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# Accounting for Expenses and Income in Small and Medium-Sized Enterprises in the Era of Digital Platforms: Models, Risks, and Managerial Implications

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**ABSTRACT**

The article focuses on the specifics of accounting for expenses and income in small and medium-sized enterprises that utilize digital platforms, as well as an analysis of related models, risks, and managerial implications. The purpose of the study is to identify current models of income and expense accounting in small and medium-sized enterprises in Ukraine within the context of digital transformation and to assess their managerial implications. The study employed general scientific methods of cognition: analysis and synthesis, induction and deduction, generalization, a systems approach, comparative analysis, and modeling. The results of the study show that the digitalization of accounting in Ukraine demonstrates a steady trend toward higher levels of technological integration in the financial processes of small and medium-sized businesses. It has been proven that the most common accounting platforms include MASTER: Bukhhalteriya, M.E.Doc, Dilovod, iFin, SMARTFIN.UA, Bookkeeper, and Fairo. The study reveals that the specifics of expense accounting in digital environments lie in the automation of all stages – from the input of primary documentation to the generation of financial results. It was found that expenses are automatically aligned with the national chart of accounts, and tax reporting is generated and submitted in real time to the State Tax Service. In terms of income, the research shows that digital platforms are integrated with CRM systems and payment tools, enabling instant income recognition and control over accounts receivable. At the same time, it was found that digitalization gives rise to a number of risks and managerial challenges. The main threats identified include dependence on digital infrastructure, cybersecurity issues, potential algorithm failures, and a shortage of qualified personnel in the field of digital accounting. The practical significance of the study lies in providing a foundation for the implementation of effective digital accounting models in the small and medium-sized business sector of Ukraine.

**KEYWORDS**

digital platforms, accounting, small business, expenses, income.

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# Облік витрат і доходів у підприємствах малого та середнього бізнесу в епоху цифрових платформ: моделі, ризики та управлінські наслідки

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**СТАТТЯ**

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**АНОТАЦІЯ**

Стаття присвячена особливостям обліку витрат і доходів у підприємствах малого та середнього бізнесу в умовах використання цифрових платформ, а також аналізу відповідних моделей, ризиків та управлінських наслідків. Мета дослідження – виявити сучасні моделі обліку доходів і витрат малих та середніх підприємств в Україні в умовах цифрової трансформації та оцінити їхні управлінські наслідки. У ході наукового дослідження використовувалися загальнонаукові методи пізнання: аналіз і синтез, індукція та дедукція, узагальнення, системний підхід, порівняльний аналіз і моделювання. Результати дослідження показують, що цифровізація бухгалтерського обліку в Україні демонструє сталу тенденцію до зростання рівня технологічної інтеграції у фінансові процеси малих та середніх підприємств. Доведено, що найбільш розповсюдженими обліковими платформами є MASTER: Бухгалтерія, M.E.Doc, Dilovod, iFin, SMARTFIN.UA, Bookkeeper та Fairo. Досліджено, що специфіка обліку витрат у цифрових середовищах полягає в автоматизації всіх етапів – від введення первинної документації до формування фінансових результатів. Встановлено, що витрати автоматично узгоджуються з національним планом рахунків, а податкова звітність формується і передається в режимі реального часу до органів ДПС. У сфері доходів показано, що цифрові платформи інтегруються з CRM-системами та платіжними інструментами, що забезпечує миттєве визнання доходів і контроль за дебіторською заборгованістю. Разом із тим, досліджено, що цифровізація породжує низку ризиків і управлінських викликів. Виявлено, що основними загрозами є залежність від цифрової інфраструктури, кібербезпека, потенційні збої алгоритмів і нестача кваліфікованих кадрів у сфері цифрового обліку. Практичне значення дослідження полягає у створенні бази для впровадження ефективних цифрових моделей обліку в малому та середньому бізнесі України.

**КЛЮЧОВІ СЛОВА**

цифрові платформи, бухгалтерський облік, малий бізнес, витрати, доходи.

## 1. Introduction

In today's global economy, digitalization has become a determining factor in the development of entrepreneurial activity, particularly in the field of accounting and financial management. Global trends show a shift from traditional forms of accounting to integrated digital ecosystems in which financial information is generated, processed, and analyzed in real time. These changes are driven by the need to speed up management decisions, reduce operating costs, and increase the transparency of financial processes. According to reports by the OECD and the World Bank, digital technologies in accounting – in particular, cloud services, analytical platforms, ERP and BAS systems – have become one of the main tools for building business competitiveness in the world. Their use allows companies to optimize document flow, integrate financial reporting with government systems, and ensure continuous monitoring of performance indicators.

Ukraine is gradually becoming part of this global process of digital transformation. The active introduction of digital technologies in the field of accounting is driven not only by the desire to improve management efficiency, but also by the need to adapt to international reporting standards and the requirements of the digital economy. Of particular importance are tools for automating the accounting of income and expenses, which ensure the reliability of financial information and the speed of its processing. In the context of martial law, digitalization is becoming not only a sign of modernization but also a means of increasing business resilience: it is digital platforms that allow enterprises to maintain control over financial processes, regardless of physical or organizational constraints, creating a basis for further economic development in the post-crisis period.

## 2. Literature Review

The issue of cost and income accounting in small and medium-sized businesses in the era of digital platforms, their models, risks and management consequences is sufficiently covered in the domestic scientific literature. Among the authors who studied the transformation of accounting under the influence of digital technologies, an important contribution was made by both specialists in theoretical analysis and researchers of practical aspects of the application of cloud solutions in financial management. A significant contribution to the development of the topic has V. D. Bondar [1], who focuses on the automation of accounting processes, in particular about inventories, which is the basis for effective cost control. E. I. Volot examines the role of cloud technologies in improving accounting procedures at enterprises, which is especially important for SMEs in the context of digital transformation [15]. H. Hladchuk et al. reveal how automation contributes to the transparency and accuracy of financial data, which is critical for estimating income and expenses [3].

A. O. Muzychenko analyzes the dynamics of the development of accounting taking into account cloud technologies, emphasizing the change in accounting policy models [5]. Important is the study of V. V. Novikov, who focuses on the digitalization of accounting in small business, where resources for the implementation of complex systems are limited [7]. S. O. Mykhailovyna et al. also analyze the importance of cloud solutions in the modernization of accounting and taxation [6].

A view on the implementation of digital technologies from the point of view of risks and strategic management is provided by M. Sorokolit, who emphasizes the need to adapt theoretical approaches to new digital conditions [13]. Y. V. Sheverya and A. M. Shysh demonstrate how cloud technologies are changing accounting practices in Ukraine [11; 12]. Foreign experience in this context is presented by A. Wahhab et al. [14], who analyze the impact of cloud solutions on the quality of financial reporting in countries with emerging markets. The contribution to the understanding of digital transformation at the macro level is presented in the work of V. Shepeliuk, which considers national trends, challenges and security aspects of digitalization of accounting processes [10].

Despite a sufficient amount of literature on this topic, there is a lack of systematized material on the topic of research, and therefore, using various methods of scientific knowledge, information was analyzed, grouped, systematized and presented in the light of the research topic.

The article is aimed at determining modern models of accounting for income and expenses of small and medium-sized enterprises in Ukraine in the context of digital transformation and assessing their managerial consequences. The objectives of the study include: analysis of the state of digitalization

of accounting and identification of the main digital platforms used in Ukraine; determination of the features of the formation and automation of cost accounting in the digital environment; characteristics of the specifics of income accounting and their integration with electronic services; identification of the main risks and managerial consequences of the use of digital platforms in the financial management of enterprises.

## 3. Problem Statement

The article is aimed at determining modern models of accounting for income and expenses of small and medium-sized enterprises in Ukraine in the context of digital transformation and assessing their managerial consequences. The objectives of the study include: analysis of the state of digitalization of accounting and identification of the main digital platforms used in Ukraine; determination of the features of the formation and automation of cost accounting in the digital environment; characteristics of the specifics of income accounting and their integration with electronic services; identification of the main risks and managerial consequences of the use of digital platforms in the financial management of enterprises.

## 4. Methods and Materials

The methodological basis of the study consists of a complex of general scientific and special methods of cognition aimed at achieving the research objective. Analysis and synthesis were utilized to process the theoretical foundations and regulatory framework of accounting within the digital economy. Through induction and deduction, the key trends in the digitalization of Ukrainian SMEs were identified, utilizing empirical data from the European Business Association and Kyivstar Business Hub.

The systems approach allowed considering income and expense accounting as an integrated element of the corporate management system. Comparative analysis was applied to evaluate the functionality of modern digital platforms (such as MASTER: Accounting, M.E.Doc, Dilovod, iFin) regarding their compliance with tax and management accounting requirements. Furthermore, the modeling method was used to structure the specifics of accounting processes in cloud environments and to assess the managerial risks associated with the automation of financial flows. The generalization method facilitated the formulation of conclusions regarding the impact of digital transformation on financial reporting quality.

## 5. Results and Discussion

The conditions of the ongoing war have become a powerful catalyst for the digital transformation of the business environment in Ukraine. Despite the difficult security circumstances, the vast majority of enterprises continue to function and adapt, actively introducing modern technological models into their operational processes. According to the results of the European Business Association survey (Business in Time of War, February 2025), 75% of companies as of the beginning of 2025 are fully operational, another 24% have certain restrictions, and only 1% temporarily do not work. This indicates the high adaptability of Ukrainian business, which remains resilient and even shows signs of resumption of economic activity. Moreover, 77% of companies plan to stay in the Ukrainian market, regardless of the course of military events [2]. Against the background of these indicators, there is a gradual digitalization of key business processes. According to the analytical review of Kyivstar Business Hub, accounting and document management are among the three areas where technologies are most actively used. According to the survey, 19% of companies already use digital solutions in the field of accounting and financial reporting, which indicates the systematic implementation of automation programs, cloud services, and electronic document management [4].

According to V. D. Bondar's research, accounting automation in Ukraine became a systemic process in the late 2010s, when a stable market for accounting software products was formed [1], and during the period of digital transformations (starting from 2020) they were especially developed. The most common programs are "1C: Accounting", "Info-Accountant", "Parus-Accounting" and "Galaxy", which provide comprehensive automation of financial activities of enterprises [1].

An important component of modern digitalization is the introduction of international standards for electronic reporting, which are automatically used by accounting software products and allow you to quickly adapt reporting to European requirements. As V. V. Novikov notes, the key tool of digital unification was the IFRS XBRL Taxonomy, which was implemented in Ukraine in the UA XBRL IFRS format. It provides a single electronic window for the submission of financial statements and increases the efficiency of data processing by government agencies [7]. The XBRL format allows for automatic tagging of financial indicators, which makes the information machine-readable, comparable, and analytically accessible. Although this standard is currently mandatory mainly for large enterprises and issuers, these standards will gradually apply to small and medium-sized businesses [7].

In modern conditions, according to the conclusions of H. Hladchuk et al., domestic enterprises are increasingly introducing automated accounting systems developed taking into account the requirements of national tax legislation and International Financial Reporting Standards (IFRS). Solutions such as MASTER: Accounting, M.E.Doc, Dilovod, iFin, Debit Plus, SMARTFIN. UA and BOOKKEEPER, provide high transparency of financial data, automatic reporting generation, integration with regulatory authorities and remote access to information [3].

Studies of current trends confirm that the digitalization of accounting processes directly improves the quality of financial statements, ensuring their accuracy, transparency and timeliness. In particular, the results of the regression analysis conducted indicate the presence of a statistically significant positive relationship between the use of computer technologies in accounting and the quality of financial statements: an increase in the level of adoption of cloud solutions by one unit leads to an approximately 23.8% increase in the quality of reporting. The authors prove that digital platforms reduce the impact of the human factor, improve the availability and reliability of data, and create conditions for more effective internal control and analytics [14].

The digitalization of income and expenditure accounting in small and medium-sized businesses in Ukraine is characterized by the active implementation of integrated online platforms that automate most financial processes. As noted by N. M. Selivanova et al., modern Ukrainian services are Dilovod, iFin, SMARTFIN. UA, MASTER: Accounting, and Fairo – provide a full cycle of income and expenditure management, combining accounting, analytical, and tax functions.

For example, Dilovod is used to control financial flows, mutual settlements, purchase and sales operations, warehouse accounting and personnel management, which creates a single digital environment for the financial activities of the enterprise [9]. The iFin system is focused on simplifying the accounting of income and expenses, wages, as well as the formation of electronic reports without the need for in-depth knowledge of accounting. All data is stored on the Microsoft Azure cloud platform, which guarantees security and uninterrupted access to financial information. SMARTFIN. UA and MASTER: Accounting provide advanced opportunities for cost accounting, reporting, payroll, sick leave, vacations, and compensation. Their modular structure allows you to conduct analytical accounting by areas of activity, which is especially convenient for enterprises with several types of business. The Fairo mobile application, developed by Raiffeisen Bank, has become a universal tool for sole proprietors and freelancers: it automates invoicing, receipt control, expense accounting and tax reporting [10].

Cost accounting in Ukraine using cloud platforms is based on a combination of national accounting regulations and the possibilities of automated digital processing of financial data. As noted by E. I. Volot, the use of cloud services in the accounting system makes it possible to integrate the processes of fixing costs, processing primary documents and forming accounting entries in a single digital environment [15]. S. O. Mykhailovina et al. emphasize that such systems as M.E.Doc, SMARTFIN. UA, iFin, MASTER: Accounting and Bookkeeper provide synchronization of accounting, management and tax accounting, allowing you to conduct cost analytics by items, divisions, financial responsibility centers and counterparties [6]. A. O. Muzychenko emphasizes that cloud technologies reduce the number of manual operations and provide automatic display of expenses in real time, which increases the efficiency of financial results management [5]. U. Pelekh notes that the main advantage of cloud platforms is the compliance of their functionality with tax requirements, which simplifies reporting and increases its accuracy [8]. Y. V. Sheverya considers the implementation of cloud systems as a necessary step to increase the efficiency of cost management, since such solutions allow avoiding data duplication and generating reports automatically [11]. A. M. Shish adds that centralized storage of accounting information in cloud storage helps to increase the level of financial security and reduces the risks of data

loss [12]. Let's consider the model of cost accounting for small and medium-sized businesses in the context of the use of digital platforms.

***Table 1. Specifics of cost accounting in digital platforms of Ukraine***

| Cost accounting element | Implementation in cloud systems | Yes / No | Application features |
|---|---|---|---|
| **Chart of accounts of expenses (counts 23, 91–94, 97, 99)** | Automated formation of transactions by type of operation | Yes | Coordinated with the Accounting Standards and the possibility of analytics by cost centers [11] |
| **Primary documents (acts, invoices, timesheets)** | Creating templates and signing EDS through the cloud | Yes | Implemented through integration with M.E.Doc, iFin [6] |
| **Cost calculation** | Distribution of costs by objects and items | Yes | Automation of calculation and generation of management reports [15] |
| **Accounting for wages in expenses** | Accrual and posting by items of expenditure | Yes | Modular integration with personnel accounting [5] |
| **Tax differences and regulated reporting** | Generation of tax returns automatically | Yes | The data is transmitted to the State Tax Service in XML format [8] |
| **Data Cybersecurity** | Encryption and backup in data centers | Yes | Minimizes the risks of loss of financial data [12] |
| **Offline access** | Limited or absent | Yes | Requires a stable internet connection [6] |

*Source:* Systematized by the author.

The specifics of revenue accounting in cloud platforms are characterized by the integration of financial results with the processes of selling products and services, which ensures the efficiency of revenue recognition and improves the accuracy of reporting. As noted by E.I. Volot, cloud solutions automate the formation of primary sales documents, invoices and acts, providing electronic circulation and instant display of income in the system [15]. A. M. Shish emphasizes that such technologies provide continuous control of accounts receivable due to automatic updating of payment statuses in real time [12]. S. O. Mykhailovina et al. [6] note that income accounting in cloud platforms is closely related to CRM systems, which allow generating analytical reports on sales areas and customers. Y. V. Sheverya focuses on the fact that the platforms are adapted to the national chart of accounts, in particular accounts 70, 71, 74, 79, which ensures the correct formation of the financial result [11]. U. Pelekh points out that the integration of income accounting with state electronic services allows for reducing the time between the implementation of the transaction and its reflection in the financial statements, ensuring full transparency of the movement of funds [8]. Let us consider the specifics of income accounting in Table 2.

***Table 2. Specifics of income accounting in cloud platforms of Ukraine***

| Element of income accounting | Implementation in cloud systems | Yes / No | Application features |
|---|---|---|---|
| **Income Chart of Accounts (Accounts 70, 71, 74, 79)** | Automatic posting | Yes | Aligned with the Accounting Standards and IFRS [11] |
| **Primary documents (invoices, acts, waybills)** | Electronic creation and signature of EDS | Yes | Integration with CRM and payment systems [8] |
| **Income recognition** | At the time of sale or receipt of funds | Yes | Automatic rules in accordance with accounting policies [6] |
| **Accounts receivable accounting** | Automatic update of payment statuses | Yes | Real-time control [12] |
| **Revenue analytics** | Reports on customers, products, projects | Yes | Formation of dynamic revenue indicators [5] |
| **Electronic reporting** | Formation of VAT and income tax declarations | Yes | Data is synchronized with government systems [15] |
| **Cyber protection and data storage** | Encryption and access control | Yes | High level of protection of commercial information [12] |

*Source:* Systematized by the author.

Thus, the use of digital technologies in the accounting of income and expenses in Ukraine contributes to increasing the efficiency, transparency and reliability of financial information. Cloud solutions combine accounting, tax and management accounting in a single environment, ensure compliance with the requirements of Accounting Standards and IFRS, and support the formation of electronic reporting. This allows enterprises of any size to reduce the time spent on processing financial transactions, reduce the number of errors and create conditions for continuous control over income and expenses.

At the same time, the use of digital platforms in the system of accounting for income and expenses in Ukraine, in addition to obvious advantages, is associated with a number of risks and managerial consequences that affect the quality of financial information and the effectiveness of managerial decision-making. According to S. O. Mykhailovina et al., one of the key risks is the technological dependence of enterprises on digital infrastructure, in particular on the stability of the Internet connection, the reliability of servers and software solution providers, which can cause temporary interruptions in access to financial data [6]. A. M. Shysh emphasizes that digital accounting environments create increased requirements for information protection, because the risks of leakage of confidential financial data, unauthorized access or loss of information as a result of cyberattacks can have significant economic and reputational consequences [12]. E. I. Volot emphasizes that the automation of the processes of forming accounting indicators changes the role of the accountant from an executor to an analyst, but at the same time creates a risk of excessive trust in algorithms and a decrease in the level of critical analysis of financial information [15]. According to the observations of U. Pelekh, the digitalization of accounting requires new competencies from managers – knowledge in the field of IT accounting, cybersecurity, and data analytics, without which the effective use of digital systems is impossible [8]. Y. V. Sheverya emphasizes that the managerial consequences are the need to revise the organizational structure of the accounting service, the separation of responsibilities between IT and financial departments, as well as the introduction of systems for constant monitoring of data reliability [11]. Thus, digital platforms significantly increase the efficiency of financial management, but at the same time create new risks related to information security, technical stability and competence of personnel, which requires a strategic approach to the management of digital accounting processes.

## 6. Conclusions

The state of digitalization of accounting in Ukraine indicates a steady increase in the level of technological integration into the financial processes of small and medium-sized businesses. The vast majority of companies, even under martial law, continue to implement digital financial management tools. UA, Bookkeeper and Fairo, which provide a full cycle of accounting, tax and management accounting. These solutions meet the requirements of the Accounting Standards and IFRS, support electronic reporting and create a single information environment for financial transactions, which ensures transparency and timeliness of financial information.

The specificity of cost accounting in digital platforms is the automation of all stages – from fixing primary documents to forming financial results. Expenses are automatically aligned with the national chart of accounts, and digital services generate tax reporting in real time, transmitting data to the State Tax Service.

Revenue accounting in digital platforms is marked by integration with CRM systems and payment services, which provide instant recognition of income and control of accounts receivable. Electronic document management simplifies the issuance of invoices and acts, and synchronization with government electronic systems contributes to the transparency of financial flows.

At the same time, the digitalization of income and expenditure accounting is accompanied by new risks and managerial consequences. The main ones are related to technological dependence on digital infrastructure, cybersecurity threats, possible failures in automatic algorithms, and a shortage of qualified personnel in the field of IT accounting. For effective management of digital processes, it is necessary to ensure systematic monitoring of the reliability of financial data, increase the digital literacy of personnel, as well as the separation of functions between IT and financial departments.

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