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Impact of Digital Accounting Tools on Financial Decisions in Small and Medium Businesses

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ABSTRACT

Digital accounting tools play important roles for small business owner's financial decision. The benefit of these tools ranges from ease of financial reporting, better record keeping, time efficiency, budgeting, expense control, profitability analysis and business growth planning. Small businesses in Northern Cyprus are faced with challenges such as time inefficiency, low level of organization, poor record keeping, inadequate budgeting planning, expense control, limited resource, and tax compliance. These challenges stem from inadequate tools for keeping accurate data of small businesses. The study was intent on investigating how the use of digital accounting tools has affected various facets of accounting in small businesses with the use of extended TAM. The focus was to pinpoint the gains and setbacks associated with implementing them. The research examined the impact and ease digitalization seen in the area of better record keeping, time efficiency, budgeting, expense control, profitability analysis and business growth planning. Qualitative study was undertaken employing a thematic analysis approach, utilizing semi-structured interviews to obtain comprehensive and in-depth insights from professionals and entrepreneurs in different industries and locations. The study revealed that SMEs benefited immensely by using digital accounting tools. Small business owners in Northern Cyprus reported that it improved their ease of doing business (PEU) and overall business organization (PU). Younger business owners in Northern Cyprus below 45 years were observed to participate more in the use of digital accounting compared to older business owners. There is need to sensitize the public about these benefits ranging from budget planning, expense control, cash flow forecasting, profitability analyzing, and business growth analyzing.

Keyword: Digital accounting, financial decisions, business, budgeting, tools.

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1. Introduction

Rogers (2016), in his thesis titled "Examining Small Business Adoption of Computerized Accounting Systems Using the Technology Acceptance Model" carried out in the United States of America, stated that SMEs make up 99% of Work force in USA. Furthermore, in the same work, it was said that there was a progressive decrease in the rate of the yearly birth of Small Medium Enterprises (SMEs) from 644,122 to 409,040, just between 2005 and 2011. Rogers (2016) lamented that, with the said bout of time, there was sheer increase in bankruptcies experienced in SMEs from 39,201 to 48,000, between 2005 in 2011. There are many factors that could lead to this type of experiences and business bankruptcy. Amongst the many factors that could lead to such, Okoli (2011) opined inability of CEOs to incorporate accounting knowledge and digital accounting tools.

Generally, whether small or big, enterprise is considered an economic unit structured to generate added value through the production of commodities and rendering of services (Tosun, et al., 2013). People, engaged into financial transactions, utilize their money a highly productive manner. For enterprises to achieve this, calculation tools are employed (Tosun, et al., 2013). So, accounting concerns itself with all the technological tools relevant to decipher, check and transcribe the status of economics and finance of all transactions (Tosun, et al., 2013). Accounting can be said to be scientific in nature since it gives and preserves the documentations of financial performances amongst people, as well as analyzing the pros and cons of the activities (Tosun, et al., 2013). Wherever this takes place, there must be auditing to review and examine records and transactional activities and their compliance with established policies and operational procedures. Accounting practices were made legitimate in the 18th century in a good number of Countries, and entered Cyprus in 1949 (Tosun, et al., 2013). Ever since its entrance into Northern Cyprus, there has been a steady improvement in the accounting and auditing sector.

At present, the world is celebrating the emergence and the use of digital technologies in the daily activities of mankind, for those in the accounting sector it is digital accounting. Collin (2015) describes digitalization, as well as its accompanying universal larger-trend, as a revival value chain in industries. So digital accounting tools are unavoidable and a must-use for present-day SMEs. Innovation in accounting started with the coming to be of calculator, which greatly benefited accounting practitioner in keeping accurate recording. However, the accountants need to pen the information derived down in written form on a sheet (Ghorbani, 2019). At present, things have improved drastically with evolution of digital technology in accounting. Digitalization has barraged the accounting sector that practitioners see impassivity in having workable accounting system without it.

Digital accounting has been referred to as the system of developing and transferring of data in soft format in lieu of paper documentation (Troshani et al., 2019). With the gradual fading away of the latter, the world is becoming highly digitalized. The growing dissemination of digital technologies has a unique upward impart on today's civilization. Different organizations are beginning to catch up with this upward spiral movement toward digitalization, and the business sector is not left behind. The

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adoption of digital and information technology into various facets of business functions is known as digitization (Knudsen et al., 2021). Bonsu et al. (2023) observed that there has been a significant modification in the conventional patterns with which accounting, auditing, reporting are done, since the advent of digitalization and information technology. This observation is true and conspicuous, as noted by Jans et al. (2023), since the implementation of these innovations, brought about by the application of digitalization, not only streamlines tasks but also improves the overall efficiency and output.

Advancements in Technology have improved the throughput of accounting making interpreting and reporting of data faster and more efficient. The review of past works, as attested by Coglianese and Ben Dor, show that the use of digital accounting can improve businesses. Coglianese and Ben Dor, (2020) observed that if an organization should adapt to digitalization, it would be equipped with potential and power in accounting matters, since it would offer more profound insights into financial performance, risk management, and regulatory compliance. However, the use of digitalization for accounting and auditing has its own challenges and problems, such as adaptation to change, additional cost and implementation, security issues, and other professional skillful issues (Gulin et al., 2019). Other challenges that are most common among smaller businesses are time inefficiency, low level of organization, poor record keeping, inadequate budgeting planning, expense control, limited resource, and tax compliance. These challenges are noticed among small businesses in Northern Cyprus, and they stem from inadequate tools for keeping accurate data of small businesses. The resultant effect affects the productivity of small businesses, limit their capacity to compete globally, and affect the ease of financial transaction. Smith (2020) observed SMEs that adopted digitalization had good management of time over repeated and regular functions. He notes that the management of time is essential for SMEs, due to limited staff and resources (Smith, 2020).

This work explored the benefits and challenges of using digital accounting tools on financial decisions in small businesses in Northern Cyprus. The aim was to verify what impact digital accounting tools have on small businesses. By shedding light on the benefits, opportunities and challenges presented by digital technologies, the study will x-ray how small businesses can improve their financial system. The work demonstrated that this would be possible if small businesses leverage these digitalization innovations. Olisakwe et al., 2024, noted that this exploration is essential for understanding the potential of digital transformation to foster economic development and build strong financial systems in emerging economies. From this, one can venture to say that the use of digital accounting tools has a significant impact on financial decisions in small businesses.

2. Literature Review

2.1 Digital Transformation

Digital transformation in management accounting entails the application of technological tools which are capable of keeping business managers abreast regarding financial and accounting information (Shaughnessy and Goulding, 2021). Certain

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beliefs are associated with transformative digitalization in accounting. For instance, the accounting system has been made modern by the application of sophisticated technological aids, the reduction of the rate of storage in business, the preservation of costs, and the rapidity of multidimensional management reporting (Chang and Ma, 2019; Ouda and Klischewski, 2019). Chikelu et al. (2022) observed that digital transformation is reshaping industries around the world, changing both the operation of businesses and the interaction with customers. This transformation is gradually reflecting itself in emerging economies, showing how potent it is in enhancing financial reporting and accounting, and how reliable it is in ensuring transparency and trust in economic systems.

Several authors have participated in determining the effect of transformative digitalization in transactions. According to Dong et al. (2023), businesses are making investment in digitalization boosting the overall transactional activities. Tang (2023) demonstrated that concentration on digital and transformative technology help industries achieve their goals. Using data from multiple industries over 26 years, Aljahdaly and Balubaid (2020) examine successes accomplished by industries during the adoption of transformative digitalization. Benitez et al. (2018) aimed at illustrating importance of transformative digitalization in promoting innovative and creative thinking across 100 SMEs in the USA. According to the illustration by Friyani and Hernando (2021) on the impact of digital transformation on 98 SMEs, management efficiency was not only improved, in addition the accuracy of financial report equally improved. The results showed that the assistance of computer systems was required by most entrepreneurs in SMEs in creating and preserving quality transactional recordings. It was equally seen from the findings there are industries that have already used digitalization to improve their account report that some companies have utilized the technology to boost the quality of financial report. Bambang et al. (2021) made a profound contribution by indicating that industries whose interest was on digitalization of operations can comfortably promote desired transactional practices to broader scales.

In developing countries, markets are often characterized by swift economic growth and development. These Markets face challenges that can hinder effective financial reporting. Agu et al. (2024) and Olisakwe et al. (2023) noted that these markets may show varying degrees of financial literacy, technological adoption, and regulatory frameworks, creating an inequitable landscape for businesses trying to improve transparency and accountability. As digital and technological transformation keeps evolving, it becomes imperative to investigate the impact of these changes on financial reporting practices in these scenarios. This evolution has many prospective gains to organizations such as real-time data insights and accuracy of data report (Hadi et al., 2023), just to mention but a few. Digital transformation is a concern of profound curiosity to many. Studies on the transformation in the sue of digitalization focus upon a range of issues, making the present condition of transformative digitalization better understood.

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2.2 Digitalization

The digitalization in accounting is a contemporary issue, and the profession of auditing and accounting is devolving to the use of digital tools (Kruskopf et al., 2020). According to prior works on the use of digital tools, ample tasks would be assigned to online software aids to guarantee transformation and adoption (ICAEW, 2018; McGhee and Grant, 2019; AlNasrallah and Saleem, 2022). The pivotal moments for the field of accounting and audit profession are the incorporation of new technologies such as AI (Artificial Intelligence), big data, block-chain, and analytics. These have transformed auditing professional tasks and duties (ICAEW, 2018). Gartner (2012) noted that the incorporation of these tools into accounting is known as accounting and auditing digitalization. This incorporation, propelled by technological breakthroughs, has changed business practices and created new opportunities (Awang et al., 2022). Also, Babayeva and Manousaridis (2020) and Melin and Toezay (2022) report that the automation of data entry and record-keeping seen in accounting is made possible by the use of digitalization. Consequently, accountants and auditors can concentrate more on important activities like risk management and strategic planning (Moffitt et al., 2018; Melin and Toezay, 2022). The research done by Johansson and Sjöberg (2016) asserted that digitalization has important place in accounting, especially benefitting younger accountants (Deloitte, EY, KPMG, and PwC), accountants anticipated that digitalization would take on prominent places over time.

2.3 Adaption and Opportunity

Generally, advancement of digitalization calls for Adaption on the part of accountants and auditors. In effect, with the use of digital accounting tools and the breakthroughs therein, the aforementioned will rely upon these technological advancements for development (Knudsen, 2020). A report by Forbes Insights (2014) suggests that adaptability is the greatest skill of the accountants. Digitalization is greatly changing the accounting analysis. AlNasrallah and Saleem (2022), studying the adoption of digital accounting tools in financial matters, discover that the utility of these tools affect auditor's inclination in using digital aids. Furthermore, adopting digital technologies like System Application and Process (SAP), aids to accurately and efficiently record accounting transactions (Nguyen and Gopalaswamy, 2018).

Coman et al. (2022) reported that digitalization can be seen as a threat or an opportunity within the profession. In the same report, they noted that during the pandemic, the use of digital tools in accounting sped up – profiting the accounting and auditing sector greatly. Mohan et al. (2023) reported that digitalization creates tremendous opportunity for diversity, which includes AI, archival data management, block-chain technology, and cloud accounting. Jans et al. (2022) and Mohan et al. (2023) noted that a block chain is a distributed computerized ledger (DLT) bent on recording financial activities between two parties in a client-to-client network by encoding. A crucial element of this technology is that pieces of information are locked for security and accountability purposes (McGhee and Grant, 2019). Lombardi et al. (2015) noted that these challenges and benefits are connected to accounting efficiency, skills, quality and profile. A good number of them may require a well-

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defined understanding and application of sophisticated technological tools. These groundbreaking strides can force the accounting environment to be substantially connected with professionals (Knudsen, 2020).

One other opportunity is seen in the observation of Gulin and his friends. Gulin et al. (2019) observed that accountants can gain innovative techniques, especially in engineering field, to help the advent of new accounting professionals. Lombardi et al. (2015) stress that the change in accounting was the resultant effect of digitalization. Ratzinger-Sakel and Gray (2015) refer to some mega-year gap between academic communities and practice in research they carried out. They considered it a major hurdle which ought to be dealt with to encourage the accounting sector to attain a scholarly status. Lombardi et al. (2015) similarly explain that the accounting practice, like any other practice, lacks the capacity to withstand overtures that may promote the effectiveness or efficiency of the process, or it will end up not sustainable again. Manita et al. (2020) reported that some of the core advantages of digitalization are more accuracy and transparency in report, credibility in matters of finance, and increased efficiency.

2.4 Information Technology Skills

Knudsen (2020) claimed that the accountant's developing modern proficiencies is a prerequisite in the acquiring of skills and abilities in information technology. The findings of Manita et al. (2020) also concurred that technical skills acquired from digital transformation is relevant; and further explained that auditors undoubtedly have confidence while using accounting digital tools when they possess the knowledge of IT Skills. In like manner, Tiberius and Hirth (2019) believed that yearly auditing will substitute persistent or even real-time auditing. Hunton and Rose (2010) asserted that accountants would commence the transposing of data collection, from manual to computerized.

According to Lombardi et al. (2014), accounting, as well as auditing, can be said to among of disciplines greatly impacted by digital technology. Nevertheless, a subsequent reasearch by the aforementioned authors asserted that accounting is yet to fully gain the benefits of digitalization owing to insufficient incorporation and IT skills (Lombardi et al., 2014). Reports from Institute of Chartered Accountants in England and Wales stated that transformative technologies also have a significant influence on the competencies expected of auditors (Lombardi et al., 2014; ICAEW, 2018). Accountants ought to be adequately equipped to address the emerging confrontations of gathering and handling large-scale data. In contrast, Raphael (2017) suggested that auditors must not be professionals or programmers in technology. However, he noted that hands-on experience is needed and that they should be capable of handling new tools and analyzing data. Alles (2015) challenged the practices of auditing to welcome the available breakthroughs emerging from digitalization.

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2.5 The Relationship between size of employees and firms and digital accounting

The size of employees and firm is crucial in the adoption of technological tools. For instance, it is a common believe that bigger companies are more financially flexible and able to purchase and imbibe more proficient technological gadgets than the smaller ones. This general belief is solidified by Gibbs & Kraemer (2004) who maintained that bigger industries would often be in possession of knowledge concerning effectiveness and benefits of digitalization more than their smaller counterparts. This is mostly because it is the implementation and adjustment of new technologies is expensive and costly. So, bigger firms can afford it more than the smaller companies. This idea is further collaborated by the findings of Giunta and Trivieri (2007) and Fabiani et al (2005) that show that bigger companies are more determined to deploy sophisticated digital tools. On the contrary, Love (2005) and Teo et al (1997) show a divergent opinion that the size of the company does not really have concrete impart in matters of adoption of sophisticated digital tools.

2.6 The Relationship between Education and digital accounting

The education status of the employees, as well as the CEOs, is important. Education grants the employee a level of flexibility in handling and using new/newer digital accounting tools (Chang and Ma, 2019). Studies conducted by Bresnahan et al. (2002) show that companies that sought the services of professional hands like ones with higher degrees deploy the use of digital accounting tools more than the companies with less academic certificated employees. The OECD, in 2015, observed that companies that made use of sophisticated means of computing are usually those with educated staff. These gadgets are better used by the educated hands.

2.7 The Relationship between Employees' Age and digital accounting

No concrete work has been done concerning the relationship of the employees' age and breakthrough in the use of digital accounting tools. The few works on age are not with respect to the employee, but to the company. Ghorbani (2019) in his thesis, surveyed 89 companies from 13 different industries to determine the impact of companies' population size, income made annually and monthly, overall asset, regularity of sale, operational age, leveraging ability and ROA, and held the same conclusion with Fabiani et al (2005) that the age of a firm might has no significant impact. Here, the research sees it as having some key import in determining the impact of digitalization in account. Hence, the work employed a model that factored in age of small business owners, size of employees, duration of operation, type of industry, and level of education of the business owner in relationship to digital accounting tool in determining the impart.

2.8 Other Variables

2.8.1 Risk and Concern

Lombardi et al. (2015) observed that in spite of the many challenges, the transition to digital system in accounting and auditing is anticipated to persist as the profession reacts to the society and businesses' dynamic needs and demands. Johansson and

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Sjöberg (2016) resolve that digitization contributed in auditing, particularly for early-career auditors. Auditors anticipated digitalization to have a substantial impact. Serious issues have also been presented concerning the level of risk involved in the application of DAT in financial matters (Awang et al., 2022). Lombardi et al. (2014) reports that auditing is also undergoing change in technological matters, whose operations ensure confidence in financial statements, and who precisely aligns with contemporary accounting standards and clearly show the financial statements of any firm. Like any profession, the auditing profession cannot ignore progresses that are likely to propel productivity, less it becomes incompatible with the modern age (ibid.). Tiberius and Hirth (2019) noted that another approach is to examine the benefits and challenges digitalization is capable of delivering to the present auditing state.

2.8.2 Benefits

Accounting encourages increased participatory involvement of stakeholders in accounting and accountability practices. To contemplate and identify debated issues, concerning the design and deployment of digital system and diverse ideological perspective, is the rationale behind this approach. Brown (2009) reports that divergent perspectives are seriously taken by critical dialogic accounting theory and promote inclusive, democratic, and diverse approaches to accounting and accountability practices. He argued that accounting and accountability practices are inevitably influenced by values and power relations and cannot be reduced to purely technical and neutral terms. Political discourse and deliberations ought to be acknowledged and seen as contentious. Brown (2009) asserts that dialogic accounting encourages and opens avenue for stakeholders with plurality of perspectives to engage in dialogue over contentious matters, thereby reconstructing their perspectives and opinions (see also Dillard and Brown, 2012).

3. Methodology

3.1 Research Model, Hypothesis and Objective

There exist diverse models with which digital technology and the individual's behavioural intention to use and accept particular system have been analysed. Examples of these models are Technology acceptance Model (TAM), developed by Davis in 1989; IS success model (ISSM), developed by Delone and Mclean around 1992; and Expectation-confirmation model (ECM), propounded by Bhattacheriee in 2001 (Williamson and Johanson, 2017). These models have been used and restructured by the means of integration with one another and other variables, and also by means of comparison with one another. This practice actually devolves on the context under study. Adapting models to different contexts is one of the popular methods through which the models are expanded, and their cross cultural validity tested (Granić and Mar angunić, 2019). Here, the study made use of TAM.

The theory of TAM is pivotal on two key constructs – perceived Usefulness (PU) and Perceived ease of Use (PEU) – in establishing the acceptance of any technological tools (Verkasalo, 2008).

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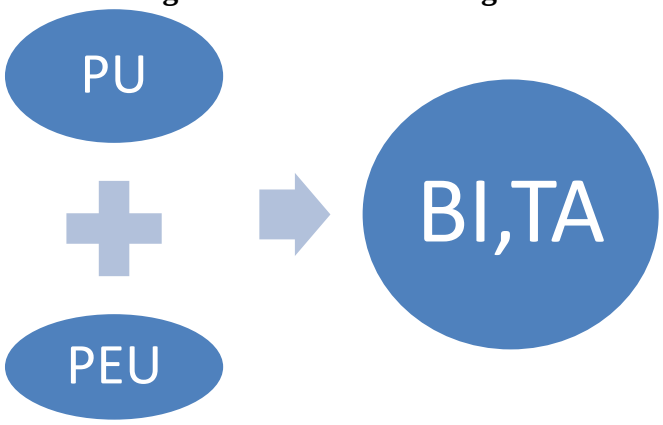
Fig. 1: TAM model in diagram



In summary, TAM holds that both PEU and PU directly or indirectly affect behavioral intention (BI). This ideology is captured in fig. 1. In effect, the model is capable of predicting the acceptance by emphasizing the place of PEU and PU as key factors in technological adoption (TA) (Verkasalo, 2008). This to say that users would often accept digital accounting tools if they sense that the tools would project work efficiency (usefulness) and are flexible to use (ease of use). The application of TAM in accounting also puts into consideration some external factors. These factors help in expanding the scope of the model by integrating it with diverse variables. These factors are the dependent variables. In this work, the dependent variables are age, education and skills of the user and the duration of the Business. However, TAM, having evolved, and expansions added to make the model usable, applicable and more meaningful, the core features of PUE and PU remain constant. This is what is commonly called "Extended TAM". For instance, Cheng et al. (2011) adopted certain variables such social influences and facilitating conditions, and combined them with TAM to extend both the context and content of TAM. Hence this research employed Extended TAM for digital accounting tools.

The Hypotheses are:
Digital accounting tools (DAT) + Perceived usefulness (PU) are related. That is, the use of digital accounting tools is positively related to perceived usefulness.
Digital accounting tools (DAT) + Perceived ease of use (PEU) are also related. That is, the use of digital accounting tools is positively related to Perceived ease of use (PEU).
Therefore, **H1**: Both Perceived usefulness (PU) and Perceived ease of use (PEU) are seen in and contingent on the impact of digital accounting tools.

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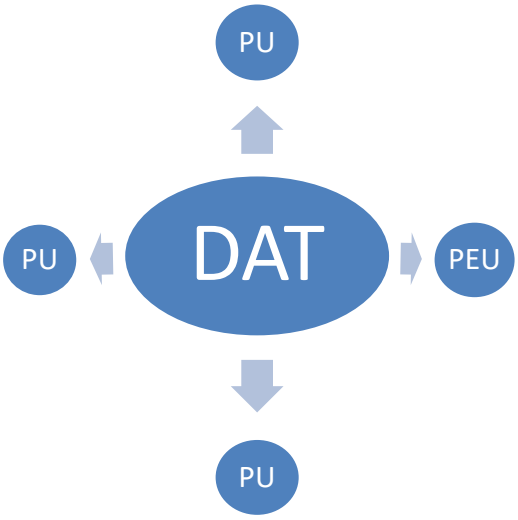
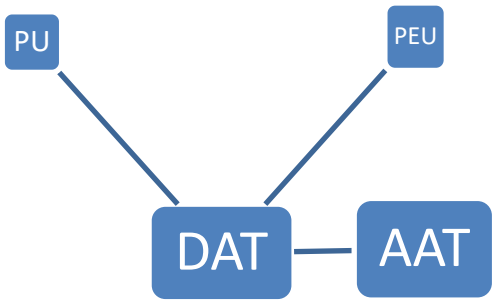
Fig. 2: relationship of PU and PEU to DAT



Perceived usefulness (PU) + Adoption are related. That is, perceived usefulness (PU) is positively related to the adoption of digital tools.
Perceived ease of use (PEU) + Adoption are related. That is, perceived ease of use (PEU) is positively related to the adoption of digital tools.
H2: Both Perceived usefulness (PU) and Perceived ease of use (PEU) accounts for the use of specific digital accounting tools over and above others (e.g.: Digital accounting tools (DAT) over Analog accounting tools).

Fig. 3: Preference of DAT over AAT.



Age + Perceived ease of use (PEU) are not compatible. That is, age is negatively related to Perceived ease of use (PEU), with older employees/SME CEOs perceiving digital accounting tools as more difficult to use.

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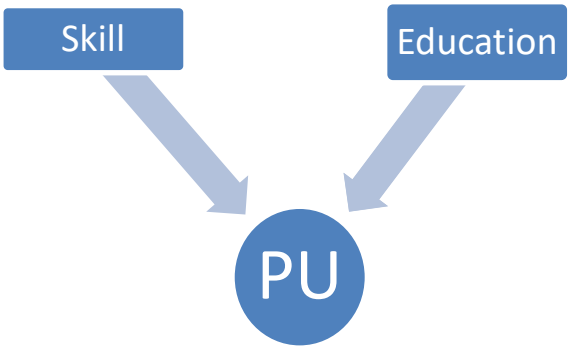
H3: Age plays a negative role in the appreciation and application (PEU) of digital accounting tools.

Fig. 4: the opposing nature of employees' age and PEU

Skill + Perceived usefulness (PU) are related. That is, technical skill and accounting knowledge are positively related to perceived usefulness.
Education + Perceived usefulness (PU) are related. That is, education level is positively related to Perceived usefulness.
H4: Both technical Skill-knowledge and Education level determine the degree of Perceived usefulness (PU).

Fig. 4: the influence of Skill and education on PU.



The research objective was to x-ray the impact digital tools sway in financial decisions in SMEs in Northern Cyprus. To achieve this, the researcher's particular intent was on the place of TAM, in the light of the aforementioned variables, in determining impact of digitalization in accounting in Northern Cyprus. The research pinpointed the benefits (usefulness), as well as the challenges associated with its implementation. The research was intent on exploring how the adoption and integration of digital tools and technologies have influenced various aspects of accounting in small businesses. The research was also bent on examining how the use of digital tools has affected the quality, reliability, efficiency of financial reporting and auditing procedures. Most of the studies, that evaluated the behavior of users' of TAM, show that the perception of utility (usefulness) and flexibility of use are one of the common factors SMEs consider when using digital accounting tools (Nurqamarani

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et al., 2021). The crew made use of semi-structured questions for the interviews to garner data from entrepreneurs, accountants and auditors who were experienced with digital tools in the accounting field.

3.2 Selection of Participant and Data Collection

The Participants used in this research were randomly selected from different work sectors. They were CEOs, accountants and auditors. The basis for this selection was their experience in the use of digital tools in matters having to do with accounting and auditing. Other bases were age, service duration, and level of education of the participants (employees/business owner). The researcher used a total number of 100 for owners of SMEs and 20 for accountants as his sample size. These ones were chosen by means of a random sampling technique. A total number of 120 select Participants were chosen to reflect diversity in across board.

There were a sum of 20 semi-structured interview questions given the select participants that allowed each to express itself, and in the process reflect its experiences, opinions, and observations. Each interview lasted for an hour. The questions asked were open-ended in nature, in order to determine vital things like the pros and cons of job roles, as well as decision-making processes. The interview was audio-recorded, after which it was transcribed to ensure that accurate data was captured. The participants were assured of the confidentiality of their revelations.

3.3 Data Analysis

The researcher performed a topic-based analysis of the interview transcripts to pinpoint insightful patterns and challenges. The researcher and his crew read several times the transcripts in order to familiarize themselves with the data. The assembling of data was by identifying units of information that are germane to the place of digital accounting on financial decisions in small businesses. The data were structured and grouped into themes, and afterwards codified. The coding work was reviewed by applying the codified items to data to ensure uniformity. Relationship among the themes was analyzed, bearing in mind connectedness of ideas, contradictions of thoughts in the testimonies of the participants. The findings were summarized, as well as interpreted. Qualitative statistics were employed to summarize the data, and the research hypothesis was stated and used determine the usefulness of the changes noted in the work.

3.4 Ethical Considerations

Information consent from participants was obtained, and the researcher and his crew ensured that the willing participants understand the essence of this research, as well as the place of their rights, and the way their information would be utilized. Participants' data were made anonymous, and the research team codified them for the purpose of confidentiality.

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4. Results and Discussions

The research findings highlighted the impacts of digital accounting tools on financial decisions in small businesses, including budgeting, expense control, profitability analysis, tax filing and compliance, and business growth planning. On the other hand, the study explored some challenges limiting the use of digital accounting, including cost, age, technical support, complexity of tools, and data security in small businesses. The general impact of digital accounting on financial decisions in small businesses is established using the themes found. The vital factors, mentioned in the form of themes, helped us comprehend digital accounting's impact thoroughly. The factors are digital adoption, tools used, motivation, benefits, challenges, industry and location of business, and age factor.

Table I: Use of digital accounting tools by small business employees/owners in terms of age and employee's size

	Age (%)		Size of employees (%)			
	<45years	> 45 years	1 – 5	6-10	11-20	20 and more
Use of DAT	67.00+0.58	33.00+ 0.58	9.00+0.29	25.00+1.14	31.00+0.58	35.00+0.58

DAT – Digital Accounting Tools; Mean+ Standard Error

Table II: Use of digital accounting tools by small business employees/owners in terms of Skills and Duration of Operation

	D.O. in years (%)		
	<2	3> 5	6 and above
Use of DAT	34.00+ 0.29	51.00+0.29	15.00+0.58

Skill and DO – Duration of Operation; DAT- Digital Accounting Tools; Mean+ Standard Error

Table III: Use of digital accounting tools by small business employees owners according to education level

	Education		
	Primary	Secondary	Tertiary
Use of DAT	13.00+0.17	32.00+0.88	55.00+0.29

DAT- Digital Accounting Tools; Mean+ Standard Error

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Table IV: Use of digital accounting tools by small business owners in various industries

	Type of Industry (%)				
	RTL	SERV	MFG	AGRI	ICT
Use of DAT	21.00+0.29	18.00+0.29	23.00+0.44	13.00+0.35	25.00+0.23

DAT- Digital Accounting Tools; Mean+ Standard Error

Table I demonstrates that the rate of adoption of digital accounting tools is higher among younger small business employees and owners compared to their older counterparts. Results from the same study showed that the size of employees in small businesses has some impact in the use of digital accounting tools. Businesses with more employees tend to adopt digital accounting tools compared to those with fewer employees. This was in agreement with the findings of Gibbs & Kraemer (2004); Giunta and Trivieri (2007) and Fabiani et al (2005) who maintained that bigger firms are more likely to adopt digitalization in accounting sector than SMEs.

The result from Table II showed that the skills and duration of operation of the business also played a profound role. Skills and their concomitant understanding are a must-have in digitalization. The more skills and understanding employees have, respecting digitalization, the more they would embrace and appreciate digital accounting tools. Almagrashi et al. (2023) note that the use of digital accounting applications is most times inhibited by a lack of understanding of technology, as SMEs employees and CEOs find it difficult to comprehend the menu display or available features and thus have constraints in using the applications. This devastating situation hampers the intention of the employers and Business owners to adopt digital technology because one would opt for digital accounting tools, over and above analog accounting tools, if one the benefits perceived or obtained exceedingly override the effort and energy required to operate them (Almagrashi et al., 2023).

Again, Businesses less than six (6) years tend not to appreciate the full benefits of digital accounting tools. Businesses that have lasted 6 years and above appreciate the use of digital accounting tools, because it is believed that they would have tested the potency of the two, DAT and AAT. Consequently, businesses that have lasted 6 years and above adopt digital accounting tools more compared to those that are less than six years. Businesses that have lasted 6 years and above who feel that digital accounting tools provide significant benefits in increasing productivity and financial accuracy will more likely continue in their patronage. However, irrespective of the patronage, these businesses can as well stop using digital applications if expectations are not adequately met (Fajriyah et al., 2024). The impact and benefits of this use are related to PEU, which is one of the two features of Technology Acceptance Model (TAM). The model states that applications that prove easy to use (PEU) are more likely to be appreciated and adopted by the users (Fajriyah et al., 2024). That is to say that if

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employees and CEOs consider digital technological tools easy and uncomplicated to use, those tools will be requested for (Wicaksono et al., 2023).

In Table III, employees and Business owners with tertiary education adopted digital accounting tools more than their counterparts with primary education. The path to successful digital accounting in small businesses is through training and education, provision of infrastructural amenities like stable internet and power, and enabling safety measures that are adequate to curb the threats of cyber-security.

It is worth knowing that education profoundly impacted the choice of using a digital accounting tool. However, reasons abound why Micro, Small, and Medium Enterprises (MSMEs) most times ignore accounting intoto in their operations. Accounting, as a practice, is seen as tedious and time consuming, especially when business transaction records are to be taken on daily. The lack of proper education on accounting and use of digital tools for accounting cause SMEs to have difficulty, thereby opting for a manual accounting recording system.

The result in Table IV also showed that ICT, manufacturing, and retail businesses adopted digital accounting tools more than other industries. This is because these companies understand better the usefulness of digital accounting tools.

The study showed that digital accounting had a profound impact on financial decisions in small businesses. Data collected from owners of small businesses and financial experts through surveys and interviews demonstrated that digital accounting greatly improved their budget planning, expense control, profitability analysis, business growth planning, tax filing, and compliance. Overwhelming correspondence from users of digital accounting demonstrated that owners of small businesses are embracing digital accounting for the benefits, which also help to monitor mismanagement or theft by staff. Digital accounting has enhanced productivity, financial performance, and facilitated informed decision-making for small businesses. The majority of small business owners felt confident that they were making informed financial decisions through the use of digital accounting. Although small business owners admitted the importance of digital accounting, many reported that they faced challenges ranging from high subscription fees, unstable internet connectivity and electricity, complexities of tools, lack of technical support, and data security. However, they showed profound adaptability to the technology, regardless of limited information and expertise in digitalization. However, the study disagrees with research findings that perceived usefulness had no determining benefit on the intent to adopt particular technological tools (Semlambo et al., 2022; Tahar et al., 2020; Tambunan, 2023). The study conforms to findings that perceived usefulness positively affected the purpose of using digital accounting (Esfahbodi et al., 2022; Saleem et al., 2022; Vărzaru et al., 2021).

Small business owners in Northern Cyprus reported that the technology is user-friendly. Financial experts interviewed stated that getting to understand digitalization in accounting is not complex, and that the digitalization in accounting interface is a one-way thing. Most young business owners under the age of 45 showed a higher level of proficiency in digital accounting. Digital accounting helped small businesses complete financial transactions in record time, thus saving time. It helped in the ease

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of doing business and overall organization of small businesses. Digital accounting can determine the state and decision-making of small businesses. The research is in agreement with previous works done by Hasan and Gupta (2020) in India, Liébana-Cabanillas et al. (2020) in India, and Daragmeh et al. (2021) in Hungary, which demonstrated that perceived ease of use positively impacted the use of electronic wallets. Small business owners' perceived that the use of digitalization influenced the adoption of digital accounting tools. This study showed digital accounting system can be implemented by small business owners, considering its user friendliness. Also, small businesses reported that utilizing digital accounting promoted their interest in its application.

Ease of financial reporting and efficiency positively affected the interest of small business owners in using digital accounting. Responses from respondents showed that they felt confident when using digital accounting even without support or assistance. They also responded that they reached out to digital accounting service providers when faced with any software challenge. This finding conforms to the works done by Marbun et al. (2021) in Indonesia, Daragmeh et al. (2021) in Hungary, Mujalli et al. (2022) in Arabia, and Pourghanbari et al. (2022) in Iran, which show how self-efficacy affected the use of e-wallet and virtual accounts.

In Northern Cyprus, education and age played a significant role in adopting digital accounting tools for financial decisions by small business owners. Younger business owners under the age of 45 felt safe using digital accounting tools for financial management and decisions, as opposed to the majority of older respondents who said that they were not amenable to such technology. The majority of respondents who use digital accounting agreed to the fact that the use of digital accounting tools has minimal risk and can be referred to as safer and preferable. They responded that it helped them to monitor sales. Lack of information in the public domain significantly affected the use of digital accounting in Northern Cyprus. Most business owners above 45 years of age are either unaware of such a service or have a distrust of the system. Deficiency of information regarding the benefits of the use of digital accounting for small businesses has been a major hurdle in Northern Cyprus. The focus of most small business owners in Northern Cyprus is product innovation. Though most small business owners are quite adaptable to technology, there is a knowledge gap about the importance of digital accounting tools and their benefits. This research is consistent with the work done by Singh and Sinha (2020) in India and Saleem et al. (2022) in Pakistan, which demonstrated personal awareness affected the choice of technology.

5. Conclusion

This study investigated the impact of digital accounting on financial decisions in small businesses in Northern Cyprus. Small business owners in ICT, agriculture, services (including hospitality), manufacturing, retail/wholesale, and consulting reported improvements in productivity and overall organization of their businesses. Digital accounting played a profound role in the ease of financial reporting, tax filing and compliance, time efficiency, and record keeping. The use of digital accounting in

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Northern Cyprus is popular among younger, small business owners under the age of 45 years and below, in our findings. The participation of older small business owners in using digital accounting tools was observed to be lagging. This can be attributed to the usability of digital systems that influenced the adoption of digital accounting tools. Adoption of new technologies tends to be amenable to younger and educated people. There was also a report of distrust in the digital accounting system by some older small business owners in Northern Cyprus. They expressed fear of data security, that their business may be vulnerable to online fraudsters. Despite tremendous technological advances in digital accounting, many small business owners are still unaware of the benefits this system offers. There is a need to sensitize the public about these benefits, ranging from budget planning, expense control, cash flow forecasting, profitability analysis, and business growth analysis.

However, challenges from the utility of digital accounting in small businesses are a grave concern. Small business owners reported high subscription/setup costs, unstable internet connectivity, data security concerns, and lack of technical staff. Concerted efforts should be put in place to address these concerns to help small business owners compete with their contemporaries across the globe. Data security should be given priority. Owners of small businesses in Northern Cyprus should be trained and retrained on how to protect their data. Older entrepreneurs who find these tools complex should employ the services of digital accounting experts. This research unraveled the place of digital accounting in financial decisions in SMEs using Northern Cyprus as a case study. We recommend that further work be done on investigating which digital accounting tool is more user-friendly and offers a better data security guarantee. Also, the role of the government in promoting digital accounting in Northern Cyprus should be investigated.

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