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Use of management accounting tools in small businesses and individual micro-entrepreneurs: evidence and proposals for improvement

El uso de herramientas de contabilidad de gestión en microempresas y MEI: evidencias y propuestas de mejora

Uso de artefatos de contabilidade gerencial em microempresas e MEI: evidências e propostas de melhoria

Authors

Alexandre Farias Albuquerque

Doctor of Production Engineering from the School of Engineering of São Carlos (EESC/USP). Postgraduate Program in Accounting Sciences – UFMS/ESAN. Address: Av. Sen. Filinto Müller, 1015 - Cidade Universitária, Campo Grande - MS, 79046-460. Identifiers (ID):

ORCID: <https://orcid.org/0000-0001-7138-2227>

Research Gate: <https://www.researchgate.net/profile/Alexandre-Albuquerque-6>

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Lattes: <http://lattes.cnpq.br/1780949410508460>

E-mail: alexandre.farias@ufms.br

Cleston Alexandre dos Santos

Doctor of Accounting and Business Administration (FURB). Postgraduate Program in Accounting Sciences – UFMS/ESAN. Address: Av. Sen. Filinto Müller, 1015 - Cidade Universitária, Campo Grande - MS, 79046-460. Identifiers (ID):

ORCID: <https://orcid.org/0000-0001-7014-6644>

Research Gate: <https://www.researchgate.net/profile/Cleston-Santos>

Google Citations: <https://scholar.google.com/citations?hl=pt-BR&user=miG8UQUAAAAJ>

Lattes: <http://lattes.cnpq.br/7454296010892827>

E-mail: cleston.alexandre@ufms.br

Lucas de Lima Souza

Specialist in Auditing, Expertise and Tax Planning (PUC-PR). Postgraduate Program in Accounting Sciences – UFMS/ESAN. Address: Av. Sen. Filinto Müller, 1015 - Cidade Universitária, Campo Grande - MS, 79046-460. Identifiers (ID):

ORCID: <https://orcid.org/0009-0009-0525-0782>

Lattes: <http://lattes.cnpq.br/6998594520078819>

E-mail: lucas@lajir.com.br

Abstract

Purpose: Identify the use of management control tools by managers of small businesses and individual micro-entrepreneurs in planning and controlling activities, proposing improvements based on empirical evidence.

Methodology: This research is classified as applied, qualitative, descriptive, and action research. It was developed in five stages: identification of the companies, data collection and analysis, presentation of proposals for improvement, and monitoring of the implementation of proposals. The data collection process involved two phases: interviews with the owners and managers of the six participating businesses and transcription of the interviews. Content analysis was used to analyze the data, aiming to find out the following: the accounting tools used by the managers and the specific factors that influence the implementation of the proposals for improvement.

Results: This research highlights challenges and strategies for implementing accounting principles in small businesses and individual micro-entrepreneurs, describing the reality of the usage of accounting tools, and also the barriers, customization, and simplification for the implementation of accounting tools. The small businesses and individual micro-entrepreneurs surveyed use 50% of the tools called 'traditional' according to literature review, conferring to their knowledge and experience in carrying out planning and controlling activities. Managers focus more on operations and less on management, and the suggested proposals were based on the diagnosis of the businesses, the potential for implementation, knowledge and availability of managers' time.

Contributions of the Study: The theoretical implications are related to the advancement of academic thought, broadening the scope of managerial accounting tools application and the construction of new teaching models with curricular adaptations in educational institutions to include management accounting tools to disciplines specifically associated to small businesses. The practical implications focus on changing the mindset of professionals, moving from generating tax forms to becoming consultants, as well as mastering technological tools and redesigning services to offer real value to clients.

Keywords: Management accounting; managerial accounting artifacts, small businesses; individual micro-entrepreneurs.

Resumen

Objetivo: Identificar el uso de herramientas de control de gestión (CG) por parte de los dirigentes de microempresas y de los microemprendedores individuales en las actividades de planificación y control, y proponer mejoras basadas en la evidencia empírica.

Metodología: La investigación puede calificarse como aplicada, cualitativa, descriptiva y de investigación-acción. Se desarrolló en cinco etapas: identificación de las empresas, recogida y análisis de datos, presentación de propuestas de mejora y monitoreo de la implementación de las propuestas. El proceso de recogida de datos consistió en dos fases: entrevista con los propietarios que dirigen las seis empresas participantes y transcripción de la entrevista. Para el análisis de los datos se utilizó la técnica de análisis de contenido, con el fin de descubrir: las herramientas contables utilizadas por los directivos y las especificidades que influyen en la implementación de las propuestas de mejora.

Resultados: La investigación señala los desafíos y las estrategias para la implementación de la GC en las microempresas y los MEI, describiendo la realidad del uso de herramientas y sus dificultades, así como la adaptación y simplificación necesarias para la implementación de las herramientas contables. Las microempresas y los MEI investigados utilizan el 50 % de las herramientas denominadas «tradicionales» identificadas en la revisión bibliográfica, de acuerdo con sus conocimientos y experiencias para el ejercicio de las actividades de planificación y control. El enfoque de los directivos se centra más en la operación y menos en la gestión, y las propuestas sugeridas se basaron en el diagnóstico de las empresas, el potencial de implementación y los conocimientos y el tiempo de los directivos.

Contribuciones del Estudio: Las implicaciones teóricas se refieren al avance del pensamiento académico, ampliando el horizonte de aplicación de la CG y la construcción de nuevos modelos de enseñanza con una adaptación curricular de las instituciones educativas para incluir materias de CG aplicadas específicamente a las pequeñas empresas. Las prácticas se centran en el cambio de mentalidad de los profesionales, pasando de ser generadores de guías fiscales a consultores, así como en el dominio de herramientas tecnológicas y la reformulación de servicios que ofrecen un valor real a los clientes.

Palabras clave: Contabilidad de gestión, herramientas de contabilidad de gestión, microempresa, MEI.

Resumo

Objetivo: Identificar o uso de artefatos de controladoria gerencial (CG) por dirigentes de microempresas (MEs) e microempreendedores individuais (MEI) nas atividades de planejamento e controle, propondo melhorias com base nas evidências empíricas.

Metodologia: A pesquisa pode ser classificada como aplicada, qualitativa, descritiva e como pesquisa-ação. Foi desenvolvida em cinco etapas: identificação das empresas, coleta e análise dos dados, apresentação das propostas de melhoria e acompanhamento da implementação das propostas. O processo de coleta de dados passou por duas fases: entrevista com os proprietários, dirigentes das seis empresas participantes, e transcrição da entrevista. Para analisar os dados, utilizou-se a técnica de análise de conteúdo, com o intuito de descobrir os artefatos contábeis utilizados pelos dirigentes e as especificidades que influenciam na implementação das propostas de melhoria.

Resultados: A pesquisa destaca os desafios e as estratégias para a implementação da CG em MEs e MEI, descrevendo a realidade do uso de artefatos e as barreiras, a personalização e simplificação para implementação dos artefatos contábeis. As microempresas e MEI pesquisadas utilizam 50% dos artefatos chamados 'tradicionais', identificados na revisão bibliográfica, de acordo com seus conhecimentos e experiências para o exercício das atividades de planejamento e controle. O foco dos dirigentes é maior na operação e menor na gestão, e as propostas sugeridas basearam-se no diagnóstico das empresas; no potencial de implementação; e no conhecimento e tempo dos dirigentes.

Contribuições do Estudo: As implicações teóricas referem-se ao avanço do pensamento acadêmico, ampliando o horizonte de aplicação da CG, e à construção de novos modelos de ensino, com adaptação curricular das instituições de ensino para incluir disciplinas de CG

aplicada, especificamente a pequenos negócios. As práticas focam na mudança de mentalidade dos profissionais, passando de geradores de guias fiscais a consultores, como também no domínio de ferramentas tecnológicas e reformulação de serviços, oferecendo valor real aos clientes.

Palavras-chave: contabilidade gerencial; artefatos de contabilidade gerencial; microempresa; MEI.

1 Introduction

Small businesses account for the majority of businesses worldwide (Malesu & Syrovátka, 2025), representing more than 95% of companies in the Organisation for Economic Co-operation and Development (OECD) member states and 99% of all companies in the European Union (Wang & Guedes, 2024). In Brazil, until February 2025, small businesses (micro-enterprises and individual micro-entrepreneurs) accounted for 97% of the total number of companies in the country, being responsible for 26.5% of the Gross Domestic Product (GDP), as well as creating 72% of jobs in 2024 (Agência Sebrae de Notícias [ASN], 2025).

These indicators demonstrate the importance of small businesses in the global market and their impact on the Brazilian economic scenario (Gumieri, Pinto, Achcar, Hermosilla, & Pinto, 2025). For this reason, they are considered economic engines of many nations, driving job creation, poverty reduction, and making substantial contributions to national wealth. Consequently, they represent the backbone (Argente-Linares, López-Pérez, & Rodríguez-Ariza, 2013) and are central to the development agendas of governments, both in developed and developing economies (Malesu & Syrovátka, 2025).

Despite their importance, they face numerous challenges that hinder their survival, growth, and sustainability (Malesu & Syrovátka, 2025). Small businesses have a high closure rate worldwide (Albuquerque, 2013; Navarro-Galera, Gómez-Miranda, Lara-Rubio, & Buendía-Carrillo, 2024; Tabane, Phume, & Retief, 2024; Gumieri et al., 2025), raising concern about short and long-term consequences.

Bankruptcy of small businesses is costly not only for business owners or promoters, but also for the entire economy. The results are job losses and loan defaults by banks and credit unions (Wang & Guedes, 2024), which can lead to destabilization of larger companies that depend on them and also have a negative impact on national and global economies (Malesu & Syrovátka, 2025).

Bankruptcy occurs in a context of high interest rates, reduced staff, product variety, low production volumes, owner-centric management, and ineffective socioeconomic policies, resulting in a shortage of resources and capital for training and investments (Gumieri et al., 2025; Malesu & Syrovátka, 2025). It may be attributed to a wide variety of factors related to the business environment, management, the profile and competencies of the owner-manager (Albuquerque, Escrivão Filho, Nagano, & Philippsen Júnior, 2016; Albuquerque, Escrivão Filho, Nagano, & Terence, 2018).

Some of these factors are linked to the underutilization of management accounting (hereinafter MA), leading a substantial number of companies to go bankrupt within their first five years of operation (Malesu & Syrovátka, 2025). Among them are: inventory reduction (Tabane et al., 2024); ineffective and inefficient business management; lack of planning, evaluation, and control of finances, human resources, and operations (Gumieri et al., 2025; Nayak, Nayak, & Joshi, 2025; Popoola, 2022; Silweya, 2025), and the absence of financial indicators (Wang & Guedes, 2024).

The financial factor is related to the entrepreneurs' awareness of available financial resources, access to credit and initial capital, as well as the procedures for starting a business and the responses of credit institutions (Nayak et al., 2025). Regarding financial indicators, accounting variables that reflect the company's debt repayment capacity are considered the most predictive of small business insolvency (Navarro-Galera et al., 2024).

In Brazil, in the first four months of 2025, 973,330 small businesses (micro-enterprises and individual micro-entrepreneurs) closed their operations, showing an increase of 13.4% compared to 2024 (Ministério do Empreendedorismo, da Microempresa e da Empresa de Pequeno Porte, 2025). This data shows that understanding the application of CG and its artifacts in small businesses is essential, given their contribution to the economic development of the country (AbRahman, Omar, Rashid, & Ramli, 2016; Do Carmo & Machado, 2022; Albuquerque, Dos Santos, & Souza, 2025).

However, it is important to highlight that the specificities (typical characteristics) of small businesses in terms of their structure and management processes (Leone, 1999; Terence, 2002; Albuquerque & Escrivão Filho, 2007; Escrivão Filho, Albuquerque, Nagano, Philippsen & Oliveira, 2017; Escrivão Filho, Albuquerque, Nagano & Philippsen Júnior, 2021) are very different when compared to large organizations (Welsh & White, 1981).

The most sophisticated management methods and tools available are generally expensive and complex, and remain out of reach of most businesses in this category (Frezzaati, 2009; Guerreiro, Cornachione Júnior, & Soutes, 2011; Do Carmo, & Machado, 2022; Kamimura, Pinto, & Nagano, 2023; Gumieri et al., 2025), requiring adaptations according to the characteristics and demands of each business.

Considering the influence of specificities on daily activities of small businesses (Golde, 1986; Paulo & Cintra, 2018; Birk, Fedato, & Pires, 2020; Souza, Roque, Dos Santos, Albuquerque & Silva, 2021; Fedato, Da Silva, & Sornberger, 2023), the research question arises: **how do managers of micro-enterprises and individual micro-entrepreneurs use the tools of management accounting in planning and control activities?**

The objective of this research is to identify the use of management control tools by managers of micro-enterprises and individual micro-entrepreneurs (MEI) in planning and control activities, proposing improvements based on empirical evidence.

Thus, one of the reasons for this research relies on the potential application of accounting tools is only explored by giant organizations (Guerreiro et al., 2011; Svobodová, 2016). Frezatti (2009), in his research with large and medium-sized companies with revenues exceeding US\$18 million, found that management accounting is predominantly encompassed by large organizations, and shows few traces in smaller organizations (Ribeiro, Bianchi, & Venturini, 2023).

The needs of micro and small businesses are met in a rudimentary way by accounting professionals (Restelli, 2022). In two other studies, a low incorporation of management accounting tools was found in the field of accounting firms, by owner-accountants in a municipality in the southern region of Brazil and in the city of Londrina/PR (Beuren, Barp, & Filipin, 2013; Teixeira, 2015).

The second reason is that accounting information is still prioritized only in the tax related activities of companies (Beuren et al., 2013; Gonçalves-Araújo, Barbosa da Silva, & Cardoso da Silva, 2018; Feil & Haberkamp, 2020; Duda, Xavier, De Araújo, Silva, Valentim, Lagioia, De Queiroz, & Araujo, 2023; Ribeiro et al., 2023), even though the relevance of accounting artifacts for the effectiveness of financial management and survival of small businesses is known (Oliveira, Mesquita, & Lima, 2017).

A third reason is that the deliberate practice of management accounting in small businesses requires an understanding of their specific characteristics (Paulo & Cintra, 2018; Birk et al., 2020; Duda et al., 2023; Fedato et al., 2023; Ribeiro et al., 2023), as well as the stage of evolution of each company in the organizational life cycle (Albuquerque, 2013). Several studies over the years have demonstrated how the typical characteristics of small businesses can influence, both positively and negatively, in the application of any management tool in their daily operations (Albuquerque et al., 2025).

Considering the arguments above, it may be inferred that small businesses require more structural support, refined and detailed explanations than larger organizations, considering the challenges they face in the competitive environment, which strongly impact their development and sometimes hinder their survival in the market (Barbosa & Monteiro, 2011). Thus, it is observed that CG has spaces for research and gaps to be filled (De Oliveira, Rodrigues, Diniz, Cabral, Cirne, Carvalho, Silva & Gomes e Silva, 2023).

Based on which was presented so far, this article presents five sections: introduction, literature review, methodological procedures, results and discussions, and final considerations.

2 Literature Review

First, the concept and classification of management accounting artifacts are discussed, distinguishing between traditional and modern artifacts. Next, it is described the planning and control processes in which accounting artifacts are applied. Finally, the literature on Management Accounting (MA) in micro and small enterprises (MSEs) is examined, highlighting specificities of this context and challenges for adopting effective management accounting practices. To illustrate the information obtained from the literature review, tables were created to identify the artifacts used in MSEs.

2.1 Management Accounting Artifacts: an overview

Despite the socioeconomic importance of small businesses and the high failure rate of sucenterprises, accounting research focused on small businesses is limited and incipient, although management accounting is the most prominent topic at major accounting conferences and events (Do Carmo & Machado, 2022). Few studies have been identified investigating this segment, demonstrating that management accounting can be an essential instrument for the survival and development of companies by providing support for decision-making (Do Carmo & Machado, 2022; Albuquerque et al., 2025).

Several researchers have their own explanations about the artifacts used by managers in decision-making, with little consensus built among scholars of the subject. The term “accounting artifact” or “MA artifact” is a general term, encompassing activities, tools, philosophies, instruments, models, costing and valuation methods used by professionals in the accounting professionals and experts (Soutes, 2006; Guerreiro et al., 2011; Birk et al., 2020; Ferreira, Huppel, Noriller, De Jesus Silva, & Hall, 2020).

Two classifications are highlighted (Albuquerque et al., 2025): the first refers to traditional and modern (non-traditional) artifacts, taking into account the evolution of the MA stages (Frezatti, 2005; Soutes, 2006, 2008; Frezatti, 2009; Guerreiro et al., 2011; Xavier & Carmo Filho, 2015; Ferreira et al., 2020) (Table 1, p. 6). Itiner and Larcker (**as cited in** Widener, 2004) defines it as follows:

(...) traditional managerial accounting systems to be those that provide aggregated financial information relatively infrequently, operational control based on variances from budgeted standards, and reward systems tied primarily to financial performance. In contrast, nontraditional systems provide more timely physical measures of operational performance, increased provision of problemsolving information to the workers actually performing the job, and reward systems that focus more on nonfinancial measures. (Ittiner and Larcker as cited in Widener, 2004, p.380).

Tabela 1*Traditional and Modern artifacts of General Accounting*

Evolution	Stages	Traditional Artifacts
1	Determination of costs and control	Absorption cost; variable cost; financial and operational control; annual budget.
2	Information for planning and management control	Pattern cost; cost based on activities (ABC); RKW costing method; capital budget; decentralization.
Evolução	Stages	Modern Artifacts
3	Reduction of losses of resources in organizational processes	Management based on activities (ABM); centers of responsibility; transference price; target costing; costing method <i>kaizen</i> ; life cycle costing.
4	Creation of value through effective use of resources	Strategical planning; <i>balanced scorecard</i> ; performance evaluation methods: EVA and MVA.

Source: Adapted based on Frezatti (2009), Guerreiro et al., (2011) and Xavier and Carmo Filho (2015).

The description of the four evolutionary stages of management accounting was developed by the International Federation of Accountants (IFAC), through a pronouncement entitled International Management Accounting Practice 1 (IMAP 1) (Xavier & Carmo Filho, 2015). Other authors (Frezatti, 2005; Soutes, 2006; Frezatti, 2009; Guerreiro et al., 2011; Ferreira et al., 2020) have also related the stages and artifacts in the development of their research, and this fact has contributed to the expansion of several segments within the accounting area (Xavier & Carmo Filho, 2015).

Another classification (tables 2 and 3) refers to the artifacts that may be useful to the decision-making process by SME managers related to management planning and control. The artifacts are not always simultaneously related to all managerial activities: some researchers relate them to control (Kawai, 2017; Paulo & Cintra, 2018; Souza et al., 2021), others to planning (Paulo & Cintra, 2018; Siqueira, Dieng, Mazzer, Barreto, 2022), and also to all management activities (Santos, Anjos, Cavalcante, & Monte, 2016; Oliveira et al., 2017). Section 2.2 describes planning and controlling processes to facilitate the identification of accounting artifacts that are useful to two processes mentioned above.

2.2 Accounting Artifacts for Planning and Control

The planning process defines the objectives or results to be achieved by an enterprise, as well as the means to achieve them. It involves imagining a future situation and working to build it. The result of the planning process is: objectives, strategies, resources, and performance indicators (means of control) (Maximiano, 2012).

Therefore, it can be stated that planning is, essentially, thinking about the future, making decisions about the future, defining in advance what should be done. In other words, planning is choosing a direction (Albuquerque et al., 2025): Who is the customer? How many customers

to serve? What is the product? How much does the product cost? What is the price of the product? Who are the suppliers? How many and who are the competitors? What to do to comply with the legislation? How many and which taxes to pay? How much to invest? How much to profit? What is the minimum to sell to avoid losses? And so on.

In short, planning is about making choices, and to make choices, accounting information and tools will be essential during the decision-making process for small business owners. Table 2 describes the accounting tools identified in the literature review that may be useful to the SME planning process.

Table 2
Accounting artifacts for planning

Artifact	Description
Formation of sales price	Formation of the value attributed to the product exchanged between company and client.
Contribution margin	How much each product (good or service) offered contributes to covering each company's fixed costs. By subtracting variable costs from revenue, the remainder is the contribution margin.
Business budget	The company's work plan expressed in monetary terms, which outlines the set of actions to be carried out; that is, it presents the objectives and goals that the company's management decides to implement over a given period.
Equilibrium point	The minimum quantity that must be sold to cover operating costs and expenses, resulting in a zero-operating profit for the company.
Working capital	The amount of money required to keep the company operating.
Operational leverage	The company's ability to use fixed costs to generate additional profits resulting from increases in sales or production.
Concurrence	An individual or legal entity that competes for the same customers and seeks to gain market share at the expense of another company.
Safety margin	How much sales can decline without the company incurring a loss.
Tax planning	A process aimed at reducing expenses by avoiding unnecessary tax-related costs.
Sales forecast	An estimate of the quantity to be sold and the revenue to be generated over a given period.
Clients	Current or potential customers of the company and their needs and preferences.
Suppliers	An individual or legal entity that supplies goods or services to the company.
Just in time	A production/operations management method that minimizes idle inventory and prevents raw material waste.
Mix of products	The range of products offered by the company.

Source: Carter e Van Auken (2006); Fernandes e Galvão (2016); Santos et al., (2016); Paulo e Cintra (2018); Honório e Bonemberger (2019); Mendes, Lunkes, Menegazzo, Schnorrenberger e Lavarda (2019); Feil e Haberkamp (2020); Silva, Levino e Costa (2020); Oliveira, Miranda e Takamatsu (2021); Rieger, Gresele e Walter (2021); Siqueira et al., (2022); Tissot, Lossavaro, Foltran, Ribeiro e Albuquerque (2022).

The overall model of the control process (Figure 1) shows that performance evaluation is a phase of the managerial control activity, which the manager needs to carry out to verify whether or not the objectives and goals defined in the planning process have been achieved. If not, corrective measures must be taken to get the company back on track.

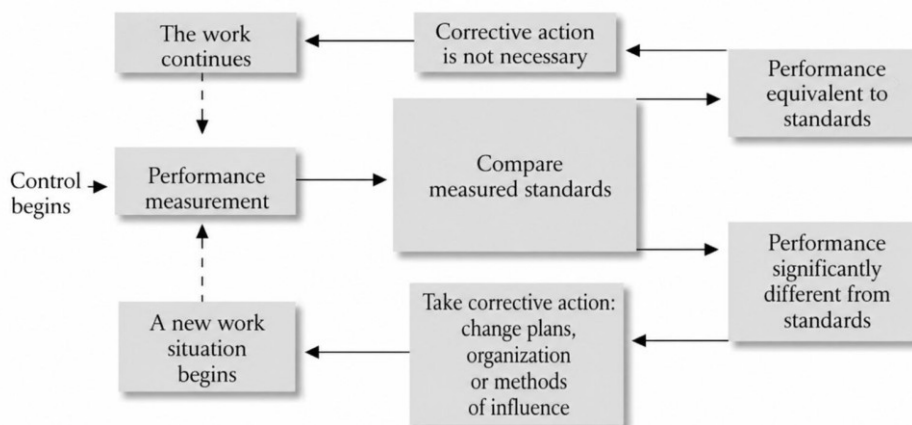


Figure 1 General model of the process control

Source: Certo and Peter (2006).

In organizations, controlling means monitoring, evaluating, and improving the various activities that occur within them. It means ensuring that something happens as planned. As a way of controlling, managers must clearly understand the expected results of a specific action, in order to guarantee that the plans are carried out. Therefore, they need to understand what was actually planned (Certo & Peter, 2006, p. 132). Tables 3 and 4 describe, separately, the accounting artifacts for performance evaluation and control, identified in the literature review.

Table 3

Accounting artifacts for performance evaluation.

Evaluation Artifact	Description
Statements of Cash Flows (SCF)	Shows how the inflows and outflows of financial resources behaved in a specific period.
Liquidity, profitability, and leverage indicators	Allow understanding of the company's payment capacity, capital distribution, and the financial return of its operations.
Statement of the Result of the Exercise (IS)	Presents, in a structured way, the results obtained (revenues minus expenses) by the company in a given period.
Statement of Accumulated Profits or Losses (SAPL)	Shows the changes that occurred in shareholders' equity over a given period, that is, the increase in profit or accumulated loss.
Statement of Comprehensive Income (SCI)	Presents revenues, expenses, and other changes that affect equity that were not included in the Income Statement.
Value Added Statement (VAS)	Shows how much wealth the company generated in a given period, demonstrating the value added after deducting the costs of resources obtained from third parties.
Balance Sheet (BS)	Presents the company's financial and equity position at a given point in time.
Balanced scorecard (BSC)	A performance evaluation method that monitors both financial and non-financial results of the organization.

Source: Gomes, Tachizawa and Picchiali (2014); Fernandes and Galvão (2016); Santos et. al. (2016); Kawai (2017); Cajaiba and Andrade (2019); Freitas, Faoro, Lago and Rojo (2019); Honório and Bonemberger (2019); Mendes et. al. (2019); Feil and Haberkamp (2020); Silva et. al. (2020); Carrazzoni, Carvalho, Carrazzoni and Leal (2021); Siqueira et. al. (2022); Tissot et. al. (2022); Araújo, Rodrigues and Martins (2023).

Table 4

Accounting artifacts for control

Control Artifact	Description
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Accounts payable and receivable	These are the accounts paid by the company to third parties and the accounts paid by third parties to the company.
Inventory control	Recording and evaluation of product inflows and outflows.
Expense control	Recording and evaluation of outflows of financial resources.
Revenue control	Recording and evaluation of inflows of financial resources.
Variable costing	Method in which costs vary according to the volume of production/operations.
Cost control	Recording and evaluation of costs, aiming at identifying and reducing unnecessary costs.
Management Information System (MIS)	Process of transforming data into useful information for decision-making and planning.
Tax and contributions control	Recording and evaluation of taxes and contributions that burden the company.
Payroll control	Recording and evaluation of all amounts owed to employees and outsourced workers.
Activity-Based Costing (ABC)	Method that allocates costs generated across all activities performed by the company.
Absorption costing	Method that calculates product costs by allocating fixed and variable costs across all stages of the company's production process.
Depreciation of fixed assets	Reduction in the value of assets resulting from wear and tear due to use, natural causes, or obsolescence.
ERP	System for recording (software) and control (issuing managerial reports) that integrates the company's areas, such as finance and operations.

Source: Carter and Van Auken (2006); Gomes et al., (2014); Endo and Rojo (2016); Fernandes and Galvão (2016); Santos et al. (2016); Paulo and Cintra (2018); Honório and Bonemberger (2019); Mendes et al. (2019); Feil and Haberkamp (2020); Freitas et al. (2020); Orobias, Nakibuuka, Bananuka, & Akisimire, (2020); Carrazzoni et al. (2021); Oliveira et al. (2021); Pereira and Faia (2021); Rieger et al. (2021); Siqueira et al. (2022); Araújo et al. (2023); Cuccarolo, Hupalo, & Marques, (2025).

3 Methodological Procedures

This research can be classified, regarding its characteristics, as (Silva & Menezes, 2000): applied, by nature, as it seeks to generate knowledge for practical application in solving specific problems faced by small businesses; qualitative, by the way it approaches the problem, since it recognizes that there is a dynamic relationship between the enterprise, the environment and the manager, which does not require the use of statistical techniques, with the natural environment being the direct source for collecting data; descriptive, by its objectives, as it aims to describe the artifacts of management accounting and the initial proposals for improvement; and action research, by its technical procedures, since the researchers and participants (managers of the enterprises), representatives of the situation or problem, are involved in a cooperative way.

The fieldwork had five stages: identification of the enterprises, data collection and analysis, presentation of improvement proposals and monitoring of the implementation of the proposals. From thirteen owner-managers contacted by email and in person, seven withdrew from the research after receiving the questionnaire and acceptance form: a psychology clinic, an auto repair shop specialized in automotive air conditioning, a financial consulting firm, and four accounting offices.

Five micro-enterprises from the city of Três Lagoas/MS and one IME (Individual Micro-Enterprise) from the city of Monte Alegre/PA were identified and studied (Table 5).

Table 5

Description of the companies

Company	Description
CA	The auto repair shop has been operating for 10 years, with two employees, and is managed by the owner-manager with the help of his spouse, who is also a partner. The company provides automotive mechanics, air conditioning, and accounting services. The spouse, who is the administrative manager, holds a degree in Business Administration. The personal (PF) and corporate (PJ) accounts are mixed, although the owner receives a pre-established salary. The accounting office that serves the company only performs tax structuring and does not provide useful information for decision-making.
CB	The insurance brokerage agency (microenterprise) has three partners (a married couple and the father of the owner-manager), who are also employees. It was founded in 2015 when the couple was still dating. The father has 20 years of experience in the insurance sector, having worked at Bradesco and Porto Seguro. The owner-manager holds a degree in Business Administration and had prior experience as an employee in an insurance brokerage. Her husband is a partner and started working in the sector four years ago as an employee at another brokerage. The partners mix company and personal accounts. The accounting office only handles IR PF and PJ and monthly tax reporting.
CC	The pet nutrition retail microenterprise has one employee and operates under the Simples Nacional regime. The owner-manager performs operational activities and does not mix PF and PJ accounts. The owner has completed high school and has been working as an employee in a clothing store for five years, which was acquired at the beginning of 2024. The accounting office only performs tax-related services.
CD	The microenterprise that manufactures uniforms has one employee and operates under the Simples Nacional regime. The owner manages and performs operational activities and does not mix PF and PJ accounts. She holds a degree in Business Administration and a postgraduate degree in HR and Finance, with five years of prior experience as an employee in the education sector. The accounting office only provides services for tax compliance.
CE	The electrical engineering project microenterprise has one intern. The owner performs both operational and managerial activities and recently separated PF and PJ accounts but has not yet established a formal salary due to lack of capital. He holds a degree in Electrical Engineering and a postgraduate degree in Project Management, with four years of prior experience working in a paper factory. Until December 2024, he worked during the day at the factory and at night in his own business.
CF	The individual micro-entrepreneur (MEI) in the transportation sector has one employee. Currently, the owner manages and performs operational activities (driver). She mixes company and personal accounts. She holds a degree in History and Pedagogy and is a specialist in educational coordination. She has no prior experience in the delivery sector, only as a teacher. She started the business informally in May 2024 and formalized it in January 2025, becoming a micro-entrepreneur (MEI). As the income is still insufficient, she began working as a driving school instructor in the mornings and evenings. The owner aims to achieve independence, a flexible lifestyle, and financial gains through the business.

Source: Research data (2024/2025).

Cases were selected based on accessibility and the interest of the owner-managers in participating in the research. To identify potential research participants, one of the researchers relied on the experience and contacts acquired over 22 years studying small Brazilian businesses. The individual micro-entrepreneur is acquaintance of student in the Accounting Sciences course at a public university, who heard about the research, and volunteered to participate due to the potential contribution in her practical context.

The data collection process, the second stage of the fieldwork, consisted of two phases: interview (diagnosis of the situation) and transcription of the interview. Between November 4, 2024, and March 6, 2025, 8 interviews were conducted with 8 different people (owners and owner-managers), averaging 43 minutes per interview, totaling 349 minutes of dialogue with the entrepreneurs, not including informal and unrecorded conversations that took place on the company premises and also via Google Meet with the owner-manager of the transportation company.

The interviews did not follow a standardized script, but always began with a brief overview of the company's history and how its financial control was carried out. Based on the managers' responses, the researchers delved deeper into identifying and using accounting artifacts by the managers.

The third stage was content analysis, with the aim of identifying: the accounting artifacts used by the managers of the companies surveyed and the specificities (typical characteristics) of micro-enterprises that influence the implementation of improvement proposals.

To analyze the interview data, five steps of the content analysis technique proposed by Graneheim and Lundman (2004) were followed (Table 6): 1- identify the units of meaning: words, phrases or paragraphs from the interview text; 2- condensation: preserve the core of the units of meaning; 3- generate codes: labels given to the units of meaning; 4- create categories: a set of contents that share a common trait; 5- formulate the themes: expression of the latent content of the text.

Table 6

Example of content analysis from part of the interview – Company C

Meaning unit	Condensed meaning unit	Code	Category	Theme
The seller told me that I impose 20,8% here, but I always put 21% to have a safety margin. Then I take the share price, include this amount, and then apply the sales markup, but even so it is not very precise.	Total sum of feed and tax cost, including the application of a sales markup.	Selling price	Planning management activity	Sales price formation process

Source: *Research data (2024/2025).*

The fourth stage involved presenting the proposed improvements to the interviewed managers. The slide presentation was held at the headquarters of a public university by the researchers and an undergraduate student from the Accounting Sciences course, participant of an extension project was also present. All presentations, which included discussions of the proposals, lasted from 60 to 110 minutes and were satisfactory for the manager's understanding.

The final stage of monitoring the proposal implementation was carried out in two ways:

- Using the KANBAN board planning and control tool, enabling the company manager to visualize the progress of the proposals, as well as identify the problems experienced during implementation;

- Personal visit by one of the researchers to each company, 30 and 60 days after the presentation of the improvement proposals. Interaction with managers also happened via email and/or Google Meet during that period.

The purpose of the fifth stage was to identify the difficulties managers faced in implementing the proposals and to encourage them to persevere in the company's new journey, as well as to make adjustments to the proposals and presentations to business owners and in future studies

4 Results and Analysis

4.1 Artifacts identified in the companies

From fifteen planning artifacts identified in the literature and cited in Table 2 (p. 7), seven were found in the research. Considering the 13 (thirteen) artifacts useful to the control

process mentioned in Tables 3 and 4 (p. 8), seven were cited by the interviewed managers (Table 7).

Regarding planning artifacts, the selling price was cited by the managers of all the micro-enterprises surveyed, corroborating the study by Siqueira et al. (2022) in SMEs in commerce and service sectors, regarding the need for accounting artifact for the good business performance. However, in all companies, except CB, the determination of the product's selling price underestimates fixed costs, especially those related to depreciation and maintenance of machinery, equipment, and motor vehicles. But, according to Araujo et al. (2023), the selling price must cover all costs and generate a profit margin for the company.

Today I calculate the price by the number of hours I spend. My operating cost is very low, so I still don't include the operating cost. When I take on a project, I have an idea of the minimum number of hours to execute the project; I only consider that variable (EE Manager).

Table 7

Accounting artifacts used by managers of the researched companies.

Accounting artifact for planning	CA	CB	CC	CD	CE	CF
Sales price formation	x	x	x	x	x	
Working capital		x	x	x	x	
Contribution margin				x		
Break-even point	x	x	x	x		x
Competition	x	x	x	x	x	
Customers	x	x	x	x	x	
Suppliers	x	x	x	x		
Accounting artifact for control	CA	CB	CC	CD	CE	
Accounts payable and receivable	x	x	x	x		
Inventory control			x	x		
Expense control	x	x	x	x	x	x
Revenue control	x	x	x	x	x	x
Variable costing			x	x		
Fixed cost	x	x	x	x	x	
Integrated management system (ERP)	x		x	x	x	

Source: *Research data (2024/2025).*

The uniform manufacturing company (CD) has the most appropriate and structured way of calculating the selling price, but ignores the fixed costs of depreciation. In the case of CF, the freight price is determined by the contracting party. In CB, the insurance price is defined by the insurance companies, and the entrepreneurs can only negotiate the commission they will receive for the sale of the product.

Working capital is estimated by company managers using approximation and lacks precision, confirming the results of a research conducted by Tissot et al. (2022) in SMEs, where managers showed difficulty in calculating and managing working capital.

We have an amount X for my father, for me and for my husband and extra expenses. It's a limit amount. Every month I have to go into the next month with R\$6,000.00 in the account, which is the minimum amount for me to pay the bills at the beginning of the month. If it exceeds R\$6,000.00, I save it (CB Owner-Manager).

The break-even point is also estimated by the experience of managers in the day-to-day business experience. As in the study by Rieger et al. (2021) in a micro-enterprise of household utensils, managers are unaware of the relationship between products sold, costs, contribution

margin and break-even point. The exception is the manager of company ED who has the knowledge to calculate it.

Planning artifacts, competition, customers and suppliers are monitored by company management due to the influence they have on product prices, corroborating the ideas of Araujo et al. (2023).

My role is to review budgets and our price is below the market because I don't offer an adequate space. Although my service is class A, the price is class C. I have technology, speed, but I can't charge what my competitors charge. For example: a service that lasts 4 hours with the same quality and speed, they charge R\$750.00 and I charge R\$480.00. Our price is well below (Administrative Manager - CA).

Regarding accounting control tools, accounts payable and receivable are tracked by four companies, and revenue and expense control is handled by 100% of the surveyed businesses. This control is carried out in a notebook (CF), in Word (CB), in an Excel spreadsheet (CC), and in the company's ERP system (CA, CD, CE).

I write it down in a Word document. I monitor the incoming payments daily, which the insurance companies send me. Every insurance company has a statement, and I check if the payment has been received. I jot down the outgoing payments. For the entire year, I do it in Google Word online because it's easier for my father to use. My father is the most overloaded person at the brokerage today (CB Manager).

It is clear that, however simple the control of accounts payable and receivable, and of revenue and expenses, may it be, it is carried out by companies on a daily basis; but not all managers are concerned using such data for future projections or to compare the company's results year after year.

These findings support the study by Feil and Haberkamp (2020) with 105 SMEs (79.29% of which were MEs) where the level of importance of operational tools (artifacts) (accounts payable and receivable control, revenues and expenses control) was higher when compared to the level of managerial tools (cash flow statement, business budget), indicating that most use accounting to comply with tax and labor laws and less in managerial activities.

Inventory control is a major concern for C and D companies, as it directly affects the company's results, as confirmed by Orobias et al., (2020) in the study conducted with 304 small companies in Uganda, Africa. More accurate control is performed by the CD manager and less precise, due to lack of knowledge, by the CC manager. As in the apparel industry studied by Pereira and Faia (2021), company C does not have reliable inventory, as sales are not recorded in a timely manner in the ERP system: Workin Web.

I only buy if there's an order, based on demand for the product. Normally, I buy every 15 days to better manage my bills. For example: an order for 100 black T-shirts. I know exactly how much fabric and finishing materials I need to make those 100 T-shirts. What I have in stock is just the left over, at most 1 or 2 kg of raw material. I only keep black, navy blue, white, and pink fabrics in stock because on Mondays there's always an order for Thursday or Friday, and I'm the only one who handles those orders in the city. It's a strategy to keep this fabric in stock because I know I'll sell it (CD Manager).

Managers can improve the calculation of fixed and variable costs, as they are aware of the influence of these factors have on the business, but they have difficulty measuring them, especially those related to the depreciation of movable and immovable assets. The difficulty in measuring costs is common in micro-enterprises, becoming an obstacle, as these costs are usually calculated intuitively due to the lack of technical knowledge of their managers (Freitas et al., 2020; Rieger et al., 2021).

The companies (except CB/CF) have an integrated management system (ERP) (Fácil, FPQSYSTEM 4.0, Meu Planner Financeiro and Workin Web), which is underutilized due to lack of knowledge (except CD) and managers time, but which greatly helps in controlling accounts payable and receivable, revenues and expenses, and costs. An example could be the case study conducted by Paulo and Cintra (2018) in a small clothing company, as reported by the CD manager: “There will be missing information. What I'm telling you is: The shoemaker's children go barefoot. I don't feed the system adequately due to lack of time.”

According to Cuccarolo et al. (2025), the use of the system by most managers may be related to the average age of the respondents, who come from generations more familiar with technology. However, they emphasize that the need for a deeper understanding of finance and better organization remains a critical area to be observed for improving financial management in micro-enterprises, a view which converges to the findings in this study.

It is worth noting that the integrated management system (ERP) is little explored in the literature (Albuquerque, Santos and Souza, 2025a), but it represents an accounting tool with great potential for the use by small business managers, providing business efficiency and effectiveness, as revealed by Paulo and Cintra (2018).

4.2 Initial improvement proposals and their implementation

The proposals suggested by the researchers (Table 8, p. 15) for the effective use of management accounting (MA) and its artifacts in the decision-making process by the owner-managers of the companies studied took into account: 1, the diagnosis carried out in the company and the potential for implementation to solve the main problems of these companies, which are affecting their performance; and 2, the knowledge and time available to the managers, since they all perform operational and managerial activities simultaneously.

Time and knowledge of the company's owner-manager are key variables for the implementation of the proposals. Ribeiro et al., (2023) found that the greater the complexity of the management tools, the less importance managers attribute to them. Other studies also indicate the influence of these specificities on the implementation of any administrative tool (Golde, 1986; Leone, 1999; Terence, 2002; Albuquerque, 2013; Albuquerque et al., 2016, 2018).

Table 8

Initial proposes of improvement for effective utilization of MA.

What to do? Accounting artifact	Benefits	Companies					
		A	B	C	D	E	F
Feed the integrated management system (ERP)	<ul style="list-style-type: none"> ▪ Increase the accuracy of information and the speed of tasks, consequently improving company efficiency; ▪ Generate reports that are useful for managerial decision-making (planning, evaluation, and control). 	x		x	x	x	

Define managers' compensation (pro-labore)	<ul style="list-style-type: none"> Important for the financial health of the company and the entrepreneur, as well as managers' well-being. 	x	x				
Define customers' payment methods	<ul style="list-style-type: none"> Align cash inflows and outflows; Enable cash purchases, reducing service costs and increasing profit; Avoid compromising the company's cash flow, preventing customer default. 		x				
Separate personal and business accounts	<ul style="list-style-type: none"> Avoid tax issues; Maintain organized and simplified accounting; Facilitate the preparation of financial reports, accurately defining company results; Preserve the entrepreneur's personal assets. 	x	x				x
Pay tax debt to the Federal Revenue Service	<ul style="list-style-type: none"> Enable the company's return to the SIMPLES tax regime. 	x					
Fill in the cash flow spreadsheet (accounts payable/receivable)	<ul style="list-style-type: none"> Align cash inflows and outflows, ensuring financial resources to meet obligations without paying interest to suppliers and banks; Help calculate working capital needs. 		x				x
Calculate fixed and variable costs	<ul style="list-style-type: none"> Provide the starting point for defining selling price, contribution margin, and break-even point. 	x		x	x	x	x
Define minimum inventory level	<ul style="list-style-type: none"> Avoid idle stock or loss of sales. 			x			
Set the selling price	<ul style="list-style-type: none"> Define a price more consistent and accurate with the company's reality. 			x	x	x	
Estimate working capital	<ul style="list-style-type: none"> Finance the purchase of inputs, enabling cash payments and better prices from suppliers; Reduce dependence on advance purchases via credit card; Maintain stable sales levels, increasing profit and negotiation flexibility with customers. 			x	x	x	
Determine the break-even point	<ul style="list-style-type: none"> Identify the minimum sales value required to avoid losses. 				x	x	x
Prepare cash flow statement	<ul style="list-style-type: none"> Align cash inflows and outflows, ensuring financial resources to meet obligations without paying interest to suppliers and banks. 	x	x	x	x	x	
Prepare annual budget	<ul style="list-style-type: none"> Express the company's work plan in monetary terms, presenting objectives and goals prioritized by management for a given period; Compare planned and actual performance. 	x	x	x	x	x	
Establish goals and performance indicators	<ul style="list-style-type: none"> Goals enable coordination, motivate, and serve as control instruments, acting as references to measure performance and assess whether the business is worthwhile; Indicators evaluate goals, including manager and customer satisfaction, among others. 				x	x	

Source: Research data (2024/2025).

Albuquerque et al. (2018) and Golde (1986) mention the influence of time and knowledge variables in the planning process: The main tendency is for the small business owners to avoid planning, and when they do plan, the primary characteristic is informality. For the manager: writing and calculating take time, so the plan must remain locked in their head for safety reasons and out of fear of inaccuracy. These are the influences that the researcher should be aware of when using accounting artifacts.

All business managers (except CB/CF) started the implementation by feeding the integrated management system daily, demonstrating the technological evolution in small businesses and corroborating to the findings of Cuccarolo et al., (2025), unlike in the recent past where small businesses only used obsolete computerized systems (Albuquerque, 2013).

However, some data are still registered in Excel spreadsheets, such as the control of feed demand by the CC, that is, how much of each type of feed is sold weekly and monthly by the company. The manager showed the spreadsheet to the researcher who was visiting the store and reported that it was easier and faster to use Excel. Confirming the underutilization of integrated systems that lack adaptation to the reality of small businesses (Ribeiro et al., 2023) and knowledge on the part of the manager (Cuccarolo et al., 2025).

Defining the manager's pro-labore and separating the accounts of the Personal and Legal have not yet been implemented by CA and CB, making it difficult to organize accounting, to calculate and accurately determine the results of the companies, and potentially leading to tax problems and the depletion of the managers' personal assets. Although the proposal is fundamental to the business, there is skepticism, especially on the part of the CB manager, regarding the increase in the tax burden resulting from such a change. According to Leone (1999), this category of companies conducts its operations and experiences this natural confusion between company and manager; there is a symbiosis between social and personal assets.

Furthermore, the statements below, from the administrative manager of company A, show that the rationality in small businesses is different, indicating the close link between company and entrepreneur, which results in management focused on the owner's personal objectives (Leone, 1999; Albuquerque, 2013; Albuquerque et al., 2016):

The company does not have a credit card, and this is causing conflict, since the purchases from suppliers were normally paid for using the individual's credit card. Getting sick and not having a pro-labore plan. The solution was to take money from the auto repair cash register.

Nevertheless, after the recommendations, company A made progress: it paid off tax debts and defined a payment policy, and has already reaped some benefits, such as returning to the SIMPLES tax regime: "For large-scale services, a 50% down payment is required, with the remainder due upon withdrawal," says the administrative manager of CA.

CB manager began the process by filling out the cash flow and movement spreadsheet, but has not advanced much due to other personal priorities of the director couple (Leone, 1999; Albuquerque, 2013), as can be seen in the director's statement in response to an email from one of the researchers on April 2, 2025:

Hello Professor! Good afternoon. I'm having a lot of difficulty implementing the proposals. Stepping out of my comfort zone is already no easy task. Adding to the challenge, my husband and I have very little time at the insurance broker agency. He's not staying here because of the construction. We're in the finishing phase, so the work involves preparing budgets and assisting the construction workers... The only thing I'm still doing is filling out the spreadsheet, as I take advantage of the time when issuing invoices to do it. I hope we can soon adopt at least one more measure that you proposed. I'm here at the real estate agency if you need anything (Owner-Manager CB).

Small businesses are characterized by the predominant role of the owner-manager; consequently, there is an overlap between the objectives of the manager and the company (Leone, 1999). And in the case of CB, there is a competition for the manager's time: building the house versus managing the company. Combining the two cases, CA and CB, it is difficult to separate where the Social Security Numbers ends and the Company Registration Number begins, both for money and for time.

The manager of CC, a pet food retailer, prioritized inventory control and the Workin Web system and continues to evolve it, as reported in the email below, received by the researcher on 09/04/25:

Hello, professor! I would like to share some of the experiences I am having with the application of the proposals we discussed in our first meeting...

By tracking product sales, we were able to set deadlines for the sale of each stock and identify which dog food were stagnant, without much sales. With this analysis, we were able to determine which dog food, for example, is more popular and which has lower sales, allowing us to make strategic decisions, such as adjusting the offer or even replacing some options. I would like to schedule a new meeting or conversation to discuss in more depth the working capital proposal and the spreadsheet ideas I have been developing... (Owner-manager CC).

The difference between before and after of the implementation of the improvement proposals is clear to CC manager in relation to inventory control, as this directly affects the company's results (Orobia et al., 2020): there is no longer dead stock and much less loss of sales for the company, in addition to the inventories level is now being more reliable. However, it is essential that the control evolves from spreadsheet-based management control to full utilization of the ERP system (Workin Web). This transition allows for the automatic reduction of physical inventory with each sale, which enables the issuance of daily movement reports, as recommended by Paulo and Cintra (2018), and mitigates the underutilization of the company's technological resources.

The CD manager is the most prepared to run the business, but has made little progress in implementing the proposals. During a visit to the company on April 9, 2025, the researcher found the manager in the process of cutting T-shirts and was informed that the company had not yet hired any employees to perform that operation. The manager also reported that she was making entries in the system and carrying out other activities.

Today I am cutting fabric besides everything I have to do in the office: buying, selling, paying, picking up, delivering... The work here is very arduous. It's one thing to buy a piece and resell it, it's another thing to transform the raw material into a uniform. Anyone who owns a clothing factory is a warrior, I can't make a mistake in the process. If I make a mistake, it's a loss, I can't sell to someone else. Here, thank God, the process is very arduous, we don't have rework, we don't have losses (Owner-manager CD).

This result shows how much of the businesswoman's time is consumed by operations, which corroborates with another research (Leone, 1999; Albuquerque, 2013), which observes how difficult it is for a manager to understand that it is necessary to step back from day-to-day operations for the development of their business.

At CE, the 27-year-old manager is very adept at using new technologies both for developing electrical projects and for managing the business, confirming the findings of Cuccarolo et al., (2025): "With the software I save many hours, it's an absurd amount of time that I gain. If I remove the software, the number of hours worked to develop the project increases" (CE Manager).

Just as at CC, the evolution of CE advancements following the improvement proposals is clear. After the first meeting and visit to CE on April 10, 2025, the researcher was able to observe progress in feeding control system (all expenses were registered until the end of the year) and the manager's identification of reports that are important for the company, such as the cash flow report. Furthermore, the owner made an estimate, based on his knowledge, of the working capital amount, but it is evident that there was a lack of precision in the definition of current assets, due to the entrepreneur's lack of knowledge (Albuquerque et al, 2025).

Working capital and sales price formation was the topic of the second meeting between the researchers, a graduate student, and an CE manager at a public university in the city on June 6, 2025. The meeting was revealing and fruitful and lasted one hour and seven minutes. It was clear to everyone that the businessman's behavior had changed; she felt more at ease and reported all his anxieties.

For the manager, the first meeting was good, but the volume of information scared him, because, despite being an engineer and having had a good education, it was a lot of new information in a very short time. Thus, it is confirmed that, as observed by Ribeiro et al., (2023), the importance that managers give to management tools decreases as the level of complexity of these solutions increases.

In the second meeting, the businessman himself entered real data into the spreadsheet, prepared by the researchers and student, for a detailed understanding of sales price formation. The spreadsheet, adapted to the business's current situation, included the fields: calculation of direct material; indirect materials; labor; fixed and variable costs; a summary synthesizing all calculations; and the sales price formula. In this way, the findings of Ribeiro et al., (2023), and Albuquerque, Escrivão Filho, and Mendonça (2023) were confirmed: the artifacts of accounting need to be more simplified and adapted to the reality of small businesses by accounting professionals.

While filling out the form, the manager clarified many questions and commented on a survey he had conducted on depreciation, questioning in which field he should enter this data in the spreadsheet. Throughout the meeting, the businessman repeated three expressions several times: "this is what I needed to understand," "this is great," and "these values make sense now," which demonstrates the effectiveness of the change in the way the proposals were presented by the researchers and the student, as well as his assimilation of what was discussed:

I worked at an engineering company as an intern, and the big bottleneck was the hours he spent on the project, and now with the software I spend much less. Just to confirm: this is the minimum price I have to charge per project, based on these costs and this profit margin, this was very worthwhile (CE Manager).

One thing I'm realizing is that working capital is not free cash. That was the impression I had, money on hand was working capital. This formula became very simple, this is great. The mindset is different because we keep doing project after project, but we don't know exactly how much profit we're making. In my software, it uses some different names than what you're talking about, but it's the same thing (CE Manager).

At EF, a transportation company, everything was done via email (scheduling) or Google Meet (interview and proposal presentation), due to the distance between the state of Mato Grosso do Sul, where the researchers were based, and the state of Pará, where the company was based. Considering the lessons learned from previous meetings with the other companies involved, in this case only three proposals were presented (Table 9), which could be discussed

step by step with the businesswoman on April 30, 2025, during the first meeting (one hour and two minutes).

In the case of IME, the proposals needed to be further simplified to suit the context of the manager and the small, start-up business (Ribeiro et al., 2023; and Albuquerque, Escrivão Filho, & Mendonça, 2023).

The proposals were presented in the form of three main tasks and one secondary task to be carried out by the businesswoman, with the aim of improving the control of the business: filling out the cash flow spreadsheet; calculating fixed and variable costs and expenses; and separating the personal and business bank accounts (main tasks), and reflecting on the formation of the selling price, with emphasis on detailing the costs for discussion in the second meeting (secondary task). This was necessary because the businesswoman is a beginner (IME - Individual Microentrepreneur) in the market and has no experience or knowledge on the subject under study, but has a willingness to learn.

My sister, who is also a student of yours, always helps me with this financial aspect. She helped me open my IME (Individual Microenterprise). But my desire is to understand my own business, so I was happy with the opportunity to participate in the research and receive the consulting services. I have an expense control notebook, and she told me to write down all the expenses: mechanic, fuel, and my son, to whom I give a percentage as an assistant (CF Manager).

In the first meeting, the discussion focused heavily on fixed and variable costs, and the idea was to observe and continue presenting new proposals that are appropriate to the progress and stage of development of the company, since there is no ready-made recipe.

Finally, it is worth noting that the focus of managers is greater on operations (accounts payable and receivable) and less on management (accounting reports), as pointed out by Feil and Haberkamp (2020). This factor contributes to the existence of gaps between the theory and practice of accounting (Guerreiro et al., 2011), and leads to low use of the tools by managers and by the accountants themselves, owner-managers of accounting firms (Teixeira, 2015).

According to Carter and Van Auken (2006), Albuquerque et al. (2018) and Albuquerque et al. (2025), inefficient financial controls and cash flows, as well as a lack of knowledge in pricing, significantly impact the management and survival of micro and small businesses.

5 Final Considerations

The objective of the research was to identify the use of management control artifacts by managers of micro-enterprises and individual micro-entrepreneurs (IME) in planning and controlling activities, proposing improvements based on empirical evidence. From 28 (twenty-eight) artifacts identified in the literature, 14 (fourteen) are used by the managers of the micro-enterprises surveyed, with 7 (seven) accounting planning artifacts and 7 (seven) control artifacts. The immense predominance of artifacts called 'traditional' (Xavier & Carmo Filho, 2015) is noticeable. No 'modern' artifact was found in the research.

The 14 (fourteen) initial proposals suggested by the researchers (Table 9, p.14), for the effective use of management control artifacts in the decision-making process by managers in the exercise of planning and controlling, were based on the diagnosis carried out in the companies. The potential for implementation to solve the nuclear problem of these companies was observed and assessed, as well as the knowledge and time available to the owner-managers, who perform operational and managerial activities simultaneously.

The research also revealed that: a) the accounting firms that provide services to the companies surveyed only meet tax needs; b) the presentations of the proposals and the monitoring of the implementation showed that the managers were overwhelmed by the volume

of information, leading the researchers to change the approach and timeframe of the research; c) the knowledge and time available to managers greatly influence the adoption of accounting tools; d) managers prioritize proposals that are closer to the operation, resulting in a slower absorption of management tools; e) each company demands specific tools, which need to be tailored to its reality - in the case of IMEs (Individual Microentrepreneurs), simplification is even more imperative.

In short, the research highlights the challenges and strategies for adopting accounting in micro and small enterprises (MSEs), describing the reality of the use of artifacts, the barriers to implementation, and the customization and simplification of accounting artifacts.

Other important implications are: a) the reformulation of accounting services, changing the mindset of accountants to also act as consultants; b) the use, by accounting students, of integrated management systems (ERP), and even Excel, for the analysis of accounting data - educational institutions must prepare their students to use these systems; c) the creation of specific accounting principles courses applied to small businesses by educational institutions; d) the development of accounting principles continues to be mostly absorbed by large organizations, being slowly disseminated to smaller companies. This is due to the immense difficulty in obtaining the participation of small accounting firms in the research.

Finally, it is also important to highlight the need for implications for the business ecosystem stemming from the democratization of information, so that support agencies, such as SEBRAE, and governments may create policies and training programs that help to reduce the difficulty faced by micro and small enterprises (MSEs) in managing their own accounting tools. Indeed, the literature on the use of management tools in micro-enterprises and MSEs lacks new empirical and longitudinal studies that seek to understand the specific demands and the adaptation and impact of adopting these artifacts.

To guide future research purposes, it is worth considering: a) narrowing the scope of the MC, as the artifacts may change in importance as the company grows and evolves, as in the studies by Frezatti (2005, 2009), Guerreiro et al. (2011) and Souza et al., (2020), and may not be as relevant to the survival of small businesses; b) choose a specific sector and research - apparently, it is less critical to compare similar ones; c) use the concept of organizational life cycle (OLC) to adequately understand the specificities of micro and small enterprises; d) think about new tools to help the manager in the implementation of improvement proposals, as was the case with the Kanban Board.

Different business segments and regional particularities indicate limitations of the research. For this reason, the data were analyzed with caution, since different activities and characteristics (time, customers, products) are evaluated. Despite the concluding remarks presented at the end of the text, this article represents part of a qualitative and longitudinal research project, initiated in 2024, which continues to seek owner-managers of accounting firms who wish to participate in the study.

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