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## CHALLENGES AND SOLUTIONS OF TECHNOLOGY IN FINANCIAL RECORDING SMEs: SYSTEMATIC LITERATURE REVIEW

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DOI: [10.32815/ristansi.v7i1.2881](https://doi.org/10.32815/ristansi.v7i1.2881)

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### Article Information

Date Received	11 December, 2025
Date Revised	30 April, 2026
Date Accepted	15 May, 2026

### Keywords:

Systematic  
Literature  
Review,  
SMEs,  
Digital Financial  
Recording,  
Accounting  
Technology,  
Cloud  
Accounting

### Abstract:

This study aims to identify the difficulties faced by SMEs in financial record-keeping and to explain the role of technology as a solution. The method used is a Systematic Literature Review (SLR) by examining Scopus-indexed articles from 1957-2023. The synthesis results reveal six main obstacles, namely technical-operational, resource-based, regulatory and standards, management and strategy, technology and innovation, as well as financial-economic. The most prominent technological solutions include standard training and education, implementation of accounting information systems and IT support, adoption of cloud accounting, use of accounting software or applications, and integration of technology into accounting management strategies. Another significant finding is the still limited discussion of financial data security strategies for SMEs, even though digitalization of financial records increases the risk of data breaches, cyberattacks, and loss of business information. This study concludes that SMEs need to adopt financial record-keeping technology that is efficient, affordable, user-friendly, and secure, accompanied by increased accounting literacy and relevant policy support.

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## INTRODUCTION

Small and Medium Enterprises (SMEs) make a significant contribution to economic growth, job creation, and the resilience of the national economy. In Indonesia, MSMEs contribute more than 60% of Gross Domestic Product and absorb over 97% of the workforce (Hastutik, 2021). However, this substantial contribution is not always matched by adequate financial record-keeping capacity. Many SME actors still use manual recording, notebooks, or simple spreadsheets, resulting in financial data that is often incomplete, inconsistent, difficult to trace, and less supportive of decision-making (Yulianto et al., 2024).

Obstacles to financial recordkeeping for SMEs are not only technical in nature, but also relate to limited accounting literacy, system implementation costs, human resource constraints, understanding of standards, as well as managerial readiness (Rosanti et al., 2025). Previous studies show that SME owners and managers often experience difficulties preparing financial statements (Ramadhani & Hermawan, 2022), separating personal and business finances (Ezeagba, 2017), applying accounting standards (Yanto et al., 2016), and making optimal use of accounting information systems (Saputra et al., 2022). As a result, the financial information produced has not been fully able to support planning, performance evaluation, access to financing, or tax compliance (Mogendi et al., 2016). The development of technology offers opportunities to improve financial record-keeping practices for SMEs. Accounting information systems, accounting software, mobile applications, Enterprise Resource Planning (ERP), cloud accounting, big data, and artificial intelligence can assist in automating transactions, preparing reports, data integration, and enhancing information accuracy. However, technology adoption does not always proceed smoothly because SMEs face application complexity, costs, limited training, data security risks, and feature suitability for business needs (Zulqarnain et al., 2023).

Although many studies have discussed accounting technology, financial literacy, and SME record keeping, a systematic review integrating the challenges and technological solutions is still needed (Amin et al., 2025). Some research only focuses on a single technology or specific context. Therefore, this article uses a Systematic Literature Review approach to synthesize scientific evidence on the main financial record-keeping issues faced by SMEs and practical technological solutions that can be applied. This study addresses two questions: (1) what difficulties do SMEs encounter in financial recordkeeping? and (2) how does technology provide solutions to these difficulties? The answers to these questions are expected to contribute theoretically to the study of SME accounting as well as practically to business practitioners, SME advisors, application developers, and policymakers.

## **LITERATURE REVIEW**

### **Technological Challenges in SME Financial Recordkeeping**

The challenges of financial recordkeeping technology for SMEs can be understood through four main issues. First, software complexity causes SME operators without

backgrounds in accounting or technology to have difficulty operating features, managing transaction data, and reading reports (Li, 2021). This complexity increases the risk of input errors, misinterpretation of reports, and low utilization of analytical functions (Seethamraju, 2015). Second, system integration becomes an obstacle when SMEs use multiple separate applications for sales, inventory, payments, and accounting (Andarwati et al., 2020). Disconnected data leads to duplication of work, inconsistencies in reports, and low operational efficiency.

Third, data security has become a crucial issue because digitalization stores sensitive information such as transactions, accounts, receivables, payables, and customer data. Without encryption, authentication, backups, and access policies, SMEs are vulnerable to data loss and cyberattacks (Qubbaja, 2020). Fourth, implementation costs are an important consideration. Technology investment not only includes purchasing software or hardware, but also training, maintenance, technical support, and adaptation time (Bachtiar et al., 2023). For SMEs with limited capital, upfront costs and hidden costs are often reasons for delaying technology adoption. Thus, technology solutions must be selected based on suitability to needs, ease of use, security, and affordability (Kamal et al., 2023).

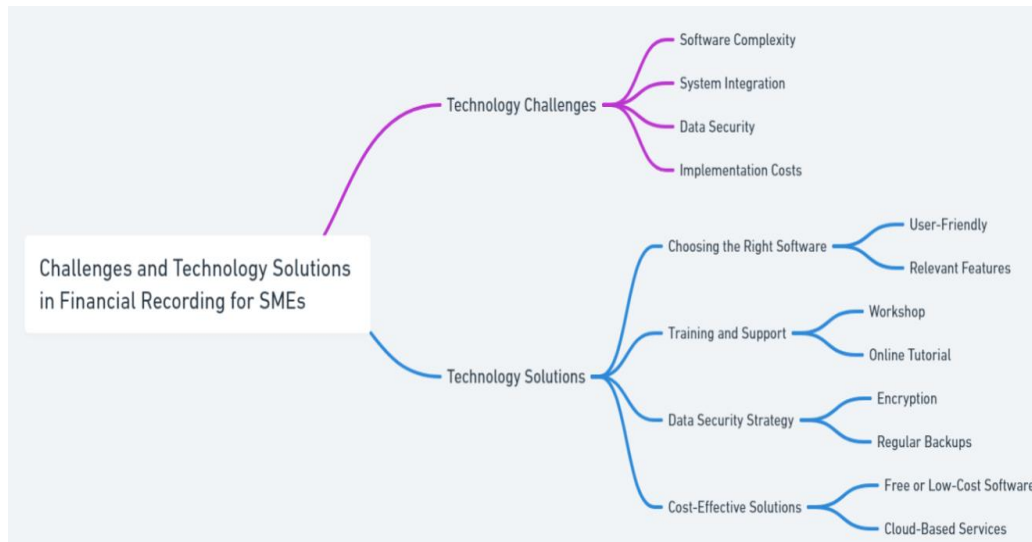
### **Technology Solutions for SME Financial Recordkeeping**

Effective technological solutions need to consider the capacity of SMEs as organizations with limited resources. User-friendly software becomes an essential prerequisite because a simple interface, clear navigation, and relevant features can lower the barriers to use (Hayati & Fitriani, 2023). Applications that are overly complex actually have the potential to not be used consistently.

In addition to application design, training, workshops, online tutorials, and technical assistance are needed to improve digital accounting literacy. Flexible learning helps SME owners and staff understand transaction recording, report preparation, data backup, and the utilization of reports for business decisions. Cloud accounting also becomes a solution because it offers real-time access, relatively affordable subscription costs, automatic updates, and scalability. (Kamal et al., 2023). From a security perspective, the use of encryption, strong authentication, regular backups, and data recovery procedures needs to be part of a digital financial record-keeping strategy. Low-cost solutions or free versions can serve as an entry point for SMEs, but must still be

evaluated based on reliability, security, and integration capabilities. The framework illustrating the relationship between challenges and technological solutions is shown in Figure 1.

**Figure 1**  
**Framework**



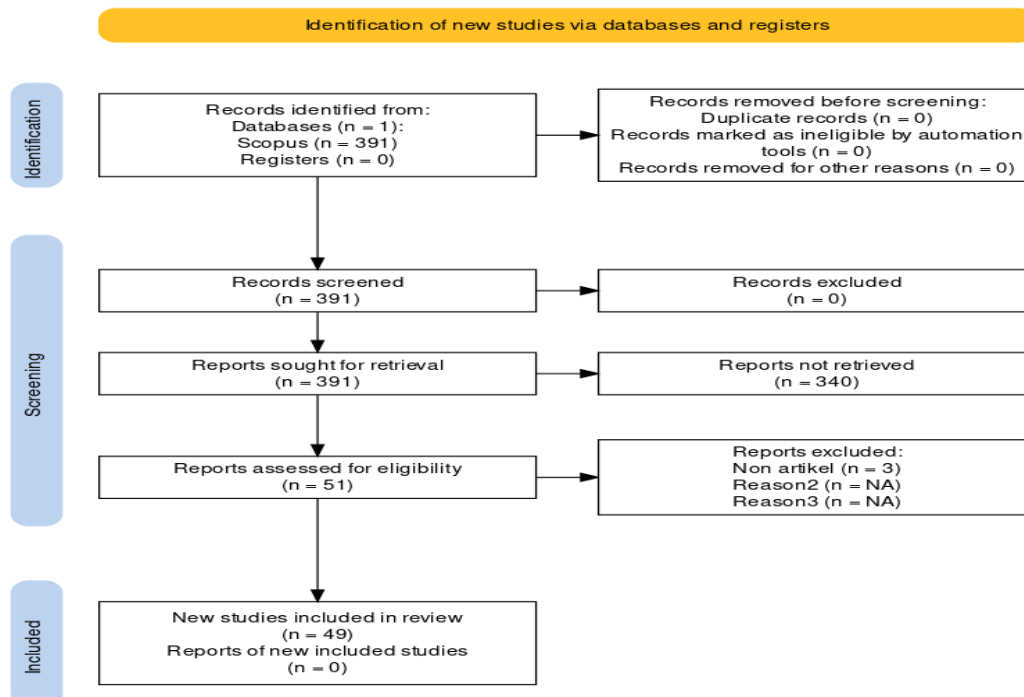
Source: Processed by the Author, 2024

## RESEARCH METHODS

This study employs the Systematic Literature Review (SLR) method to identify, evaluate, and synthesize previous research on the challenges and solutions of financial record-keeping technology for SMEs. SLR was chosen because it enables the production of a transparent, replicable, and evidence-based synthesis through the stages of searching, selection, extraction, and analysis of literature data (Hastutik et al., 2022; Singh & Kumar, 2014).

Literature search was conducted on the Scopus database using the string: TITLE-ABS (("SMEs" OR "MSME" OR "Small Businesses" OR "Small Firms") AND ("Bookkeeping" OR "Accounting" OR "Financial Reporting" OR "Transaction Recording") AND ("challenge" OR "Difficulty" OR "Problem" OR "Constraints" OR "Limitations" OR "Obstacle")). The literature management process was assisted by Parsif.ai and followed the PRISMA flow. Inclusion criteria emphasized the relevance of articles to MSMEs, financial recording, accounting, financial reporting, technology, challenges, or solutions. Articles not relevant to these focuses were excluded from analysis. The literature selection flow is presented in Figure 2.

**Figure 2**  
**SLRS Procedure**



Source: Data Processing, 2024

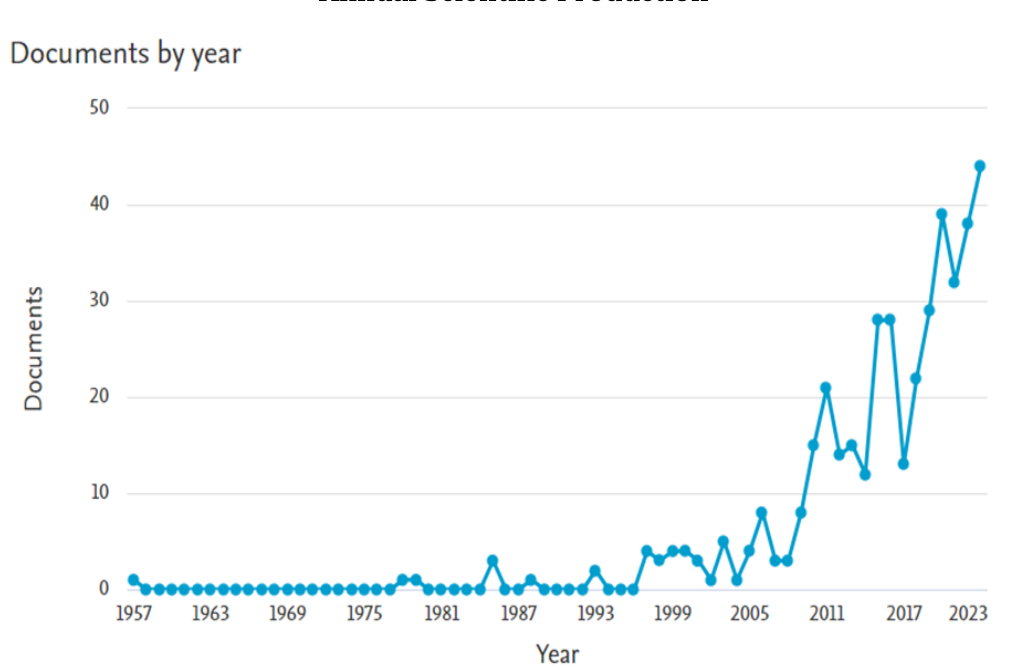
At the screening and retrieval stage, a total of 391 articles were identified from the Scopus database. Following the initial selection process based on the relevance of the title, abstract, keywords, as well as the inclusion and exclusion criteria of the study, a total of 340 articles were not advanced to the full-text review stage due to irrelevance to the research focus, not specifically discussing SME financial record-keeping, not addressing technological solutions, or lack of access to the complete document. Subsequently, 51 articles proceeded to the eligibility assessment stage and underwent quality evaluation. From this process, 49 articles met the criteria and were used in the Systematic Literature Review (SLR) analysis.

## RESEARCH FINDINGS

### Publication Trends and Article Sources

As part of the Systematic Literature Review analysis, this study also conducts a bibliometric analysis of relevant scientific publications. This analysis is used to observe the trends in the number of publications related to SME financial record-keeping and technology adoption from year to year. The visualization of annual publication trends is presented in Figure 3 to illustrate the growth in research on this topic.

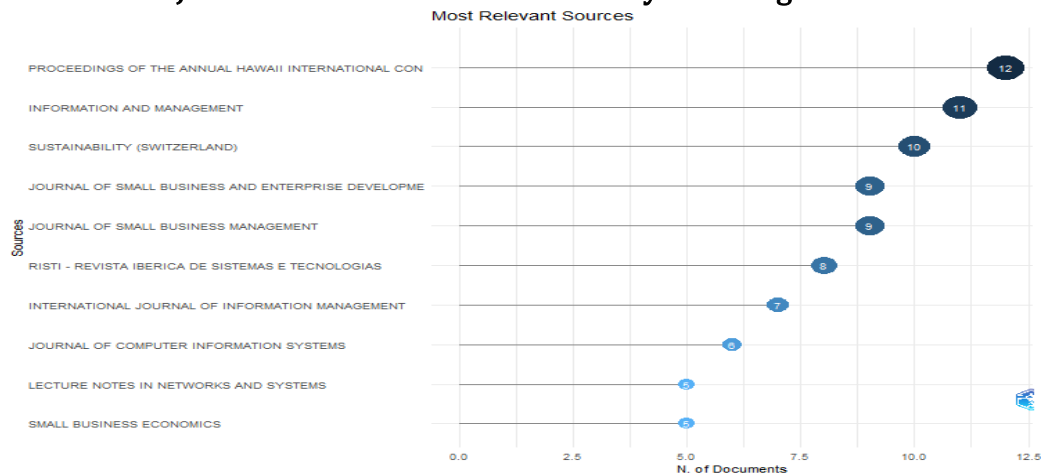
**Figure 3**  
**Annual Scientific Production**



Source: Processed by Researchers, 2024

Figure 3 shows that publications on SME financial record-keeping have experienced a notable increase, especially since 2019. The 2019–2023 period represents increasingly robust research growth, in line with the acceleration of digitalization, heightened attention to accounting technology, and the need for SMEs to have more accurate and integrated recording systems.

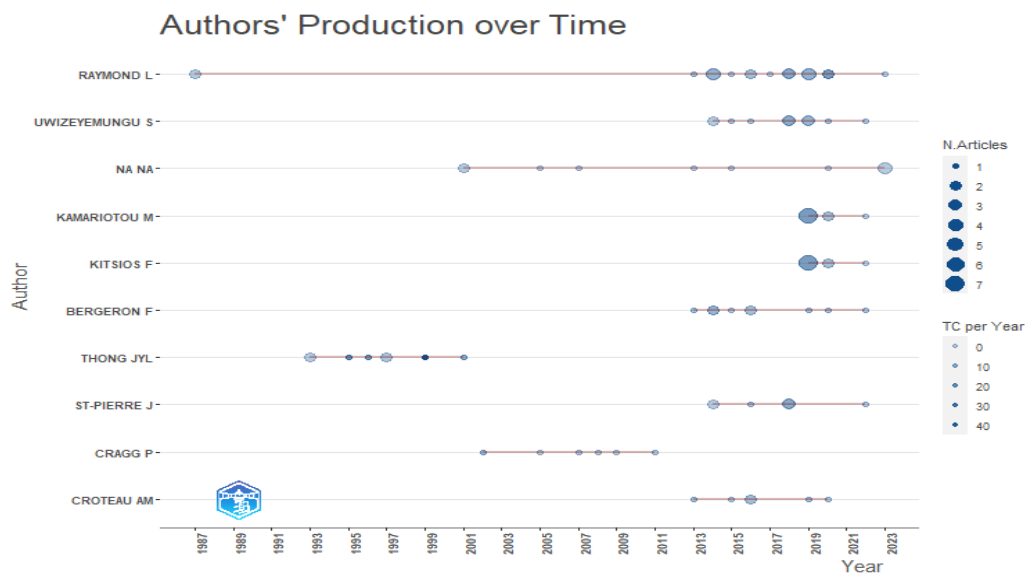
**Figure 4**  
**Journal Names of the Articles Analyzed Using SLRS**



Source: Processed by the Author, 2024

The articles analyzed are distributed across various scientific outlets, indicating that the issue of SME financial record-keeping is multidisciplinary, encompassing accounting, management, information systems, entrepreneurship, and business technology. Several journals and proceedings make greater contributions, including Proceedings of the Annual Hawaii International Conference on System Sciences, Information and Management, Sustainability, Journal of Small Business and Enterprise Development, and Journal of Small Business Management.

**Figure 5**  
**Number of Productions per Author**



Source: Processed by the Author, 2024

Figure 5 shows that Raymond L. is one of the dominant authors on topics related to technology, ERP, and SMEs. This dominance indicates a concentration of academic contributions on issues of information technology adoption and accounting systems in the small and medium enterprise sector.

### Challenges in SME Financial Record-Keeping

Synthesis of 49 studies reveals six main challenges in SME financial recordkeeping. These six constraints do not stand alone, but are interconnected: limited resources weaken the ability to understand standards, low management capacity hinders system integration, and financial constraints limit investment in safer and more efficient technology. The six constraints are presented in the table below.

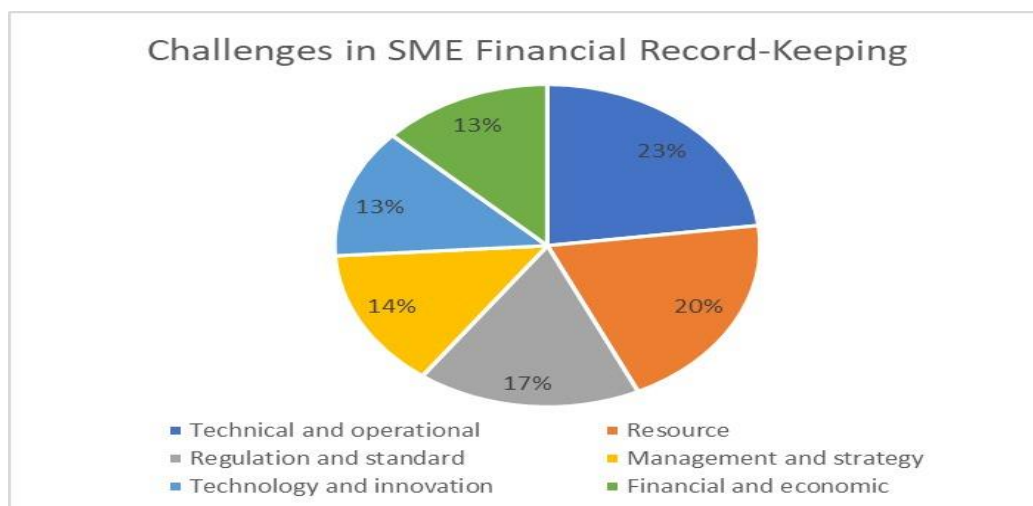
**Table 1**  
**Six Main Obstacles to SME Financial Record-Keeping**

No	Obstacle	Summary of Findings
1	Technical and operational	Difficulties in preparing consistent financial statements; confusion over the recognition of liabilities, assets, and contingent considerations; limitations in separating personal and business finances; complexity of the accounting information system.
2	Resources	Low levels of education and accounting knowledge; limited accounting human resources; accountant turnover; training costs and system support; limited capital and financial access.
3	Regulations and standards	Difficulties in applying IFRS principles/SME accounting standards; regulatory variations between countries; the need to simplify standards while complying with tax requirements.
4	Management and strategy	Lack of management awareness; limited budgeting skills; resistance to change; dependence on manual systems or third parties.
5	Technology and innovation	Low understanding of cloud accounting, big data, ICT, and management accounting information; barriers to technology diffusion in SME business processes.
6	Financial dan ekonomi	Low understanding of cloud accounting, big data, ICT, and management accounting information; barriers to technology diffusion in SME business processes.

Source: Data Processing, 2024

This challenge is illustrated in the following diagram.

**Figure 6**  
**Obstacles in Recording SME Finances**



Source: Author Own Work, 2024

### Technology Solutions for SME Financial Record-Keeping

The synthesis results also indicate five categories of technological solutions. These solutions highlight that digitizing financial record-keeping requires more than simply providing an application; it must also be accompanied by training, IT support, process

integration, and management strategies tailored to the capacity of SMEs. These five categories of technological solutions are presented in the following table.

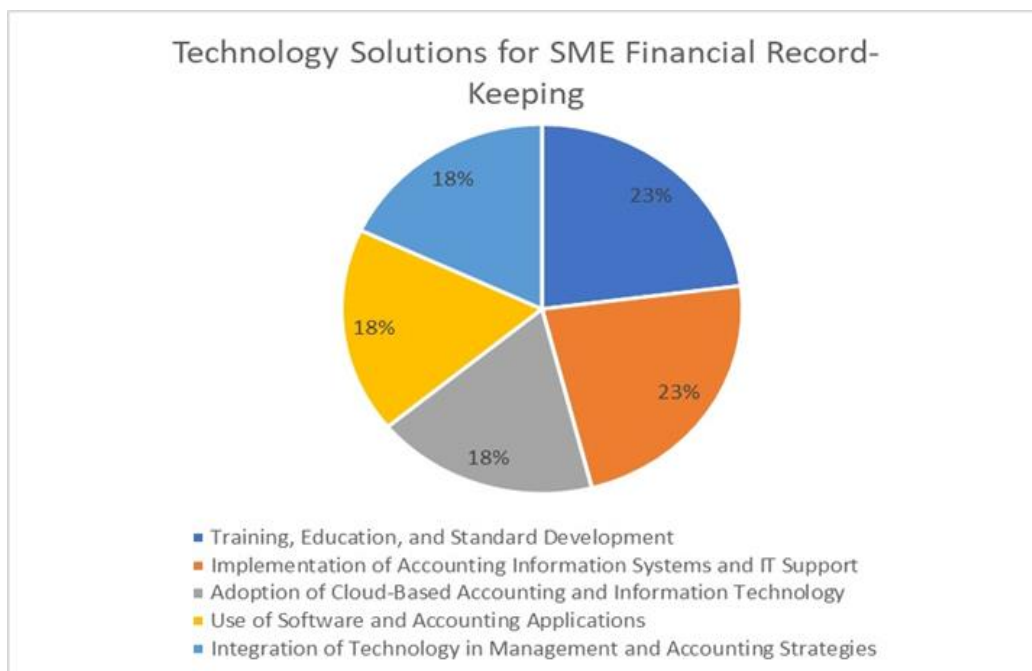
**Table 2**  
**Five Categories of Technology Solutions for SME Financial Record-Keeping**

No	Solution	Summary of Findings
1	Training, education, and standard development	Staff training, IFRS/SME standards courses, accounting education from higher education institutions, standards harmonization, and development of guidelines such as SAK-ETAP.
2	Accounting information system and IT support	The implementation of an accounting information system that is user-friendly, affordable, computerized, mobile/cloud-based, and capable of generating real-time reports.
3	Cloud accounting and information technology	The use of cloud accounting for operational efficiency, remote data access, automatic updates, and scalability in line with business growth.
4	Accounting software and applications	The use of web-based software, online accounting applications, integrated financial management systems, and SaaS-based ERP.
5	Integration of technology in accounting management	Strengthening management accounting, new measurement and reporting, integration of inventory/finance, and the development of a uniform accounting framework.

Source: Processed data, 2024

This technology solution is illustrated in the following diagram.

**Figure 7**  
**SME Financial Recording Technology Solutions**



Source: Author Own Work, 2024

## **DISCUSSION**

Research findings indicate that SME financial recordkeeping is a multidimensional issue. Technical barriers such as software complexity are only one part of the problem (Aladejebi & Oladimeji, 2019). More fundamental obstacles lie in low accounting literacy, limited human resources, the underdeveloped culture of recordkeeping, and management capabilities that do not yet fully utilize financial information as the basis for business decisions (Halim, 2023). Accordingly, technological solutions should be viewed as organizational interventions, not merely the provision of applications.

From a technological perspective, simple, relevant software that is accessible via the cloud has the potential to improve record-keeping efficiency (Yani et al., 2025). However, the success of adoption is highly dependent on perceived usefulness and ease of use. SMEs tend to accept technology if the system supports daily tasks, reduces errors, speeds up reporting, and does not add to the administrative burden (Mosbah, 2024). Therefore, application design for SMEs must be oriented toward practical needs, such as transaction recording, invoicing, expenses, revenue, simple reports, payment integration, and automatic backup.

An important finding of this review is the still limited discussion specifically regarding financial data security strategies for SMEs (Kumar, 2021). In fact, digitization of financial record-keeping expands the risks of data breaches, transaction manipulation, identity theft, and loss of archives (Emmanuel, 2025). Data security must not be viewed solely as a technical issue, but as a prerequisite for business sustainability. SMEs require access policies, authentication, encryption, regular backups, simple audits, and cybersecurity education for owners and staff.

In practical terms, the most realistic solution model is a stepwise approach. The first stage is to improve basic record-keeping literacy and the separation of personal and business finances. The second stage is to use simple applications that match the scale of the business. The third stage is to integrate sales, inventory, and financial data. The fourth stage is to strengthen data security and report analytics (Sihler et al., 2004). This stepwise approach is better suited for SMEs than costly and overly complex digital transformation from the outset.

Theoretically, the research findings reinforce the view that the adoption of accounting technology by SMEs is influenced by the interaction between technological, organizational, environmental factors, and resource capacity (Dinanti et al., 2025).

Technology can be a solution when it aligns with organizational readiness. Conversely, technology can become a new obstacle if it is not supported by training, user-friendly design, affordable financing, and adequate security policies (Mazurkiewicz et al., 2021).

The practical implication of these findings is the need for SME mentoring programs that integrate accounting literacy, application selection, and data governance. Training should not simply introduce software, but must focus on the ability to record daily transactions, read income statements, manage cash flow, and separate personal finances from business finances. In this way, technology does not stop at being an administrative tool, but becomes the foundation for decision-making.

For application developers, the review results highlight the importance of system designs that are lightweight, low-cost, secure, and aligned with MSME business processes. The main features that need to be prioritized include simple transaction input, financial dashboards, automated reports, payment integration, inventory management, regular backups, and access rights management. Applications that are too complex risk being abandoned by users, while those that are too simple may fail to support business growth. For policymakers, the research findings underscore the need for a supportive ecosystem for SME accounting digitalization. Such support may include training subsidies, simplified record-keeping standards, collaboration with universities, provision of data security modules, and partnerships with technology providers. Sound policies should connect aspects of literacy, financing, digital infrastructure, data protection, and tax compliance requirements.

For future research, the main gap lies in strategies for securing SME financial data. Subsequent studies may examine cloud-based security models, the cybersecurity preparedness of SME actors, the effectiveness of automatic backups, as well as the relationships between digital literacy, trust in technology, and the sustainability of accounting application use. Empirical research in the Indonesian context is also important because local SMEs have different business scales, technology access, and levels of financial literacy.

## **CONCLUSION**

This study concludes that SMEs face six main challenges in financial record-keeping, namely technical-operational, human resources, regulations and standards, management and strategy, technology and innovation, as well as financial-economic. These challenges

result in financial records that are inconsistent, lack accuracy, are difficult to use for business decision-making, and do not yet optimally support compliance.

Technology solutions that can be implemented include training and education, implementation of accounting information systems, adoption of cloud accounting, use of accounting software or applications, and integration of technology in accounting management. These solutions need to be designed to be user-friendly, relevant to the needs of SMEs, affordable, scalable, and secure. Further research needs to delve deeper into SME financial data security strategies, including encryption models, backup, access governance, and cybersecurity literacy appropriate to the capacity of small and medium enterprises.

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