Cloud Accounting Assimilation in Organized Retail: A Full Lifecycle Digital Innovation Framework

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Abstract

The use of clouds is also a significant break from on-premises systems and represents a fundamental change in accounting activities in the enterprise. No unified, holistic knowledge of the adoption process exists, which restricts theoretical advancement and practical orientation. RCAAM offers both theoretical and practical value because it is a stage-based structure that unites the concept of a single research stream, and it bridges the gap between different research streams. In accordance with the PRISMA 2020 criteria, a systematic search of literature across the largest databases yielded a corpus of 46 peer-reviewed empirical studies. In digital accounting information system (AIS) studies, the research evidence confirms that structural technology readiness is the main factor that dictates successful implementation of a new digital platform by an enterprise; at the same time, high leadership support and organisational readiness are the key to successful and long-term implementation. The resulting RCAAM offers end-to-end lifecycle design that is specific to the operational complexities of enterprise-level retail chains. In practice, it provides managers and system architects with a roadmap to migrate systems step-by-step without jeopardising core storefront operations.

Keywords: Cloud Accounting, Digital transformation, Retail, PRISMA, SLR.

SMS Journal of Entrepreneurship & Innovation (2026)
DOI: https://doi.org/10.21844/smsjei.v12i02.30002
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How to cite this article: Saha P., Choudhury S.R.D. (2026). Cloud Accounting Assimilation in Organized Reail: A Full Lifecycle Digital Innovation Framework. *SMS Journal of Entrepreneurship & Innovation. 2025; 12(1):*15-27
Source of support: Nil.
Conflict of interest: None

Introduction

Traditional financial processing and reporting systems can no longer sustain modern commercial enterprises operating in an increasingly volatile and competitive business environment. Historically, legacy bookkeeping operated in a retro-looking, isolated manner that functioned independently of core operational workflows. Dynamic, rapid-response digital ledger networks capable of real-time data integration and continuous financial reporting. In the current era, these obsolete accounting systems are undergoing rapid replacement (Bhimani, 2020; Coman et al.,

2022). Cloud accounting is a scalable financial management solution that is hosted on the web, with data, software, and calculations all being processed remotely, which wipes out the requirement for a robust up-front capital investment in IT server infrastructure. In today's dynamic as well as complex markets, technological adaptation as well as digital innovation have become pivotal pillars for the achievement of business model transformation and maintaining value for the future of any organisation (Chaurasia et al., 2025; Khan, 2023).

In most sectors, the fundamental benefits of cloud accounting are apparent; nevertheless, digital modernization remains pivotal for retail chains that are large as well as organized. Such businesses carry out numerous transactions daily and possess a great physical presence globally. An important factor in gaining an upper hand in this setting is the potential to track tasks transparently, synchronize the ledger in real time, and provide instant data visibility (Reinartz et al., 2019; Adam & Kopanaki, 2025). Howvever, when it comes to the actual deployment of clouds across a multi-branch retail network, it is patchy, with not being technically compatible with the with legal systems, the increased risks of cyber security, and the resistance faced from the employees to change in their organization, particularly, in the growing business ecosystems with liquidity as well as structural resource constraints (Dlamini, 2025; Mujalli et al., 2024; Dwivedi, 2019; Singh & Jaiswal, 2019).

Hence, there exists a gap in the scholarly literature as far as the domain of accounting information systems (AIS) is concerned. The existing literature stands disorganized, with a few studies mainly looking into the "single-store units' operations or a few generic models of small firms that give no reflection on the multi-branch enterprise context (Bhattacharjee et al., 2024). Furthermore, previous research emphasises adoption as a "one-and-a-half decision process" and doesn't care about reviewing the primary stages of preparedness systematically as a process to long-term performance as well as operational outcomes.

Literature Review

Theoretical Foundations and Conceptual Limitations of Prior Model

The cloud framework can be handy for enterprises to manage and comprehend cloud adoption's multi-layered challenges and gain access to the potential and opportunities that digital transformation offers (Alkhalil et al., 2017; Anh et al., 2024). Research works of today prominently emphasise the TOE concept, which pertains to the rationale for adoption, and the final decision is made based on the available technology, management of the organisation, and cut-throat competition of today. However, the contemporary digital transformation model indicates that technology assimilation is a multi-layered and continuous process. It doesn't happen to be a one-time decision (Chaurasia et al., 2025); i.e., enterprises should continuously update technologically to the changing market infrastructures (Behera, 2024). Although the TOE model is used to explain the why, it assumes that adoption is a binary decision (yes/no choice). This creates an analytic blind spot to events after adoption, including implementation issues, employee resistance, and system failure. The ADO framework describes the way adoption takes place in three consecutive stages: antecedents (factors that precede adoption), decision (choice made by a company), and outcomes (results of the adoption). In ADO, technology adoption is perceived as a one-time decision, unlike the continuous process realised in the day-to-day operations of the organisation. This poses a significant gap in research concerning the translation of readiness into effective implementation and long-term

business outcomes.

Retail Networking Multi- Branch Operational Vulnerabilities.

Retail organisations with numerous stores and systems that report financial reporting, inventory management, and data collection via the central corporate server: even a small failure of the local network can have a devastating effect, as real-time or near-real-time sharing of transactional and operational data between local stores and the central corporate server will fail. Even a minor delay can be deadly in high-speed systems (Gupta et al., 2022; Jackson & Allen, 2024). Historically, research on AIS has viewed digital adoption in a solitary manner, as a one-time event rather than a process. (Thuan et al., 2022).

Proposed Framework: Retail Cloud Accounting Assimilation Model (RCAAM).

It introduces a new retail-specific framework (RCAAM) that covers the complete cloud adoption journey. The RCAAM unites three different dimensions- external factors that influence decisions, strategic choice in implementation, and the outcome of the organisation in a logical stage-based operational structure.

Table 1: RCAAM Taxonomy and Variable Conceptualisation Matrix

RCAAM Phase Component	Specific Core Variable	Theoretical Origin	Functional Conceptualization	Sector-Specific Retail Operationalisation
Phase 1: Structural Gatekeepers	Data Security & Privacy	Technological Context	Primary Entrance Threshold: Critical for safeguarding financial data and ensuring platform trust.	Protection of immense daily point-of-sale customer and payment streams.
	Top-Level Managerial Support	Organizational Context	Internal Driver: Primary catalyst for resource allocation and overcoming resistance.	Securing funding for long-term SaaS subscription liquidity and employee upskilling.
	Vendor Assistance	Environmental Context	External Facilitator: Access to technical expertise to lower implementation risk.	Utilising external IT experts to map legacy retail network connections.
Phase 2: Deployment Decisions	Phased Architectural Segregation	Operational Decision Pathway	Strategic Deployment Action: Gradual system rollouts using hybrid or mixed-cloud systems.	Migrating back-office ledgers to cloud SaaS platforms while locking transaction data locally.
Phase 3: Strategic Outcomes	System-Centric Efficiency	Multi-Dimensional Strategic Value	Internal Payoff: Enhanced reporting precision, accessibility, and transparency.	Compressing branch financial closing cycles from multiple weeks down to near real-time dashboards.
	Cross-Platform Operational Agility	Macro-Organizational Payoff	External Strategic Payoff: Optimisation of administrative overhead and supply chain coordination.	Real-time synchronisation of inventory and financial logistics across dispersed branches.

Source: Authors' synthesis on the reviewed literature using the RCAAM framework (n=46

Research Gap

Although the use of digital systems in organisations around the globe has been rapidly growing, a huge gap in research exists in contemporary academic literature on accounting information systems. The current literature is extremely disjointed in three different divisions.

- First, the existing literature concentrates on reasons why organisations adopt cloud systems without actually exploring how cloud systems are implemented and linking the decision to the deployment to financial outcomes. This creates an artificial divide between decision-making and action.

- Second, the current literature is extremely lopsided regarding the sectors of research. Much of the current research is of small businesses or single-store retailers; simple research designs are not indicative of the operational realities of large retailers.

- The last significant gap in the body of research is that the existing research opts to utilise either the TOE or ADO matrix in its entirety and not a combination of both, i.e., neither one of the two takes into account the entire lifecycle of a digital transformation.

Research Objectives

The study has four main objectives to achieve to tackle the high fragmentation in AIS and offer an accurate industry-specific model:

- To methodically sample, screen, and examine the literature on all pertinent peer-reviewed studies on cloud accounting adoption, implementation, and outcomes published since 2015 to 2025.

- To explore in-depth the major technological, organisational, and environmental conditions that represent the fundamental pre-requisites to adoption within big retail companies.

- To determine the real implementation actions observed in the course of rollout, paying attention to the vendor-supported integration and the gradual database isolation.

To develop a model that is specific to the retail industry, called RCAAM, that illustrates the accurate cause-and-effect pathways.

Research methodology

Research design

To make the review process transparent, unbiased, and reproducible, the study uses a structured literature review method to identify, select, and synthesise studies and follows the revised criteria outlined by the PRISMA 2020 guidelines.

Information Source and Search Syntax Processing.

The exact search terms added to the database advanced query panels were: Cloud accounting ", digital accounting.

Replicable selection and Inclusion / Exclusion Criteria:

To maintain absolute analytical independence in studies of researcher bias and guarantee the highest level of replication fidelity, the studies were screened on the basis of seven non-negotiable criteria.

Automated Data Mining and Generalisation.

The 46 validated studies were analysed according to a systematic template in order to gather the

following major bibliographic data: drivers of adoption, implementation decisions and implementation outcomes. To establish the frequency of each variable in the studies, a frequency analysis was done to illustrate the relative importance of each variable. The TOE model was used to categorise these variables to determine the drivers of adoption, which were connected to the implementation decisions and results via the RCAAM framework.

Table 2: Comprehensive mapping of RCAAM Deployment Decision and Performance Outcome:

RCAAM Taxonomy Component	Empirical Findings & Process Realities	Illustrative Retail Applications
Phase 2: Deployment Decisions	• Phased deployment through hybrid or mixed-cloud environments. • Strong reliance on vendor-supported implementation and managed onboarding processes.	The company splits its technology into two parts, keeping everyday sales data locally inside each store by scanning product codes and payment records rather than sending it immediately to a central location, ensuring checkout runs smoothly.
Phase 3: Strategic Outcomes	• Significant improvements in financial reporting quality, transparency, and managerial decision-making. • Optimisation of operational costs, increased organisational agility, and enhanced business efficiency.	• A systematic integration of benefits flowing from the enhanced coordination, consistency, and temporal alignment between financial and operational categories. Ensuring uniformity across all physical stores, branches, and commercial locations, regardless of their distance, enabling more efficient management of the entire product journey and enabling accurate, profitable, and informed long-term business decisions.

Source: Author's synthesis on the reviewed literature using the RCAAM framework(n=46)

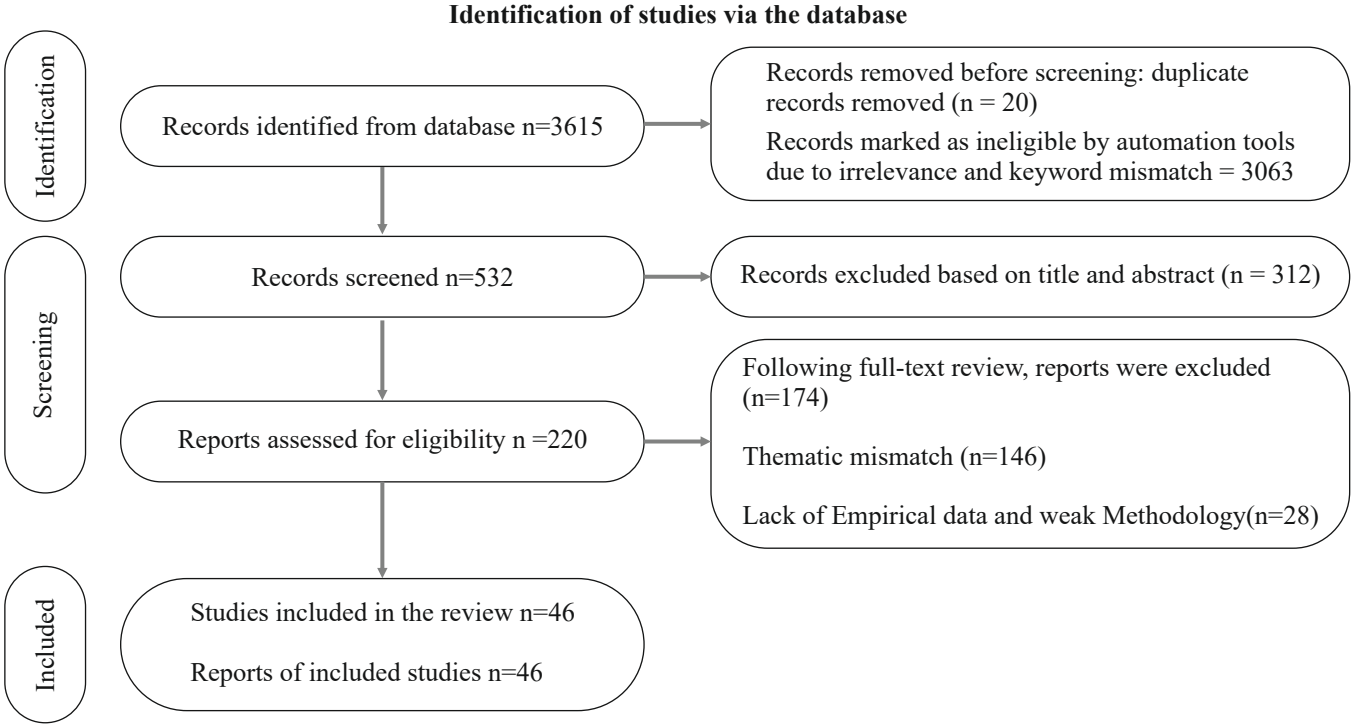

Fig 1- PRISMA Flow Diagram

Analysis and Discussion

Category Frequency Distribution of Adoption Frameworks

According to Table 2, technology is the most determinant factor of cloud financial system adoption, with over half of the overall distribution of factors. Environmental pressures and organisational readiness are also vital, portraying a balance between internal capabilities and external forces.

Table 2: Category Frequency Distribution of Cloud Accounting Determinants

Contextual Category	Extracted Frequency (n)	Percentage Breakdown (%)	Structural Mapping (RCAAM pipeline)
Technological factors	42	53.85%	Phase 1: Structural Gatekeepers (Technological Context)
Organizational Factors	18	23.08%	Phase 1: Structural Gatekeepers (Organizational Readiness)
Environmental Factors	18	23.08%	Phase 1: Structural Gatekeepers (Environmental Pressures)
Total Dimensions	78	100.00%	Comprehensive RCAAM Lifecycle

Source: Authors' compilation based on systematic literature review of (n=46 studies)

Analytical Deconstruction of RCAAM Antecedents (Phase 1)

Technological Gatekeepers

The findings of various studies are consistent in showing that structural technological readiness is the sole gateway and the first and most significant requirement in realising and adopting a cloud-based accounting system in an organisation's financial processes. The most popular research themes in the scientific literature reviewed are cybersecurity and data privacy. In addition to data security, user adoption and long-term platform engagement are heavily dictated by system usability, seamless navigation, and reliable multi-device connectivity (Gupta & Chhabra, 2025).

Table 3: Technological Factors Influencing Cloud Accounting Adoption

Technological Construct	Representative Source(s)	Frequency (n)	Strategic Significance
Data Security and Privacy	Saad (2022); Ahmed (2025)	12	The fundamental prerequisites for cloud accounting adoption to succeed are security and trust, because security erodes trust, and without trust, an organisation will not continue using cloud accounting systems.
Technological Compatibility	Putri (2025)	9	Facilitates seamless integration with existing accounting and enterprise information systems.
Perceived Usefulness	Lutfi (2022)	8	User acceptance is driven by employee belief that systems save time and improve decisions; without this perception, adoption fails.
System Reliability	Mujalli (2024)	7	The stability of a firm's technology system is the primary determinant of its operational resilience, as system failures halt operations, block revenue, and damage brand trust.
Information System Quality	Alqudah (2024)	6	Automated systems replace manual bookkeeping with error- free processes; sales data from checkout is automatically sent to accounting records without any manual typing. Real-time data ensures accurate, compliant financial statements and easier audits.

Source: Authors' compilation based on systematic literature review of (n=46 studies)

Organisational Readiness

The origin of momentum and power to commit and spend financial resources on digital modernisation initiatives, to overcome internal resistance of the workforce in the initial phases of the transition, and to offer structural anchors, including infrastructure preparedness.

Table 4: Organizational Readiness Factors Influencing Cloud Accounting Adoption

Organizational Construct	Representative Source(s)	Frequency (n)	Strategic Significance
Top-Level Managerial Support	Al-Okaily (2025)	11	Provides strategic leadership, resource commitment, and organisational support to drive successful cloud adoption.
Organizational Preparedness	Mujalli (2024)	10	Reflects the availability of technological infrastructure, organizational resources, and implementation readiness.
Financial Preparedness	Mai (2024)	8	Sustainable digital transformation requires a complete understanding of all costs involved. These include: Upfront implementation, ongoing subscription fees, regular maintenance costs, and emergency funds for unexpected fixes.
Employee Digital Competence	Ma (2021)	7	Facilitates workforce readiness, enhances digital capabilities, and supports effective system utilisation .

Source: Authors' compilation based on systematic literature review of (n=46 studies)

Environmental Pressures

Table 5: Environmental Factors Influencing Cloud Accounting Adoption.

Environmental Construct	Representative Source(s)	Frequency (n)	Strategic Significance
Vendor Assistance	Dlamini (2025)	6	Provides technical expertise, implementation support, and post-adoption services that facilitate deployment.
Regulatory Compliance	Adam & Kopanaki (2025)	5	The system acts as an automatic legal filter, leaving no room for structural bookkeeping, taxation requirements, and data protection regulations, and serves as permanent, verifiable legal proof of transparent business conduct.
Competitive Pressure	Reinartz (2019)	4	Encourages organizations to adopt cloud accounting to enhance operational efficiency and sustain competitive advantage.
Industry Digital Maturity	Silva et al. (2025). Afrogha (2024)	3	Reflects the level of digital transformation within the industry, promoting standardisation of cloud technologies.
Financial & Institutional Preparedness	Dwivedi (2019); Singh & Jaiswal (2019)	8	Alleviates capital bottlenecks and provides structural enablers necessary to sustain long-term digital infrastructure investments.

Source: Authors' compilation based on systematic literature review of (n=46 studies)

In addition to external enablers, institutional support and credit access significantly dictate an enterprise's financial preparedness, easing capital bottlenecks during digital infrastructure upgrades (Dwivedi, 2019; Singh & Jaiswal, 2019).

The Adoption Decision and Performance Outcome Pipeline

One of the concepts developed during the study is the Retail Cloud Accounting Assimilation Model (RCAAM), which describes the process of integrating and adopting a cloud accounting system by a retail company. This framework follows a logical sequence of events and cause-and-effect relationships across the various stages of adoption. It confirms that a retail company's end performance results are not accidental; they directly depend on how successfully the company coped with its pre-implementation readiness factors, including technical infrastructure, leadership support, and security filters, initially during the project. Corporate retail operators have very high downside risk when systems fail, and so explicitly prefer a designed, rolling move to an all-at-once system change. It is not a hypothetical concept but statistically proven across a large sample of 46 individual investigations; this extensive set of empirical data confirms a staggered deployment is an effective risk management tool to protect against unexpected disruptions in daily storefront operations, whilst also delivering a seamless and progressive accounting benefit.

Strategically, the integration of cloud accounting across retail store networks elicits multi-dimensional organisational value. At the micro-operational level, synchronisation of ledgers in real time removes hand-rendered data reconciliation within the branch outlets. Within the framework of the RCAAM, real-time dashboards are automated and reduced to financial closing windows due to continuous data feeds. Such operational speed provides corporate controllers and financial analysts with direct visibility into the cash flow positions, inventory shrinkage rates, and branch-level profitability measures.

On the macro-strategic level, cross-platform operational agility integrates the financial transactions of the branches with supply chain logistics. This integration averts inventory stock-outs during peak retail times and working capital ties-up due to overstocking of slow-moving products. Therefore, cloud accounting migration doesn't stand only as an IT infrastructure upgrade; it also helps organisations to tackle cut-throat competition of today.

Research Findings

Hierarchy of Adoption Determinants (TOE Framework)

Technological Factors (53.85% n=42)

More than half of the weights of empirical data were validated as the key determinants and serve as a non-negotiable structured filter that decides whether an organisation is going to make successful transitions to cloud accounting.

Organisational Factors (23.08% n= 18)

Organisational elements, which represent almost a quarter of the empirical results, rank as the second-most crucial dimension in the model, and technology is an initial gatekeeper; no cloud migration will exist in a corporate vacuum.

Environmental Factor (23.08% n=18)

The latter is almost a quarter of all the environmental factors, which means that it has the same statistical weight as internal organisational factors.

Phase 1 Analytical Breakdown of Phase 1 Antecedents

A Technological Gatekeepers:

Among the technological factors, the most significant are data security and data privacy, which are mentioned in 12 studies; compatibility, with 9 mentions in the studies; and perceived usefulness, mentioned in 8 studies, are also considered significant factors.

Organizational Readiness:

The most significant enabling factor (11 mentions in the data) was the top-level management that was needed to provide financial support and further funding to use clouds. Existing organisational preparedness (10 studies) and employee digital competence (7 studies) are the main factors for ensuring stable, long-term operations after adoption.

Environmental Pressure

It separates such external pressures into two different roles: the operational enabler and the legal obligation. First, the vendor supports 6 studies and is a critical practical bridge; the required engineering assistance to connect and convert the old on-premises computer network into a new cloud database without loss of historical information and the regulatory compliance that is referred to as a compulsory requirement in 5 studies is legally binding and must compel modernisation.

Decision on Deployment (Phase 2 Pathway)

Field - based research demonstrates that big business retail companies are intentionally not utilizing single cutover migration because there is a high risk of checkout failure.

Data indicated a high likelihood of phased, segregated system deployment and minimisation of operational downtimes by tethering intensive point-of-sale measures to on-premises

infrastructure and exporting corporate accounting books to web-hosted software environments in a more incremental way.

Strategic Performance Payoff (Phase 3 results)

System-Centric Efficiency:

This is concerned with a big performance-oriented strongly by the automated power of the software itself, instead of recruiting extra personnel or working; it occurs when the cloud accounting platform is no longer a new technology but is integrated into everyday habits, workflows, and infrastructure of all single branches, dramatically reducing accounting finalisation timeframes and real-time company reporting to executives.

Cross-platform operational Agility:

Organisations are able to operate with ease in finance, inventory, and supply chain systems. This agility enables the business to act promptly to changes like demand or supply disruption. Real-time synchronisation minimises administrative overhead; there is less need for manual data entry checking and reconciliation, and it optimises supply chain coordination by connecting financial data. This integration is seamless in all branches irrespective of their location.

Conclusion

The shift towards the cloud accounting system forces the companies to review their current performance metrics which cloud architectures fundamentally change the cost structure, scalability, operational continuity and data governances, the yardstick with which technological advancements are considered outdated and inadequate and this paper proposes the methodological contribution of the study, giving a complete, tripartite model the RCAAM model that traces the ongoing assimilation of cloud systems instead of the superficial adoption rates.

Recommendation

Adhere to a system separation approach, which involves system separation in stages.

A gradual and incremental deployment of legacy and new systems needs to be done with care to avoid the so-called big-bang approach, where the systems are all deployed simultaneously, with a higher risk of operational failures, data corruption, and business interruption.

Obtain long-term liquidity of top funding

Cloud accounting moves technology expenses into a continuous operating spend model, be it a SaaS sub-model or personal cloud infrastructure maintenance; top management needs to take proactive measures to ensure long-term capital to continue to finance the hosting overhead and licensing and operating overhead of the platform.

Implement Ongoing Vendor SLA Congruency and Controlled Support Procedures

Before deploying, retail businesses have to negotiate hard Service Level Agreements (SLAs) ensuring high platform availability, quick response to errors, and ownership of their data.

Introduce Flexible Employee Change and Upskilling

The executive teams also need to invest in ongoing digital literacy and role-specific training programs for cashiers, supervisory staff, and financial controllers.

Future Research Opportunities.

In line with this, future scholarship on retail AIS must be developed towards three main areas of research.

Smart Automation and AI Adoption: Future studies should look into the adoption and integration of cloud accounting systems with AI, machine learning, predictive analytics, and automated auditing or inventory tracking.

Cross-Border Adoption in Multi-Location Retail: Scholars need to investigate how multi-location retail enterprises balance the process of cloud adoption with adhering to the conflicting data privacy regulations and different taxation laws in regions or countries.

Framework validation using data: It will require a broadening of the research scope to determine the external generalisability and the statistical methodology, SEM, necessary to quantify precisely the extent of contribution of initial adoption factors to financial system agility.

Limitations

The acknowledgement and the open declaration of the limitations consider the boundary conditions and generalisability of the research in the academic methodology. Simultaneously, the developed model proves to be very precise, stable, and tested within the frames of its own tested conditions yet not universally applicable in any way this study explicitly stipulates its rigid parameters in two aspects industry type (specific sectors) and depth of technology (level of software sophistication) as the model was developed using data available only in retail corporation, its whole logic is based on already existing foundation of corporate system, centralized management and IT installations.

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