



The role of accounting information systems in enhancing financial reporting quality of msmes: A systematic literature review

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ARTICLE INFO	ABSTRACT
<p><i>Article history:</i> Received Dec 15, 2025 Revised Dec 22, 2025 Accepted Jan 09, 2026</p> <p><i>Keywords:</i> Accounting Information Systems; Financial Reporting Quality; MSMEs; Systematic Literature Review.</p>	<p>The advancement of digitalization has encouraged the adoption of Accounting Information Systems in the Micro, Small, and Medium Enterprises (MSMEs) sector; however, their effectiveness in improving the quality of financial statements has produced mixed results. This study aims to analyze and synthesize empirical findings on the role of accounting information systems in enhancing the financial reporting quality of MSMEs using a Systematic Literature Review (SLR) approach. The SLR method was implemented in accordance with the PRISMA protocol through four selection stages: identification, screening, eligibility assessment, and inclusion. The literature search was conducted across Google Scholar using keywords related to accounting information systems, financial reporting quality, and cloud accounting, covering publications from 2019 to 2025. Of the identified articles, ten (10) articles met the inclusion criteria and were analyzed through structured data extraction and thematic analysis. The synthesized findings indicate that Accounting Information Systems significantly enhance the financial reporting quality of MSMEs, particularly by improving reporting accuracy and timeliness. Their effectiveness is strongly influenced by user literacy and digital technology support, such as cloud-based and mobile accounting systems. This study contributes theoretically by mapping the key determinants of accounting information systems effectiveness and provides practical implications for application developers and policymakers in optimizing the utilization of accounting information systems among MSMEs.</p> <p><i>This is an open access article under the CC BY-NC license.</i></p>



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1. INTRODUCTION

The development of information technology and business digitalization has brought significant changes in the management and presentation of financial information, including in the Micro, Small, and Medium Enterprises (MSMEs) sector. MSMEs have a strategic role in the national economy because they make a large contribution to the absorption of labor energy and the formation of Gross Domestic Product (GDP).

Nevertheless, despite this contribution, MSMEs still face various fundamental issues, particularly concerning the quality of their generated financial statements. Many MSMEs are still unable to prepare accurate, timely, and reliable financial statements, which consequently hinders managerial decision-making and restricts access to funding sources. From an accounting perspective, financial statements are the primary tools for assessing the performance and financial position of a business entity. (Kasmir, 2018) emphasizes that financial statements serve as a basis for performance evaluation, planning, and economic decision-making, including for MSMEs.

The quality of financial statements is a crucial element in reflecting the performance and financial position of a business entity. Well-prepared financial statements enable business owners and stakeholders to objectively assess profitability, liquidity, and business sustainability (Kamilah & Arafat, 2025). In the context of MSMEs, financial statements also serve as the primary basis for credit applications, tax compliance, and evaluating business development over time (Faridawati et al., 2024). One of the primary causes of the low quality of MSME financial statements is the still dominance of manual and non-standardized recording practices. Financial recording that is done simply often does not reflect the actual financial condition of the business, contains recording errors, and is difficult to trace. This condition directly impacts the low level of financial transparency and accountability of MSMEs, which ultimately diminishes the trust of external parties, such as banks and investors (Zuhra & Maresti, 2023). (Mulyadi, 2016) explains that unstructured recording increases the risk of information errors and weakens internal control, thereby impacting the low quality of financial statements. Various studies emphasize that manual recording increases the risk of human error, data inconsistency, and delays in financial statement preparation, particularly for MSMEs with an increasing volume of transactions (Lisa & Ardila, 2026). The inability of MSMEs to produce reliable financial statements also leads to poor managerial decision-making and weak internal business controls (Wirayuda et al., 2025).

In this context, Accounting Information Systems are regarded as a strategic solution for enhancing the quality of financial statements. An accounting information system is a system designed to systematically and integrally collect, record, process, and present financial information to support economic decision-making. The implementation of an accounting information system facilitates more accurate, consistent, and timely recording processes, while simultaneously reducing the risk of human error. Numerous empirical studies indicate that the use of accounting information systems positively influences MSME performance by improving the quality of the generated financial information (Nurro'yi et al., 2025). Accounting information system not only as a transaction recording tool but also as a decision support system that provides relevant information for business planning, control, and performance evaluation (Rusanto & Ompusunggu, 2025). MSMEs that adequately implement accounting information system to have a more organized financial reporting structure that complies with prevailing accounting standards (Rizwan Nurdiansyah et al., 2024).

The theoretical construct that positions financial statement quality as the primary mechanism bridging the implementation of accounting information systems and MSME performance can be explained through the integration of information systems success theory and decision usefulness theory. The Information Systems Success Model proposed by DeLone and McLean explains that the impact of information systems on organizational performance does not occur directly, but is mediated by the quality of the information produced. In the accounting context, financial statements constitute the primary informational output generated by Accounting Information Systems and serve as the basis for managerial decision-making (Mulyadi, 2016). Financial statements that are relevant, reliable, and timely enable better economic decision-making, which in turn contributes to improved business performance. Accordingly, financial statement quality

serves as a mediating mechanism linking the implementation of accounting information systems and MSME performance.

In line with the advancement of digital technology, the implementation of Accounting Information Systems has also undergone a transformation through the utilization of cloud accounting and mobile accounting. This technology provides flexibility and ease of access for MSME owners, enabling them to record transactions in real-time without the constraints of time and location. Case study conducted by (Widjaksono et al., 2025) shows that cloud accounting is able to increase the efficiency and effectiveness of preparing MSME financial reports, especially in terms of timeliness and ease of report presentation. However, the adoption of this technology remains uneven and continues to face obstacles, such as limited digital literacy, human resource competencies, and the readiness of technological infrastructure. (Jogiyanto, 2017) explains that the success of implementing information technology is greatly influenced by user readiness and organizational factors, including culture and human resource competency

Other studies also indicate that the utilization of digital-based accounting applications can reduce administrative costs and improve the accuracy of MSME financial data (Asaari, 2025). Nevertheless, the success of digital technology implementation is highly influenced by user readiness and management support. Furthermore, several studies have found that the influence of accounting information system on MSME performance is not always direct, but is instead mediated by the quality of financial statements. (Lubis & Lufriansyah, 2024) empirically demonstrates that financial statement quality acts as a mediating variable that links the implementation of AIS to improved MSME performance. These findings indicate that the primary benefit of accounting information system not merely in the use of the system itself, but in the quality of the financial information output generated and utilized in the decision-making process.

With high-quality financial statements, MSMEs can perform more accurate business planning, manage cash flow efficiently, and evaluate business performance sustainably (Faridawati et al., 2024). This reinforces the position of accounting information system as a strategic instrument for enhancing the competitiveness of MSMEs. Nevertheless, research findings regarding the effectiveness of accounting information system in improving the quality of MSME financial statements still show mixed results. Some studies indicate that the significant influence of accounting information system on financial statement quality, while others indicate that its effectiveness depends heavily on supporting factors such as financial literacy, management support, organizational culture, and system quality (Ria & Susilo, 2023); (Hidayat & Yusnaini, 2025)). Differences in research context, methods, and characteristics of MSMEs are the main causes of the inconsistency in these findings. These inconsistent findings indicate the need for a more comprehensive study to understand the relationship patterns between AIS and MSME financial statement quality within various research contexts.

This condition highlights a clear research gap, namely the lack of a comprehensive and systematic mapping of the literature that explains how and under what conditions Accounting Information Systems can improve the financial reporting quality of MSMEs. Most previous studies remain partial in nature, rely on single empirical approaches, and have not yet integrated findings across studies in a holistic manner. Consequently, there is a need for an approach that is capable of synthesizing diverse research findings in an objective and structured way. Based on this background, this study is considered important and is conducted using a Systematic Literature Review (SLR) methodology. The SLR approach enables the systematic identification, evaluation, and synthesis of relevant empirical evidence, thereby producing conclusions that are academically more robust than those derived from conventional literature reviews. This study focuses on the role of Accounting Information Systems in improving

the financial reporting quality of MSMEs, while also examining the mediating role of financial reporting quality and the digital technology adoption factors that influence the effectiveness of accounting information system implementation. Accordingly, this study is expected to contribute theoretically by providing a structured conceptual mapping and identifying the key determinants of accounting information system effectiveness, and practically by offering insights for MSME practitioners, system developers, and policymakers in designing strategies to optimize accounting information system implementation in order to enhance financial reporting quality and business sustainability.

2. RESEARCH METHOD

This study employs the Systematic Literature Review (SLR) method as the primary approach to objectively, systematically, and comprehensively synthesize relevant empirical findings. The application of this method aims to provide an in-depth and integrated analysis of the role of Accounting Information Systems in enhancing the quality of financial statements of Micro, Small, and Medium Enterprises (MSMEs). Furthermore, the SLR approach is utilized to identify and map the role of financial reporting quality as a mediating variable, as well as adoption related factors such as the utilization of cloud accounting technology and financial literacy that influence the effectiveness and success of accounting information systems implementation in MSMEs. By applying this secondary research method, the study generates a more robust and academically rigorous synthesis of findings than conventional literature reviews, as SLR emphasizes the use of structured and systematic protocols.

The implementation of the SLR process in this study strictly follows the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines, which consist of four main stages: identification, screening, eligibility, and inclusion. At the identification stage, a literature search was carried out comprehensively and systematically on several reputable academic data bases, namely Google Scholar. The search was conducted using a combination of the primary keywords 'Accounting Information Systems', 'financial statement quality', 'cloud accounting', and 'MSMEs', and was restricted to publications from 2019 to 2025 to ensure the review focuses on recent findings within the context of MSME digitalization. The application of a systematic and structured search procedure aligns with the scientific research guidelines proposed by (Sugiyono, 2019), which emphasize the importance of clarity in the stages and boundaries of secondary data searching

The screening and eligibility assessment stages were conducted by applying strict inclusion criteria. Included articles had to demonstrate thematic relevance to the research focus, be available in full-text format, utilize empirical research methods (quantitative or qualitative) or systematic reviews, and be published in reputable journals. Articles categorized as opinion pieces, duplicates, or those that did not explicitly discuss the variables of Accounting Information Systems and MSME financial statement quality were excluded from the analysis. An example of an SLR on cloud accounting and MSMEs using a systematic search can be found in a study discussing the influence of cloud accounting on the effectiveness of MSME financial reporting systems (Faiz et al., 2025). Establishing inclusion and exclusion criteria is a crucial step in maintaining the validity of the synthesis results, as emphasized by (Suharsimi, 2018), who asserts that source selection must be performed consistently to ensure that research conclusions remain unbiased.

Although the literature search was conducted across several scientific databases with a relatively broad publication range, the number of articles meeting the inclusion criteria was quite limited. Out of all identified articles, 10 were determined to meet the inclusion criteria and were subjected to further analysis. The selection of these articles

was based on their high level of relevance to the research conceptual framework, particularly those highlighting the role of financial statement quality as a mediating variable and the factors of digital technology adoption in accounting information system implementation. The selected articles were analyzed through a structured data extraction process encompassing information on research context, methods, and key findings. The use of the PRISMA framework allows researchers to systematically screen and include the most relevant articles; a variation of this method can be seen in other SLRs, such as the literature study on the utilization of cloud-based AIS in MSMEs (Prasetyo et al., 2024). The final stage was conducted through thematic analysis to synthesize finding patterns, identify consistencies and discrepancies across studies, and formulate robust conceptual relationships based on the reviewed literature. Thematic analysis, as the final stage of literature synthesis, aims to construct conceptual relationships between findings, as explained by (Moleong, 2017), who asserts that thematic grouping enables researchers to draw deeper and more structured theoretical conclusions.

Nevertheless, this study acknowledges that the relatively limited number of analyzed articles may constrain the depth and generalizability of the conceptual synthesis. While the selected studies provide sufficient empirical evidence to identify key patterns and mediation mechanisms linking Accounting Information Systems, financial statement quality, and MSME performance, a larger body of literature could enable more granular classification of contextual factors and theoretical perspectives. Accordingly, the findings of this SLR should be interpreted as conceptually focused rather than exhaustive, and future studies are encouraged to expand the scope of analysis by incorporating additional databases and a broader range of empirical evidence.

3. RESULTS AND DISCUSSIONS

Table 1. Summary of Selected Studies on Accounting Information Systems and Financial Reporting Quality in MSMEs

No	Researchers and Year	Research Method	Key Findings	Relevance to the Study
1	(Sinulingga et al., 2024)	Quantitative (Survey)	Examines the effect of Accounting Information Systems on MSME performance, indicating a significant positive impact.	Supports the positive relationship between accounting information systems and performance, mediated by financial reporting quality.
2	(Novitasari et al., 2023)	Quantitative (Survey and Descriptive Analysis)	Cloud accounting is proven to be effective in improving the efficiency of financial recording, reporting speed, data accuracy, and the overall quality of financial information in MSMEs. Cloud-based systems facilitate more timely and reliable financial reporting.	Supports the role of digital technology (cloud accounting) in strengthening the effectiveness of accounting information systems in enhancing the quality of MSMEs' financial statements, particularly in terms of accuracy and timeliness.
3	(Helmina et al., 2024)	Quantitative (UTAUT2)	Tests factors influencing MSMEs' intention to adopt cloud accounting applications using the UTAUT2 model.	Relevant for identifying technology adoption factors supporting accounting information systems implementation.
4	(Faiz et al., 2025)	Systematic Literature Review (SLR)	Provides a structured review of cloud accounting and its relationship with the effectiveness of MSME financial reporting systems.	Serves as a secondary synthesis source that strengthens arguments for cloud-based accounting information systems.
5	(Zuhra & Maresti, 2023)	Descriptive (Literature Review)	Poor financial record-keeping limits MSMEs' access to credit; MSMEs are encouraged to adopt computerized accounting information systems.	Links financial reporting quality (accounting information systems output) to strategic benefits and business sustainability.

6	(Paramita & Zahara, 2025)	Quantitative (Survey)	Accounting information systems and information technology significantly affect MSME financial performance; the study also examines the moderating role of financial literacy.	particularly access to financing. Supports the role of accounting information systems and IT in improving performance and highlights the importance of financial literacy.
7	(Lubis & Lufriansyah, 2024)	Quantitative (PLS-SEM)	Financial reporting quality mediates the relationship between accounting information systems and MSME performance; both have a significant effect on performance.	Highly relevant; directly supports the main theoretical framework that financial reporting quality mediates the role of accounting information systems.
8	(Hidayat & Yusnaini, 2025)	SLR (PRISMA)	Accounting information systems implementation benefits MSME performance; adoption success is influenced by internal (training, culture) and external (infrastructure, policy) factors.	Provides key enabling and inhibiting factors of accounting information systems implementation, supporting the discussion section.
9	(Faiz et al., 2025)	Quantitative (Survey)	Analyzes the impact of accounting information systems and IT utilization on MSME performance, measured through financial statements, profit, and sales.	Supports the role of accounting information systems and IT in improving performance metrics, including financial reporting quality.
10	(Ria & Susilo, 2023)	Quantitative (TAM & TOE)	Management support, organizational competence, service quality, and system quality influence the intention to use cloud accounting.	Relevant for understanding adoption factors and successful implementation (system quality and usability).

The systematic literature review involving ten (10) articles indicates that Accounting Information Systems exert a significant and multidimensional influence on improving the financial reporting quality of Micro, Small, and Medium Enterprises (MSMEs). A central finding, as confirmed by (Lubis & Lufriansyah, 2024), is that financial reporting quality functions as a mediating variable linking the use of accounting information systems to improved MSME performance, emphasizing that the primary role of accounting information systems lies in producing high-quality accounting outputs that subsequently influence business outcomes.

Improvements in financial reporting quality identified in the reviewed studies are primarily reflected in enhanced accuracy, timeliness, and efficiency of reporting processes. Empirical evidence from (Sinulingga et al., 2024) and (Lubis & Lufriansyah, 2024) demonstrates that the implementation of Accounting Information Systems significantly improves the quality of accounting outputs, which in turn contributes to better MSME performance. In particular, (Lubis & Lufriansyah, 2024) confirm that financial reporting quality acts as a mediating variable between accounting information systems usage and MSME performance, emphasizing that accurate and reliable financial information is the key mechanism through which accounting information systems generates performance benefits.

Furthermore, studies focusing on cloud-based accounting systems highlight their role in improving reporting efficiency and timeliness. (Novitasari et al., 2023) show that cloud accounting facilitates more efficient and effective preparation of MSME financial statements, while (Faiz et al., 2025), through a systematic literature review, reinforce that cloud accounting enhances the effectiveness of financial reporting systems. Adoption-related studies by (Helmina et al., 2024) and (Ria & Susilo, 2023) indicate that the successful utilization of cloud accounting and, by extension, accounting information

systems is strongly influenced by technological readiness, system quality, and organizational competence. These findings collectively suggest that improvements in financial reporting quality are not solely driven by system implementation, but also by technology adoption factors and user capabilities, which determine the extent to which accounting information systems benefits can be fully realized.

The adoption of digital technology acts as a key catalyst in strengthening the role of Accounting Information Systems among MSMEs. Case-based and empirical evidence indicates that cloud accounting significantly enhances the effectiveness and efficiency of financial reporting processes, as well as improving data accessibility and reporting flexibility ((Novitasari et al., 2023); (Faiz et al., 2025)). Furthermore, adoption-focused studies demonstrate that the successful utilization of cloud-based accounting information systems is strongly influenced by factors such as technological readiness, system quality, organizational competence, and management support (Helmina et al., 2024); (Ria & Susilo, 2023)). Beyond operational benefits, the effective implementation of accounting information systems also generates strategic advantages for MSMEs. Improved financial reporting quality strengthens accountability and transparency, which are essential for building stakeholder trust and ensuring business sustainability). High-quality and credible financial statements produced through accounting information systems ultimately facilitate better access to external financing, particularly credit facilities, thereby reinforcing the long-term performance and competitiveness of MSMEs (Zuhra & Maresti, 2023).

However, the successful implementation of Accounting Information Systems is highly dependent on human and environmental factors. Evidence from the systematic literature review by (Hidayat & Yusnaini, 2025) indicates that accounting information systems adoption among MSMEs is influenced by a combination of internal factors, such as user competence, training, and organizational culture, and external factors, including information infrastructure and policy support. These findings are reinforced by (Helmina et al., 2024), who demonstrate that technology adoption intentions, particularly for cloud accounting, are shaped by users' perceptions of system usefulness, ease of use, and organizational readiness.

Furthermore, (Ria & Susilo, 2023) highlight that system quality, service quality, management support, and organizational competence play a crucial role in determining MSMEs' intention to adopt cloud-based accounting information systems. Collectively, these studies suggest that accounting information systems effectiveness is not determined solely by technological availability, but rather by the readiness of users and organizations to utilize the system optimally. As a result, strengthening human capital and improving technological preparedness are essential prerequisites for maximizing the benefits of accounting information systems implementation in MSMEs.

3.1 Discussion

This discussion aims to critically analyze the findings obtained from the ten reviewed research articles, with a primary focus on the role of Accounting Information Systems in improving the quality of financial reporting for Micro, Small, and Medium Enterprises (MSMEs). Collectively, the reviewed literature provides strong confirmation that accounting information systems has a significant and mediating influence on business performance, the effectiveness of which is strongly influenced by digital technology adoption and organizational capability factors.

a. Financial Reporting Quality as a Central Mediating Variable

The reviewed literature consistently positions financial reporting quality as a central mediating variable through which accounting information systems influence MSME performance. Empirical evidence from (Lubis & Lufriansyah, 2024) explicitly

demonstrates that financial reporting quality mediates the relationship between accounting information systems implementation and MSME performance, confirming that accounting information systems contributes to performance improvement primarily by generating accurate, reliable, and timely accounting information. This finding is reinforced by (Sinulingga et al., 2024), who report that accounting information systems adoption positively affects business performance, with improvements in accounting outputs serving as the underlying mechanism of this relationship.

Moreover, studies focusing on cloud-based accounting information systems emphasize that enhancements in financial reporting quality—particularly in terms of efficiency, timeliness, and information accessibility—strengthen the mediating role of financial reports. (Novitasari et al., 2023) show that cloud accounting applications such as SI APIK effectively improve reporting quality through better data security, processing speed, accuracy, and information completeness. These improvements not only support operational decision-making but also reinforce the strategic value of financial reports in improving transparency and accountability (Zuhra & Maresti, 2023).

Overall, the evidence suggests that accounting information systems do not directly improve MSME performance in isolation; rather, their impact is channeled through the quality of financial reporting. High-quality financial statements function as a critical intermediary that transforms accounting information systems generated data into actionable information, enabling MSMEs to improve efficiency, strengthen governance, and enhance access to external financing.

b. The Role of Digital Technology Adoption in Strengthening accounting information systems Effectiveness

The findings of the systematic literature review indicate that digital technology adoption, particularly cloud accounting, plays a crucial role in strengthening the effectiveness of accounting information systems in MSMEs. Several studies emphasize that cloud based accounting information systems enhances the efficiency, accessibility, and timeliness of financial reporting processes, thereby reinforcing the quality of accounting outputs. Empirical evidence from (Novitasari et al., 2023) demonstrates that the use of cloud accounting applications such as SI APIK effectively improves data security, processing speed, reporting accuracy, and information completeness, all of which are core dimensions of financial reporting quality.

These findings are further supported by (Faiz et al., 2025), who, through a systematic literature review, confirm that cloud accounting significantly improves the effectiveness of MSME financial reporting systems. Cloud based accounting information systems enables real time data processing and remote access, allowing MSMEs to overcome traditional constraints related to manual bookkeeping and limited technological infrastructure. Consequently, digital technology adoption acts as an enabling mechanism that amplifies the role of accounting information systems in producing high-quality financial information.

Beyond operational efficiency, digital accounting information systems adoption also generates strategic benefits. Improved financial reporting quality strengthens transparency and accountability, which are essential for building stakeholder trust and improving MSMEs' credibility in financial markets. As highlighted by (Zuhra & Maresti, 2023), high-quality financial reports produced through accounting information systems facilitate MSMEs' access to external financing, thereby contributing to business sustainability and long-term competitiveness.

c. Organizational and Technological Determinants of accounting information systems Implementation

Despite the demonstrated benefits of accounting information systems, the literature consistently indicates that the success of accounting information systems implementation is highly contingent upon organizational and technological readiness. The systematic review by (Hidayat & Yusnaini, 2025) reveals that accounting information systems adoption among MSMEs is influenced by a combination of internal organizational factors, such as user competence, training, and organizational culture, as well as external factors, including information infrastructure and policy support.

Adoption-oriented studies provide further insight into these determinants. Helmina et al. (2024) find that MSMEs' intention to adopt cloud accounting is shaped by perceptions of system usefulness, ease of use, and facilitating conditions, as conceptualized. Similarly, (Ria & Susilo, 2023) emphasize that system quality, service quality, management support, and organizational competence significantly influence the intention to use cloud-based accounting information systems. These findings suggest that technological availability alone is insufficient to ensure accounting information systems effectiveness; rather, human capital and organizational capabilities play a decisive role.

More specifically, the reviewed studies indicate that financial literacy and human resource competencies have direct implications for the effectiveness of accounting information systems in MSMEs. Adequate financial literacy enables MSME owners and managers to understand accounting concepts, interpret financial reports, and utilize accounting information system outputs for planning, control, and performance evaluation, rather than merely using the system as a transaction recording tool. In parallel, sufficient human resource competencies, particularly in accounting knowledge and digital skills, enhance users' ability to operate accounting information systems accurately, consistently, and in accordance with applicable accounting standards. The synthesis of findings further suggests that low levels of financial literacy and limited human resource competencies lead to underutilization of accounting information systems features, which in turn reduces financial reporting quality and weakens the expected performance benefits of accounting information systems implementation.

Collectively, the reviewed studies highlight that accounting information systems implementation should be viewed as a socio-technical process, in which technological systems must be aligned with users' skills, organizational structures, and environmental conditions. Strengthening digital literacy, providing adequate training, and improving technological infrastructure are therefore essential strategies for maximizing the benefits of accounting information systems adoption among MSMEs.

Overall, this discussion confirms that Accounting Information Systems contribute to MSME performance primarily through the mediating role of financial reporting quality. The effectiveness of accounting information systems is significantly enhanced by digital technology adoption, particularly cloud accounting, while its successful implementation depends heavily on organizational readiness and technological capabilities. These findings underscore that accounting information systems should not be perceived merely as a technical tool, but as a strategic organizational resource that supports better governance, informed decision-making, and sustainable business growth in MSMEs.

4. CONCLUSION

Based on the results of the Systematic Literature Review of 10 articles that met the inclusion criteria, it can be concluded that Accounting Information Systems have a very significant role in improving the quality of financial reports, both in companies and MSMEs. The implementation of accounting information systems has been proven to improve the accuracy, timeliness, reliability, and completeness of accounting

information, making financial reports more relevant and usable for effective decision-making. In addition, several studies have shown that the quality of financial reports functions as a mediating variable linking accounting information systems with improved company performance, especially in aspects of operational efficiency, reporting transparency, and the ability to access financing. The SLR results also identified that the success of accounting information systems implementation is influenced by internal factors (human resource competency, digital literacy, organizational culture) and external factors (technology support, information infrastructure, and regulations such as SAK EMKM). Thus, it can be emphasized that accounting information systems is not only a recording tool, but also a strategic component in creating good governance and increasing business competitiveness through quality financial reports.

From a policy perspective, these findings imply that government-led MSME digitization initiatives should adopt an integrated approach that combines accounting information system adoption with capacity-building programs, standardized financial reporting guidance, and institutional support mechanisms. Such an approach is essential to ensure that MSME digitization policies lead not only to increased technology usage, but also to tangible improvements in financial reporting quality and long-term MSME performance.

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