

# The influence of accounting software in minimizing business costs

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**Abstract**— *Small and medium-sized enterprises (SMEs) have made significant contributions to the economic development of the country and the creation of new jobs. This results in the creation of revenue, the contribution of social activities, and the reduction of poverty. The progress of technology has a significant influence on people and places all over the world. The advancement of technology has an impact on all businesses, but it has a particularly significant impact on SMEs. The study collected empirical data from 71 small and medium-sized enterprises (SMEs) in Erbil, and bivariate and factor analyses were utilized for the subsequent analysis. In the literature, the variables cost, business size, infrastructure, government backing, management support, external environment, and perceived ease of use have all been highlighted as being important considerations.*

**Keywords**— *accounting software, business costs, SME, ICT.*

## I. INTRODUCTION

Small and medium-sized enterprises (SMEs) are a highly competitive sector in every country, and they make significant contributions to the economy and growth of the country (Ahmed et al. 2021). Particularly small and medium-sized enterprises (SMEs) contribute to employment in the industry sector, while accounting for approximately 32 percent of Kurdistan's GDP, according to Ismael et al. (2021). Ali et al. (2021) also stated that the have been identified as an important strategic reason, it is critical for developing nations to sector for promoting growth and social development in Kurdistan, and the research highlighted that the "SME sector has emerged as a crucial segment and a major section of the private sector in developing countries." For this accelerate the expansion of SMEs in order to achieve sustainable development (Hamza et al. 2021). Furthermore, Sabir et al. (2021) stated that small and medium-sized enterprises (SMEs) account for roughly 65 percent of the GDP of a country. SMEs are an

essential component of a country's economy. The impact of the industrial revolution and technological advancements has had a significant impact on today's businesses, causing them to innovate even more (Aziz et al. 2021). Additionally, technology progress has had a significant influence on human life as a result of globalization. In the course of technical advancement, the computerized accounting system has emerged as a result. These technology advancements have a significant influence on both the corporate world and small enterprises (Sorguli et al. 2021). According to the findings of Gardi, (2021), the use of information and communication technology (ICT) in many organizations has resulted in some forms of revolution in their business practices, and Qader et al. (2021) stated that ICT provides tremendous opportunities for the growth and development of small and medium-sized enterprises. Furthermore, his study has revealed that a great deal of effort is being put into positioning SMEs to take advantage of growing economic possibilities that have arisen as a

result of the growth of a knowledge-based society (Hamad et al. 2021). Many of them are already exhibiting their potential and skills by taking use of the opportunities presented by information and communications technology (ICT), as well as the variety of variables that influence the choice of owner-managers of these companies to embrace ICT (Fatah et al. 2021). Modern information and communications technology (ICT) applications decrease time wasting and increase the efficiency and effectiveness of organizations while saving money. This has been underlined around the world, and a recent research study conducted by Ali & Hamad, (2021) revealed that the advancement of information technology has had a significant impact on the usage of accounting information systems. Increasingly, the computerization of accounting functions is being used throughout the whole financial services industry as computers become smaller, quicker, easier to use, and less expensive. In addition, Hamad, (2018) state that the introduction of information and communications technology (ICT) has resulted in a substantial improvement in the way financial transactions in company are processed by professional accountants. As a result, in the majority of nations, particularly in the majority of developed and developing countries, it is nearly difficult to operate as an accountant without having sufficient ICT abilities (Ali & Anwar, 2021). Traditionally, small and medium-sized enterprises (SMEs) maintained their records manually (Anwar & Shukur, 2015). That is an extremely sluggish approach that consumes a lot of time and money. Anwar & Abdullah, (2021) emphasized the importance of inadequate record keeping, inefficient use of accounting information to assist financial decision-making, and the low quality and dependability of financial data as contributing factors to this issue, which they described as follows: This is one of the most challenging issues facing SMEs in terms of financial management. This is a problem that is quite prevalent in today's corporate environment (Abdullah & Anwar, 2021). This is a frequent circumstance for SMEs operating in a local environment. The limited use of information and communications technology in the business environment, particularly the application of ICT in SMEs in the Erbil context, is thus debatable. So the purpose of this study was to identify the factors that influence ICT adoption by SMEs, with a particular emphasis on the use of cloud computing services. The scope of the study is confined to SMEs in the Erbil region (NCP).

## II. LITERATURE REVIEW

Small and medium-sized enterprises (SMEs) are addressed using a variety of terminology. Rural enterprise, micro enterprise, small and medium industries, small and medium

activities, cottage and small scale industries, and so on are examples of such enterprises. A variety of countries, government agencies, institutes, and Non-Governmental Organizations (NGOs) have defined small and medium-sized enterprises (SMEs) in a variety of ways, using a variety of parameters, including amount of capital invested, the number of people employed, the amount of turnover, the nature of the business, and so forth (Anwar & Shukur, 2015). The definitions varied depending on the goal of each country, government agency, institute, and non-governmental organization (NGO). As a result, there is no particular definition for SMEs, and it varies depending on the goal and the institution (Anwar & Abd Zebari, 2015). It was said in a white paper (Anwar & Surarchith, 2015) that Kurdistan does not have a clear and nationally approved definition for SME, and that the definition was given on the basis of the value of fixed assets, the amount of employees, or a mix of the two. Different institutions define it in different ways, and the Indian Development Bank defines it in terms of its target beneficiaries, who are individuals who have made a capital investment of less than four (04) million rupees in their business (Anwar, 2017). Small and medium-sized enterprises (SMEs) are defined by the Department of Small Industries as businesses with a capital investment of less than five million dollars (05 million) and fewer than fifty (50) workers. Small and medium-sized enterprises (SMEs) are defined by the national development bank as those with a capital investment of less than twenty (20) million dollars, excluding land and buildings. Small and medium-sized enterprises (SMEs) are defined as those with a capital investment in plant, machinery, and equipment (excluding land and buildings) of less than twenty (20) million dollars and an annual export turn over of less than one hundred (100) million dollars, respectively (Anwar & Louis, 2017). The term "computerized accounting system" refers to a software tool for processing financial information in a business, and Anwar, (2015) defined a computerized accounting system as a system that uses computers to input accounting information into financial reports, process that information, store it, and then output it (Hameed & Anwar, 2018). He goes on to say that an accounting system records all transactions that are frequently associated with occurrences that have an impact on an entity's financial status and performance (Anwar, 2017). Business companies are increasingly reliant on information and communications technology (ICT), with one of the most important uses being The application of CASs. The organization that accepts technology and makes use of CASs and other information and communications technology applications (Anwar & Balcioglu, 2016). There has been a great deal of research into user acceptance of technology, and a study by Koch et al. (2011) found that the Technology Acceptance Model is

one of the most widely used approaches for modeling adoption behavior in the information systems literature, and that it describes acceptance and adoption behavior of users as being shaped not only by perceived usefulness and ease of use, but also by perceived community characteristics. It turns out that the apparent size of a community alone does not account for a significant amount of influence (Anwar, 2016), but rather the perceived community structure, which includes the existence of users who exhibit traits of lead users, has a significant influence (Anwar, 2017). There have been several studies conducted on the acceptability and use of technology by SMEs. According to the findings of Anwar & Ghafoor, (2017), a number of variables influence the choice of owner-managers of small and medium-sized companies (SMEs) to embrace information and communications technology (ICT) (Anwar & Qadir, 2017). They include both internal and external variables. Some of these aspects are connected to the owners, whilst others are related to the employees. In the field of information and communications technology, a broad range of topics has been explored (Anwar & Climis, 2017). Anwar & Louis, (2017) underlined the importance of factors impacting accounting in their research. Although the characteristics of the manager and accountant were found to be negatively related to accounting software adoption, variables such as the age of the manager were found to be positively related to the level of adoption, and variables such as the education of the accountant as well as how many accountants were employed by the enterprise were found to be positively related. Software features such as software timeliness and software sufficiency had a favorable impact on the likelihood of adoption, while software security had a negative impact on the degree of adoption, and the characteristics were divided into categories to make it easier to understand (Anwar, 2015). More information on the factors influencing the adoption of ICT by SMEs at the international level can be found in the research conducted by Ahmed et al. (2021), which considered the inhibiting factors in terms of cost, business size, availability of ICT infrastructure, government support, and management support. According to the findings, cost is a significant impediment to small and medium-sized companies' use of information and communications technology (Ismael et al. 2021). Other critical determinants include the availability of ICT infrastructure; government support; management support; and the size of the business, in that order. According to the study conducted by Ali et al. (2021), the cost benefit analysis, lack of government support, financial constraints, and complexity of CASs are all strong predictors of non-adoption of CASs by SMEs, whereas ignorance about CASs and reluctance are both weak predictors of non-adoption by SMEs. The researcher

advised that the government intervene by giving funding, subsidies, and collateral security to SMEs through the Ministry of Small and Medium-Sized Enterprises as well as the Ministry of Information Technology in order for them to be more easily adopted by the general public. Researchers Hamza et al. (2021) examined the parameters CEO innovativeness; perceived ease of use; and company competitiveness in order to determine whether or not CAS adoption was adversely connected to these qualities. The outcomes of the research indicate that only perceived usefulness is substantially positive associated to CAS adoption, and that the types of businesses and the location of the businesses have an impact on the adoption of CAS. The adoption, on the other hand, is not influenced by the size of the company (paid-up capital, sales turnover, and number of employees). Furthermore, the same research indicates that CEO literacy in ICT, accounting, and CAS has influenced the answered CEO's decision to use CAS in their company. More research studies looked at the acceptability and use of information and communications technology (ICT) by SMEs, and several study models were established that included elements that affected the usage of ICT. It is based on the research model developed by Sabir et al. (2021), which includes the variables of government support, cost of the study, infrastructure, skills and training, financial support, and management support. Aziz et al. (2021) proposed a research model for the adoption of ICT in SMEs that included the variables Cost, Business Size, Infrastructure, Government Support, and Management Support, Sorguli et al. (2021) developed another research model that was presented at an international research conference in Nigeria and included the variables Perceived Usefulness; Perceived Ease of Use; Perceived Cost of Deployment; Owner/Top Management Support; Employees ICT Knowledge and Skills. According to the brief literature listed above, the variables cost, business size, infrastructure, government backing, management support, external environment, and perceived convenience all have a significant impact on the use of computerized accounting systems by small and medium-sized companies. As a result, the present work is organized around the following conceptual model (Ali et al. 2021).

### III. METHODS AND MATERIALS

#### Design of the Study

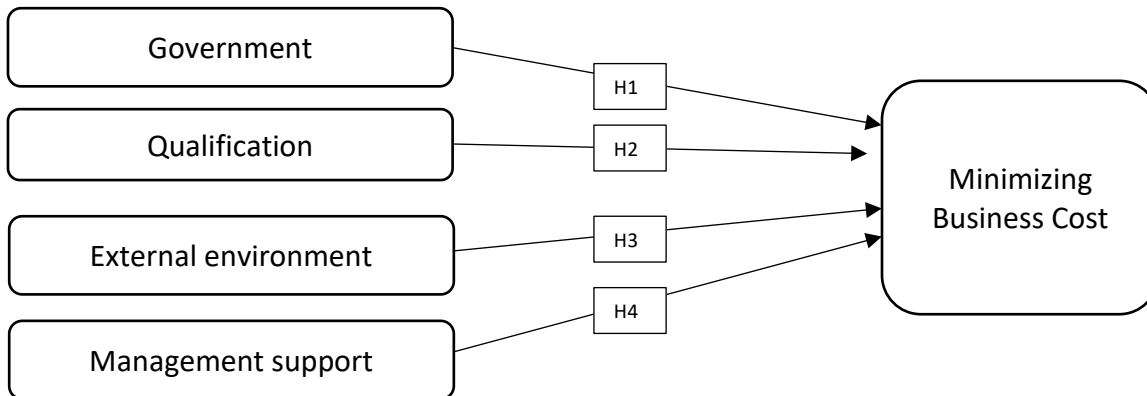
The aim of this study is to examine the influence of accounting software in minimizing business cost. A quantitative method used to analyse current study. The questionnaire was divided into two sections, the first section consisted of demographic questions; starting with respondent's age and respondents' gender. The second part

of questionnaire consisted of 48 questions, 10 questions were related to government, 10 questions were related to qualification, 12 questions were related to external environment, 9 questions were related to government, management support and 10 questions were related to minimizing SME cost.

The researcher used a random sampling method, where all participants had equal chances of being selected for the sample. The study was carried out at 5 construction SME in Erbil. The researcher distributed 90 questionnaires; only 71 questionnaires were received and completed properly.

**Sampling Size and Target Population**

**Conceptual Framework**



**Research Hypotheses**

- H1: Government support has a positive and significant influence in minimizing business cost in SME in Erbil.
- H2: Qualification has a positive and significant influence in minimizing business cost in SME in Erbil.
- H3: External environment support has a positive and significant influence in minimizing business cost in SME in Erbil.
- H4: Management support has a positive and significant influence in minimizing business cost in SME in Erbil.

**IV. RESULTS AND ANALYSIS**

*Table.1: Demographic analysis*

Items	Scales	Frequency	Percent
Age	20-29	15	21.1
	30-39	34	47.9
	40-49	18	25.4
	50+	4	5.6
Gender	Male	59	83.1
	Female	12	16.9

Table (1) shows demographic analysis in this study, 21.1% of participants were from 20-29 years old, 47.9% of participants were from 30-39 years old, 25.4% of participants were from 40-49 years old and 5.6% of participants were from 50 years old and above. 83.1% from all participants were male and 16.9% were female.

Table.2: Reliability Statistics

Cronbach's Alpha	N of Items
.822	48

Table (2) shows the reliability tests for four variables (government, management support, external environment and qualification) as independent variables and project construction team effectiveness as dependent variable. Based on the reliability tests, the researcher found out Cronbach's Alpha for 15 items = .708 which are greater than .6 this means that 15 items were reliable for this study.

Table.3: Correlations analysis

Items	Pearson correlation	Government	Qualification	External environment	Management support
Minimizing SME cost	Pearson correlation	.749**	.734**	.929**	.422**
	Sig.(2-tailed)	.000	.000	.000	.000
	N	71	71	71	71

\*\* correlation is significant at level 0.05

Table (3) shows the correlation between independent variables (government, management support, external environment and qualification) and minimizing SME cost as dependent variable. The value of R for between government and minimizing SME cost = .746\*\* which indicates that government is significantly correlated with minimizing SME cost, the value of R for between qualification and minimizing SME cost = .734\*\* which

indicates that qualification is significantly correlated with minimizing SME cost, the value of R for between external environment and minimizing SME cost = .929\*\* which indicates that external environment is significantly correlated with minimizing SME cost and the value of R for between management support and minimizing SME cost = .422\*\* which indicates that management support is significantly correlated with minimizing SME cost.

Table.4: Model Summary

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.946 <sup>a</sup>	.895	.889	.10374
a. Predictors: (Constant), Management support, Idealized, Qualification, Government				

As shown in the table (4), the value of R square = .895 which indicates that 89% of variables have been explained.

Table.5: ANOVA

<b>ANOVA<sup>a</sup></b>						
Model		Sum of squares	Df	Mean Square	F	Sig.
1	Regression	6.047	4	1.512	140.463	.000
	Residual	.710	66	.011		
	Total	6.757	70			

a. Dependent Variable: Minimizing SME cost

b. Predictors: (Constant), Management support, external environment, Qualification, Government

Table (5) shows the value of F for an independent variables and a dependent variable is  $140.463 > 1$  which indicates there is a significant association between four independent variables and dependent variable.

*Table.6: Coefficients*

<b>Coefficients</b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	P-value
1		B	Std. Error	Beta		
	(Constant)	.167	.191		.875	.385
	Government	.083	.106	.069	.778	.439
	Qualification	.400	.090	.366	4.455	.000
	External Environment	.737	.085	.727	8.687	.000
	Management support	-.267	.090	-.237	-	.004
					2.962	
a. Dependent Variable: Minimizing SME Cost						

Table (6) shows the coefficients analysis for this research. As seen in the above table the value Beta for government =  $.083 > 0.01$ , which means there is a weak positive relation between government and minimizing SME cost, the value Beta for qualification =  $.400 > 0.01$ , which means there is a weak positive relation between qualification and minimizing SME cost, the value Beta for external environment =  $.737 > 0.01$ , which means there is a strong positive relation between external environment and minimizing SME cost and the value Beta for management support =  $-.267 > 0.01$ , which means there is no relation between management support and minimizing SME cost.

## V. CONCLUSION

The aim of this study is to examine the influence of accounting software in minimizing business cost. A quantitative method used to analyse current study. The findings revealed that the value Beta for government =  $.083 > 0.01$ , which means there is a weak positive relation between government and minimizing SME cost, the value Beta for qualification =  $.400 > 0.01$ , which means there is a weak positive relation between qualification and minimizing SME cost, the value Beta for external environment =  $.737 > 0.01$ , which means there is a strong positive relation between external environment and minimizing SME cost and the value Beta for management support =  $-.267 > 0.01$ , which means there is no relation between management support and minimizing SME cost.

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