

COMPUTERIZED ACCOUNTING SYSTEM EFFECT ON PERFORMANCE OF ENTREPRENEURS IN SOUTH WESTERN NIGERIA

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Abstract: Accounting plays a critical role in the success or failure of entrepreneurs and the advent of Technologies across the globe has altered the norm of the game and expectations of the new mode of economics activities. Improvements in this technology have replaced manual bookkeeping systems with computerized ones. This paper assessed whether implementation of Computerized Accounting System has positive influence on the performance of entrepreneurs in South western Nigeria. The population of the study comprises of list of 7474 registered small and Medium businesses in South West Nigeria.(Bureau of Statistic 2012). random sampling technique will be adopted for the study. The sample size of 380 were mathematically derived using the Taro Yamene's formula, 301 questionnaire were received and useful for the study representing 79% of the total sample size. Data collected were coded and analysed using frequency table and percentage while inferential statistic such as chi-square and regression analysis was used to test the formulated hypotheses. Finding from the study indicate that advancement in technology has become a driver to business success . Evidence from findings reveal that Computerized Accounting Systems are used by entrepreneurs in order to generate timely and accurate reports through a fast and efficient processing of accounting data. it was observed that adoption of Computerized Accounting Systems by entrepreneurs is based on the efficient and effectiveness of the system toward entrepreneur operations. It was also observed that, there are numerous benefits both financial and non-financial which are derived from the use of a Computerized Accounting System. The result of tested hypotheses(X^2 -Cal> X^2 -Tab; Prob>F=0.000; R^2 =68%; Adj R^2 =67%)show that computerized accounting system significantly related to entrepreneur performance and positively influence Entrepreneur performance. The study is expected to be extremely significance to Entrepreneur development in the arouse of e-commerce.

Keywords: Entrepreneur; Technological Innovation; Computerized Accounting System; Performance; E-Commerce.

I. INTRODUCTION

Promoting business operation through Technology innovation is directly related to improving Entrepreneurial performance. The advent of Technologies across the globe has altered the norm of the game and expectations of the new mode of economics activities. The norm of inter and transnational trading changed dramatically to admit the increasing number of financial transactions and trade-related activities that take place via the Internet and technologically assisted tools (Sam, Hoshino and Tashir, 2012). Oladejo and Yinus (2014) observed that the basic indicator of modern day development in any society is the level of technological advancement and how it has contributed to Economy growth of a country. Hence, from this statement, one is able to identify how significant is computerized accounting system to entrepreneur operational performance.

The traditional view of entrepreneurs record keeping suggest that it is a paper based and hand of the organization accountant to prepare the annual tax return. Porter & Millar (1985) mentioned in this competitive advantage, over the years, information technology had played a major role, changing the nature of business who knows its effects. With the introduction of new technology and more user friendly software, computerized accounting system

(CAS) appears to reduce the problems in book record keeping practice. Furthermore, with the new and rapid financial information, new updates and changes will be available for others in making decisions.

Smith and Wiggins (1991) argued that the use of accounting information could be linked to the success or failure of an Entrepreneur. In order to survive, Entrepreneurs need updated, accurate and timely accounting information (Lohman, 2000; Amidu and Abor, 2005). Accounting systems are responsible for analyzing and monitoring the financial condition of firms, preparation of documents necessary for tax purposes, providing information to support business purposes. Without such a system it will be very difficult for entrepreneurs to determine performance, identify customer and supplier account balances and forecast future performance of the business.

The primary purpose of an accounting information system (AIS) is the collection and recording of data and information regarding events that have an economic impact upon organizations and the maintenance, processing and communication of such information to internal and external stakeholders (Stefanou, 2006).In modern theories of growth and operational performance, technology innovation has taken the Centre stage through the introduction of PC-based Accounting Systems, both the computer

hardware and the accounting software creating an opportunity for Entrepreneurs to adopt computerized accounting system. Entrepreneurs boost economic growth by introducing innovative technologies, products, and services. Entrepreneurs accelerate structural change by replacing established, sclerotic businesses. Entrepreneurship is important to economic development. The benefits to society will be greater in economies where entrepreneurs can operate flexibly, develop their ideas, and reap the rewards. (Akande, 2005) linked entrepreneurs with Small and medium business organizations and defined it as the process of creating new organizations. In Nigeria 75% of the private sector is dominated by Entrepreneur of Micro, Small and Medium Enterprises (MSMEs) reiterating that Organized Private Sector (OPS) is the engine of growth and creator of wealth and employment (Akande, 2011). Therefore the contribution of Entrepreneur to a nation's economy cannot be overemphasized

Statement of Problem

For an Entrepreneur to survive in business he/she need to be conversant with accurate and timely accounting information. Accounting information is used to measure and communicate financial information of business in order to make proper decision, planning, controlling, coordinating activities of the business and also for the end users of the accounting information. Accounting information has an important influence to the business success of entrepreneurs.

However, Entrepreneurs respond to high regulatory barriers by moving to more innovation-friendly countries or by turning from productive activities to non-wealth-creating activities. Majority of entrepreneurs do not maintain sufficient accounting records that are necessary in their decision making. Entrepreneurs lack of access to capital and burden of high rate charges are partially the result of incomplete (or on) accounting records, and the inefficient use of accounting information. Poor record keeping and accounting information make it difficult for financial institutions to evaluate potential risks and returns (Akande, 2005).

Amidu, Effah and Abor (2011) also opined that inaccuracy of reports, Frequent breakdown of the system, Inability of the system to support large volume of data, Lack of constant supply of electricity, and Inability to fully comprehend and interpret the result are major challenges of implementing computerized by SMEs in Ghana. Accounting is a critical application in corporations of all sizes, computer managers are hence caught in a no-win situation. entrepreneurs are encouraged to embrace new technologies or face obsolescence. Changing accounting systems to fit new technology can be a very difficult task: data needs to be converted from the existing system to new system,

accounting staff and all users need to be retained and sometimes source documents and reports need to be redesigned. Elliot and Elliot (2006) noted that different enterprises make use of computers for the preparation and management of their accounting information, but usually not to their full potential. It is therefore important that the research in Computerized Accounting System adoption is not limited to adopters and non-adopters, but the extent to which Computerized Accounting System influence entrepreneur performance have to be explored. Also the relationship between technology innovation and entrepreneur performance as not be well established in Nigeria, because of the argument of researchers on relationship between technology and business performance in Nigeria, some researchers say a relationship exist between the two while some say no relationship exist.

Thus, this study intend to examine the problems hindering implementation of computerized accounting system by Entrepreneurs and it effect on their performance from the perspective of Small and Medium Business Owner in South western of Nigeria

Research Question

- i. Is there any Significant relationships between computerized accounting system and Entrepreneur performance?
- ii. What are the influencing factors for adoption of computerized accounting system by Entrepreneurs in southwestern Nigeria.?
- iii. Does computerized accounting system positively Influence Entrepreneur performance in southwestern Nigeria. ?

Hypothesis of the Study

The hypotheses of the study are stated in null form as follow:

- Ho₁: There is no significant relationship between Computerized Accounting System and the Entrepreneur performance in southwestern Nigeria.
- Ho₂: computerized accounting system has no positive influence on Entrepreneur performance in southwestern Nigeria.

II. LITERATURE REVIEW AND CONCEPTUAL UNDERPINNING

Concept of Computerized Accounting System

According to Gelinias *et.al* (2005) Computerized Accounting System is a computer based system which combines accounting principles and concepts as well as the concept of information system to record, process, analyse and produce financial information to its users for making economic decisions. From the views of various scholars such as (Amidu, Effah and Abor, 2011; Mohd, 2012; Noor and mahamad, 2003; Stefanou, 2006), Computer Accounting System (CAS) in relation to

business organizations has become an important tool to improve the efficiency of the organization and support its competitiveness through providing management with financial and accounting information. Such information is used to make different decisions regarding planning, control, performance evaluation and other decisions. In this emerging economy, the use of CAS is vital in completing task effectively and efficiently.

Also Nash *et al.*, (1999) argued that with the improvements in technology, information systems have been computerized. Improvements in this technology have replaced manual bookkeeping systems with computerized ones, hence, accounting information systems that were previously performed manually are now performed by computers in most companies. While accounting systems have been around for centuries, the introduction of business technology and Computerized Accounting Systems radically changes the playing field. Hence, in order to ensure that CAS can be used with its upmost benefits, the acceptance and effect of the system on performance is crucial to Entrepreneur context.

Traditional Accounting System

Traditional accounting system implies that entrepreneur perform the whole accounting cycle manually. using traditional system of Accounting is not very difficult and it is so indeed, but when there are thousands or millions of transactions the situation dramatically changes. Lots of transactions that must be processed in the accounting cycle make this process routine and even a little mistake or inaccuracy can cost all the cycle from the very beginning in order to find and correct the mistake, "...in manual accounting systems, processing of data is slow and subject to error" (Fowler, 1993).

Despite the advantages of manual accounting systems such as (comparative cheap workforce and resources, reliability, independence from machines and skilled workers availability) it also embrace with numerous hazard such as reduces operation speed, increases workload of accountants, relatively slower internal control reporting, routine work and some others like the issue of backups.

Concept of Entrepreneur and Entrepreneurship Development.

Entrepreneur is a highly respected person in the developed world. Entrepreneur may be either an individual or a group who is involved in the assemblage of factors of production for the purpose of generating output with the ultimate aim of earning a profit. (Fredric and Roxanne , 2008). The entrepreneurs are important agents of change in every society. Entrepreneur's purposive activity bridges the gap between plan and reality, the precise way that this agent of change acts is often unpredictable. Entrepreneur generally belongs to a family, a kin group, a caste, a religious sect, a

political party, and so on. These are certain determinants and constraints, which shape the nature of entrepreneurial activity. Entrepreneurs identify and develop business and create opportunities for its success.

The concept of Entrepreneurship has been viewed from different conceptual perspectives. However, in spite of the differences, there are some common aspects such as risk taking, creativity, new business formation and rewards. Entrepreneurship is the manifest ability and willingness of individual on their own, in terms, within and outside existing organization to perceive and create new economic opportunities and also to introduce their ideas in the market, in the pace of uncertainty and other obstacles by making decisions on locations, forms and the use of resources and institutions. It should be noted that entrepreneurship is not an occupation and that entrepreneurs are not a well-defined occupational class of persons.

Concept of Performance

Ogundana (2012) stated that the concept of performance is used to determine the success of a business entity whether small or big. In 2004, the organization for economic cooperation and development (OECD) issued a document emphasizing that corporations should be run, first and foremost, in the interest of shareholders. This view of OECD is justified by two hundred years of research in economy and finance. It becomes obvious that the financial nature of performance is preferred. The International Accounting Standard Board (IASB) conceptual framework specifies that frequently, profit is used as a measure of performance. Business performance can be measured in term of Business size, employment Capacity, turnover, capital base and profitability.

Importance of Entrepreneurs in Nigeria

Entrepreneurs are backbone of national development. For a country to reach its full potential in terms of economic and social development, it cannot afford to ignore the importance its indigenous small and medium business owners (entrepreneurs and the contributions that they make to economy of the country). In this wise trade liberalization and the encouragement of foreign directive investment go hand in hand with a through and concentrated effort to help the growth and lent of small and medium business to enhance development.

Head (2000) opined that small and medium enterprises contribute to national development by positively influencing the distribution of income both in functional terms, wages and profits in nominal terms. The rationale for focus on SMEs owners is its contribution to value added in the manufacturing sector and to the Gross Domestic Product (GDP) of the economy.

Challenges Facing Entrepreneurs in Nigeria

There are various challenges facing entrepreneurs in Nigeria; while some are financial others are non-financial. The financial constraints include those factors that prevent entrepreneurs from accessing funds easily, inadequate sources and supply of funds has been a major setback to the realization of many brilliant business ideas and outward expansion of existing business. The inability of the small and medium business owners to raise funds expand their business has been linked to poor business history, high risks, associated with starting new business, which banks tend to avoid, insufficient collaterals, inadequate record keeping and knowledge of the risks facing their business. Record keeping is particularly important to the integrity of the business. The prevailing corrupt tendency in Nigeria society, which has permeated the fabric of the society including Nigeria entrepreneurs, have prevents most small and medium enterprises operators from keeping adequate records. Many entrepreneurs avoid paying tax into the relevant authorities. Poor governance structure is another factor preventing entrepreneurs to access funds easily from banks and other specialized financial institution.

Information Technology Adoption Concept

One of the major components and application area of Information Technology is Computerized Accounting System. Information Technology (IT) might be regarded as technological aspect of Information System (IS) which is aimed for creation of computer-based information system by using computer systems in organizations (Sam, M., Hoshino, Y., and Tashir, M.(2012). Akande and Yinus (2013) also argued that Information Technology (IT) influence business performance.

III. METHODOLOGY

The study make used of A survey of registered small and medium business owners (entrepreneurs)in South Western of Nigeria. The population of the study comprises of list of 7474 registered small and Medium businesses in South West Nigeria.(Bureau of Statistical 2012).A random sampling technique was adopt for the study. The Taro Yamane's formula: $n = \frac{N}{1 + N(e)^2}$ was used to select sample of 380 Small and medium business owner(entrepreneurs) out of 7474 registered SMBS entrepreneurs in the six states of south western. Out of the 380 questionnaires sent out, 301 were received and useful for the study representing 79% of the total sample size. Data collected were coded and analysed using frequency table and percentage while Inferential statistical such as chi-square and regression analysis were used to test the formulated hypothesis. Chi-square were used to determine the relationship between computerized accounting System and the performance of SMBs entrepreneurs in southwestern of Nigeria while regression model

were used evaluate the influence of Computerized Accounting System on Entrepreneur performance.

Table 1: The Number of small and Medium Business in the South West of Nigeria

State	Small Scale Business	Medium Business	Small and Medium Business	Percentage
Ekiti	280	5	285	3.81
Lagos	4146	389	4535	60.68
Ogun	506	40	546	7.30
Ondo	596	18	614	8.22
Osun	100	0	100	1.34
Oyo	1300	94	1394	18.65
Total	6928	546	7474	100.00

SOURCE: National Bureau of Statistics (NBS) 2012.

IV. RESULT AND DISCUSSION

Perception of business owners on the effect of Computerized Accounting System on Entrepreneur Performance.

It is proven from the tables2 that the majority of the respondents (96.34% of them) agree that Computerized Accounting System structure improve the Entrepreneur operation in southwestern Nigeria. This validates the finding of Amidu, Effah and Abor, 2011; Mohammad, 2011; Stefanou, 2006 and Yinus and Oladejo, 2014. Furthermore, (88.37%) of the sampled respondents disagree with the statement that Computerized Accounting System does not help entrepreneurs in attaining personal satisfaction in business operation. This signify that Computerized Accounting System help entrepreneurs in attaining personal satisfaction in business operation.

Also (84.71%) of the sample respondents disagree with the statement that Problems hindering the adoption of Computerized Accounting System do not have significant effect on the performance of SMBs , based on the respond it can concluded that Problems hindering the adoption of Computerized Accounting System has a significant effect on the performance of SMBs. It was further established that Great understanding of Computerized Accounting System serve as a key determinant of sustainable SMBs in southwestern Nigeria with (88.71%) of the sampled respondents agreed with the statement. The result in table 2 also reveal that the majority of the respondents (85.05% of them) agree that Computerized Accounting System implementation will enhance entrepreneurial performance. It was also showed that due to recent global world it is difficult to operate business without computerized accounting skill with respondent opinion of (95.68%). This equally confirm the result of the study undertaken by Akande O. and Yinus O. (2013).

More so, the result in table 2 show that Computerized accounting services are highly efficient and will improve entrepreneur service quality with (91.70%) respondent agree to the

statement. Thus, it is concluded that computerized accounting services are highly efficient and will improve entrepreneur service quality.

Table2: Analysis of respondent on the effect of Computerized Accounting System on Entrepreneur Performance.

Questions	SA	A	U	D	SD
Computerized Accounting System structure improve the Entrepreneur operation in southwestern Nigeria	171 (56.81)	119 (39.53)	4 (1.33)	5 (1.66)	2 (0.66)
Computerized Accounting System does not help entrepreneurs in attaining personal satisfaction in business operation.	15 (4.98)	16 (5.32)	81 (26.91)	185 (61.46)	4 (1.33)
Problems hindering the adoption of Computerized Accounting System do not have significant effect on the performance of SMBs.	27 (8.97)	18 (5.98)	1 (0.33)	136 (45.18)	119 (39.53)
Great understanding of Computerized Accounting System serve as a key determinant of sustainable SMBs in southwestern Nigeria	188 (62.46)	79 (26.25)	8 (2.66)	26 (8.64)	0 (0.0)
Computerized Accounting System implementation will enhance entrepreneurial performance	92 (30.56)	164 (54.49)	9 (2.99)	20 (6.64)	16 (5.32)
Due to recent global world it is difficult to operate business without computerized accounting skill	169 (56.15)	119 (39.53)	4 (1.33)	5 (1.66)	4 (1.33)
Computerized accounting services are highly efficient and will improve entrepreneur service quality	170 (56.48)	106 (35.22)	4 (1.33)	14 (4.65)	7 (2.33)

Note: Percentage in Bracket.
Source: Computation and output of STATA 11 based on the Author's Field Survey (2016)

Test of Hypotheses

- Ho₁: There is no significant relationship between Computerized Accounting System and the Entrepreneur performance in southwestern Nigeria.
- Ho₂: computerized accounting system has no positive influence on Entrepreneur performance in southwestern Nigeria

Decision: since the P-Value (0.000) is less than 0.05 the chi-square calculated (X²- Cal) are greater than chi-square tabulated (X²- Tab) which make all the figures to be highly statistically significant with probability F= 0.000. Collectively we reject the null hypothesis stated earlier: There is no significant relationship between Computerized Accounting System and the Entrepreneur performance base on the result in table 3. Thus, we accept alternative hypothesis that there is significant relationship

between computerized Accounting System and Entrepreneur performance in southwestern Nigeria.

Also the hypothesis two was tested through the use of regression analysis, the result in (table 4) reveal that A unit increase in adoption of Computerized Accounting System entrepreneur performance by 0.2 units; this show that Computerized Accounting System has a positive influence on entrepreneur performance, this show that Computerized Accounting System is positively related to entrepreneur performance at 0.036significance level .It was also reveal that a unit increase in implementation of Computerized Accounting System will increase entrepreneurial performance by 8.1unit at 0.000 significance level . Also a unit increase in computerized accounting services increases entrepreneur service quality by 1.9 units at 0.001significance level. This shows a positive influence between Computerized accounting system and entrepreneur service quality. Collectively the model is statistically significant since Prob>F is **0.000** with F-value **158**. Further Given the coefficient of determination (**R²**) of **68%** and also supported by high value of **Adjusted (R²)** significant at **67%** the result have been able to reveal that computerized accounting system has positive influence on Entrepreneur performance in southwestern. Based on this result the null hypothesis is rejected while the alternative hypothesis is accepted, That is computerized accounting system has positive influence on Entrepreneur performance in southwestern Nigeria.

Table 3: chi-square analysis table on the Relationship between computerized accounting system and the performance of Entrepreneurs in southwestern of Nigeria.

S/N	Relationship	Pearson Chi-square	P (Value)	Remark
1	Q1 VS Q2	343.0201	0.000	Significant
2	Q1 VS Q3	260.2023	0.000	Significant
3	Q1 VS Q4	345.9643	0.000	Significant
4	Q1 VS Q5	323.6026	0.000	Significant
5	Q1 VS Q6	744.5455	0,000	Significant
6	Q1 VS Q7	676.5239	0.000	Significant
7	Q2 VS Q3	396.0376	0.000	Significant
8	Q2 VS Q4	146.4537	0.000	Significant
9	Q2 VS Q5	302.5822	0.000	Significant
10	Q2 VS Q6	439.0181	0,000	Significant
11	Q2 VS Q7	305.3451	0.000	Significant
12	Q3 VS Q4	276.7015	0.000	Significant
13	Q3 VS Q5	207.9978	0.000	Significant
14	Q3VS Q7	257.7176	0.000	Significant
15	Q4 VS Q5	411.9828	0,000	Significant
16	Q4 VS Q7	512.6541	0.000	Significant
17	Q5VS Q6	363.3246	0.000	Significant
18	Q6 VS Q7	640.6426	0.000	Significant

Source: Computation and output of STATA 11 based on the Author's Field Survey (2016).

Table 4: Analysis of Computerized Accounting System Influence on Entrepreneur performance Using Regression Analysis.

Variables	Coefficient	Std.Err	T	P>{ T }
Q ³	.0296589	.0140494	2.11	0.036
Q ²	.8177509	.0297025	27.53	0.000
Q ¹	.1929764	.0577744	3.34	0.001
Constant	.0541419	.0364245	1.49	0.138
F(4, 296) = 158	Prob>F= 0.000	R²= 0.68	AdjR² 0.67	Root MSE =.384

Source: Computation and output of STATA 11 based on the Author's Field Survey (2016).

V. CONCLUSION AND RECOMMENDATION

Finding from the study indicate that advancement in technology has become a driver to business success. Evidence from findings reveal that Computerized Accounting Systems are used by entrepreneurs in order to generate timely and accurate reports through a fast and efficient processing of accounting data. It was observed that adoption of Computerized Accounting Systems by entrepreneurs is based on the efficient and effectiveness of the system toward entrepreneur operations. It was also observed that, there are numerous benefits both financial and non-financial which are derived from the use of a Computerized Accounting System. The result of tested hypothesis show that computerized accounting system significantly related to entrepreneur performance and positively influence Entrepreneur performance. To this end, it is recommended that Entrepreneurs in Nigeria should make use of computerized information system so as to build confidence in the importance of computerized information system, in order to achieve efficiency and appropriate information for decision-making toward their business activities. Finally government should establish a commission on ICT sector to regulate and see the full implementation of Computerized Accounting system in Nigeria.

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