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The Role of Business Strategy in Enhancing the Efficiency of Cloud-Based Accounting Information Systems in Small and Medium Enterprises (SMEs) in the Digitalization Era

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Abstract

This study aims to examine the extent to which business strategy enhances the efficiency of cloud-based accounting information systems in small and medium enterprises (SMEs) in the digital era. This study employs a quantitative research method, with data collected through questionnaires distributed via Google Forms, involving 90 SME respondents in Bandung City, West Java. The data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS). The analysis results indicate that Business Strategy has a strong and significant influence on the efficiency of implementing Cloud-Based Accounting Information Systems (AIS). This is evidenced by a path coefficient value of 0.867, a T-statistic of 14.425, and a p-value of 0.000, demonstrating high statistical significance. This study contributes to the literature in the fields of information systems and strategic management by confirming that a well-defined business strategy significantly influences the efficiency of cloud-based accounting information system implementation. For SME practitioners, the findings highlight the importance of developing business strategies that are adaptive to technological advancements. A clear and well-planned strategy facilitates the integration of cloud-based systems, thereby enhancing operational efficiency and accountability in financial reporting.

Keywords: *Business Strategy, Accounting Information System, Cloud-Based, SMEs*

Introduction

The advancement of digital technology has fundamentally transformed the business landscape, creating new ways to manage organizations, add business value, and enhance competitive advantage (Berawi et al, 2020). Despite strong incentives to adopt technology such as cost reduction and improved customer relationshipsd igitalization can pose significant challenges for Micro, Small, and Medium Enterprises (MSMEs), which often face resource limitations (Reswari et al, 2023). MSMEs play a significant role in the economies of many countries. In Indonesia, they contribute substantially to the Gross Domestic Product (GDP), representing around 99% of all business entities. These figures highlight the strong role of MSMEs in driving economic growth, social development, and inclusive progress. According to the Ministry of Economy (2023), MSMEs contribute approximately 61% to the national GDP and employ up to 97% of the local workforce. This indicates that MSMEs have the potential to reduce unemployment, empower local communities, and support environmental sustainability. Moreover, MSMEs serve as a foundation for the growth of the creative economy, helping to preserve the existence and local wisdom of Indonesia's cultural heritage (Evangelista et al., 2023). The Head of the Cooperative, Micro, Small Enterprises, and Manpower Office of Metro City, Siti Aisyah, stated that the MSME sector is a key driver of economic growth. Therefore, it is essential for local governments to give special attention to MSME actors, including support in promoting digital transformation, particularly in the financial reporting and bookkeeping processes (Metrokota Info, 2023). This is reinforced by a statement from the Minister of Cooperatives and SMEs, Teten Masduki, who noted that the majority of MSMEs in Indonesia still rely on low-level technology. This highlights the need for increased digitalization to enable MSMEs to compete in broader markets. The government continues to encourage MSMEs to adopt technology, including through collaborations with large industries for technology transfer (Bisnis.com, 2023). According to Edie Kurniawan, Executive Vice President of Telkom Regional II, there are numerous opportunities for MSMEs to grow into globally competitive businesses through digital adoption (Republika, 2025). This aligns with the findings of (Komala et al, 2024), which state that such systems enable real-time data access and reporting—crucial for maintaining transparency and accountability in

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financial operations. The research findings indicate that digitalization presents significant opportunities for SMEs to enhance their growth and competitiveness on a global scale (Malhotra & Mishra, 2023). By adopting digital marketing strategies, SMEs can improve their business management and reach a wider audience, thereby strengthening their global competitiveness (Islamudin & Setiawati, 2023).

In the modern era, digitalization serves as a crucial catalyst for business transformation, particularly through the implementation of data-driven strategies supported by Accounting Information Systems. These systems automate routine tasks, accelerate reporting processes, and reduce recording errors, thereby enhancing efficiency, transparency, and innovation in business operations (Prasetianingrum & Sonjaya, 2024), (Tan et al, 2024). Cloud-Based Accounting Information Systems (CBAIS) strengthen business competitiveness, especially for SMEs that are able to adopt these systems to enhance their business processes and respond more effectively to market demands (Gonçalves et al, 2022), (Binsaeed et al, 2023), (Hartono et al, 2024). Leading companies across various sectors have demonstrated that strategic planning significantly enhances operational efficiency and accelerates decision-making processes, with Accounting Information Systems (AIS) playing a strategic role in supporting operations and decision-making at all levels of the organization (Khaddafi et al, 2024), (Petryk & Basin, 2024). Different business strategies require different characteristics of information, which means that Accounting Information Systems (AIS) must be tailored to meet specific needs (Paramananda et al, 2024). Business strategy plays a key role in determining a company's success; an appropriate strategy helps organizations optimize resource utilization to achieve competitive advantage, even in times of uncertainty (Qhintara, 2020). The effectiveness of accounting software significantly influences the quality of accounting information, which in turn impacts strategic decision-making (Puspitawati, 2021). Previous research by (Evangelista et al, 2023) found that the success of SME digitalization is determined by multiple factors, including IT skills, personnel management competencies, online transaction capabilities, the availability of quality technology, and other context-specific variables. Furthermore, the efficiency and accuracy of AIS assist SMEs in enhancing operational efficiency through the automation of financial record-keeping, inventory management, and report generation (Jasriani & Khoirina, 2024). The findings indicate that cloud accounting efficiency significantly enhances business performance in SMEs (Kartikasary & Wicaksono, 2023). This study offers a novel contribution to the literature by exploring the integration of business strategy and the efficiency of cloud-based accounting information systems, particularly within SMEs in the era of digitalization. The novelty of this research lies in its focus on the efficiency of CBAIS in the context of Indonesian SMEs area that remains underexplored in existing academic literature. Unlike large enterprises, SMEs face significant challenges related to limited resources and digital readiness. Therefore, this study develops a model that links the role of business strategy to the efficiency of CBAIS in order to promote more effective and adaptive performance. This research provides both practical and theoretical contributions by enriching the discourse on the contextual application of CBAIS within the SMEs sector. Based on the background described above, this study aims to examine the extent to which business strategy enhances the efficiency of CBAIS in SMEs within the context of digitalization.

Literature Review & Hypothesis

Business Strategy

Business strategy is one of the fundamental pillars in management literature, serving as a framework for achieving organizational goals and building competitive advantage (Kurniawan & Takaya, 2024). The concept was first popularized through the generic strategy theory, which includes three main approaches: differentiation, cost leadership, and focus (Van et al, 2023). Business strategy involves efforts to achieve competitive advantage through differentiation, cost efficiency, or a focus on specific market segments (Van et al, 2023). An appropriate strategy enables companies to face external challenges such as changes in consumer preferences or technological competition with greater confidence (Farida & Setiawan, 2022).

Accounting Information System

An accounting information system is defined as a system that processes data and transactions to generate information useful for business planning, control, and operations (Sunanti et al., 2022). An AIS is also a system that processes data and transactions to generate information useful for planning, controlling, and operating a business (Kasmir, 2020). An AIS provides up-to-date information that assists managers in analyzing issues within the organization based on the objectives to be achieved (Setia et al, 2022).

Business Strategy and Cloud Base Accounting Information System

Business strategy is one of the core pillars in management literature, serving as a framework for achieving organizational objectives and building competitive advantage (Kurniawan & Takaya, 2024). Business strategy influences the characteristics of management accounting information systems, as different strategies require tailored information (Paramananda et al., 2024). Organizations that implement Accounting Information Systems (AIS) strategically can gain a competitive advantage, as these systems facilitate accurate decision-making and support operational sustainability (Arini, 2024). The study conducted by (Supriyati, 2024) shows that an effective business strategy can enhance the quality of AIS, which in turn improves the performance of MSMEs. Similarly, research by (Ashsifa et al, 2023) found that business strategy has a positive influence on MSME performance, while the accounting information system does not moderate the relationship between strategy and performance outcomes. AIS plays a crucial role for both small and large businesses (Ermawati & Rizka, 2021). It also provides valuable information for users of financial reports, particularly for decision-making purposes (Ermawati & Rizka, 2021). The study conducted by (Farina & Opti, 2022) found that the

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utilization of AIS has a significant impact on the performance of MSMEs. Moreover, the use of AIS helps MSMEs improve operational efficiency and make better-informed decisions. (Azizah et al, 2023) It is stated that information technology has a significant and positive impact on the performance of MSMEs. Therefore, the hypothesis proposed in this study is as follows:

H1: Business Strategy has a positive influence on Cloud Based Accounting Information Systems.

Research Methodology

The research method used in this study is a quantitative approach. Quantitative research often employs structured instruments such as checklists, structured interviews, and questionnaires to collect data (Pandey et al, 2023), (Junanda et al, 2024). Quantitative research methods include design (sampling, causal inference), measurement (reliability, validity), and analysis (relationships, outcomes, data handling). Quantitative research methods involve the use of numbers and statistics to collect, analyze, and interpret data, contributing to scientific knowledge and decision-making across various fields (Barella et al, 2024). The data collection technique used in this study is primary data obtained through the distribution of questionnaires via Google Forms. Data collection using Google Forms involves creating a questionnaire by entering a title and description, adding questions, and distributing it online (Widayanti, 2021). In quantitative research, the population plays a crucial role as the entire group of subjects that serves as the focus of the study (Susanto et al, 2024). In this study, the population consists of SMEs in the city of Bandung that have adopted cloud based accounting information systems and operate in the digital era. The research sample refers to a subset of individuals selected from the larger population for the purpose of conducting the study (Ajithakumari, 2024). The research sample refers to a subset of individuals selected from a larger population to participate in the study (Bhardwaj, 2019). The sampling technique used in this study is simple purposive sampling. The sample consists of 83 SMEs, determined using the Slovin formula. The data analysis technique in this study employs SEM-PLS (Structural Equation Modeling - Partial Least Squares). SEM-PLS can be used even with a limited sample size or non-normally distributed data, unlike covariance-based SEM (CB-SEM), which requires stricter assumptions (Kono & Sato, 2022).

Results and Discussion

Respondent Characteristics

In this study, data were collected through the distribution of questionnaires to Small and Medium Enterprise (SME) owners. The questionnaire included information related to respondent characteristics, such as gender, age, status as an SME actor, type of cloud-based accounting information system used, and type of business operated. The table below presents the demographic profile of the respondents.

Table 1

Respondent's Characteristics Based on Gender

No	Gender	Number of Respondent	Percentage (%)
1	Female	65	72,2 %
2	Male	25	27,8%
	Total	90	100 %

Source : Processed Data, 2025

Table 2

Respondent's Characteristics Based on Age

No	Age	Number of Respondent	Percentage (%)
1	20 - 25	27	30 %
2	26 - 30	32	35,6%
3	31 - 45	26	28,9%
4	<60	5	5,5 %
	Total	90	100 %

Source : Processed Data, 2025

Table 3

Respondent's Characteristics Based on SMe

No	SMe	Number of Respondent	Percentage (%)
1	Owner	37	41,1 %
2	Management	28	31,1%
3	Finance Staff/ Accounting/Cashier	25	27,8%
	Total	90	100 %

Source : Processed Data, 2025

Table 4

Respondent's Characteristics Based on CBAIS

No	CBAIS	Number of Respondent	Percentage (%)
1	Jurnal By Mekari	16	17,8%
2	Accurate Online	32	35,6%
3	QuickBooks Online	19	21,1%

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4	Wave Accounting	14	15,6%
5	Others	9	9,9%
	Total	90	100 %

Source : Processed Data, 2025

Table 5
Respondent's Characteristics Based on Type of Business

No	Type Of Business	Number of Respondent	Percentage (%)
1	Culinary	23	25,6%
2	Fashion	22	24,4%
3	Beauty	14	15,6%
4	Agribusiness	10	11,1%
5	Automotive	13	14,4%
6	Others	8	8.9%
	Total	90	100 %

Source : Processed Data, 2025

Descriptive Analysis of Research Variables

This study employed descriptive statistical analysis to provide a comprehensive overview of the data collected based on the research variables. The data processing was conducted using SmartPLS software, presenting statistics such as the mean, median, minimum, maximum, and standard deviation for each response given in the research instrument.

Business Strategy

The respondents' answers related to the business strategy variable are presented in the following table:

Table 6
Descriptive Statistics Score for Business Strategy

Variable	Mean	Median	Min	Max	Standard Deviation
SB1	4.356	4.000	1.000	5.000	0.765
SB2	4.011	4.000	1.000	5.000	0.823
SB3	4.333	5.000	1.000	5.000	0.816
SB4	4.233	4.000	1.000	5.000	0.761
SB5	4.167	4.000	1.000	5.000	0.885
SB6	4.211	4.000	1.000	5.000	0.782
SB7	4.211	4.000	1.000	5.000	0.810

Source : SmartPLS, 2025

The results of the descriptive analysis in Table 6 show that all business strategy indicators (SB1–SB7) have average scores above 4.000, with SB1 recording the highest score (4.356) and SB2 the lowest (4.011). The consistent median value of 4.000 indicates a dominant "agree" response from the participants. The range between the minimum and maximum values (1.000–5.000) reflects variation in responses, while the standard deviation, which falls between 0.761 and 0.885, suggests a moderate level of data dispersion. These findings indicate that, in general, respondents have a positive and relatively consistent perception of the measured business strategy indicators.

Cloud-based Accounting Information System

The respondents' answers regarding the cloud-based accounting information system can be seen in the following table:

Table 7
Descriptive Statistics Score for Cloud-based Accounting Information System

Variable	Mean	Median	Min	Max	Standard Deviation
AIS1	4.233	4.000	1.000	5.000	0.817
AIS2	4.367	5.000	1.000	5.000	0.809
AIS3	4.256	4.000	1.000	5.000	0.851
AIS4	4.256	4.000	1.000	5.000	0.811
AIS5	4.289	4.000	1.000	5.000	0.806
AIS6	4.300	4.000	1.000	5.000	0.849

Source : SmartPLS, 2025

The results of the descriptive analysis in Table 7 show that all indicators of the cloud-based accounting information system (AIS1–AIS6) have average scores above 4.200, with the highest score found in AIS2 (4.367) and the lowest in AIS1 (4.233). The median for all indicators consistently stands at 4.000, except for AIS2, which reaches 5.000, indicating that the majority of respondents strongly agreed with that statement. The minimum and maximum values fall within the full scale range (1.000–5.000), indicating variation in responses. Meanwhile, the standard deviation ranges from 0.806 to 0.851, reflecting a moderate and relatively stable distribution of data. Overall, these findings indicate that respondents have a positive and fairly consistent perception of the use of cloud-based accounting information systems.

PLS-SEM Model Result

Based on the results of the structural model analysis conducted using SmartPLS software, the following findings were obtained:

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Figure 2

Path Diagram of SEM Model Using Partial Least Square (PLS-SEM) Approarch

Convergent Validity

Convergent validity testing aims to assess the extent to which indicators are correlated with one another in measuring the same construct (latent variable). An indicator is considered to meet convergent validity if its outer loading value exceeds 0.70, indicating a strong relationship between the indicator and the construct being measured (Ghozali, 2021). The results of the convergent validity test are presented in the following table:

Table 8
Outer Loading

Variable	SB	SIA
SB1	0.832	
SB2	0.709	
SB3	0.722	
SB4	0.706	
SB5	0.777	
SB6	0.739	
SB7	0.798	
AIS1		0.850
AIS2		0.812
AIS3		0.796
AIS4		0.758
AIS5		0.808
AIS6		0.806

Source : SmartPLS, 2025

Based on the results of the convergent validity test, all outer loading values for the Business Strategy and Cloud-Based Accounting Information System variables are above 0.70, indicating that all indicators possess a high level of validity.

Discriminant Validity

Discriminant validity testing is conducted to ensure that each latent construct in the model is clearly distinct from other constructs, as reflected by the indicators used in the study. Discriminant validity is considered to be achieved when the Average Variance Extracted (AVE) value exceeds 0.50 (Kim, 2021). The results of the discriminant validity test are presented in the following table:

Tabble 9
Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
SB	0.572
AIS	0.649

Source : SmartPLS, 2025

Based on the Average Variance Extracted (AVE) values presented in the table above, all variables in this study have met the criteria for convergent validity, as indicated by AVE values exceeding 0.50. The Business Strategy (SB) variable has an AVE value of 0.572, indicating that its indicators are able to explain 57.2% of the construct variance effectively. Meanwhile, the Cloud-Based Accounting Information System (CB-AIS) variable demonstrates strong convergent validity, with an AVE value of 0.649, indicating that its indicators can explain 64.9% of the construct variance optimally. Therefore, it can be concluded that all constructs in this research model possess an adequate and acceptable level of convergent validity.

Collinearity Test

Collinearity testing aims to detect the presence of relationships or correlations among independent variables within a regression model. This evaluation is conducted using the Variance Inflation Factor (VIF) as an indicator. A model is considered free from multicollinearity issues if each variable has a VIF value below 10 (Schreiber-Gregory, 2018). The results of the collinearity test are presented in the following table:

Table 10
Collinearity Statistic
(Variance Inflation Factor)

Variable	VIF
SB1	2.422
SB2	1.626
SB3	1.736
SB4	1.576
SB5	2.089
SB6	1.793
SB7	2.142
AIS1	2.607
AIS2	2.351
AIS3	2.031
AIS4	2.047
AIS5	2.573
AIS6	2.125

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Source : SmartPLS, 2025

The results of the collinearity test show that the Variance Inflation Factor (VIF) values for the Business Strategy (SB) and Cloud-Based Accounting Information System (AIS) variables are below the threshold of 10. This finding indicates that there is no indication of collinearity among the independent variables in the regression model used.

Reliability Test

Reliability testing is conducted to assess the extent to which the indicators in a research instrument, such as a questionnaire, are dependable and consistent. This test aims to measure the stability of results over time by administering the same test to the same respondents at different points in time, with the expectation of obtaining similar results (Cromwell, 2023). An instrument is considered reliable if the Cronbach's Alpha value exceeds 0.60, indicating that the items in the questionnaire demonstrate good reliability. Additionally, reliability can also be assessed using the Composite Reliability value; a value above 0.70 suggests that the instrument has adequate internal consistency in measuring the intended construct (Rosli et al., 2021). The results of the reliability test are presented in the following table:

Table 11
Reliability Test

Variable	Cronbach's Alpha	Composite Reliability
SB	0.874	0.903
AIS	0.891	0.917

Source : SmartPLS, 2025

The results of the reliability test indicate that the Cronbach's Alpha values for the Business Strategy (SB) and Cloud-Based Accounting Information System (AIS) variables exceed 0.60, and the Composite Reliability values are above 0.70. Therefore, the research instrument is considered to have good reliability and consistency.

Structural Model Testing (Inner Model)

The assessment of the structural model is carried out using the R^2 (R-square) value and f^2 (effect size) approaches.

R^2 Value

The R^2 value (coefficient of determination) is used to measure how much of the variance in the dependent variable can be explained by the regression model. The higher the R^2 value, the better the model's ability to explain the data (Chicco et al, 2021). According to (Hair et al, 2014), an R^2 value is considered strong if ≥ 0.75, moderate if around 0.50, and weak if approximately 0.25. The results of the R^2 analysis are presented in the following table:

Table 12
R Square Model

Variable	R Square	R Square Adjusted
AIS	0.751	0.749

Source : SmartPLS, 2025

Based on the R^2 analysis results presented in Table 11, the Cloud-Based Accounting Information System (AIS) variable has an R Square value of 0.751 and an Adjusted R Square value of 0.749. This indicates that 75.1% of the variance in the AIS construct can be explained by the independent variables in the model, while the remaining 24.9% is influenced by other factors outside the model. According to the criteria established by (Hair et al, 2014), this value falls into the strong category, suggesting that the model has a high predictive power for the dependent variable.

F^2 (Effect Size)

The f^2 value is used to evaluate the magnitude of the effect of independent variables on the dependent variable. According to the classification by (Quenon et al, 2024), an effect size of 0.35 is considered large, 0.15 is medium, and 0.02 is small. The results of the f^2 analysis are presented in the following table:

Table 13
F Square Model

Variable	F Square	Ket
SB -> AIS	3.022	Besar

Source : SmartPLS, 2025

The effect size (f^2) analysis results in Table 12 show that the Business Strategy (SB) variable has an f^2 value of 3.022 in relation to the Cloud-Based Accounting Information System (SIA) variable. This value far exceeds the threshold of 0.35, which is categorized as a large effect (Quenon et al, 2024). Therefore, it can be concluded that the influence of Business Strategy on CB-AIS is very strong and significant within the context of this research model.

Hypothesis Test

Hypothesis testing in PLS-SEM analysis is conducted using the bootstrapping method to assess the partial effect of each independent variable on the dependent variable (Ghozali, 2021). The significance assessment is based on the p-value, where a value greater than 0.05 indicates no significant effect between variables, while a value less than 0.05 suggests a significant effect. Additionally, significance is also evaluated through the T-statistic, with a T-value greater than 1.96 indicating that the hypothesis is significant, whereas a T-value less than 1.96 suggests that the relationship between variables is not significant. The results of the t-test are presented in the following table:

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Table 14
The Results of Significance Test of Influence (Direct Effect)

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
SB -> AIS	0.867	0.854	0.060	14.425	0.000

Source : SmartPLS, 2025

The Influence of Business Strategy (SB) on the Efficiency of Cloud-Based Accounting Information Systems (CBAIS)
Based on the direct effect significance test results in Table 16, the influence of Business Strategy (SB) on the Cloud- Based Accounting Information System (AIS) shows a path coefficient of 0.867, with a T-statistic value of 14.425 and a p-value of 0.000. The T-value, which significantly exceeds the threshold of 1.96, along with a p-value below 0.05, indicates that the relationship between Business Strategy and AIS is statistically significant. Therefore, it can be concluded that Business Strategy has a strong and significant influence on the efficiency of the Cloud-Based Accounting Information System in this model. Thus, H1 is accepted.

A solid business strategy serves as a fundamental foundation before a company adopts modern technology. Well-structured strategic planning helps organizations determine the right direction in utilizing technology, including the implementation of cloud-based accounting information systems. When there is alignment between business strategy and the use of information systems, it can lead to increased operational efficiency and improved accountability in financial data management. A clear strategy also enables optimal utilization of technology and accelerates data-driven decision-making processes. These findings are consistent with the study conducted by (Zeebroeck et al, 2021), (Yang et al, 2022), which indicates that the broader the adoption of technology, the more significant the changes in a company's strategy, reflecting the interconnectedness between technological infrastructure and the organization's strategic direction.

Conclusions

Based on the analysis results, it can be concluded that business strategy plays a significant role in enhancing the efficiency of cloud-based accounting information systems (CBAIS) in SMEs. A well-structured and technology-adaptive strategy has been proven to support the effective implementation of digital accounting systems, particularly in terms of automation, access speed, and the accuracy of financial reporting. This study confirms that the successful adoption of CBAIS is not solely dependent on technological readiness, but also on the extent to which a company's business strategy can accommodate the comprehensive needs of digital transformation. These findings are particularly relevant for SME practitioners in designing strategies aligned with efficiency goals and contribute to the development of literature on cloud-based information systems.

Suggestions

This study enriches the literature on information systems and strategic management by demonstrating that a well-directed business strategy has a significant impact on the efficiency of cloud-based accounting information systems in SMEs. Given the cross-sectional design of this research, it is recommended that future studies adopt a longitudinal approach to better understand long-term dynamics. This study can also be expanded by incorporating additional variables such as top management support, human resource competencies, and technological readiness. From a practical perspective, SMEs are advised to develop a well-structured business strategy before adopting cloud technology to support sustainable business performance.

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