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by Ali Ali

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Abstract

Internal control system and performance effective are crucial for success in SME. To achieve ³² Internal control system and performance effective, it is important that SME provide e-accounting. This paper examines different characteristics of e-accounting in SME, including the mediator effects of ⁴⁹ internal control system on the relationship between e-accounting and the performance. E-accounting has been divided into four characteristics: information quality, cost reduction, fast decision making and ease to use software. This paper provides a conceptual framework ²⁹ for assessing the mediating effects of internal control system ²⁸ on the relationship between e-accounting and performance in SME. The study was conducted by performing a literature review of existing studies of the topic and related issues. Information was obtained from journal articles. The literature was reviewed for accuracy, relevancy, and other validating elements. ⁵ It is apparent that the perceived e-accounting has impact on the internal control system. ⁵⁸ The results indicate that internal control system consequentially translates to improve the performance (Soudani,2013). ¹¹ Although, the e-accounting has a group of tasks in SME represented by collecting, storing the data regarding the activities and the operations, processing data, producing information easier that helps managers to take their decisions faster and cost reduction (Karagiorgos et al.,2010). But, quality of information can only be achieved by implementing internal control procedures that promote faithful recording of all the SME operations. The more effective the entity's e-accounting and internal control systems are assessed to be, the lower the auditors' assessment of control risk. It is commonly acceptable that where using e-accounting, the SME need to internal control systems ¹¹ to evaluate the quality of the system's performance over time (Al-Mbaidin,2014).

⁵⁷ Key words: e-accounting characteristics, internal control system, the performance in SME.

1.Introduction

Accounting has come to occupy an ever more significant position in the functioning of modern industrial societies (Stuart burchell, 1980). Accounting takes a vital role in operating an organization. Every business must keep track of financial information that relates to its business activities. It also has various processes; some simple, others complex and burdensome. But as the business grows, acquires new customers, enters new markets and keeps pace with constant changes in information technology, SME need to maintain highly accurate and up-to-information accounting, inventory and statutory records. With a substantial increase in the volume of accounting transactions and increase in exposure of information to errors due manual accounting system. Traditional legacy accounting were mainly paper-based systems and seem inappropriate for today's rapidly changing business environment. there was a need for a system easier which could store and process accounting information with increased speed, storage and processing capacity. In order to meet the growing need for accurate and up-to-date information accounting integrated with information technology by introducing e- accounting to the world (Wickramasinghe et al.,2017).

SME all over the world are becoming more international in their outlook. Competing in the global marketplace, however, entails a new set of accounting challenges. Instead of dealing in a single currency and a single set of accounting principles, SME may have to deal with multiple currencies and follow a myriad of accounting and tax rules. As a result, there is an increased demand for new and more sophisticated e- accounting capable of handling international accounting issues (Adhikari et al., 2004).

E- accounting automates the accounting process improving efficiency and cutting down costs. And it tends to be more accurate and reliability of information, ease to use, less subject to error

than its manual counterpart and faster in decision making to improve the performance in SME (Nicolau,2006).

However, using e- accounting ¹⁸ has its own troubles, as it might lead to ease of tampering with accounting information, which is difficult to detect unless the internal control systems (ICS) keep pace with the technological developments and are able to detect and to prevent occurrence of manipulation, which necessitates more attention from internal control and interest in the security and safety of information (Al-Laith,2012). Accordingly, internal control ⁴⁸ plays an important role in the prevention and detection of fraud. ³¹ It is the process designed to ensure reliable financial reporting, efficient operations, and compliance with applicable laws and regulations. ¹³ Internal control has critical task to monitoring financial information are relevant and accurate in e- accounting to avoid any fraud, Thus, to ensure a better SME performance (Ssuuna,2011).

³⁴ SME businesses remain an important part of the business environment (Holmes and Nicholls, 1988; Mitchell et al., 1998). ¹⁷ Mitchell et al., (1998), underscoring the strategic importance of accounting to firms, noted that the use of any accounting system could be linked to the success or failure of an SME. In order to survive, SME owners and managers need updated, accurate, timely accounting information to make decision and low cost (Lohman, ²⁴ 2000; Amidu, 2005). E- accounting are responsible for analyzing and monitoring the financial condition of SME, preparation of documents necessary for make decision, ¹⁷ providing information with high quality to support the many other SME functions. Without such a system it will be very difficult for SME to determine performance, identify customer and supplier account balances and forecast future performance of the SME (Stefanou,2006).

For this reason, many existing studies were conducted ²³ to determine the effect of e-accounting on the performance. The growth of SME has significantly attracted the attention of scholars and experts. ⁴⁷ it is difficult to examine the relationship between e-accounting and internal control system. However, ²⁸ the studies conducted have ignored the mediating effects of internal control system on the relationship between e-accounting and the performance in SME. ³⁵ Thus, this paper aims to examine the mediating effects of internal control system on the relationship between e-accounting and the performance in SME. ⁴⁶ This paper also, aims to examine the characteristics of e-accounting and how impact on the performance in SME.

⁵⁵ 2. Literature Review

2.1 e-accounting

¹² Nicolau (2000), defined e-accounting as a computer-based system that increases control and enhances cooperation in the organization. Although information technology was within reach of only large companies years back, SME businesses are gradually taking advantage over the development to improve upon their competitiveness.

¹² According to Boame et al., (2014), when an organization adopts e-accounting, they usually discover that even though accounting software handle financial data efficiently, their time value is that they are able to generate immediate reports regarding the SME. Financial managers need the financial and accounting information provided by e-accounting to evaluate the SME past performance and to map future plans. ¹ As well, the quality of accounting software which is ease of use and understandable, would be beneficial to its user. Therefore, the success

of the system used depends on the level of ease-of-use of the system. In general, an increase in ease of use positively influence several aspects of a company's output quality such as increased sales and revenues, productivity and customer satisfaction; reduced training and support cost, development time and costs and maintenance costs (Bias and Mayhew, 2005).

E- accounting has the capacity to positively change organizational behavior and performance at the same time (Grande et al,2011). Similarly, Romney and Steinbart (2015), stated that e- accounting knowledge and skills are critical to accountants' career success because interacting with e- accounting is one of the most important functions accountants perform in SME. Therefore, since the model in ¹ this study is a tool to assess the technostress level of accountants using e- accounting, its characteristics (information quality, cost reduction, fast decision making and ease of use) are viewed from 'what e- accounting can do to you' instead of 'what e- accounting can do for you'. e- accounting characteristics are explained as follows:

2.1.1 Information quality

Information quality issues have been always a major concern for business managers, and this might be explained with the following arguments. First, managers always tend to say how necessary is for them to see the information themselves in order to better manage their own business. This necessity is growing further in the recent years, as the knowledge workers themselves believe that information is necessary to be understood in order to perform the given tasks. Second, many SME, as they go more and more global, seek for a highly effective integration process for their globally spread information sources. Third, the requirements over fitting data with current standards have been increasing lately, thus using information

inappropriately will not become unaware. Speaking of standards and systems, information quality has become crucial for e- accounting success. As information processing has become a more important process inside any SME, the latter needs to address properly the issues related to the qualitative information management. Such a management should be based on several information quality policies that get along with the factors affecting information quality, especially inside the e- accounting (Zoto and Tole,2014).

E- accounting¹ as a vital organizational mechanism is critical for effectiveness of decision management and control in SME. An effective e- accounting as noted by Wilkinson et al.,¹ (2000), performs several key functions such as information collection and maintenance, accounting systems and knowledge management, information control and information generation. There are many factors that affect the efficiency and effectiveness of e- accounting. Thus, the e- accounting combined the factors qualified human resources, best software and hardware and information base quality to be effective.¹ Every business has pre-dominant goals to improve on performance.¹ In order to achieve these objectives, right plans together with necessary resources are needed and used for implementation (Greene and Segal,2004).

E- accounting¹ is not only efficiency but also accurate. Computers are being used to collect information and process into meaningful information that management use to make timely and effective decisions and the entire information processing are carried out using e- accounting through sorting, classifying calculating, summarizing the information and production of reports accurate. Information systems processing and production processing in manufacturing SME are homogeneous.¹ When the operational information from accounting software is highly accurate, SME will benefit from reduced labor costs and waste, effective use of machinery, and low inventory costs.¹ Thus, information content with high accuracy leads to better product

cost control and increase organizational performance through increased profit margin and decision-making efficiency (Ravichandran and Rai, 2000).

Also, e-accounting produced reliability information that are critically used to plan, identify, and control business operations. As an essential characteristic for accounting information, reliability represents the extent to which the information is unbiased, free from error, and representationally faithful making it useful for decision making. Reliability is a complex and elusive construct of accounting information despite its central role (Maines and Wahlen, 2006).

To achieve accounting standards, firms are required to provide more unabridged revelations associated to the underlying economic constructs represented by accounting information to help users better determine the reliability of accounting information. Reliability is ingrained in the information itself. The relevance of measurement attributes and economic constructs depicted by accounting information is a prerequisite for reliability to matter. Hence, reliability is an imperative but inadequate for accounting information to be functional. Reliability of accounting information determined by the requirement of accounting standards and facilitates firms to render economic constructs with pertinent informative accounting measurements and classifications. Thus, the usefulness of accounting information in predicting future cash flows depends on a number of factors such as accounting information reliability, the extent to which accounting constructs and measured values depict economic constructs without error or bias (Chong and Nizam, 2017).

2.1.2 Cost reduction

Cost reduction ²² is another characteristic to judge the efficiency of e- accounting of the selected SME. e- accounting can lead to cost reduction because efficient e- accounting helps identify excess cost and those excess cost can be reduced by the management (Neogy,2014).

Today, the business environment is very competitive, and has an impact on SME. An ¹⁵ impulsive reaction under the present situation is to cut all costs to the least level. All aspect of an organization's cost structure must be carefully investigated to remove unnecessary discretionary and non-value adding costs, yet keeping its competitive position. The aim of most SME is to achieve maximum profit. ¹⁵ Since management is concerned with maximizing profit which is one of the tools to assess the performance of business especially in a manufacturing company, sales will have to increase therefore leading to higher production which will result in increased cost. Therefore, ¹⁵ to achieve maximum profit in competitive market where the price of goods and services affects demand, ¹⁵ the need for cost control and cost reduction is needed (Bardhan and Thouin,2013).

With the growing competition and the need for information in today's times, the cost of enterprises ought to be reduced to allow continuity. An alternative approach towards succeeding despite the competition is the development of technology along with the growing trend within the enterprises. Recording, transferring, and storing books and documents electronically are made possible with credit to the growing technology. Taking this into cognizance, amendments can be made by the judiciary towards using e- accounting, thereby causing enterprises to make changes in their business process which will aid in reducing cost

substantially (Choudhari,2018). Creating a system where accounting is used in the electronic media instead of searching for book and document is very beneficial. It does not just reduce cost for enterprises but also makes supervision more effective especially regarding judicial and financial matters. The hours invested by workers are thus reduced ²³ as a result of e- accounting and the system is more efficient and effective (Beg, 2018).

2.1.3 Fast decision making

²⁰ Making decisions is part of our every day's lives and it is often one of the main functions of management. Indeed, management and decision-making are often considered as an integrated tasks and management usually makes the major decisions of any SME (Hanifi and Talee, 2015). ³⁰ Fast decision-making process involves the selection of the best course of actions (Emmanuel et al., 1990). ¹⁰ In order to fast decide on the best option, management has to judge the effectiveness of various alternatives based on some data. For this reason, they often depend on financial and economic information gathered by management accounting. Management information system is indispensable tool for decision making process in today's turbulent world. Today, organizations are advised to invest on information technology tools as it improves their efficiency, effectiveness and their overall performance. In addition, e-accounting plays the key role in fast decision making in today business word. Nowadays, SME try to have efficient e- accounting in our business activities (Hanifi and Taleei,2015).

In line with this study, (Deshmukh and Romine,2002), noted that ¹ electronic data interchange and web-based storefronts can be created with the accounting software of a business. The functions of procuring, manufacturing, scheduling and forecasting can be

improved through live connections with the accounting system Immediately transactions occur, they need to be recorded at the exact time to make decision, otherwise, if time passes between when the transaction occurred and when it is recorded, deliberate measures must be taken to ensure that the entry is recorded completely and accurately (Thabit and Abbas,2017).

In modern management, decision-making and operations, the use of new technologies in business is very important. To support business decision making, e- accounting are applied so as to choose simpler solutions in decision-making processes, increasing decision selection efficiency and reducing the costs of SME. The role of business information systems in the organization is explained by some basic features (Holjevac, 2012). Managers were often with confidence with information technology by use e- accounting as a support in making decisions (Meagher and Wait, 2013).

2.1.4 Ease to use software

² Davis (1989), defines ease of use as the degree to which a person believes that using a particular system would be free of effort or a level where a person believes that information technology (such as accounting software) can be easily understood. While perceived usefulness is defined as the degree to which a person believes that using a particular system would enhance his or her job performance (Davis,1989). According to Adam et al., (1992), use intensity and interaction between the users and the system can also illustrate the ease of use. The system which is often used shows that the system is better known, easier to operate and use by users. If someone finds that it is easy to use information technology (in this study - Accounting software) they will feel that the information technology is useful for them.

² The phenomenon of information system technology development is a topical issue. The advance in information technology makes it easier for users to perform various activities in all areas of life, including simplifying various aspects of business activity. The ease resulting from the use of information technology could help the users to achieve efficiency and effectiveness in their activities. Information system technology also plays a role in the Accounting field (Syafudin,2012).

¹ The quality of accounting software which is ease of use and understandable, would be beneficial to its user. Therefore, the success of the system used depends on the level of ease-of-use of accounting software. In general, an increase in ease of use positively influence several aspects of a company's output quality such as increased sales and revenues, productivity and customer satisfaction; reduced training and support cost, development time and costs and maintenance costs. ² Current accounting practices in the business world have shifted radically as a result of the advance in information technology. One of the changes was in the processing of transaction data from paper media to electronic such as computers. Along with these changes, many varieties of software were developed to simplify the data processing of the company's financial transactions. A range of accounting software is available with the most well-known currently including DacEasy Accounting, MYOB Accounting Plus, Zahir Small Business, and Accurate Accounting. The use of accounting software will shorten the data processing time that usually takes a longer time if it is done manually and processing can be accelerated significantly and with a better level of accuracy (Bias and Mayhew,2005).

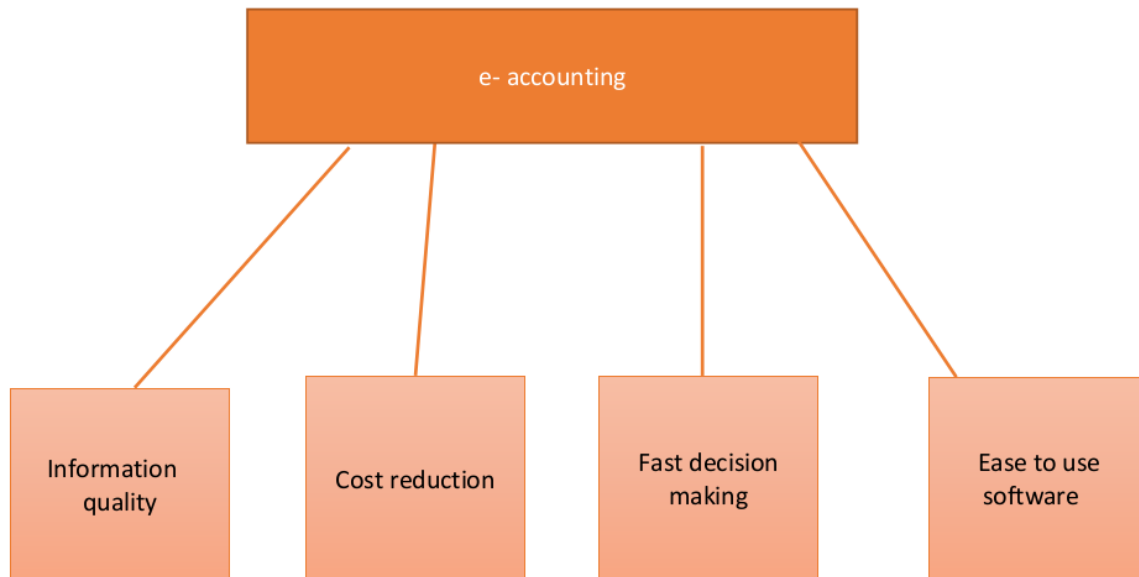


Figure 1 The characteristics of e- accounting

53

2.2 internal control system

Internal control systems are made up of all the policies and procedures (internal controls) used by the management and directors of an entity to help in achieving their objectives of ensuring the orderly and efficient running of a business, including obedience to internal policies, the prevention and fraud and error detection, safeguarding assets, accuracy and completeness of the accounting records and preparation of reliable financial information on time. In order to provide reasonable assurance of: (a) effective and efficient operation; (b) internal financial control and (c) compliance with laws and regulations, internal control as a whole system of internal controls, financial and otherwise is established. Internal control systems include all the procedures and policies (internal controls) used by the management and directors of an entity to help them achieve their objectives of ensuring, as far as practicable, the efficient and orderly running of a business, including obedience to internal policies,

safeguarding of assets, the detection and prevention of fraud and error, completeness and accuracy of accounting records and the timely preparation of reliable financial information (Terminology, 2005).

¹⁶ In managing SME and implementing an internal control system, the role of e-accounting is very crucial (Nicoloaou, 2000). The qualitative characteristic of e-accounting can be maintained if there is a sound internal control system. In e-accounting environment, the qualities of internal controls adaptation affect operations and management and in turn influence internal control system. Internal control is run to ensure the achievement of operational goals and performance (Albashabsheh et al., 2018).

Internal control is needed for e-accounting to gain the required accounting information expected. (other than securing assets, internal control ensures that the set rules in the SME are adhered to. Fraudulent activities would thrive in SME if internal control is not integrated in the e-accounting (Abu-Musa,2004). Al-Qudah (2011), noted that the company's internal control improved with e-accounting in place ¹⁹ by providing precise, up to date, wholistic and comparative data. From ⁴⁵ the observations stated above, we can state that the quality of financial reports is influenced by e-accounting and internal control.

2.3 Performance in SME

Define SME performance as the measures of quantifying business firm actions of in terms of achieving its aims. If firms ³⁶ succeed in satisfying their stakeholders' needs more than their rivals ⁴⁴ then firms can achieve their objectives (Augustine et al., 2012).

Henceforth, it is important for SME to measure their business with the international standard. Measurement of SME performance enhancement factors as well as abilities and competencies globally should be available within the rapid and aggressive business environment. However, the enabling factor of innovation, improving efficiency and competitiveness of high quality is the most important factor for innovation, as well as having the human capital for the business to be competitive. In the Knowledge-based economy, human capital is considered the most important resource for competitive organizations (Khalique et al., 2011).

3 Innovation brings the ease to organizational processes and makes the performance better by reducing the obstacles in these processes, which also leads to possible access to capital markets. E- accounting is a system which uses the financial data of an organization, but it also combines the accounting techniques and controls along with different methodologies by using IT to track the external and internal reporting data, financial statements and trend analysis, and thus to impact on the performance of an organization (Grande et al.,2010).

9 E- accounting is a tool that can help organizational management to improve its control on the SME operations and to develop its performance. E- accounting involves accurate, relevant of information to employee's decision makers, cost reduction and ease to use the software throughout in SME. E- accounting is also seen as a system that is used to record the financial transactions of a business or organization. This system combines the methodologies, controls and accounting techniques to track financial transactions and to provide internal and external reporting data as well as helping the preparation of financial statements with capabilities to improve organizational performance (Perez et al., 2010).

3. Suggested Framework

⁴² To examine the relationship between information quality and performance in SME, need to be divided information quality into Efficiency, Accuracy, and reliability. e- accounting can also be considered as ⁴¹ a system used to collect, save and process financial and accounting information that will be used by the responsible individuals for decision making purposes inside the SME. Assuming that one of the main objectives in accounting processes is the high level of information quality, in terms of Efficiency, Accuracy and reliability. we might conclude that e- accounting might give a considerable hand in improve the level of information quality and raising the performance inside the SME (Zoto and Tole,2014).

⁵⁶ H1. There is effect of information quality on the performance.

²⁵ It is necessary to examine the effect of cost reduction on the performance. With the growing competition and the need for information in today's times, the cost of enterprises ought to be reduced to allow continuity. An alternative approach towards succeeding despite the competition is the development of technology along with the growing trend within the SME. Recording, transferring, and storing books and documents electronically are made possible with credit to the growing technology. Taking this into cognizance, amendments can be made by the judiciary towards using e- accounting, thereby causing enterprises to make changes in their business process which will aid in reducing cost substantially (Abed, 2014).

H2. There is effect of cost reduction on the performance.

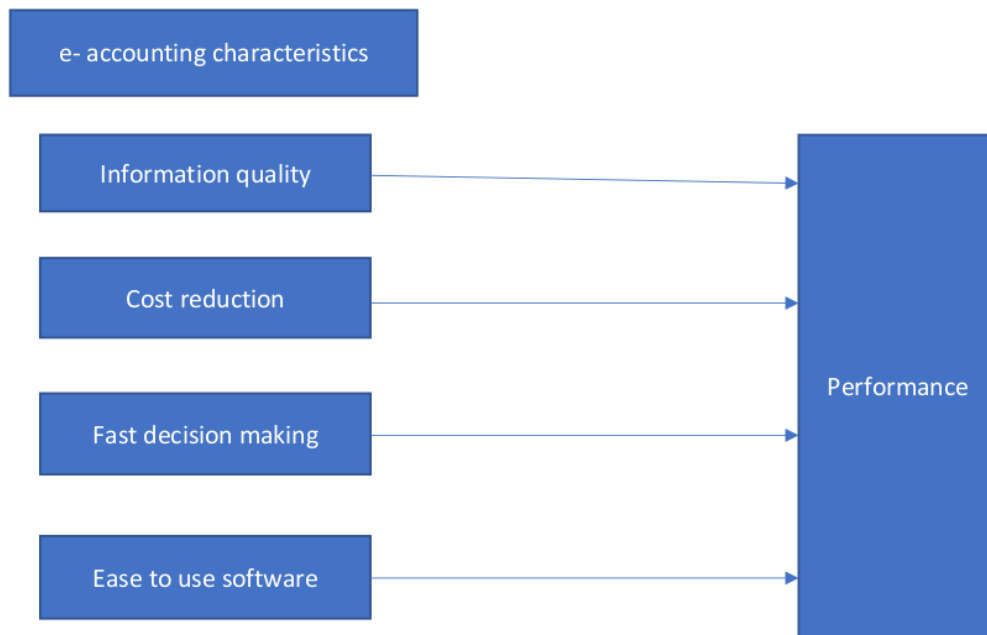
²⁵ Next, it is necessary to examine the effect of fast decision making on the performance. The ⁷ e- accounting within SME plays an important role as an instrument of continuous improvement, widely used as an element that gives a competitive advantage necessary to face an increasingly aggressive competition. At the same time, e- accounting is a valuable tool for evaluating the

efficiency of performance in collecting the economic facts produced by the SME, its data are used permanently in business decision-making. In this context, the systematized e-accounting offers immediate results with a greater capacity and speed of response, improving the effectiveness of performance. In addition, from the point of view that decision-making is a process in which the manager must decide for the best choice, the information of immediate access is essential since facilitating the results lead to improve the performance (Diaz and Villamizar,2017).

H3. There is effect of fast decision making on the performance.

Next, it is necessary ⁵² to examine the effect of ease to use software on the performance. ¹ user interfaces accounting software reduces the requirement for extensive training, improved interface tends to reduce the time needed to accomplish tasks, increase the productivity levels for employees and reduces development time and costs. Each factor is not mutually exclusive but rather they should be working in conjunction to improve the performance. ¹ System quality do not directly impact toward SME performance but if system is technically sound, error-free, easy to learn, user-friendly, well documented and flexible those features are indirectly related to SME performance (Yvonne and Nizam,2018).

H4. There is effect of ease use of software on the performance.



²³
Figure 2. The effect of e- accounting characteristics on the performance

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 The e - accounting system will process the data and transform them into accounting information during input, processing and output stages that can be used by a variety of users like the internal and external users. Therefore, if SME are able to adjust their computerized techniques of internal control mechanism according to e- accounting, they will be able to ensure the reliability of financial information processing and boost the control measures of effectiveness of the financial information reliability. When the controls are used properly there will be better operating effectiveness and efficiency which will result in better financial information reliability. Managers at various levels need e- accounting to make decisions in internal controls (Albashabsheh et al., 2018).

5

Internal control is a dynamic integral process that is continually adapting to the changes SME is facing. Management and personnel at all levels have to be involved in this process to address risks and to provide reasonable assurance of the achievement of the entity's mission and general objectives. Effectiveness of internal control on performance should be considered most important in every SME, because the task of internal control is to prevent and detect fraud in the SME. For this purpose, SME give much important to the internal control system which is generally a feature of SME. It is a function provided either by employees of the entity of sourced from an external SME to assist management in achieving corporate the objectives and performance (Soudani, 2013).

3

Different designs of e- accounting support different organizational strategies, which increase the organizational performance. Increasing investment in the e- accounting makes the corporate culture more flexible and stronger, which enables the SME to face changing business environmental conditions. Innovation brings the ease to organizational processes and makes the performance better by reducing the obstacles in these processes, which also leads to possible access to capital markets. e- accounting is a system which uses the financial data of SME, but it also combines the accounting techniques and controls along with different methodologies by using IT to track the external and internal reporting data, financial statements and trend analysis, and thus to impact on the performance of SME (Alnajjar,2017).

37

H5. There is mediator effect of internal control on the relationship between e-accounting and the performance.

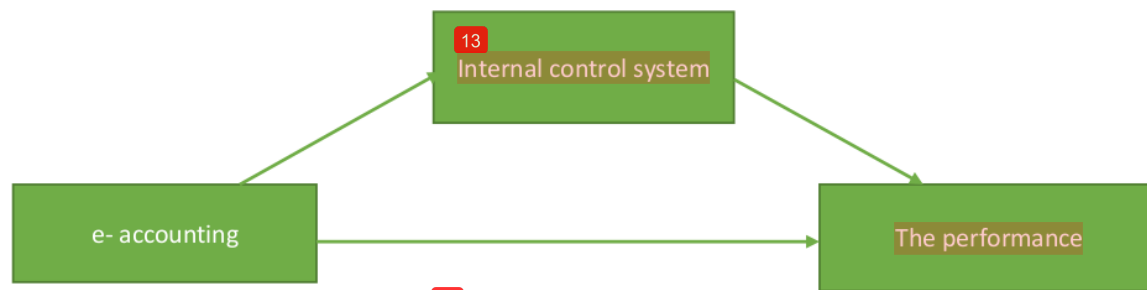


Figure 3. The mediator effect of internal control on the relationship between e-accounting and the performance.

4. Results and Discussion

The findings reveal that e- accounting improve the level of internal control system. The results also indicate that internal control system consequently translates to develop the performance in SME. The findings have confirmed the first five hypotheses for the study. The results are also consistent with the evidence and ideas presented in the literature review. More so, this study will provide insight on the feasibility of the accounting software to improve the quality of work in SME. Through this study, SME will have a better understanding the characteristics of e- accounting (information quality, cost reduction, fast decision making and ease to use software) to facilitated the process of the SME transactions. Also, internal control system and their impact on performance, as well as the correlation between e- accounting and internal control system.

The result shows that although, there isn't direct influence between e- accounting and performance in SME. But, there is significant between some characteristics of e- accounting such as; information quality, cost reduction, fast decision making and ease to use software and the performance.

5. Conclusion

¹ This research was conducted to investigate the impact e- accounting characteristics in the performance of SME. Also, e- accounting how improve the level of internal control system. e- accounting ¹ systems is of great importance and has a great value to businesses, organization and the economy. The efficiency, accurate and reliable information flow is very crucial to the growth of economy. e- accounting play a key role in improving the overall value of SME. Prior researches have shown that e- accounting adoption does increases SME performance, profitability, and efficiency operations. This study showed that there is strong relationship between the characteristics of e- accounting (information quality, cost reduction, fast decision making and ease to use software) and the performance. effective ⁵ internal control on the performance should be considered most important in every SME, because the task of internal control is to prevent and detect fraud in the SME. For this purpose, SME give much important to the internal control system. It ³⁶ is apparent that the e-accounting system has an impact on the performance ³³ through effects of internal control system. Therefore, it can be concluded that e-accounting has an impact on the performance in SME.

6. The limitations

¹⁹ This study has its limitations. In examining the impacts of e-accounting on the performance in only a few characteristics were highlighted in this study. So, As some other factors may also influence the impact of e-accounting on the effectiveness of tasks performance by the system, those factors also need to be included in any future study. In addition, the role of risk to using e-accounting system and its effects on organizational performance ⁵⁰ should be allocated in further research.

7. Future Research

Even though, this research will highlight an issue related to e- accounting importance and how they influence the SME performance with internal control system, it also has limitations which should be addressed in future research. There are many factors that may effect ⁵⁴ of the relationship between e- accounting and internal control system and impact on SME performance such as security risks for accounting software. Thus, future research should examine the effect of security risks of using e- accounting in SME.

⁶ The rapid development of information technology and the widespread systems and software friendly to the user, in addition to the desire of SME in the acquisition and application of the latest electronic systems and programs defended Essential to the use of computers and perform many of the tasks and accounting jobs faster And more accurate, but on the other hand, this may be the tremendous technological progress carries with it many of the significant risks related to the security and integrity of e- accounting, because the development of the Computing and information technology is not accompanied by a similar development in the practices and controls, Nor did it keep pace with a similar development in the knowledge, experience and awareness of employees to those SME, and may be exposed of e- accounting to the risks threaten the security and reliability and credibility of financial and accounting data provided by these systems to SME(Hossin and Ayedh,2016).

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