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Adoption and Impact of Accounting Software on Financial Efficiency in MSMEs: A Study with Special Reference to Tumkur District, Karnataka

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Abstract: ***Micro, Small, and Medium Enterprises (MSMEs) form a core component of Karnataka's economic structure, and the adoption of digital accounting tools has become increasingly essential for improving financial accuracy, transparency, and operational efficiency. This study examines the adoption and impact of accounting software among MSMEs in Tumakuru District, focusing on its role in enhancing financial efficiency. A quantitative research approach was adopted, using structured questionnaires administered to 115 MSMEs that utilize accounting software. Descriptive statistics and one-way ANOVA were used to evaluate variables such as financial accuracy, error reduction, cash-flow management, decision-making insights, tax compliance, operational cost reduction, and ease of use. Results indicate strong positive perceptions, with high mean scores across most variables, demonstrating improvements in financial efficiency. ANOVA findings revealed statistically significant differences across noticed benefits and satisfaction factors, leading to the rejection of both hypotheses. Study confirms that accounting software positively influences financial efficiency in MSMEs and highlights the requirement for strong support mechanisms, periodic system enhancements, and comprehensive awareness programs to facilitate higher adoption and sustained efficiency gains.***

Keywords: Accounting software, MSMEs, Financial performance, Cloud-based accounting

1. Introduction

The financial management is extremely important for the development and durability of small and mid-sized companies, or MSMEs, considering these businesses are fundamental to both local and country wide economy. In today's ever-changing world of business, conventional ways of doing accounting by hand are being overtaken by computer programs for accounting, giving MSMEs better correctness, versatility, and straightforwardness when handling their money matters. Good financial practices make sure the rules are followed and also help business owners make smart choices, keep costs down, and decide where to put resources, all very important for MSMEs to stay competitive in Karnataka. The adjustable nature of this software helps companies change financial reports to fit what they specifically require, while easy-to-use designs provide straightforwardness, even for business owners who don't know much about accounting. Besides, these setups save time, make things more transparent, and assist with growth as businesses get bigger.

A variety of accounting software options are commonly utilized by MSMEs across Karnataka, spanning from well-known national and international options like Tally ERP, QuickBooks, Zoho Books, Marg ERP, SAP and Busy Accounting Software, to locally customized programs created to fulfil areas of tax and regulatory demands like GST filing. These resources differ in what they offer, how they are priced, and how well they can be adapted, providing MSMEs the choice to select software that suits their business size and how much they can afford. The accessibility of systems based in the cloud further adds to the straightforwardness and ease to use, enabling business owners to safely get to data from any place.

The State has increased the GSDP from Rs.25.57 lakh crore in 2023-24 to Rs. 28.84 lakh crore in 202425 with a growth rate of 12.8% at current prices and Rs. 14.63 lakh crore to Rs. 15.70 lakh crore with a growth rate of 7.4% at constant prices during the same period, during 2024-25, the share of Karnataka GSDP in All India GDP is at 8.9% as compared to 8.6% in 2023-24. Industry sector at constant prices is anticipated to reach 5.8% growth rate in 2024-25 as against 7.3% in 2023-24 showing the gradual recovery from Covid distress. 6.4% growth in manufacturing is boosting the industrial sector growth rate. (Economic survey of Karnataka 2024-25). As of Dec 2024, the state had 17.48 lakh Udyam-registered MSME units (17.09 lakh micro, 35,906 small, 2,941 medium).

Table 1: No. of MSMEs in different states

Sl No	District	Micro Units	Micro Employment	Small units	Small Employment	Medium Units	Medium Employment	Total Enterprises	Total Employed
1	Bengaluru (Urban)	4,42,703	29,91,942	15,262	6,36,971	1,682	3,43,647	4,59,647	39,72,560
2	Belagavi	1,24,062	8,66,498	1,401	37,864	90	9,648	1,25,553	9,14,010
3	Mysuru	94,265	7,33,655	1,500	53,240	89	9,060	95,854	7,95,955
4	Bengaluru (Rural)	84,533	8,08,352	1,611	67,729	176	31,598	86,320	9,07,679
5	Dakshin Kannada	68,502	5,37,809	1,367	42,039	106	10,809	69,975	5,90,657
6	Dharwad	67,339	4,37,081	1,186	27,359	95	8,337	68,620	4,72,777
7	**Tumakuru**	**61,701**	**6,43,453**	**964**	**19,086**	**50**	**6,021**	**62,715**	**6,68,560**
8	Shivamogga	47,783	3,83,188	751	16,267	38	3,954	48,572	4,03,409

9	Hassan	43,242	7,39,290	751	13,819	34	828	44,027	7,53,937
10	Vijayapura	43,173	3,23,620	641	15,140	35	828	43,849	3,39,588
11	Bagalkot	42,294	7,27,388	449	5,751	17	657	42,760	7,33,796
12	Davangere	41,835	4,26,736	721	11,045	28	2,982	42,584	4,40,763
13	Udupi	41,491	1,71,546	763	23,104	59	10,694	42,313	2,05,344
14	Ballari	40,683	5,81,134	1,027	22,484	85	5,353	41,795	6,08,971
15	Uttar Kannad	39,508	1,71,172	405	7,161	9	494	39,922	1,78,827
16	Kalaburagi	38,324	4,11,788	763	10,700	40	2,753	39,127	4,25,241
17	Mandya	38,311	3,50,781	546	9,786	11	356	38,868	3,60,923
18	Haveri	34,601	2,90,286	481	5,767	20	707	35,102	2,96,760
19	Kolar	32,719	4,41,704	557	13,351	36	2,765	33,312	4,57,820
20	Bidar	30,746	7,78,269	393	6,068	38	1,325	31,177	7,85,662
21	Raichur	29,830	2,69,473	865	9,942	54	1,321	30,749	2,80,736
22	Chitradurga	29,938	4,51,810	480	6,715	25	902	30,443	4,59,427
23	Ramanagara	29,873	2,82,393	389	10,930	27	5,847	30,289	2,99,170
24	Chikballapur	28,475	2,12,474	406	5,558	15	833	28,896	2,18,865
25	Chikkamagaluru	26,106	1,89,336	416	6,289	17	434	26,539	1,96,059
26	Gadag	23,648	2,49,830	323	3,294	7	287	23,978	2,53,411
27	Koppal	22,458	2,35,178	595	7,794	24	983	23,077	2,43,955
28	Chamarajnagar	17,610	1,27,718	206	2,264	4	962	17,820	1,30,944
29	Yadgir	17,454	2,24,954	278	3,198	14	515	17,746	2,28,667
30	Kodagu	13,931	74,668	235	2,587	14	604	14,180	77,859
31	Vijayanagar	12,533	68,431	174	2,356	2	104	12,709	70,891
	TOTAL	17,09,671	1,52,01,957	35,906	11,05,658	2,941	4,65,608	17,48,518	1,67,73,223

Source: des.karnataka.gov.in, DIP Tumakuru, Economic survey of Karnataka

Revised Classification of MSMEs applicable with effect from 01.04.2025, In the Union Budget Speech, 2025, the finance minister announced that the investment and turnover limits for classification of all MSMEs will be enhanced to 2.5 and 2 times respectively.

Table 2: Investment and Turnover limit of MSMEs in India

Rs. In Crore	Investment limit		Turnover limit	
	Current	Revised (applicable from 01.04.2025)	Current	Revised (applicable from 01.04.2025)
Micro Enterprises	1	2.5	5	10
Small Enterprises	10	25	50	100
Medium Enterprises	50	125	250	500

Source: MSMED act 2006

The above revised investment and turnover limits have been made applicable with effect from 01.04.2025 dated 21-03-2025.

Small and Medium Enterprises (MSMEs) play a vital role in driving India's economic growth, contributing nearly 30% to the national GDP and around 45% to total exports, while also being one of the largest sources of employment after agriculture. Within this landscape, Karnataka stands as one of India's leading industrial and entrepreneurial hubs, contributing significantly to the national economy with a Gross State Domestic Product (GSDP) share of over 8% of India's GDP. MSMEs in Karnataka form the backbone of its economy, spanning sectors such as manufacturing, services, information technology, textiles, and agro-based industries. Their role is not only crucial in supporting regional employment and innovation but also in strengthening Karnataka's position as a key contributor to India's overall economic development. The integration of advanced accounting practices and software into these MSMEs can further enhance their efficiency, transparency, and competitiveness, thereby reinforcing both state and national economic performance.

Industry background of Tumakuru District

Administratively, Tumakuru district consists of ten taluks including Tumakuru, Kunigal, Madhugiri, Tiptur, Gubbi, Koratagere, Sira, Pavagada, Chikkanayakanahalli and Turuvekere. From an industry standpoint, Tumakuru is acknowledged as one of Karnataka's developing industrial districts. In addition to unique industrial parks like the Japan Industrial Township and Machine Tool Park, it is home to a number of industrial areas created by the Karnataka Industrial Areas Development Board (KIADB), such as Vasanthanarasapura, Hirehalli, Kunigal, Sathyamangala, Antharasanahalli. A wide variety of industries, including engineering, machine tools, vehicles and auto parts, food processing, textiles, clothing, foundries, granite, and electrical items, are housed in these industrial clusters. The district's industrial economy is supported by a robust foundation of micro and small businesses in addition to medium and big companies.

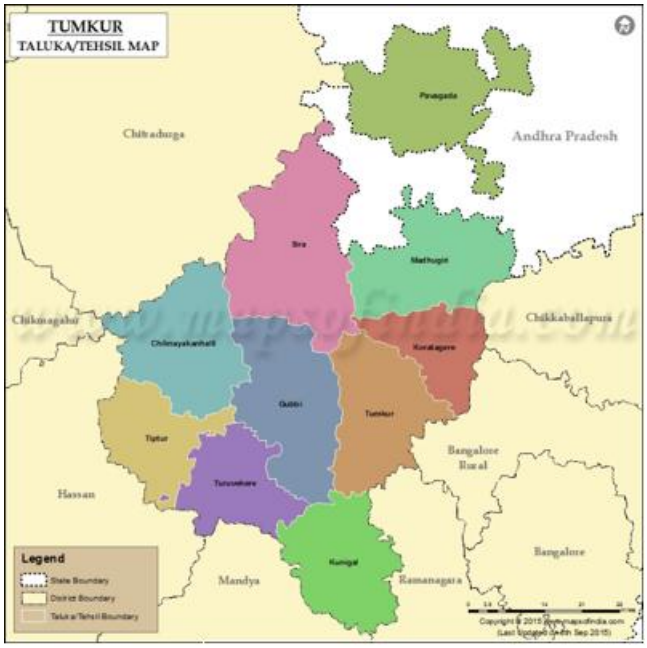

Figure 1: Tumkur District Map

2. Literature Review

Davis, Kingsley and Golden Hilda H (Oct 1954), The study employed a cross-cultural analysis of cities and urbanization to examine the dynamics of transformation in pre-industrial regions. The findings revealed a strong positive relationship between urbanization and economic development, indicating that the level of urbanization rises significantly with increasing industrialization. This evidence highlights industrial growth as a key driver of structural urban change.

Raymond and Bergeron (1995), That computerized accounting system integrates, simplifies and streamlines all the business processes cost-effectively easily and helps reflect the true picture of the business ventures to stakeholders. This method of book keeping is becoming popular with the decline of computers and accounting programs pricing.
According to zdoan (2017), the development of start-ups has allowed small and medium-sized businesses (SMEs) to take use of various decision-support tools that were previously only accessible to big and institutional businesses.

Krishnamurthy et al., (2018), The literature conceptualizes socio-economic development as a multidimensional process surrounding key indicators such as employment generation, income levels, health outcomes, and overall quality of life. Prior studies consistently demonstrate the positive role of industrial activity—particularly micro-entrepreneurship and creative industries—in enhancing these development indicators. However, a notable geographical research gap is identified, as similar empirical studies remain largely absent in the context of Karnataka. This gap provides a strong rationale for the present study's regional focus on the Antharasanahalli industrial area.

Omotilewa Oluwatoyin Olufemi et al., (2021), The literature identifies accounting software as an integral component of computerized accounting information systems, highlighting its essential role in producing timely, accurate, and high-quality financial information. It elaborately discusses key concepts such as corporate reporting, accuracy, and reliability within the functional capabilities of such systems. The application of Systems Theory and Technology Acceptance Theory provides a strong theoretical basis for explaining both system functionality and user adoption behaviour. Further, empirical evidence consistently supports the positive influence of accounting software on organizational performance, internal control effectiveness, and the quality of financial data. Overall, the review firmly establishes the relevance and necessity of accounting software in strengthening corporate reporting quality.

Lesia Marushchak et al., (2021), Evolution of accounting software from simple transaction recording to its current role as a strategic business management tool. It synthesizes numerous studies demonstrating the positive impact of Accounting Information Systems on organizational performance, particularly in SMEs across various countries. Crucially, the review identifies a significant research gap concerning the scientific classification of accounting software features based on company size and a lack of comprehensive comparative analyses, thereby establishing a clear rationale for the study's contribution.

Sudipto Mondal (2022), It compares cloud-based accounting systems with traditional accounting methods using secondary data from research articles, journals, and company websites. The findings indicate that cloud accounting offers superior advantages in terms of cost efficiency, accessibility, data security, scalability, and collaboration, making it a more sustainable option for modern businesses.

Sweeta Agrawal et al., (2024), The literature comprehensively establishes the concept of cloud-based accounting by clearly defining its core principles and highlighting its advantages over traditional systems, particularly in terms of accessibility, flexibility, and scalability. It systematically identifies key features, performance indicators, and user satisfaction dimensions essential for evaluating cloud accounting software. Further, the use of comparative analysis of leading platforms and SWOT analysis effectively elucidates the strengths, limitations, opportunities, and risks associated with cloud solutions. This integrative approach emphasizes the need for businesses to assess cloud platforms based on specific operational requirements and provides a robust foundation for future research.

Gopala K N (2025), The literature underscores the critical role of strategic financial management practices, particularly risk assessment and capital allocation, in ensuring the financial health of MSMEs, while also identifying persistent challenges related to the shortage of skilled financial managers and poor record-keeping. Studies further highlight that technological adaptation, innovative financial practices, and government support significantly enhance sustainable performance and post-crisis recovery. Additionally, access to timely finance and effective working capital management consistently emerge as major constraints for MSMEs

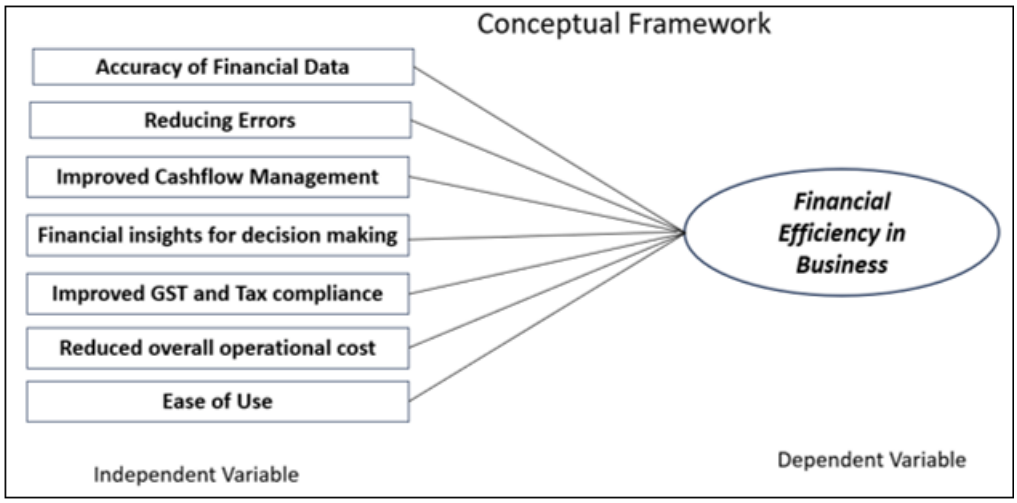

Figure 2: Conceptual Framework

a) **Accuracy of Financial Data: -** Ensures reliable information for budgeting, forecasting, and monitoring, which enhances overall financial decision-making and reduces costly mistakes. Precise data directly improves financial efficiency by enabling effective resource allocation.
b) **Reducing Errors: -** Through automated accounting processes minimizes manual mistakes, thus saving time and preventing financial discrepancies that could lead to operational losses. This improvement streamlines financial tasks, boosting efficiency in business operations.
c) **Improved Cashflow Management:** - Allows MSMEs to better track inflows and outflows, ensuring liquidity and timely payments to suppliers and creditors. Efficient cash management reduces financing costs and enhances the business's financial health.
d) **Financial Insights for Decision Making:** - Generated by accounting software, provide real-time analysis of financial performance, helping managers make informed strategic and operational decisions. This leads to optimized resource use and enhanced financial efficiency.
e) **Improved GST and Tax Compliance: -** Reduce the risk of penalties and ensures timely filing of returns, saving costs associated with legal issues and late payments. Efficient tax management contributes to smoother financial operations and regulatory adherence.
f) **Reduced Overall Operational Cost:** - Occurs as automation lowers administrative workload, cuts down manual labour costs, and minimizes errors that require correction. Decreasing operational expenses directly improves the net financial efficiency of the business.
g) **Ease of Use: -** Promotes quicker adoption and consistent utilization of accounting software by MSMEs, enabling them to fully leverage the software's financial management features. User-friendly systems reduce training time and increase productivity, driving better financial efficiency.

SaaS: End user
PaaS: Application developer
IaaS: Infrastructure and Network Architecture

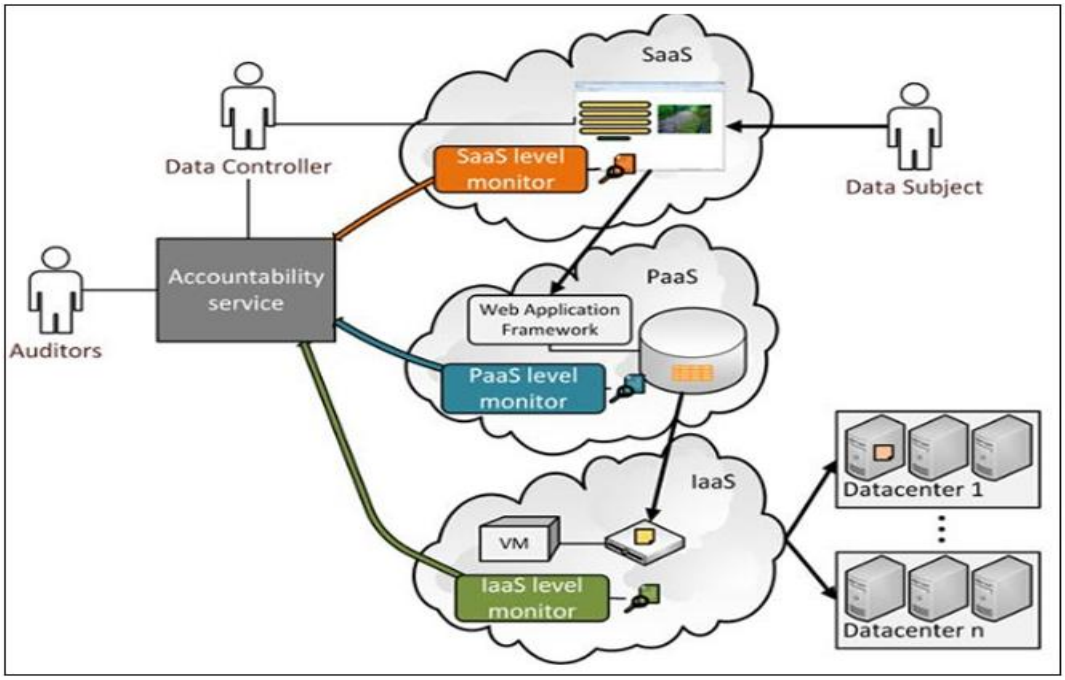

Figure 3: Cloud Service Models

3. Objectives of the Study

- To assess the level of adoption of different accounting software among MSMEs in Tumkur District, Karnataka.
- Evaluate the effect of accounting software usage on the financial efficiency of MSMEs, particularly in terms of accuracy, cost management, time efficiency, and the quality of financial reporting.
- To examine the key determinants influencing the adoption of accounting software and to identify the major challenges encountered by MSMEs during its implementation.

Hypothesis

H1: There is no significant difference in the perception of MSMEs regarding the various benefits of accounting software.

H2: There is no significant level of satisfaction among MSME users regarding the use of accounting software.

4. Methodology

This study will adopt a quantitative research approach to evaluate the adoption and impact of accounting software on financial efficiency in MSMEs in Tumkur District. Primary data will be collected through structured questionnaires from users of accounting software. The questionnaire will focus on measuring variables related to software, Accuracy, Reducing Errors, improve cashflow management, financial insights for decision making, GST and Tax compliance, reduce operational cost, ease to use. Population of the study comprises MSMEs operating in Tumkur district across different sectors. Random sampling technique will be used to ensure representation from different MSME categories and industries. Collected data will be analysed descriptive statistics and ANOVA to understand adoption pattern and effectiveness of accounting software on financial efficiency.

5. Data Analysis

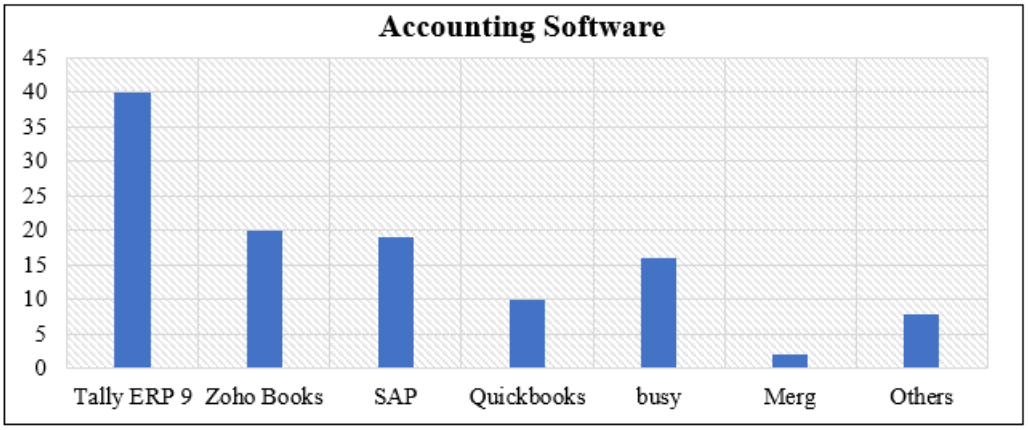

Figure 4

The bar chart presents the distribution of accounting software preferences among SMEs in Tumakuru District, showing Tally ERP 9, which emerges as the most widely adopted platform. Zoho Books, SAP, and Busy demonstrate moderate usage, indicating a gradual shift toward cloud-based and enterprise-oriented solutions, though these remain secondary to Tally. In contrast, QuickBooks and other software options exhibit relatively low adoption levels, while Merg shows minimal utilisation, reflecting limited market reach or awareness.

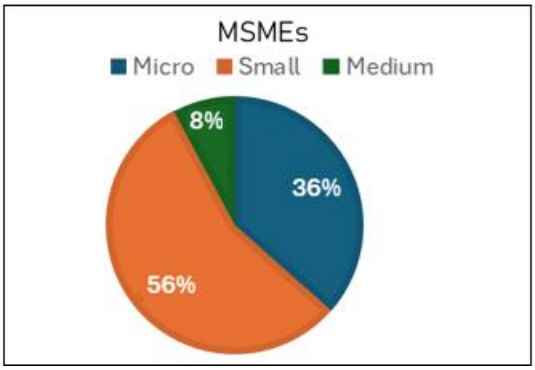

Figure 5

The pie chart shows the distribution of MSMEs surveyed in Tumakuru District, showing that small enterprises constitute the largest segment (56%), indicating their significant presence and participation in the regional business landscape. Micro enterprises account for 36%, reflecting a substantial yet comparatively smaller share, while medium enterprises represent only 8%, highlighting their limited representation in the sample.

Table 3: Descriptive statistics table on impact on Financial Efficiency

	The use of accounting software has improved the accuracy of financial data.	Accounting software has reduced the time taken for bookkeeping and reporting.	It has helped in reducing errors in financial statements	The software has improved cash flow management.	The software provides better financial insights for decision-making	Accounting software has improved GST and tax compliance	The use of software has reduced overall operational costs.
Mean	4	3.9739130	4.1043478	3.4086957	3.9043478	4.0869565	4.0608696
Standard Error	0.0741080	0.0832784	0.0822768	0.1010212	0.0709249	0.0682853	0.0668422
SD	0.7947194	0.8930617	0.8823206	1.0833319	0.7605851	0.7322786	0.7168028
Skewness	0.0000000	-0.7003979	-0.9866180	0.0077919	-0.2023917	-0.1369228	-0.0902187
Minimum	3	2	1	2	2	3	3
Maximum	5	5	5	5	5	5	5
Count	115	115	115	115	115	115	115

The descriptive analysis shows that MSMEs in Tumkur District maintain a strongly positive perception of accounting software, with mean values between 3.69 and 4.30. The most influential outcomes reported include reduced operational costs, improved accuracy, fewer financial errors, and enhanced GST compliance. Decision-making support displays slightly higher variability, indicating differing levels of perceived usefulness among respondents. Overall, the results indicate widespread satisfaction with accounting software within the district.

ANOVA – Impact on Financial Efficiency						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	40.39751553	6	6.732919	9.407716	0.00000000054	2.109924
Within Groups	571.1130435	798	0.715681			
Total	611.510559	804				

Table 4: Descriptive statistics on Satisfaction level of users

	Satisfaction with software features	*Satisfaction with user interface*	*Satisfaction with customer & technical support*	*Software is cost-effective for my business*	*I would recommend the software to other SMEs*
Mean	3.730434783	3.973913043	2.626086957	3	3.434782609
Standard Error	0.075456141	0.083278429	0.093626707	0.069869662	0.060673106
Standard Deviation	0.80917696	0.893061653	1.004034577	0.749268649	0.650646572
Skewness	0.532718268	-0.700397901	1.23413028	0	0.440751572
Minimum	3	2	1	2	2
Maximum	5	5	5	4	5
Count	115	115	115	115	115

The descriptive results indicate generally positive satisfaction levels among MSME users, particularly with software features (M = 3.73) and the user interface (M = 3.97), suggesting that the system is functional and user-friendly. Satisfaction with customer and technical support is comparatively low (M = 2.63), revealing weaknesses in service delivery. Perceived cost-effectiveness (M = 3.00) and recommendation intentions (M = 3.43) show moderate acceptance. Overall, the findings suggest strong satisfaction with core software performance but highlight the need for improved support services and value enhancement.

ANOVA – Satisfaction level of user						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	136.5843478	4	34.14608696	49.55665766	0.0000	2.387568687
Within Groups	392.7478261	570	0.689031274			
Total	529.3321739	574				

6. Result and Findings

Table 5: Interpretation for ANOVA result

Hypotheses	Basis	P value	F Critical value	F value	Decision	Interpretation
There is no significant difference in the perception of MSMEs regarding the various benefits of accounting software.	Impact on Financial Efficiency	0.00000000054	2.109924	9.407	Reject the null hypothesis	P value is less than 0.05 and F value is higher than F Critical value. Shows that there is a positive significant perception of MSMEs regarding the various benefits of accounting software.
There is no significant level of satisfaction among MSME users regarding the use of accounting software.	Satisfaction level of users	0.0000	2.3875	49.56	Reject the null hypothesis	The satisfaction level of the accounting users in MSMEs are significant satisfy with the software.

7. Suggestions and Recommendation

- Enhance customer-oriented features and technical support, including the establishment of a quick-response helpdesk tailored to MSME needs.
- Improve user-friendly configurations and interface design to ensure easier understanding and smoother generation of financial outputs.
- Promote awareness and adoption programs for MSMEs, particularly focusing on GST compliance and tax return processes.
- Ensure continuous software updates and strengthen cloud-based backup and real-time analytics, supporting long-term adoption and reliable financial management.

Table 6: Shows govt policies and schemes to MSMEs

S No	Scheme / Policy	Provided by (Centre / State)	Who is eligible / Beneficiary	Benefit / Incentive (Capital / Investment / Guarantee / Subsidy / Support)	Basic Eligibility
1	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)	Central (GoI) / SIDBI	Micro and Small Enterprises (MSEs); new or existing units	Collateral-free credit guarantee-loans up to ₹100 lakh / ₹200 lakh without third-party guarantee; guarantees up to 75-85% of credit; access to working capital and term loans. (MSME)	Any registered MSE (service or manufacturing), credit facility via eligible banks/MLIs (DCMSME)
2	Prime Minister's Employment Generation Programme (PMEGP)	Central (GoI) / implemented via State nodal agencies	Prospective entrepreneurs and MSMEs in non-farm sectors (micro/small)	Credit-linked subsidy for setting up new micro/small enterprises; supports capital investment for start-ups. (MSME)	New or existing units meeting MSE definition, project proposal via nodal agency, compliance with scheme norms (MSME)
3	Karnataka Industrial Policy 2025-2030	State (Karnataka Government)	Investors and enterprises (large, medium & MSMEs) establishing or expanding in Karnataka	Incentives such as capital subsidy, investment-linked benefits, zone-based differential incentives, support for MSMEs and cluster development. (Invest India)	Enterprises (new or relocating), meeting policy conditions and required approvals, often based on zone classification and investment thresholds (Consulate of Italy in Bangalore)
4	LEAN Manufacturing Competitiveness Scheme / MSME modernization supports	Central / State (as applicable)	Existing MSMEs seeking to upgrade processes / modernize	Subsidy / support for adopting modern manufacturing methods, improving productivity, quality, competitiveness. (Consulate of Italy in Bangalore)	MSMEs registered under MSME definitions, willingness to modernize, compliance with scheme criteria (MSME)

8. Conclusion

This study investigated the adoption and impact of accounting software on the financial efficiency of SMEs in Tumakuru District by gathering insights from existing literature, analysing primary data, and use statistical tools to evaluate user experience and system performance. The results confirm that accounting software substantially improves financial accuracy, minimizes manual errors, and helps to take a decision making, thereby contributing to greater financial efficiency among MSMEs. The analysis further reveals that factors such as ease of use, better interface design, and cost effectiveness play a critical role in facilitating successful adoption. Users also highlighted the importance of strengthening customer-oriented features, establishing faster helpdesk response mechanisms, and ensuring continuous software updates, cloud-based backups, and real-time data analytics capabilities. In light of these findings, the study recommends that software developers and policymakers increase awareness initiatives on tax compliance, focus on enhancing software usability, and prioritize ongoing technological improvements to promote wider adoption and optimize financial outcomes for MSMEs.

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