VOL. 06 NO. 7,
NOVEMBER, 2024
E-ISSN 3026-9679
P-ISSN 3026-9423



African Scholar Publications & Research International
www.africanscholarpub.com

Journal of Business Dev. and Management Res. (JBDMR)

Impact of Digitalized Accounting Practices on Entrepreneurial Growth: Empirical Analysis from Small and Medium Scale Enterprises in Central Zone of Taraba State

Adamu Nuhu

Department of Accountancy, School of Business and Management Technology, Federal Polytechnic Bali, P.M.B. 05 Bali, Taraba State
Corresponding Author: nuhuadamu720@gmail.com

Abstract

Arguably for any Small and Medium scale Enterprises (SMEs) to be successful, owners of such businesses must possess appropriate skills and abilities to run the business. This paper therefore looks at the impact of accounting skills to entrepreneurs of small and medium enterprises for sustainable performance and development in a developing nation like Nigeria using the central senatorial district of Taraba State as a focal point. The broad objectives of this paper are to ascertain if acquisition of accounting skills by SMEs operators have benefits that are accruable to the firms. The paper adopted the descriptive research design approach and data were generated from professionals and operators/owners of SMEs in the state through a fifteen-point structured questionnaire. However, Data was analyzed using percentage analysis, the weighted mean, and the Z-test statistics. The hypotheses were tested using the Z-test for population proportion adopted at 5% level of significance under the two tailed test. The results showed that accounting skills acquired by owners and operators of SMEs in the state will enhance their economic status and businesses performance. The result also showed that accounting skills will enhance their business acumen and

profitability. Based on the findings the paper concluded that, the acquisition of fundamental accounting skills by owners of small and medium scale enterprises is of utmost importance given the numerous contributions which are accruable to owners and operators of SMEs especially in developing nations. In line with the findings the paper recommended that, a massive and regular training of owners and operators of SMEs nationwide on the accounting and business skills.

Keywords: Entrepreneurial, Sustainable, Performance, Enterprises, Skills.

Introduction

Entrepreneurship started to gain ground in Nigeria as a result of the prevalence of our unemployed youths after leaving the school. Similarly, most graduates from the universities and Polytechnics, after their one-year compulsory National Youth Services start searching for unavailable jobs. It is obvious that the government cannot employ all the graduate job seekers and the only way to tackle this problem is for individuals to seek alternative means by being self-reliance and be an employer of labor rather than be a job seeker through entrepreneurship, (Okoye and Emmanuel, 2017).

Okafor, (2018) posited that, the value of small and medium enterprises (SMEs) in any economy cannot be overstated. In Nigeria and other countries, micro and small scale enterprises (MSEs) play vital roles in employment and revenue generation. It also leads to the process of industrialization, sustainable economic growth and development, encourages entrepreneurship and employment generation, reduces poverty and contributes to the country's gross domestic product (GDP), introduces innovation and entrepreneurship skills, Small businesses may not have as big resources as larger companies, yet survival is just as critical to economic development. However, there are tremendous increases in small and micro-scale businesses in Nigeria such as supermarkets, poultry farming, fish farming, animal feed production, kiosks, computer services, carpentry works, barbing and hairdressing salons, sachet water production, productions of soap, powder, pomade, and detergents, restaurants, drug shops, car wash, and the host of others. One common feature of SMEs is the daily provision of business operations for a long period of time.

Practically and currently despite the advantages of small and medium scale enterprises in some developing countries like Nigeria, there are still some challenges to their growth such as lack of accounting knowledge as justified by the study of (Amoako, 2014); lack of managerial accounting skills, technical skills, and improper decision making, careless or poor financial management. However, despite a recent effort by many scholars on this subject matter, there are limited empirical studies in Nigeria that have examined the examine the impact of accounting skills on sustainable entrepreneurial development for self-reliance with special reference to some selected small and medium scale enterprises in southern, taraba state.

Empirically, a number of the studies were focused on Digital Accounting and Entrepreneurship for example, studies of (Uche and Peter, 2013 Nwaigburu and Eneogwe, (2013); all examined the impact of Accounting Skills on entrepreneurship education for self-reliance and sustainable development. However most of the empirical evidence in Nigeria was studies from south-south state of Nigeria. Hence to the best of my knowledge non or only few studies on this specific subject matter were carried out in the central senatorial district of Taraba this therefore establishes an important gap in the literature making the research of this type significant so as to specifically ascertain the fundamental accounting packages needed by entrepreneurs for the Growth of Small and Medium scale Enterprises in central zone of Taraba state and also determine the benefits accruable to the firms who acquire digitalized accounting skills for the Growth of Small and Medium scale Enterprises in central zone of Taraba state.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Digitalized Accounting Practice and Growth of Small and Medium scale Enterprises

Ohuche, & Adenuga, (2014) sees accounting skills as the approaches established by top managers to record, classify, analyze and interpret financial transactions of an organization and with the objectives to achieve the firm's target. One of the advantages of accounting practices is to maintain efficiency in every business activities and to know if the business is growing or not. In Nigeria, the government through the policy of MSMEs 2014 revised made it compulsory for all business enterprises seeking financial assistance from any financial institutions in the country to undergo skills acquisition training where accounting practices such as financial management

practices, investment portfolios, decision making etc. are taught. Similarly, individuals who see the importance of accounting practices to their business growth undergo training based on the private arrangement with the trainer

Similarly, Kilonzo, & Ouma, (2014) digitalized accounting practices are the adoption of all financial and non-financial methods for gathering and recording a business entity's day-to-day financial activities. Thus, SMSE accounting practices is defined as the method by which the whole financial activities relating to the enterprise are recorded and the rules and regulations observed.

Uniamikogbo and Adeusi (2017). They carried out a study on accounting skills for sustainable entrepreneurial development in Nigeria. This study utilized a SPSS in analyzing respondents Data. Findings indicated that accounting skills have significant benefits for sustainable performance and development.

Ho_1: *Digitalized Accounting Skills has no significant impact on Entrepreneurs for the Growth of Small and Medium scale Enterprises in central zone of Taraba state.*

Digital Accounting skills and entrepreneurial growth of (SMES)

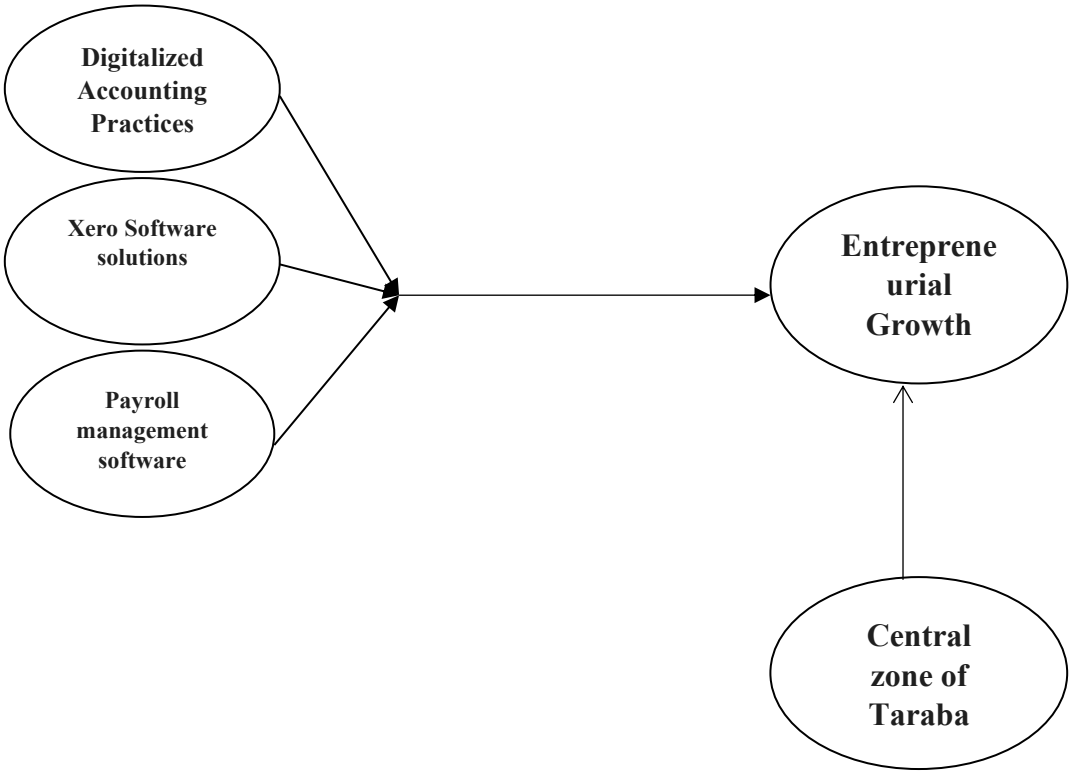
Akande (2011), Posits that, although the MSMEs' entrepreneurs can manage their business efficiently, still, there are less knowledgeable about managing accounting and recording transactions of their daily business activities. Among the benefits of recording daily transactions and operations are that it will enable them to make better management and financial-related decisions, assist in preparing annual tax payments, and prepare the next planning for the business. Basic knowledge of bookkeeping is essential for small business owners and entrepreneurs to sustain their businesses.

According to Hasbolah, Rosli, Hamzah, Omar, & Bhuiyan, (2021) SMEs need to *assess the financial strength of their ventures to continue operations amid the Covid-19 pandemic. In addition, these business managers were forced to explore new strategies to interrelate with customers and to streamline business transaction processes.*

Boame, Solace and Issaka, (2014). Their study investigated the adoption of accounting practices and their effect on small scale enterprises. Data are obtained using Primary Sources. The result indicated that Majority of MSEs are either extremely educated or familiar with accounting principles and concepts, according to the results.

Ho_2: *There are no any significant benefits accruable to the firms who acquire digital accounting skills for the Growth of Small and Medium scale Enterprises in central zone of Taraba state*.

Figure 1: Conceptual Model of the Study



(Independent Variable) (Dependent Variable)

Figure 1: showing the conceptualization of all the variables incorporating both the independent and Dependent variables.

Theoretical framework

This study adopted an Efficiency theory propounded by Banton. Banton (2020) propounded Efficiency theory who argue that, a micro and small business owner is someone who starts and runs a business enterprise to achieve personal goals, and sees the enterprise as an extension of their own wants, goals, and personalities. In most cases, the overall objective is to make a steady profit to enable the business to grow. The growth of any business is normally achieved when the managers of such businesses are efficient in their performances. Efficiency as defined by (Banton, 2020) is a level of business activity that uses the fewest inputs to provide the most output.

To accomplish a given result, it requires using less resources, such as human time and energy to produce a given quantity or quality of output. It is a measurable concept that is calculated by dividing total usable output by total input

Empirical Review

This section of the literature reviews critically examine the extant literature abounds with empirical studies on "Impact of Digitalized Accounting Practices on entrepreneurial Growth: Empirical Analysis from Small and Medium scale Enterprises in central zone of Taraba state." with findings either mixed or inconclusive so as to find the existing research gap and direct the study. For instances:

Okoye, Uniamikogbo and Adeusi (2017), carried out a study on accounting skills for sustainable entrepreneurial development in Nigeria. Findings indicated that accounting skills have significant benefits for sustainable performance and development.

Mbogo, M. (2016) looked into the impact of managerial skills on SMEs on the success and growth of small and medium businesses in Kenya. Findings demonstrated that business owner's or manager's level of training and accounting skills have strong, positive, and significant impact on decision making, and are thus critical for the success, growth, and survival of a small business.

Ilemona (2011), evaluated record keeping and accounting as a tool for small business growth in Nigeria. The findings revealed a strong link between effective financial transaction record-keeping and an enterprise's development potential. This indicates that proper record keeping and accounts can be properly kept if the book-keeper has some book-keeping and accounting knowledge.

Ademola, James and Olore (2012), revealed that the majority of the respondents (i.e. MSEs) do not keep business records and therefore do not even know whether their businesses are growing or not. Also,

Boame, Solace and Issaka (2014) studied the adoption of accounting practices and their effect on small scale enterprises. The result indicated that lack of accounting knowledge was one of the causes making it often difficult, if not impossible, for MSE operators to separate personal expenses from the business expenditure. On the other hand, Dawuda, & Azeko, (2018) studied micro, small, and medium-sized business accounting knowledge, practices, and controls. Majority of MSEs are either extremely educated or familiar with accounting principles and concepts, according to the results.

Okafor, (2012) carried out a research on financial management practices on Nigerian small firms. Findings indicated that the efficiency with which small businesses conducts their accounting and financial management duties have favorable and significant impact on their overall performance.

Yohanes & Shibru (2018) demonstrated that excellent financial management practices provide a backbone to small scale companies' profitability, success, and expansion, while they suggested that financial management practices affect SMEs' growth.

Pavtar, (2017), examined the accounting practices of SMEs as well as challenges faced by MSEs. The result showed that SMEs keep some accounting records while the challenges have a significant effect on their operations, their further findings indicated that SMEs frequently fail to follow basic accounting standards, limiting company information that is critical for decision-making.

METHODOLOGY

The paper adopted the descriptive research design approach and data were generated from professionals and operators/owners of SMEs in the state through a structured questionnaire. The population of the study would comprise of all registered and non-registered SMSEs in (4) four LGA in the central zone of Taraba State. However, since the population cut across different local governments, this study would employ a proportional stratified random sampling technique to pick the required sample in form of a stratum. Thereafter a sample size of 284 staff was selected using Bill Golden sample size formula. The study adopted would adopt a primary source of data collection. This would be achieved via the administration of designed questionnaires to obtain and collate data required for this study. Finally, in this study, hypotheses previously formulated were tested using the Z-test for population proportion adopted at 5% level of significance under the two tailed test.

DATA PRESENTATION AND DATA ANALYSIS

Descriptive statistical analysis

The results obtained from the survey and the descriptive analyses are presented in this section.

Table 1: Analysis of respondents' views on the various issues on digitalized accounting skills for sustainable entrepreneurial development.

S/N	Items	Response (in %)					Weighted Mean
		SA	AA	ID	DA	SD	
1	The presence of digitalised accounting skills among operators of SMEs will have a positive effect on entrepreneurial development	31.5	19.0	29.5	12.3	7.7	3.54
2	Digitalised Accounting skills play a crucial role in enhancing financial performance of entrepreneurship.	29.5	21.5	22.7	2.7	23.6	3.30

3	Non digitalised financial skills by SMEs operators negatively affect the quality of their financial reporting	19.0	13.6	38.1	3.4	25.9	2.97
4	Digitalised Accounting skills is associated with financial reporting quality	27.8	20.4	31.5	3.7	16.6	3.39
5	High level of digitalised accounting education of entrepreneurs has a favourable impact on entrepreneurial development.	23.8	17.0	39.5	3.4	16.3	3.29
6	Acquisition of digitalised accounting skills alone by SMEs operators is a tool for sustainable entrepreneurial development	14.7	11.6	38.1	5.4	30.2	2.75
7	Possessing digitalised accounting education by SMEs operators guarantees sustainable performance and development of entrepreneurship	22.2	29.6	27.8	7.4	13.0	3.41
8	Operators of SMEs with digitalised accounting skills perform better than those with non-digitalised accounting skills	20.1	13.6	38.1	3.0	25.2	3.00
9	Digitalised Accounting skills aid capacity building in the area of financial management and record keeping	23.8	17.0	34.7	3.4	21.1	3.19
10	Digitalised Accounting skills are needed by entrepreneurs of small and medium enterprises for sustainable performance and economic development	22.8	18.0	32.7	2.7	23.8	3.13

Key: SA-Strongly agree, AA-Agree, ID- Indifference, DA-Disagree, SD-Strongly disagree

Table 3 above shows the summary of analysis for statements in the research instrument. Results of the analysis show that 20% of the respondents disagree that the presence of digitalized accounting skills among operators of SMEs will have a positive effect on entrepreneurial development, 29.5% of the respondents are

indifferent about the statement while, 50.5% of the respondents agree. The mean score for the statement is 3.54. We therefore conclude that the presence of digitalized accounting skills among operators of SMEs will have a positive effect on entrepreneurial development.

Similarly, 26.3% of the respondents disagree that accounting skills play a crucial role in enhancing financial performance of entrepreneurship, 22.7% of the respondents are indifferent about the statement, 51% of the respondents agree. The mean score for the statement is 3.30 which represents a strong consensus to uphold the statement. We therefore conclude that accounting skills play a crucial role in enhancing financial performance of entrepreneurship. 29.3% of the respondents disagree that non-financial skills by SMEs operators negatively affect the quality of their financial reporting, 38.1% of the respondents are indifferent about the statement, while 32.6% of the respondents agree. The mean score for the statement is 2.97 which represents a weak consensus to uphold the statement. 20.3% of the respondents disagree that accounting skills is associated with financial reporting quality, 31.5% of the respondents are indifferent about the statement, and 48.2% of the respondents agree. The mean score for the statement is 3.39; we therefore conclude that accounting skills is associated with financial reporting quality.

Equally, 19.7% of the respondents disagree that high level of digitalized accounting education of entrepreneurs has a favorable impact on entrepreneurial development, 39.5% of the respondents are indifferent about the statement, 40.8% of the respondents agree. The mean score for the statement is 3.29; we therefore conclude that high level of accounting education of entrepreneurs has a favorable impact on entrepreneurial development. 35.6% of the respondents disagree that the acquisition of accounting skills alone by SMEs operators is a tool for sustainable entrepreneurial development, 38.1% of the respondents are indifferent about the statement, 26.3% of the respondents agree. The mean score for the statement is 2.75; we therefore conclude that the acquisition of accounting skills alone by SMEs operators is not the only tool for sustainable entrepreneurial development. 20.4% of the respondents disagree that possessing accounting education by SMEs operators guarantee sustainable development of entrepreneurship, 27.8% of the respondents are indifferent about the statement, 51.8% of the respondents agree. The mean score for the statement is 3.41; we therefore conclude that possessing accounting education by SMEs operators guarantee sustainable development of entrepreneurship.

However, 28.2% of the respondents disagree that operators of SMEs with accounting skills perform better than those with non-accounting skills, 3.0% of the respondents are indifferent, and 33.7% of the respondents agree. The mean score for the statement is 3.00; we therefore conclude that operators of SMEs with accounting skills perform better than those with no accounting skills. 24.5% of the respondents disagree that accounting skills aid capacity building in the area of financial management and record keeping, 34.7% of the respondents are indifferent, and 40.8% of the respondents agree. The mean score for the statement is 3.19; we therefore conclude that accounting skills aid capacity building in the area of financial management and record keeping

26.5% of the respondents disagree that accounting skills are needed by entrepreneurs of small and medium enterprises for sustainable performance and economic development, 32.7% of the respondents are indifferent, and 40.8% of the respondents agree. The mean score for the statement is 3.13; we therefore conclude that accounting skills are needed by entrepreneurs of small and medium enterprises for sustainable performance and economic development.

Test of Hypotheses

Hypothesis 1

Ho1: Digitalized Accounting Skills has no significant impact on Entrepreneurs for the Growth of Small and Medium scale Enterprises in central zone of Taraba state.

Table 2: Analysis of Response: Digitalized Accounting skills is needed for the Growth of Small and Medium scale Enterprises

	Frequency	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly	9	16.6	16.6	16.6
Disagree	2	3.7	3.7	20.3
Disagree	17	31.5	31.5	51.8
Indifferent	11	20.4	20.4	72.2
Agree	15	27.8	27.8	100.0
Strongly Agree TOTAL	**54**	**100.0**	**100.0**	

Source: Field Survey (2024)

$$X = 48.2\ (20.4 + 27.8)$$

$$P = \frac{X}{n} = \frac{48.2}{54} = 0.89$$

$$\bar{p} = 1 - 0.89 = 0.11$$

$$Z = \frac{0.89 - 0.50}{\sqrt{0.89\ x\ 0.11}}$$

$$Z = \frac{0.39}{0.043} = 9.07$$

From the Z-table at 5% level of significance under the two-tailed test, the table Zvalue is ± 1.96.

α = level of significance

$$\frac{\alpha}{2} = \frac{0.05}{2} = 0.025$$

The analysis shows that the computed Z-value of 9.07 is greater than the table Value of 1.96. Figure 1 in table 4 shows that the computed Z-value of 9.07 falls outside the acceptance region into the rejection region; we therefore reject the null hypothesis and accept the alternative hypothesis which states that Digitalized Accounting Skills has significant impact on Entrepreneurs for the Growth of Small and Medium scale Enterprises in central zone of Taraba state.

Hypothesis 2

Ho2: There are no any significant benefits accruable to the firms who acquire digital accounting skills for the Growth of Small and Medium scale Enterprises in central zone of Taraba state.

Table 3: Analysis of Response on: firms that acquire accounting skills for the Growth of Small and Medium scale Enterprises.

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	7	13.0	13.0	13.0
Disagree	4	7.4	7.4	20.4
Indifferent	15	27.8	27.8	48.2
Agree	16	29.6	29.6	77.8
Strongly Agree	12	22.2	22.2	100.0
TOTAL	**54**	**100.0**	100.0	

Source: Field Survey (2024)

$$X = 51.8\ (29.6 + 22.2)$$

$$P = \frac{X}{n} = \frac{51.8}{54} = 0.96$$

$$\bar{q} = 1 - 0.96 = 0.04$$

$$Z = \frac{0.96 - 0.50}{\sqrt{0.96\ x\ 0.04}}$$

$$Z = \frac{0.46}{0.027} = 17.0$$

From the Z-table at 5% level of significance under the two-tailed test, the table Zvalue is ± 1.96.

α = level of significance

$$\frac{\alpha}{2} = \frac{0.05}{2} = 0.025$$

The analysis shows that the computed Z-value of 17.0 is greater than the table Zvalue of 1.96. Figure 2 in table 3 shows that the computed Z-value of 17.0 falls outside the acceptance region into the rejection region; we therefore reject the null hypothesis and accept the alternative hypothesis which states There are significant benefits accruable to the firms who acquire digital accounting skills for the Growth of Small and Medium scale Enterprises in central zone of Taraba state.

Discussion of findings

However, from the analysis carried out based on data generated from the field survey together with the test result of the two hypotheses, the findings based on the objectives clearly indicate as follows:

i. Digitalized Accounting Skills has significant impact on Entrepreneurs for the Growth of Small and Medium scale Enterprises in central zone of Taraba state.
ii. There are significant benefits accruable to the firms who acquire digital accounting skills for the Growth of Small and Medium scale Enterprises in central zone of Taraba state.

However, The above findings are in agreement with Chibunna (2012) who posited that acquisition of digitalized accounting skills by managers and operators of small and medium scale enterprises enhance their business acumen

thereby making them to have a comprehensive knowledge of business but in contravention to the findings of Onoh (2016).

CONCLUSIONS AND RECOMMENDATIONS

Having gone through the whole length of data analysis, hypothesis testing and the summary of test result. Based on the findings this study concluded that;

i. Digitalized Accounting Skills has significant impact on Entrepreneurs for the Growth of Small and Medium scale Enterprises in central zone of Taraba state.
ii. There are significant benefits accruable to the firms who acquire digital accounting skills for the Growth of Small and Medium scale Enterprises in central zone of Taraba state.

RECOMMENDATIONS

Based on the conclusion drawn above, the following recommendations were proffered:

i. Strong awareness campaign should be embarked upon by appropriate authority to sensitize owners of small and medium scale enterprises on the need for acquiring digitalised accounting skills.
ii. Appropriate government organs and agencies should be organizing free seminars and workshop for owners of small and medium scale enterprises to achieve this goal
iii. Owners of small and medium scale enterprises should endeavor to acquire accounting skills in other to promote the quality of their products and upgrade their services.

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