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TECHNOLOGICAL ACCOUNTING AND CORPORATE DECISION OF SMALL AND MEDIUM ENTERPRISES IN NIGERIA

Ahmed Oluwatobi ADEKUNLE
Department of Accounting Science
Walter Sisulu University, South Africa
aadekunle@wsu.ac.za

Abstract
Any business, regardless of size, must implement good internal control systems and sound technological accounting because small and medium-sized businesses (SMEs) cannot afford the complexity of a comprehensive accounting system, which leads to many of them having single entries in their books and incomplete records. This study aims to examine the impact of technological accounting on corporate decisions of small and medium enterprises. The population for this study consists of 150 employees of Top Performance Builders LTD, Boyawek Guest Amenities, and Rightstart Dynamic Resources. This sample size of 80 employees was drawn using convenience sampling. The research design for this study is a survey design and stratified random sampling and simple random sampling (probability sampling technique) were the sampling techniques used in this research work. The findings indicate that technological accounting enhances administrative effectiveness of manufacturing organizations, also technological accounting plays a significant role in helping firms enhance service delivery. This study recommends that businesses should feel secure enough to employ information technology effectively to boost and improve their competitive edge in this perplexing, globalized environment. Secondly, it is crucial to continuously update technological accounting to keep up with the rapid advancements in the contemporary business environment. Management of SMEs should view technological accounting improvement as a continuous process that should not be halted after success at a particular stage.

Keywords: ***Technology accounting; Corporate decision; SMEs; Nigeria***

Introduction

Any business, regardless of size, must implement good internal control systems and sound technological accounting because small and medium-sized businesses (SMEs) cannot afford the complexity of a comprehensive accounting system, which leads to many of them having single entries in their books and incomplete records (Acen, 2019). A collection of related parts that come together to form an entity is what Yaser et al. (2014) define as a system. Samer (2016) asserts that a system consists of four parts: inputs, processors, outputs, feedback, and system boundaries.

However, Bodner et al. (2010) viewed it from a high integration point of view when they linked it with an organization's daily business processes to generate information, and Dandago et al. (2014) had previously viewed it from the same perspective when he proposed that an accounting system is an integration of subsystems, interconnected with each other to process data related to financial problems into financial information. Technological accounting, according to Khan (2017), aims to collect, record, store, and process data to generate information.

The definitions of small and medium-sized enterprises (SMEs) appear to be inconsistent because they are relative and vary from company to company and country to country (Onaolapo et al., 2012). This claim was further supported by the ILO (2007), which proposed that no single definition could adequately encompass the various dimensions of "micro," "small," "medium," and "large." The distinctions between businesses, industries, or nations at various stages of development cannot be expected to be reflected either. Saeidi (2014) likewise backed up this claim.

Since they are not required to publish general purpose financial statements or adhere to generally accepted accounting principles (GAAP), small and medium-sized businesses are considered to be entities without public accountability under IFRS. In contrast to financial statements generated using a codified conceptual framework, these businesses are susceptible to non-compliance with a set of criteria because their financial statements are typically infused with the owners' personal judgment (Ali et al., 2016).

According to Isa (2017), a small-scale industry is one that employs between 11 and 100 people and has total employed capital of more than N1.50 million but not more than N50.00 million, including working capital but excluding land costs. According to this definition, a medium-sized business is one that employs between 101 and 300 people and has total capital employed of more than N50,000,000 but not more than N200,000,000, including working capital but

excluding land costs. Because small and medium-sized businesses (SMEs) are so exclusive to the country, they are sometimes said to be the main driver of economic growth in most of the world's economies. However, a strong accounting system is necessary for the launch and effective operation of every industrial business, regardless of size. It is impossible to overstate how crucial accounting data and records are to these companies' continued existence. In this context, Akanbi et al. (2018) stated that financial accounting provides the most crucial portion of an entrepreneur's knowledge. This is the score card, which includes the profit or loss statement, the statement of financial condition, and other supporting documentation.

Most nations in the world have acknowledged technological accounting to meet economic growth. A dynamic, purpose-driven, and effective accounting system is essential for a firm to thrive, expand, and get recognition. Accounting has typically been limited to the accountant's financial record-keeping duties for generations. Dekeng et al. (2015), technical advancements in the business sector have caused the economy to shift, making competition fiercer and customer preferences significantly shifting. Over time, an accountant's function has evolved from just documenting transactions to serving as a part of the team that makes decisions by supplying pertinent data. An essential component of the management information system, accounting, is now considered an information system that gathers and disseminates economic data about a company or other entity to a broad range of individuals whose choices and actions are influenced by the activity (Rehab, 2018).

Siyanbola et al. (2019), there is proof that technological accounting has an impact on business decision-making procedures. It highlights the significance of a comprehensive framework, which facilitated the incorporation of many institutional influences and logics. The main goal of technical accounting is to empower entrepreneurs to make informed choices. The management accountant's responsibility in the SME sector is to ensure that his organization maintains accurate records and creates appropriate financial policies. Additionally, management accountants must stay current with the most recent advancements in computer system architecture and computer usage. For business decision-making, accountants offer a variety of specialized reports (Borhan and Bader, 2018).

An organized, effective method for delivering precise financial data and controls is technological accounting. When designing an efficient accounting system, internal administration policies and regulatory requirements are crucial factors to take into mind. As a result, technical accounting displays books, records, vouchers, files, and other supporting documentation that come from using the accounting procedure. It includes how transactions

move through an organization and how documents are designed (Mitchell et al., 2017). Because small and medium-sized firms are distinct, accounting system design must take this into account. The great majority of firms in the economy's primary and intermediate production sectors are small and medium-sized enterprises. These businesses generate jobs, contribute to national output and income, and serve as a source of raw materials for big businesses, all of which have a significant impact on the health and welfare of the country. Even though they might not be sophisticated enough to implement intricate accounting procedures, these organizations greatly benefit from accounting systems (Ironkwe et al., 2018).

To prepare their financial statements, SMEs in Nigeria typically turn to external accountants for professional advisory services. However, occasionally, owners or managers fail to maintain accurate records, fail to comprehend the data and figures in the report, and fail to recognize or believe that accounting and financial reporting requirements are helpful for control and decision-making. Because of this, SMEs are unable to perform internal accounting tasks (Taiwo, 2016). The objective of this study is to investigate the technological accounting and corporate decisions of small and medium scale enterprises: A study of SMEs in Ibadan Metropolis.

Literature Review

A system that comprises a collection of harmonized business, components, and resources that processes, manages, and controls the data for producing and carrying the relevant information for decision makers in the organization is what Borhan and Bader (2018) define as technological accounting. Like any other system, technological accounting requires several processes to carry out its function; it is a connected and homogeneous set of resources and different components (human, equipment, finance, etc.) that interact simultaneously inside a specific framework to work towards the achievement of organizational goals. Technological accounting is the process of gathering, evaluating, and turning data into action, claim Borhan and Nafees (2018). According to this definition, technical accounting is defined as a computer-based system that gathers, processes, and analyzes data to generate output or results. Technological accounting, according to Kashif (2018), is a conglomeration of personnel, tools, regulations, and practices that collaborate to gather data and convert it into actionable insights. By efficiently providing information to authorized individuals in a timely manner, technological accounting is a system that gives people access to data or information about how

an organization operates to support the activities of its customers, employees, owners, and other stakeholders.

Information systems technology advancements over time have undoubtedly altered the ways in which company is done (Osim et al., 2020). Organizational management is motivated to improve the quality of information systems due to increased organizational reliance on them (Ibrahim et al., 2020). Businesses that embrace and apply these technologies are thought to have a competitive edge (Manchilot et al., 2019). Notably, the accounting process is one of the many organizational processes and routines that have been profoundly impacted by advancements in computer technology (Esemeray, 2016; Patel, 2015).

Technological accounting's primary purpose is to quantify past, present, and future company occurrences (Rehab, 2018). A common source of information for decision-making is accounting data, which can be found in periodic reports or specialized analysis. Pricing, production levels and product mix, outsourcing, inventory management, customer service, labor negotiations, and capital investments are a few examples of these decisions (Adase, 2021; Akesinro et al., 2016).

As a crucial component of technology accounting, computerized accounting instruments have a direct impact on businesses' financial and economic performance (Nizar et al., 2016). An organization may benefit from improved internal business transaction management, increased competitiveness, and improved adaptability to a changing environment if technical accounting is used optimally. More information sharing amongst staff levels, the potential for new business on the network, and enhanced external relationships for the company primarily with foreign clients accessed via the company website all contribute to the dynamic nature of businesses (Mehdi et al., 2015).

To maintain control over assets, management requires accounting data. A robust internal control system should always be established for good cause by people in charge of running the company. System alignment with the organization's overarching goals will increase the effectiveness of its management approach. Also, this will promote efficient tracking of expenses compared to income during the accounting period, which serves as the foundation for the annual report's development and presentation (Gardi, 2021). Supervisors may want auditors to gain insight into their company and contribute by offering business counsel and facilitating lower-cost financing access.

SMEs have different meanings in different countries (Hla et al., 2015). Nonetheless, there appears to be a persistent tendency in the number of employed people (Kashif, 2018).

Businesses are also categorized using assets, sales turnover, and/or capital employed. A small-scale business in Nigeria is defined as one that employs 11–100 people or has capital of little more than N50 million, including working capital but excluding land costs. A medium-sized business, on the other hand, is one that employs 101–300 people or has capital of at least N50 million but not more than N200 million, including working capital but not counting land costs. Businesses having assets between N5 million and N500 million are classified as SMEs by the Central Bank of Nigeria (2010), which acknowledged the number of employees at the above level but differed in asset value.

In Nigeria, small and medium-sized businesses are thought to be responsible for roughly 40% of GDP and 70% of industrial employment (Al-Dalaien et al., 2018). According to Taiwo (2016), approximately 87 percent of all businesses in Nigeria are small businesses, contributing an estimated 61 percent of GDP and creating 58 percent of jobs at the national level. Similarly, it is estimated that 70% of all business enterprises in Ghana are classified as SME, contributing up to 40% of GDP. The experience of Kenya also shows that there are roughly 1.3 million micro and small businesses that employ roughly 2.3 million people, generating wealth, jobs, and export growth (Onaolapo et al., 2012; Olushola, 2013). In many newly industrialized countries, such as China, India, South Korea, etc., approximately 98 percent of businesses are classified as SME entities, and they employ a significant portion of the workforce (Alnajjar, 2017).

In addition to being a significant contributor to the nation's economic development, small businesses also help to alleviate poverty in emerging economies (Raed, 2017; Olushola et al., 2013). In Nigeria, small businesses account for roughly half of all new jobs created (Isa, 2017), but they also have the highest mortality rate in the world. (Khan, 2017).

Barney (1991) introduced the resource-based view theory, which holds that the source of sustainable advantage comes from doing things better, i.e., by developing superior capabilities and resources. The resource-based view provides a way to assess potential factors that can be used to give business organizations a competitive edge. One important realization that comes from the resource-based view is that not all resources are equally important or have the potential to become a source of sustainable competitive advantage. The theory is broken down into three levels: capability, competence, and skills (Samer, 2016). Capability refers to how organizations manage their resources; competence refers to how well those resources are managed, and skills relate to ranges of skills such as technical, managerial and general management skills. Accounting information systems also constitute part of the resources

available to firms. According to the resource-based perspective paradigm, firms should handle accounting information systems appropriately to leverage their skill sets and capabilities for better organizational performance.

One of the criticisms leveled at resource-based view theory is that it lacks operational validity and significant managerial implications (Mitchell et al., 2017). Others argue that the theory suffers from a tension between descriptive and prescriptive theorizing, seemingly telling managers to develop and obtain valuable, rare, inimitable, and non-substitutable resources and develop an appropriate organization, but remaining silent on how this should be done (Nizar et al., 2016). There may be no reason to force the resource-based view theory to produce theoretically compelling prescriptions, however, as Saeidi (2014) asserts that the theory was never meant to offer managerial prescriptions and instead aims to explain the sustained competitive advantage of some firms over others. In support of this claim, any explanations the theory may offer may not be indicative but still be useful to managers.

Akanbi and Adewoye (2018) investigate how the adoption of accounting information systems affects the financial performance of commercial banks in Nigeria. They used a descriptive survey research design, administering questionnaires to 80 randomly selected respondents from 16 commercial banks and using secondary data from the banks' financial statements to gather information on return on capital equity (ROCE), return on total assets (ROTA), net operating profit (NOP), and gross profit margin (GPM) during the last 10 years following the adoption of AIS (2007-2017). To determine whether AIS adoption had a significant impact on bank performance, they used linear regression. Findings revealed that commercial banks in Nigeria adopted and use AIS in providing their services to their customers and the level of usage is relatively high. The study concluded that AIS adoption has a positive significant with all the performance indicators (ROCE, ROTA, GPM and NOP).

Raed (2017) investigates the impact of accounting information systems (AIS) on banks success in Jordan. The study employs a survey research design. The study acquired data from 112 questionnaires delivered to workers of Jordanian banks. To address the study hypotheses, correlations and multiple regressions were used. The results showed that accounting information systems significantly impact banks' performance.

According to Kashif (2018), there is a significant impact of accounting information systems on the financial performance of a subset of FMCG companies in India. The study used a survey research design with a sample size of 400 participants and collected data from 177 valid and

returned questionnaires. The study used simple linear regression analysis to analyze the data and tested its hypotheses at a 95% confidence level.

The impact of accounting information systems for effective internal control on firm performance is reviewed by Teru, Idoku, and Ndeyati (2017). The study used a qualitative method of data collection, reviewing a variety of related prior literature and using secondary data to draw reliable conclusions based on empirical data. The study's findings showed that when controls are operated effectively and efficiently, performance will improve, and accounting information reliability will improve for better decision making for both internal and external users.

Alnajjar (2017) investigates how accounting information systems affect performance management and organizational performance. The study used a survey research design and used regression analysis to analyze data from 74 SMEs. The study's conclusions showed that top management support and accounting managers' knowledge have a significant impact on an organization's accounting information systems, and that accounting information systems also have a significant impact on that organization's performance management and organizational performance.

Methods

To essentially explain how technological accounting influences corporate decision-making, the research design for this study is a survey design, which allows the researcher to collect data about the research problem that will be used as a source to provide potential solutions to the problems.

Stratified random sampling and simple random sampling (probability sampling technique) were the sampling techniques used in this research work. This means that the population is chosen at random and has a known non-zero chance of selection. Therefore, homogenous groups/classes of staff were grouped together to form a stratum, and the elements in each stratum were sampled at random, giving the entire element equal chances of being selected. The population for this study consists of 150 employees of Top Performance Builders LTD, Boyawek Guest Amenities, and Rightstart Dynamic Resources Limited, Ibadan city (50 subjects from each small and medium scale enterprises). This sample size was drawn using convenience sampling.

Primary and secondary data will be used in this study, with secondary data being gleaned from previous research books, newspapers, and other relevant journals. Data are the foundation for statistical investigation and analysis.

The questionnaire was the major research instrument used in the study. These questionnaires were administered on 80 staffs of Top performance Builders LTD, Boyawek Guest Amenities and Rightstart Dynamic Resources Limited, Ibadan metropolis. The researcher observed that while answering the questionnaire, the respondents may likely wish to express some opinion which might be of great help to the study and which they could express in the questionnaires because no such provision was given. The researcher therefore decided to use a highly structured questioning system to collect the required personal opinions from the respondents.

The complete data collected from the questionnaire, item by item, was displayed in a sample chart that included a frequency table for each item, which was compared to the total or whole occurrence to determine the percentage of the occurrence over the total or whole. The distribution and return of the questionnaires were shown in both absolute numbers and percentages.

Content validity was used to determine the validity of the instrument, and the researcher administered the instrument to a supervisor for face validity, who reviewed the items and ensured that they aligned with the study's goals. The questionnaire's language and structure were adjusted based on their corrections, and the instrument was designed to reduce the impact of errors such as ambiguity and inconsistency.

Results And Discussion

Data Presentation

Bio – Data of the Respondent

Table 1: Sex

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Female	32	40.0	40.0	40.0
Male	48	60.0	60.0	100.0
Total	80	100.0	100.0	

Source: Field survey, 2025.

Table above shows that 40% of the respondents are female and 60% are Male.

Table 2: Age

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
18-25 years	12	15.0	15.0	15.0
25 - 30years	20	25.0	25.0	40.0
31 - 40 years	15	18.8	18.8	58.8
41 - 50yrs	17	21.2	21.2	80.0
51yrs and above	16	20.0	20.0	100.0
Total	80	100.0	100.0	

Source: Field survey, 2025.

The table above shows that 15.0% of the respondents are 18-25 years, 25.0% within the age range of 25 - 30years, 18.8% falls within the age of 31 - 40years, 21.2% falls between 41 - 50yrs and the remaining 20.0% are 51yrs and above.

Table 3: Marital Status

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Single	25	31.0	31.0	31.0
Married	45	56.0	56.0	87.0
Divorced	4	5.0	5.0	92.0
Widow	6	8.0	8.0	100.0
Total	80	100.0	100.0	

Source: Field survey, 2025.

The table above shows that 31.0% of the respondents are single,56.0 % are married and 5.0 % are divorced, and the remaining 8.0% are Widow.

Table 4: Education

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Nce/Ond	10	12.5	12.5	12.5
Hnd	21	26.0	26.0	38.5
B.Sc	35	44.0	44.0	82.5
Post- Graduate	14	17.5	17.5	100.0
Total	80	100.0	100.0	

Source: Field survey 2025.

The table above shows that 12.5% of the respondents have NCE/OND, 26.0% are HND holders, 44.0% are BSc holders, while the remaining 17.5% have MSc/ Equivalent.

Table 5: Experience

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
5 - 10yrs	28	35.0	35.0	35.0
11 - 15yrs	30	37.5	37.5	72.5
16yrs and above	22	27.5	27.5	100.0
Total	80	100.0	100.0	

Source: Field survey, 2025.

Table above shows that 35.0% of the respondents has 5 - 10yrs experience, 37.5% has 11 – 15yrs, 27.5 has 16yrs and Above experience.

Table 6: Technological accounting enhances administrative effectiveness of manufacturing organization

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	10	13.0	13.0	13.0
Disagree	16	20.0	20.0	33.0
Undecided	5	6.0	6.0	39.0
Agree	29	36.0	36.0	75.0
Strongly Agree	20	25.0	25.0	100.0
Total	80	100.0	100.0	

Source: Field survey, 2025.

The table shows that 13.0% of the respondents Strongly Disagree, 20.0% Disagree, 6.0% are Undecided, 36.0% Agree, and the remaining 25.0% Strongly Agree that technological accounting enhance administrative effectiveness of manufacturing organization

Table 7: Technological accounting plays a significant role in helping firms enhance service delivery

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	12	15.0	15.0	15.0
Disagree	14	17.5	17.5	32.5
Undecided	6	7.5	7.5	40.0
Agree	22	27.5	27.5	67.5
Strongly Agree	26	32.5	32.5	100.0
Total	80	100.0	100.0	

Source: Field survey, 2025.

The table shows that 15.0% of the respondents Strongly Disagree, 17.5% Disagree, 7.5% are Undecided, 27.5% Agree, and the remaining 32.5% Strongly Agree that technological accounting plays a significant role in helping firms enhance service delivery.

Table 8: Corporate decisions are one of the most important facets that pervade all organizations and constitute their progress

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	12	15.0	15.0	15.0
Disagree	15	18.8	18.8	33.8
Undecided	5	6.2	6.2	40.0
Agree	22	27.5	27.5	67.5
Strongly Agree	26	32.5	32.5	100.0
Total	80	100.0	100.0	

Source: Field survey, 2025.

The table shows that 15.0% of the respondents Strongly Disagree, 18.8% Disagree, 6.2% are Undecided, 27.5% Agree, and the remaining 32.7% Strongly Agree that corporate decisions are one of the most important facets that pervade all organizations and constitute their progress.

Table 9: Technological accounting is necessary for business and financial decision-making

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	10	12.5	12.5	12.5
Disagree	12	15.0	15.0	27.5
Undecided	14	17.5	17.5	45.0
Agree	16	20.0	20.0	66.0
Strongly Agree	28	35.0	35.0	100.0
Total	80	100.0	100.0	

Source: Field survey, 2025.

The table shows that 12.5% of the respondents Strongly Disagree, 15.0% Disagree, 17.5% are Undecided, 20.0% Agree, and the remaining 35.0% Strongly Agree that technological accounting is necessary for business and financial decision-making.

Table 10: Payroll system significantly influences organizational financial performance

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	22	27.5	27.5	27.5
Disagree	10	12.5	12.5	40.0
Agree	30	37.5	37.5	77.5
Strongly Agree	18	22.5	22.5	100.0
Total	80	100.0	100.0	

Source: Field survey, 2025.

The table shows that 27.5% of the respondents Strongly Disagree, 12.5% Disagree, 37.5% Agree, and the remaining 22.5% Strongly Agree that Training delivery style affect organizational productivity.

Conclusion and Recommendations

The study examines the technological accounting and corporate decision of small and medium scale enterprises. The study found that technological accounting plays a critical role in corporate decisions and organization performances of SMEs, which has been demonstrated to be a major force in decision making. This is accomplished by implementing the best fundamental concept of accounting suitable for each company. Technological accounting is the essential role player in all business operations, which is important to understand the real financial position of an organization and applied as the basis of making any corporate decisions by all decision makers in any organization. The researchers learned from the chosen industries used as case studies that any successful business should try to use technological accounting because accounting is a language of business, and before starting any kind of business, one must understand the language of that business to know the best way to accomplish the stated goals and objectives.

The analysis of the study demonstrates that there is a significant relationship between technological accounting and corporate decision making. The study found that technological accounting plays a crucial role in corporate decisions and organization performance, which has been demonstrated to be a major force in decision making. This is achieved by implementing the best fundamental concept of accounting suitable for each company.

The following recommendations are proffered.

i. Managers should be able to quickly understand the information by having a basic understanding of accounting in general. They ought to receive periodic training on how to use technical accounting in business decision-making.
ii. Businesses should feel secure enough to employ information technology effectively to boost and improve their competitive edge in this perplexing, globalized environment.
iii. It is crucial to continuously update technological accounting to keep up with the rapid advancements in the contemporary business environment. Management of SMEs should view technological accounting improvement as a continuous process that should not be halted after success at a particular stage.

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