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I. Title page
II. Abstract (150-250 words)
III. Keywords (3-5)
IV. Introduction
V. Literature Review
VI. Methodology
VII. Results and Discussion
VIII. Conclusion and Recommendations
IX. References (APA 7th Edition)
X. Appendices (if necessary)
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EFFECT OF FIRM INTERNAL ATTRIBUTES ON E-ACCOUNTING SYSTEM ADOPTION AMONGST SMALL AND MEDIUM ENTERPRISES (SMES) IN SULEJA LOCAL GOVERNMENT AREA, NIGER STATE

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ABSTRACT

Small and Medium Enterprises (SMEs) sector remains a veritable instrument of economic growth in the private sector and government has introduced a lot of policies to grow the SMEs sector of the economy. Also, the private sector on its part has played some roles in ensuring that the sector is productive to the economy. One of these efforts from the private sector is the adoption of e-accounting. Consequently, this study investigated the determinants of e-accounting on SMEs in Suleja Local Government Area of Niger State. The independent variables of the study included managers' attributes and business attributes while e-accounting adoption was the dependent variable of the study. The study had a population and operational sample size of 451 and 254 respectively. Survey research design was adopted by the study and multiple regression technique of data analysis through the aid of Statistical Packages for Social Sciences (SPSS) version 23 was adopted for the study. Data for the study was collected through questionnaires administered to SME operators in Suleja Local Government Area of Niger State, Nigeria and was rated using 5-point likert scale. Out of the 254 questionnaires that were administered, 216 were properly filled to be used. The study found that managers' attributes and business attributes had positive and significant effect on e-accounting adoption among SME operators in Suleja Local Government Area of Niger State. The study recommended that SME operators should be training their operators to boost their managers' attributes and business attributes in order to continue to boost e-accounting adoption among SMEs in Nigeria.

Keywords: Business attributes; E-accounting adoption; manager's attributes

1.0 Introduction

Judging by today's business sphere, the incessant call for business growth, development, as well as expansion has necessitate managers to accept and use more innovative management tactics aimed at improving organizational decision-making. The majority of these methods are geared toward keeping firms afloat in the face of rapid technological advancements, increased awareness, and increasingly client demands. Infusion of Information and Communication Technology (ICT) systems within business enterprises is one of these tactics (Davoren, 2019).

World economies are increasingly relying on ICT for regional and global economic business networks. Cassetta et al. (2020) in their view asserts that the rapid development of ICT which changes the existing

business structures and ways of communication extremely influenced competitiveness and economic growth for businesses in the SMEs sector. Olatunji et al. (2022) noted that the Internet and Telecommunication makes up major components of Nigeria's ICT infrastructure. The penetration rate of ICT usage can be enhanced by these components. Therefore, MSMEs in Nigeria will be incapable of participating in these networks without the utilization of ICT. E-Accounting systems are systems that uses ICT accounting driven processes to provide people with necessary data about an organization's actions (financial transactions) in order to assist employees, owners, customers, investors and other stakeholders in their operations (Kashif, 2018). It is of importance to remember that decision-makers rely heavily on the efficient and effective use of the organization's limited resources, which is reliant on the availability of high-quality accounting data (Agboola et al., 2020). e-Accounting system or ICT driven accounting process is a structured system that businesses use to store, organize, process, and report financial data in order to assist accountants, financial officers, consultants, auditors, regulators, tax authorities and investors in making informed decision choices (Agboola et al., 2020).

Remarkably, the factors that influence the adoption of e-Accounting system/ICT driven accounting process in any business enterprise include perceived usefulness and perceived ease of use, CEO's motivation, innovativeness, management commitment, perceived difficulty, and government support (Tilahun, 2019). There is the assumption that the behavioral intention to use any system increases when the system is perceived as not being cumbersome (Muangmee, et al. 2021), this has been validated to have a significant effect on the intention of users to adopt e-Accounting system (Azmi & Sri, 2015). Over the years, the subject of organizational accomplishment has received a lot of attention from a variety of disciplines in the commercial and public sectors, with the goal of improving job quality through the use of a new technology trend (Dauwed & Meri, 2019).

Faiza M. et al. (2021) noted that globally, SMEs play a critical role in the economic growth of every nation, such as generating work opportunities, income and wealth creation, and poverty reduction. These enterprises are very important in less developed economies. SMEs have become preferred economic entities and an easy and quick adaptation. In Africa, SMEs provide an estimated 80 percent of jobs across the continent, representing an important driver of economic growth. Sub-Saharan Africa alone has 44 million MSMEs, almost all of which are micro. For these businesses to grow, create more jobs and generate economic growth, they need access to capital (Daniel T., et al, 2021).

In Nigeria, for instance, SMEs have not only significantly contributed to the manufacturing output and provision of employment but also serve as a breeding ground for domestic entrepreneurial capabilities (Daniel T., et al. 2021; Aremu & Adeyemi, 2011). Notwithstanding the economic efforts of MSMEs, the failure rate poses a huge concern (Kareem et al., 2019; Manurung & Manurung, 2019; Akande, 2011). Factors contributing to the failure rate of SMEs are the poor state of infrastructural facilities to support business activities and multiplicity of policies and regulatory measures (MSMEs Survey Report, 2021). Due to a lack of modern technology resources, most SMEs do not properly exploit the AIS (Harash, 2017). To thrive in a competitive market and gain an edge, SMEs must innovate within ICT environment, which can be done through internal or external aspects by using IT (Yunis et al. 2018).

Despite the significance of e-Accounting system as well as AIS and the widespread use, there has been relatively little research in the area, corroborated by authors in various countries (Ahmad & Al-Shbiel, 2019). In the case of Suleja Local Government Council (L.G.A.), Niger State, there has been no or only a few similar studies. Forthwith, this research can be considered one of the first attempts to examine the determinants of e-Accounting Adoption Amongst SMEs in Suleja L.G.A., Niger State. It is against this background that this study was designed to contribute to filling the gap and carefully examine the determinants of e-Accounting system adoption amongst SMEs in Suleja L.G.A., Niger State with the following specific objective to explore the influencing determinants, the gains and obstacles faced by SMEs in the adoption of e-Accounting systems; Manager's, Business and business attributes, on e-Accounting adoption amongst SMEs in Suleja L.G.A., Niger State.

It is believed that the engine that propels the global economy forward is the small businesses, and every huge company began as a small one (ICSB Global MSMEs Report, 2022). As well, Nigeria shares the same understanding. Despite the relevance and indispensability of SMEs in Nigeria, many small and medium-sized businesses have not paid much attention e-Accounting/CBAS in relation to their business transactions, notwithstanding its importance in the success of businesses. Nevertheless, the critical significance of e-Accounting systems in assuring corporate prudence, growth, development, and increased productivity, there are few studies that examine factors influencing e-Accounting systems implementation in SMEs.

The previous study by Ezenwoke (2017), considers both adopters and non-adopters of ICT based accounting system, while this study considers SMEs that has and operates accounting system that enhanced

accounting process. Also, notably were the studies by Olajire et al. (2021), focused on performance of SMEs on the use of AIS with no recourse to factors that influenced ICT driven accounting process, and Ezenwoke (2017) focused on factors that determine the implementation of e-Accounting system in MSEs in Southwest which does not generalize for other regions of Nigeria and employed the Binary logistic regression analytical technique in analyzing sourced data. Also, a vital gap this study attempt to fill is the non-inclusion of sensitization (Education, Outreach and Awareness) amongst SMEs management by relevant bodies in past studies as a motivating factor for the acceptance, adoption and use of e-Accounting system. Further to these gaps, this study advances knowledge by providing new evidences on the internal attributes that influence the adoption of e-Accounting system amongst SMEs in Suleja L.G.A. This is to be achieved by examining to major classes of determinants namely; Manager's Attributes, and Business Attributes.

The main objective of this study is to establish the firm internal determinants that influence the implementation of e-Accounting systems amongst SMEs in Suleja L.G.A., Niger State. In order to proffer answers to the research questions and achieve the objectives of this study, the following hypotheses stated in the null form were tested:

HO_1: The Manager's attributes has no significant influence on the adoption of e-Accounting system amongst SMEs in Suleja, Niger State.

HO_2: Business attributes do not significantly influence the adoption of e-Accounting system amongst SMEs in Suleja, Niger State.

This study provides empirical evidence on the firm internal determinants that are inhibitors and enablers of implementing ICT in the accounting processes of SMEs in Nigeria. Managers of SMEs in Nigeria can draw from this empirical evidence in militating against e-Accounting system inhibitors and facilitating the e-Accounting system enablers. Furthermore, the study provides evidence on the extent to which e-Accounting system implementation in SMEs in Nigerian places SMEs in a vantage position in readiness for gaining strategic competitive advantage in their businesses.

2.0 Literature Review

Conceptual Reviews

The e-Accounting system concept is evolving and broadening as new development brings change to accounting due to technology. e-Accounting system advances from a narrow focus on computer based accounting to a broader concept of applying online, mobile and Internet technologies in performing accounting functions. The major function of the e-Accounting system or AIS, according to Bhimani et al. (2019), is to assign quantitative values to past, present, and future transactions. E-Accounting system helps a company's organizational culture become more streamlined and powerful, allowing it to adapt to changing business conditions (Al-Najjar, 2017). e-Accounting system has become an important component for SMEs in all the sectors to cope with intense competition and to meet customers' needs (Fagbemi & Olaoye , 2016; Harash , 2015). Analyzing the role that e-Accounting system can play in providing SME managers with relevant and accurate information can strengthen SMEs' impact on the economic wellbeing of the areas in which they operate. To thrive in a competitive market and gain a competitive edge, SMEs must innovate outside of IT, which can be done through internal or external aspects (Yunis et al. 2018). One significant approach to do this is to use information through IT, which should be ready to contribute positively to organizational performance, allowing the company to realize its advantages through business opportunities and innovation to gain a competitive advantage (Yunis et al. 2018).

The concept of SMEs covers a variety of firms and loosely used in literature. In this respect, a uniform definition has not been achieved by researchers and operators in the field. However, the term varies significantly across countries depending on the specific country attributes like size, state of economic development, strength of the industrial sector, and specific problem experienced by SMEs (MSMEs National Policy, 2021-25 Edition). Daniel (2023) viewed SMEs as businesses that maintain revenues, assets, or a number of employees below a certain threshold. Further this view Daniel stated that each country has its own definition of what constitutes a small and midsize enterprise. It also noted in MSMEs (2021-2025 Edition) that certain size criteria must be met, and occasionally, the industry in which the company operates is taken into account as well. Each country may also set different guidelines across industries to define what a small business is across sectors. In the United States, the Small Business Administration (SBA) classifies a small business according to its ownership structure, number of employees, earnings, and industry. For example, in manufacturing, an SME is a firm with 500 or fewer employees. In contrast, businesses that mine copper ore and nickel ore can have up to 1,500 employees and still be identified as SMEs. Like the European Union (EU), the U.S. distinctly classifies companies with fewer than 10 employees as a Small Office/Home Office (SOHO). The Canadian government issues Canadian Industry Statistics that define each type of business based on the number of employees it has, viz; Micro businesses have 1–4 employees, Small businesses have 5–99 employees, Medium businesses have 100–499 employees and Large businesses have 500+ employees. The European Union (EU) offers

definitions of what constitutes a small-size company as well. Small-size enterprises are companies with fewer than 50 employees, and medium-size enterprises are ones with fewer than 250 employees.
Considering Managers' attributes, Seyal et al., (2000) in their research came up with a resolve that in SMEs, the choice of adopting e-Accounting is directly affected by the top management. The top management in this case is the owner or manager of the enterprise. Mostly, the owner or Manager conceived the idea of the business and as such have a clear understanding of its objectives, directions, mission and vision than anyone else. It was corroborated by subsequent studies by Bruque & Moyano, (2007); Nguyen, (2009). In these studies it was stated that the noted peculiarities drive the attitude and motivation of the individual in making decisions regarding the daily functions and future investments of the business.
The study by Caldeira and Ward (2003) submit that manager who possesses a positive attitude towards the adoption of IT would relatively succeed in adopting IT in their business processes. The attitude of the manager can be influenced by the perception of the benefits the business stands to gain by adopting IT, Consequently, if the perceive benefit of adopting an information technology outweighs the costs, and then the business is more likely to adopt IT (Thong & Yap, 1995).

Another component of Manager that has been argued to be a key indicator in the successful adoption of IT in Small business operation is Manager Commitment (Ghobakhloo et al., 2010). Specifically, it was iterated that one major problem faced by small firms in internalizing IT in their operations is the inadequate attention given to it by management. Further, De-Guinea et al., (2005) stated that managers have the authority to ensure sufficient allocation of resources for the project and participation in the computerization projects would encourage employee to develop interest and positive attitude towards e-Accounting**.** The Manager's Characteristics constitute the personal characteristics of the Manager that drives the implementation of e-Accounting system. The personal characteristics of the Manager to be examined in this study are the Manager's Age, Educational Attainment, Academic Training, Information System Knowledge and Accounting Capability.

Similarly, considering business attributes, Hajira & Azizi (2011) Enterprise Size has been found to have a significant implication on e-Accounting system. Relatively, SMEs are small in size compared to larger companies. Nevertheless, the disparity amongst these enterprises in relation to size cannot be ignored. For instance, larger enterprises perceive ICT to be of more relevance to their enterprise functions, and thus invest in IT equipment and infrastructure required for the business use than smaller enterprises. Also, small businesses are poor as such lack the professional expertise, vulnerable to external forces and financially constrained to adopt any technological innovation. A study by Padachi (2012) noted and concluded that age of a firm suggests the number of years the firm has been in existence from the time it was started. The length of time at which a business has been in existence can influence the adoption of an e-Accounting system. Further, Padachi (2012) relates the age of an enterprise to the business life cycle model as such regarded the young firms as firms not requiring an elaborate system of recording. The business life cycle model classified business into infant, growth, expansion, matured and decline stage.

Zhu et al. (2006) in their study posit that compatibility of an e-Accounting system to the user is the degree to which the system is consistent with the user needs, past experience and existing values. Zhu et al. (2006) see compatibility as the level to which an innovation is consistent with business processes, corporate culture, value system and distribution channels. The Business Characteristics are the features that differentiate a business from another. In this study, the Business Characteristics considered are those with the following features; Business Size, Age, Registration Status, International Affiliation, Source of Finance and Presence of internal Expertise.

Empirical Studies Review

These factors can stem from within the organization and from outside the organization. Nevertheless, this study emphasized on two major determinants namely; Manager's, and Business factors that can influences the acceptance, adoption and use of e-Accounting system. While some studies have proved that e-Accounting system are influenced by the organizational determinants which has become a veritable factor in its implementation, other studies discovered an inverse relationship. Some of these studies such as manager's attributes and business attributes are reviewed here.

Fernando (2021) carried out a study on performance of e-Accounting system and asserts that managers need the accounting and financial information generated by the e-Accounting/AIS to evaluate their organization's past and present performance in order to make plans of the organization's future.

Siyanbola et al. (2019) assessed e-Accounting system/AIS and SMEs Performance. The population of this study consists of the SMEs in Festac - Town, Lagos. Data were extracted from 154 questionnaires administered with 80% retrieval success. The hypotheses were formulated and tested using regression analysis at 5 per cent level of significance (0.05). The data were analyzed and interpreted using both descriptive and inferential statistics. The study

found accounting information system having a significant positive effect on SMEs performance. In conclusion, accounting information systems employed by the managers of SMEs were found to have contributed positively to their decisions and performances. Ahmad and Al-Shbiel (2019) researched the effects of AIS on the organizational performance in Jordanian SMEs. The findings indicated that AIS has a significant and positive effect on organizational performance. Their study implied that firms that apply AIS in their operations are more likely to achieve a higher level of management performance when compared to firms that do not.

Alnajjar (2017) investigates the impact of AIS on performance management and organizational performance. The study employed a survey research design and analyses the data collected from 74 SMEs. Data obtained for the study were analyzed using regression analysis. Findings from the study revealed that accounting managers' knowledge and top management support significantly impact on the AIS in an organization and, AIS also significantly impact the performance management and organizational performance of that organization. Ezeagba (2017) analyzed the financial reporting in Small and Medium Enterprises in Nigeria. Primary and secondary data were collected to identify the challenges and options SMEs face in financial reporting. The study recommended that the two major professional accounting bodies (ICAN & ANAN) should encourage their members to offer free professional services to SMEs in Nigeria. Ali et al. (2016), in their study of the critical success factors of AIS on performance in Jordanian banks, assert that e-Accounting/AIS success factors include information quality, service quality, system quality and data quality which support the organizational processes and enhance organizational performance.

In their study, Ismail and King (2007) focused on the factors that influence the alignment of Accounting Information System (AIS) in Malaysia. The study findings shows AIS alignment in small firms are related to the firm's level of IT maturity, level of owner/manager's accounting and IT knowledge, use of expertise from government agencies and accounting firms; and existence of internal IT staff. From the aforementioned, the characteristics of the Managers are pivotal to the implementation of e-Accounting amongst MSMEs. The current study undertakes to harness the indicators that depict these personal characteristics. It is worth noting that business attributes differentiates one SMEs from another. The size, age, international affiliation, and engagement of external auditor can influence the implementation of an e-Accounting system. A study by Ameen et al. (2018) discussed the importance of AIS; their findings indicated that organization performance is enhanced by an aspect of AIS, such as the organizational culture. Thus, organizations where the import of AIS is more likely to see a steady growth, attract new investors due to the transparency of the system, and build investor confidence, while also maintaining a high customer confidence in the products and services offered by the firm.

Dekeng and Prabowo (2015) explore the empirical research investigating the relationship between AIS alignment and SMEs performance. The study employs secondary data obtained from journals and publications. Results from the review revealed that AIS alignment is influenced by organizational characteristics, individual characteristics and situational factors which affect SMEs performance. Pongpattrachai *et al*. (2013) examine IT infusion within the audit process in Thailand small audit firms. The study identifies IT competence, size and complexity of clients, external support, relative advantage observability, staff turnover, lack of partner support, and clients' willingness to provide soft copy data were some enablers and inhibitors of IT infusion. Irefin (2012) on the other hand, examine the determinants of ICTs in Singapore and Nigeria respectively. The studies identified factors such as cost, availability of ICT infrastructure, business size, Information system characteristics and decision maker characteristics. From the findings of the study it shows that these factors influenced the adoption of e-Accounting amongst SMEs. The result of this study specifically provides insights into the organizational determinants that affect the integration of ICTs in accounting processes.

From the empirical review of past studies, it can be seen that business characteristics play an important role in the implementation of e-Accounting amongst SMEs. The indicators such as Size, Age and International affiliation are eminent with business concerns and serves as influencers in the implementation process which the current study will further probe to ascertain depth of influence and existence of other influencers in this respect.

Theoretical Review

The study's theoretical review hinged on a number of theories used in literatures to explain the factors that account for the use of technology. In this study, the theories that are of particular relevance to the factors affecting the adoption of e-Accounting are Technology-Technology Acceptance Model (TAM), Organization-Environment Framework (TOE) and Contingency Theory. These three theories were considered in this study. However, the Technology Acceptance Model (TAM) under pines the study.

Technology Acceptance Model (TAM) believes that the behavioral intention to use any system increases when the system is perceived as not being cumbersome (Muangmee, et al. 2021), this has been

validated to have a significant effect on the intention of users to adopt information system (Azmi & Sri, 2015). According Davis et al. (1989) who first proposed TAM, that the model was designed on the basis of perceived usefulness and ease of use of the new technology. Perceived usefulness of technology suggests the personal conviction to better the degree of work performed by a specific new technology or information system to be implemented by a manager. Perceived ease of use of new technology implies how easy a person can learn the way to use or run a new technology or information system (Scott & Davis, 2015). The TAM model has stressed on the way perceived ease of use of new technology directly influences perceived usefulness of the technology. External variables such as environment factors surrounding an individual intervene in influencing perceived ease of use and usefulness. Hence, Technology Acceptance Theory has a basis in both crucial perceptive factors that is perceived usefulness and perceived ease of use. Technology Acceptance Theory is applied vastly on the researches involving IT. Liu and Arnett (2000) analyzed the important variables to come up with a successful website which has its basis on TAM theory. Technology Acceptance theory is a key theory that underpins the current study on Determinants of e-Accounting Adoption amongst SMEs in Suleja L.G.A.

3.0 Methodology

This research is broadly guided by the quantitative survey research design as it produced discrete values from closed responses. The determinants of e-accounting system adoption amongst small and medium enterprises (SMEs) in Suleja L.G.A of Niger State were reduced to measurable objectives and used to by the researcher to generate data and test hypothesis. Specifically, the research appropriately relied on the survey research design method which falls under the category of non-experimental design typology. The survey research design is considered appropriate because the research studied a sample of SMEs operators to provide a numeric description of their opinions on the effect of applying some attributes on e-accounting adoption using closed-ended questions. The selection of the design method is also justified by the number of variables (four independent variables and one dependent variable) and the rigorous statistical analysis to which the response data were subjected to.

The population of the study is all the 450 registered SMEs in Suleja Local Government Area of Niger State as at 31st December 2023 (Niger State Ministry of Commerce Suleja).

Sample size and Sampling Technique of the Study

The sample size of the study is 212 out of a population of 451 SMEs and was arrived using Yamane's (1967) formula expressed by Israel (1992). The Yamane's formula was used thus: Where, n = Sample size, N =

$$N = \frac{N}{1+N(e)2}$$

Total Population, e = Level of significance (95%)

Therefore,

n = 451/ (1 + 451(0.05)2)
= 451/ (1 + 451(0.0025))
= 451/ (1 + 1.125)
= 451/2.125
= 211.765

Approximately 212 respondents were given questionnaire instrument.

Based on the above computation, it can be seen that the sample size of the study is 212 but when 10% additional provision is made for questionnaires that may not be returned, the final operational sample size is 254. This is based on the assumption of Oke (2020) who stated that this can be done to prevent a reduction of the sample size due to unreturned questionnaires. This study employed stratified and purposive and sampling technique. Stratified random sampling involves dividing the population into homogeneous subgroups while purposive sampling is based on the criteria that only managers / operators of the SMEs shall be administered questionnaires.

The primary source of data was employed in this research work. Structured questionnaires were administered to the SMEs Management operating within Suleja L.G.A. in order to collect the primary data. To extract information needed on the Determinants of e-Accounting System amongst SMEs, structured questionnaire were used. The structured scaled questionnaire was used to obtain information from selected managers/staff of SMEs operating within Suleja L.G.A. The questionnaire is structured in a way that gives the respondent the opportunity to rank items in a designated scale, choose from a list of options to provide appropriate response. In this study, the structured questionnaire comprise of five sections. The five sections relate to the component of e-Accounting adoption, Manager's Attributes and Business Attributes respectively. The questions in these sections were modified from the study by Oladipupo et al. (2013).

In order to score respondents view, a five-point Likert scale was adopted as follows; a scoring of (5) denotes Very High (VH-5), (4) denotes High (H-4), (3) denotes Undecided (U-3), (2) denotes Low (L-4); while (1) denotes Very Low (VL-1). Statements that are negatively stated were reversely coded during the analysis. On this scale a rate of (1) or (2) suggests that the item is not perceived to be factor that influence the adoption of e-Accounting system, a score of (3) suggests that the item is perceived to have no relationship with the adoption of e-Accounting system, while a rate of (5) or (4) indicates that the item is perceived to be factor that influence the adoption of e-Accounting system. Besides the Likert scale,

respondents were requested to tick from a list of options, indicating their Gender, Age, Academic Qualification and Work Experience.

The quantitative technique of data analysis was used i.e. primary source of data was utilized in this study and the data generated from this source was analyzed using both the descriptive and inferential statistics. The Management Sciences statistical tool SPSS - version 23 was employed to run the collected data to produce results upon which interpretations and conclusions are drawn. The analytical technique employed in this study was the Ordinary Least Square (OLS) method of Linear Regression analysis.

The model employed in this study was adopted from James J. Adefila (2014) based on the linear and multiple regression which was modified to suit the objectives of this study in analyzing data collected through primary source in respect of Determinants of e-Accounting System Adoption in the context of SMEs which the study seeks to find. For the purpose of finding the strength of the relationship between e-Accounting as the dependent variable and managers' attributes and business attributes and as independent variables, multiple regression analysis was adopted for analyzing the null hypothesis of the study. The functional relationship is given as follows.

EACC=f (MAAT, BXAT………………….…………………………………..... (1)

With the aid of this equation the study arrived at a model which is presented as follows

$EACCi_t = \beta 0 + \beta 1\ MAATi_t + \beta 2\ BXAT\ i_t + Ui_t$……………….……………….... (2)

Where,
EACC = e-Accounting System
MAAT= Managers; Attributes
BXAT = Business Attributes
β0 is the intercept while β1-2 is the coefficient of the independent variables while U=error term.

4.0 Results and Discussions

The main objective of this study is to assess the determinants of e-accounting system adoption amongst Small and Medium Enterprises (SMEs) in Suleja Local Government Area, of Niger State. This chapter covers data presentation, data analysis, tests of hypotheses and discussion of findings.

Demographic Data of Respondents

Table 1 presents a summary of the bio-data of sampled respondents in terms of their demographic (sex, age academic qualifications and working experience) and other related issues. The table indicates that out of the 216 valid responses received from 254 administered questionnaires, 68% were from the male respondents, while the remaining 32% were from the females. This suggests the predominance of males in the operation and management of SMEs in Suleja Local Government Area of Niger State. A possible explanation of this could be that males have traditionally been more engaged in business operations.

Table 1 : Demographic and other related issues of respondents

		Frequency	%
GENDER	MALE	70	32
	FEMALE	146	68
TOTAL		**216**	**100**
AGE	20-29 YEARS	81	38
	30-39 YEARS	50	23
	40-49 YEARS	38	18
	50-59 YEARS	32	14
	60 YEARS AND ABOVE	15	7
TOTAL		**216**	**100**
ACCADEMIC QUALIFICATION	FSLC/SSCE/WAEC	38	18.0
	OND/NCE	76	35
	B.Sc/HND	102	47
TOTAL		**216**	**100**
WORK EXPERIENCE	1-10 YEARS	86	39.8
	11-20 YEARS	87	40.3
	21-30 YEARS	33	15.3
	31-40 YEARS	10	4.6
TOTAL		216	100.0

Source: Fieldwork 2022

The table also conveys information on the age distribution of the respondents. It reports that the predominant age group falls between 20-29 years representing 38% of the respondents. The next largest age group was 30-39, representing 23% of the respondents. These statistics suggest that more than 50% of the respondents are in their prime ages.

Furthermore, the table shows the educational qualification of the respondents. The highest group was that of respondents having B.Sc/HND which is 47% of the respondents. This was followed by those with OND (Ordinary National Diploma) which covers 35% of the respondents. The implication of this information is that operators of SMEs in Suleja Local Government Area of Niger State are very educated to appreciate the adoption of e-accounting in their operations.

Similarly, Table 1 also sets out the working experience of the respondents, the dominant group is workers who have between 11-20 years working experience and it makes up 40% of the respondents. This group is closely followed by those with 1-10 years working experience making 39% of the respondents. These statistics reveal that the staff that responded to the questionnaire has enough working experience to respond to the issues raised in the questionnaires.

Descriptive Statistics of the Study

The descriptive statistic of the study is presented in Table 4 where mean, standard deviation, minimum and maximum values of the variables used in the study are analysed in terms of the explained (dependent) and explanatory (independent) variables.

Table 2: ***Descriptive Statistics***

Variables	Obs	Minimum	Maximum	Mean	Std Deviation
EACC	216	2.71	5.00	4.2209	.43653
MAAT	216	2.60	5.00	4.3944	.50667
BXAT	216	2.20	4.80	3.8037	.57900

Source: SPSS 23 Outputs

Table 2 shows that e-accounting system adoption (EACC) amongst SMEs in Suleja Local Government Area of Niger Staten has a mean of 4.221 with standard deviation of 0.437, and minimum and maximum values of 2.71 and 5 respectively. This suggests a wide dispersion of e-accounting system adoption and the implication of this is that there was no unanimous agreement as to the determinants of e-accounting system adoption amongst the respondents amongst SMEs in Suleja Local Government Area of Niger State. It also implies that the respondents amongst SMEs in Suleja Local Government Area of Niger State do not have a uniform pattern of applying firm internal attributes for adopting e-accounting amongst SMEs operators.

Table 2 also indicates that the mean value of managers' attributes is 4.394 with a standard deviation of 0.507 and minimum and maximum values of 2.6 and 5 respectively. This suggests a wide dispersion of the mean of managers' attributes from the standard deviation. This suggests a wide dispersion of the influence of Managers' attributes on e-accounting system adoption and the implication of this is that there was no unanimous agreement as to the influence of managers' attributes on e-accounting system adoption amongst the respondents amongst SMEs in Suleja Local Government Area of Niger State. It also implies that not all respondents agree that managers' attributes enhance e-accounting system adoption.

Furthermore, Table 2 shows a mean value of 3.8 with standard deviation of 0.579, and minimum and maximum of 2.20 and 4.80 respectively for business attributes. This shows a wide dispersion of the influence of business attributes on e-accounting system adoption and the implication of this is that there was no unanimous agreement as to the influence of business attributes on e-accounting system adoption amongst the respondents amongst SMEs in Suleja Local Government Area of Niger State. It also implies that the respondents amongst SMEs in Suleja Local Government Area of Niger State do not have a uniform pattern of applying business attributes to enhance e-accounting system adoption.

Multi-collinearity Test Results

The Variance Inflation Factor (VIF) test was conducted as shown in Table 3 below to ascertain the existence or otherwise of multi-collinearity problem between and amongst the explanatory variables.

Table 3 : ***Multi-collinearity Test Results***

VARIABLES	VIF	1/VIF
MAAT	1.239	.807
BXAT	1.239	.807
MEAN	**1.239**	**0.807**
Durbin Watson Statistics		**1.318**

Source: SPSS 23 Outputs

The VIF of 1 indicates that there is no correlation amongst the predictors and hence the variance is not inflated at all. The test results provide evidence of the absence of sever multi-collinearity problems because the results of the VIF test range from a minimum of 1.239 1.859 and a mean of 1.239. VIF of 5.00 can still be a proof of absence of severe multi-collinearity problems while VIFs exceeding 10 are signs of serious multi-collinearity problems requiring correction (Neter, Kutner, Nachtsheim& Wasserman 1996). Similarly, the tolerance value (1/VIF) is within the accepted range of less than 1. This shows that the two independent variables are appropriate and well fitted into the model. The Durbin Watson statistics gave a value of 1.318 which clearly indicates that there are no severe problems of collinearity amongst the variables of the study.

This section presents the spearman correlation coefficients of the dependent variable (e-accounting system adoption) and independent variables (managers' attributes and business attributes of the study as in Table 4 and the results show the degree of association and their levels of significance between the variables of the study. The correlation analysis of the study is as indicated in Table 4 and were analyzed as follows

Table 4 : ***Correlation Matrix of variables***

Variables	Coefficients	EACC	MAAT	BXAT
EACC	Correlation Coefficient	1.000		
	Sig. (2-tailed)	.		
MAAT	Correlation Coefficient	.648**	1.000	
	Sig. (2-tailed)	.000	.	
BXAT	Correlation Coefficient	.525**	.472**	1.000
	Sig. (2-tailed)	.000	.000	.

Source: SPSS 23 Outputs

The Table shows that e-accounting system adoption had positive and significant association with the two independent variables of managers' attributes and business attributes indicating that as these independent variables increase, e-accounting system adoption amongst SMEs in Suleja Local Government Area of Niger State also increase. This can be confirmed with their coefficients of 0.648 and 0.525 respectively while they had p-values of 0.000 each.

Also, Table 4 shows that managers' attributes (MAAT) had positive co-efficient with all the other independent variables business attributes indicating that as managers' attributes increase, so also does business attributes increase at a significant level indicating that managers' attributes greatly influence business attributes with coefficients of 0.648, and 0.525 respectively while they had corresponding p-values of 0.000 each.

Hussain, Islam and Andrew (2006) suggest that multicolinearity may be a problem when the correlation between independent variables is 0.9 and above where as Emory (1982) considers more than 0.80 to be problematic. Therefore, it is evident from Table 4 that the magnitude of the correlation amongst the explanatory and explained variables generally indicates no severe multicolinearity problems in the study because the highest correlation coefficient is 64.8 between e-accounting system adoption and managerial attributes.

Regression Analysis

This section presents the regression results of the dependent variables; e-accounting system adoption (EACC) and it also presents the independent variables of the study namely; managers' attributes and business attributes which is followed by analysis of the independent variables on dependent variables individually and cumulatively. The regression results obtained from the model of the study which was $EACCit = \beta_0+\beta_1 MAATit + \beta_2 BXATit + eit)$ **is** presented in Table 5 as shown below.

Table 5: ***Regression Results of the Study***

Variables	Coefficients	T-Values	P-Values
Constants	1.515	7.438	.000
MAAT	.462	8.242	.000
BXAT	.333	5.929	.000
R^2	0.459		
Adj. R^2	0.454		
F-Stat.	90.410		
F- Sig			0.000

Source: SPSS 23 Outputs

Findings from the regression analysis results amongst SMEs in Suleja Local Government Area of Niger State as shown in Table 5 reveals that under the model EACC (e-accounting system adoption) the R-Squared often referred to as the coefficient of determination of the variables was 0.45.000. The R-Squared which is also a measure of the overall fitness of the model indicates that the model is capable of explaining about 45% of the variability of the e-accounting system adoption amongst SMEs in Suleja Local Government Area of Niger State. This in other words also, indicates that the model explains about 45% of the systematic variations in the dependent variable. This result is equally complimented by the adjusted R-squared which reveals that 53% of the variation in the dependent variable of the model is explained by variations in the independent variables. This is also confirmed by the Fisher's (F) statistics of 90.41 which is statistically significance at 1% level of significance with a p-value of 0.000.

This section presents the univariate analysis undertaken in order to test the hypotheses stated earlier. The diagnostic test outcomes relative to the original results provide greater credibility to the overall findings of the study. Table 5 presents the regression results used for the test of hypotheses comprising hypotheses 1-2 of the study.

Ho1*: Managers' attribute has not significantly influenced the adoption of e-Accounting system amongst SMEs in Suleja, Niger State.*

Table 5 shows that the regression results of the model, Managers' attributes (MAAT) has a positive and significant coefficient of 0.462 and a p value of 0.000 and this implies that managers' attributes has a positive and significant influence on e-accounting system adoption by SMEs in Suleja Local Government Area of Niger State. The implication of this finding is that as managers' attributes amongst SMEs in Suleja Local Government Area of Niger State increased the level of e-accounting system adoption also increased significantly. This is because, the probability value of 0.000% is less than 0.05% level of significance (0.000% < 0.05%) and on the basis of this, the study rejects the null hypothesis which stated that managers' attribute has no significant influence on e-accounting system adoption by SMEs in Suleja Local Government Area of Niger State. These findings support those of Alnajjar (2017) and Ismail and King (2007) who found a positive and significant influence of managers' attributes on e-accounting system adoption of firms

Ho2: *Business attribute has not significantly influenced the adoption of e-Accounting system amongst SMEs in Suleja, Niger State.*

Table 5 shows that*, the* regression results of the model has a positive coefficient of 0.333 and a p value of 0.000 for business attributes. This implies that Business attributes has positive and significant influence on e-accounting system adoption by SMEs in Suleja Local Government Area of Niger State. The implication of this finding is that as Business attributes of managers increased the level of e-accounting system adoption amongst SMEs in Suleja Local Government Area of Niger State also increased at 1% level of significance. The probability value of 0.000% is less than 0.05% (0.000% < 0.05%) level of significance and on the basis of this, the study rejects the null hypothesis which states that business attributes has no significant influence on e-accounting system adoption by SMEs in Suleja Local Government Area of Niger State, over the period of the study. These findings are in tandem with those of Ismail and King (2007) and Irefin (2012) that found a positive and significant influence of business attributes on e-accounting system adoption by firms.

5.0 Conclusion and Recommendations

Based on the findings of the study, it concluded that both firm attributes of managers' attributes and business attributes had great effect on e-accounting system adoption among SMEs in Suleja Local Government Area of Niger State.

The following recommendations are made based on the conclusion of this study. The management of SMEs in Suleja Local Government Area of Niger State should be training and retraining their managers to ensure optimal performance in e-accounting system adoption because the study has shown that it is a vital variable in ensuring that e-accounting works efficiently. In addition, managers' should always be provided with good remuneration and conducive working environment for their staff to enhance e-

accounting system adoption amongst SMEs in Suleja Local Government Area of Niger State by SMEs in Suleja Local Government Area of Niger State.

Furthermore, considering business attribute which had a positive and significant influence on e-accounting, it was recommended that the management of SMEs in Suleja Local Government Area of Niger State should ensure that they are familiar with business attributes before the adoption of e-accounting because this will enable them know all the entries to be made in e-accounting during its adoption for producing relevant information for decision making by stakeholders.

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Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
EACC	216	2.71	5.00	4.2210	.43684
MAAT	216	2.60	5.00	4.3944	.50667
BXAT	216	2.20	4.80	3.8037	.57900
Valid N (listwise)	216				

Correlations

			EACC	MAAT	BXAT
Spearman's rho	EACC	Correlation Coefficient	1.000	.648**	.525**
		Sig. (2-tailed)	.	.000	.000
		N	216	216	216
	MAAT	Correlation Coefficient	.648**	1.000	.472**
		Sig. (2-tailed)	.000	.	.000
		N	216	216	216
	BXAT	Correlation Coefficient	.525**	.472**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	216	216	216

**. Correlation is significant at the 0.01 level (2-tailed).

Model Summary[b]

					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.678[a]	.459	.454	.32277	.459	90.410	2	213	.000	1.318

a. Predictors: (Constant), BXAT, MAAT

b. Dependent Variable: EACC

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.838	2	9.419	90.410	.000[b]
	Residual	22.191	213	.104		
	Total	41.029	215			

a. Dependent Variable: EACC

b. Predictors: (Constant), BXAT, MAAT

Coefficien ts[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	1.515	.204		7.438	.000	1.114	1.917					
MAAT	.399	.048	.462	8.242	.000	.303	.494	.608	.492	.415	.807	1.239
BXAT	.251	.042	.333	5.929	.000	.167	.334	.535	.376	.299	.807	1.239

a. Dependent Variable: EACC