

ELECTRONIC ACCOUNTING INFORMATION SYSTEM ADOPTION BY SMALL AND MEDIUM ENTERPRISES IN ANAMBRA STATE, NIGERIA: PROBLEMS AND PROSPECTS.

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Abstract

This study investigated impact problems and prospect of Electronic Accounting Information System (EAIS) Adoption by SMEs in Anambra State, Nigeria. The research design used for the study was descriptive survey. Three research questions and three hypotheses guided the study. The population of the study was 2726 registered SMEs in Anambra State; Stratified random sampling was used to obtain the sample size of 400 using Taro Yamane's formula. The instrument titled Electronic Accounting Information System for SMEs (EAISSME) which was designed by the researchers was used to sought for information from the respondents. The instrument was face validated by three experts in the Business Education Department; University of Nigeria Nsukka was used to collect data from SMEs Managers in Anambra State. Out of 400 questionnaires distributed 63 firms indicated not using EAIS and were excluded. The total number of questionnaire analyzed was 337 which were about 84% of the total population was analyzed using Mean and standard deviation while t-test statistic was used to test the hypotheses at 0.05 level of significance and at 335 degree of freedom. The reliability co-efficient was found to be .73 using Cronbach Alpha reliability method. The result showed that the use of EAIS increases efficiency of SMEs and that lack of skilled personnel and high cost of skilled manpower, software packages and insecurity of accounting information are the major challenges to the use of EAIS by SMEs in Anambra State, Nigeria. Also the finding revealed that the possible solution to the identified problems includes among others organization of annual work shop for practicing accountants by business educators and collaboration between computer engineering and business education departments, use of EAIS application software as instructional material.

Keywords: *Electronic Accounting Information System (EAIS), Accounting Information Management, Small and Medium Scale Enterprise (SMEs).*

Introduction

Advancements in information and communication Technology (ICT) over the last decade has brought tremendous changes in all human endeavors all over the world, accounting inclusive. Accounting was one of the first fundamental area to benefit from computerization (Amidu, Effah & Abor, 2011). Accounting is the process of recording classifying analyzing, storing, retrieving and communicating financial information of an organization at a given time. It is the methods, principles, procedures and standards followed by organizations in recording and reporting business events and transactions (Taiwo &

Agwu, 2016). Before the advent of computers, accounting processes were performed manually with the accountants spending much time and energy in recording and analyzing financial data. Manual record keeping is paper - based recording system where the accountant performs the whole accounting cycle using paper, pen, ledger books, calculators and typewriters in the preparation of account books on a periodic basis. Amidu et al (2011) observed that with the emergence of computers and internet services had increased the volume of financial transactions which in turn increase the volume of financial data to be recorded as such

that recording these data manually becomes tedious. Electronic accounting has increased functionality, accuracy, fast processing of information and better external reporting of accounting information (Gbasami, Shefaepour, Aslami & Barvayeh ,2011). Studies have shown that computerized accounting and accounting information systems (AIS) are used to describe electronic accounting information system (Amidu et al 2011; Steferlou, 2006).

Electronic Accounting Information System (EAIS) is an accounting system that involves the use of ICT in performing accounting functions of recording, processing, analyzing, storing, retrieving and communicating of financial information of an organization. Rani & Sharma, 2014; Amidu et al, 2011 ; Wang & Jinxin, (2016) defined an Electronic Accounting Information system as where financial transactions, accounting entries and data are received, transformed and stored electronically using computers. Also Appiah, Agyeniang, Agyei, &

context of this study, electronic accounting information system (EAIS) therefore, is a process that involves the use of computers and other ICT gadgets in capturing, processing, analyzing, selecting, storing, retrieving and communicating accounting information to the organization's stakeholders for effective decision making through the internet. An electronic accounting system is comprised of different components of qualified individuals, hardware, suitable software, database and set of procedures that integrates together to provide useful information for the management decision (El- Dalabeeh & AlShbiel, 2012;). According to Alexander, Debur, Meshack & Aneu (2016), computerization is based on the concept of database. Hangjiang (2011) identified stakeholders to data as data producers, data custodians, data consumers and data mangers. Data processed using software packages are organized and easy to locate (Amahalu, Abiahu & Obi, 2017). All the components of an EAIS has a great relationship

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Mensah (2014), viewed EAIS as the use of computers as a tool to perform book-keeping and accounting duties. These definitions identify EAIS as a process that makes use of computers only without the use of internet and other available ICT gadgets in accounting information management. Alternatively, Relhan (2013) stated that EAIS is characterized by its ability to provide multi user access, multi - site access, multiple shared database and capabilities of providing economically efficient accounting process. It is an accounting system that facilitates the management of financial information in the organization in a more efficient, affordable and flexible manner through the internet (Guney, 2014). In the

(Kurnia, 2012).

Electronic Accounting Information System (EAIS) is an inevitable choice of modern organization in this 21st century world of business. For any business organization to be able to compete favorably in this knowledge economy it's financial and management system must be computerized. This is because accounting computerization do not only relief accountant of heavy workload but also feeds back accounting information timely, systematically and comprehensively, helps managers to acquire latest information of economic activities and also assist in the prediction of future

businesses (Kanelolu and Spathias, 2013). Baiwaneh (2014) opined that it improves the quality of products and services, reduces waste of materials, improves decision making and sharing of information. It also increases operational efficiency and significantly contributes to the realization of organizational objectives. It strengthens control procedure, supervision, market and sales plans and also helps in the analysis of an organizational future plan. Firms that make international reporting which is aided by EAIS can potentially grow and can be listed in the foreign stock exchange market (Maccellan, 2009). It also increases the standard of an organizational activities which leads to timely information to various users in an organization (Rodrigueiz and Spreakman, 2012).

In spite of the numerous benefits of using EAIS in accounting information reporting, enterprises are still faced with many challenges which includes insecurity of accounting information (Abu-Musa, 2005; Murtala & Ogundeji, 2013; Wang & Jinxin, 2011; Megan & Didraga, 2005; Elmaghraly & Lasevio, 2014; Jang - Jaccard & Nepal, 2014). Rapina (2014) further grouped EAIS challenges into technical subsystem and social eco-system. According to the author, technical subsystem consists of problems which do not have human elements while social eco-system problems associates with people and their relationship to the performance of EAIS. Some EAIS problems associated personnel as identified by (Abu - Musa, 2005) includes insecurity of accounting information caused by sharing of password, destruction of output, unauthorized document visibility, miss directing of prints and distribution of accounting information by employees to non entitled persons. Inaccessibility to the Web/ internet and information loss caused by system failure

constitutes issues to the use of EAIS (Murtala and Ogundeji 2013; Kan, Yingli, Ca-Dong & Zhang, 2012). Lack of good management system policies has also been identified as a social eco-system problems of EAIS, Gallier, (2011) ; Joia, (2003) observed that lack of support and commitment by organizational managers and inability to understand the structure of an organization affects the use of EAIS by both small and large organizations greatly .

Small and Medium Scale Enterprises (SMEs) is being measured and perceived differently from country to country and between the sources reporting SMEs statistics, but the major criterions for the measurement are the number of employees, total net assets and sales and investment levels. The European Union definition of SME follows the category of micro, small and medium – sized enterprise (SMEs). To them, SMEs is made up of enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding 50 million euro, and/or an annual balance sheet total not exceeding 43 million euro (ec.europa.eu, 2015). In Nigeria, the National Council on Industry defined SMEs as enterprise with less than ten workers, the

Association of Nigerian Development Finance Institution (ANDFI, 2014) stated that the commonly used criteria in defining SMEs are the number of employees, value of assets, and size of capital.

For the purpose of this study, the definition by the Central Bank of Nigeria (2013) which defines small and medium scale Enterprises as enterprises with asset base equal or less than N5 million, and staff strength equal or less than 100 employees is adopted. Irrespective of the definition of SMEs in both the developed and

developing countries, SMEs has been the major driving force for economic developments. In the United States of America, SMEs employ 50% of her workforce, and generate more than half of the nation's Gross Domestic Products (Audretsch, 2010). In the enlarged European union of 25 countries of the world, some 23 million SMEs provide 75 million jobs and represent 99% of all enterprises (Gunter, 2005). The situation is not different in Africa as study reported by Kongolo (2010) reveals that in South Africa, SMEs account for about 91% of the formal business entities contributing about 51% and 57% of GDP, providing almost 60% of employment. It makes up about 97% of businesses in Nigeria and provide on average 50% of Nigeria's employment, and its industrial output (Ariyo, 2005; Taiwo, Ayodeji & Yusuf, 2012). However, in spite of the immense contributions of SMEs in economic development in Nigeria, SMEs still faced a lot of challenges which includes inaccessibility of funds and inability to generate and use quality accounting information (Aremu & Adeyemi 2011; Richard, McMahon & Holmes, 1991).

Adoption and effective use of EAIS among SMEs is still an issue of great concern in Nigeria (Alexander, Aggreh and Aneru 2016).. The relationship between technology innovation and private enterprise performance has not been well established in Nigeria despite its benefits (Elliot and Elliot, 2006). In Nigeria particularly in Anambra State, most Small and Medium Scale Enterprises (SMEs) do not hire qualified and knowledgeable personnel to manage the financial affairs of their businesses. These enterprises are mostly managed by the owner thus the name (owner-managers) who lacks the knowledge and skills required for proper record keeping of their business

transactions. These ownermanagers manually keep single entry records of their business transactions using only the cashbook and some other personal records. These records lack most economic information of their businesses, as such they neither prepare final accounts nor analyses the data there in and blindly ascertains the financial positions of their business which leads to poor business decisions. Furthermore, although these owner-managers use iPods, tablets, iphones among other ICT gadgets, most of them uses the gadgets for oral communications, very few makes money transfer using the gadgets but not for accounting information management of their businesses. Therefore, inefficiency of SMEs in Anambra State as a result of poor accounting records keeping and accounting information management is the problem this study soughs to solve. Managers of registered SMEs in Anambra State were surveyed for the data used in this study. Managers or SMEs were used as the respondents of this study so as to enable the researchers get on the spot information for the study. Managers with experience less than 5years were regarded as less experienced while those with experience above 5years were regarded as well experienced. Also, SME managers with education less than HND/BSC were regarded as less educated while those with HND/BSC holders and above were regarded as highly educated. Overall literature reviewed showed that few studies have been carried out in respect to the use of EAIS, extent of adoption of EAIS and security challenges of EAIS in both developed and developing countries. None of these studies focused on Electronic Accounting Information System Adoption by SMEs in Anambra State, Nigeria: Problems and Prospects which is the gap this study sought to fill. In view of this, the researchers formulated three research

questions aimed at addressing the purpose of this study as;

- What are the impacts of electronic accounting information system in the management of accounting information by SMEs in Anambra State, Nigeria?
- What are challenges to the adoption of electronic accounting information system by SMEs in Anambra State, Nigeria?
- What are the possible solutions to the problems associated with the adoption of electronic accounting information system by SMEs in Anambra State, Nigeria/

Hypothesis

HO₁: There is no significance difference in the mean ratings of less educated and highly educated managers on the impact of electronic accounting information in the management of SMEs accounting information in Anambra State, Nigeria.

HO₂: There is no significance difference in the mean ratings of less experienced and experienced manager on the challenges to the adoption electronic accounting information system in managing SMEs accounting information in Anambra State, Nigeria.

HO₃: There is no significance difference in the mean ratings of the urban and rural managers on the solutions to the problems associated with adoption of electronic accounting information system by SMEs in Anambra state, Nigeria.

Methodology

The study adopted survey design which according to Osuala (2005) is suitable for public

opinion on existing phenomena with the intention to ascertain the condition of practice and make better future plan for improvement. The study was carried out in Anambra State, Nigeria. The population was 2726 registered SMEs in Anambra State. Stratified random sampling was used to obtain the sample size of 400 using Taro Yamane's formula and was randomly selected from the 21 local government (strata) based on the size of the sample in each strata. Two managers of SMEs were selected from every 15 SMEs in each local government, totaling 376 SMEs managers and additional two managers were selected from the local governments with SMEs population up to 100, totaling 24 to complete the sample size to 400. A questionnaire tagged Electronic Accounting Information System for SMEs (EAISQ) was developed for data collection for this study by the researcher based on relevant literatures reviewed. The instrument was face validated by three experts in Business Education Department in University of Nigeria Nsukka and 30 copies was distributed to SMEs in Enugu State for pre test. 400 copies of the instrument were administered and 100% returned while 63 SMEs managers which are about 16% indicated not using EAIS in their organizations and were excluded from the analysis. Therefore, 337 instruments which are about 84% were analyzed. The reliability index of .73 was obtained using Cronbach Alpha reliability technique which showed that the questions are reliable.

Table1: Mean, Standard deviation and t - test Analysis of the responses of Less Educated and Highly Educated Managers on the impact of Electronic Accounting Information System on Accounting Information Management of SMEs in Anambra State, Nigeria.

S/N	Item Statement	Mean	Rmk	Mean Less Edu	SD1	Mean Highly Edu	SD2	DF	P-value	R
1	Reliefs accountants of heavy labour .835 NS	3.02	A	3.51	.60	3.75	.63	335		
2	Makes feedback of accounting NS information timely	3.35	A	3.21	.58	3.70	.64	.452		
3	Managers acquire latest NS information to predict future business	3.21	A	3.46	.76	2.4i	.48	..652		
4	Decreases quality of products/ NS services	2.32	DA	2.47	.57	3.66	.75	.696		
5	Reduces waste of material .748 NS resources	3.55	A	3.36	.75	3.42	.63			
6	Improves decision making and NS sharing of knowledge	3.39	A	3.44	.56	3.52	.70	.509		
7	Increases operational efficiency NS	3.22	A	3.51	.60	3.70	.74	.825		
8	Timely realization of NS organizational objectives	3.63	A	3.09	.53	3.66	.62	.450		
9	Strengthens control/ supervision NS	3.45	A	3.36	.75	3.64	.65	.171		
10	Reduces Sales	2.27	DA	3.40	.56	3.67	.83	NS		
11	Helps to analyze future plans of an NS organization	3.76	A	3.44	.68	3.66	.52	.462		
12	Integrates the flow of information NS to supply chain	3.25	A	3.67	.59	3.71	.78	.698		
13	Reduces cost and increases revenue .309 NS	3.14	A	3.53	.65	3.40	.59.			
14	Increases the standard of an .54 .484 NS organization	3.21	A	3.33	.57	3.63	.65	3.01		
	Grand mean	3.21	A	3.33	.57	3.63	.65			

key: Mean Less Edu= mean less educated managers, SD1= standard deviation managers, DF= degree of freedom, Rmks= remarks

Table 1 shows that the use of electronic accounting makes feedbacks of accounting information timely, information system in accounting information increases operational efficiency and improves management reliefs accountants of heavy work load, decision making and knowledge sharing. These are

evidenced by their mean scores being above
2.50. Furthermore, the result also shows that

Consequently, the null hypothesis was accepted
which implies that no significant difference

Table2: Mean, Standard Deviation and t - test Analysis of the responses of less Experienced and Experienced Managers on the Challenges to the adoption of Electronic Accounting Information System in Managing SMEs Accounting Information in Anambra State, Nigeria.

S/ N	Item Statement	Mean	Rmks	Mean less Exp.	SD1	Mean Exp	SD2	DF	P- value	Rmks
15	Lack of special ICT skills by accountant NS	3.62	A	3.36	.62	3.25	.13	335	.153	
16	Insecurity of accounting information/ integrity NS	3.05	A	3.52	.56	3.19	.72		.453	
17	Unavailability of software packages	2.13	DA	3.09	.54	3.12	.88		.697	NS
18	Poor popularization of electronic accounting information system NS	3.66	A	3.30	.76	3.97	.43		.504	
19	High cost of software /hardware installation NS	3.42	A	3.62	.16	3.21	.56			.061
20	High cost of Skilled ICT personnel	3.39	A	3.14	.62	3.09	.66		.260	NS
21	Imputing of wrong data into the system NS	3.39	A	2.98	.43	3.57	.67		.382	
22	Internet hackers/ cyber theft	3.56	A	3.34	.72	3.61	.83		.678	NS
23	Virus attacks/loss of vital information	3.16	A	3.78	.49	3.72	.89		.165	NS
24	System installation and management	3.45	A	2.61	.80	2.44	.56		.133	NS
25	Level of managers education	1.96	DA	3.06	.35	3.71	.77		.747	NS
26	Incompatibility of software and hardware	3.96	A	3.1	.96	3.67	.97			.116
NS 27	Web/ internet inaccessibility	3.66	A	3.40	.61	3.92	.68		.163	NS 28
NS 29	Unstable power supply	3.12	A	3.29	.36	3.01	.73		.502	NS. 29
business	2.87	A	2.46	.42	3.22	.56	.369		NS	Sizes of
	Grand mean	3.22	A	3.20	.56	3.38	.67			

key: Mean less Exp= mean of less experienced managers, SD1= standard deviation of less experienced managers,
Mean Exp = mean of experienced managers, SD2= standard deviation of experienced managers, DF=

decrease in the quality of products/ services
and reduction in quantity of sales were not as a
result of using electronic accounting
information system in accounting information
management as shown by the mean scores of
below 2.50, also low standard deviation of 0.57
and 0.65 indicated the closeness of the
responses of the respondents. The t-test
analysis of the respondents on the impact of
EAIS on management of accounting information
of SMEs was not significant as shown by the p-
value ranging from 0.17 to 0.83 at 335 degree of
freedom which is greater than 0.05 level of
significant (P = 0.17 to 0,83 > 0.05).

existed in the mean responses of the
respondents on the impact of electronic
accounting information system in accounting
information management of SMEs in Anambra
State Nigeria.

degree of freedom, Rmks= Remarks

The result from table 2 shows that lack of ICT skilled accountants and high cost of skilled ICT personnel and software are significant challenges to the adoption of EAIS in managing SMEs accounting information. Also, low popularization of EAIS, insecurity of accounting information caused by system failures, virus attacks and internet hackers are the major security challenges to the use of EAIS. The table also shows that levels of managers' education, imputing of wrong data and unstable power supply poses serious challenge on the use of EAIS in accounting information management of the SMEs as evidenced in the mean scores of above 2.50. Non availability of software and cost of system installation and management seems not to be a challenge as shown by the mean scores of 2.13 and 2.16 respectively. The result of SD indicated that the respondents have similar views on the challenges they faced in using EAIS as evidenced in low SD of .56 and .67 respectively. Also no significant difference exist in the t - test analysis on challenges faced by SMEs which is shown in the ranges of p - value of 0.15 to 0.69 at 335 degree of freedom which is greater than 0.05 level of significant ($P = 0.15 \text{ to } 0.69 > 0.05$), the null hypothesis was accepted as stated.

Table3: Mean ratings and Standard Deviation SMEs Managers on the Solutions to the problems associated with the adoption of Electronic Accounting Information System in by SMEs in Anambra State Nigeria.

S/N	Item Statement	Mean	Rmks	Mean	SD1	Mean				
	SD2	Df	P	-	Rmks less	Exp				
	value	Exp.								
30	Incorporation of software programming into accounting education	3.72	A	3.86	.51	3.25	.67	335	.761	NS
31	Use of electronic accounting information software as instructional material in accounting education	3.80	A	3.62	.58	3.70	.53			.435
32	Collaboration between accounting and computer engineering departments to increase the availability of software and skilled ICT manpower	3.52	A	3.72	.46	3.66	.52		.319	NS
33	Annual workshop training for accountants on computer technology and application in accounting	3.58	A	3.84	.52	3.64	.61		.520	NS
34	Upgrading of electronic accounting information system software to include financial management functions	3.01	A	3.39	.49	2.53	.44		.352	NS
35	Upgrading of firms operating systems every 2 years	3.12	A	2.29	.51	3.49	.59		.621	NS
	Cluster mean	3.46	A	3.45	.51	3.37	.56			

Table 3 shows the result to the solutions of the problems associated with use of EAIS in Anambra State. The finding of the study shows that items 30, 31, 32, 33, 34 and 35 can be possible solutions to the problems associated with the adoption of EAIS by SMEs in Anambra State. This evidenced in the mean rate of 3.46, also the standard deviation of 0.51 indicated that the responses are closely related with each other. Furthermore, the result showed no significance difference in the mean responses of the respondents on the possible solutions to the identified problems.

Discussion

The main purpose of this study is to determine major challenges associated with the adoption of EAIS among SMEs in Anambra State, Nigeria and to proffer solutions to them. The result in table 1 suggests that the use of EAIS in the management of accounting information by SMEs enhances their efficiency as shown by the grand mean of 3.28, and the standard deviation of .59 indicates that the responses of the respondents are closely related. The negative impacts as shown in items 4 and 10 as revealed by the result of the study are not actually caused by the use of EAIS in accounting information management. Hence the result shows that the following impacts can be gained when used EAIS ; relief of tedious work load to accountants, timely accounting information feedback, prediction of future business, reduction in the waste of materials, improvement in financial decisions, increase in control and supervisions,

increase in revenue generation and increase in the standard of an organization. These findings are in line with the findings of Alexander et al (2016) who found that the use of EAIS enhances speed and improves quality of financial and non financial reports prepared by SMEs.

Available evidence of this study in Table 2 showed that the challenges faced by SMEs in Anambra State Nigeria in adopting EAIS includes; lack of special ICT skills by accountants, insecurity of accounting information/integrity, unavailability of software packages, high cost of skilled ICT personnel, imputing of wrong data by employees, incompatibility of software with existing hardware and unstable power supply. This implies that the use of electronic accounting information system is yet to be internalized by SMEs in Anambra State, Nigeria as evidenced by the grand mean of 3.16. Also the standard deviation of .61 indicated that the respondents views are related in respect to the challenges to the adoption EAIS by SMEs in Anambra State. These findings also agreed with the findings of Kanellou et al, (2013) who discovered that problems associated with personnel, low professional skill of ICT by accounting personnel, incompatibility and availability of software applications are major problems that affect popularization of EAIS. Also the results of hypothesis tested showed that there was no significance difference in the opinions of the respondents on the impact of using EAIS in accounting information management and challenges militating against the use of EAIS by SMEs in Anambra State, Nigeria, hence the null hypothesis were accepted as stated. Possible solutions to the problem of EAIS adoption as shown in table 3 includes annual workshop training for practicing accountants on computer technology in accounting, incorporating computer programming skills into accounting specialty, use of EAIS application software as instructional material in teaching accounting, collaboration between accounting and computer engineering departments to increase the availability of software applications and account / ICT skilled man power in Nigeria. These findings are in agreement with the findings of Kanellou et al.(2013) who reported that education and trainings of accounting personnel on ICT skills and establishment of hardware facilities will assist in popularizing computerized accounting. Also the t - test analysis showed no significance difference and was accepted.

Conclusion

This study investigated the impact, problems and prospects of adoption of Electronic Accounting Information System (EAIS) in Anambra State, Nigeria. The study showed that the benefits derived from using EAIS in accounting information management by SMEs in Anambra State Nigeria includes; Increase in operational efficiency, increase in quality of product/services, reduction in waste of material resources, improvement in quality of decisions made and knowledge sharing, timely realization of organizational objectives, acquiring of latest information to predict future by managers, strengthening of control supervision, reduction in cost incurred and increase in revenue, easy integration the flow of information to supply chain and helps to analyze future plans of an organization, ability to source finances from financial institutions due to efficiency in reporting financial transaction. Major challenges to the adoption of EAIS by SMEs in Anambra State, Nigeria as identified by this study

includes; lack of professional ICT skills by accounting personnel, high cost of ICT personnel and software, insecurity of accounting information and in availability of EAIS software. Also the study discovered that these problems can be alienated by organizing annual workshops and trainings on EAIS usage for practicing accountant and that EAIS software can be used as instructional material in the teaching of computer accounting in tertiary institutions so as to increase the quality and number of accounting graduates and reduce high cost of labour associated with the use of EAIS in Anambra State.

Implications of the Study

1. Degree awarding institutions in accounting should incorporate the use of application software for instructional delivery so as to increase the quality of accounting graduates.
2. Degree awarding Institutions in accounting should incorporate computer accounting into their curriculum so as to inculcate interdisciplinary skills of accounting and computer application to the students in order to increase the availability of ICT skilled manpower for EAIS.

Recommendation

Based on the findings of this study, the following recommends were made, that;

1. Practicing accountants should individually engages in retraining in ICT skills so as to acquire the necessary skills needed to manage EAIS of any firm they are engaged with so as to increase the availability of EAIS manpower.
2. .SMEs owner in Anambra State, Nigeria should always attend or encourage their accounting officers to attend workshops by sponsoring them so as to enable them to always update their knowledge on business innovations and especially on the impacts of EAIS in their today's businesses as discovered by this study.
3. SMEs owners/managers should work towards integration of EAIS in their firm's accounting information management so as to increase the efficiency of their financial record keeping which will aid them in loan procurement from the commercial banks for expansion.
4. Computer engineers in Nigeria should increase the availability of EAIS software by collaborating with accountant to develop more Accounting software so as to reduce the cost and increase efficiency of SMEs accounting information management.

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