



# Malaysian E Commerce Journal (MECJ)

DOI: <http://doi.org/10.26480/mecj.02.2023.105.122>



**RESEARCH ARTICLE**

## ADOPTION OF ACCOUNTING INFORMATION SYSTEM SOFTWARE BY THE SMALL AND MEDIUM ENTERPRISES AT SANTA CRUZ, LAGUNA

Mangaba, Karla Pamela N<sup>a\*</sup>, Alesna, Beverly Ann T<sup>b</sup>, Franco, Georgelie G<sup>b</sup>, Manalo, Manuela Angela F<sup>b</sup>, Porcopio, Rose Ann R<sup>b</sup>.

<sup>a</sup>San Pablo Colleges INC

<sup>b</sup>ACTS Computer College

\*Corresponding Author Email: [karla.pmangaba@gmail.com](mailto:karla.pmangaba@gmail.com)

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**ARTICLE DETAILS**

**Article History:**

Received 23 September 2023  
 Revised 26 October 2023  
 Accepted 13 November 2023  
 Available online 17 November 2023

**ABSTRACT**

This study was conducted with the aim of determining the factors that affect the adoption of accounting information system software. In this framework, an accounting information system is a system that a business uses for collecting, storing, managing, and reporting its financial data. To test the hypothesis that there is no significant difference in the factors affecting the adoption of accounting information system software as determined by the managers and its effects on the performance of the small and medium enterprises at Santa Cruz, Laguna, chi-square of independence was used. The data were collected using Google Forms. A total of eighty (80) respondents participated in the survey. The results show that only two factors, namely organizational and technological factors, have significantly affected the adoption of accounting information system software, and using AIS software can reduce the operational costs of small and medium enterprises. The findings suggest that management must be fully committed to adopting AIS to have effective decision-making, fasten the accounting or business transactions, and improve organizational performance.

**KEYWORDS**

Accounting information system, technology-organization-environment (TOE) framework, small and medium enterprises, stakeholder theory, organizational performance

**1. INTRODUCTION**

The accounting information system plays a vital role in all aspects of business operations and decision-making (Wongsim, 2013). It is a system that a business uses for collecting, storing, managing, and reporting its financial data. It is also utilized by accountants, consultants, chief financial officers, business analysts, managers, and tax agencies. Additionally, past researchers show that the adoption of an accounting information system by SMEs actually increased the firm's performance and profitability and led to efficient operations and accurate information that was introduced to the world (Genil and Valencia, 2013; Onaolapo and Odetayo, 2012; Soudani, 2012; Wickramsainghe et al., 2017). Meanwhile, many countries have already adopted the accounting information system, but the Philippines faces problems adopting it. One problem here is the lack of studies on the adoption of accounting information system software in the Philippines. AIS can still be inadequate and has several deficiencies, so managers should not depend on the Accounting Information System (De Gorostiza et al., 2017). Accounting Information Systems are always vulnerable to hackers, power failures, and data loss that leads to the failure of their financial reports (Ahmad and Al- Shbiel, 2019).

This study was conducted by the researchers with the aim of identifying the factors involved in implementing the adoption of AIS. This will be beneficial in all sectors, especially for the small and medium enterprises at Santa Cruz, Laguna, because instead of doing the financial statement or financial transaction manually, they can compile financial, tax, and payroll information more efficiently and effectively with the help of AIS. In this case, managers could ensure improvements in providing services. AIS will surely reduce their costs, be effective in decision making, and allow them to carefully keep track of their financial transactions, which is definitely beneficial for small and medium enterprises. Thus, adopting the AIS

software will be a great guide for the managers.

**2. LITERATURE REVIEW**

**2.1 Accounting Information System**

The accounting information system is a computer-based system that processes financial information and supports decision tasks in the context of coordination and control of organizational activities (Ibrahim et al., 2020) [8]. Accounting information systems are a part of a company's information systems that help in the decision-making of managers related to financial and economic issues (Patel, 2015). Researchers have become increasingly interested in the effects of the adoption of an accounting information system in SMEs (Trabulsi, 2018). Studies prove that using an accounting information system has a significant impact on organizational performance, including cost reduction, quality improvement, and effective decision-making. Several empirical studies conclude that using accounting information systems can obtain useful information and use it in decision-making and strategy-building to achieve organizational goals and objectives, which should increase the company's performance (Al-Najjar, 2017). Accounting Information Systems are a synthesis of accounting theory and practice, as well as the design, implementation, and management of information systems (Neogy, 2014). An efficient accounting information system is important because it ensures that everyone in management gets sufficient, adequate, relevant, and accurate information for planning, controlling activities and making decisions about the organization (Hatteu, 2012). Additionally, a decent method of accounting is not only judged by how well records are kept but also by how well it is ready to meet the data needs of both internal and external decision-makers in the organization (Mbroh and Attom, 2011). Automated accounting is often described as an accounting information system that

<b>Quick Response Code</b>	<b>Access this article online</b>	
	<b>Website:</b> <a href="http://www.myecommercejournal.com">www.myecommercejournal.com</a>	<b>DOI:</b> 10.26480/mecj.02.2023.105.122

processes financial transactions and events to provide accurate accounting results as per the user's requirements or guidelines (Adjei, 2013). Hence, SMEs lack financial staff who are up to date on the most recent accounting standards and rapidly changing tax legislation (Yason, 2014). The most common issue for business owners and managers is an inability to maintain adequate records to aid in decision-making (Bacay et al., 2020). A case study on SMEs in Kumasi Metropolis, Ghana, to look at their record-keeping strategies to maintain records that are accurate and understandable (Amoako, 2013). The majority of small and medium enterprises do not seem to be ready for electronic commerce (Valerie et al., 2019). Accounting software has something to do with SMEs, where it includes general accounting systems and office automation systems. Most of them were vendor-supported systems (Kanakriyah, 2016). The influence of the adoption of automated accounting information systems supported their quality, helped measure and assess the economic feasibility of using such systems or software, and helped grasp the difficulties that came with the adoption of computerized accounting information systems (Boylan and Dennery, 2018; Zimmerman and Libby, 2017). The owners of small and medium enterprises must invest in an accounting information system (AIS) because it helps to complete quick bookkeeping tasks, payroll tasks, bill payments, and others for the worker and customer (Turner et al., 2020). Using automated accounting helps the SMEs use software and requires the least amount of training for the managers to guide in the simplest way. Accounting software technology is inexpensive to implement for business owners (Putra, 2019). This cost is similarly lower compared to outsourcing accounting services. Accounting software helps to extend the efficiency of managers, which helps them satisfy the requirements of stakeholders, including tax services, business units, and others (Udegbunam et al., 2017).

SMEs should expand cybersecurity for data protection while using automated accounting systems in their business and improve their financing (Aduamoah, 2017). Accounting software or systems assist the organization in upgrading data processing with reliable and accurate information, ensuring better corporate governance (Alabdullah et al., 2017; Chong and Nizam, 2018). Most auditing firms adopt, accept, and utilize accounting software to record daily transactions as well as process and disseminate accounting information to their stakeholders, including management (Thottoli et al., 2019c; Thottoli et al., 2019b; Rosli et al., 2019). Microfinance banks should adopt registers rather than doing accounting manually because it should positively affect their profitability level (Amahalu et al., 2017). Appropriate management information, the recording of enormous accounting transactions, the reduction of manual and administrative work, and better stakeholder satisfaction (Azih, 2018; Ogundana et al., 2017). Accounting software used by SMEs has the potential to improve their performance in financial reporting of internal organizational activities (Warren et al., 2017). Accounting software adoption is determined by the affordability of accounting systems for small and medium-sized businesses. The volume of data necessitated some adjustments to the use of accounting software (Thottoli et al., 2019a; Seethamraju, 2015). A significant influence on the use of computerized accounting software is related to factors like business size and the external environment (Ngoo et al., 2015).

## 2.2 Factors affecting the Adoption of Accounting Information System

### 2.2.1 Technology-Organization-Environment (TOE) Framework

A sample of such user-centric models is the Technology-Organization-Environment (TOE) Framework (Tornatzky and Fleischer, 1990). The TOE Framework is used at the organizational level to explain factors that influence adoption decisions (Martins et al., 2016). The TOE Framework embodies three aspects that influence technology adoption and innovation within the organization: the technological context, the organizational context, and the environmental context. The technological context includes all the relevant technologies available within and outside the firm. The organizational context refers to the characteristics of an organization, such as its firm size, organizational structure, human resources, managerial structure and styles, and internal resource availability (Zhang and Xiao, 2017). The TOE Framework is more advantageous than other adoption models because of the inclusion of technological, organizational, and environmental variables and the lack of industry and firm size limitations (Gangwar et al., 2014) [42].

### 2.2.2 Technological Factor

Relative advantage and compatibility have the ability to positively influence new technology adoption (Yang et al., 2015). SME's adoption of cloud computing found factors in the technology context that have a significant impact, including relative advantage, compatibility, and complexity, which contribute to reducing uncertainties in adoption

(Alshamaila et al., 2013).

### 2.2.3 Organizational Factor

Large firms have an advantage over small ones because they have more resources and might take more significant risks related to innovation adoption (Carcary et al., 2014). The current work procedures, perceived compatibility of accounting information system innovation, and organizational value have huge impacts on a firm's decision to adopt AIS (Abera, 2018).

### 2.2.4 Environmental/External Factors

Government attitudes, policies, and initiatives are important factors influencing the adoption of innovative technology by SMEs (Dahnil et al., 2014). The external threat and the adoption of innovations by the competitors are two of the critical factors in the external context. Cost reduction and increased product differentiation can give an organization a competitive advantage by implementing an accounting information system (Al-dmour et al., 2016).

### 2.2.5 Stakeholder Factor

Despite external factors like pressure from organizations, management plays an important role in all decision-making in a business. In top management, every decision made in an organization is valuable (John, 2019) [49]. Hence, top management committees are considered the vital human organizations that assist in system innovations. Accounting functions are the single largest users of information systems in the majority of firms (Saeidi et al., 2015).

AIS is increasing overall organizational performance (Hossain and Rahman, 2019). Furthermore, AIS can play an important role in assisting organizations in improving their performance (Fagbemi and Olaoye, 2016). The performance of small and medium enterprises is significantly influenced by their accounting information systems. Therefore, it was recommended that SMEs need to adopt an accounting information system because it has a significant role in enabling the growth of small and medium enterprises' performance. Accounting knowledge and record-keeping performance have strong positive correlations with organizational performance (Harash, 2015). According to several studies, accounting information systems improve the performance of SMEs (Budiarto and Prabowo, 2015; Harash et al., 2014; Nyathi et al., 2018). The effects of the adoption of an accounting information system within the Philippines are not well studied. A complete and efficient record-keeping system helps the business make effective decisions based on its financial reports. A proper record of the enterprise's financial reports is a tool to check performance in a particular area of the organization (Aladejebi and Oladimeji, 2019). The efficiency and effectiveness of record-keeping are critical in any organization because they lead to accurate and effective decisions on how to allocate limited resources (Nkwor-Azariah and Nkwor, 2015).

## 3. METHODS

The researchers employed a quantitative study technique to investigate the elements influencing the adoption of accounting information system software and how it will impact the decision-making of small and medium enterprises in Santa Cruz, Laguna. The researchers conducted their study at Santa Cruz, Laguna. Santa Cruz, Laguna, is regarded as the province's service and commercial center in the eastern part. Moreover, the respondents of this study were the managers of small and medium enterprises in Santa Cruz, Laguna. Additionally, in this study, the non-probability technique was used. The quota sampling approach was used as one of the non-probability method's sample strategies. Consequently, 80 responses were collected from SMEs in Santa Cruz, Laguna. The researchers used survey questionnaires to gather information from selected managers of small and medium-sized businesses in Santa Cruz. The first section of the questionnaire addressed the managers' demographic profile, including age, gender, civil status, length of service, type of business, monthly income, accounting software, and AIS software usage. The second part of the questionnaire dealt with the factors affecting the adoption of accounting information system software. The researchers created a letter addressed to the Mayor of Santa Cruz, Laguna, asking for his permission to get the list of small and medium enterprises in the said municipality. A letter of request was obtained from all small and medium enterprise managers in Santa Cruz and Laguna for the researchers to conduct the study in all small and medium enterprises. Upon approval, the survey questionnaire was sent to all managers through Google Forms. Following that, the acquired data were counted, processed, and analyzed. Frequency, percentage, weighted mean, and Chi-square of independence

were used to analyze the data.

**4. RESULTS AND DISCUSSION**

This section is composed of the results and discussion of the data gathered in this study. Hence, this study aimed to determine the impact of managers' perceptions towards the adoption of an accounting information system on small and medium enterprises totaling 80 respondents from Sta. Cruz, Laguna.

**Table 1: Accounting Information System Software Used by the Small and Medium Enterprises at Santa Cruz, Laguna**

Accounting Information System Software	F	P
Kashoo	5	6%
Xero	4	5%
QuickBooks	11	14%
AccountEdge Pro	11	14%
NetSuite ERP	8	10%
Excel	28	35%
Self-developed	10	13%
SAP	1	1%
Kashoo, AccountEdge Pro	1	1%
Kashoo, Xero, QuickBooks, AccountEdge Pro	1	1%
<b>Total</b>	<b>80</b>	<b>100%</b>

Table 1 shows that 5 (6%) of them came from small and medium enterprises that used Kashoo, 4 (5%) used Xero, 11 (14%) used QuickBooks, 11 (14%) used AccountEdge Pro, 8 (10%) used NetSuite ERP, 28 (35%) used Excel, 10 (13%) used self-developed software, and 1 (1%) used all three softwares (SAP, Kashoo, and AccountEdge Pro). It should be noted that the majority of the software used was from Excel (McIntosh,2019). These results build on existing evidence that Excel is cheaper than classic accounting software. It does not need to purchase extra modules or get more expensive licenses for the software. It can even get licenses that do not expire, which is great for SMEs. However, the least amount of software being used is a combination of SAP, Kashoo, and AccountEdge Pro, and combination of four softwares (Kashoo, Xero, QuickBooks, and AccountEdge Pro) (Randa Kriss, 2021; Hall Charles, 2021). The reliability of this data is impacted by the disadvantages of SAP, Kashoo, AccountEdge Pro, Xero, and QuickBooks, which include the high cost of buying and implementing them. The enterprise must buy the software and hardware necessary to run the programs company-wide. The features are too simple and too limited, and they do not propose all types of accounting processes. Therefore, small and medium enterprises cannot afford to buy that software because of the cost, and the benefits should not be balanced against the cost. The bigger problem with accounting information system software for SMEs is the cost. The cost includes training for every employee within the functions they have access to, and on-going costs, which include regular software maintenance and upgrades. The financial capacity and understanding the advantages and downsides of accounting information system software can help small and medium enterprises in Santa Cruz, Laguna settle on various software like Kashoo, Xero, QuickBooks, Account Edge Pro, NetSuite ERP, Excel, self-developed software, SAP, and Excel to create great opportunities to enhance their business performance.

**Table 2: Uses of AIS Software Used by the Small and Medium Enterprises at Santa Cruz, Laguna**

Uses of Accounting Information System Software	F	P
Sales orders	35	20%
Customer billing statements	38	22%
Sales analysis reports	37	21%
Purchase requisitions	15	9%
Inventory data	18	10%
Payroll information	18	10%
Tax information	11	6%
Others	3	2%
<b>Total</b>	<b>175</b>	<b>100%</b>

It can be seen in Table 2 that 35 (20%) came from the small and medium enterprises that used software for the purpose of sales orders, 38 (22%) for customer billing statements, 37 (21%) for the sales analysis report, 15 (9%) for purchase requisitions, 18 (10%) for inventory data and payroll information, and 11 (6%) for tax information, while those small and medium enterprises that used software for the purpose of other options had a frequency of 3 (2%) with a total of 175. Most small and medium enterprises use software for customer billing statements. The manual billing procedure is often tedious and inconvenient. The billing software allows you to send bills automatically in seconds, resulting in faster billing. And the least is for the others, including check registers, vendor invoices, and timekeeping information. To Basic accounting software can help organize transactions in the check register (Cameron, 2021). Software can keep track of the running balance and give a snapshot of transactions for the period, but it is more costly. The biggest disadvantage of using invoicing software is that it will no longer be operational if there is poor connectivity or the system crashes. If there is a technical error, you would not be able to process the invoice (Priya, 2020). Lots of companies stick with pen-and-paper timekeeping information systems because they require no specialist knowledge or training to use (Whitehead, 2021).

**Table 3: Organizational Factors Influencing the Small and Medium Enterprises to Adopt Accounting Information System Software**

Organizational Factors	WM	SD	Rank
The enterprises are financially able to use AIS	4.18	0.94	2
The enterprises have enough technology resources to use AIS	4.24	0.97	1
<b>AVERAGE WEIGHTED MEAN</b>	<b>4.21</b>		

It is evident that the enterprises are financially able to use AIS which garnered the (WM = 4.18 and SD = 0.94) in rank number two (2), the enterprises have enough technology resources to use AIS garnered the highest (WM = 4.24 and SD = 0.97) in rank number one (1) (Ma et al., 2021). The organizational factors are directly related to the availability of internal resources to implement any specific accounting information system software. It is an important internal aspect to consider when deciding whether to implement a new system. Organizational readiness implies that a firm has the ability to start, implement and manage the system enabled strategies. The average weighted mean is 4.21 under the organizational factors that influencing the small and medium enterprise to adopt AIS. Accounting Information Systems (AIS) is an important resource for today's SMEs since this may help with better decision-making and one of the goals in running a business is profitability. SMEs must manage their resources to sustain and increase the productivity of their business.

**Table 4: Stakeholder Factors Influencing the Small and Medium Enterprises to Adopt Accounting Information System Software**

Stakeholder Factors	WM	SD	Rank
The management is positive about the utilization of AIS in our business operations.	4.41	0.92	1
The management encourages us to use AIS.	4.26	0.94	2
<b>AVERAGE WEIGHTED MEAN</b>	<b>4.34</b>		

It is evident from Table 4 that the management is positive about the utilization of AIS in our business, which resulted in the highest mean (WM = 4.41 and SD = 0.92) in rank number one (1). The management encourages us to use AIS, which gathered a mean of 4.26 and SD of 0.94 in rank number two (2). The average weighted mean is 4.34 under stakeholder factors. The data contribute to a clearer understanding of management support and would bring about an optimistic view on the utilization of AIS in the organization, which is most likely to lead to the successful implementation of AIS in SMEs (Hossain and Rahman, 2019) . The use of AIS is driven by management support, as it allows authorities at the top to influence other members. There is no doubt that managers must be involved in the successful adoption and development of AIS (Reem and Mohammed, 2014).

**Table 5: Technological Factors Influencing the Small and Medium Enterprises to Adopt Accounting Information System Software**

Technological Factors	WM	SD	Rank
AIS usage would improve our business processes.	4.34	0.88	1
Information produced by AIS is easy to understand.	4.21	0.95	2
<b>AVERAGE WEIGHTED MEAN</b>	<b>4.28</b>		

It can be seen from Table 5 that AIS usage would improve our business processes, which gathered the highest mean (WM = 3.34 and SD = 0.88) in rank number one (1). Further, AIS's information is simple to understand, with a mean score of 4.21 and an SD score of 0.95 in rank number two (2). The overall weighted mean is 4.28 under technological factors. Accounting Information System Software influences and encourages firms to achieve competitive advantages like increasing speed and accuracy of improved decision outcomes and enhancing their products, services, markets, and work processes (Olusola et al., 2013). An integrated AIS system increases the effectiveness of management performance because it combines the components of hardware, software, a database, and procedures. Beyond that, for both external and internal stakeholders, integrated AIS improves information processing and helps maintain and communicate information with both.

**Table 6: External Factors Influencing the Small and Medium Enterprises to Adopt Accounting Information System Software**

External Factors	WM	SD	Rank
The enterprises would be left behind if not using AIS.	4.14	1.05	2
Laws and regulations are effective in selecting and applying AIS.	4.28	0.84	1
<b>AVERAGE WEIGHTED MEAN</b>	<b>4.21</b>		

It is clearly stated on Table 6 that the laws and regulations are effective in selecting and applying AIS, as evidenced by rank 1, which garnered the highest mean (WM = 4.28 and SD = 0.84). The data suggest that laws and regulations are one of the factors that firms will consider when deciding to adopt AIS. The government has always considered improving the performance of SMEs. This study helps the government to understand the factors that promote SMEs towards technology adoption. Thus, the government should encourage and support SMEs in innovation and technology adoption (Shareia, 2016). Without AIS, the enterprises would fall behind, ranking second with a WM of 4.14 and SD of 1.05. The average weighted mean is 4.21 under external factors.

**Table 7: Effects of Adopting the Accounting Information System Software in the Performance of Small and Medium Enterprises**

Accounting Information System Software	Effects on Organizational Performance											
	Enhances and increases the quality and quantity of work		Improves decision-making		Increases productivity in preparing financial reports		Reduces the operational costs		Improves accuracy of reports that has been generated		AWM	RANK
	WM	Rank	WM	Rank	WM	Rank	WM	Rank	WM	Rank		
Kashoo	4.60	3	4.20	6	4.40	6	4.20	6	4.40	5.5	4.36	6
Xero	3.25	10	3.25	10	3.25	10	3.50	10	3.25	10	3.30	10
QuickBooks	4.27	7	4.18	7	4.09	7	4.00	8	3.91	9	4.09	7
AccountEdge Pro	4.55	4	4.55	3	4.64	3	4.91	3	4.82	3	4.69	3
Netsuite ERP	4.50	5.5	4.38	5	4.50	5	4.75	4	4.75	4	4.58	4
Excel	4.07	8	4.04	8	3.96	9	3.93	9	4.11	7	4.02	8
Self-developed	4.50	5.5	4.50	4	4.60	4	4.70	5	4.40	5.5	4.54	5
SAP	5.00	1.5	5.00	1.5	5.00	1.5	5.00	1.5	5.00	1.5	5.00	1.5
Kashoo, AccountEdge Pro	5.00	1.5	5.00	1.5	5.00	1.5	5.00	1.5	5.00	1.5	5.00	1.5
Kashoo, Xero, QuickBooks, AccountEdge Pro	4.00	9	4.00	9	4.00	8	4.00	8	4.00	8	4.00	9

The software used by the small and medium enterprises has an effect to the organizational performance which has enhanced and increased the quality and quantity of work in which garnered a highest (WM = 5.00) in the software using SAP, and Kashoo, AccountEdge Pro which rank 1.5 that offers the most complete, easy to use accounting solution for small business in any country and sales tax flexibility which help in enhancing and increasing the quality of work. Moreover, followed by AccountEdge Pro has a (WM = 4.60) and a rank of 3. Consequently, followed by AccountEdge Pro has a (WM = 4.55) and a rank of 4. NetSuite ERP and Self-developed has a (WM = 4.50) and a rank of 5.5. Additionally, QuickBooks has a (WM = 4.27) and a rank of 7. Furthermore, followed by Excel has a (WM = 4.07) and a rank of 8. Kashoo, Xero, QuickBooks and AccountEdge Pro has a (WM = 4.00) and rank 9 and Xero gathered least (WM = 3.25) which rank 10, Xero Accounting software may not be a good fit for a lot of monthly transactions and for enhancing and increasing the quantity of work (MyAyan, 2019).

In terms of Improved decision-making it has garnered a highest (WM = 5.00) in the software of SAP, and Kashoo, AccountEdge Pro which rank 1.5 in the SAP system is powerful, hence, flexible information system which provides the most detailed and accurate information of business transactions to improve decision-making (Yingyu, 2013). Furthermore, AccountEdge Pro has a (WM = 4.55) and a rank of 3, whilst Self-developed has a (WM = 4.50) and a rank of 4, then NetSuite ERP has a (WM = 4.38) and rank 5, the fifth one is Kashoo has a (WM = 4.20) and rank 6. QuickBooks has a (WM = 4.18) and rank 7, then Excel has a (WM = 4.04) and rank 8, followed by Kashoo, Xero, Quickbooks and AccountEdge Pro

has a (WM = 4.00) and rank 9. Additionally, the least (WM = 3.25) in software of Xero and rank 10, computer-based systems meant significant delays in producing meaningful data to use in decision-making (John, 2016).

In terms of increase productivity in preparing financial reports, the software of SAP, and Kashoo, AccountEdge Pro has gathered highest (WM = 5.00) and a rank of 1.5 Kashoo ably covers the basics required by accounting applications. Moreover, included are a chart of accounts; record templates for client, suppliers, and items and services; transaction forms for invoices and other income, bills, and other expenses; and preformatted reports and increases the productivity of the financial reports (Kathy et al., 2021). AccountEdge Pro is rank 3 with a (WM = 4.64). Self-developed is rank 4 with a (WM = 4.60). NetSuite ERP is rank 5 with the (WM = 4.50). Kashoo is rank 6 with the (WM = 4.40). QuickBooks is rank 7 with the (WM = 4.09). Kashoo, Xero, Quickbooks and AccountEdge Pro is rank 8 with the (WM = 4.00). Excel is rank 9 with the (WM = 3.96). Xero is rank 10 garnered a least (WM = 3.25).

It reduces the operational cost, the software of SAP, and Kashoo, AccountEdge Pro which garnered highest (WM = 5.00) in rank 1.5 SAP accounting software is a financial accounting and reporting software that records transactions, reports operating data at the end of every month or quarter and analyses financial data that can identify the cost of the organization that can lessen the operational cost. AccountEdge Pro is rank 3 with (WM = 4.91). NetSuite ERP is rank 4 with (WM = 4.75). Self-developed is rank 5 with (WM = 4.70). Kashoo is rank 6 with (WM = 4.20).

QuickBooks and Kashoo, Xero, Quickbooks and AccountEdge Pro is rank 7.5 with (WM = 4.00). Moreover, Excel is rank 9 with (WM = 3.93). Xero is rank 10 with a least (WM = 3.50). People expect more in terms of services for what they pay for the starter and standard versions. This accounting tool is still not a viable option for many businesses because of the cost of the software it has unlimited bills to pay which is not good for reducing in operational cost.

It improves the accuracy of reports that has been generated and the software of SAP, and Kashoo, AccountEdge Pro which garnered highest (WM = 5.00) in rank 1.5 The more reliable, up-to-date, and unique information managers received, the more correct evaluation reports which improves the accuracy of the financial reports. AccountEdge Pro is rank 3 with a (WM = 4.82). NetSuite ERP is rank 4 with a (WM = 4.75). Kashoo and Self-developed is rank 5.5 with a (WM = 4.40). Excel is rank 7 with a (WM = 4.11). Kashoo, Xero, Quickbooks and AccountEdge Pro is

rank 8 with a (WM = 4.00). QuickBooks is rank 9 with a (WM = 3.91). Xero is rank 10 with a least (WM = 3.25), hence, for large Inventory system, Xero may not be a good choice to commit to and Lack of option to close out a month and double-check transactions are also the prominent reasons why many users still prefer QuickBooks Online over Xero which is not lead to the accuracy of the reports.

Finally, the SAP, and Kashoo, AccountEdge Pro (AWM = 5.00) with the rank of 1.5. While the AccountEdge Pro (AWM = 4.69) with the rank of 3. In regard to NetSuite ERP, the (AWM = 4.58) with the rank of 4. The Self-developed (AWM = 4.54) with the rank of 5. The Kashoo is (AWM = 4.36) with the rank of 6. The QuickBooks (AWM = 4.09) with the rank of 7. The Excel (AWM = 4.02) with the rank of 8. The Kashoo, Xero, Quickbooks and AccountEdge Pro (AWM = 4.00) with the rank of 9. And the last software is Xero (AWM = 3.30) with the rank of 10.

**Table 8:** Significant Differences on the Factors Adopting the AIS Software as Determined by the Managers in Tterms of Organizational Factors, Stakeholder Factors, Technological Factors and External Factors

Factors adopting the AIS Software	Accounting Information System Software	
Organizational Factors	$\chi^2$	p-value
The enterprises are financially able to use AIS.	29.577	0.767
The enterprises have enough technology resources to use AIS.	41.744	0.235
Stakeholder Factors		
The Management is positive about the utilization of AIS in our business operations.	54.790	0.023*
The Management encourages us to use AIS.	60.443	0.006*
Technological Factors		
AIS usage would improve our business processes.	34.054	0.561
Information produced by AIS is easy to understand.	68.409	0.001*
External Factors		
The enterprises would be left behind if not using AIS.	24.925	0.918
Laws and regulations are effective in selecting and applying AIS.	34.071	0.561

\*p-value < 0.05

It can be seen from the Table 8 that there is no significant difference in the factors of adopting the accounting information system software determined by the managers in terms of organizational factors and external factors. Therefore, the null hypothesis is rejected. The results have indicated that any AIS software that SMEs utilized did not affect the purpose of organizational and external factors. The results have also indicated that an accounting information system that is not compatible with the values and culture of the organization will result in a costly failure. However, the perception of the respondents significantly influences the stakeholder factors through the adoption of accounting information system software. The reliability of this data has impacted by the management committees' positive perception of the adoption of AIS; they could influence the users' perceptions positively and encourage them to use the system. The findings have also emphasized the importance of management committees or owners and their roles as business leaders and decision-makers. Therefore, AIS adoption among SMEs which is highly

dependent to the willingness of their management and owners (Komala, 2012). There is no significant difference among the factors when they are grouped according to the accounting information system software that they used at the 5% significance level ( $\chi^2 = 34.054$ , p-value = 0.561). Therefore, the null hypothesis is accepted. QuickBooks is well renowned for being the most user-friendly accounting software; however, QuickBooks does not propose all types of business processes (Complete Controller, 2020). Nonetheless, at the 5% significance level, there is a significant difference in the factors for adopting Accounting Information System Software in that the information produced by AIS is easy to understand ( $\chi^2 = 68.409$ , p-value = 0.001). Accounting Information System Software assists small-scale companies to manage short-term problems by providing information to support and control the business (Tohang and Margaret, 2017). The researchers suggested that vendors need to design AIS software that users can easily understand and operate.

**Table 9:** Significant difference on the effects of Adopting the Accounting Information System Software to the performance of the small and medium enterprises at Santa Cruz, Laguna

Effects on Organizational Performance	Accounting Information System Software	
	$\chi^2$	p-value
Enhances and increases the quality and quantity of work	31.936	0.662
Improves decision-making	38.659	0.350
Increases productivity in preparing financial reports	35.803	0.531
Reduces the operational costs	56.350	0.022*
Improves accuracy of reports that has been generated	44.657	0.378

\*p-value < 0.05

It is clearly stated that it has enhanced and increased the quality and quantity of work ( $\chi^2 = 31.936$ , p-value = 0.662), improved decision-making ( $\chi^2 = 38.659$ , p-value = 0.350), increased productivity in preparing financial reports ( $\chi^2 = 35.803$ , p-value = 0.531), and has improved the accuracy of reports that has been generated, ( $\chi^2 = 44.657$ , p-value = 0.378) has no significant differences on the effects of Adopting the Accounting Information System Software to the performance of the small and medium

enterprises at Santa Cruz, Laguna. Any software that SMEs utilized can gain enhances and increases the quality and quantity of work, improves decision-making, increases productivity in preparing financial reports, improves accuracy of reports that has been generated. The results justified that Accounting Information System Software instantly generates key financial reports, and it will be automatically updated to reflect any changes you make, helping you keep your data free of errors (Baggett,

2020). However, Reduces the operational costs has significant difference on the effects of Adopting the Accounting Information System Software to the performance of the small and medium enterprises at Santa Cruz, Laguna at 5% significance level ( $x^2 = 56.350$ ,  $p\text{-value} = 0.022$ ) because the software is too expensive, hence, the small businesses cannot afford to acquire it. AccountEdge Pro provide an easy-to-use dashboard for all users with highly customizable features and capabilities, but one of the downsides to AccountEdge Pro is that the way the pricing plans are designed. Business can end up paying hefty monthly costs as they scale and need to add users for larger internal teams. Thus, the null hypotheses is accepted for enhances and increases the quality and quantity of work, improves decision-making, increases productivity in preparing financial reports, improves accuracy of reports that has been generated, and the only hypothesis that is rejected is for reduces the operational costs.

#### 4. CONCLUSION

Based on the data and results that have been gathered and analyzed, the most commonly used accounting information system software by the businesses in Sta. Cruz, Laguna, is Excel for the use of customer billing statements. The technology resources to use AIS, management's positive attitude toward the utilization of AIS in business operations, AIS usage's potential to improve business processes, and laws and regulations that are effective in selecting and applying AIS are the organizational, stakeholder, technological, and external factors affecting the adoption of accounting information system software as determined by the managers. The effects of adopting the accounting information system software on the performance of small and medium enterprises can enhance and increase the quality and quantity of work, improve decision-making, increase productivity in preparing financial reports, reduce operational costs, and improve the accuracy of reports that have been generated through the use of SAP, Kashoo, and AccountEdge Pro. Stakeholder and technological factors have a significant impact on managers' perceptions of small and medium-sized businesses in Santa Cruz, Laguna adopting accounting information system software. Reducing operational costs has made a significant difference in the performance of the small and medium enterprises at Santa Cruz, Laguna.

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