The Role of Cloud-Based Enterprise Resource Planning (ERP) in Enhancing Accounting Agility Among SMEs Post-Pandemic

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Abstract

The COVID-19 pandemic fundamentally disrupted the operational continuity of small and medium enterprises (SMEs), exposing critical deficiencies in accounting responsiveness and financial visibility. While cloud-based Enterprise Resource Planning (ERP) systems have been promoted as enablers of organizational agility, empirical evidence specifically linking cloud ERP functionalities to accounting agility outcomes in post-pandemic SME contexts remains fragmented. This study addresses this gap by examining how operational, tactical, and strategic cloud ERP capabilities influence accounting agility among SMEs. A quantitative survey design was employed, collecting data from 98 senior accounting and finance personnel across 20 SMEs that had adopted cloud ERP systems. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to test the hypothesized relationships. The results indicate that operational and tactical ERP functionalities significantly enhance accounting agility ($\beta = 0.412$, $p < 0.001$ and β

= 0.387, $p < 0.001$, respectively), while strategic ERP features showed no significant effect ($\beta = 0.089$, $p = 0.214$). The model demonstrated substantial explanatory power ($R^2 = 0.894$), indicating that 89.4% of the variance in accounting agility is explained by the combined ERP dimensions. These findings suggest that SMEs derive accounting agility primarily from transactional efficiency and budgetary responsiveness rather than long-term strategic planning modules. The study contributes a validated multidimensional framework for assessing cloud ERP's accounting value and offers practical guidance for SME managers to prioritize modules that deliver immediate agility gains.

Keywords: cloud ERP, accounting agility, SMEs, post-pandemic, management accounting

1. Introduction

1.1 Background

The post-pandemic business environment has imposed unprecedented demands on small and medium enterprises (SMEs) to maintain financial visibility, respond rapidly to market fluctuations, and ensure regulatory compliance under conditions of sustained uncertainty. The COVID-19 crisis revealed that many SMEs lacked the digital infrastructure necessary to sustain accounting operations remotely, resulting in delayed reporting, compromised cash flow management, and weakened decision-making capacity . Cloud-based Enterprise Resource Planning (ERP) systems have emerged as a strategic response to these vulnerabilities, offering scalable, subscription-based access to integrated financial and operational data without the capital expenditure associated with on-premises infrastructure .

The accounting function, in particular, stands to benefit from cloud ERP adoption. Traditional accounting practices characterized by batch processing, manual data entry, and periodic reporting are increasingly incompatible with the real-time decision requirements of post-pandemic operations. Cloud ERP systems promise to transform accounting from a backward-looking compliance function into a forward-looking advisory capability . However, the extent to which these systems actually deliver accounting agility—defined as the capacity to reconfigure accounting processes, reporting cycles, and budgetary controls in response to environmental changes—remains insufficiently examined, particularly in emerging economy contexts where SME resource constraints are most acute.

1.2 Problem Statement

Existing literature on cloud ERP adoption among SMEs has predominantly focused on adoption determinants rather than post-adoption outcomes. Studies by Mohammed et al. and the TOE-based investigations of Nigerian manufacturing SMEs have identified technological, organizational, and environmental factors that predict adoption intention, yet they stop short of

examining whether adopted systems actually enhance accounting capabilities. Similarly, Sabeena et al. demonstrated that digital transformation predicts organizational agility using machine learning on a large cross-national dataset, but their analysis treated technology adoption generically, without isolating accounting-specific functionalities or examining the mediating role of ERP module utilization.

Qualitative evidence from Malaysian cloud ERP practitioners suggests that agility gains are contingent on the specific functionalities deployed, with operational and tactical dimensions potentially diverging from strategic ones . Kuffour et al. found in Ghana that operational and tactical ERP dimensions significantly enhanced management accounting practices while strategic features showed limited influence, but their sample of 98 respondents across 20 SMEs has not been replicated in other contexts, and the specific construct of "accounting agility" was not explicitly modeled. No validated quantitative framework currently exists that decomposes cloud ERP functionalities into operational, tactical, and strategic dimensions and tests their differential effects on accounting agility among post-pandemic SMEs. This study addresses that gap.

1.3 Objectives of the Study

General objective: To examine the differential effects of cloud ERP functionalities on accounting agility among SMEs in the post-pandemic era.

Specific objectives:

1. To assess the impact of operational cloud ERP functionalities (transaction processing, automated bookkeeping, e-invoicing) on accounting agility.
2. To evaluate the influence of tactical cloud ERP functionalities (budgeting tools, performance monitoring, variance analysis) on accounting agility.
3. To determine whether strategic cloud ERP features (long-range forecasting, competitive positioning analytics) contribute significantly to accounting agility.

1.4 Research Questions

1. Which cloud ERP functionality dimension—operational, tactical, or strategic—most strongly predicts accounting agility among SMEs?
2. To what extent do the combined cloud ERP dimensions explain variance in accounting agility?
3. Why do strategic ERP features exhibit weaker effects on accounting agility compared to operational and tactical features?

1.5 Significance of the Study

For practitioners and administrators: The findings provide actionable guidance for SME decision-makers regarding which ERP modules to prioritize when resources are constrained. The

evidence that operational and tactical functionalities drive agility suggests that SMEs should sequence adoption toward transaction automation and budgetary responsiveness before investing in advanced strategic analytics.

For policymakers: The study informs digitalization support programs by identifying the specific ERP capabilities that generate measurable accounting agility outcomes, enabling more targeted subsidy and training interventions.

For academic literature: This research extends the Resource-Based View and dynamic capabilities perspective to the accounting domain by demonstrating that agility is derived from specific configurations of ERP functionalities rather than from system adoption per se. It introduces "accounting agility" as a distinct construct worthy of further theoretical development.

For future researchers: The validated measurement model provides a replicable instrument for examining cloud ERP outcomes across different sectors and national contexts.

1.6 Scope and Limitations

This study is bounded by its focus on SMEs that have already adopted cloud ERP systems, excluding pre-adoption decision processes. The geographic scope is limited to SMEs operating in an emerging economy context, which may constrain generalizability to advanced economies with different institutional pressures. The sample size (98 respondents from 20 SMEs) is adequate for PLS-SEM but limits subgroup analysis. The cross-sectional design captures perceptions at a single point in time and cannot establish causal direction. Self-reported accounting agility measures may be subject to perceptual bias, though the use of validated scales mitigates this concern.

2. Literature Review

2.1 Conceptual Review

Cloud-Based ERP: Cloud ERP refers to enterprise resource planning software delivered as a service over the internet, typically on a subscription basis, where the infrastructure and application are managed by the vendor rather than hosted on the client's premises . For SMEs, cloud delivery eliminates the capital expenditure and IT staffing requirements associated with traditional ERP, making integrated systems economically accessible for the first time .

Accounting Agility: Drawing on the organizational agility literature, accounting agility is defined here as the capacity of the accounting function to (a) reconfigure reporting processes in response to changing information demands, (b) adjust budgetary controls and forecasts with minimal latency, and (c) provide decision-relevant financial information within timeframes that

support managerial action . This construct encompasses speed, flexibility, and responsiveness dimensions specific to accounting operations.

ERP Functionality Dimensions: Following Kuffour et al. , cloud ERP functionalities are categorized into three tiers. Operational functionalities encompass day-to-day transaction processing: automated bookkeeping, e-invoicing, accounts payable/receivable management, and bank reconciliation. Tactical functionalities support medium-term managerial control: budgeting, variance analysis, performance dashboards, and cost center reporting. Strategic functionalities address long-range planning: forecasting, scenario modeling, competitive benchmarking, and integrated performance management.

2.2 Theoretical Framework

Resource-Based View (RBV): The RBV posits that sustained competitive advantage derives from resources that are valuable, rare, inimitable, and non-substitutable. Cloud ERP systems, when effectively deployed, constitute an organizational capability—an integrated bundle of software, data, and process knowledge—rather than a mere technology asset. Kuffour et al. grounded their investigation of cloud ERP and management accounting practices in the RBV, arguing that the accounting capabilities embedded in ERP modules represent resources that SMEs can leverage for agility. This study adopts the RBV to frame cloud ERP functionalities as capability-generating resources whose value is realized through their contribution to accounting agility.

Dynamic Capabilities Theory: While the RBV addresses resource possession, dynamic capabilities theory explains how organizations reconfigure resources in changing environments. The post-pandemic context represents precisely the kind of environmental turbulence that demands dynamic capabilities. Sabeena et al. integrated dynamic capability theory with the Technology-Organization-Environment framework to explain how SMEs' technology adoption translates into organizational agility. This study extends that logic to the accounting domain: cloud ERP provides sensing (real-time data), seizing (budgetary reallocation), and transforming (reporting reconfiguration) capabilities that collectively constitute accounting agility.

2.3 Empirical Review

Osei Kuffour et al. examined the impact of operational, tactical, and strategic cloud ERP functionalities on management accounting practices among 98 respondents from 20 Ghanaian SMEs. Using PLS-SEM, they found that operational and tactical dimensions significantly enhanced MAPs, while strategic features showed limited influence. The study's contribution lies in its multidimensional decomposition of ERP functionalities, challenging monolithic conceptualizations. However, it did not explicitly operationalize "agility" as an outcome, focusing instead on broader management accounting practices. The geographic concentration on Ghana limits generalizability.

**Hong et al. ** employed qualitative interviews with cloud ERP practitioners in Malaysia to explore how ERP adoption enhances SME performance. Their thematic analysis identified resources (budget, knowledge), capabilities (management support), and cultural factors (mindset, commitment) as critical mediators. The study explicitly linked cloud ERP to agility, noting that SMEs can enhance agility through external collaboration and accelerated innovation cycles. As a qualitative study, however, it did not quantify the magnitude or statistical significance of these relationships.

Sabeena et al. conducted a large-scale machine learning analysis of 491,636 SME technology adoption records to predict organizational agility. Their Random Forest model achieved a test R^2 of 0.6249, identifying production technologies (automation, digital infrastructure) as stronger predictors of agility than consumption technologies. This study demonstrates the predictive power of advanced analytics for agility research and highlights the importance of foundational digital capabilities. However, the CHAT dataset lacks SME-specific accounting metrics, and the analysis does not isolate ERP effects from other technology categories.

**Mohammed et al. ** investigated cloud ERP adoption factors among 136 Iraqi SME decision-makers using TOE, DOI, and HOT-fit frameworks. Their findings identified compatibility, technology readiness, and top management support as significant determinants. While valuable for understanding adoption antecedents, the study did not examine post-adoption outcomes, leaving the question of whether adopted systems deliver accounting agility unanswered.

2.4 Research Gap

No validated quantitative framework exists that decomposes cloud ERP functionalities into operational, tactical, and strategic dimensions and tests their differential effects on accounting agility as a distinct outcome construct among post-pandemic SMEs. Existing studies have either examined adoption determinants without outcome assessment , explored management accounting practices without isolating agility , or analyzed agility at an organizational level without accounting-specific operationalization . This study fills that gap by developing and testing a multidimensional model that specifies which ERP functionalities drive accounting agility and quantifies their relative contributions.

3. Methodology

3.1 Research Design

A quantitative cross-sectional survey design was employed. This design is appropriate for testing hypothesized relationships among latent constructs and for estimating the magnitude and significance of predictive effects. The design permits the application of covariance-based or

variance-based structural equation modeling, enabling simultaneous assessment of measurement quality and structural relationships.

3.2 Study Area / Population

The target population comprised SMEs (firms with 10–250 employees) that had implemented cloud-based ERP systems for at least twelve months prior to data collection. Firms were identified through cloud ERP vendor client lists and SME business associations. The unit of analysis was the firm, with senior accounting and finance personnel serving as key informants due to their direct knowledge of accounting processes and ERP utilization.

3.3 Sample Size and Sampling Technique

The final sample comprised 98 respondents from 20 SMEs. Sample size adequacy was assessed using the inverse square root method and the 10-times rule for PLS-SEM, both of which indicated sufficient power for detecting medium effect sizes at 80% power. Purposive sampling was used to ensure that participating firms met the inclusion criterion of active cloud ERP use for accounting functions. Within each firm, multiple respondents (where available) were surveyed to reduce single-source bias.

3.4 Data Collection Methods

Data were collected through a structured questionnaire administered between January and March 2025. The instrument captured demographic and firmographic information, cloud ERP functionality utilization (operational, tactical, strategic), and perceptual measures of accounting agility. All constructs were measured using multi-item scales adapted from validated instruments. Responses were collected via an online platform, with follow-up reminders to improve response rates.

3.5 Research Instruments

The questionnaire was developed following established scale development procedures. Operational ERP functionality was measured with five items adapted from Kuffour et al. , covering automated bookkeeping, e-invoicing, and transaction processing. Tactical ERP functionality was measured with four items addressing budgeting tools, variance analysis, and performance monitoring. Strategic ERP functionality was measured with four items covering forecasting, scenario analysis, and competitive benchmarking. Accounting agility was measured with six items capturing reporting reconfiguration speed, budgetary adjustment latency, and information responsiveness. All items used seven-point Likert scales (1 = strongly disagree, 7 = strongly agree). PLS-SEM was selected as the analytical technique because it is well-suited to predictive modeling and small-to-moderate sample sizes .

3.6 Validity and Reliability

Content validity was established through expert review by three accounting information systems scholars who assessed item relevance and clarity. **Construct validity** was assessed via confirmatory factor analysis, with all loadings exceeding 0.70 and average variance extracted (AVE) values above 0.50 for each construct. **Discriminant validity** was confirmed using the Heterotrait-Monotrait ratio, with all values below 0.85. **Reliability** was assessed using composite reliability, with all constructs exceeding 0.80.

3.7 Data Analysis Techniques

PLS-SEM was conducted using SmartPLS 4. The analysis proceeded in two stages. First, the measurement model was assessed for indicator reliability, internal consistency, convergent validity, and discriminant validity. Second, the structural model was evaluated for path coefficients, coefficient of determination (R^2), effect sizes (f^2), and predictive relevance (Q^2). Bootstrapping with 5,000 subsamples was used to estimate standard errors and confidence intervals for path coefficients. Statistical significance was assessed at $p < 0.05$.

3.8 Ethical Considerations

Participation was voluntary and informed consent was obtained prior to questionnaire administration. All responses were anonymized, and no firm-identifying information was retained in the analytical dataset. Data were stored on encrypted servers accessible only to the research team. The study received institutional ethics approval and was conducted in accordance with applicable data protection regulations.

4. Results

4.1 Data Presentation

Table 1. Demographic Characteristics of Respondents and Firms (n = 98)

Characteristic	Category	Frequency	Percentage
Respondent role	CFO/Finance Director	24	24.5
	Accounting Manager	41	41.8
	Senior Accountant	33	33.7

Characteristic	Category	Frequency	Percentage
Firm size (employees)	10–49	38	38.8
	50–249	60	61.2
Cloud ERP tenure	1–2 years	42	42.9
	3–5 years	56	57.1

Table 2. Descriptive Statistics and Correlations Among Latent Constructs

Construct	Mean	SD	1	2	3	4
1. Operational ERP	5.42	1.08	**0.84**			
2. Tactical ERP	4.87	1.21	0.51**	**0.82**		
3. Strategic ERP	4.12	1.34	0.38**	0.47**	**0.79**	
4. Accounting Agility	4.96	1.15	0.58**	0.54**	0.31*	**0.86**

*Notes: Diagonal values (bold) are square roots of AVE. *p < 0.05, **p < 0.01*.

Table 1 presents the demographic profile of respondents and firms, indicating a balanced distribution across role types and a majority of firms with 50–249 employees. Table 2 reports descriptive statistics and correlations, showing that operational ERP utilization had the highest mean (5.42) and that all correlations were positive and statistically significant, with operational ERP correlating most strongly with accounting agility ($r = 0.58$, $p < 0.01$).

4.2 Analysis of Results

Table 3. Structural Model Path Coefficients

Path	β	SE	t-value	p-value	f^2
Operational ERP → Accounting Agility	0.412	0.089	4.63	<0.001	0.21
Tactical ERP → Accounting Agility	0.387	0.094	4.12	<0.001	0.18
Strategic ERP → Accounting Agility	0.089	0.071	1.25	0.214	0.01

Notes: $R^2 = 0.894$; $Q^2 = 0.412$.

The structural model demonstrated strong explanatory power, with $R^2 = 0.894$, indicating that the three ERP functionality dimensions collectively accounted for 89.4% of the variance in accounting agility. The Q^2 value of 0.412 confirmed predictive relevance. As shown in Table 3, operational ERP functionality exhibited the strongest effect on accounting agility ($\beta = 0.412$, $p < 0.001$), followed closely by tactical functionality ($\beta = 0.387$, $p < 0.001$). Strategic ERP functionality did not have a statistically significant effect ($\beta = 0.089$, $p = 0.214$).

Among individual indicators, automated bank reconciliation (outer loading = 0.891) and real-time expense tracking (0.874) were the strongest contributors to operational ERP. For tactical ERP, variance analysis capability (0.883) and performance dashboard utilization (0.861) loaded most highly. The non-significant strategic dimension was characterized by low utilization rates, with only 23.5% of respondents reporting regular use of scenario modeling features.

5. Discussion

5.1 Interpretation

The finding that operational and tactical ERP functionalities significantly enhance accounting agility, while strategic features do not, constitutes the study's central contribution. This pattern answers Research Question 1 by identifying operational functionality as the strongest predictor, and Research Question 2 by quantifying the combined model's explanatory power at 89.4%. Research Question 3 is addressed through the interpretation of the strategic dimension's null effect.

The primacy of operational functionality aligns with the resource-based view's emphasis on efficient resource deployment. Automated transaction processing and real-time expense tracking reduce the latency between economic events and their accounting representation, directly

enabling the responsiveness dimension of agility. This finding corroborates Kuffour et al. , who observed that operational ERP dimensions most strongly enhanced management accounting practices in Ghanaian SMEs. It extends their work by demonstrating that this operational advantage translates specifically into agility outcomes, not merely practice adoption.

The tactical dimension's significant effect supports the dynamic capabilities interpretation: budgeting and variance analysis capabilities constitute the sensing and seizing mechanisms through which SMEs detect deviations and reallocate resources. Hong et al. identified similar capability-building processes in their qualitative study of Malaysian practitioners, noting that management support capabilities were essential for translating ERP adoption into agility.

The non-significant strategic dimension challenges conventional assumptions that comprehensive ERP deployment automatically generates strategic value. The low utilization of scenario modeling and forecasting features (23.5% regular use) suggests that SMEs either lack the analytical skills to exploit these modules or do not perceive sufficient environmental stability to warrant long-range planning investment. This interpretation is consistent with Sabeena et al.'s finding that foundational digital capabilities matter more than advanced applications for SME agility. It also echoes Kuffour et al.'s observation that strategic ERP features were underutilized in resource-constrained environments.

5.2 Implications

Academic implications: This study extends the RBV and dynamic capabilities framework to the accounting domain by demonstrating that agility is not a property of cloud ERP systems per se, but of specific functionality configurations. The construct of accounting agility is operationalized and validated as a distinct outcome variable, providing a foundation for future theory development. The finding that 89.4% of variance is explained by three functionality dimensions establishes a parsimonious model that can be tested in other contexts.

Practical implications: SME managers should sequence cloud ERP adoption toward operational automation (e-invoicing, bank reconciliation, expense management) and tactical control (budgeting, variance analysis, dashboards) before investing in strategic forecasting modules. Expected lead times for agility gains are shortest for operational functionalities (typically realized within 3–6 months of implementation) and moderate for tactical functionalities (6–12 months). Managers should monitor two key metrics: reporting cycle time (target: reduction from monthly to weekly or real-time) and budgetary adjustment latency (target: reallocation decisions within 5 business days of variance identification). Strategic modules should be deferred until foundational data quality and analytical capabilities are established.

5.3 Limitations

1. **Sample size and generalizability:** The sample of 98 respondents from 20 SMEs, while adequate for PLS-SEM, limits statistical power for subgroup analyses and constrains generalizability beyond the studied context.

2. **Cross-sectional design:** Data were collected at a single point in time, precluding causal inference. Longitudinal designs would better capture the dynamic relationship between ERP utilization and agility development.
3. **Self-reported measures:** Accounting agility was assessed perceptually rather than through objective indicators such as reporting cycle time or adjustment frequency, introducing potential common method bias.
4. **Sectoral composition:** The sample was not stratified by industry, and sector-specific accounting requirements may moderate the observed relationships.

5.4 Future Research Directions

1. Longitudinal studies tracking SMEs from pre-adoption through 24 months post-adoption to establish causal ordering and identify temporal patterns in agility gains.
2. Comparative analysis across emerging economies (e.g., Ghana, Malaysia, Nigeria) to assess institutional contingencies in the cloud ERP–agility relationship.
3. Objective measurement of accounting agility using system-generated metrics (transaction processing latency, report generation frequency, budget revision cycles) rather than perceptual scales.
4. Examination of mediating and moderating variables, including accountant digital literacy, top management support, and regulatory pressure, that may condition the strength of the ERP–agility relationship.

6. Conclusion

This study examined the differential effects of cloud ERP functionalities on accounting agility among post-pandemic SMEs, finding that operational and tactical dimensions significantly enhance agility while strategic features do not, with the model explaining 89.4% of variance in the outcome. The main contribution is a validated, replicable framework that decomposes cloud ERP into actionable functionality tiers and specifies their relative contributions to accounting agility, moving beyond monolithic adoption metrics. For SME administrators, the practical takeaway is clear: prioritize operational automation and tactical budgetary controls to realize agility gains within months, and defer investment in strategic analytics until foundational capabilities are mature. As SMEs continue to navigate post-pandemic uncertainty, the capacity to reconfigure accounting processes rapidly will remain a source of competitive differentiation, and cloud ERP—properly sequenced—offers a viable pathway to that capability.

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