

Study approach: Narrative evidence review

Artificial Intelligence in Small Business Record Management

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Research question

Which AI features do these reviewed studies report as helping small businesses organize receipts and order records efficiently, and in a way that fits their daily work?

Abstract

This research aimed to determine which AI features these studies report in helping small businesses organise receipts and order records. It used a structured literature review to analyse existing research on AI-based record management features. The research was used to identify patterns in how AI features are evaluated in terms of efficiency and accuracy. The result of this study is to provide these small businesses with better and clearer guidance on selecting the AI features that may support better record organization and reduce manual record-keeping challenges.

Keywords

Artificial Intelligence; Small Businesses; Machine learning; Better record management.

1. Introduction:

A lot of small businesses use digital tools to manage important records such as receipts and invoices. However, organising these records efficiently is still a challenge due to limited resources and time consuming manual work. AI tools such as optical character recognition may support businesses by automating parts of record organisation, but some previous research explored AI adoption in business environments, and it is still unclear which AI features are most suitable for small businesses. This study aims to check for existing evidence on AI-based record management features and identify how they work in terms of efficiency and accuracy. These findings may help the small businesses make informed decisions when selecting AI tools for record organisation.

2. Methods:

Study design: This study used a narrative review of three purposively selected studies to identify and synthesize published research on AI features that support receipt, invoice, and order record management for small businesses. This design is appropriate because the research question seeks to determine which AI features are consistently reported as effective across existing studies rather than testing a new AI system or collecting primary data.

Data or evidence: The study used peer-reviewed journal articles and conference papers obtained from publicly accessible academic databases such as Google Scholar and IEEE Xplore. Sources published in English from 2018 onwards that examine AI features for receipt, invoice, or document management in small businesses were included. Articles unrelated to AI, not focused on business record management, or lacking sufficient methodological detail were excluded.

Procedure and analysis: Relevant studies were identified using predefined search terms in academic databases. Titles, abstracts, and full texts were screened against the inclusion criteria. Key information, including AI features, study context, methods, and reported outcomes, were extracted into a comparison table. Findings were then grouped into themes such as accuracy, efficiency, workflow integration, and usability. Patterns across studies were synthesized to determine which AI features are most consistently reported as effective for small businesses.

Revision after stress test: Two potential weaknesses were identified during AI and human review. First, the research question was initially too broad, so it was narrowed to focus on AI features for receipt, invoice, and order record management in small businesses. Second, the original method lacked clear selection criteria, so explicit inclusion and exclusion criteria and a structured screening process were added to improve consistency, transparency, and reduce selection bias.

3. Results:

After reviewing the three resources, AI features directly tested for small business record management these were the results that were found. In 2026, Alabastro found that an AI system combining OCR, large language models, and human-in-the-loop validation successfully converted chat-based records, including receipts, into structured data for Philippine MSMEs, improving usability and trust among low-digital users. The field deployment also showed that the natural-language querying made the system a bit more approachable for users who have limited prior exposure to digital tools which supports adoption beyond

simple automation. Azman et al. (2026) showed that an AI-driven dashboard improved real-time visibility in invoice processing, though this was tested in a larger Shared Services Centre rather than a small business. Schwaeye et al. (2025) found that AI adoption success in SMEs more broadly depends heavily on organizational readiness factors such as resources, culture, and infrastructure, rather than the AI feature alone.

4. Discussion:

These findings suggest that AI features combining automated data extraction with human-in-the-loop validation are very well-suited to small businesses, since they balance accuracy with the trust and usability needs of users unfamiliar with digital systems (Alabastro 2026). This balance matters because small business owners are less likely to adopt a tool they cannot understand or verify, even if it is technically accurate. Azman dashboard results show that AI-driven visualization and automation can meaningfully improve efficiency and accuracy in invoice work, however, because their study was done in a larger organizational context, its findings may only partially transfer to small businesses with fewer resources. Schwaeye et al. 's (2025) review warns that: even an effective AI feature may fail to deliver benefits if a small business lacks the infrastructure, digital skills, or organizational openness to adopt it. Together, these sources suggest effectiveness cannot be judged by technical performance alone but that the workflow fit and adoption readiness are just as important as accuracy or efficiency gains.

5. Limitations:

This review draws on only three sources, which restricts how confidently patterns can be generalized. Out of these three sources, only Alabastro tested an AI feature directly within a small business (MSME) context. The invoice-dashboard study (Azman) was conducted in a larger Shared Services Centre which means its accuracy and efficiency findings may not fully translate to small business settings. Moreover, all of these three studies were shaped by different regional and organizational contexts, which makes it difficult to know whether the reported outcomes would hold consistently across small businesses in other countries or industries. The SME adoption review addresses adoption broadly rather than record management specifically, so its relevance is contextual rather than direct evidence. A broader search across more databases, with a larger number of studies focused specifically on receipts order records in small businesses which would be needed to draw firmer, more generalizable conclusions.

6. Conclusion:

The sources have now been reviewed and these AI features that combine automated data extraction (such as OCR) with human-in-the-loop validation and visualized outputs, were the features reported as helping small businesses manage receipts and order records accurately and efficiently. But, technical effectiveness alone is not sufficient as successful adoption also depends on a small business's existing infrastructure and openness to new technology. These findings offer an early, evidence-informed answer to the research question, while highlighting the need for further research testing AI record-management features directly within small business environments, outside the single regional context (Philippine MSMEs) covered in the current literature.

Ethics statement:

No approval was required for this study as it only uses public reviews and literature reports and other secondary sources rather than collecting personal data. No private records from businesses or confidential information were used.

As this study uses only published literature, no participants, consent, or vulnerable groups are involved. No personal or sensitive data was collected or stored. All sources were cited accurately to avoid plagiarism, and findings were reported objectively. No additional ethical approval or institutional permissions are required.

AI use statement:

Artificial intelligence tools were used to support the research planning process by helping generate research ideas, organize sections, and improve clarity of writing. AI was not used to collect data, replace source evaluation, or make final research

conclusions. All sources, claims, and interpretations were independently verified by the researcher before inclusion in the final paper.

References:

1. Azman NAE, Zainuddin NMM, Doris WHT, Maarop N, Wan Hassan WA. Enhancing invoice management transparency and efficiency through AI visualization. Open International Journal of Informatics. 2026;14(1):53-67. doi:10.11113/oiji2026.14n1.381

2. Alabastro ZM, Lui BA, Ilagan JB, Ilagan JR, Uy GA. AI-powered enterprise system for CRM and inventory management in low-digital MSMEs. In: Nah FFH, Siau KL, eds. HCI in Business, Government and Organizations. HCII 2026. Lecture Notes in Computer Science, vol 16729. Springer, Cham; 2026. doi:10.1007/978-3-032-30044-7_1

3. Schwaecke J, Peters A, Kanbach DK, Kraus S, Jones P. The new normal: the status quo of AI adoption in SMEs. Journal of Small Business Management. 2025;63(3):1297-1331. doi:10.1080/00472778.2024.2379999

Appendix: evidence extraction tables

Table 1. Enhancing invoice management transparency and efficiency through AI visualization (Azman et al., 2026)

Field	Details
Citation	Azman NAE, Zainuddin NMM, Doris WHT, Maarop N, Wan Hassan WA. Open International Journal of Informatics. 2026;14(1):53-67.
Purpose	Develops and evaluates an AI-supported dashboard to improve transparency and efficiency in invoice processing, addressing delays and accuracy errors caused by manual data consolidation and by limitations in optical character recognition.
Method	Design Science Research methodology. Builds an AI-driven data extraction and visualisation dashboard in Power BI, tested within a Shared Services Centre.

Reported outcomes	Improved real-time visibility into processing performance, turnaround time, and workload distribution.
Relevance and caveat	Relevant to the accuracy and efficiency framing of the research question, but tested in a large-organisation context rather than a small business, so findings require adaptation before being applied to SMEs.

Table 2. AI-powered enterprise system for CRM and inventory management in low-digital MSMEs (Alabastro et al., 2026)

Field	Details
Citation	Alabastro ZM, Lui BA, Ilagan JB, Ilagan JR, Uy GA. In: HCI in Business, Government and Organizations. HCII 2026. LNCS vol 16729. Springer, Cham; 2026.
Purpose	Designs and evaluates an AI system to help low-digital micro, small, and medium enterprises convert handwritten and chat-based records, including receipts, into structured usable data.
Method	Combines optical character recognition, large language models, entity resolution, and multilingual conversational interfaces. Field tested through deployments with Philippine MSMEs.
Reported outcomes	Natural-language querying and human-in-the-loop validation lowered adoption barriers and supported trust, usability, and explainability among users with little prior digital infrastructure.
Relevance and caveat	The closest match in the sample. One of few studies testing AI record digitisation features, including receipt OCR, inside small businesses. Single regional context (Philippines), so transfer to other markets is untested.

Table 3. The new normal: the status quo of AI adoption in SMEs (Schwaeke et al., 2025)

Field	Details
Citation	Schwaeke J, Peters A, Kanbach DK, Kraus S, Jones P. Journal of Small Business Management. 2025;63(3):1297-1331.
Purpose	Systematically reviews 106 peer-reviewed articles to map how and why SMEs adopt AI, using the Technology-Organization-Environment framework.

Method	Systematic literature review. Findings categorised into eight clusters: compatibility, infrastructure, knowledge, resources, culture, competition, regulation, and ecosystem.
Reported outcomes	AI adoption in SMEs is shaped by resource constraints, organisational culture and openness, and external competitive pressure. The existing research base is fragmented and gives limited attention to trend identification and to legal and regulatory factors.
Relevance and caveat	Adjacent rather than direct. Does not address record management, but explains the barriers and enablers small businesses face when adopting any AI feature, which informs the workflow-fit argument.