



Proceeding – ICOBIS

INTERNATIONAL CONFERENCE ON GLOBAL INNOVATION AND TRENDS IN ECONOMICS
(ICOBIS)

From Digital Accounting to Better Managerial Decisions: The Mediating Role of Accounting Information Quality in SMEs

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Abstract—The rapid adoption of digital technologies has encouraged small and medium-sized enterprises (SMEs) to implement digital accounting systems to improve financial management and support managerial decision-making. However, the adoption of digital accounting alone does not necessarily lead to better managerial decisions unless it generates high-quality accounting information. This study aims to examine the effect of Digital Accounting on Managerial Decision-Making through the mediating role of Accounting Information Quality among SMEs in Central Java, Indonesia. A quantitative research approach was employed using a cross-sectional survey of 106 SME owners and managers from several regencies and municipalities in Central Java. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The findings reveal that Digital Accounting has a significant positive effect on Accounting Information Quality, while Accounting Information Quality significantly enhances Managerial Decision-Making. In contrast, the direct effect of Digital Accounting on Managerial Decision-Making is not significant. Furthermore, Accounting Information Quality fully mediates the relationship between Digital Accounting and Managerial Decision-Making. These findings indicate that the managerial value of digital accounting lies not merely in technology adoption but in its ability to produce accurate, reliable, relevant, complete, and timely accounting information. The study contributes to the accounting information systems literature by explaining the mechanism through which digital accounting creates managerial value and provides practical insights for SME owners and policymakers in promoting effective digital transformation.

Keywords— Digital Accounting; Accounting Information Quality; Managerial Decision-Making; SMEs;

I. INTRODUCTION

The rapid advancement of digital technologies has fundamentally transformed how businesses generate, process, and utilize financial information. Technologies such as cloud computing, mobile applications, artificial intelligence, and integrated accounting software have shifted accounting practices from conventional bookkeeping toward digital accounting systems capable of providing real-time financial information and supporting evidence-based managerial decisions. This transformation has become increasingly important for small and medium-sized enterprises (SMEs), which operate in highly dynamic and competitive business environments where timely and reliable information is essential for sustaining business growth and resilience (Laudon & Laudon, 2024; OECD, 2020; Vial, 2019).

SMEs constitute the backbone of most national economies by contributing substantially to employment, innovation, and economic growth. In Indonesia, Micro, Small, and Medium Enterprises (MSMEs) account for more than 99% of all business entities and contribute over 60% of the national Gross Domestic Product (GDP), making them a crucial driver of inclusive economic development. Despite their significant contribution, many SMEs continue to face managerial constraints related to limited financial management capabilities, inadequate accounting practices, and insufficient utilization of accounting information for strategic decision-making (OECD, 2020; World Bank, 2022). These limitations often hinder business owners from responding effectively to market changes, allocating resources efficiently, and maintaining long-term competitiveness.

In response to these challenges, digital accounting has emerged as one of the most promising technological innovations for improving financial management within SMEs. Digital accounting refers to the use of digital technologies—including cloud-based accounting software, computerized bookkeeping systems, and integrated financial information platforms—to record, process, analyze, and report accounting information more efficiently and accurately. Compared with traditional manual accounting systems, digital accounting enables automation of routine accounting processes, reduces human errors, accelerates financial reporting, and improves data accessibility for managers and business owners (Hall, 2022; Romney & Steinbart, 2021). Consequently, digital accounting is increasingly viewed not merely as an operational tool but as a strategic organizational resource capable of enhancing managerial effectiveness and supporting informed business decisions.

However, adopting digital accounting does not automatically guarantee better managerial decisions. While many SMEs have invested in accounting software and digital financial applications, the information generated is often underutilized in

managerial processes. Financial reports are frequently prepared only to satisfy administrative, taxation, or regulatory requirements rather than being actively employed for planning, budgeting, investment evaluation, pricing strategies, or business expansion decisions. This phenomenon suggests that the value of digital accounting extends beyond technology adoption itself and depends on whether the system is capable of producing accounting information that is relevant, accurate, timely, complete, and reliable for managerial use. Therefore, understanding how digital accounting contributes to managerial decision-making remains an important research issue, particularly in SMEs operating within developing economies.

Although digital accounting technologies have become increasingly accessible to SMEs, their successful implementation does not necessarily translate into better managerial decisions. The effectiveness of digital accounting depends not only on the adoption of digital technologies but also on the quality of accounting information generated by these systems. In practice, many SMEs have adopted accounting software primarily to facilitate bookkeeping, tax reporting, or regulatory compliance, while the resulting financial information remains underutilized in strategic planning and business decision-making. This situation suggests that technology adoption alone is insufficient to improve managerial effectiveness unless it produces accounting information that adequately supports managerial needs.

From the perspective of Accounting Information Systems (AIS), the primary objective of an accounting system is not merely to automate transaction processing but to produce high-quality accounting information that assists managers in planning, controlling, coordinating, and evaluating organizational activities (Hall, 2022; Romney & Steinbart, 2021). High-quality accounting information is generally characterized by several essential attributes, including relevance, accuracy, reliability, completeness, timeliness, and understandability. These characteristics enable managers to reduce uncertainty, evaluate alternative courses of action, and make more informed business decisions. Consequently, the organizational value of digital accounting should be evaluated based on the quality of information it generates rather than solely on the sophistication of the technology being adopted.

The importance of information quality is further supported by the Information Systems Success Model developed by (Delone & McLean, 2003), which identifies Information Quality as one of the core dimensions determining the success of information systems. According to this model, information systems create organizational benefits not simply because they are implemented but because they produce information that is useful, reliable, and relevant for users. In other words, digital accounting systems are expected to improve managerial outcomes only when they generate accounting information capable of supporting managerial judgments and organizational decision-making. This theoretical perspective provides a strong foundation for positioning Accounting Information Quality as an intermediate mechanism linking digital accounting with managerial decision-making.

Recent empirical evidence also highlights the central role of accounting information quality in realizing the benefits of digital accounting. Kusumawardhani et al., (2024) found that digitalization of accounting systems significantly improves the accuracy and timeliness of accounting information, which subsequently enhances managerial decision-making among SMEs. Similarly, Hendrawati & Pramudianti (2024) reported that digital accounting positively influences accounting information quality, and that high-quality accounting information mediates the relationship between digital accounting and organizational outcomes in Indonesian MSMEs. These findings imply that the strategic value of digital accounting lies not merely in digitalizing accounting processes but in improving the quality of accounting information available for managerial decision-making.

Nevertheless, the relationship between accounting information quality and managerial decision-making remains particularly relevant in SMEs. Unlike large corporations that often possess specialized financial analysts and sophisticated decision-support systems, SMEs are generally managed directly by owners or managers who rely heavily on accounting information when making operational and strategic decisions. Decisions regarding pricing, inventory management, investment, financing, production planning, and business expansion frequently depend on the availability of accurate and timely financial information. Therefore, improving the quality of accounting information is likely to enhance managers' ability to make rational, evidence-based, and timely decisions, thereby increasing organizational effectiveness and business sustainability.

Recent studies have consistently demonstrated the strategic benefits of digital accounting for SMEs. Digital accounting has been associated with improvements in financial reporting efficiency, operational effectiveness, organizational performance, and decision-making capabilities. For instance, Kusumawardhani et al., (2024) reported that the digitalization of accounting systems significantly enhances the accuracy and timeliness of accounting information, ultimately supporting managerial decision-making in Indonesian SMEs. Similarly, Hendrawati & Pramudianti (2024) found that digital accounting improves MSME performance indirectly through enhanced accounting information quality, emphasizing that high-quality accounting information represents a critical organizational asset generated by digital accounting practices. Collectively, these studies indicate that digital accounting creates organizational value by facilitating the production of more reliable and timely accounting information.

Despite these promising findings, the existing literature remains fragmented in explaining how digital accounting contributes to managerial decision-making. A substantial proportion of previous studies have focused primarily on organizational outcomes such as business performance, operational efficiency, or financial performance (Hendrawati & Pramudianti, 2024; Kusumawardhani et al., 2024). While these outcomes are undoubtedly important, they represent relatively distal consequences of digital accounting implementation. Comparatively limited attention has been devoted to managerial decision-making, despite the fact that managerial decisions constitute one of the most immediate organizational outcomes influenced by accounting information systems. Since strategic and operational decisions precede organizational performance, understanding how digital accounting supports managerial decision-making offers a more direct explanation of value creation within SMEs.

Another limitation concerns the predominance of direct-effect models in previous research. Most empirical studies conceptualize digital accounting as an independent variable that directly influences organizational performance or decision-making. Such an approach implicitly assumes that digital technologies automatically generate managerial benefits once implemented. However, this assumption may oversimplify the organizational processes through which digital accounting

creates value. From the perspective of Accounting Information Systems theory, digital accounting itself does not improve managerial decisions; rather, it provides an infrastructure for generating accounting information. The actual managerial benefit depends on whether the information produced is relevant, reliable, accurate, complete, and timely enough to support managerial judgment (Hall, 2022; Romney & Steinbart, 2021). Consequently, accounting information quality should not merely be viewed as an outcome of digital accounting but as the underlying mechanism explaining how digital accounting contributes to better managerial decisions.

Furthermore, although the mediating role of accounting information quality has received increasing scholarly attention, empirical evidence remains relatively limited, particularly in the context of SMEs operating in developing countries. Existing studies have more frequently positioned accounting information quality as a dependent variable or as a predictor of organizational performance rather than as an explanatory mechanism linking digital accounting with managerial decision-making. As a result, the literature has not yet provided sufficient evidence regarding whether improvements in managerial decision-making occur directly because SMEs adopt digital accounting technologies or indirectly because these technologies enable the production of higher-quality accounting information. Addressing this issue is particularly relevant for SMEs, where managerial decisions are often made directly by business owners who rely heavily on accounting information under conditions of limited financial and managerial resources.

Based on these limitations, this study argues that Accounting Information Quality represents the missing explanatory mechanism connecting digital accounting with managerial decision-making in SMEs. By integrating the Information Systems Success Model (Delone & McLean, 2003) with Accounting Information Systems theory, this study proposes that digital accounting enhances managerial decision-making indirectly through its ability to generate accounting information that is relevant, accurate, reliable, complete, and timely. Accordingly, the proposed model shifts the focus of digital accounting research from technology adoption toward information quality as the primary source of managerial value creation.

This study makes three important contributions to the literature. First, it extends the digital accounting literature by explaining the mechanism through which digital accounting influences managerial decision-making rather than merely examining direct relationships. Second, it enriches the accounting information systems literature by positioning Accounting Information Quality as a mediating construct linking digital accounting and managerial decision-making. Third, the study provides empirical evidence from Indonesian SMEs, thereby expanding the existing body of knowledge on digital accounting in developing economies where empirical research remains relatively limited.

Accordingly, this study aims to examine the effect of digital accounting on managerial decision-making through the mediating role of Accounting Information Quality in SMEs. The findings are expected to contribute theoretically to the accounting information systems literature by providing a more comprehensive explanation of how digital accounting creates managerial value. Practically, the findings are expected to assist SME owners, policymakers, and accounting software developers in understanding that investments in digital accounting should focus not only on technology adoption but also on improving the quality of accounting information to support more effective managerial decisions.

II. METHOD

A. Research Design

This study employed a quantitative research approach using a cross-sectional survey design to examine the effect of digital accounting on managerial decision-making through the mediating role of accounting information quality among Small and Medium-sized Enterprises (SMEs). The research model consists of three latent constructs, namely Digital Accounting as the independent variable, Accounting Information Quality as the mediating variable, and Managerial Decision-Making as the dependent variable. A quantitative approach was considered appropriate because it enables the examination of causal relationships among latent variables using empirical data collected from SME owners and managers.

B. Population and Sample

The population of this study comprised SMEs operating in Central Java Province, Indonesia, that have adopted digital accounting applications or accounting software in their business operations. The unit of analysis was the SME owner or manager because they are directly involved in accounting practices and managerial decision-making.

A purposive sampling technique was employed to ensure that respondents met the research objectives. The sampling criteria were as follows: (1) the business is classified as a small or medium-sized enterprise; (2) the enterprise has implemented digital accounting applications in its accounting activities; and (3) the respondent is the owner or manager who is responsible for financial management and business decision-making.

A total of 106 valid questionnaires were collected and included in the analysis. The respondents represented SMEs from several regencies and municipalities in Central Java, including Tegal City, Tegal Regency, Brebes Regency, Pemalang Regency, Pekalongan Regency, Cilacap Regency, and Purbalingga Regency. The inclusion of respondents from different geographical areas provides a broader representation of digital accounting adoption among SMEs in Central Java.

C. Variable Measurement

This study measured all constructs using multiple indicators adapted from previous empirical studies. Responses were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Digital Accounting was operationalized using five reflective indicators adapted from Hendrawati & Pramudianti (2024) and Kusumawardhani et al. (2024). The construct measures the extent to which SMEs employ digital technologies in recording, processing, storing, and reporting accounting information.

Accounting Information Quality was operationalized using six reflective indicators adapted from DeLone and McLean (2003) and Romney & Steinbar (2021). The construct captures the relevance, accuracy, reliability, completeness, timeliness, and understandability of accounting information produced by digital accounting systems.

Managerial Decision-Making refers to the ability of SME managers to make effective operational and strategic decisions by utilizing accounting information. The measurement items were adapted from previous studies on accounting information systems and managerial decision-making.

Table 1 summarizes the operational definitions, measurement dimensions, number of items, and primary references used to operationalize each construct in this study.

Table 1. Operational Definition and Measurement of Research Variables

Variable	Operational Definition	Dimensions	Number of Items	Source
Digital Accounting	The extent to which SMEs utilize digital accounting in business operations.	Digitalization of accounting processes, automation, accessibility, reporting efficiency	5	Hendrawati & Pramudianti, (2024); Kusumawardhani et al., (2024)
Accounting Information Quality	The perceived quality of accounting information generated by digital accounting systems.	Accuracy, relevance, reliability, timeliness, completeness, understandability	6	Delone & McLean (2003); Romney & Steinbart (2021)
Managerial Decision Making	Managers' ability to make effective business decisions using accounting information.	Operational decisions, strategic decisions, problem solving, planning, decision confidence	5	Hall, (2022); Romney & Steinbart (2021)

As shown in Table 1, all constructs were operationalized using measurement scales adapted from established studies to ensure content validity. The questionnaire consisted of sixteen measurement items evaluated using a five-point Likert scale.

D. Data Collection Procedure

Primary data were collected through a structured questionnaire administered both online and offline between Februari and April 2026. Prior to the main survey, the questionnaire was reviewed by experts in accounting and accounting information systems to establish content validity. A pilot test involving a small group of SME respondents was also conducted to ensure the clarity, readability, and reliability of the measurement items before the full-scale survey.

Participation in the survey was voluntary. Respondents were informed about the purpose of the study and assured that all information would be treated confidentially and used solely for academic research purposes.

E. Data Analysis

The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. PLS-SEM was selected because it is suitable for prediction-oriented studies, mediation analysis, and research involving relatively complex models with moderate sample sizes (Hair et al., 2014).

The analysis followed a two-stage procedure. First, the measurement model was evaluated by examining indicator reliability, internal consistency reliability using Cronbach's Alpha and Composite Reliability (CR), convergent validity using Average Variance Extracted (AVE), and discriminant validity using the Heterotrait-Monotrait Ratio (HTMT). Second, the structural model was assessed by evaluating collinearity, coefficient of determination (R^2), predictive relevance (Q^2), effect size (f^2), and the significance of the hypothesized relationships using the bootstrapping procedure with 5,000 resamples. The mediation effect of Accounting Information Quality was also examined through bootstrapping to determine the significance of the indirect effect.

III. RESULTS AND DISCUSSION

A. Measurement Model Evaluation

The measurement model was evaluated to examine the reliability and validity of the constructs before testing the proposed hypotheses. Following the recommendations of Hair et al. (2014), the assessment included indicator reliability, internal consistency reliability, convergent validity, and discriminant validity.

Table 2 presents the results of Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). The findings indicate that all constructs satisfy the recommended thresholds for internal consistency reliability. Cronbach's Alpha values ranged from 0.711 to 0.804, while Composite Reliability values ranged from 0.821 to 0.866, exceeding the recommended minimum value of 0.70. Furthermore, the AVE values ranged from 0.530 to 0.567, indicating that each construct explains more than 50% of the variance of its measurement indicators.

Table 2. Reliability and Convergent Validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Accounting Information Quality	0.752	0.835	0.506
Digital Accounting	0.766	0.845	0.529
Managerial Decision Making	0.707	0.821	0.536

These findings demonstrate that the measurement model possesses satisfactory internal consistency reliability and convergent validity. Although several indicators exhibited outer loading values below the ideal threshold of 0.70, they were retained because the constructs maintained adequate Composite Reliability and AVE values. Hair et al. (2014) argue that indicators with loadings between 0.40 and 0.70 may be retained provided that construct reliability and convergent validity remain acceptable.

Discriminant validity was subsequently evaluated using the Fornell-Larcker criterion, cross-loadings, and the Heterotrait-Monotrait Ratio (HTMT). The results indicate that the square root of AVE for each construct exceeded its correlations with other constructs. Moreover, all indicators loaded highest on their respective constructs, confirming acceptable cross-loadings. The HTMT values were also below the recommended threshold of 0.90, with the highest value of 0.840, indicating that each construct measures a distinct theoretical concept. Therefore, the measurement model satisfies the recommended criteria for reliability and validity and is appropriate for structural model evaluation.

B. Structural Model Evaluation

After establishing the reliability and validity of the measurement model, the structural model was evaluated to test the proposed hypotheses. Table 3 presents the results of the hypothesis testing.

Table 3. Hypothesis Testing Results

Hypothesis	Relationship	β	t-value	p-value	Decision
H1	Digital Accounting → Accounting Information Quality	0.791	23.908	0.000	Supported
H2	Accounting Information Quality → Managerial Decision Making	0.463	2.945	0.003	Supported
H3	Digital Accounting → Managerial Decision Making	0.239	1.521	0.129	Not Supported

The findings reveal that Digital Accounting has a strong and significant positive effect on Accounting Information Quality ($\beta = 0.791$; $t = 23.908$; $p < 0.001$). This result supports H1, indicating that SMEs implementing digital accounting systems tend to generate accounting information that is more accurate, timely, reliable, and useful for managerial purposes.

This finding is consistent with the Information Systems Success Model proposed by Delone & McLean (2003), which emphasizes that the success of an information system is reflected in the quality of information it produces. The result also corroborates the findings of Kusumawardhani et al. (2024), who reported that the digitalization of accounting systems significantly improves accounting information quality among SMEs. Likewise, Hendrawati & Pramudianti (2024) argued that digital accounting enhances organizational performance by improving the quality of accounting information generated for business operations.

The analysis further indicates that Accounting Information Quality has a significant positive effect on Managerial Decision Making ($\beta = 0.463$; $t = 2.945$; $p = 0.003$). Therefore, H2 is supported.

This finding suggests that managers rely heavily on accurate, relevant, reliable, and timely accounting information when making operational and strategic decisions. High-quality accounting information reduces uncertainty and enables managers to evaluate business alternatives more effectively. The finding supports Romney & Steinbart (2021), who argue that accounting information systems create organizational value only when they produce high-quality information capable of supporting managerial decision-making.

Interestingly, the direct relationship between Digital Accounting and Managerial Decision Making was found to be statistically insignificant ($\beta = 0.239$; $t = 1.521$; $p = 0.129$). Consequently, H3 is not supported.

This finding indicates that the implementation of digital accounting alone does not automatically improve managerial decision-making within SMEs. The adoption of digital technology may increase the efficiency of accounting processes; however, managerial decisions improve only when the resulting accounting information is of sufficient quality to support decision-making. In other words, digital accounting serves as an enabling technology rather than a direct determinant of managerial decisions.

C. Mediation Analysis

To examine the mediating role of Accounting Information Quality, the indirect effect was evaluated using the bootstrapping procedure.

Table 4. Indirect Effect

Relationship	β	t-value	p-value	Decision
Digital Accounting → Accounting Information Quality → Managerial Decision Making	0.367	2.763	0.006	Supported

The indirect effect of Digital Accounting on Managerial Decision Making through Accounting Information Quality was found to be positive and statistically significant ($\beta = 0.367$; $t = 2.763$; $p = 0.006$). Since the indirect effect is significant while the direct effect is insignificant, the results indicate that Accounting Information Quality fully mediates the relationship between Digital Accounting and Managerial Decision Making.

This finding constitutes the primary contribution of the present study. Rather than directly influencing managerial decision-making, digital accounting improves managerial decisions by enhancing the quality of accounting information available to SME managers. This result extends the Information Systems Success Model by demonstrating that information quality functions as the key mechanism through which digital accounting generates managerial benefits.

From a practical perspective, the findings imply that investments in digital accounting technologies alone are insufficient to improve managerial decision-making. SME owners should ensure that digital accounting systems produce accounting information that is accurate, relevant, complete, reliable, and timely. Likewise, policymakers should not only encourage digital adoption among SMEs but also provide training that enables business owners to interpret and utilize accounting information effectively in managerial decision-making.

IV. CONCLUSIONS

This study examined the effect of Digital Accounting on Managerial Decision-Making through the mediating role of Accounting Information Quality among SMEs in Central Java, Indonesia. The findings reveal that Digital Accounting has a significant positive effect on Accounting Information Quality, indicating that the adoption of digital accounting systems enables SMEs to generate accounting information that is more accurate, timely, reliable, and useful for managerial purposes. Furthermore, Accounting Information Quality was found to have a significant positive effect on Managerial Decision-Making, suggesting that high-quality accounting information plays an important role in supporting effective business decisions.

Interestingly, the direct effect of Digital Accounting on Managerial Decision-Making was not statistically significant. However, the indirect effect through Accounting Information Quality was significant, indicating that Accounting Information Quality fully mediates the relationship between Digital Accounting and Managerial Decision-Making. These findings imply that the benefits of digital accounting are not derived solely from technology adoption but from its ability to produce high-quality accounting information that supports managerial decisions.

Theoretically, this study contributes to the accounting information systems literature by providing empirical evidence that Accounting Information Quality serves as the underlying mechanism through which Digital Accounting enhances managerial decision-making. The findings also support the Information Systems Success Model, emphasizing that information quality is a key determinant in realizing the organizational benefits of digital accounting systems.

From a practical perspective, the findings suggest that SME owners should not merely focus on adopting digital accounting technologies but should also ensure that these systems produce accounting information that is accurate, relevant, complete, reliable, and timely. In addition, policymakers and institutions supporting SME development should complement digitalization initiatives with training programs that enhance SMEs' capabilities to interpret and utilize accounting information effectively in business decision-making.

This study has several limitations. First, the research was conducted using a cross-sectional survey involving 106 SMEs located in several regencies and municipalities in Central Java, which may limit the generalizability of the findings to other

regions. Second, the proposed research model focuses solely on the mediating role of Accounting Information Quality and does not incorporate other organizational or technological factors that may influence managerial decision-making.

Therefore, future research is encouraged to employ larger and more diverse samples from different regions of Indonesia and to incorporate additional variables such as Data Analytics Capability, Digital Literacy, Artificial Intelligence Adoption, Organizational Culture, or Top Management Support to obtain a more comprehensive understanding of how digital technologies contribute to managerial decision-making in SMEs.

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