size, significantly dictate the pace of technology adoption (Hidayat, 2023), which states that organizational characteristics, including business size, can influence the rate of technology adoption. Businesses with a larger scale generally have more adequate resources, both in terms of financial and managerial capabilities, making them better prepared to adopt new technologies to support business operations.

The research results provide empirical support for H<sub>8</sub>, demonstrating that the Accounting Information System (AIS) application significantly mediates the relationship between e-commerce utilization and MSME profit growth. This finding indicates that while e-commerce expands market reach, its impact on profitability is further optimized when integrated with digital accounting tools. Within the Technology Acceptance Model (TAM) framework, the complexities of managing high-frequency digital transactions increase the perceived usefulness of AIS. By transitioning to an integrated system, business actors can manage transaction data more systematically, which facilitates more precise financial reporting and strategic decision-making. From the perspective of Agency Theory, the synergy between e-commerce and AIS serves as a robust mechanism to mitigate information asymmetry between business owners and operational managers. An automated and

transparent recording system allows principals to monitor financial performance in real-time, thereby reducing potential agency costs and preventing managerial inefficiencies (Jensen & Meckling, 2005). The positive indirect coefficient indicates that AIS applications act as a partial mediator in the relationship between e-commerce and profit growth. This means that, in addition to operating through AIS applications, e-commerce can also directly influence profit growth by increasing sales volume and expanding market access. However, the presence of accounting information systems strengthens this effect by improving the efficiency of financial management and the accuracy of digital transaction recording.

The research findings indicate H<sub>9</sub> is not supported, confirming that the Accounting Information System (AIS) application does not mediate the relationship between digital marketing and MSME profit growth. This suggests that the influence of digital marketing on profitability does not transition through the adoption or utilization of digital accounting tools (Ohara et al., 2024). Within the Technology Acceptance Model (TAM) framework, while digital marketing is effective for customer acquisition and brand visibility, it fails to significantly enhance the perceived usefulness or perceived ease of use of AIS applications. Consequently, these promotional activities are viewed by business owners as independent of the technical requirements for financial management (Haris, 2023). From the perspective of Agency Theory, digital marketing lacks a direct functional link to the supervisory mechanisms required for financial oversight. As a result, its implementation does not contribute to reducing information asymmetry or lowering agency costs between principals and managers, explaining the insignificance of the mediated path (Zukari et al., 2025). Despite this lack of mediation, digital marketing maintains a potent direct effect on business performance by expanding market access and intensifying customer engagement. However, in practice, the integrated use of these technologies is often hindered by a pervasive "digital literacy gap" among MSME actors. Reports on Indonesia's digital transformation underscore that a limited understanding of financial technology remains a primary barrier, preventing businesses from harmonizing their marketing success with digital-based information systems.

The research findings provide strong empirical support for H<sub>10</sub>, confirming that the Accounting Information System (AIS) application significantly mediates the relationship between business scale and MSME profit growth. This suggests that as an enterprise expands, its increased tendency to adopt digital accounting tools becomes a primary driver for enhanced financial performance. From the perspective of the Technology Acceptance Model (TAM), a larger business scale creates a functional necessity for information technology to manage rising transaction volumes and operational complexity. In this context, AIS is perceived as both highly useful and more feasible to implement, given that larger MSMEs typically possess more adequate resources to support such technological transitions. From the perspective of Agency Theory, an increase in business scale often necessitates the delegation of tasks, which can heighten the risk of conflicts of interest between business owners (principals) and managers (agents). Here, the AIS application functions as a critical monitoring mechanism, allowing for more transparent and systematic oversight of financial activities. By utilizing an integrated recording system, firms can effectively reduce information asymmetry and lower agency costs, ensuring that managerial decisions remain aligned with the objective of maximizing profitability (Ohoiwirin & Paramitalaksmi, 2025). These findings underscore that the influence of business scale on financial performance is not merely direct but is significantly amplified through the quality of financial management provided by AIS. This aligns with modern organizational technology adoption models, which identify firm size as a decisive factor in the acceptance of information systems (Naseri et al., 2023). Ultimately, the synthesis of TAM and Agency Theory explains how a larger scale necessitates structured management, while AIS provides the efficiency and transparency required to sustain that growth. Consequently, enhancing technological capacity through targeted AIS training and digital integration remains a vital step for the long-term financial sustainability of MSMEs.

#### 4. CONCLUSION

The findings of this study demonstrate consistency with the research objectives stated in the introduction. This study aimed to examine the influence of e-commerce, digital marketing, and business scale on profit growth, with the Accounting Information System (AIS) application acting as a mediating variable among catering MSMEs in Semarang City. The results and discussion confirm that several proposed relationships are supported, particularly the significant role of business scale and AIS application in improving profit growth. In addition, while e-commerce contributes indirectly to profit growth through the implementation of AIS, digital marketing shows a direct influence but does not significantly encourage the adoption of AIS. These results indicate that the integration of digital business strategies and accounting information systems plays an important role in improving financial performance and decision-making in MSMEs.

Furthermore, the results of this study provide critical opportunities for further research development. To strengthen the integrative model of digital transformation and financial performance, future studies should expand the research scope by involving MSMEs from different sectors or regions to obtain more comprehensive findings. In addition, further research could incorporate other relevant variables such as financial literacy, technological capability, or organizational innovation to better explain the adoption of accounting information systems and their impact on long-term business sustainability. To enhance the model's robustness against external dynamics, it is also essential for future investigations to account for variables that may influence profit growth outside the current scope, such as government policy support, market competition intensity, and macroeconomic fluctuations like inflation or changes in consumer purchasing power. Specifically, addressing the "digital literacy gap" through specialized studies on financial technology training is essential to bridge the current disconnect between marketing success and systematic financial recording. From a practical perspective, the continued integration of digital platforms such as e-commerce and accounting applications offers promising prospects for strengthening MSME competitiveness in the evolving digital economy.

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