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Computerized Accounting Practices and Sustainability of Small and Medium Enterprises

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ABSTRAK

Dalam studi ini, kami melaporkan pengaruh praktik akuntansi terkomputerisasi terhadap keberlanjutan UKM di Kotamadya Techiman Wilayah Bono Timur Ghana. Desain penelitian eksplanatori digunakan untuk meneliti 285 responden yang berpartisipasi dalam penelitian. Teknik sensus digunakan untuk memasukkan seluruh 285 peserta baik dari usaha kecil dan menengah di Kotamadya Techiman. Kuesioner merupakan instrumen utama yang digunakan untuk mengumpulkan data penelitian. Data yang dikumpulkan dianalisis dengan menggunakan statistik deskriptif (mean dan standar deviasi) dan inferensial (regresi). Berdasarkan penelitian, UKM di Kotamadya Techiman sangat mengadopsi informasi akuntansi transaksional, cukup mengadopsi praktik akuntansi keuangan, dan paling sedikit mengadopsi informasi akuntansi manajemen. Namun terdapat hubungan positif antara penerapan praktik akuntansi terkomputerisasi dan keberlanjutan UKM sehingga praktik akuntansi terkomputerisasi menyumbang 27,5% penyebab variasi dalam keberlanjutan UKM. Oleh karena itu, terdapat kebutuhan bagi manajemen untuk fokus pada perbaikan permanen praktik akuntansi terkomputerisasi UKM untuk meningkatkan operasi mereka. Implikasi dari temuan dan kemungkinan rekomendasi dibahas lebih lanjut dalam penelitian ini.

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Keywords:
Computerized Accounting, Sustainability, Small and Medium

ABSTRACT

In this study, we report on the effect of computerized accounting practices on the sustainability of SMEs in the Techiman Municipality of the Bono East Region of Ghana. The explanatory research design was employed to examine 285 respondents who participated in the study. The census technique was used to include all 285 participants from both small and medium enterprises in the Techiman Municipality. The questionnaire was the main instrument that was used to collect data for the study. Data collected were analysed by the use of descriptive (means and standard deviations) and inferential (regression) statistics. It emerged from the study that SMEs in Techiman Municipality highly adopted transactional accounting information, moderately adopted financial accounting practice and least adopted management accounting information. There was, however, a positive relationship between the adoption of computerized accounting practices and the sustainability of SMEs such that computerized accounting practices accounted for 27.5% of the cause of variation in the sustainability of SMEs. Therefore, there is a need for management to focus on the permanent improvement of the computerized accounting practices of SMEs to enhance their operations. The implications of the findings and the possible recommendations are further discussed in the study.

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INTRODUCTION

In both emerging and developed economies worldwide, the role of small and medium enterprises (also known as SMEs) as a driver of economic growth and development is widely acknowledged (Batola, Amoako, & Addai, 2016). It is estimated that there are around 19.3 million SMEs in the European Union, which offer millions of jobs (Adam & Alarifi, 2021). As a result, SMEs make up the bulk of African enterprises and employ most of the population. The Ghana Statistical Service (GSS) regards firms with less than 10 workers in employment as small-scale enterprises and those with more than 10 employees as medium and large-sized enterprises. It is impossible to over-emphasise the importance of small and medium-sized enterprises (SMEs) to the economic growth of Ghana, given that the vast majority of Ghana's workforce is employed by SMEs (Li, Anaba, Ma, & Li, 2021). According to data from the Ghana Statistical Service (2018), Micro and small businesses account for 70 per cent of the private sector and contribute up to 40 per cent of the country's Gross National Income (GNI). SMEs thus have a key role to play in facilitating the development of the global economy.

The development and sustainability of SMEs are therefore important for the country's overall economic growth. According to Sarango-Lalangui, Álvarez-García and del Río-Rama (2018), the concept of sustainability refers to how small and medium-sized enterprises (SMEs) deal with environmental, economic, and social issues, as well as how SMEs can drive innovation, improve supply chain resilience, and transition businesses to long-term success. Accurate bookkeeping, budgeting, and cash flow management help SMEs maintain financial stability, avoid cash flow problems, and make informed decisions regarding investments, expenses, and revenue generation. This financial discipline contributes to the long-term sustainability of the business. Accounting practices can also facilitate transparent and effective communication with stakeholders, such as investors, creditors, suppliers, and customers. Accurate financial reporting builds trust and confidence among stakeholders, which can lead to stronger relationships and support for the SME. Positive stakeholder relationships are crucial for the long-term sustainability of the business.

According to Rathnayake, Priyanath and Shantha (2019), the onset of technology means computerised accounting practices are the norm. Businesses are primarily concerned with using computerised systems for recording transactions, keeping records, doing audits, reporting and analysing financial information to management, and seeking advice on tax concerns when keeping track of accounting information. Using a computer and specialised accounting software to record financial transactions constitutes the core of a computerised accounting system. The user operates such a database by making use of the necessary interface, and reports are obtained by making appropriate adjustments to the data (Rathnayake et al., 2019).

Computerized accounting systems automate repetitive tasks such as data entry, calculations, and report generation. This automation saves time and reduces the need for manual labour, allowing SMEs to allocate their resources more efficiently. By streamlining accounting processes, SMEs can focus on core business activities, leading to increased productivity and sustainable growth. Manual accounting processes can be labour-intensive and prone to errors, requiring additional resources for correction and reconciliation. Computerized accounting systems minimize the risk of human error and enable more accurate financial record-keeping. This accuracy reduces the need for costly audits, investigations, and

rework. By reducing expenses and improving financial control, SMEs can optimize their financial resources and enhance sustainability. According to Yadav, Gupta, Rani and Rawat (2018), one of the top ten reasons why small-scale enterprises fail is improper accounting practices. The authors argued that the owners of a company must have sufficient awareness of what goes on within the company to exert effective control over the operations of the company.

Utilising appropriate computerised financial reporting and management accounting practises could be one of the determinants of company survival, particularly for SMEs. This is because computerised financial reporting allows for more accurate and timely analysis of financial data (Dawuda & Azeko, 2017; Gilbert, 2018). In a similar line, Malesios et al (2018) stated that efficient record-keeping helps a company thrive. Despite the importance of computerised accounting systems and the widespread adoption of these systems, a comparatively limited studies have been conducted in Ghana with regard to computerised accounting practices and SMEs.

For example, Oduro, Enyan, Acquah and Quarm (2022) studied how Computerized Accounting Information Systems (CAIS) affect public sector financial performance. Lutfi, Al-khasawneh, Almaiah, Alsyouf and Alrawad (2022) examined the antecedents of Accounting Information System (AIS) implementation and its repercussions for sustainable corporate success. Senyo, Effah and Addae (2016) investigated the effect that the implementation of accounting information systems had on the overall performance of 216 businesses located in a variety of developing economies. None of the studies mentioned focused on SMEs in Ghana.

However, SMEs constituted more than 81% of firms in the Techiman Municipality of Ghana. This implies that the sustainability of SMEs in the Techiman Municipality should be of concern to all stakeholders if the Municipality is to develop. In light of the above, this study explores the effectiveness of computerised accounting practices in Ghana and, more specifically, among SMEs in the Techiman Municipality.

LITERATURE REVIEW

Computerised Accounting Practices

According to Arsić et al. (2020), computerised accounting is a comprehensive suite of components containing all inputs, storage, transactions, processing, collecting, and reporting of financial transaction data. It refers to the use of computer software and technology to perform various accounting tasks and processes. These practices have revolutionized the field of accounting by automating repetitive tasks, improving accuracy, and providing real-time financial information. Computerized accounting systems automate tasks such as data entry, calculations, and report generation. This automation reduces manual effort, minimizes the risk of human error, and improves efficiency. By automating routine tasks, accountants can focus on more strategic and analytical aspects of their work. Computerised accounting practices comprise three major subsystems: (1) the transaction processing practices, (2) the financial reporting practices, and (3) the management accounting practices.

Transaction processing practices

Computerized transactional processing practices involve using computer systems and software to automate and streamline various transactional activities within an organization. These practices improve the efficiency, accuracy, and speed of transaction processing, leading to more effective business operations (Amanamah et al., 2016). The entry of sales orders, payroll, employee records, and production are some examples of the types of systems that a computer can manage. By automating order processing, businesses can reduce manual errors, improve order accuracy, and enhance customer satisfaction (Ndubuisi et al., 2017). Computerized transactional processing practices facilitate electronic payment processing, such as credit card payments, online payments, and electronic fund transfers (Ndubuisi et al.,

2017). These systems securely process payments, generate receipts, and update financial records in real time. Automating payment processing reduces the risk of errors, speeds up the collection of funds, and improves cash flow management.

Financial reporting practices

A computerised accounting system handles financial transactions and events in line with Generally Accepted Accounting Principles (GAAP) to offer personalised reports to individual users. The goal of computerised accounting systems is to provide a method that is unambiguous, unobscured, and trustworthy for maintaining accurate records of monetary transactions (Rathnayake et al., 2019). Computerized financial reporting practices also involve using computer systems and software to generate and present financial reports (Amanamah et al., 2016). These practices automate the process of preparing financial statements, improve accuracy, and facilitate timely reporting. Amanamah et al. (2016) stated that computerised packages are able to swiftly generate all types of reports that management requires, such as budget analysis and variance analysis.

Management accounting practices

Management information systems (MIS) refers to both a generic category of information systems and those that perform management-level functions. Management information systems (MIS) help an organisation's management by providing reports and online access to current and historical data. Management information systems (MIS) is another name for management information networks (Amanamah et al., 2016). The majority of the time, management information systems concentrate their attention almost totally inward, as opposed to looking outward at environmental or other external activities. The major duties of management information systems (MIS) include the management-level functions of planning, controlling, and decision-making (Abayomi & Adegoke, 2016). The vast majority of the time, they get the information that they want from the transaction processing systems that are directly underneath them. MIS also employ data visualization tools to present information in a visual format, such as charts, graphs, and dashboards (Oduro et al., 2022).

Sustainability of SMEs

In the business sense, sustainable development involves putting into action policies that satisfy not just the demands of the company but also the expectations of society, both now and in the future (Ayuso & Navarrete-Báez, 2018). A company that is committed to sustainability is fully cognizant of its impact on the tangible and immaterial circumstances of its immediate and indirect surroundings (Ahmad & Zabri, 2016). This implies a long-term commitment to sustaining social, environmental, and economic equilibrium rather than profits and ad hoc, bolt-on activities in the near term (Anane et al., 2015). As specified by Kaur, Sharma and Goyal (2019), environmental, social, and economic sustainability are three pillars of corporate sustainability.

Conceptual Framework

The study was guided by the conceptual framework indicated in Figure 1. This study examined computerised accounting in relation to transactional processing practices, financial reporting and management accounting. Transactional processing supports the day-to-day operations of the firm and is responsible for processing the operations of customers. Financial reporting is used to report the statement of finance of the firm.

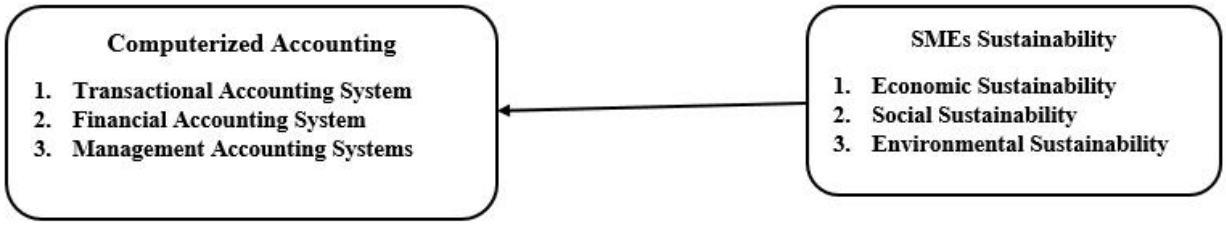

Figure 1: Conceptual Framework for the Study
Source: Authors' Construct (2023)

Management accounting provides management with financial reports and information such as producing variance of budgets and reports needed for decision making. The sustainability of SMEs was examined using three perspectives; economic sustainability, social sustainability and environmental sustainability.

METHODS

Research Questions

Data collected from the study was used to address the two main research questions that were formulated to guide the study:

1. How effective are the computerised accounting practices of SMEs in the Techiman Municipality?
2. What is the effect of computerised accounting practices on the sustainability of SMEs in the Techiman Municipality?

Research Approach

The explanatory research design was employed to examine the effect of computerised accounting procedures on the viability of small and medium-sized enterprises in the Techiman Municipality. The purposive sampling technique employing the questionnaire was adopted in collecting data from 285 respondents operating either small or medium-scale enterprises in the Techiman Municipality. The respondents were sampled from SME associations such as the Cashew Growers Association, Water Purification Association, Yam Sellers Associations, Maize Sellers Association, Food Vendors Association, and others. Table 1 provides an overview of the breakdown of the respondents who participated in the study.

Table 1: Breakdown of the respondents

Category	Number
Agribusiness	96
Supermarkets and shopkeepers	78
Manufacturing	30
General trading services	81
Total	**285**

The data from the study were analysed statistically through the use of means, standard deviation and regression analysis. Specifically, research question 1 was analysed using means and standard deviation whilst regression analysis was employed for research question 2.

RESULTS AND DISCUSSION

Effectiveness of computerised accounting practices of SMEs in Techiman Municipality

The computerized accounting methods were categorized under the financial accounting system, the management accounting information, and the transactional accounting information system. Table 2 presents the results from the data collected to answer the first research question.

Table 2: Computerised Accounting Practices of SMEs

	N	Min	Max	Mean	Std. Dev
Transactional Accounting Information System					
Fees for routine activities are done with computers	285	2	5	4.17	.821
All medical bills are prepared by computerised systems	285	2	5	4.11	.923
Payments of bills are done through electronic means	285	2	5	3.86	1.194
All manual payments are entered through computer systems	285	2	5	4.13	.941
The firm has computers to track expenditure and receipts	285	2	5	4.02	1.011
TOTAL		2	5	4.06	0.978
Financial Accounting System					
The firm has an accounting software to prepare financial statements	285	2	5	4.14	.903
Financial reports of the firm are produced by accounting software	285	2	5	3.88	.896
All financial inflows are tracked by accounting software	285	2	5	4.13	.733
All financial outflows are tracked by accounting software	285	2	5	3.75	.792
Budgets for the firm is prepared with the aid of accounting software	285	2	5	3.59	.970
TOTAL		2	5	3.9	0.859
Management Accounting System					
There is computerized information that helped in selecting and recruiting decisions	285	1	5	2.84	1.120
There is computerized system for incentives and compensations	285	1	5	2.56	1.033
Sustainability of SMEs appraisal are applied by computerized system	285	1	5	2.47	1.158
Management use information systems to get business information	285	2	4	3.15	.680
Data is analysed with the help of information system	285	2	5	3.66	.960
TOTAL		1	5	2.94	0.99

Field Data (2023)

The results revealed that, there is a high adoption of transactional accounting information practices (Overall mean = 4.06, standard deviation = 0.978); moderate adoption of financial accounting practices (Overall mean = 3.90, standard deviation = 0.859) and low adoption of management accounting information practices (Overall mean = 2.94, standard deviation = 0.99). This implies that computerized accounting practices is moderately adopted among SMEs in the Techiman Municipality. This finding supports the claim by Ndubuisi et al., (2017) that by automating order processing businesses can reduce manual errors, improve order accuracy, and enhance customer satisfaction.

Specifically, respondents highly agreed that fees for routine activities are done with computers (mean = 4.17, standard deviation = 0.821), with all medical bills prepared by computerised systems (mean = 4.11,

standard deviation = 0.923), having all manual payments by customers are entered through computer systems (mean = 4.13, standard deviation = 0.941) and firms having computers to track expenditure and receipts from insurance (mean = 4.02, standard deviation = 1.011). However, there was a moderate indication that payments of bills could be done through electronic means (mean = 3.86, standard deviation = 1.194).

With respect to financial accounting practices, respondents moderately indicated that financial statements are carried out by computer software (mean = 3.24, standard deviation = 1.179) and all financial inflows are tracked by information systems (mean = 3.00, standard deviation = 1.102). There was a least indication that reports of the firms are produced by computer systems (mean = 2.94, standard deviation = 1.064). The firms also least tracked all their outflows with computer systems (mean = 2.13, standard deviation = 1.110) and computers are used to enter all the finances of the firms (mean = 2.72, standard deviation = 1.243)

In terms of management accounting information, there was an indication of firms least adopting computerized information to help select and recruit employees (mean = 2.84, standard deviation = 1.120), least ensured that incentives and compensations are computerized (mean = 2.56, standard deviation = 1.033) and least ensured that sustainability of SMEs appraisal is applied by a computerized system (mean = 2.75, standard deviation = 1.179). Firms also moderately use information systems to get business information (mean = 3.15, standard deviation = 0.680), and data is analysed with the help of information systems (mean = 3.66, standard deviation = 0.960).

Effect of computerized accounting practices on the sustainability of SMEs

In order to address the second objective of the study, multiple regression analysis was used to analyse the data gathered to answer research question two. Tables 3 and 4 present the results from the regression analysis.

Table 3: Correlation Analysis

		Sustainability of SMEs	TAIS	FAIS	MAIS
Sustainability ofSMEs	Pearson Correlation	1	.169*	.457**	.415**
	Sig. (2-tailed)		.032	.000	.000
	N	185	185	185	185
TAIS	Pearson Correlation	.169*	1	.456**	.224**
	Sig. (2-tailed)	.032		.000	.009
	N	185	185	185	185
FAIS	Pearson Correlation	.457**	.456**	1	.526**
	Sig. (2-tailed)	.000	.000		.000
	N	185	185	185	185
MAIS	Pearson Correlation	.415**	.224**	.526**	1
	Sig. (2-tailed)	.000	.009	.000	
	N	185	185	185	185

**. Correlation is significant at the 0.01 level (2-tailed).

KEY: *TAIS = Transactional Accounting Information, FAIS = Financial Accounting Information, MAIS = Management Accounting Information*

From the results, the sustainability of SMEs correlates positively and significantly with transactional accounting information (r-value = 0.169, sig = 0.032 < 0.05), financial accounting (r-value = 0.457, sig = 0.000 < 0.05) and management accounting information (r-value = 0.415, sig = 0.000 < 0.05). The

correlation between the sustainability of SMEs and financial accounting systems is higher than the correlation between the sustainability of SMEs and management accounting information systems and between the sustainability of SMEs and transactional accounting information systems. The implication is that financial accounting contributes more to improvement in the sustainability of SMEs, followed by management accounting information and lastly, transactional accounting information systems.

Table 4: Regression Coefficients of Computerized Accounting Practices on the Sustainability of SMEs

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.266	.366		3.463	.001
Transactional Accounting	.151	.074	.172	2.037	.044
Financial Accounting	.450	.106	.410	4.248	.000
Management Accounting Information	.267	.099	.238	2.700	.008

R-value = 0.524
R-Square = 0.275
Sig = 0.000

Dependent Variable: Sustainability of SMEs

The regression coefficients (Table 4) showed a constant of 1.266, which is significant at the 0.05 level of significance (B = 1.266, p-value = 0.001 0.05). The significance threshold used for this analysis was the 0.05 level. Based on the findings, it is clear that each component of the accounting information system—transactional accounting information, financial accounting information, and management accounting information—has positively contributed to the improvement in the firm's ability to remain financially sustainable over time. The study had transactional accounting information (B-value = 0.151, p-value = 0.044 <0.05), financial accounting information (B = 0.450, p-value = 0.000 < 0.05) and management accounting information (B = 0.267, sig = 0.008 < 0.05) positively and significantly predict the sustainability of SMEs of the firms. The correlation coefficient of the model summary (indicated as R) was 0.524. The coefficient of determination (R squared) is 0.275, indicating that computerised accounting practices (transactional accounting information, financial accounting and management accounting information) accounted for 27.5% of the cause of variation in sustainability of SMEs of the selected firms.

CONCLUSIONS

SMEs constitute the majority of businesses in the country. The implication is that they contribute immensely to the economic development of the country. However, most of these SMEs' survival is threatened with most of them going extinct within their first year of creation due to the lack of accounting practices. A study of the accounting practices of these SMEs vis-a-vis their relationship with the sustainability of the SMEs is very necessary. This study was therefore undertaken to examine the effect of computerized accounting practices on the sustainability of SMEs in the Techiman Municipality of the Bono East Region of Ghana. From the results, SMEs highly adopted transactional accounting information; moderately adopted financial accounting practice and least adopted management accounting information. There was a positive relationship between the adoption of computerized accounting procedures and the continued sustainability of SMEs, to the extent that computerized accounting practices accounted for 27.5% of the cause of variance in the continued sustainability of SMEs among the enterprises.

The study revealed a low level of adoption to the management accounting information practices and therefore recommends the management of firms to improve their strategies to enforce the usage of management accounting practices to enable efficient and effective use of firm assets, funds management and reduction in corrupt

practices. The study further advocates the need for government and stakeholders in the environmental sustainability design programmes to sensitize the SMEs on the various means and relevance of environmental sustainability to reduce pollution in the environment.

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