

## THE STATUS OF COMPUTERIZED ACCOUNTING SYSTEM ADOPTION BY SMALL ENTERPRISES IN MOGADISHU

**Ali Nur Dirie**

Graduate studies SIMAD university Mogadishu Somalia. faahin150@simad.edu.so/alidirie150@gmail.com.

**Ainon Ramli**

Faculty of Entrepreneurship and Business Universiti Malaysia Kelantan, Malaysia. ainon@umk.edu.my.

### Abstract

Financial data speed, precision, and dependability are advantages of a computerized accounting system (CAS) over a manual one. Several studies on the implementation of CAS have been done. The majority of the studies, however, took place in industrialized countries. This study investigates the CAS adoption status by small enterprises in Mogadishu, Somalia. This study employed quantitative approaches by using primary data from a survey questionnaire. 124 questionnaires were distributed, with 118 usable questionnaires returned, resulting in a 95% response rate. The quantitative data is analyzed using SPSS version 20, and descriptive analysis is performed. The findings confirm small firms' extensive use of CAS. However, the use and understanding of CAS are limited, with just basic accounting modules being used.

**Keywords:** Small enterprise, Computerized Accounting System, Adoption of a computerized accounting system

### 1.0 Introduction

Accounting is a time-consuming process that entails entering financial information into paper books and records. As a result of technology improvements, financial management and accounting software have experienced significant changes. A computerized accounting system (CAS) has several advantages over a manual system, including financial data speed, accuracy, and reliability (Osmond, 2011). The CAS as the software supports businesses in managing significant financial transactions, facts, reports, and statements with high efficiency, haste, and accuracy (Abdulle et al., 2019). These systems integrate technologies with methodologies, controls, and accounting procedures to manage transactions to keep track of a company's or organization's financial activity. To affect operational efficiency, providing internal and external reporting reports, financial statements, and pattern analysis capabilities. (Urquia, Perez & Munoz, 2011).

Adopting a CAS has been a crucial influence in achieving corporate objectives, such as fast information management, massive data storage capability, reduced paper works, and improved customer satisfaction (Amanamah et al., 2016). The CAS might be affected by the kind of business, location of the environment, a business investment that could be including financial, skilled staff (Mohd Sam et al., 2012).

Currently, the success of small businesses has been harmed due to a lack of administration and top management resources (Abdulle, A. S., Zainol, Z., & Ahmad, H. 2019) As a result, many Somali enterprises have not considered new technologies such as CAS in their operations (Abdulle, A. S., Zainol, Z., & Ahmad, H. 2019). Businesses should enhance their efficiency to be competitive and profitable by assessing reasonable steps that can be done to improve structural competitiveness by using a computerized accounting system for small businesses. Therefore, this study aimed to investigate computerized accounting system

adoption by small enterprises in Mogadishu, Somalia.

## 2.0 Literature review

### 2.1 Computerized accounting system

Businesses use a method to log company transactions, monitor financial statements, plan schedules, and assess variances, known as computerized accounting systems (Saracina, 2011). Since it employs automated software, a computerized accounting system allows for quicker generation of financial report results. Small business administrators should use an effective computerized accounting system to monitor and regulate short-term problems such as costing, spending, and cash flow (Sugut, 2015). It also assists small businesses that operate in a fast-paced, demanding market to incorporate organizational requirements into long-term growth strategies (Ababa, 2019).

Small businesses benefit from CAS because they provide accurate, timely, and detailed financial information and accounting records based on which small companies can assess the success of current activities and prepare for improved performance by correcting any flaws in previous action plans (Senik et al., 2012). Integrating a computerized accounting system into a small business's operations is critical for ensuring effective efficiency and contribution to the national economy, as it aids in assessing the viability of alternate courses of action, evaluating the status of companies in terms of profitability, assets, activity, and leverage, and making financial decisions (Kwak et al., 2013).

Similarly, small businesses have indicated that using a computerized accounting system improves their sales efficiency and helps them stay competitive (Ismail, 2009; Senik et al., 2012; Rene, 2016). The analysis of transactions, the recording of the performance, and the data collection used in the report are the four main

stages involved. The final procedure is to close the books. Most companies now use computers and electronic technology in their accounting systems; computers allow them to calculate millions of transactions per second (Jameel & Ahmad, 2018). However, doing the work manually is much longer than using computerized programs.

A study by Abdulle et al. (2019) ran four balanced scorecards that were investigated: (1) financial, (2) client, (3) operational excellence, and (4) studying and progress perspectives. The case was proved efficient and successful for small businesses. It was recommended that CAS be adopted because of the high benefit and low cost compared to analyzing financial statements paperwork. Bekele (2017) suggested as evidenced by the separation of accounting duties, the cooperative learning of accounts and follow-up, the computation of large amounts of financial data, the strengthening of responsibilities and authority, and the higher reliability of the company's current accounting results, CAS has moderately aided small businesses in improving the system of internal control.

### 2.2 Importance of Computerized Accounting System

According to Abdulle et al. (2019), a CAS can quickly produce all forms of management reports, such as budget analysis and variance analysis. As a result, data collection and interpretation become quicker and more precise, allowing managers to make better decisions based on accurate and timely data. Klau (2015) agreed with the speed at which accounting is done and mentioned that a computerized accounting system could obtain balance sheets, financial information, and other accounting documents. He also agreed that adopting a computerized accounting system enables managers to identify and resolve issues swiftly.

Victor (2016) states that the computerization of accounting methods has resulted in a significant rise in business performance. It's a wholly automated implementation that combines financial, inventory, auditing, and regulatory procedures with performance-enhancing features. The same study also suggests that a computerized

accounting system facilitates the company's access to information and decision-making while further improving connectivity.

Mohd Sam et al. (2012) stated that administrators would struggle to meet regulatory and contributor recording standards such as benefit and damage accounts, financial position, besides personalized writing without consume computerized bookkeeping programs. However, this can be achieved quickly and with less difficulty now that the infrastructure operates. In addition, computerized accounting programs make auditing more accessible and offer greater access to required records such as check amounts, receipts, and other expenses, reducing the time it takes to provide this information and paperwork during an audit.

CAS simplify accounting functions (Afolayan et al., 2015). When using an automated accounting system to post businesses to the record, the concept of a double-entry system can be mainly automated. Accounting administration is central to the small enterprise business's everyday operations and management work; but, as time has progressed, the small enterprise business has been unable to follow standard accounting management, and socioeconomic growth has been the norm, resulting in accounting mismanagement and thereby impacting the small enterprise business.

The advantage of just using computerized accounting software to accomplish small business accounting systems and record crucial accounting data is that it is more convenient and less error-prone to complete small business financial management and record relevant financial documents on a computer. Furthermore, establishing a network by a small enterprise business computerized accounting system modified the small enterprise business's previous artificial financial reporting and improved management performance. As a result, implementing a computerized accounting software system facilitates small enterprise business growth and updates small enterprise management (Victor, 2016).

### **2.3 Characteristics of Computerized Accounting**

All business processes, such as sales, financing, purchase, inventory, and production, are automated and integrated using a CAS. It is

practically in charge of accurate and knowledgeable business reporting. The accounting software system is combined with a better Information Management System, Multi-lingual, and standardized reporting capacity to help the company automate its business activities efficiently and cost-effectively (Sajuyigbe, 2014). According to Chun (2006), Tan (2006) and, Linlin (2001), Thottoli (2020), accounting is done on a computer.

Information processing includes computer-assisted calculations, software data processing, fast response, and good reproducibility. A CAS is employed instead of traditional manual accounting to capture and process data. It uses the original data coding technique to save storage capacity by shortening required data lengths, enhancing accounting data processing accuracy. Computerized data handling is still a mix of artificial computationally intelligence. Businesses can manage their accounting statements by installing a computerized accounting system.

A CAS can also help with management by allowing quick updates to computer applications and promoting and advancing system skills. Sajuyigbe, (2014). The majority of CAS requirements are to achieve digitalization of accounting system work in a more standards-compliant, practical, robust, and secure accounting system, which leads to better services for management decisionmaking to take advantage of the benefits of computer-based accounting principles to eradicate all adverse effects of the expansion of computer-controlled accounting principles to gain the level of computerized accounting principles to eliminate all negative impacts of the development of computerized accounting principles to maximize the benefits of computerized accounting principles to eradicate all adverse effects of something like the development of computerized accounting principles to achieve the benefits of computer.

### **2.4 Adoption of a computerized accounting system (cas)**

A CAS has concerns, such as data loss due to power outages or diseases and the danger of data

theft from hackers. Computer fraud is also an issue. Therefore, consumers should establish a system for controlling who has access to what information, mainly customer information. Management may be held directly liable if data is lost due to a leak. The user must also confirm that the data has been appropriately entered into the system, as a single data entry error can result in the loss of a complete data collection (Magolfu, 2013).

The advantages expected from introducing a CAS provide both direct and indirect benefits to small enterprise businesses. Immediate benefits include overhead costs, enhanced organizational functionality, improved decision-making, performance, time savings, and increased profitability. Further, the benefits of improved customer loyalty through improved services, improved experience, and fulfilling their changing desires and lifestyles are indirect (Zerihun et al., 2015).

### **2.5 Small enterprise business**

A study by Munasinghe (2015) found that 40 per cent of small enterprises use CAS to keep track of their accounting information. The same study reported that only the company's size, cost, and external environment substantially impact CAS usage, while demographic characteristics have little impact. As a result, development organizations should provide small enterprises with various options for reducing the cost of CAS software development. In addition, small enterprises' acceptance of new technologies might be improved by raising their understanding of CAS's competitive benefits.

Later, Darshi (2019) examined 118 small businesses from various industries, including manufacturing, commerce, and services, and discovered that managerial support and the firm's ability to absorb expenses are related to CAS implementation in small businesses. There is a link between human resource knowledge and perceived utility. There is a correlation between human resource knowledge and perceived utility.

Imre et al. (2016) suggested an energetic story of a small organization's initial desire to adopt a CAS results in a collection of data about the

extent and IT preparedness of the organization, social conventions, and the traits of a prominent personality, such as the proprietor, are all factors which play an essential character in CAS acceptance to the small enterprise business and highlight other related factors. Bekele (2017) pointed that small enterprise businesses' benefits from CAS were not provided. The company cannot reap the benefits of CAS due to the absence of sufficient and vital technology foundations, a robust, suitable internal controlling system, competence enough human resource management capabilities, and the platform's incompleteness with the required accounting units.

### **3.0 Methodology**

The research population of this study is the small enterprise business in Somalia, whether registered or not on the Somali yellow pages. The survey is administered to 124 respondents after defining the sample size. The Slovene formulation for determining the minimum sample size was used to arrive at this figure. That small enterprise business located in Mogadishu Bakaro Market was selected at random from a list of 25 firms. However, the sample of this study will be 124 respondents. This number was arrived at using Slovene's formula to determine the minimum sample size. We will distribute the questionnaires to each firm. The study will use a quantitative approach, in which numbers are used to measure variables. This is because the researcher follows the positivist theory, which states that knowledge should be concrete, and the researcher was able to clarify the issues under investigation using acceptable methods.

### **4.0 Results and Interpretation 4.1 Demographic profile**

This study employed descriptive statistics to illustrate the key features of the respondents in this research. Every characteristic was summed up straightforwardly to understand the sex, age, marital status, education qualification, Responsibility at Business, past operation experience of the Business, a total of employees, categories of yearly revenues, besides CAS Software experience.

Therefore, the following indicates that each demographic characterizes.

#### 4.1.1 Gender

The table below shows that most respondents are male (78%), while only 22% were female.

*Table 4.2 Gender Analysis*

Frequency	Frequency	Per cent
Male	92	78%
Female	26	22%
<b>Total</b>	<b>118</b>	<b>100%</b>

#### 4.1.2 Age

Table 4.3 indicated that 7.6% of the respondents were between 21 years and below. The majority (51.7%) of the respondents fell within 22-30

years. Also, 30.5% of the respondents were between the ages of 31-40 years, and 10.2% were 41 years and above.

*Table 4.3 Age Analysis*

Age	Frequency	Per cent
21 years and below	9	7.6
22- 30 years	61	51.7
31- 40 years	36	30.5
41 years and above	12	10.2
Total	118	100.0

#### 4.1.3 Marital Status

The marital status of those who answered the questionnaire is also indicated in Table 4.4. It shows that 43 respondents (36.4%) were single,

while 70 respondents (59.3%) were married. On the other hand, divorce and separated respondents were 1 (0.8%) and 4 (3.4%) respondents, respectively.

*Table 4.4 Marital status Analysis*

Marital status	Frequency	Per cent
Single	43	36.4
Married	70	59.3
Divorced	1	.8
Separated	4	3.4
Total	118	100.0

#### 4.1.4 Educational background

Concerning the education qualification of the respondents, Table 4.5 reveals that most of the respondents (54.2%) had a bachelor's degree,

followed by a master's degree with 26.3%. The least are secondary holders, representing 19.5% of the respondents.

**Table 4.5 Qualification Analysis**

<b>Educational Background</b>	<b>Frequency</b>	<b>Per cent</b>
Secondary level	23	19.5
Bachelor degree	64	54.2
Master degree	31	26.3
Total	118	100.0

#### 4.1.5 Responsibility at Business

Regarding the responsibility at the business level of the respondents, Table 4.6 indicated that 54.2%

of the respondents were an employee. While 27.1% of the respondents were managers of the business, and the business owners were 18.7%.

**Table 4.6. Responsibility analysis**

<b>Responsibility at Business</b>	<b>Frequency</b>	<b>Per cent</b>
Business Owner	22	18.7
Manager	32	27.1
Employee	64	54.2
Total	118	100.0

#### 4.1.6 Past operation experience of the Company

The measurement of the small enterprise business life is divided into four categories. The first is less than one year, with 14 respondents (11.9%). The second is between one year to less

than three years, comprised of 25 respondents (21.2%). The third, more than three years but less than five years, are 43 respondents (36.4%), and lastly, over five years are 36 respondents (30.5%).

**Table 4.7. How many years has this business been operating?**

<b>Business Operating experience</b>	<b>Frequency</b>	<b>Per cent</b>
Less than one year	14	11.9
More than one year but less than three years	25	21.2
More than three years but less than five years	43	36.4

Over five years	36	30.5
Total	118	100.0

#### 4.1.7 Number of Employees

Table 4.8 represents the total number of employees, including full and part-time. The majority of the companies (39%) only have one to five employees, showing the small size of their companies. Another 31.4 per cent of the

companies have six to ten employees. At the same time, 12.7 per cent of the companies have between ten to twenty-five employees. The balance of 16.9 per cent of the companies in this study has more than twenty-five employees.

**Table 4.8. Total employees of the Company (full and part-time employees)**

Number of Employees	Frequency	Per cent
1 to 5	46	39.0
6 to 10	37	31.4
10 to 25	15	12.7
Over 25	20	16.9
Total	118	100.0

#### 4.1.8 Annual revenues

Annual revenues (Table 4.9) of the respondents were also revealed. The majority of respondents (51.7%) confirmed that their companies only make below \$50,000 in annual revenues. Another

24.6 per cent of respondents shared that the yearly revenues of their companies ranged from \$50,000 to \$100,000. The exact number of respondents (11.9%) had their companies' annual revenues of \$100,001 to \$ 150,000 and above \$150,000.

**Table 4.9. What category best describes the annual revenues of your Company?**

Annual revenues	Frequency	Per cent
Under \$50,000	61	51.7
\$50,000 to \$100,000	29	24.6
\$100,001 to \$150,000	14	11.9
Over \$150,000	14	11.9
Total	118	100.0

#### 4.1.9 CAS Software Experience

According to the experience of using a CAS, the study asked respondents to share their expertise related to the usage of CAS on low, medium, and advanced scales. Table 4.10 presented those

23 respondents (19.5%) have rated low, another 50 respondents (42.4%) have rated middle, and finally, 45 respondents (38.1%) have rated advanced knowledge in using a CAS.



**Table 4.10. How would you rate your computer skills or knowledge about computers?**

CAS software experience	Frequency	Per cent
Low	23	19.5
Medium	50	42.4
Advanced	45	38.1
Total	118	100.0

**4.2 Descriptive analysis**

Table 4.11 indicates the application accounts used by the companies. The result of this study shows that 109 (92.4%) of the companies adopt inventory and account receivables, followed by

108 (91.5%) sales, 108 (91.5%) account payable, 107 (90.7%) profit and loss accounting, 107 (90.7%) balance sheet, 103 (87.3%) General ledger, 98 (83.1%) Purchases, 67 (56.8%) Billing, 66 (55.9%) cash flow statement, 48 (40.7%) Payroll, and 39 (33.1%) budgeting.

**Table 4.11. Total number of positive responses (Yes)**

application accounts	Frequency	Per cent
General ledger		87.3
103		
Payroll	48	40.7
Billing	67	56.8
Inventory	109	92.4
Accounting receivable	109	92.4
Account payable	108	91.5
Purchase	98	83.1
Sales	108	91.5
Budgeting	39	33.1
cash flow statement	66	55.9
profit and loss accounting	107	90.7
balance sheet	107	90.7

Table 4.13 discovered the types of computer applications. The small enterprises mostly (72 respondents @ 61%) adopted USB. Another 63 (53.4%) with QuickBooks, whereby the other is followed by these respondents and percentages

30 (25.4%) Peachtree, 11 (9.3%) Tally, 2 (1.7%) disease Software, 12 (10.2%), and 46(39%) HDS. The adoption of external data mobilized and uses software to modify the purchased packages or external custom-developed software.

**Table 4.13. Types of computer applications**

Types of computer applications	Frequency	Per cent
QuickBooks	63	53.4
Peachtree	30	25.4

Tally	11	9.3
disease Software	2	1.7
Other software--(please specify)	12	10.2
USB	72	61.0
HDS	46	39.0
Total	118	100%

Table 14.14 shows the challenges facing small enterprises in Mogadishu to adopt CAS. The findings revealed that 102 (86.4%) respondents have enough computers to implement the CAS; 102 (86.4%) of them were found benefits from using the CAS; 99 (83.9%) respondents enjoy using the current CAS. At the same time, 81 (68.6%) companies provide training programs for using the CAS. Another 72(61%) agree that they lack fixed asset management in CAS.

There were 72 (61%) companies that provided management support for adopting the current CAS, with 60 (50.8%) having security measures in the CAS to safeguard the assets. In contrast, 60 (50.8%) have poor maintenance of CAS, while 51 (43.2%) agreed that they have weaknesses in the internal control module in CAS. Finally, 49 (41.5%) provided on-job training for accounting and finance staff related to the CAS.

**Table 4.14. Challenges (Yes)**

Challenges	Frequency	Per cent
Have enough computers that contribute to implementing the computerized accounting system	102	86.4
The company provide training programs for using the CAS	81	68.6
The company enjoy using the current CAS	99	83.9
The company benefit from using CAS	102	86.4
There is a lack of fixed asset management (vehicles, computers, furniture, and machinery) in CAS	72	61.0
Believe there are inadequate security measures in the CAS to safeguard the assets	60	50.8
There is inadequate on-job training for accounting and finance staff related to the CAS used	49	41.5
There is adequate management support for adopting the current CAS	72	61.0
There is poor maintenance of CAS	60	50.8
There is a weakness in the internal control module in CAS?	51	43.2

## 5.0 Discussion

### 5.1 Adoption of Computerized Accounting System

This study found that the status of CAS adoption by small enterprises in Mogadishu is generally adequate. This was evident in the overall selection of the three levels of measurement percentage difference: low, medium, and advanced. Using the experience of CAS, the adoption of the CAZ started time conformed knowledge or skill of the software to know that the study asked respondents by the low, medium, and advanced. For example, in low 23 respondents, and 19.5% percentage of the respondents, 50 respondents, and 42.4%, and advanced is 45 respondents and 38.1% of the rate of using a computerized accounting system that refers to high in the rating advance level in percentage 42.4%.

Table 4.9, the major respondents selected under \$50,000, 61 respondents and the percentage 51.7%, the respondent of \$50,001 to \$100,000 are selected to 29 respondents, the percentage of the 24.60%, the respondents \$100,001 to \$150,000 are selected to 14 respondents and the percentage 11.90%, and over \$150,001 respondents 14 and provided 11.90% the time of closing. The result of this study shows that most companies do not adopt 9 (7.6%) inventory and 9(7.6%) account receivables followed by 10(8.5%) sales, 10(8.5%) account payable, 11(9.3%) profit and loss accounting, 11(9.3%) balance sheet, 15(12.7%) General ledger, 20(16.9) Purchas, 51(43.2%) Billing 52(44.1%) cash flow statement, 70(59.3%) Payroll, and 79(66.9%) budgeting.

Comparing the research findings on the status of CAS adoption by small enterprises in Mogadishu with the one by other authors whose works have been analyzed in this study, it can be said that the investigation in the case of selected verify that CAS is widely used in a business (Ramli, A. 2015). However, the level to which CAS is used is relatively modest, concentrating on essential accounting elements and accounting-based presentations (Ramli, A. 2015). Show that using CAS in accounting has both positive and negative implications. Small businesses should continue to use CAS, with

managers and company accountants receiving training on using computerized accounting software packages and security systems to minimize financial data loss or dishonesty risk (Bahati, A. 2014). According to the findings, decision-makers should adopt user-friendly CAS for usefulness in CAS because of their talents and practical competence. Decision-makers should concentrate on (I) system design for, by, and with users, (II) system design for, by, and with users, (III) system design for, by, and with users, (IV) system design for, by, and with users, and (V) system design for, by, and with users, according to Swann (2004). The goals are increasing employee job satisfaction, adopting technically efficient job satisfaction ways, and making efficient judgments. Similar to *Anaeli A. (2018)* and others, the study's findings are consistent with the literature.

### 5.2 Challenges of Computerized Accounting System

Table 14.15 illustrates small enterprises' challenges as they adopt CAS. For example, almost 58% of the respondents agreed that they do not receive adequate on-job training for accounting and finance staff related to the CAS adopted. Moreover, therefore, they do not enjoy and benefit from using CAS. Furthermore, 56.8% of the respondents believe there is a weakness in the internal control module in CAS, while 49.2% believe there are inadequate security measures to safeguard the assets. In addition, 48.3% of the respondents complained about the poor maintenance of CAS. 39% of the respondents complained that CAS lacks fixed asset management modules (vehicles, computers, furniture, and machinery). There is also inadequate management support for adopting the current CAS in their firms. Respondents also complained about the lack of facilities to implement CAS. For example, 13.6% of the respondents claimed that they do not have enough computers to implement the computerized accounting system.

The studies revealed that the computerized accounting system has a considerable impact on small enterprises' presentation (Fagbemi, T. O., & Olaoye, J. A. 2016). The study found that adopting a computerized accounting system

increases small businesses' capacity to obtain funds from small enterprises (Fagbemi, T. O., & Olaoye, J. A. 2016). The study's findings demonstrated that information technology structure, fixing costs, and user perception influence the adoption of CAS (Afolayan, A., Plant, E., White, G. R., Jones, P., & Beynon-Davies, P. 2015). They adopted CAS to assist them in achieving organizational goals, including fast information management, large data storage capacity, less administrative work, and greater customer satisfaction. To summarise, small enterprises' adoption of CAS has the potential to improve their performance; yet, cost, a lack of education about the software's benefits, and knowledgeable workers are all factors restricting its adoption (Amanamah, R. B., Morrison, A., & Asiedu, K. 2016)

**CONCLUSIONS.**

Computer systems are widely adopted in Mogadishu; however, the level of CAS adoption in Small enterprises is undisclosed. This current study represents the first effort on winning information about the status of CAS adoption by Small enterprises in Mogadishu.

This study investigates computerized accounting system adoption by small enterprises in Mogadishu. Moreover, this study employed two main objectives: To assess the degree of adoption of a Computerized accounting system in small enterprise businesses in Mogadishu and to identify challenges facing adopting a computerized accounting system in small enterprise businesses in Mogadishu. Also, this study is carried out to answer two research questions: 1. what is the status of computerized accounting system adoption by the small enterprise in Mogadishu? 2. What challenges facing adopting a computerized accounting system by a small enterprise in Mogadishu? Therefore, the overall findings of this study concluded that CAS would significantly influence adoption by small enterprises. On the other hand, this study's result shows that the adoption level in CAS plays a vital role in small enterprises in Mogadishu.

## 6.0 Reference

Ababa, A. (2019). *COMPUTERISED ACCOUNTING INFORMATION SYSTEM*

*ADOPTION AMONG SMALL AND MEDIUM ENTERPRISES IN.* 44–60.

Abdulle, A. S., Zainol, Z., & Ahmad, H. (2019). *Impact of Computerized Accounting Information System On Small and Medium Enterprises In Mogadishu, Somalia: The Balanced Scorecard Perspectives.* 5, 159–165. <https://doi.org/10.35940/ijeat.E1023.0585C19>

Ackah, J., & Vuvor, S. (2010). The Challenges faced by Small & Medium Enterprises (SMEs) in Obtaining Credit in Ghana. *Journal of Small Business Management*, 38(3), 53–66.

Afolayan, A., Plant, E., White, G. R. T., Jones, P., & Beynon-Davies, P. (2015). Information Technology Usage in SMEs in a Developing Economy. *Strategic Change*, 24(5), 483–498. <https://doi.org/10.1002/jsc.2023>

Akhtar, M. I. (2016). Research design Research design. *Research in Social Science: Interdisciplinary Perspectives*, September, 68–84.

Alfredy, F. S. (2013). A Study on the factors determining adoption of computerized accounting system in a public hospital: the case study of three district hospitals in Arusha region (Doctoral dissertation, Mzumbe University).

Anaeli, A. (2018). Assessing the Impact of Computerized Accounting System Usage on Organization Performance in Tanzania: Case Study on LGAs in Arusha Region (Doctoral dissertation).

Bekele, S. A. (2017). *Assessment of the effectiveness of computerized accounting information systems (CAIS) in measuring and controlling economic activities of an enterprise timely: The case of Ethiopian Industrial Inputs Development Enterprise (EIIDE).* 1–75.

Bouri, A., Breij, M., Diop, M., Kempner, R., Klinger, B., & Stevenson, K. (2011). *Report on Support to SMEs in Developing Countries Through Financial Intermediaries.* November, 48.

Cheng, J. (2016). *Study on Status of Accounting Computerization Implementation and Its Future Trends.* *Ieesasm*, 952–954. <https://doi.org/10.2991/ieesasm-16.2016.204>

Imre, Ö., Gawell, M., Westelius, A., Petri, C.-J., & Olve, N.-G. (2016). Adopting Information Systems in a Small Company: A Longitudinal

- Study. *Journal of Applied Economics and Business Research*, 6(4), 269–283.
- Jameel, A. S., & Ahmad, M. A. (2018). Determine some factors that affect the adoption of ecommerce among small and medium enterprises in Erbil. *Polytechnic Journal*, 8(1). <https://doi.org/10.25156/ptj.2018.8.1.146>
- Klau, R. O. (2015). No Title?Ekp, 13(Pg 9604013). *Marean (1996).pdf*. (n.d.). Mohd Sam, M. F., Hoshino, Y., & Hayati Tahir, M. N. (2012). The Adoption of Computerized Accounting System in Small Medium Enterprises in Melaka, Malaysia. *International Journal of Business and Management*, 7(18). <https://doi.org/10.5539/ijbm.v7n18p12>.
- Munasinghe, D. (2015). *Factors Influence on Usage of Computerized Accounting System on Small and Medium Scale Enterprises*. June 2015.
- Nassaji, H. (2015). Qualitative and descriptive research: Data type versus data analysis. *Language Teaching Research*, 19(2), 129–132. <https://doi.org/10.1177/1362168815572747>
- Nguyen, T. D., Shih, M. H., Srivastava, D., Tirthapura, S., & Xu, B. (2019). Stratified random sampling from streaming and stored data. *Advances in Database Technology - EDBT, 2019- March* 25–36. <https://doi.org/10.5441/002/edbt.2019.04>
- Nnamseh, M., & Akpan, S. S. (2015). Revitalising Small Business Growth Strategies: Exploring the Risk-Benefit of Strategic Management Approaches. *International Business Research*, 8(7). <https://doi.org/10.5539/ibr.v8n7p87Of>, U. G., Submitted, A. T., Accounting, T. O., For, R., Degree, T. H. E., Master, O. F., & Science, O. F. (2015). *FACTORS INFLUENCING ADOPTION OF COMPUTERIZED ACCOUNTING INFORMATION SYSTEM BY SMALL AND MEDIUM ENTERPRISES: CASE OF JIMMA TOWN SMALL AND MEDIUM ENTERPRISE*.
- Ramli, A. (2015). The status of accounting information systems (AIS) adoption in the hotel industry. *Journal of Entrepreneurship and Business (JEB)*, 3(1), 46-59.
- Rene, N. S. (2016). *The use of an accounting information system in the evaluation of the Company*. 1–73.
- Setia, M. S. (2016). Methodology series module 3: Cross-sectional studies. *Indian Journal of Dermatology*, 61(3), 261–264. <https://doi.org/10.4103/0019-5154.182410>
- Sibanda, J. J., & Manda, D. C. (2016). Symptoms of accounting practices that contribute to small business failures in South Africa. *Problems and Perspectives in Management*, 14(4), 194–202. [https://doi.org/10.21511/ppm.14\(4-1\).2016.08](https://doi.org/10.21511/ppm.14(4-1).2016.08)
- Sugut, O. C. (2015). The Effect of Computerized Accounting Systems on the Quality of Financial Reports of Non-Governmental Organizations in Nairobi County, Kenya. *PhD. The proposal*, 1(October), 21–61.
- Throttle, M. M. (2020a). Impact of Accounting Software among SMEs Accountants in Oman. *Gedrag&Organisatie Review*, 33(02), 24–33. <https://doi.org/10.37896/gor33.02/044>
- Thottoli, M. M. (2020b). *Knowledge and use of accounting software: evidence from Oman*. <https://doi.org/10.1108/JIUC-04-2020-0005>
- Victor, N. D. (2016). *London School of Business and Finance Dissertation Computerized Accounting: Its Role in The Development of SMEs' S Within Sierra Author*. [https://www.academia.edu/39135889/COMPUTERISED\\_ACCOUNTING\\_ITS\\_ROLE\\_IN\\_THE\\_DEVELOPMENT\\_OF\\_SME\\_S\\_WITHIN\\_SIERRA\\_LEONE](https://www.academia.edu/39135889/COMPUTERISED_ACCOUNTING_ITS_ROLE_IN_THE_DEVELOPMENT_OF_SME_S_WITHIN_SIERRA_LEONE)
- Wang, Y. (2016). What are the biggest obstacles to the growth of SMEs in developing countries? – An empirical evidence from an enterprise survey. *Borsa Istanbul Review*, 16(3), 167–176. <https://doi.org/10.1016/j.bir.2016.06.001>
- Watson, J., & Everett, J. (1999). Small business failure rates: Choice of definition and industry effects. *International Small Business Journal*, 17(2), 31–47. <https://doi.org/10.1177/02662426991720>.