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Algorithmic Accountability and Budget Quality in Local Government Financial Management

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ABSTRACT

The growing use of digital marketplaces has increased the complexity of platform-related charges and may reduce the accuracy of SME profit planning. This study examines the effect of platform fee opacity on profit planning quality and the moderating role of management accounting capability. A quantitative explanatory design was applied to a dataset of 24 marketplace-based SME owners and managers, measured using Likert-scale indicators. Moderated multiple regression was used for analysis. The results show that platform fee opacity negatively affects profit planning quality ($\beta = -0.703$, $p < 0.001$), while management accounting capability has a positive effect ($\beta = 0.465$, $p < 0.001$). The interaction effect is positive and significant ($\beta = 0.501$, $p = 0.002$), showing that stronger management accounting capability weakens the adverse effect of platform fee opacity. The model explains 73.8% of the variance in profit planning quality. These findings highlight the importance of accounting capability in managing complex marketplace costs and supporting more accurate profit planning decisions.

***Keywords**: Digital Marketplace, Management Accounting Capability, Platform Fee Opacity, Profit Planning Quality, SMEs.*

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INTRODUCTION

The rapid development of digital commerce has significantly changed the way small and medium-sized enterprises (SMEs) reach customers, manage transactions, and organize their business activities. Digital marketplaces provide SMEs with broader market access, integrated payment systems, promotional facilities, and opportunities to increase sales without requiring extensive physical infrastructure. In Indonesia, this transformation has become increasingly important as the value of e-commerce transactions reached approximately IDR 487 trillion in 2024, substantially higher than the level recorded several years earlier (Bank Indonesia, 2025). The Indonesian Central Statistics Agency also reported that marketplaces have become an important driver of e-commerce by expanding market access, increasing transaction opportunities, and supporting business competitiveness. Nevertheless, marketplace participation also requires stronger digital and financial capabilities because SMEs increasingly operate within platform ecosystems in which sellers depend on platform rules, data access, algorithms, and transaction mechanisms (Badan Pusat Statistik, 2025).

Despite these benefits, participating in digital marketplaces creates additional cost structures that may not always be easily understood by SME owners and managers. Marketplace sellers are generally required to bear platform-related charges as part of their participation in

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digital ecosystems (Gonçalves et al., 2024). These charges may arise from platform services, sales commissions, promotional activities, advertising, and other operational activities associated with online transactions. Recent evidence from Indonesia shows that marketplace administrative fees have increased over time and may place greater pressure on small-scale sellers, particularly when businesses must adjust selling prices to maintain their margins (Trisnawaty & Herianingrum, 2026). Similarly, Ardianti et al. (2025) found that conventional cost calculations may fail to capture various costs associated with e-commerce activities, including online advertising, platform operations, packaging, and customer-related activities. Such conditions demonstrate that increasing sales through marketplaces does not necessarily guarantee accurate measurement of the economic benefits obtained by SMEs.

Within this context, platform fee opacity becomes an important accounting and managerial issue. In this study, platform fee opacity refers to the extent to which marketplace-related fees are difficult for SME owners or managers to identify, understand, allocate, predict, and incorporate into their business calculations. Opacity does not necessarily imply that platforms deliberately conceal their charges; rather, it reflects the managerial difficulty created when multiple cost components, changing fee structures, promotional deductions, and platform-related expenses must be translated into reliable cost information. For SMEs with relatively simple accounting practices, increasing complexity in these costs may result in inaccurate cost estimation and an incomplete understanding of actual product margins. Evidence from e-commerce costing practices demonstrates that incorporating digital overhead and platform-related activities into cost calculations can produce substantially different profitability estimates compared with traditional approaches (Ardianti et al., 2025).

The ability to identify actual costs is particularly important for profit planning quality. Profit planning requires managers to estimate expected revenues, costs, margins, and targeted profits before making decisions regarding prices, promotions, sales volumes, or resource allocation. When significant platform costs are omitted or incorrectly estimated, SMEs may set sales targets or selling prices that appear profitable but produce lower actual margins. Consequently, the quality of profit planning depends not only on sales growth but also on the availability of accurate, relevant, and timely accounting information. Ratmono et al. (2023) demonstrated that digitalization of management accounting systems improves the accuracy and timeliness of accounting information and supports more effective managerial decision-making among SMEs. Their findings reinforce the argument that reliable accounting information is critical when managers operate in increasingly complex digital business environments.

However, the negative consequences of complex marketplace fees may not be experienced equally by all SMEs. One important organizational resource that can determine how firms respond to such complexity is management accounting capability. Management accounting capability refers to the ability of a business to systematically identify, record, classify, interpret, and use cost and financial information for planning, control, pricing, and managerial decision-making. SMEs with stronger management accounting capability should be better positioned to separate platform charges from other operating costs, calculate contribution margins, evaluate the profitability of marketplace transactions, and revise profit targets when fee structures change. Recent empirical research supports the strategic role of management accounting in digitally oriented SMEs. Zuhroh et al. (2025), for example, found that management accounting systems and digital platforms are relevant to the financial performance of MSMEs. Similarly, Maryanti et al. (2026) reported that accounting information systems,

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management knowledge capability, and digital platform capability significantly contribute to the financial performance of Indonesian MSMEs.

From a capability perspective, management accounting capability may therefore serve not only as a direct contributor to better profit planning but also as an organizational mechanism that helps SMEs cope with platform fee opacity. When management accounting capability is weak, unclear or complicated marketplace fees may directly distort cost estimates and profit calculations. In contrast, SMEs with stronger accounting capabilities may be able to trace these charges, periodically reconcile marketplace transaction records, allocate costs to relevant products, and incorporate changing fees into pricing and profit forecasts. This argument is consistent with previous evidence showing that SMEs require appropriate internal capabilities to successfully operate within online marketplaces and that technological adoption alone is insufficient without organizational resources and managerial competencies (Gonçalves et al., 2024).

Although previous studies provide valuable insights into digital marketplaces and SME accounting, an important research gap remains. Existing studies have largely examined SME readiness to participate in online marketplaces (Gonçalves et al., 2024), digitalization of management accounting systems and decision-making effectiveness (Ratmono et al., 2023), the relationship between sharing-economy platforms, management accounting systems, and financial performance (Zuhroh et al., 2025), and the contribution of digital accounting capabilities to MSME financial performance (Maryanti et al., 2026). Other studies have specifically investigated marketplace administrative fees or the accuracy of e-commerce cost calculations (Ardianti et al., 2025; Trisnawaty & Herianingrum, 2026). However, limited empirical attention has been given to how difficulties in identifying and predicting marketplace-related charges affect the quality of profit planning, particularly by positioning management accounting capability as a moderating mechanism.

This study addresses this gap by examining the effect of platform fee opacity on profit planning quality among marketplace-based SMEs and by investigating whether management accounting capability moderates this relationship. The study contributes to the literature in three ways. First, it introduces platform fee opacity as a specific managerial accounting issue arising from the increasing complexity of digital marketplace transactions. Second, it extends the discussion of SME profit planning by connecting the transparency of platform-related costs with the quality of managerial planning. Third, it positions management accounting capability as a potential buffering mechanism that may help SMEs reduce the adverse consequences of platform fee opacity. Accordingly, this study provides both theoretical and practical insights into how marketplace-based SMEs can strengthen their accounting capabilities to improve cost visibility, profit planning, and managerial decision-making in an increasingly platform-dependent business environment.

LITERATURE REVIEW

Platform Fee Opacity

Digital marketplaces provide SMEs with wider market access and efficient transaction mechanisms, but they also introduce increasingly complex cost structures. Sellers may face commissions, service charges, advertising expenses, promotional deductions, and other

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platform-related fees. In this study, platform fee opacity refers to the extent to which these costs are difficult to identify, understand, predict, allocate, and incorporate into business calculations.

Platform governance may create information and control asymmetries between platform providers and participating sellers, particularly because platforms determine transaction rules, commissions, and other operating mechanisms (Islam et al., 2023). Platform fees also influence the economic value retained by sellers because changes in platform charges directly affect margins and supplier profitability (Wang & Wright, 2025). For SMEs with limited accounting systems, complex marketplace charges may therefore increase uncertainty regarding the actual costs of online sales.

Profit Planning Quality

Profit planning quality refers to the ability of a business to develop realistic, accurate, and useful profit estimates for managerial decision-making. Effective profit planning requires reliable information concerning sales, costs, contribution margins, and expected profits. Management accounting techniques such as cost-volume-profit analysis can assist SMEs in estimating break-even points, contribution margins, and targeted profits (Nugroho et al., 2024). However, profit planning becomes less reliable when important costs are omitted or inaccurately estimated. Kusumawardhani et al. (2024) found that improvements in accounting information accuracy and timeliness enhance managerial decision-making in SMEs. Therefore, marketplace-based SMEs require clear cost information to ensure that increases in sales are translated into realistic profit expectations.

Management Accounting Capability

Management accounting capability refers to a firm's ability to identify, analyze, interpret, and use accounting information for planning, control, pricing, budgeting, and decision-making. This capability is particularly relevant for SMEs operating in digital environments where transaction data and cost structures are increasingly complex. Gyamera et al. (2023) showed that management accounting practices such as budgeting, performance analysis, cost-volume-profit analysis, and costing support SME financial management. Similarly, Imjai et al. (2023) found that management accounting competency contributes to stronger business outcomes among microentrepreneurs. Digitalization also increases the availability of business information, but its benefits depend on managerial capabilities to interpret and use such information effectively (Fähndrich & Pedell, 2024). Accordingly, SMEs with stronger management accounting capability should be better able to identify marketplace fees, allocate costs correctly, evaluate product margins, and incorporate these costs into profit planning.

Platform Fee Opacity and Profit Planning Quality

Platform fee opacity is expected to negatively affect profit planning quality. Profit planning depends on accurate estimates of costs and revenues. When marketplace-related fees are difficult to identify or predict, SMEs may underestimate selling costs and overestimate expected profits. Platform fees can directly influence seller margins and the distribution of economic value between platforms and suppliers (Wang & Wright, 2025). At the same time, better accounting information quality supports more accurate business decisions

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(Kusumawardhani et al., 2024). Therefore, uncertainty surrounding marketplace fees may reduce the reliability of profit calculations and weaken the quality of profit planning. Based on this argument, the first hypothesis is proposed:

H1: Platform fee opacity has a negative effect on profit planning quality among marketplace-based SMEs.

Management Accounting Capability and Profit Planning Quality

Strong management accounting capability allows SMEs to classify costs, evaluate contribution margins, prepare budgets, and compare planned and actual financial outcomes. These activities can improve the accuracy and usefulness of profit planning. Gyamera et al. (2023) found that management accounting practices contribute to SME financial performance, while Imjai et al. (2023) emphasized the importance of management accounting competency in translating business information into improved outcomes. Therefore, SMEs with stronger management accounting capability are expected to produce more reliable profit plans. Thus, the second hypothesis is formulated as follows:

H2: Management accounting capability has a positive effect on profit planning quality among marketplace-based SMEs.

The Moderating Role of Management Accounting Capability

The impact of platform fee opacity may differ according to the accounting capability of individual SMEs. Businesses with limited accounting capability may have greater difficulty identifying commissions, promotional expenses, advertising costs, and other marketplace-related charges. In contrast, SMEs with stronger management accounting capability can classify these costs, reconcile transaction records, calculate actual margins, and incorporate changing fees into profit forecasts. Fähndrich and Pedell (2024) explain that greater availability of digital information improves management control only when firms possess adequate capabilities to process and interpret the information. Similarly, Imjai et al. (2023) demonstrate that management accounting competency helps firms convert digital information into better business outcomes.

Management accounting capability can therefore function as a buffering mechanism. When this capability is strong, the negative effect of unclear marketplace fees on profit planning may become weaker. Accordingly, the third hypothesis is proposed:

H3: Management accounting capability weakens the negative effect of platform fee opacity on profit planning quality among marketplace-based SMEs.

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METHOD

Research Design and Sample

This study employed a quantitative explanatory design to examine the relationship between platform fee opacity, management accounting capability, and profit planning quality among marketplace-based SMEs. A quantitative approach is appropriate when a study aims to statistically examine relationships among measurable variables and test predetermined hypotheses (Creswell & Creswell, 2023).

The study involved 24 SME owners and managers actively conducting business through digital marketplace platforms. Respondents were selected using purposive sampling because the study required participants with direct knowledge of marketplace costs and business financial decisions. The eligibility criteria included operating through a digital marketplace and being directly involved in pricing, cost management, or profit-planning decisions. Purposive sampling is appropriate when participants are selected based on characteristics relevant to the research objectives (Saunders et al., 2023).

3.2. Measurement of Variables

Data were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The questionnaire consisted of 12 items, with four indicators for each research variable. Platform fee opacity (PFO) was measured through respondents' perceptions regarding difficulties in identifying, understanding, predicting, and allocating marketplace-related charges. Management accounting capability (MAC) measured the ability of SMEs to identify, record, analyze, and use cost information for planning and managerial decision-making. Profit planning quality (PPQ) reflected the accuracy, realism, consistency, and usefulness of profit estimates for business decisions.

The scores of the four indicators for each construct were averaged to obtain a composite score for PFO, MAC, and PPQ. Internal consistency was evaluated using Cronbach's alpha, while item relationships and descriptive statistics were examined before hypothesis testing. Statistical reliability and diagnostic assessment are important prior to interpreting regression relationships (Field, 2024).

Data Analysis

The data were analyzed using descriptive statistics, correlation analysis, and moderated multiple regression. Moderated regression was selected because the research model examines whether the effect of platform fee opacity on profit planning quality changes according to the level of management accounting capability. Regression-based moderation analysis evaluates an interaction term between the independent variable and moderator to determine whether the relationship between the predictor and outcome varies across levels of the moderator (Hayes, 2022).

Prior to constructing the interaction term, PFO and MAC were mean-centered. The interaction variable (PFO × MAC) was then calculated and entered into the regression model. The empirical model was specified as follows:

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$$PPQ = \beta_0 + \beta_1 PFO + \beta_2 MAC + \beta_3 (PFO \times MAC) + \varepsilon$$

where PPQ represents profit planning quality, PFO represents platform fee opacity, MAC represents management accounting capability, and PFO × MAC represents the interaction effect.

The first hypothesis was supported when the coefficient of PFO was negative and statistically significant. The second hypothesis required a positive and significant coefficient for MAC. The moderating hypothesis was evaluated through the interaction coefficient. A positive and significant interaction coefficient indicates that stronger management accounting capability weakens the negative relationship between platform fee opacity and profit planning quality.

Given the relatively small sample of 24 respondents, the regression results should be interpreted as exploratory. Bootstrap confidence intervals can additionally be used to assess the stability of the regression estimates because bootstrap procedures provide a useful alternative when conventional regression assumptions may be difficult to evaluate in small samples (Rajh-Weber et al., 2026).

RESULTS

Descriptive Statistics and Reliability

The analysis was conducted using data from 24 marketplace-based SME owners and managers. The descriptive results showed that platform fee opacity had a mean score of 3.09 (SD = 0.75), management accounting capability had a mean score of 3.30 (SD = 0.85), and profit planning quality had a mean score of 3.95 (SD = 0.68). All constructs demonstrated satisfactory internal consistency. Cronbach's alpha values were 0.926 for platform fee opacity, 0.951 for management accounting capability, and 0.910 for profit planning quality, indicating reliable measurement across the three constructs.

Table 1. Descriptive Statistics and Reliability of Research Variables

Variable	Mean	SD	Cronbach's Alpha
Platform Fee Opacity	3.09	0.75	0.926
Management Accounting Capability	3.30	0.85	0.951
Profit Planning Quality	3.95	0.68	0.910

Correlation analysis showed that platform fee opacity was negatively associated with profit planning quality ($r = -0.601$, $p = 0.002$), whereas management accounting capability was positively associated with profit planning quality ($r = 0.424$, $p = 0.039$).

Regression and Moderation Results

Moderated multiple regression was used to test the proposed hypotheses. The overall regression model was statistically significant ($F = 18.81$, $p < 0.001$) and explained 73.8% of the variance in profit planning quality ($R^2 = 0.738$; adjusted $R^2 = 0.699$).

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Platform fee opacity had a significant negative effect on profit planning quality (B = -0.703, t = -6.377, p < 0.001). This result supports H1 and shows that greater difficulty in identifying and predicting marketplace-related fees is associated with lower-quality profit planning. Management accounting capability had a significant positive effect on profit planning quality (B = 0.465, t = 4.873, p < 0.001), supporting H2. SMEs with stronger management accounting capability were therefore more likely to achieve better profit planning quality.

The interaction between platform fee opacity and management accounting capability was also positive and statistically significant (B = 0.501, t = 3.466, p = 0.002). This supports H3 and confirms that management accounting capability weakens the negative effect of platform fee opacity on profit planning quality.

Table 2. Results of Moderated Multiple Regression Analysis

Relationship	B	t-value	p-value	Decision
PFO → PPQ	-0.703	-6.377	<0.001	H1 Supported
MAC → PPQ	0.465	4.873	<0.001	H2 Supported
PFO × MAC → PPQ	0.501	3.466	0.002	H3 Supported

The moderation pattern further showed that the negative effect of platform fee opacity was stronger when management accounting capability was low and weaker when management accounting capability was high. Overall, the results demonstrate that management accounting capability not only improves profit planning directly but also helps SMEs reduce the adverse consequences of unclear and complex marketplace-related fees.

DISCUSSION

The findings demonstrate that platform fee opacity has a significant negative effect on profit planning quality among marketplace-based SMEs. The negative coefficient (B = -0.703, p < 0.001) suggests that greater difficulty in identifying, understanding, and predicting marketplace-related charges is associated with lower-quality profit planning. This finding is reasonable because profit planning requires SMEs to accurately estimate the costs deducted from sales revenue. When platform commissions, promotional charges, advertising expenses, transaction deductions, and other marketplace costs are difficult to distinguish, owners and managers may overestimate the profit expected from marketplace transactions.

This result is consistent with the economic characteristics of digital marketplaces, where platform operators exercise considerable control over marketplace fees and transaction mechanisms. Hervas-Drane and Shelegia (2025) demonstrate that marketplace fees directly influence the economic relationship between platforms and third-party sellers and can affect seller participation and profitability. Recent evidence from Indonesian marketplace sellers also reveals that transaction deductions may create uncertainty when sellers cannot clearly distinguish taxes from platform fees and other charges. Such uncertainty can encourage sellers to adjust prices and adopt margin-protection strategies (Rodhiyah et al., 2026). These findings reinforce the present study's argument that fee opacity is not merely an administrative issue but can influence the quality of financial planning.

The second finding shows that management accounting capability has a significant positive effect on profit planning quality (B = 0.465, p < 0.001). This result implies that SMEs with stronger abilities to identify costs, organize financial information, evaluate margins, and

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use accounting information for decision-making are more capable of producing reliable profit plans. Management accounting capability therefore enables SME managers to move beyond focusing solely on sales revenue and instead evaluate whether marketplace transactions generate sufficient economic margins after all relevant costs are considered.

This finding is supported by recent evidence emphasizing the value of accounting information in SME management. Ciza et al. (2025) found that accounting information quality plays an important role in SME financial outcomes because reliable accounting information improves managers' ability to understand and manage their businesses. Similarly, Andayani et al. (2026) found that cloud accounting adoption among Indonesian SMEs improves financial transparency, reporting accuracy, real-time information availability, and decision-making. These studies support the argument that the usefulness of accounting lies not only in recording past transactions but also in transforming transaction data into information that can support future planning.

The most important finding of this study concerns the moderating role of management accounting capability. The interaction between platform fee opacity and management accounting capability was positive and significant (B = 0.501, p = 0.002), indicating that management accounting capability weakens the negative effect of platform fee opacity on profit planning quality. In practical terms, two SMEs may face similar marketplace fee complexity but experience different consequences. An SME with weak accounting capability may find it difficult to determine how much of its sales revenue is actually retained as profit. In contrast, an SME with stronger accounting capability can classify platform costs, reconcile marketplace settlements, calculate contribution margins, and revise profit forecasts when fee structures change.

This moderating effect highlights management accounting capability as an organizational resource that helps SMEs respond to complexity in the digital business environment. Latif et al. (2025) show that stronger accounting and control systems can improve information flows, cost control, reporting quality, and managerial decision-making in SMEs. The present findings extend this reasoning to the marketplace context by showing that accounting capability may also function as a protective mechanism when sellers face uncertainty surrounding platform-related costs. Thus, management accounting capability does not necessarily eliminate fee opacity, but it can reduce its consequences for profit planning.

The regression model explained 73.8% of the variance in profit planning quality, suggesting that platform fee opacity, management accounting capability, and their interaction collectively represent important factors associated with profit planning within the analyzed SMEs. Nevertheless, this relatively high explanatory power should be interpreted carefully because the study involved only 24 respondents. The results are therefore more appropriately viewed as preliminary evidence of the proposed relationships rather than as estimates that can immediately be generalized to the broader SME population.

From a theoretical perspective, the results contribute to management accounting research by connecting the external complexity of digital marketplace costs with an internal organizational capability. Previous digital-platform research has often emphasized platform structure, seller participation, competition, and platform control. For example, Hervas-Drane and Shelegia (2025) demonstrate how marketplace operators can influence third-party sellers through fee setting and storefront control. The present study adds an accounting perspective by

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showing that the consequences of such platform-related cost structures may depend on the seller's ability to convert transaction information into usable managerial information.

The findings also have practical implications for marketplace-based SMEs. SME owners should not evaluate marketplace performance only through gross sales, order volume, or revenue growth. They should separately identify platform commissions, promotional deductions, advertising expenses, logistics-related costs, and other transaction charges before determining product profitability. The use of accounting technologies may further support this process. Andayani et al. (2026) report that cloud-based accounting can enhance transparency and provide SMEs with more timely financial information, although adoption remains constrained by digital literacy, resources, and implementation costs. Therefore, strengthening accounting capability through systematic cost recording, periodic reconciliation, contribution-margin analysis, and digital accounting tools may help marketplace sellers develop more realistic profit plans.

Overall, the findings support all three hypotheses and demonstrate that platform fee opacity represents a meaningful challenge to SME profit planning. At the same time, management accounting capability provides both a direct benefit to profit planning quality and a buffering effect against marketplace fee complexity. The results therefore emphasize that successful participation in digital marketplaces depends not only on generating sales but also on developing the accounting capability required to understand how those sales translate into actual profits.

CONCLUSION

This study examined the effect of platform fee opacity on profit planning quality and the moderating role of management accounting capability among marketplace-based SMEs. The results show that platform fee opacity negatively affects profit planning quality, indicating that greater difficulty in identifying and predicting marketplace-related charges reduces the reliability of profit planning. In contrast, management accounting capability has a positive effect on profit planning quality and also weakens the adverse effect of platform fee opacity.

These findings confirm that effective profit planning in digital marketplaces depends not only on sales growth but also on the ability of SMEs to accurately identify, classify, and interpret platform-related costs. Strengthening management accounting capability can help SMEs improve cost visibility, calculate actual margins, and develop more realistic profit targets.

This study is limited by its small sample of 24 respondents and should therefore be interpreted as preliminary evidence. Future research should involve larger samples, different marketplace platforms, and additional variables such as digital accounting capability, pricing strategy, and marketplace dependency to improve the generalizability of the findings.

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