

REFERENCE

- Akbar, D.S., Darna, N., & Prawiranegara, B. (2016). Analisis Akuntansi yang diterapkan UMKM. *Jurnal Ilmu EDUKASI*, 4(3), 243-254.
- Alan, D., Wixom B. H., & Tegarden, D. (2015). System Analysis & Design (Vol. Fifth Edition). New Jersey: John Wiley & Sons.
- Amanamah, R.B., Morrison, A. & Asiedu, K. (2016). Computerized Accounting Systems Usage by Small and Medium Scale Enterprises in Kumasi Metropolis, Ghana. *Research Journal of Finance and Accounting*, 7(16), 16- 29.
- Amoah, R., Samuel, N.B., & Richardson, A.M. (2014). Accounting Practice of SMEs in Sunyani: An Investigative Study of Record Keeping for Performance Measures. *IJRESS*, 4(7), 21-35
- Amoako, G.K. (2013). Accounting Practices of SMEs: A Case Study of Kumasi Metropolis in Ghana. *International Journal of Business and Management*, 8(24), 73-83
- Asamoah, G. (2018). Developing an Accounting Information System for Restaurant and Understanding Its Potential Impact on the Business. *Interdisciplinary Research Journal of Theology, Apologetics, Natural and Social Science*, 1(1&2), 162-208
- Ediraras, Dharma. 2010. Akuntansi dan Kinerja UMKM. *Jurnal Ekonomi Bisnis*, 15(2).
- Garg, R., & Gupta, G.D., 2008, Progress in Controlled Gastroretentive Delivery Systems, *Tropical Journal of Pharmaceutical Research*, 7(3), 1055- 1066
- Gelinas, U., Sutton S., and Hunton, J., (2005) Acquiring, Developing and Implementing Accounting Information System, 6th Ed.: Thomson South-Western Education College, Cincinnati.
- George H. Bodnar dan William S. Hopwood, 2003, Sistem Informasi Akuntansi, Terjemahan Jusuf A.A, Edisi Keenam, Penerbit Salemba Empat, Jakarta

George H. Bodnar dan William S. Hopwood, 2003, Sistem Informasi Akuntansi, Terjemahan Jusuf A.A, Edisi Keenam, Penerbit Salemba Empat, Jakarta

Grabski, S., and Marsh, J. (1994). Integrating Accounting and Manufacturing Information Systems; an ABC and REA-based approach. *Journal of Information Systems*, 61-80.

Hall, A.J. (2011). Sistem Informasi Akuntansi, Edisi 4, Jakarta:Salemba Empat
International Finance Cooperation, IFC. 2006. "Access to Credit for Businesswomen in Indonesia".IFC-Pensa, World Bank, Indonesia.

Ismail NA, King M (2007). Factors influencing the alignment of accounting information in small and medium sized Malaysian firms. *J. Infor. Sys. Small Bus.*, 1(1-2), 1-20.

Ismail, N. A. (2009). Factors influencing AIS effectiveness among manufacturing SMEs: Evidence from Malaysia. *The Electronic Journal of Information Systems in Developing Countries*, 38(1), 1-19

Jeyaseeli, H.V., & Justus, E.R. (2014). Accounting Practices of Micro, Small and Medium Enterprises (MSMEs) in the Tirunelveli Municipal Corporation of Tamilnadu. *Global Journal for Research Analysis*, 3(11), 16-19

Kinney, W. R. (2001). Accounting scholarship: What is uniquely ours? *The Accounting Review*, 76(2), 275–284.

Kurniawati, E. P., P. I. Nugroho, dan D. Setiawati. (2010). Penerapan Akuntansi Untuk Usaha Kecil dan Menengah (UKM) Studi Kasus Pada Usaha Dagang Kota Salatiga. *Jurnal Manajemen dan Keuangan*, 10(2)

Kurniawati, E.P., Nugroho, P.I., & Arifin, C. (2012). Penerapan Akuntansi Pada UMKM. *Jurnal Manajemen Keuangan*, 10(2), 1-10

Laudon, K, & J.P. Laudon. (2010). Management Informtaion System: Managing the Digital Firm,11th edition. New Jersey: Prentice Hall.

- Lusimbo, N. E., & Muturi, W. (2015). Financial Literacy and The Growth of Small Enterprises in Kenya: A Case of Kakamega Central Sub-Country, Kenya. *International Journal of Economics, Commerce and Management*, 828–845.
- Madurapperuma M. W., Thilakerathne P. M. C., & Manawadu I. N. (2016). Accounting Record Keeping Practices in Small and Medium Sized Enterprise's (SME's) in Sri Lanka. *Journal of Finance and Accounting*, 4(4), 188-193
- Maseko, N., & Manyani, O. (2011). Accounting Practices of SMEs in Zimbabwe: An Investigative study of record keeping for performance measurements - a case study of Bindura. *Journal of Account and Tax*, 3 (8), 171-180.
- Mbroh, J.K., & Attom, B.E. (2011). Accounting and Control Systems Practiced by Small and Micro Enterprise Owners within the Cape Coast Metropolitan Area of Ghana. *Asian Journal of Business and Management Sciences*, 1(9), 28-47.
- Mekonnen, G.B. (2019). Accounting Practices of Small and Micro Enterprises in North Shewa Zone Amhara Regional State of Ethiopia. *Journal of Investment and Management*, 8(2), 40-47
- Mourougane, A. (2012), "Promoting SME Development in Indonesia." OECD Economics Department Working Papers No. 995.
- Mutua, J.M., Effect of bookkeeping on the growth of small and medium enterprises in Chuka town. *European Journal of Business Social Sciences*, 2015. 4(7): p. 102-112.
- Neuman, W. Lawrence, Basic of Social Research: Qualitative and Quantitative Approaches, Pearson Education Inc, Boston, 2007
- Nyathi, K. A., Nyoni, T., Nyoni, M., & Bonga, W. G. (2018). The role of accounting information in the success of small & medium enterprises (SMEs) in Zimbabwe: A case of Harare. *Journal of Business and Management (DRJ)*, 1(1), 01-15
- Okoli, B. E. (2011). Evaluation of the Accounting Systems Used by Small Scale Enterprises in Nigeria: The Case of Enugu- South East Nigeria. *Asian Journal of Business Management*, 3(4), 235–240.

Onaolapo, A.A., and Odetayo, T.A., (2012). Effect of Accounting Information System on Organisational Effectiveness. *American Journal of Business and Management*, 1 (4), 183-189.

Owusu, E.E., E.N. Assabil, and S. Asare-Kyire. (2015). Assessing the impacts of proper book-keeping on the performance of small and medium scale enterprises (SMEs) in Kwaebibirem district of Ghana. *The International Journal of Science Technoledge*, 3(7), 84-91.

Ozili, P.K. (2020). Accounting and Financial Reporting during Pandemic. *SSRN Elecronic Journal*

Pakpahan, A.K. (2020). COVID-19 dan Implikasi Bagi Usaha Mikro, Kecil, dan Menengah.

PÉREZ ESTÉBANEZ, R.; URQUÍA GRANDE, E.; MUÑOZ COLOMINA, C.I. (2010). Information Technology implementation for continuous improvement: Empirical evidence in Spanish SME's. *International Journal of Accounting and Information Management*, 18(1), 39-57

Perren, L., & Grant, P. (2000). The Evolution of Management Routines in Small Businesses: A Social Construction Perspective. *Management Accounting Research*, 11, 391–411.

Pratiwi, M.I. (2020). Dampak Covid-19 terhadap Perlambatan Ekonomi Sektor UMKM. *Jurnal Ners*, 4(2), 30-39

Rahamon, O.A. (2014). The Analysis of the impact of Accounting Records Keeping on the Performance of the Small-Scale Enterprises. *International Journal of Academic Research in Business and Social Sciences*, 4(1), 1-17

Rais, M.R. (2019). Analisis Sistem Pencatatan Akuntansi pada Usaha Mikro Kecil dan Menengah Kota Baubau. *Jurnal Ilmiah Akuntansi Manajemen*, 2(1), 60-71.

Romney, M.B., & Steinbart, P.J. (2015). Accounting Information System: 13th edition. Edisi Bahasa Indonesia. Jakarta: Salemba Empat

Savitri, R.V., & Syaifudin. (2018). Pencatatan Akuntansi pada UMKM di Kota Semarang. *Jurnal Manajemen Bisnis dan Inovasi*, 5(2), 117-125

Scott Holmes & Michael T. Schaper (2018) How do small business owners actually make their financial decisions? Understanding SME financial behaviour using a case-based approach, *Small Enterprise Research*, 25(1), 36-51,

Sekaran, Uma, dan Roger Bogie, (2017), Metode Penelitian Untuk Bisnis: Pendekatan Pengembangan-Keahlian, Edisi 6, Buku 1, Salemba Empat, Jakarta Selatan 12160.

Seman, et. al. (2019). An Analysis of Basic Accounting Practices of Microenterprises. *International Journal of Engineering and Advanced Technology (IJEAT)*, 8(5), 628-637

Stefanou, C., (2006), The Complexity and the Research Area of AIS, *Journal of Enterprise Information Management*, 19(1), pp. 9-12

Sugiyono. 2010. Metode Penelitian Pendidikan Pendekatan Kuantitatif, kualitatif, dan R&D. Bandung: Alfabeta

Sujarweni, V. W. (2015). Sistem Akuntansi. Yogyakarta: Pustaka Baru Press.

Supriyono & Yulianna, D. (2016). Analisis Penerapan Siklus Akuntansi pada Usaha Mikro Kecil dan Menengah Kabupaten Purworejo. *Jurnal Karya Ilmiah Dosen Akuntansi. Politeknik Sawunggalih Aji*.

Susanto, A., & Meiriani. (2019). Revenue Cycle in Accounting Information Systems. *International Journal of Scientific & Technology Research*, 8(6), 335-339.

TANABE, K.; WATANBE, C. (2005). Sources of small and medium enterprises excellent business performance in a service-oriented economy. *Journal of Services Research*, 5(1), 5-20.

Thaha, A.H. (2020). Dampak Covid-19 terhadap UMKM di Indonesia. *Jurnal Brand*, 2(1), 147-153.

Tatik. (2018). Implementasi SAK EMKM (Standar Akuntansi Keuangan Entitas Mikro Kecil Dan Menengah) Pada Laporan Keuangan UMKM (Studi Kasus Pada UMKM XYZ Yogyakarta). *Jurnal Relasi*, 14(2), 1-14.

Weygandt, Kimmel & Kieso. 2013. Financial Accounting: IFRS Edition. Hoboken: John Wiley & Sons, Inc.

