SYSTEMATIC LITERATURE REVIEW: ACCOUNTING INFORMATION SYSTEM, TAX RELAXATION, AND FINANCIAL PERFORMANCE OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs)

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Abstract

This study aims to provide a systematic literature review of the relationship between Accounting Information Systems (AIS), tax relaxation, and the financial performance of Micro, Small, and Medium Enterprises (MSMEs). The Systematic Literature Review (SLR) method was used in this study to examine previous research. The data analysis used in this study is in the form of 30 articles from 2020 to 2022 in the Google Scholar database. This study used 30 articles from the Google Scholar database from 2020 to 2022 for the data analysis. The findings demonstrated that the attribution theory is the theory that is utilized the most. According to the theory, a person's behavior is observed and its causes are explained by the person's actions. Utilizing or collecting additional journals and related recent articles is suggested for additional research to cover a broader understanding.

Keywords: Accounting information system, tax relaxation, MSME financial performance

1. INTRODUCTION

The majority of economic expansion is driven by micro, small, and medium enterprises (MSMEs). Given that MSMEs are one of the most dependable business handles in the community's economy, their presence in Indonesia can help the government cut unemployment and poverty rates. In addition, MSMEs are also an effective platform to create jobs (Firdhaus & Akbar, 2022). The significant rise in MSMEs each year demonstrates this. By 2022, there will be 65 million MSMEs in Indonesia, with approximately 19.5 million, or 30.4% of MSMEs, operating their businesses online via a variety of e-commerce platforms. (Kominfo, 2022). MSME actors must recognize the significance of financial statements in enhancing MSME performance in order to achieve better MSMEs (Kartika & Nuraini, 2020). Financial statements are crucial documents that can offer management insight into the state of a company and serve as a foundation for strategic decision-making. Quality fiscal summaries can impact the choices

taken to further develop business execution (Ayem & Wahidah, 2021). According to Rumain, Mardani, & Wahono (2021), the success rate of a company in achieving its goals can be measured by its performance. Financial statements are essential documents that can provide management with insight into a company's state and lay the groundwork for strategic decision-making. The decisions made to improve business execution can be influenced by good financial summaries (Diana, Hakim, & Fahmi, 2022).

According to Ayem & Maknun (2020), there are still a lot of Micro, Small, and Medium Enterprises (MSMEs) that do not recognize the significance of high-quality financial reports that can support business growth. As a result, an accounting-related information system is required. The accounting information system, as defined by Dharmawati, Hasbudin, Arifuddin, & Safitri (2021), is a computer-based system with a number of interconnected components that produce financial information that is used by interested parties to make decisions. During

the accounting transaction process, this information system is useful for collecting, recording, storing, maintaining, and processing data to produce financial data and accounting information. Decisions, internal and external reports, strategies for competing with other businesses, and the establishment of internal controls all require the resulting data from management.

In early 2020, a brand-new virus known as COVID-19 emerged, shocking Indonesia in particular. People's social activities are restricted as part of the government's efforts to prevent the virus from spreading. This has the effect of reducing business actors' income by up to 80%, so the right design is needed to overcome this (Ayem & Hijayanti, 2022). The government, acting as a regulator, has developed the program to safeguard MSMEs during the pandemic. The government is working to give MSMEs more power (Nurhayati & Adhi, 2021). A program to reduce taxes (also known as tax incentives) is one of the efforts. A waiver of a condition that has the potential to improve its development is known as relaxation. (Habu, Ayem, & Kusuma, 2021). Based on the presentation that has been described above, this study aims to provide a systematic literature review of the relationship between Accounting Information Systems (AIS), tax relaxation, and the performance of Micro, Small, and Medium Enterprises (MSMEs).

2. LITERATURE STUDY
Financial Performance of MSMEs

In Indonesia, one type of entrepreneurship is MSMEs. The progress of a MSME should be visible from its monetary exhibition. According to Rumain, Mardani, & Wahono (2021), the success rate of a company in achieving its goals can be measured by its performance. An analysis to determine and evaluate a company's success rate using financial activities is known as financial performance (Diana, Hakim, & Fahmi, 2022). Financial performance can also be defined as the result or achievement of an organization's management in carrying out its responsibilities for the efficient transfer of its assets over a specified time period (Riadi, 2022).

Financial performance can also be expressed as the outcomes of various activities that are carried out with the resources at hand. The outcomes of financial ratio or statement analysis can provide insight into financial performance. A concept or aspect that can describe a company's financial data is required for an analysis of the company's financial performance. A company's financial performance is a measure of the company's level of excellence over a given time period (Ratih et al., 2014). An evaluation of the state of financial performance based on an examination of financial statements can be based on this. The conclusion that can be drawn from this description is that MSMEs' financial performance serves as a benchmark for a company's financial success in business management.

Accounting Information System

According to Dharmawati, Hasbudin, Arifuddin, & Safitri (2021), A computer-based system known as the Accounting Information System (AIS) is made up of a number of interconnected components that produce financial data that is used by interested parties to make decisions. During the accounting transaction process, this information system can be used to collect, record, store, maintain, process, and generate financial data and accounting information. Decisions, internal and external reports, strategies for competing with other businesses, and the establishment of internal controls all require the resulting data from management (Prasetyo & Ambarwati, 2021). AIS is a system that can process data and produce information, and it plays a significant role in the company, such as in decision-making, according to this description.

Tax Relaxation

Indonesia's economy has suffered as a result of the emergence of COVID-19 in 2020, resulting in lower public tax payments. As a result, the government implemented a policy known as tax relaxation as a form of tax relief. A waiver that allows for better development of a particular condition is known as relaxation. The government is paying for tax breaks for

manufacturing companies, such as accelerated VAT exemption and tax incentives with PPh 21 coverage (Habu, Ayem, & Kusuma, 2021). Tax incentives are a form of government offering made through the use of taxes, such as monetary or property contributions to an activity (Maharani & Jaeni, 2021). Tax incentives are a type of tax policy that the government offers to taxpayers or business actors who must pay a certain amount of taxes. The goal is to encourage taxpayers to pay their taxes on time by giving them relief from having to do so (Habu, Ayem, & Kusuma, 2021) .

PMK23/PMK.03/2020 discusses the importance of taxes for people affected by COVID-19. The government made changes and announced the new Minister of Finance Regulation No. 82/PMK03/2021 for 2021. The Situation Number is reaffirmed in Minister of Finance Regulation No. 9/PMK.03. The intensive tax on taxes required with the active coronavirus of 2021 is generally referred to as the "stimulus tax," available from the government to MSMEs until December 2021. In many ways, it is indeed true. The purpose of the Government Stimulus Package is to promote economic stability and assist the MSME sector in overcoming its long-term challenges.

Based on the description, it is possible to draw the conclusion that tax relaxation is an action taken by the government to help taxpayers pay their taxes. This relaxation has been in place since COVID-19 was discovered. An incentive to pay taxes to support the declining economy is the provided tax relief.

Resource Based View (RBV) Theory

According to the RBV theory, a company's long-term competitive advantage comes from high-quality, hard-to-find resources (Azzahrona, Cahyaningtyas, & Isnaini, 2022). Physical capital resources, organizational capital resources, and human capital resources are all referred to as "resources" in this context. Even if a company has high-quality resources, if its rivals have more comparable substitute resources, those resources can no longer provide the company with a sustained competitive advantage (Azzahrona, Cahyaningtyas, & Isnaini, 2022).

Accounting information systems are the subject of research that makes use of the RBV theory in connection with this investigation. According to this theory, the business is thought of as a collection of resources and skills; The accounting information system is one of the resources that can give a company a leg up on the competition. The RBV theory focuses on how businesses can use their resources to gain an advantage over competitors (Azzahrona, Cahyaningtyas, & Isnaini, 2022). Naturally, a company's financial performance reports, including MSMEs', must be trustworthy in order to gain an advantage over rivals; Consequently, AIS is also crucial to this RBV theory. However, many MSMEs' financial performance has decreased since the COVID-19 pandemic. This unquestionably influences the opposition between organizations. As a result, the government implemented a tax reduction program to assist in reviving the community's economy, particularly for actors in MSMEs.

Signalling Theory

In signal theory, investors are provided with information about a company's state, typically to inform them of management's success or failure. The perception of the company's future expansion is explained by signal theory. Investors' decision-making will be guided by this perception, which explains the company's efforts to fulfill investor expectations (Firdhaus & Akbar, 2022).

Signal theory can be applied to research on accounting information systems, tax reform, and MSME financial performance, all of which are related to this study. According to signal theory, MSMEs should provide users with information, particularly financial statements that describe their business conditions (Firdhaus & Akbar, 2022). As a result, AIS can assist MSMEs in producing financial reports that are accurate and pertinent. However, as a result of the COVID-19 pandemic, many MSMEs' financial performance has deteriorated. Therefore, in order to connect information about the financial performance of MSMEs to their users, particularly in the taxation sector, particularly the most recent information, signal theory is required. as a result of the pandemic's

tax burden on many MSMEs. As a result, the government finally launched a program to reduce MSME tax burdens (Maharani & Jaeni, 2021).

Technology Acceptance Model (TAM)

The Theory of Reasoned Action (TRA) was developed into the model known as the Technology Acceptance Model (TAM). This TAM theory is used to determine the factors that can affect how information technology is used (Puspitaningtyas, Kusuma, & Pratiwi, 2021). How people use information technology is affected by the benefits they receive, the ease with which they use it, and their attitude toward it. Due to the influence of the numerous benefits that are obtained, e-commerce and accounting information systems are widely used. Additionally, these two technologies may assist MSMEs in increasing their profits.

Theory of Planned Behavior

According to the theory known as the Theory of Planned Behavior, people will behave well if they are motivated to do so. The taxpayer is the subject of this discussion (Habu, Ayem, & Kusuma, 2021). Even in the midst of the COVID-19 pandemic, MSME taxpayers are psychologically influenced by the theory of planned behavior to fulfill their tax obligations (Habu, Ayem, & Kusuma, 2021).

The theory of planned behavior is used in research on accounting information systems, tax reform, and MSMEs' financial performance, all of which are related to this study. Even during the COVID-19 pandemic, this theory encourages taxpayers to continue paying their taxes (Habu, Ayem, & Kusuma, 2021). It is common knowledge that many MSMEs' financial performance has deteriorated during the COVID-19 pandemic, to the point where these MSMEs oppose paying taxes. As a result, the government launched a program to lower taxes, which may help alleviate the situation. As a result of this tax relief, MSMEs will have less to pay in taxes (Hidayah, et al., 2020). MSMEs can use AIS to speed up, improve accuracy, and simplify the process of meeting their tax obligations.

Welfare State Theory

According to the theory known as "Welfare State," the government has a significant impact on the social and economic well-being of the community by imposing taxes on MSMEs and the business community. Some of these taxes include the exemption of the Final Income Tax for MSMEs, incentives for VAT restitution relief, and incentives for lowering the Article 25 income tax rate to 50 percent, particularly for small and medium-sized businesses (Ayem & Hijayanti, 2022). Based on the Indonesian State and states that the country whose government guarantees the welfare of its citizens, this tax incentive for MSMEs in difficult economic conditions is the state's duty and obligation (Aswindi, 2020).

The theory of the welfare state and one of the government's programs, the tax relaxation program, are closely related to this study. The COVID-19 pandemic prompted the government to issue this policy to assist MSMEs in meeting their tax obligations. Naturally, this policy is very helpful in relieving MSMEs given the declining financial performance. When recording their financial statements, which will serve as a basis for tax reference, MSMEs still require an AIS.

Attribution Theory

A theory that explains a person's behavior is called "attribution theory." For the purpose of explaining the factors that can influence taxpayer compliance with their tax obligations in this study, attribution theory is an excellent choice (Regita, Jaya, Murtanto, & Faisal, 2022). Attribution theory can also be defined as an explanation when a person observes the behavior of others and explains the causes of others performing the act, whether due to internal factors such as uncontrolled behavior or due to external factors such as encouragement from the other party (Amah, Rustiarini, & Hatmawan, 2021).

The independent variables in this study are broken down into internal and external factors. What is implied by "inner variables" here is the ethical quality of the citizen, which is framed from inside the citizen. Taxpayers' attitudes can be influenced by this, even though

the external factors in question are tax sanctions and tax relaxation (Amah, Rustiarini, & Hatmawan, 2021).

Compliance Theory

According to the compliance theory, people tend to be obedient to other people who also tend to be obedient in a group (Regita, Jaya, Murtanto, & Faisal, 2022). The reason a person is obedient is because of the pressure from his superiors.

Attraction Model Theory

The attractiveness model theory proposes working together with society and the government, as well as local governments and the private sector, to improve the region's economy by creating jobs for existing resources (Maharani & Jaeni, 2021). In relation to this study, one manifestation of the government is the provision of subsidies and incentives to business actors as a means of keeping MSMEs in the COVID-19 state. This decreases income, which in turn causes the economy to decline as well. It is hoped that this incentive will help the economy recover and restore market position (Maharani & Jaeni, 2021).

3. RESEARCH METHODS

A literature review, according to Ridwan, AM, Ulum, & Muhammad (2021), is a summary of the literature on the subject of the study. The literature review is broken down into several steps, according to Fink (2014): 1) selecting questions for the study; 2) figuring out sources like articles, websites, and bibliographic databases; 3) determining search keywords; 4) establishing criteria and approaches; and 5) carrying out audits.

The process of conducting this systematic literature review consists of a number of steps, the first of which involves prioritizing the identification of the subject of the study in relation to the subject under investigation. The use of Publish or Perish, based on Google Scholar, to locate the required data is then the primary focus of this study, which makes use of a variety of websites that provide scientific journals. Accounting information systems, tax relaxation, and MSME financial performance are the keywords used. The data will then be identified once a sample of thirty journals containing these keywords has been found. The next thing to do is check to see if the journal year falls between the years 2020 and 2022. In the final stage, the research findings are presented in a journal formatted appropriately. The Systematic Literature Review (SLR) method was used to find the data. After that, a screening procedure is used to check to see if the cash flow statement research topic of the journal we're looking for is compatible with it. The journal article will be rejected if the subject is inappropriate.
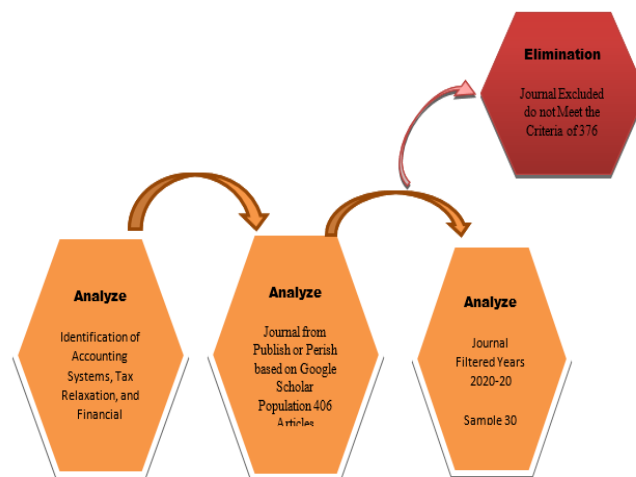

Figure 1. Diagram Systematic Literature Review

4. RESULT AND DISCUSSION

According to the findings of the data search, the Publish or Perish application was used to collect 30 samples of research journals over the course of 2021 to 2022. The following are the kinds of articles that have been gathered and are in accordance with the criteria for a time span of 2020–2022, which have discussions related to accounting information systems, tax relaxation, and MSME financial performance. This was done after a search process was carried out and inclusion and exclusion criteria were taken into consideration.

Various methods and approaches are used in research related to Accounting Information Systems, Tax Relaxation, and Firm Performance, including the use of quantitative methods that use numerical data, qualitative methods that use statements or opinions submitted by respondents, or even a combination of quantitative and qualitative methods.

Table 1. Research type findings

Type of Research	Frequency	Percentage
Quantitative Research	25	83%
Qualitative Research	5	17%

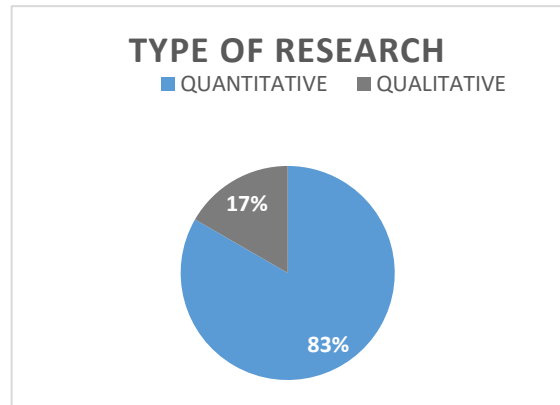| Total	30	100%

Source: Article Analysis

Figure 2. Diagram of Research Type

Multiple theoretical studies are required to support the study's hypothesis and findings when writing research articles. The article in this study employs both quantitative and qualitative research techniques. We are aware that quantitative methods place an emphasis on the findings of their research using numerical (statistical) data (Abdussamad, 2021). The qualitative method is a method in research used to examine natural phenomena or symptoms (Abdussamad, 2021). The distribution of questionnaires, the execution of surveys, and case studies are just a few of the many different methods that are utilized for analysis.

Table 2. Journal Mapping

No	Journal Name	Total Articles
1	Jurnal Mutiara Akuntansi	1
2	Jurnal Krisna	1
3	MARO: Jurnal Ekonomi Syariah dan Bisnis	1
4	Journal Of Accounting Taxing and Auditing (JATA)	2
5	Jurrna Risma	1
6	Jurnal Proaksi	1
7	Jurnal Ilmiah Akuntansi dan Ekonomi (JIAE)	1
8	Jurnal Riset Mahasiswa Akuntansi (JRMA)	1
9	Jurnal Riset Akuntansi dan Bisnis Indonesia (JRABI)	1
10	Journal Of Sustainability Business Reserch (JSBR)	1
11	Budapest Internatioal Research and Critics Insttute-Journal (BIRCI-Journal)	2
12	International Sustainable Competitiveness Advantage (SCA)	1
13	Jurnal Mantik	1
14	PalArch's Journal	1

| 15	JEMA: Jurnal Ilmiah Bidang Akuntansi dan Manajemen	1
16	Amnesty: Jurnal Riset Perpajakan	1
17	Jurnal Akuntansi	1
18	Jurnal Ilmu Manajemen Profitability	1
19	Economy Deposit Journal (EDJ)	1
20	IEOM Society International	1
21	Review Applied Socio-Economic Research (REASER)	1
22	Jurnal Ilmiah Ekonomi dan Bisnis (ekombis)	1
23	Journal of Positive School Psychology (JPSP)	1
24	Journal Of Innovation and entrepreneurship (JIE)	1
25	Jurnal Abdikaryasakti	1
26	AKSES: Jurnal Ekonomi dan Bisnis	1
27	Jurnal Akuntansi, Perpajakan dan Auditing (JAPA)	1
28	Jurnal Akuntansi Manado (JAM)	1
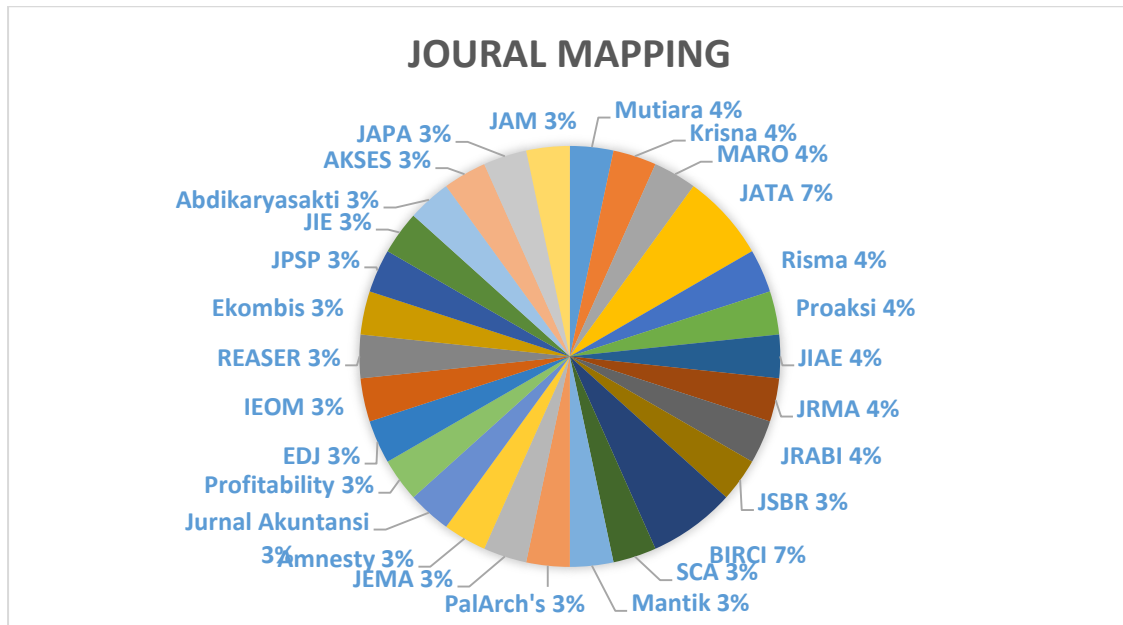
Figure 3. Journal Mapping Diagram

In the 30 samples of articles collected, there are 8 theories used, including the Resource-Based View (RBV) Theory, Signalling Theory, Technology Acceptance Model (TAM), Theory of Planned Behavior, Welfare State Theory, Attribution Theory, Compliance Theory, and Attractiveness Model Theory.
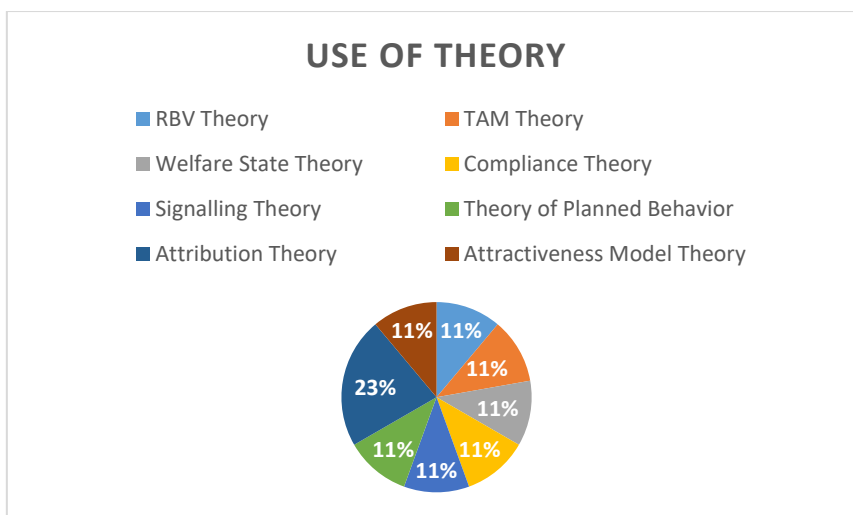
Figure 4. Diagram of Theory Used

According to the 30 articles analyzed, Azzahrona, Cahyaningtyas, & Isnaini (2022) used the RBV theory to demonstrate that accounting information systems have a significant positive impact on MSMEs' financial performance. In addition, the RBV theory itself asserts that firms that are able to efficiently manage their resources, in this case AIS, are able to influence Firm Performance and, as a result, establish a long-term competitive advantage in the business environment. The application of RBV theory aims to describe the connection between AIS and firm performance. According to the theory presented in the literature review, the primary motivation for implementing AIS is the desire to support the development of competitive advantages for businesses by making optimal use of those resources. Factors, for example, changes in authority examples, pressure, and administrative obligation are supporting variables in the reception of AIS in organizations.

The signal theory used by Firdhaus & Akbar (2022) shows the results that the application of accounting information systems and the use of information technology have a positive and significant effect on the performance of MSMEs. The Technology Acceptance Model (TAM) theory used by Puspitaningtyas, Kusuma, & Pratiwi (2021)

shows that the use of e-commerce and accounting information systems has a positive effect on increasing SME revenue.The Theory of Planned Behavior used by Habu, Ayem, & Kusuma (2021) shows the results that taxpayer awareness and tax relaxation have a positive and significant effect on taxpayer compliance. According to Ayem & Hijayanti (2022) Welfare State Theory, MSME income tax incentives and value-added tax (VAT) incentives have a positive effect on the financial performance of MSMEs during the COVID-19 pandemic. Meanwhile, Article 25 PPHI incentives did not affect the financial performance of MSMEs during the COVID-19 pandemic. Attribution theory used by Amah, Rustiarini, & Hatmawan (2021) hows the result that tax sanctions have a positive effect on MSME taxpayer compliance. The compliance theory used by Regita, Jaya, Murtanto, & Faisal (2022) results in tax incentive policies having a positive and significant effect on MSMEs. The attractive model theory used by Maharani & Jaeni (2021) produces tax incentives that affect the development of MSMEs. On average, the articles using the Accounting Information System variable use the Attribution Theory, which is used in two articles researched by Regita, Jaya, Murtanto, & Faisal (2022) and Amah, Rustiarini, & Hatmawan (2021).
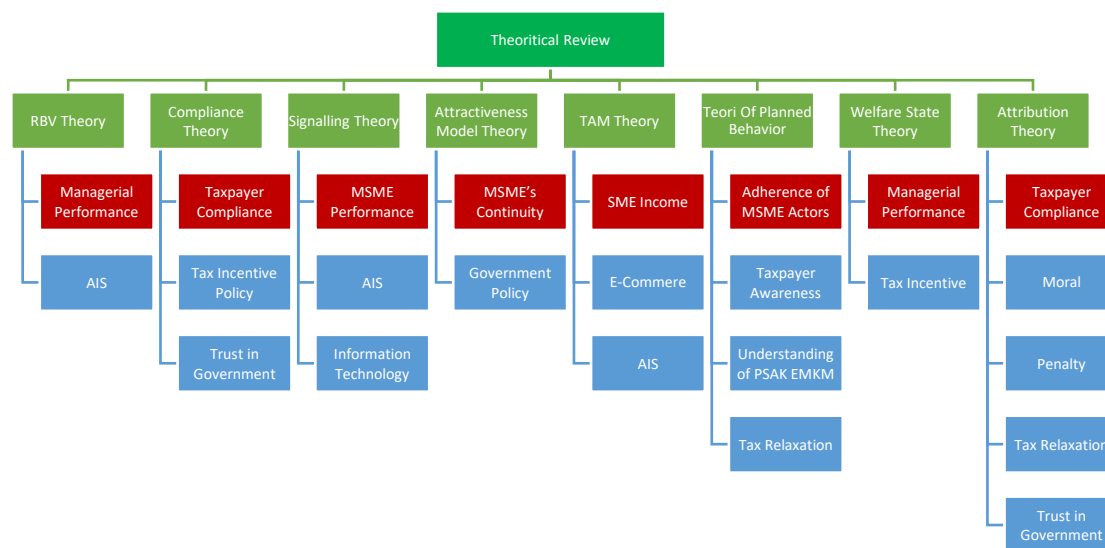
Figure 5. Theory and Variable Mapping

Various proxies were utilized from the thirty articles examined. AIS intermediaries use proficiency, accessibility of apparatuses, understanding, HR, techniques, capabilities, marks of AIS usage, nature of AIS, security of, supporting offices, client fulfillment, recurrence of purpose, client contribution in creating SIA, as well as the use of training education. The proxy used in the Tax Relaxation variable on average uses the tax burden borne by the government, fairness in providing tax incentives, and the impact of tax incentives. The proxy used for the average financial performance variable uses sales and profits per year, net assets, the number of employees, profitability or profitability ratios, and financial reports.

5. CONCLUSION

Since the Accounting Information System (SIA) is a system that can process data and provide information, the financial performance of MSMEs is a gauge that serves as a standard for how successfully a business manages its finances. SIA plays a significant part in businesses, for instance in decision-making, whereas tax relief is a measure implemented by the government to make it easier for taxpayers to pay their taxes, and has been around since COVID-19.

Based on these data, the most widely used theory is the attribution theory. This theory explains a person's behavior by observing the behavior and explaining the causes through the person's actions. Several studies, including Nik Amah et al. (2021) and Vivian Regita (2022), use this theory from the perspective of this research, which uses independent variables divided into internal and external factors. The purpose of internal factors here is the taxpayer's morale, which is formed from within the taxpayer. While the external factors themselves are tax sanctions and tax relaxation, this can affect the attitude of the taxpayer.

This study has some limitations, such as having to use articles or journals that were published between 2020 and 2022, and several journals have the same topic but different conclusions. Finding international journals is difficult, and there are a number of journals that do not include the research's theory.

To obtain a deeper knowledge, future scholars should be able to conduct study using or gathering more recent connected journals and articles. Additionally, subsequent research can broaden the study area's focus, lengthen the time period, conduct studies on various subjects, search journal databases, and carry out additional research to improve the findings.

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