



# Digital Accounting Transformation in SMEs: A Systematic Analysis of Operational Efficiency Improvements in Indonesian Context

Rio Yunanto<sup>1\*</sup>, Deden Abdul Wahab<sup>2</sup>,  
Sri Dewi Anggadini<sup>3</sup>, Apriani Puti Purfini<sup>1</sup>, and Hery Dwi Yulianto<sup>1</sup>

<sup>1</sup> Department of Computerized Accounting, Universitas Komputer Indonesia, Bandung, Indonesia

<sup>2</sup> Master of Management, Universitas Komputer Indonesia, Bandung, Indonesia

<sup>3</sup> Department of Accounting, Universitas Komputer Indonesia, Bandung, Indonesia

\*rio.yunanto@email.unikom.ac.id

**Abstract.** Accounting digitalization has become a significant trend in business transformation, including for small and medium-sized enterprises (MSMEs). The purpose of this study is to analyze the impact of accounting digitalization on the operational efficiency of MSMEs by reviewing various articles and previous research. Through a literature review encompassing several relevant studies, this research highlights the changes occurring in financial management, data processing, and the acceleration and accuracy of decision-making resulting from the adoption of digital technology. The findings indicate that accounting digitalization significantly enhances operational efficiency, including time management, the reduction of human errors, as well as simplification in financial reporting and decision-making processes. However, challenges such as implementation costs, employee training, and technology coordination remain barriers that must be addressed. Overall, digital bookkeeping has a positive effect on improving operational efficiency, but its successful implementation depends on technical factors and the company's human resources department. This study is expected to provide insights for MSMEs managed by Village-Owned Enterprises (BUMDes) in Majalengka, Indonesia, regarding the role of accounting digitalization in promoting operational efficiency, and to offer recommendations on how to optimally utilize technology to enhance their competitiveness.

**Keywords:** Digital Accounting, Operational Efficiency, MSMEs and Digital Transformation.

## 1 Introduction

Micro, Small, and Medium Enterprises (MSMEs) are significant drivers of economic and social progress of a country. MSMEs are the backbone of the national economy of Indonesia [1]. There is limited knowledge and comprehensive insight into accounting, particularly recording, bookkeeping, and the financial reporting system which are certain challenges being faced by MSMEs today [2]. Accounting helps MSMEs keep track

of their expenditures, incomes, and profits and hence gain valuable information regarding their performance. From this information, it is possible to identify where improvement is required and make business planning flexible to ensure long-term success [3].

There are different ways that digital technology can be used to advance accounting practice in MSMEs. Financial accounting and management can utilize digital technology to support MSMEs in calculating, reporting, broadcasting, and interpreting financial data more efficiently, effectively, and quickly [3]. Digitalization has revolutionized the accountancy practice [4]. Accounting processes and decision-making processes in management accounting have been altered by digital technologies [5]. Besides, technology can empower MSMEs to improve productivity, reduce costs, and expand profit margins [3]. The potential of the digital economy of Indonesia is not only essential to domestic business development but also to the national economy as a whole. Nevertheless, in order for this potential to be realized to the maximum, the government must try as much as possible to expand digital market access. This also entails closing the digital divide, which still exists between urban and rural populations, to enable micro-enterprises in various regions of the country to benefit from such developments [2].

The systematic review aims to explore in full the impact of digital accounting on the operating efficiency of MSMEs in Majalengka, Indonesia, through the synthesis of evidence from published studies. As a strategic sector with the function of being the country's economic backbone, there is a critical requirement to know digital transformation in accounting work to trigger the industry's competitiveness within the era of the digital economy [6]. This research utilizes the PECO (Population, Exposure, Comparison, Outcome) strategy to offer a systematic and targeted investigation. The Population of interest is Indonesia's MSMEs, which are differentiated by having their own technology adoption plans. The Exposure researched are the implementation of digital accounting, i.e., the use of cloud-based accounting software, automated transaction recording, and electronic financial reporting systems. The Comparison is the analysis of performance between MSMEs that used digital accounting and those that remain with manual or conventional methods. The Outcomes are seen through various indicators of efficiency in their operations, e.g., the time taken to record transactions, accuracy of data, time taken to prepare financial reports, and error minimization in handling finances.

Based on this framework, the novelty of this study lies in its systematic review approach that explicitly addresses three main research questions: (1) How does digital accounting influence the operational efficiency of MSMEs managed by Village-Owned Enterprises in Majalengka, Indonesia, compared to manual accounting systems? (2) What are the main challenges and barriers faced by MSMEs in implementing digital accounting? (3) What are the most effective solutions and strategies for optimizing digital accounting adoption among MSMEs to enhance operational efficiency?

By utilizing the systematic literature review approach following PRISMA guidelines, this study is expected to provide a significant contribution in the form of global empirical evidence on the impact of digital accounting on the business operational performance of MSMEs. The research results will not only benefit MSME practitioners in making an investment in technology, but also policymakers in South Maja Village,

Majalengka, in designing support programs for digital transformation, and also for academics and professionals to understand the dynamics of technology adoption in the MSME sector.

Ultimately, this research aims to offer a deeper understanding of the role of digital accounting as a catalyst for improving the operational efficiency of MSMEs, thus supporting the sustainable development of this sector and enabling Indonesian MSMEs to compete not only in the domestic market but also in the increasingly competitive international arena. The theoretical contribution of this study includes the development of an analytical framework for digital accounting in the context of MSMEs in Majalengka, while its practical contribution lies in the formulation of strategic recommendations for optimizing the adoption of digital accounting technologies.

## **2 Literature Review**

### **2.1 Digital Accounting**

Digital accounting has become an essential component in modern business transformation, particularly for Micro, Small, and Medium Enterprises (MSMEs). The literature indicates that digital accounting can provide significant advantages for MSMEs; however, the limited capabilities of MSMEs may restrict the total utilization of advanced technologies [7]. The impact of digitalization on the accounting profession has also emerged as a significant research area, where accountants need to learn new skills to adapt to continuously evolving technological developments [5]. In the context of the Covid-19 pandemic, digital accounting entrepreneurship plays a significant role in ensuring the sustainable performance of rural MSMEs, particularly in terms of entrepreneurial competency, marketing capabilities, knowledge sharing, financial resources, technology usage, driving change and engagement, and individual competency, which are considered the most influential factors toward sustainable performance among rural MSMEs worldwide [8]. Research in Indonesia demonstrates that MSME performance improvement has a significant effect on MSME sustainability with a contribution of 97.1%, while digital accounting does not show a significant effect partially on MSME sustainability due to lack of socialization and training, infrastructure limitations, and internet constraints [9]. The implementation of cloud computing technology in digital accounting systems of logistics companies shows that cloud services such as Amazon Web Services, Microsoft Azure, Google Cloud, Oracle Cloud, and SAP Cloud Platform offer various data management options not only for managing supply chains but also for accounting system data [10]. These cloud platforms provide extensive data storage and processing services, serverless mathematical computing to automate accounting processes, as well as accounting data analysis and visualization for better understanding of financial information.

### **2.2 Efficiency**

Digital transformation in accounting systems has brought significant impacts on operational efficiency, particularly for Micro, Small, and Medium Enterprises (MSMEs).

MSMEs are able to enhance efficiency and accuracy through accounting digitalization, where digital accounting systems can automatically process transactions such as reconciliation and data entry, enabling MSMEs to allocate more time to strategic activities [3]. Digital accounting systems are also capable of reducing errors and inconsistencies, leading to improved accuracy in financial reporting. Empirical evidence demonstrates that 73.9% of MSME accounting management modernization in the food sector is influenced by digital accounting, competition, and social networking, where MSME operators who have adopted digital tools possess competitive advantages compared to those still adhering to traditional manual methods [11]. Research indicates that digital business model innovation significantly enhances enterprise production and operational efficiency, with digital finance playing a partial mediating role in the pathway through which digital business model innovation influences production and operational efficiency [12]. On Madura Island, the integration of digital accounting and digital marketing has proven to contribute significantly to MSME business growth, where training of MSME operators can enhance digital awareness and capabilities in effectively utilizing accounting software and digital marketing methods [2]. However, information search efficiency in digital financial statements is also influenced by factors such as misdirecting visual cues and alternative terminology, where individuals with high accounting domain knowledge demonstrate more efficient search behavior and better adaptation to irrelevant cues and inconsistent terminology [13]. Despite these positive impacts, substantial barriers remain in MSME digitalization, such as resistance to change and unavailability of digital infrastructure, necessitating collaboration among government, academics, and business practitioners to ensure a more inclusive digital environment for MSMEs.

### 3 Method

#### 3.1 Ensemble Learning

This study employs a Systematic Literature Review (SLR) method following the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guideline to synthesize empirical findings regarding the impact of digital accounting on the operational efficiency of Indonesian Majalengka Village-Owned Enterprises (BUMDes) MSMEs. A systematic literature search was conducted in five premier electronic databases, i.e., Google Scholar, Portal Garuda, Scopus, and ScienceDirect. The search strategy used a combination of keywords with Boolean operators in Indonesian ("*digitalisasi akuntansi*" OR "*akuntansi digital*") AND ("*UMKM*" OR "*usaha mikro kecil menengah*") and English ("digital accounting" OR "digitalization of accounting") AND ("SME" OR "small and medium enterprise"). Additional searches were carried out using reference chaining from relevant articles, limited to documents between 2023 to 2025 to ensure currency of results.

Inclusion criteria comprised studies focusing on MSMEs in Majalengka, Indonesia, involving the implementation of digital accounting and measuring its impact on operational efficiency. Eligible studies had to be published in peer-reviewed journals in either Indonesian or English. Exclusion criteria included studies on large enterprises, general

digitalization without an accounting focus, literature reviews lacking empirical data, and studies conducted outside the Indonesian context. The study selection process followed three stages of screening based on the PRISMA protocol: initial screening by title to remove duplicates, abstract screening using the inclusion-exclusion criteria, and full-text assessment [14].

Data from eligible studies were extracted using a structured form capturing the following: study characteristics (authors, year, research design), population characteristics (types of MSMEs, industrial sector, location), digitalization implementation (types of technology, level of adoption), and key findings (main results, success factors, challenges). The data were then analyzed using thematic synthesis through three stages: recording the findings of each study, developing descriptive themes, and constructing analytical themes that address the research questions.

## **4 Results and Discussion**

The research conducted on the impact analysis of digital accounting on the operational efficiency of small and medium-sized enterprises yielded several significant findings. This study employed a qualitative approach to provide a comprehensive understanding of the subject matter.

### **4.1 Implementation of Digital Accounting in MSMEs**

Digital accounting has been shown to enhance the working efficacy of MSMEs by accelerating transaction recording, minimizing human error, and simplifying financial analysis. Adoption of digital systems assists MSMEs in generating more accurate and timely financial reports that can support strategic decision-making [5]. Adoption of digital-based Accounting Information Systems (AIS) assists MSMEs in achieving more transparent finance management. A case study of Padi Thrift business revealed that the use of Zahir Accounting software immensely sped up bookkeeping activities and improved operational effectiveness [1]. A study in Majene Regency revealed that digital accounting plays a very important role in enabling business sustainability among MSMEs. Despite suboptimal implementation due to a lack of digital literacy and human capital, MSMEs that adopted digital technology had better business efficiency [15]. The research also concluded that digital accounting facilitates decision-making based on data, management of cash flows, and competitiveness in the face of an increasingly dynamic market environment [16]. Nevertheless, support from the government and financial institutions is needed to promote higher rates of digitalization [17].

### **4.2 Roles and Challenges in Business Optimization through Digital Accounting**

Digital accounting has become a major factor for financial management change, particularly for MSME. Local research confirms that apps such as Buku Kas are directly used to support MSMEs in the food and creative industries through facilitating profits

tracking more easily [18]. These findings identified digital culture and top management support as the most important drivers in digital technology adoption for innovative SMEs, confirming the importance of organizational mindset in transformation [19]. Nevertheless, implementation challenges are still significant. Local studies showed three salient inhibitors: too high implementation costs, low levels of digital literacy, and concerns regarding data security [3]. That government assistance to financial organizations to pursue digital transformation is stronger than direct subsidies to SMEs, pointing to the need for a comprehensive support strategy [20].

Human resources also play a crucial role in digital accounting transformation. Discovered a substitution effect in accounting employees, where digital transformation reduces the demand for low-grade employees but increases it for employees with technical skills and higher education [21]. This indicates the necessity for capacity building, as identified in local studies calling for educational programs for MSMEs [18]. Cultural and generational backgrounds also have an influence on the adoption rate of digital technologies. There is inter-generational resistance to the use of digital financial tools among family firms in the Gulf region despite their use having been shown to increase financial transparency and efficiency. These findings are relevant to the problem of digital literacy among Indonesian MSMEs in that they show that socio-cultural factors have a significant influence on the digital transformation process.

The integration of these findings contends that the optimization of digital accounting requires a composite strategy of financial support, improved digital literacy, improved data security infrastructure, and alignment with generational dynamics. The deployment of initiatives that incorporate government support, human capital development, and cultural alignment within organizations are paramount to the successful adoption of digital accounting in the Indonesian MSME environment, as depicted in Figs. 1 and 2.

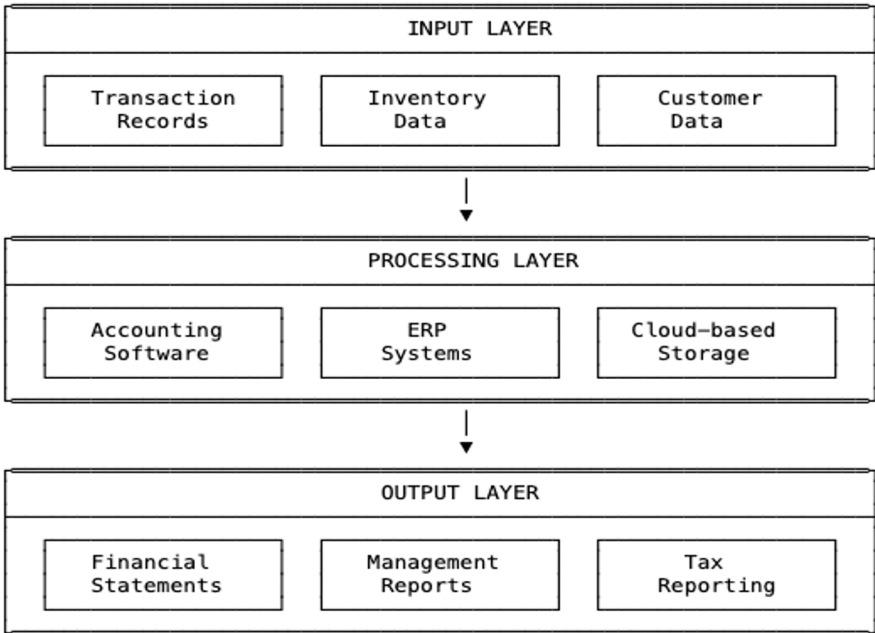


Fig. 1. Conceptual framework of accounting digitalization.

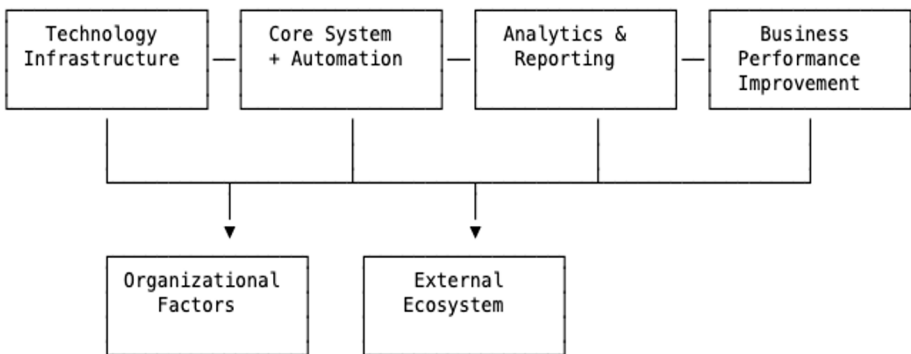


Fig. 2. Accounting digitization technical.

Based on Figs. 1 and 2, the use of Digital Accounting Information Systems (AIS) has served as a strategic enabler for MSME business transformation. Local findings indicate that the use of software such as Zahir Accounting in the second-hand fashion business not only enhances the accuracy of financial reporting but also facilitates data-driven expansion decisions as well as simplifies access to funds from banks [1].

These findings identified digital culture and top management support as dominant predictors of digital technology adoption among innovative SMEs. The integration of the Technology-Organization-Environment (TOE) framework with the Diffusion of Innovation theory suggests that organizational factors exert a more substantial influence than cost considerations and technical complexity in driving digital transformation [19]. From the perspective of the digital financial ecosystem, the argument for optimizing funding access is further reinforced. Using a Complex Adaptive System approach, demonstrated that a mature digital financial network can reduce information asymmetry between SMEs and financial institutions [20]. Their study confirms that the transparency of information generated through digital accounting enables banks and financial platforms to conduct more accurate credit risk assessments, thereby increasing the availability of financing for SMEs.

The dimension of operational efficiency highlighted in local studies also receives empirical support [21]. Their research indicates that digital transformation in accounting functions not only optimizes human resource allocation but also enhances overall labor investment efficiency. The substitution of entry-level employees with highly skilled professionals in a digital environment reflects a shift toward a more sophisticated, data-driven business model. The implementation of digital accounting technologies is also shaped by organizational and cultural dynamics. Despite generational resistance to adopting digital financial tools within family-owned businesses in the Gulf region, successful implementation has led to significant improvements in financial management efficiency, governance, and transparency [22]. These findings suggest that the benefits of digital accounting are universal, yet require tailored change management strategies that align with organizational characteristics.

**Table 1.** Comparison of digital accounting implementation in SMEs.

| <b>Region / Sector / Source</b>               | <b>Main Benefits</b>   | <b>Main Challenges</b>   |
|---|--|--|
| Majene Regency<br>Multi-sector SMEs<br>[17]   | <ul style="list-style-type: none"> <li>• Improved operational efficiency</li> <li>• Supports business sustainability</li> <li>• Better cash flow management</li> </ul> | <ul style="list-style-type: none"> <li>• Low digital literacy</li> <li>• Limited human resources</li> <li>• Suboptimal implementation</li> </ul>     |
| Bandung City<br>SME Entrepreneurs<br>[5]      | <ul style="list-style-type: none"> <li>• Increased efficiency</li> <li>• Cost reduction</li> <li>• Financial reporting accuracy</li> </ul>                             | <ul style="list-style-type: none"> <li>• Limited capital</li> <li>• Resistance to change</li> <li>• Technical complexity</li> </ul>                  |
| Lubuk Minturun<br>Culinary & Creative<br>[18] | <ul style="list-style-type: none"> <li>• Efficient profit tracking</li> <li>• Transparent financial management</li> <li>• Real-time reporting</li> </ul>               | <ul style="list-style-type: none"> <li>• Low digital literacy</li> <li>• Need for intensive training</li> <li>• Limited technology access</li> </ul> |

**Table 1 (Continued).** Comparative of digital accounting implementation in SMEs.

| <b>Region / Sector / Source</b>                           | <b>Main Benefits</b>   | <b>Main Challenges</b>  |
|---|--|---|
| Palembang<br>Culinary<br>[11]                             | <ul style="list-style-type: none"> <li>• Competition optimization</li> <li>• Business social networking</li> <li>• Process digitalization</li> </ul>                             | <ul style="list-style-type: none"> <li>• Cultural resistance</li> <li>• Infrastructure limitations</li> <li>• Implementation costs</li> </ul>   |
| Indonesia (536 Urban SMEs)<br>Multi-sector Urban<br>[23]  | <ul style="list-style-type: none"> <li>• Improved information accuracy</li> <li>• Decision-making effectiveness</li> <li>• Cost reduction</li> <li>• Timely reporting</li> </ul> | <ul style="list-style-type: none"> <li>• Implementation still lagging behind ASEAN</li> <li>• Limited internal capabilities</li> <li>• Inadequate infrastructure</li> </ul>                 |
| SMEs Thailand (COVID-19 Pandemic)<br>Multi-sector<br>[24] | <ul style="list-style-type: none"> <li>• Financial organization</li> <li>• Operational flexibility</li> <li>• Reduced operational costs</li> </ul>                               | <ul style="list-style-type: none"> <li>• Technology adoption resistance</li> <li>• Limited internet access</li> <li>• Affordability barriers</li> <li>• Gap with large companies</li> </ul> |
| East Coast Region<br>Manufacturing<br>[25]                | <ul style="list-style-type: none"> <li>• Improved service quality</li> <li>• Optimized SME performance</li> <li>• Better client-accountant relationships</li> </ul>              | <ul style="list-style-type: none"> <li>• Service quality gaps</li> <li>• Limited resources</li> <li>• Resistance to change</li> </ul>   |
| SMEs Saudi Arabia<br>Multi-sector<br>[26]                 | <ul style="list-style-type: none"> <li>• Competitive advantage</li> <li>• New business insights</li> <li>• Information system integration</li> </ul>                             | <ul style="list-style-type: none"> <li>• System complexity</li> <li>• Limited organizational resources</li> <li>• Employee capabilities</li> </ul>  |

Looking at the comparison study in Table 1, there is something striking about digital accounting adoption in different places. Whether it is small businesses in Majene Regency, city businesspeople in Bandung, or SMEs facing COVID-19 in Thailand, the story just keeps repeating itself. Accounting no longer revolves around keeping books - it has now become this game-changer that makes small businesses truly perform better. Its benefits are surprisingly consistent no matter where you look: business runs more smoothly, saves money, and finally has reliable financial data they can trust. What's most interesting is the way this model stacks up from neighboring Indonesian markets to the Saudi Arabian market climate. These systems have evolved well beyond the stage of mere bookkeeping to critical management tools offering SMEs timely insights and genuine competitive edge.

Now, the issues? That's where it becomes more complex depending on where you are. Indonesian cities like Majene and Lubuk Minturun are dealing with comparatively

simple issues, low digital literacy and few tech-savvy people around. It's to be expected given the infrastructure limitations in these developing areas. But if you look at more urbanized places like Bandung, or cross-national settings in Thailand and Saudi Arabia, the problems become more sophisticated. We are talking about deep-seated cultural resistance to change and complex mechanisms that demand drastic organizational competencies. The Thai study during the pandemic actually highlighted this digital divide between small and large businesses, while the Saudi Arabian experience shows exactly how much needs to be invested in order to get employees on par with integrated information systems [25].

Digital transformation in the accounting sector has become a crucial catalyst for the development of MSMEs, with implementation patterns that can be identified through three interconnected phases. The initial adoption phase is characterized by a focus on basic efficiency and operational cost reduction, followed by an integration phase that emphasizes management transparency and real-time reporting, and a strategic optimization phase that integrates systems to achieve competitive advantage [27]. Research in West Java demonstrates that an effective business ecosystem and appropriate digital transformation can significantly influence the success of culinary MSMEs, with primary challenges including industry diversity within the culinary sector, complexity of ecosystem elements such as customers, suppliers, government policies, and competitors, as well as gaps in collaboration among business stakeholders [28]. This digital transformation is not limited to accounting aspects alone but also encompasses technology integration that facilitates cross-country collaboration, as evidenced in the ASEAN young entrepreneur ecosystem that leverages digital platforms such as startup hubs, fintech, and marketplaces to expand market access and innovation, despite still facing challenges in the form of digital infrastructure gaps, regulatory differences, and cultural factors [29]. The successful implementation of digital accounting in MSMEs depends on customers' ability to understand and utilize digital tools, as well as the development of a culture that supports technological advancement, which ultimately strengthens core business outcomes including profitability, market expansion, customer reach, and product quality to ensure sustainable growth in an increasingly competitive environment.

## 5 Conclusion

Digital accounting is crucial in upholding the operational efficiency of MSMEs run by Village-Owned Enterprises (BUMDes) in Indonesia's Majalengka. It accelerates transactions recording, reduces errors, and enables easier financial management. MSMEs can prepare more precise financial reports and enable smoother decision-making processes with digital accounting systems. Aside from that, it cannot be helped but mention that several issues still remain, such as lack of capital, inadequate digital literacy, and data security problems. The majority of MSMEs are still practicing manual bookkeeping due to lack of awareness and limited exposure to technology. However, MSMEs practicing digital accounting manifest higher competitiveness, particularly in cash flow management as well as access to funding. The government, institutions of learning, and

the private sector therefore have an important role to play in accelerating the practice of digital accounting. Digitalization in incentives and training programs for MSMEs can overcome existing barriers. Correct implementation, digitalization will be a key solution for MSMEs to sustain and grow in the era of the digital economy.

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