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Digital Management Accounting as a Tool for Strategic Decision-Making by MSME Owners: A Systematic Literature Review

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ABSTRACT

Micro, small, and medium enterprises (MSMEs) constitute the backbone of many emerging economies, yet a large share of their owners continue to rely on intuition rather than structured financial information when making strategic decisions. Digital management accounting (DMA) the integration of cloud-based bookkeeping, accounting information systems, big data analytics, and artificial intelligence into management accounting practice has been proposed as a mechanism to close this gap. This study conducts a systematic literature review (SLR) following the PRISMA protocol to examine how digital management accounting supports strategic decision-making among MSME owners. Twenty-five peer-reviewed articles published between 2021 and 2026, drawn from Scopus, Google Scholar, DOAJ, and Consensus, were analyzed thematically. The review finds that DMA improves decision quality through three interrelated mechanisms: (1) enhanced information quality and timeliness, (2) cost and resource efficiency, and (3) expanded analytical capacity through big data and artificial intelligence. However, adoption remains constrained by digital literacy gaps, infrastructure limitations, and resource-based barriers specific to MSMEs. The novelty of this review lies in synthesizing fragmented, largely single-country evidence into an integrated conceptual model linking digital management accounting adoption, information quality, and strategic decision outcomes, while identifying under-researched areas such as artificial intelligence-based management accounting for micro-scale enterprises in developing economies.

Keywords: digital management accounting; MSMEs; strategic decision-making; systematic literature review; digital transformation.

INTRODUCTION

Micro, small, and medium enterprises (MSMEs) represent the largest share of business establishments and employment in most economies. In Indonesia alone, MSMEs contribute more than 60 percent of gross domestic product and absorb over 97 percent of the national workforce, a pattern broadly mirrored across other emerging economies in Southeast Asia and beyond. Despite this economic weight, MSMEs are disproportionately vulnerable to market volatility, limited access to capital, and weak managerial capacity. A recurring diagnosis in the literature is that MSME owners often make strategic decisions pricing, product mix, expansion, and investment based on intuition, informal record-keeping, or incomplete financial information rather than on systematic analysis (Gusmao, 2025; Bancin et al., 2025). This condition contrasts sharply with large corporations, where management accounting functions as an institutionalized decision-support mechanism embedded in enterprise resource planning systems, budgeting cycles, and performance dashboards.

Management accounting, understood as the process of identifying, measuring, analyzing, and communicating information to help managers achieve organizational goals, has historically been treated as a discipline suited to large, formally structured firms. Its core tools cost-volume-profit analysis, budgeting, variance analysis, and balanced scorecards were designed for organizations with dedicated finance departments and established information systems (Kostash, 2025). For MSMEs, adopting these tools has traditionally been constrained by limited financial and human resources, low levels of accounting literacy among owner-managers, and the informal nature of many MSME operations (Aryanto et al., 2023; Martina et al., 2024). Consequently, strategic decisions in the MSME sector have long been characterized by reactive rather than proactive management.

The past decade has witnessed an accelerating wave of digital transformation that has begun to reshape this landscape. Cloud-based accounting platforms, mobile point-of-sale systems, e-commerce integration, and increasingly, artificial intelligence-based analytics, have lowered the cost and technical barrier of adopting structured financial management practices (Kusumawardhani et al., 2024; Maryanto et al., 2025). Prasetianingrum and Sonjaya (2024) trace this evolution of digital accounting and accounting information systems within the broader modern business landscape, noting that what began as simple digitized bookkeeping has progressively expanded into integrated decision-support ecosystems. This phenomenon, often labeled digital management accounting (DMA), refers to the use of digital technologies accounting information systems, cloud computing, big data analytics, and artificial intelligence to support the traditional functions of management accounting: planning, controlling, and decision-making (Gholami et al., 2025; Narulita et al., 2025). Unlike conventional management accounting, DMA is characterized by real-time data capture, automated reporting, and predictive rather than purely historical analysis, which theoretically make it more accessible and more useful for resource-constrained MSMEs than paper-based or spreadsheet-based systems.

Several theoretical lenses have been employed to explain digital management accounting adoption in the MSME literature. The Technology-Organization-Environment (TOE) framework highlights how technological readiness, organizational capacity, and external environmental pressure jointly shape an MSME's decision to adopt digital accounting tools (Prima et al., 2025; Aryanto et al., 2023). The Resource-Based View (RBV) frames digital management accounting practices as a strategic resource that, when combined with complementary capabilities such as financial literacy, can become a source of competitive advantage for resource-constrained firms (Alkausar et al., 2025). Diffusion of Innovation theory, meanwhile, is often invoked to explain the uneven pace of adoption across MSME segments, attributing early adoption to the perceived relative advantage and compatibility of digital tools with existing business routines (Kusumawardhani et al., 2024). These frameworks, while individually useful, have rarely been integrated within a single review to explain both the adoption decision and its downstream consequence for strategic decision-making quality a gap this review also seeks to address.

Empirical evidence on the relationship between digitalization and MSME decision-making has grown substantially, particularly in Southeast Asia, where governments have actively promoted MSME digitalization as part of broader economic resilience strategies following the COVID-19 pandemic (Ainiah & Pamungkas, 2025; Prima et al., 2025). Studies report that digital accounting adoption is associated with improved information quality, reduced operational costs, and more confident managerial decision-making (Kusumawardhani et al., 2024). Other studies extend the discussion toward strategic management accounting practices cost control, capital structure decisions, and human resource planning showing that digitalization can elevate management accounting from a purely operational bookkeeping function to a genuine strategic partner for MSME owners (Gustomi et al., 2025; Alkausar et al., 2025). More recent contributions have begun to explore frontier technologies such as big data analytics, business intelligence dashboards, and artificial intelligence as emerging extensions of digital management accounting, suggesting a trajectory toward increasingly sophisticated decision-support capability even at the micro and small enterprise level (Narulita et al., 2025; Lim & Seng, 2024; Sihombing & Surbakti, 2026).

Despite this expanding body of research, the literature remains fragmented in several important respects. First, most studies are quantitative, single-country investigations frequently confined to specific Indonesian regions or particular technology-adoption models such as the TOE framework or the RBV with limited attempts to synthesize findings across contexts (Prima et al., 2025; Alkausar et al., 2025). Second, while systematic reviews exist on management accounting research broadly, or on digital transformation and performance measurement in large organizations (Arkhipova et al., 2024; Cosa & Torelli, 2024; Swalih et al., 2024), comparatively few reviews focus specifically on the intersection of digital management accounting and strategic decision-making at the MSME level, where resource constraints, informality, and owner-centric governance structures create dynamics not adequately captured in corporate-oriented frameworks. Third, existing studies tend to examine digitalization and decision-making as a direct, largely undifferentiated relationship, without adequately specifying the mechanisms information quality, cost efficiency, or analytical capability through which digital management accounting translates into better strategic choices.

This review addresses these gaps by systematically synthesizing recent empirical and conceptual literature (2021–2026) on digital management accounting as a decision-support tool for MSME owners. The novelty of this study is threefold. First, rather than treating "digitalization" as a single undifferentiated construct, this review disaggregates the mechanisms through which digital management accounting influences strategic decision-making, distinguishing information-quality effects, cost-efficiency effects, and analytical-capability effects, and integrates them into a single conceptual model. Second, this review synthesizes evidence across both Indonesian and international contexts and across firm scales from micro-enterprises with rudimentary bookkeeping to small enterprises approaching formal accounting information systems offering a cross-context perspective largely absent from the predominantly single-setting quantitative literature. Third, by explicitly mapping the boundary conditions and adoption barriers reported across studies (digital literacy, infrastructure, cost of technology, and behavioral resistance), this review moves beyond documenting a positive average relationship between digitalization and decision quality to clarify the conditions under which that relationship is more or less likely to hold.

Guided by these gaps, this study is structured around three research questions: (1) What forms of digital management accounting technologies and practices have been documented as decision-support tools for MSME owners? (2) Through what mechanisms does digital management accounting influence strategic decision-making quality in MSMEs? (3) What barriers and contextual factors condition the effectiveness of digital management accounting adoption among MSMEs? By answering these questions, this review contributes an integrative, mechanism-based understanding of digital management accounting's role in MSME strategic decision-making, offering both a theoretical synthesis for future empirical research and a practical reference for MSME owners, business consultants, and policymakers designing digitalization support programs.

METHODOLOGY

This study employs a systematic literature review (SLR) approach guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) protocol, chosen for its transparency and replicability in synthesizing dispersed empirical evidence (Purwianti et al., 2025). The review process consisted of four stages identification, screening, eligibility assessment, and inclusion as illustrated in Figure 1.

In the identification stage, literature was searched across four sources Scopus, Google Scholar, DOAJ, and Consensus using combinations of the keywords "digital management accounting," "digital accounting," "MSME" OR "SME," "strategic decision-making," and "systematic literature review." The search was restricted to peer-reviewed journal articles and indexed conference proceedings published between January 2021 and June 2026, written in English or Indonesian, to capture recent developments in digital accounting technologies while retaining relevance to the current business environment.

The initial search yielded 214 records. After removing 46 duplicate entries, 168 unique records remained for title-and-abstract screening. During screening, 79 records were excluded because they did not address MSMEs specifically, focused on financial rather than management accounting, lacked full-text availability, or were editorials and opinion pieces without empirical or conceptual contribution. The remaining 89 articles underwent full-text eligibility assessment against three inclusion criteria: (a) explicit discussion of digital technology in management accounting or accounting information systems, (b) an MSME, SME, or small-company research context, and (c) a clear link empirical or conceptual to decision-making, performance, or strategic outcomes. A further 39 articles were excluded at this stage due to insufficient methodological transparency, marginal thematic relevance, or duplication of findings already represented by more comprehensive studies. This process resulted in a final sample of 25 articles included in the review (Figure 1).

Data extracted from each article included author(s), year, country/context, research method, digital technology examined, and key findings related to decision-making outcomes. Given the heterogeneity of study designs ranging from quantitative survey-based studies to qualitative case studies and prior systematic reviews a thematic synthesis approach was adopted rather than meta-analysis. Articles were coded inductively, and codes were grouped into three overarching mechanisms (information quality, cost/resource efficiency, and analytical capability) plus a fourth category capturing adoption barriers, forming the analytical structure used to present the findings in the following section

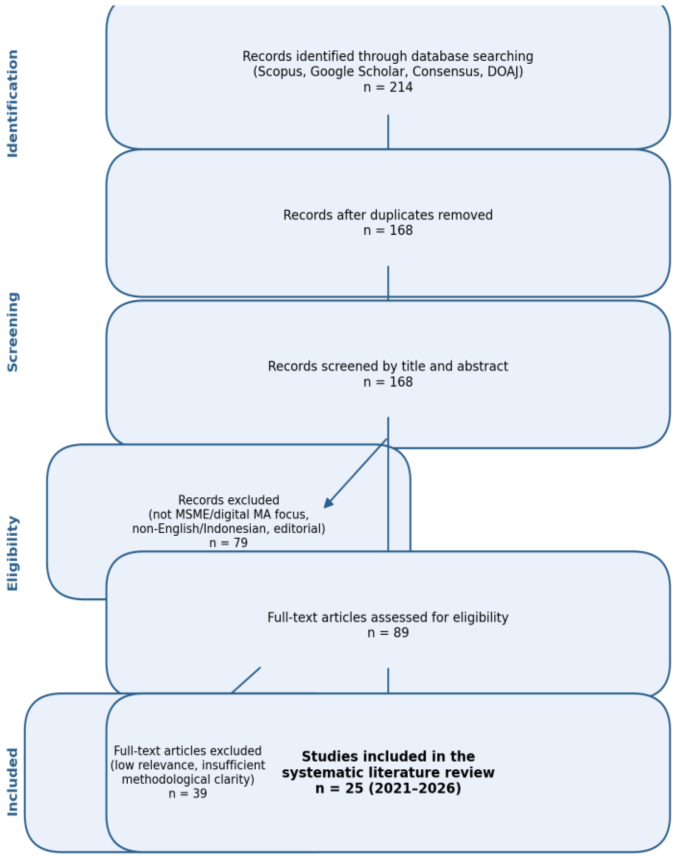

Figure 1. PRISMA flow diagram of the article identification and selection process

RESULTS AND DISCUSSION

Overview of the Included Studies

The 25 studies included in this review were published between 2021 and 2026, with a pronounced concentration (19 of 25) in 2024–2026, reflecting the recency of the digital management accounting phenomenon in the MSME literature. Geographically, the majority of studies (16 of 25) were conducted in Indonesia, followed by studies from Ukraine, Iran, Malaysia, Yemen, and multi-country reviews with an international scope. Methodologically, quantitative survey-based designs using regression or structural equation modeling dominate (14 studies), followed by qualitative case studies (6 studies) and systematic or bibliometric reviews (5 studies). Table 1 summarizes a representative subset of the included studies, illustrating the diversity of technologies, contexts, and reported outcomes.

Across this diverse body of evidence, three recurring mechanisms emerge through which digital management accounting is reported to influence MSME owners' strategic decision-making: improvements in information quality and timeliness, gains in cost and resource efficiency, and expansion of analytical capability. A fourth, cross-cutting theme concerns the barriers that condition whether these mechanisms materialize in practice.

***Table 1**. Summary of representative studies on digital management accounting and MSME strategic decision-making.*

Author(s) / Year	**Context**	**Method**	**Key Finding**
Kusumawardhani et al. (2024)	Indonesia (SMEs)	Quantitative, PLS-SEM	Digitalization improves information quality and cost reduction, which mediate better decision-making.
Ratmono et al. (2023)	Indonesia (urban SMEs)	Quantitative, mediation model	Digitalized management accounting improves decisions via information accuracy and timeliness.
Gustomi et al. (2025)	Indonesia (MSMEs)	Conceptual / qualitative	Digital management accounting strengthens sustainability via cost control, capital structure, HR.
Narulita et al. (2025)	Indonesia	Literature-based analysis	Big data and business intelligence expand management accounting's decision-support role.
Lim & Seng (2024)	Malaysia (SMEs)	Quantitative survey	Perceived usefulness and readiness predict AI adoption in accounting decision routines.
Sihombing & Surbakti (2026)	Indonesia	Quantitative	Digitalization strengthens strategic control systems and performance measurement.
Al-Hattami & Almaqtari (2023)	Yemen (SMEs)	Quantitative, SEM	Continuance intention toward digital accounting is shaped by ease of use and habit, not novelty.
Prima et al. (2025)	Indonesia (MSMEs)	Quantitative, TOE framework	Technological, organizational, and environmental readiness jointly shape digitalization outcomes.
Martina et al. (2024)	Indonesia (Pematangsiantar)	Quantitative survey	Financial literacy moderates the performance benefit of accounting digitization.
Ainiah & Pamungkas (2025)	Indonesia (Kediri)	Qualitative case study	Infrastructure access moderates practical usability of digital financial tools.
Fähndrich & Pedell (2025)	Cross-country	Systematic review	Organizational and behavioral factors, not only technology availability, drive genuine use.
Arkhipova et al. (2024)	Cross-country	Grounded theory review	Digital technologies reshape the management accounting profession's evolving role.

Information Quality and Timeliness

The most consistently reported mechanism across the reviewed literature is that digital management accounting improves the accuracy, completeness, and timeliness of financial information available to MSME owners. Kusumawardhani et al. (2024), studying SMEs in Indonesia, found that digitalization of accounting systems significantly improved information quality, which in turn reduced operational costs and improved decision-making with information quality acting as a partial mediator between digitalization and decision outcomes. Similarly, Ratmono et al. (2023) reported that digitalization in management accounting systems for urban SMEs improved decision-making indirectly through the accuracy and timeliness of accounting information, underscoring that the benefit of digital tools is not automatic but channeled through improved information properties.

This finding aligns with earlier management accounting theory, which positions information quality as a precondition for rational managerial choice, but extends it to the MSME context where such quality has historically been the exception rather than the norm. Real-time dashboards and cloud-based bookkeeping (Ainiah & Pamungkas, 2025) allow owners to observe cash position, receivables, and cost structure without the lag inherent in manual, end-of-period recording a lag identified in earlier studies as a primary cause of reactive rather than anticipatory decision-making among MSME owners (Aryanto et al., 2023).

Cost and Resource Efficiency

A second mechanism concerns the capacity of digital management accounting to reduce the direct and indirect costs of generating decision-relevant information. Gustomi et al. (2025) show that digital management accounting practices support MSME sustainability specifically through improved cost control, alongside capital structure and human resource management, suggesting that digital tools function as an integrated cost-management infrastructure rather than a narrow bookkeeping upgrade. Cost efficiency also operates at the adoption level: cloud-based and mobile accounting applications substantially lower the fixed cost of establishing a management accounting function that was previously prohibitive for micro and small enterprises (Maryanto et al., 2025; Martina et al., 2024). This is consistent with the diffusion-of-innovation perspective, in which the relative economic advantage of an innovation here, lower marginal cost of financial recordkeeping and reporting is a central driver of adoption intensity, particularly among the smallest firms with the thinnest margins.

Expanding Analytical Capability

The third and most emergent mechanism concerns the extension of MSME decision-making beyond descriptive record-keeping toward predictive and prescriptive analysis, enabled by big data, business intelligence, and artificial intelligence. Narulita et al. (2025) document how big data and business intelligence tools are increasingly incorporated into management accounting decision processes, enabling pattern recognition in sales and cost data that would be infeasible under manual methods. Lim and Seng (2024), studying Malaysian SMEs, identify the determinants of artificial intelligence adoption in accounting, noting that perceived usefulness and organizational readiness strongly predict whether AI-based analytical tools are integrated into managerial decision routines. Sihombing and Surbakti (2026) extend this discussion to strategic management accounting specifically, arguing that digitalization strengthens strategic control systems and performance measurement, which together sharpen the quality of strategic rather than merely operational decisions.

This mechanism represents a qualitative shift rather than an incremental improvement: whereas information-quality and cost-efficiency mechanisms largely digitize existing management accounting functions, analytical-capability mechanisms introduce capabilities forecasting, scenario simulation, anomaly detection previously unavailable to MSMEs regardless of resource level. However, the reviewed evidence also indicates that this mechanism remains the least mature: fewer studies document actual AI or big-data deployment at the MSME level compared with studies of cloud accounting or basic digital bookkeeping, suggesting an emerging rather than an established practice, a pattern also noted in broader reviews of the management accounting profession's digital evolution (Arkhipova et al., 2024).

Barriers and Contextual Factors

Despite consistent evidence of benefit, multiple studies caution that the relationship between digital management accounting and strategic decision-making is conditional rather than automatic. Digital literacy and financial literacy among MSME owners repeatedly emerge as binding constraints: Martina et al. (2024) find that the performance benefits of accounting digitization depend heavily on the financial literacy of the owner-manager, while Prima et al. (2025), applying the Technology-Organization-Environment framework, show that organizational readiness and perceived environmental pressure jointly determine whether digital accounting adoption translates into sustainability outcomes. Infrastructure limitations particularly inconsistent internet access outside urban centers are highlighted by Ainiah and Pamungkas (2025) in their case study of MSMEs in Kediri, East Java, illustrating that geographic context moderates the practical accessibility of otherwise beneficial digital tools.

Behavioral and organizational resistance also feature prominently. Al-Hattami and Almaqtari (2023) find that continuance intention toward digital accounting systems among SMEs is shaped less by initial adoption and more by perceived ease of use and habit formation over time, implying that one-time technology-introduction programs are insufficient without sustained support. Al-Hattami et al. (2024) further show that digital accounting systems strengthen corporate governance mechanisms in SMEs, indirectly supporting more disciplined and transparent decision processes once adoption matures. Fähndrich and Pedell (2025), examining the digitalization of management control more broadly, similarly report that organizational and behavioral factors not merely technological availability determine whether digitalized management control systems are genuinely used in decision-making rather than adopted nominally. Similar caution is echoed in cross-industry systematic reviews of digitalized performance management, which find that technology alone rarely guarantees improved decision quality without complementary organizational change (Cosa & Torelli, 2024; Swalih et al., 2024).

Toward an Integrated Conceptual Model

Synthesizing these findings, this review proposes that digital management accounting influences MSME strategic decision-making through the three interrelated mechanisms identified above, but that the strength of this influence is moderated by owner digital/financial literacy, infrastructural access, and organizational readiness. This integrated view departs from the largely bivariate "digitalization improves decision-making" framing common in prior single-country studies (Kostash, 2025; Hikma et al., 2025) by explicitly positioning information quality, cost efficiency, and analytical capability as parallel but distinct pathways, and by treating adoption barriers as boundary conditions rather than residual noise. This reframing addresses the fragmentation identified in the introduction and offers a more falsifiable structure for future empirical testing for example, through moderated-mediation designs that test whether literacy or infrastructure access significantly weakens the mechanism-to-outcome pathways identified here.

CONCLUSION

This study is subject to several limitations that should be considered when interpreting the findings. First, the review relies on previously published studies with heterogeneous research designs, technologies, and measurement approaches, which limits direct comparison across studies. Second, the evidence is geographically concentrated in Indonesia, while research on digital management accounting among MSMEs in other developing and emerging economies remains comparatively limited. In addition, evidence concerning advanced technologies such as artificial intelligence and big-data analytics at the micro-enterprise level is still relatively scarce. These limitations suggest that the findings should not be interpreted as universally applicable to all MSMEs without considering differences in technological infrastructure, digital literacy, and organizational capacity.

Future research should therefore expand empirical investigation across different countries, regions, and MSME sectors to test the proposed conceptual model under diverse institutional and technological conditions. Longitudinal and moderated-mediation studies could examine whether digital and financial literacy, infrastructure access, and organizational readiness significantly influence the relationship between digital management accounting and strategic decision-making. Greater attention should also be given to AI-based management accounting at the micro-enterprise level, where current evidence remains underdeveloped. Such research would help validate and refine the mechanisms identified in this review and provide stronger evidence for designing effective digitalization policies and support programs for MSMEs.

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