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Management Accounting in Digital MSMEs: An Adaptive Model to Support Growth in the Creative Economy Era

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A B S T R A C T

Digital transformation has become a strategic necessity for Micro, Small, and Medium Enterprises (MSMEs) to survive and grow in the creative economy era. However, many MSMEs still face limitations in financial management and operational efficiency due to low technology adoption. This study aims to analyze the influence of Digital Management Accounting and Operational Digitization on Digital SME Growth. The method used is a quantitative approach with a survey technique through questionnaires distributed to 50 digital MSME actors. The data were analyzed using SPSS through validity tests, reliability tests, normality tests, multicollinearity tests, multiple linear regression, t-tests, and F-tests. The results show that Digital Management Accounting has a positive and significant effect on the growth of digital MSMEs, with a t-value of 3.492 and significance of 0.001. Operational Digitization also has a significant effect, with a t-value of 2.586 and significance of 0.012. Simultaneously, both variables have a significant influence on MSME growth, which is supported by the results of the F-test with an F-value of 18.526 and a significance of 0.000. The research discussion emphasizes that digitalization in accounting and operational aspects can improve efficiency, decision quality, and the competitiveness of MSMEs in facing the dynamics of the creative economy. In conclusion, the success of MSMEs in the digital era is largely determined by the extent to which they can adopt and integrate technology into financial management and business processes comprehensively

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INTRODUCTION

The development of digital technology over the past decade has brought fundamental changes to the dynamics of the global economy, particularly in the way production, distribution, and consumption have transformed toward a more efficient, connected, and data-driven model (Mahera, 2025; Amory, 2025). Digitalization has not only transformed large corporations with established technological infrastructure but has also reached micro, small, and medium enterprises (MSMEs), which have long been the backbone of the economy in many countries, including Indonesia. As significant contributors to gross domestic product (GDP), employment absorption, and the acceleration of innovation across various sectors, MSMEs play a strategic role in maintaining national economic stability.

In the context of the rapidly growing creative economy, SMEs face demands to be more adaptive and responsive to the dynamics of changing consumer preferences, developments in digital technology such as e-commerce, artificial intelligence, and digital payment systems, as well as the increasing intensity of market competition. This situation requires SME actors not only to adopt technology as an operational tool but also to integrate it into their business models, marketing strategies, and product innovation processes in order to enhance competitiveness and maintain relevance in an increasingly competitive global economic ecosystem.

The era of the creative economy is characterized by the dominance of ideas, creativity, and innovation as key factors in creating added value for products and services, so that economic value no longer relies solely on physical resources, but also on creative capacity and responsiveness to market changes (Syahsudarmi, 2019). Within this framework, digital SMEs play a role as a driving force capable of delivering creative products with a wider market reach through the use of technologies such as e-commerce platforms, social media, digital analytics systems, and business process automation. Although the opportunities brought by digitalization open up significant growth potential, these dynamics also present increasingly complex challenges.

One fundamental challenge is how SMEs can efficiently manage relatively limited financial, human, and technological resources, while simultaneously designing adaptive business strategies. On the other hand, the ability to make data-driven decisions is becoming increasingly crucial, especially when SMEs have to navigate changes in consumer behavior, demand fluctuations, and rapidly shifting market uncertainties. This is where management accounting becomes a highly relevant and strategic tool, as it serves to provide comprehensive and timely information for planning, cost control, performance evaluation, risk assessment, and strategic decision-making. Thus, management accounting not only helps SMEs maintain business sustainability but also strengthens their position within a competitive and dynamic creative economy ecosystem.

LITERATURE REVIEW

The management accounting systems used by many digital SMEs still rely on traditional approaches that focus on recording financial transactions historically and administratively (Ikhtiari, 2024). These systems tend to be oriented towards conventional reports that are unable to provide more comprehensive, real-time, and relevant information for strategic decision-making needs. In the context of the fast-paced, dynamic creative economy, which is heavily influenced by technological developments, management accounting information is required to be more adaptive, flexible, and integrated with various digital platforms that support business operations (Cosa, 2024). This transformation not only encompasses aspects of financial reporting but also involves the integration of big data, predictive analytics, automation, as well as multidimensional performance measurement ranging from process efficiency, customer satisfaction, product innovation, to business sustainability. In other words, management accounting needs to evolve into a strategic information system capable of providing data-driven insights, supporting more accurate decisions, and enabling digital SMEs to respond to competition, market uncertainty, and changes in consumer behavior. This transformation becomes a necessity if SMEs want to survive and grow in a creative economy ecosystem that demands speed, accuracy, and continuous innovation.

In addition to accounting aspects, digitization in operational processes, or Operational Digitization, is an important factor that influences the sustainability of digital SMEs (Kumar, 2025). The use of technology in operational activities such as inventory management, online ordering, customer service, and digital marketing has been proven to increase efficiency and service speed (Sharma, 2024). This has the potential to improve customer satisfaction and significantly expand the market. Accounting digitization and operational digitization make a major contribution to the growth of digital SMEs, especially in the context of the creative economy, which demands innovation and flexibility (Badria, 2024). The growth of digital SMEs is not only measured by sales but also by adaptability, management efficiency, and long-term business sustainability (Gao, 2023).

Although the potential for digitalization is enormous in driving efficiency and market expansion, In reality, many MSMEs are still unable to utilize it optimally. Limited digital literacy is one of the most significant obstacles, as many MSME actors are not yet accustomed to using accounting applications, inventory management systems, or other digital platforms that can enhance business effectiveness (Saputri, 2025). In addition, limited access to adequate technological devices, inadequate digital infrastructure in certain areas, and high technology implementation costs make it difficult for most MSMEs to undergo comprehensive digital transformation. Low understanding of the long-term benefits of digitalization also causes business actors to be less motivated to invest in digital systems that can actually improve financial record accuracy, speed up operational processes, and expand market reach (Wang, 2023). Therefore, a more in-depth empirical study is needed to identify how accounting and operational digitalization contribute concretely to the growth of digital SMEs.

Previous research has shown that the implementation of digital technology can improve financial performance, operational efficiency, and competitiveness (Almashhadani, 2023). However, studies specifically examining the relationship between Digital Management Accounting, Operational Digitization, and the growth of digital SMEs in the creative economy context are still limited. This underscores the importance of more comprehensive and measurable research in understanding the dynamics of SME digitalization. Based on this background, this study was conducted to analyze the effect of Digital Management Accounting and Operational Digitization on Digital SME Growth in digital SMEs. A quantitative approach is used to provide an empirical overview of how much digitalization contributes to business growth. The research results are expected to be able to address the main problems faced by SMEs in the digital transformation process.

METHODOLOGY

This study uses a quantitative approach with an explanatory research design aimed at testing the effect of digital management accounting and operational digitalization on the growth of SMEs in the creative economy era. The population of this study consists of micro, small, and medium enterprises (SMEs) that have implemented digital technology in both financial recording and business operations. The sample was determined using purposive sampling based on the following criteria: SMEs have been operating for at least two years, use digital applications such as accounting apps, marketplaces, or digital POS systems, and are willing to complete the questionnaire. Primary data were collected through the distribution of a Likert scale questionnaire ranging from 1–5, measuring three main variables: Digital Management Accounting (X1), Operational Digitalization (X2), and Digital SME Growth (Y).

The questionnaire instrument was tested using a validity test with the Pearson Product Moment and a reliability test with Cronbach's Alpha to ensure that each statement item is valid and consistent. Data analysis was carried out using the latest version of SPSS software with several stages, namely: (1) descriptive statistics to describe respondent characteristics and data distribution; (2) classical assumption tests including normality test, multicollinearity test, and heteroscedasticity test to ensure that the regression model meets analytical requirements; (3) multiple linear regression analysis to examine the effect of independent variables on the dependent variable. T-test values, F-test values, coefficient of determination (R^2), and significance values were used to interpret the strength of the influence and the feasibility of the model.

Through the analysis conducted, this study aims to provide empirical evidence that digital management accounting and operational digitalization are adaptive models capable of driving the growth of SMEs in facing the dynamics of the creative economy. The research results are expected to serve as strategic recommendations for SMEs to enhance business management effectiveness through the use of digital technology.

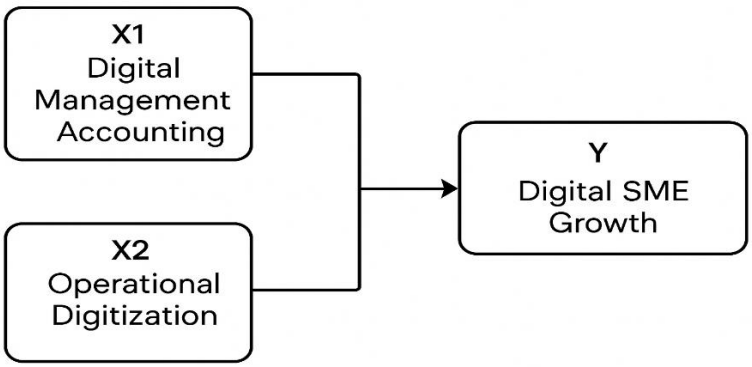

Figure 1. Conceptual Framework

Hypothesis Formulation

- H1: Digital Management Accounting has a positive and significant effect on the Growth of Digital MSMEs.
- H2: Operational Digitalization has a positive and significant effect on the Growth of Digital MSMEs.
- H3: Digital Management Accounting and Operational Digitalization simultaneously have a significant effect on the Growth of Digital MSMEs.

RESULTS

Validity Test

The validity test is used to compare the accuracy of data in practice. The validity testing is carried out to obtain and understand whether the instruments used are appropriate, then consult with experts (expert judgment), followed by factor analysis. Data is considered valid if the calculated R > table R.

Table 1. Validity Test

Variable	Indicator	Item	r-count	Sig.	Description
Digital Management Accounting (X1)	Digital financial planning	X1.1	0,612	0,000	Valid
	Application-based cost control	X1.2	0,731	0,000	Valid
	Use of digital reports for decision-making	X1.3	0,689	0,000	Valid
	Utilization of accounting dashboards	X1.4	0,702	0,000	Valid
	Accuracy of digital transaction recording	X1.5	0,756	0,000	Valid

	Integration of digital financial systems	X1.6	0,644	0,000	Valid
Digital Operationalization (X2)	Use of transaction applications	X2.1	0,682	0,000	Valid
	Digital marketing management	X2.2	0,703	0,000	Valid
	Customer service automation	X2.3	0,597	0,000	Valid
	Efficiency of digital business processes	X2.4	0,742	0,000	Valid
	Integration of digital platforms	X2.5	0,699	0,000	Valid
	Use of marketplaces/e-commerce	X2.6	0,654	0,000	Valid
Growth of Digital SMEs (Y)	Revenue growth	Y1.1	0,734	0,000	Valid
	Increase in the number of customers	Y1.2	0,688	0,000	Valid
	Cost efficiency improvement	Y1.3	0,703	0,000	Valid
	Market reach expansion	Y1.4	0,721	0,000	Valid
	Overall digital performance	Y1.5	0,668	0,000	Valid

Source: Data Processing Results, 2025

Based on the validity test results using Pearson correlation analysis, it is known that all statement items on variables X1, X2, and Y have a calculated r greater than the table r (0.278) and a significance value < 0.05. Therefore, all questionnaire items are declared valid and suitable to be used for the next stage of analysis.

Reliability

Reliability testing is conducted to obtain and assess whether the data consistently has the same strength (Sugiyono, 2019). If Cronbach's alpha (α>0.70), then the data is considered reliable.

Table 2. Reliability Test Results

Variable	Cronbach's alpha	Information
Digital Management Accounting	0,876	Reliable
Operational Digitalization	0,891	Reliable
Digital SME Growth	0,865	Reliable

Source: Data Processing Results, 2025

Reliability testing in this study was conducted to measure the internal consistency of the questionnaire instruments used to assess the variables of Digital Management Accounting (X1), Operational Digitalization (X2), and Digital MSME Growth (Y). The test was carried out using the Cronbach's Alpha value through SPSS software. The results of the test indicate that all variables have Cronbach's Alpha values greater than the minimum threshold of 0.70, which serves as an indicator that the research instruments are reliable. The Digital Management Accounting (X1) variable obtained a Cronbach's Alpha value of 0.876, indicating that the statement items have very good consistency. The Operational Digitalization variable (X2) obtained a value of 0.891, indicating very high reliability for each measured indicator. Meanwhile, the Digital MSME Growth variable (Y) has a Cronbach's Alpha value of 0.865, which also falls into the reliable category. Overall, these results confirm that all items across the three variables have a good level of internal consistency, making the questionnaire instrument suitable for further statistical analysis.

Multicollinearity Test

The multicollinearity test was conducted to determine whether there is a high correlation among independent variables in the regression model. The test used Tolerance values and the Variance Inflation Factor (VIF).

Table 3. Multicollinearity Test

Koefisien [a]

Model		Statistik Kolinearitas toleransi	VIF
1	(Constant)		
	Digital Management Accounting	.742	1.348
	Operational Digitalization	.755	1.325

Source: Data Processing Results, 2025

Based on the analysis results, the Digital Management Accounting variable (X1) has a Tolerance value of 0.742 and a VIF of 1.348, while the Operational Digitalization variable (X2) has a Tolerance value of 0.755 and a VIF of 1.325. All Tolerance values are above 0.10 and VIF values are below 10, indicating that the regression model does not experience multicollinearity. Thus, the relationship between the independent variables in this study is at a reasonable level and does not interfere with the feasibility of the multiple regression model used.

T-Test

The T statistic is useful for understanding the significant influence of individual variables on group dependence. The t-test will succeed in testing the hypothesis based on significant and constant regression values, with a significance level of 0.05. The results are interpreted as calculated T > table T and Sig. value < 0.05

Table 4. T-Test

Independent Variable	Coefficient (B)	Std. Error	t-count	Sig. (p-value)
(Constant)	3.214	0.842	3.818	0.000
Digital Management Accounting (X1)	0.412	0.118	**3.492**	**0.001**
Operational Digitization (X2)	0.367	0.142	**2.586**	**0.012**

Source: Data Processing Results, 2025

Based on the results of the t-test displayed in the Coefficients table, it is known that each independent variable has a significance value (Sig.) below the tolerance limit of α = 0.05. This indicates that both variables have a significant effect on Digital SME Growth (Y).

The Digital Management Accounting variable shows a t-value of 3.492, which is greater than the t-table value (3.492 > 2.011). In addition, the significance value is 0.001 < 0.05, so Digital Management Accounting is proven to have a significant effect on the growth of digital SMEs. The regression coefficient of 0.412 indicates that an increase in the use of digital management accounting will positively increase the growth of digital SMEs. This means that the better the management of financial information, planning, and control based on digital systems, the greater the opportunity for SMEs to grow and compete in the creative economy era.

The Operational Digitization variable has a calculated t-value of 2.586, which is also greater than the t-table value (2.586 > 2.011). A significance value of 0.012 < 0.05 indicates that its effect is statistically significant. The regression coefficient of 0.367 indicates that the higher the level of operational digitization of SMEs, including work process automation, use of business applications, and system integration, the higher the growth and performance of SMEs. Operational process digitization has been proven to make a significant contribution to enhancing competitiveness in the creative economy environment.

F Test

Table 5. F Test

ANOVA a		
Model	F	Sig
Regression	18.526	.000
Residual		
Total		

Source: Data Processing Results, 2025

The F-test results show that the calculated F value is 18.526 with a significance level (Sig.) of 0.000. Since the significance value is less than α = 0.05, it can be concluded that the regression model is simultaneously (together) significant in explaining the effect of independent variables on the dependent variable. The variables Digital Management Accounting (X1) and Operational

Digitization (X2) simultaneously have a significant effect on Digital SME Growth (Y). This indicates that when both variables are combined in a single regression model, they both play an important role in enhancing digital SME growth.

Coefficient of Determination

Table 6. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.696	0.484	0.461	1.920

Source: Data Processing Results, 2025

An R Square value of 0.484 indicates that 48.4% of the variation in Digital MSME Growth can be explained by the variables of Digital Management Accounting and Operational Digitalization. The remaining 51.6% is influenced by other variables not examined in this study. The Adjusted R Square value of 0.461 confirms that the model has good explanatory power.

DISCUSSION

Research results indicate that Digital Management Accounting has a significant influence on the growth of digital SMEs, as evidenced by a positive regression coefficient of 0.412 and a t-value of 3.492, which exceeds the table t-value of 2.011. These findings confirm that the more optimal the implementation of digital management accounting, the greater the SMEs' ability to improve operational performance and drive business growth (Hasbolah, 2021; Pangestu, 2024; Hendrawati, 2024; Harun, 2025). Digital Management Accounting not only functions as a financial recording tool, but also as a managerial information system that produces integrated, relevant, and accurate data to support decision-making (Arkhipova, 2024).

Through the integration of financial technology, the processes of planning, controlling, and evaluating business activities can be carried out more systematically and based on evidence. Thus, SME owners gain a strong analytical foundation to formulate strategies that are adaptive to the dynamics of the digital market. The utilization of digital features such as automated bookkeeping applications, real-time transaction recording, and financial analysis dashboards has been proven to enhance MSMEs' understanding of their business's financial condition comprehensively (Winata, 2025). Strategic information presented quickly and visually allows MSMEs to make more timely decisions, especially regarding cash flow management, investment planning, and optimization of resource allocation. This improvement in decision-making accuracy has implications for operational efficiency and reducing the risk of managerial errors that commonly occur due to limited information. In the context of the creative economy, characterized by rapid changes and innovation-based competition, MSMEs' ability to leverage Digital Management Accounting becomes a crucial factor to strengthen competitiveness and drive sustainable growth.

The Operational Digitization variable in this study also shows a significant effect on the growth of digital SMEs, as indicated by a calculated t-value of 2.586, which exceeds the table t-value of 2.011, as well as a positive regression

coefficient of 0.367. These findings confirm that digitization in daily operational activities is a crucial aspect that can strengthen SME performance (Meidyasari, 2024; Saleh, 2025; Yani, 2025). Operational digitization includes the utilization of various technologies such as digital cashier systems, inventory management applications, internet-based marketing platforms, digital payment systems, and the integration of business processes that allow real-time data synchronization. Through the implementation of these technologies, SMEs are able to reduce the duration of operational processes, lower production costs, minimize the risk of manual errors, and improve the consistency of service quality provided to customers. This efficiency ultimately creating an operational environment that is more responsive and adaptive to changing market demands.

In addition to improving internal efficiency, operational digitalization also plays an important role in expanding the market reach of MSMEs through the use of e-commerce platforms and social media (Hendrawan, 2024; Rahayu, 2025). Broader access to digital markets allows MSMEs to reach new consumers, strengthen marketing strategies, and significantly increase sales volume (Sunggara, 2022). The ability of MSMEs to integrate operational technology has a direct impact on increasing business productivity and effectiveness, which in turn strengthens competitiveness in a highly competitive modern market environment (Triwahyono, 2023). In the context of the creative economy, which demands rapid innovation and high flexibility, operational digitalization becomes one of the main pillars supporting the sustainable growth of MSMEs and driving transformation towards a more modern and technology-based business model.

The F-test result showing an F-value of 18.526 with a significance of 0.000 indicates that Digital Management Accounting and Operational Digitization simultaneously have a significant effect on Digital SME Growth (Ratmono, 2023; Fähndrich, 2024). This finding confirms that these two variables not only contribute individually but also have a complementary relationship in accelerating the growth of digital SMEs. Digital Management Accounting provides a systematic, accurate, and relevant information framework to support the process of planning, controlling, and evaluating business performance (Barreto, 2025). Meanwhile, Operational Digitization enhances the effectiveness of operational execution by speeding up workflow, reducing costs, and minimizing manual errors (Ajiga, 2024). The interconnection between these two variables creates a solid managerial and operational foundation, enabling SMEs to manage resources more efficiently while maintaining consistent service quality. When digital management accounting and operational digitization are implemented in an integrated manner, SMEs are able to develop a more structured, responsive, and adaptive work system to the dynamics of the digital market. The combination of good financial information management and digitized operational processes provides space for the creation of a stable, efficient, and flexible business model in facing changes in the business environment (Gupta, 2023).

This synergy also strengthens the competitiveness of SMEs, as strategic decisions can be made based on real-time information and integrated with effective operations. Thus, the integration of Digital Management Accounting and Operational Digitization not only improves business performance in the short term, but also serves as a key driver of sustainable digital MSME growth in the creative economy era. Digital Management Accounting and Operational Digitization operate through mutually supportive mechanisms to boost the growth of digital MSMEs. Digital Management Accounting functions as a system that produces high-quality financial and managerial information, enabling business owners to understand their financial condition and operational performance comprehensively (Gholami, 2025). This information not only includes traditional financial statements but also cash flow analysis, revenue projections, and other performance indicators relevant for strategic decision-making. When accurate financial data is available, business owners can identify areas that need improvement, plan more effective business strategies, and allocate resources optimally.

This information becomes a crucial foundation for implementing operational digitization, Because the effectiveness of technology is not only determined by its usage, but also by the extent to which the technology is aligned with the needs and business strategies that have been formulated through digital management accounting systems. On the other hand, operational digitalization contributes significantly by improving the efficiency and quality of everyday business activities (Nusantara, 2024). Technologies such as process automation, inventory management systems, digital cashier software, and business management applications accelerate workflows and reduce the potential for manual errors. Operational data generated through these technologies is real-time, more accurate, and easy to integrate into digital management accounting systems. The integration of financial and operational data creates a harmonious management cycle, where both types of information reinforce each other in supporting analysis processes and decision-making. The alignment between operational and financial information ultimately results in more accurate, responsive, and evidence-based decisions, thereby increasing productivity, business stability, and sustainable growth of SMEs in the digital era.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that Digital Management Accounting and Operational Digitization have a positive and significant impact on Digital SME Growth, both partially and simultaneously. SMEs that implement Digital Management Accounting and Operational Digitization develop an adaptive model that is highly needed in the creative economy ecosystem. The creative economy is characterized by rapid market dynamics, changing consumer preferences, and a high need for innovation. In this context, SMEs require strong information systems and efficient operational processes to survive and thrive. Digital Management Accounting helps SMEs formulate data-driven strategies and improves accuracy in planning, while Operational Digitization accelerates the concrete implementation of that strategy. With this adaptive model, SMEs are

able to face market uncertainties, improve cost efficiency, optimize business opportunities, and compete more effectively with other business players. Practically, these findings imply that SMEs need to strengthen digital transformation through the use of digital accounting applications, operational automation, and improving technology literacy in order to enhance efficiency, decision-making, and competitiveness.

FURTHER STUDY

This research still has limitations, so it is necessary to conduct further research related to the topic of Management Accounting in Digital MSMEs: An Adaptive Model to Support Growth in the Creative Economy Era in order to perfect this research and increase insight for readers.

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