
DIGITAL ACCOUNTING SYSTEMS, ACCOUNTING INFORMATION QUALITY, AND SME PERFORMANCE: A SCOPUS-BASED BIBLIOMETRIC AND CRITICAL REVIEW

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ABSTRACT

Tinjauan kritis ini membedakan adopsi sistem akuntansi digital dari kualitas keluaran akuntansi dan kinerja usaha kecil dan menengah (UKM). Penelusuran Scopus pada 12 Oktober 2026 menghasilkan 372 rekaman; korpus bibliometrik tetap memuat 286 rekaman unik (206 artikel dan 80 makalah konferensi). Pemetaan kata kunci penulis dengan VOSviewer menghasilkan 45 simpul, 211 tautan, dan delapan kluster algoritmik. Pembacaan terfokus mencakup sampel awal purposif berisi 19 studi substantif dengan 80 temuan serta tambahan terpisah yang tidak menyeluruh berisi lima studi dan 47 temuan, sehingga sintesis mencakup 24 studi dan 127 baris hubungan. Antecedents adopsi sering berkaitan dengan niat, tetapi pengaruhnya berbeda menurut konteks, sedangkan hubungan niat dengan penggunaan didasarkan pada laporan kuesioner, bukan log sistem. Bukti yang menghubungkan implementasi, penggunaan, atau kualitas sistem dengan kualitas informasi umum, kualitas informasi akuntansi (AIQ), atau kualitas pelaporan keuangan masih terbatas dan spesifik terhadap konstruk; studi kinerja terutama menggunakan hasil persepsional atau proksi. Satu studi potong lintang terbaru melaporkan hubungan langsung AIS-AIQ, tetapi tidak ada desain yang diperiksa yang menguji mediasi DAS-AIQ-kinerja UKM secara berurutan dalam waktu. Kontribusi tinjauan ini adalah pembacaan kritis berbasis sumber dan peka terhadap konstruk, yang menunjukkan bahwa kedekatan bibliometrik bukan bukti suatu jalur empiris. Digitalisasi UKM perlu dinilai melalui penggunaan berkelanjutan, kualitas keluaran, pengendalian, dan hasil yang dapat diverifikasi secara independen, bukan hanya melalui adopsi.

This critical review separates digital accounting adoption from accounting-output quality and SME performance. A Scopus search on 12 October 2026 returned 372 records; the fixed bibliometric corpus contains 286 unique records (206 articles and 80 conference papers). VOSviewer mapping of author keywords produced 45 nodes, 211 links, and eight algorithmic clusters. Focused reading comprised an initial purposive sample of 19 substantive studies with 80 findings and a separate non exhaustive five study addendum with 47 findings,

yielding 24 studies and 127 relationship rows. Adoption antecedents often relate to intention, but their effects vary by setting, and links from intention to use rely on questionnaire reports rather than system logs. Evidence connecting implementation, use, or system quality to generic information quality, accounting information quality (AIQ), or financial-reporting quality is sparse and construct specific; performance studies predominantly use perceived or proxy outcomes. One recent cross-sectional study reports direct AIS-to-AIQ associations, but no inspected design tests temporally ordered DAS-AIQ-SME-performance mediation. The review's contribution is therefore a construct sensitive, source verified account showing that bibliometric proximity is not pathway evidence. SME digitalization should be assessed through sustained use, output quality, controls, and independently verifiable outcomes rather than adoption alone.

Introduction

Small and medium-sized enterprises use cloud accounting, mobile applications, enterprise platforms, and increasingly AI enabled systems to record transactions and support decisions. These technologies can accelerate processing and access to records, but acquisition is not an outcome. A firm may adopt software without sustained use, use it with weak configuration or controls, or produce faster reports without improving the accuracy and relevance of accounting information. Claims that digital accounting improves SME performance therefore depend on what was implemented, what was measured, and when the outcome was observed.

The literature often compresses distinct constructs into a single digitalization narrative. Adoption intention is not reported use; reported use is not verified use; system quality is not accounting information quality (AIQ); and AIQ is not financial reporting quality (FRQ). Perceived organizational performance also differs from audited profitability or longitudinal growth. When these constructs are measured in different countries, samples, and models, their proximity in a keyword network cannot establish a shared empirical pathway.

Adoption models and information systems success models address different parts of this problem. TAM, TPB, UTAUT, and the technology organization environment framework explain attitudes, intentions, adoption conditions, and reported behavior (Ajzen, 1991; Davis, 1989; Tornatzky & Fleischer, 1990; Venkatesh et al., 2003). The DeLone-McLean model instead separates system quality, information quality, use, satisfaction, and net benefits (DeLone & McLean, 2003). Connecting these traditions requires measured transitions; neither tradition warrants an automatic move from adoption to better accounting information or firm performance.

Four close reviews define both the overlap and the unresolved problem. Vo Van et al. (2025) synthesize 75 cloud accounting papers from four databases, while Septiawan et al. (2025) review 30 cloud-adoption papers. Candra and Sutopo (2026) map 129 Scopus articles on digital accounting systems in SMEs. Mazelfi and Kurniawan T (2026) review ScienceDirect literature and report 21 eligible studies, although one results passage refers to 20. Together, these reviews show that adoption, implementation, information quality, and outcomes are established topics; they do not show that coefficients from different constructs and samples form one tested mechanism.

The analytical gap is therefore not another catalogue of digital-accounting themes, but a source verified account of which links were actually measured and what each design can support. This review combines a fixed Scopus bibliometric map with focused critical reading, keeps AIQ, generic information quality, FRQ, intention, use, and performance separate, and retains null, marginal, and internally inconsistent findings. Its novelty is bounded: metadata structure is used to locate conceptual adjacency, whereas the inspected full texts determine the evidential status of relationships. The complete DAS–AIQ–performance sequence remains a hypothesis, not a result.

Accordingly, the review asks: (1) how has Scopus-indexed research on digital accounting systems, accounting-information quality, and SME outcomes developed across time and author keyword relationships; (2) which relationships are supported, unsupported, or mixed in the inspected full texts; and (3) what evidence is still required to test a temporally ordered sequence from digital accounting use through AIQ to SME performance?

Method

Review Design and Corpus Lock

The study combines descriptive bibliometric analysis with focused critical reading. The scopus search was executed in Scopus on 12 October 2026; the exact clock time is unavailable, and the search record indicates no additional sidebar filters. The query returned 372 records. Record level triage retained 286 unique Scopus EIDs—206 journal articles and 80 conference papers. The 86 non retained decisions comprise 34 mechanical document type exclusions, 23 topic exclusions, 22 original author decisions, two confirmed retractions, and five single-record decisions involving duplication, related versions, reprints, or SME eligibility. Screening was not dual independent and did not constitute exhaustive eligibility assessment of the full corpus.

The exact Scopus search string is reproduced below, with line breaks added solely for readability.

TITLE-ABS-KEY(("accounting information system*" OR "digital accounting" OR "cloud accounting" OR "accounting software" OR "computerized accounting" OR "computerised accounting" OR "digital bookkeeping" OR "computerized bookkeeping" OR "computerised bookkeeping" OR "accounting digitization" OR "accounting digitalization" OR "accounting digitisation" OR "accounting digitalisation" OR "e-accounting" OR "electronic accounting" OR "online accounting" OR "web-based accounting" OR "bookkeeping software" OR "accounting application*" OR "accounting app" OR "accounting apps") AND ("SME" OR "SMEs" OR "MSME" OR "MSMEs" OR "small and medium enterprise*" OR "small and medium-sized enterprise*" OR "small business*" OR microenterprise* OR "micro enterprise*" OR "micro and small enterprise*")) AND PUBYEAR < 2027

The 286 records form the bibliometric denominator. Full text reading purposively selected 25 candidates for direct coverage of DAS/AIS, accounting output quality, adoption/use, or SME outcomes, with construct and country variation. Twenty texts were inspected: 19 supplied substantive evidence, one was instrument-only, and five exact-DOI texts were unavailable. The subset is neither random nor exhaustive.

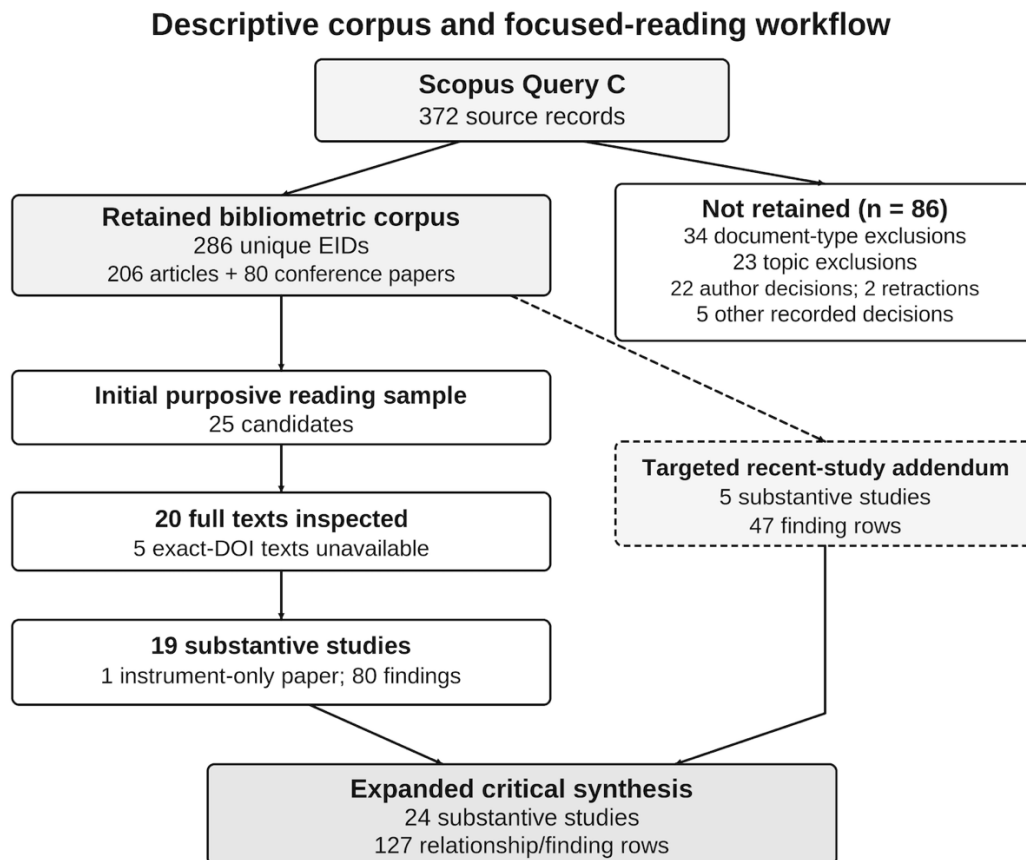


Figure 1. Descriptive Scopus corpus and focused reading workflow

Bibliometric Procedures

Annual publication and source counts were calculated from the fixed Scopus native metadata. Author-keyword co-occurrence was analysed in VOSviewer using full counting, a minimum occurrence threshold of four, and the documented Currency-specific thesaurus. Author keywords were available for 265 of 286 records. The validated output contains 45 nodes, 211 links, and eight algorithmic clusters. Network proximity, link strength, and cluster membership are treated only as metadata co-occurrence (van Eck & Waltman, 2010).

Full Text Extraction and Critical Synthesis

Extraction recorded bibliographic identity, Scopus EID, full text version, country, sample, design, method, operationalized constructs, significant and non-significant findings, exact source locations, and design caveats. Coding preserved the source's direction and evidential status and did not relabel FRQ, system quality, intention, communication quality, performance expectancy, or broad performance measures as AIQ or objective SME performance.

The initial register contains 81 rows: 80 substantive findings from 19 studies and one instrument validation row excluded from relationship synthesis. The substantive rows comprise 48 statistically significant paths, 21 non-significant paths, four significant group differences, one reported significant group difference without a standardized path, three qualitative-support findings, one marginal result, one descriptive artificial-neural-network result, and one practitioner observation without a statistical test. These categories were retained separately rather than converted into a positive versus negative count.

Handayani et al. (2023) contributed eight paths to the initial focused reading sample. The source article's Table 2 controlled numerical extraction because its Figure 1 prints different p-

values. This verification increased the initial substantive set from 18 to 19 studies and from 72 to 80 relationship rows without altering the 286 record corpus.

A separate, targeted and non-exhaustive addendum examined five 2022–2026 articles already present in the fixed corpus: Alharasis (2025), Lutfi et al. (2022a), Mujalli et al. (2024), Maryanti et al. (2026), and Rawashdeh and Rawashdeh (2023). Each had a matched Scopus EID, legitimate complete-text access, direct relevance to adoption/use, accounting output quality, or SME outcomes, and source located model results. The candidate list denominator is unavailable, so this branch cannot establish comprehensive coverage of recent literature. The five studies contribute 47 rows; combined synthesis therefore covers 24 substantive studies and 127 relationship/finding rows while preserving the initial 25/20/19/80 account.

Evidence Integration

Bibliometric and empirical evidence were integrated by topic to evidence comparison, not by treating co-occurrence as an effect. Full texts determined whether a construct was measured and whether a result was significant, null, marginal, qualitative, descriptive, or internally inconsistent. Narrative confidence was judged across construct directness, temporal design, measurement validity, plausible study independence, consistency including nulls, and selection/access limits. Labels such as strong descriptive, moderate, limited, and unsupported are structured qualitative judgements, not GRADE, JBI, or MMAT ratings.

Three analytical units remain distinct. The 286 records support publication and keyword description; the 24 substantive full texts support study level interpretation within the documented selection boundary; and the 127 rows are within study observations, not independent effects. No pooled effect or vote count was calculated. The potentially overlapping Ismail and King (2005, 2006) samples were treated as one evidence family when judging replication.

Result and Discussion

Publication Development and Source Dispersion

The corpus spans 1986–2026 and expands sharply after 2019. Annual output rose from 16 publications in 2019 to 19 in 2020, 20 in 2021, 22 in 2022, 34 in 2023, 26 in 2024, and 60 in 2025. The 38 records indexed for 2026 are incomplete at the 12 October search date. The 286 records appear across 203 publication sources, and no source contributes more than six, indicating growth without journal concentration.

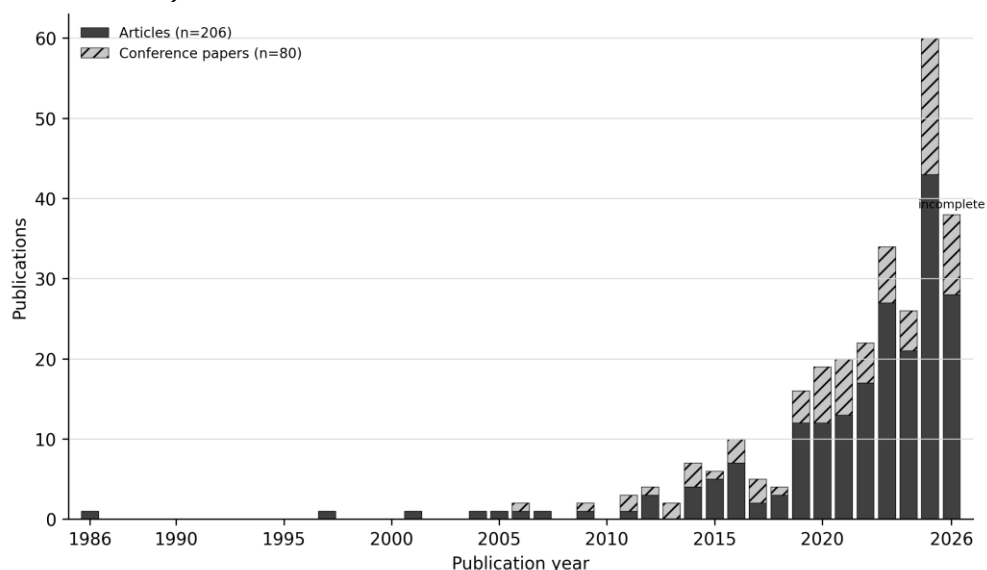


Figure 2. Annual publication output in the fixed Scopus corpus 1986–2026.

Author-Keyword Structure

The network is centred on smes, accounting information systems, and cloud accounting, with total link strengths of 143, 125, and 71. The strongest pairs are accounting information systems–smes (37), cloud accounting–smes (19), smes–toe framework (11), and cloud accounting–toe framework (10). AIQ, generic information quality, system quality, SME performance, financial performance, and organizational performance remain separate terms. The 45 nodes form clusters of 11, 9, 7, 7, 5, 3, 2, and 1 nodes; the two-node and singleton partitions are software outputs, not independently validated research streams.

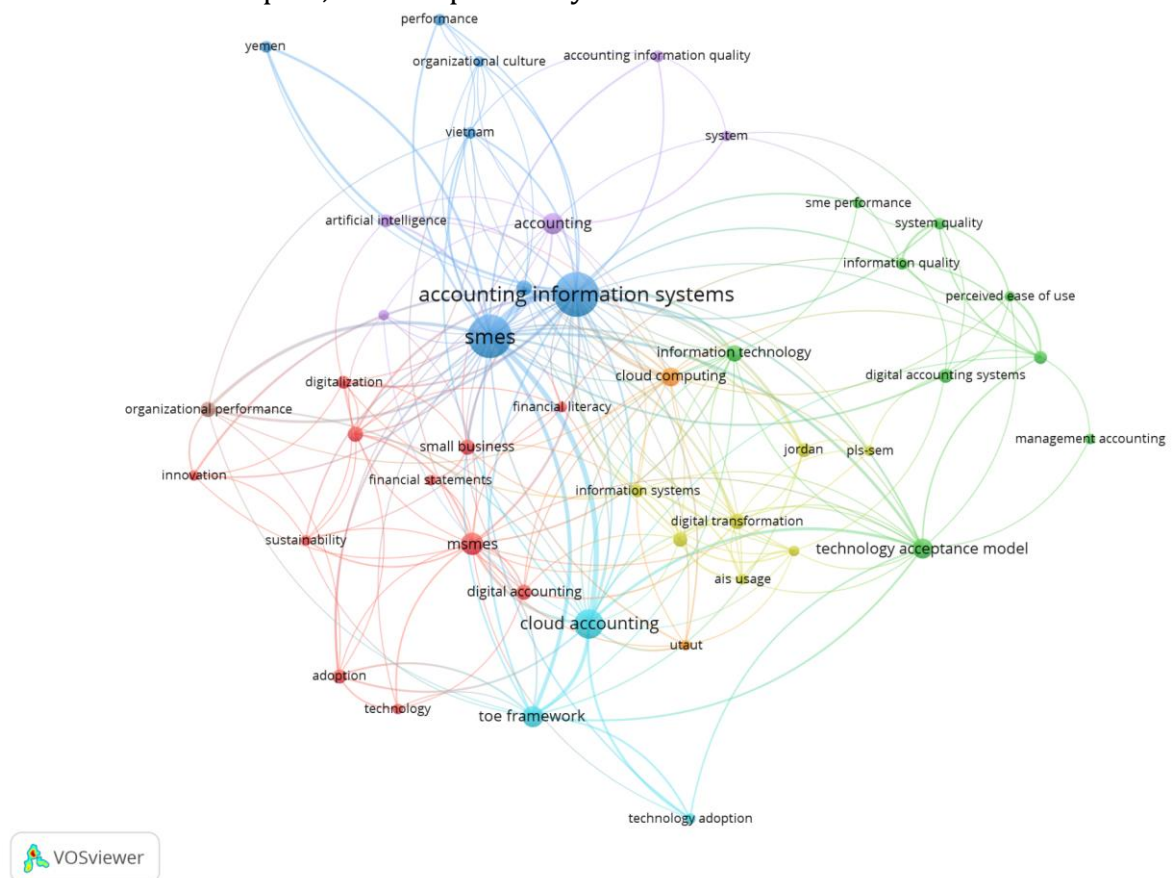


Figure 3. VOSviewer author-keyword co-occurrence network for the fixed 286-record Scopus corpus

Construct-Sensitive Evidence Profile

The initial 19 study profile comprises 16 cross-sectional survey or group comparison studies, two qualitative case studies, and one practitioner observational account (Table S2). Across the expanded 24 study synthesis, outcomes range from intention and questionnaire reported use to generic information quality, AIQ, FRQ, net benefits, operational efficiency, and perceived firm performance. This design and construct heterogeneity prevents a common effect estimate.

Table 1. Central evidence layers and boundaries across 24 studies and 127 finding rows

<i>Evidence layer</i>	<i>Retained evidence</i>	<i>Permitted inference</i>
<i>Adoption, intention, and use</i>	TAM, TPB, UTAUT, TOE, and institutional results include significant, null, and marginal predictors.	Context-sensitive; intention, adoption, and reported use are not interchangeable.
<i>System and accounting-output quality</i>	Selected SQ/IQ/use paths and direct AIS-AIQ or cloud-accounting-FRQ associations are retained.	Limited, mainly cross-sectional evidence; AIQ, generic IQ, and FRQ remain distinct.
<i>SME outcomes</i>	Studies use sustainability, perceived, operational, and financial outcomes at different levels.	Heterogeneity and self-report prevent a common effect or universal performance claim.
<i>Complete DAS-AIQ-performance sequence</i>	Component links arise across different studies and models.	No inspected design establishes temporal mediation; the sequence remains a research agenda.

Adoption, Intention, and Use

Adoption evidence is positive in places but structurally heterogeneous. Institutional, TAM, TOE, and UTAUT predictors vary by model and setting. Mujalli et al. (2024) found usefulness and ease predicted cloud-adoption intention, whereas coercive pressure and complexity-to-ease were null. Rawashdeh and Rawashdeh (2023) linked digital vision to adoption intensity but found no vendor-support effect on digital vision. Lutfi et al. (2022a) associated compatibility and organizational readiness with DAS use, while relative advantage was null and top-management and government support met only the authors' one-tailed 10% threshold. Positive paths therefore coexist with construct specific nulls and threshold dependence.

Handayani et al. (2023) provide the clearest intention to reported use link: perceived usefulness predicted intention ($\beta = 0.74$, $p < 0.01$), subjective norm predicted intention ($\beta = 0.23$, $p = 0.02$), and intention predicted questionnaire-reported use ($\beta = 0.64$, $p < 0.01$). Usefulness-to-attitude ($\beta = 0.07$, $p = 0.28$), attitude-to-intention ($\beta = -0.11$, $p = 0.11$), and behavioral control to intention ($\beta = -0.04$, $p = 0.33$) were null. The perceived ease scale reported $\alpha = 0.583$ and one item-total correlation of 0.246. The study supports a behavioral transition, not verified sustained use, accounting quality, or performance.

Accounting Information and Reporting Quality

Direct implementation to AIQ evidence remains sparse. In 412 Jordanian family SMEs, Alharasis (2025) reported positive AIS-implementation paths to accuracy/fewer data entry errors ($\beta = 0.168$, $p < 0.01$), timeliness ($\beta = 0.171$, $p < 0.01$), transparency/accessibility ($\beta = 0.193$, $p < 0.01$), and decision useful information ($\beta = 0.129$, $p < 0.05$). The survey is cross-sectional, self-reported, and convenience-sampled. Its moderation table labels four high-versus low COVID impact contrasts as effects, although printed t-values for timeliness (1.93) and transparency/accessibility (1.22) do not support an unqualified conventional two-sided 5% interpretation. Separately, Binh et al. (2020) found system quality predicted generic information quality, while accountant resources did not directly predict information quality at 5% ($\beta = 0.094$, $p = 0.051$).

Adjacent studies measure different endpoints. Putri et al. (2025) associated cloud accounting adoption with FRQ ($\beta = 0.877$, $p < 0.001$), not AIQ or firm performance. Maryanti et al. (2026) associated a broad AIS construct with perceived financial performance ($\beta = 0.22$, $p = 0.001$), but digital innovation not AIQ was the mediator. Handayani et al. (2023) measured neither output quality nor performance. These coefficients cannot be relabelled as successive parts of one mechanism.

SME Performance and Related Outcomes

The clearest information quality performance evidence is Le and Tran (2025): generic information quality predicted perceived individual performance ($\beta = 0.396$, $p < 0.001$) and perceived organizational performance ($\beta = 0.340$, $p < 0.001$), while service quality did not directly predict organizational performance ($\beta = 0.067$, $p = 0.137$). All constructs came from one cross-sectional perception survey. Alharasis (2025) stops at AIQ, and Maryanti et al. (2026) links AIS directly to perceived financial performance without an AIQ mediator; no second study replicates a full information-quality mechanism.

Other reported outcomes are not interchangeable. The initial sample links AIS implementation to sustainability and AIS use to effectiveness followed by operational efficiency. In the addendum, Lutfi et al. (2022a) related DAS use to perceived DAS performance ($\beta = 0.383$, $p < 0.01$) and reported a COVID-19 interaction ($\beta = 0.202$, $p = 0.028$); Rawashdeh and Rawashdeh (2023) related adoption intensity to perceived balanced-scorecard performance ($\beta = 0.84$, $p < 0.001$). Maryanti et al. (2026) reports perceived financial-performance associations. None supplies audited longitudinal outcomes, so the findings cannot be pooled as one SME-performance effect.

Evidence Architecture

Figure 4 separates evidence rather than joining it into one model. A1–A4 mark bounded adjacent associations tested in different studies: heterogeneous antecedents to intention/adoption; intention to questionnaire-reported use/intensity; sparse implementation/use/system-quality links to distinct output-quality constructs; and a narrow generic-information-quality link to perceived individual/organizational performance. The dashed A5 line is a non-directional cross-study conceptual bridge. The dotted A6 bracket marks the complete temporally ordered DAS–AIQ–SME-performance sequence that no inspected study tested.

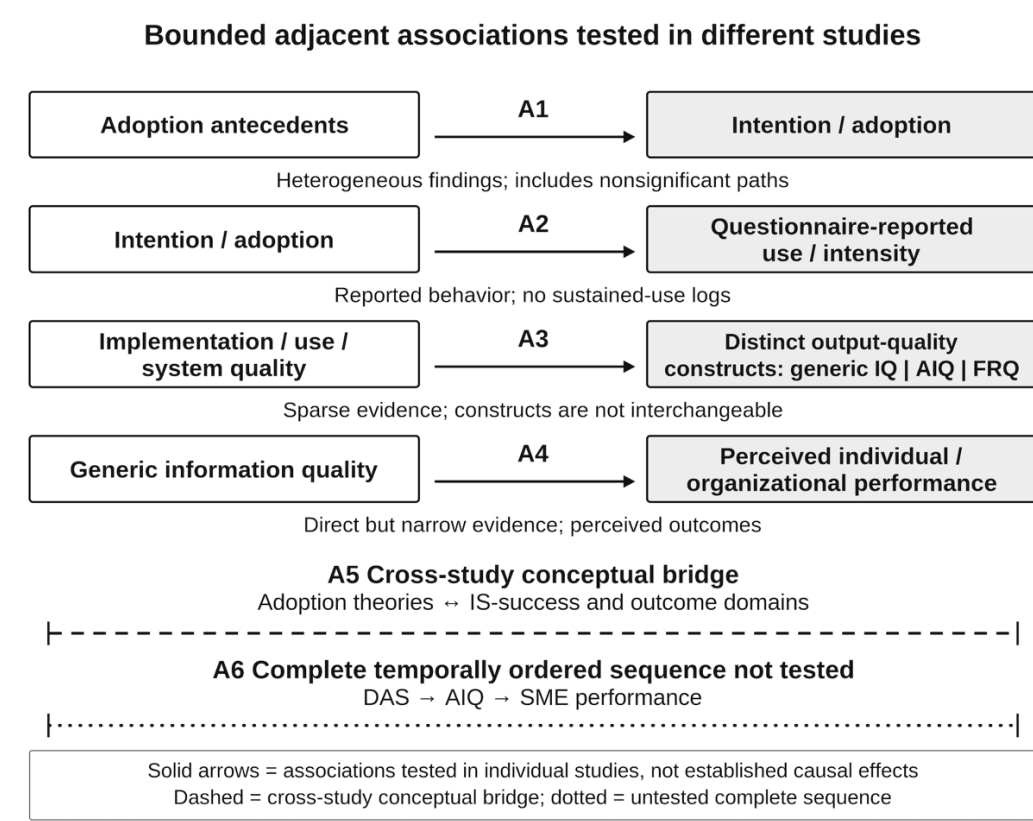


Figure 4. Construct-disaggregated evidence architecture.

Critical Interpretation Across Evidence Layers

Publication growth and dense keyword links indicate attention, not evidential maturity. The network places adoption, information quality, and performance near one another because authors use related labels; the full text evidence shows that those labels are operationalized in different models and samples. This distinction also defines the review's bounded novelty. Existing reviews already map cloud adoption, AIS themes, and digital accounting structure (Vo Van et al., 2025; Septiawan et al., 2025; Candra & Sutopo, 2026; Mazelfi & Kurniawan T, 2026); the contribution here is to test the implied connections against source-located results and their design limits.

Across the 24 studies, the evidence remains segmented by estimand. Adoption studies explain intention or questionnaire reported use through institutional, TAM, TPB, UTAUT, or TOE variables. Success-oriented studies examine system quality, generic information quality, use, satisfaction, or perceived net benefits. Outcome studies connect implementation, adoption intensity, or broad AIS capability to sustainability, efficiency, or perceived performance. Alharasis (2025) strengthens one implementation-to-AIQ edge, while Maryanti et al. (2026) and Rawashdeh and Rawashdeh (2023) strengthen different outcome edges. Because these edges use different constructs, samples, and time assumptions, their adjacency is interpretive rather than a jointly estimated sequence.

Comparing Handayani et al. (2023), Putri et al. (2025), and Le and Tran (2025) illustrates the identification problem. Handayani et al. (2023) ends at self-reported use; Putri et al. (2025) connects adoption to FRQ, not AIQ or performance; Le and Tran (2025) connects generic information quality to perceived performance without a preceding adoption-to-AIQ model. Reading the three together is useful for locating missing transitions, but combining their coefficients would manufacture mediation across unrelated samples. The same caution applies

to broad AIS-to-performance estimates: they cannot reveal whether information quality transmitted the association when that mediator was not measured.

Counterevidence further limits generalization. The initial sample retains 21 non-significant findings; the recent-study addendum adds four null paths, two paths supported only at the authors' 10% threshold, and a moderation table with two printed t-values inconsistent with its effect flags. These are not proof that the predictors never matter. They show that conclusions change with construct definition, setting, significance rule, and outcome. Cross-sectional self-reports also leave common-method bias, reverse direction, and retrospective rationalization plausible, while the possibly overlapping Ismail–King samples cannot count as two independent replications.

Theoretical Implications

Adoption theory and information systems success theory should be connected only through measured transitions. Antecedent models can explain intention and early use, but they do not supply the system/output-quality link assumed by a performance mechanism. Success models distinguish system quality, information quality, use, satisfaction, and benefits, yet simultaneous self-reports cannot establish their temporal order. The theoretical contribution is therefore a constraint: adjacent constructs belong in a common research architecture only when their links are operationalized rather than inferred.

Construct validity is equally consequential. Technical accessibility can coexist with poor account mapping, controls, or user competence; AIQ can improve decision support without satisfying every FRQ criterion; and FRQ can change without demonstrating firm performance. Performance theory must also distinguish perceived net benefits, sustainability, efficiency, and balanced scorecard ratings from externally verified outcomes. Without these separations, an apparently coherent model may be a sequence of measurement substitutions.

Practical Implications

SME owners and advisers should treat digital accounting as enabling infrastructure, not a guarantee of better records or performance. Adoption programs may need to address usability, readiness, regulation, training, configuration, and continuing support because predictor patterns vary across settings. Evaluation should distinguish licenses, intentions, and logins from sustained use and accounting output quality.

Implementation controls remain prudent even though this review does not estimate their performance effect. Recurring QuickBooks classification, reconciliation, and reporting errors show that accessible software can coexist with weak records (Schiff & Szendi, 2014). Account structure design, access controls, reconciliation routines, documentation, review, and staff capability are therefore defensible safeguards. Programs should track error rates, timeliness, completeness, reporting compliance, and independently verifiable outcomes rather than assuming that adoption is success.

Research Agenda

A decisive test requires the same SMEs to be observed across the proposed transitions. At least three waves should measure configuration and sustained use before validated AIQ/FRQ and then objective outcomes. System logs can establish frequency and depth of use; output audits can assess accuracy, completeness, timeliness, and consistency; financial statements, tax records, or administrative indicators can reduce dependence on respondent perceptions. Mediation estimated from simultaneous self-reports would remain associational.

Replication should use comparable measures and test measurement invariance before comparing coefficients across countries. SME eligibility and sector composition need explicit

definitions, and mixed-size samples should report SME-only analyses. Confirmatory models should be separated from exploratory or ANN rankings, non-significant paths should remain visible, and related publications should disclose sample overlap. These design choices address the current evidence gaps without treating the proposed architecture as already validated.

Limitations

This review is bounded by a single Scopus query executed on 12 October 2026 and does not represent all accounting-digitalization scholarship. Twenty one of 286 records lacked author keywords; the 2026 publication count is incomplete; and the eight VOSviewer clusters are algorithmic partitions, with the two node and singleton clusters requiring particular caution. Full-text reading was purposive: 20 of 25 initial candidates were inspected, 19 supplied substantive evidence, one was instrument-only, and five exact DOI texts remained unavailable. The separate five-study addendum was targeted and non-exhaustive, and its candidate-list denominator is unavailable. Most inspected studies use cross-sectional self-reports, non-probability samples, and perceived or proxy outcomes; SME definitions and sectors vary. The Ismail and King publications may use related samples, so they were not treated as independent replications. Low reliability in one acceptance scale, threshold-sensitive paths, and an internally inconsistent moderation table further constrain inference. Confidence labels are structured narrative judgements rather than formal risk of bias grades. No conclusion from the 24 inspected studies is generalized to all literature.

Conclusion, Implication, and Recommendation

The decisive finding is a mismatch between conceptual proximity and empirical continuity. Bibliometric mapping shows that adoption, accounting information quality, and performance occupy a connected research space, but the focused critical review finds heterogeneous adoption effects, sparse and construct specific output quality links, and performance measures dominated by perceptions or proxies. The evidence supports selected adjacent associations; it does not support a single causal pathway.

One recent cross sectional study strengthens the AIS-to-AIQ edge, and several studies connect implementation or use to perceived outcomes. Yet intention is not sustained use, generic information quality is not AIQ or FRQ, and perceived performance is not an objective longitudinal result. No inspected study estimates temporally ordered DAS-AIQ-SME-performance mediation. The review's contribution is therefore a bounded evidence architecture that identifies what is measured, what remains an interpretive bridge, and what a credible test must observe next.

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