

Reliability Implementation of Accounting Information Systems in Improving Small and Medium Enterprises Financial Performance

Idris Asmuni - Program Studi Akuntansi, Universitas Bandar Lampung,

Jalan Z.A. PagarAlam No 29, LabuhanRatu, Kedaton, Bandar Lampung 35142, Indonesia.

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Abstract:

Changes in technology and the dimensions of accounting measurements that are required to be a guideline for how Accounting Information Systems (AIS) evolve to provide quality financial reports with business performance appraisal. Contingency theory framework is one concept that can analyze the role of accounting information systems should provide added value for companies in utilizing accounting information that improves organizational performance. This paper is a summary of various case studies on the application of accounting information systems for small and medium-sized companies (SMEs) in several countries, especially with regard to human factors, technological readiness and adaptation, and business complexity that influences the successful implementation in order to improve financial performance. The purpose of this study is to analyze the extent to which the application of the reliability of accounting information systems can improve organizational performance for SMEs in countries that have conducted research. The results showed that the ability and commitment of users of SIA applications and business relations support as well as the ability of information technology to be a positive factor that influences the success of organizations in implementing and realizing a reliable AIS and increasing accuracy in decision making that will have a direct impact on financial performance. Through discussion of practice the best SIA in several countries, it is hoped that companies can develop accounting systems in accordance with business characteristics so that the optimal investment benefits of purchasing SIA applications can affect organizational performance.

Keywords: *reliability of accounting information systems, financial performance, information technology, financial reports, small and medium enterprises*

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1. INTRODUCTION

The contribution of Micro, Small and Medium Enterprises to economic growth in a developing country is important and very real in creating jobs. The more business entities developed, the more will require the management of resources to increase company income. In the millennial era as it is today,

to achieve optimal revenue results in terms of recording the company's operating wealth, accounting information is needed in the form of financial reporting that is reliable and fast-based information technology. Information technology gave birth to a corporate accounting information system that is oriented to the ability to compete (competitiveness).

Table 1: Contribution of Small and Medium Enterprises in Several Countries [1]

No.	Country	Year	The contribution of SMEs to employment	The contribution of SMEs to GDP	The contribution of SMEs to export	SMEs contribution to total business units
1	China	2008	75%	60%	68%	99%
2	India	2012	-	-	40%	90%
3	Japan	2007	69%	53%	-	99.7%
4	South Korea	2009	75%	60%	-	99.9%
5	Singapore	-	70%	60%	-	99%
6	Malaysia	2012	56%	32%	19%	99.2%
7	Thailand	2010	-	37.1%	28.4%	99.8%
8	Philippines	2009	61.2%	35.7%	-	99.6%

The contribution of Small and Medium Enterprises in several countries based on experience can be seen from the table above. The table shows that SMEs play an important role in economic conditions and industrial systems in several countries through improving access to finance, increasing competitiveness and productivity and increasing exports. [1]. The relationship of understanding between information quality and AIS's understanding of the quality of accounting information has been investigated in Carolina (2017). The results of the study concluded that the quality of SIA implementation is influenced by the knowledge of SIA users and the quality of accounting information is influenced by the quality of SIA implementation. The results contribute to the development of science, especially in the AIS field. [2]. Accounting information systems in the company can add value (value added) for users in the form of providing financial information for planning, controlling and decision making of the company, which in turn has an impact on improving overall company performance (financial and non-financial performance). The success of the accounting information system to drive improvements in day-to-day business operations and improve the quality of corporate decision making, both of which are major components in the creation of corporate financial performance. Accounting information systems and financial reporting in the ROE dimension, caused

by: (1) This is the complexity of the factors that affect the Company's financial performance (ROE); and (2) accounting information systems as a tool to produce financial information affecting financial performance (ROE) through other factors such as decision making processes, decision quality, dynamic individuals in organizations, efficiency and effectiveness, and others [3]. Because many factors mediate (intervene) the successful implementation of the AIS and ROE of the Company's Financial Performance, the successful implementation of the AIS does not directly affect the Company's financial performance (ROE). The application of accounting information systems affects the company's financial performance, the thinking developed (specific dimensions of ROA and profit margins), namely that the effectiveness of applying accounting information systems can produce valid and reliable financial accounting information. [3]. It is interesting to discuss in research on AIS that there are two perspectives, namely [4] With this broad scope, we can identify AIS research problems from both an accounting perspective and an MIS perspective. From an accounting point of view, two specific categories of AIS research are (1) research that expands existing accounting research with an IT orientation and (2) research on new and unexplored IT-oriented accounting topics. [4]. [5] Ferguson et al (2011) classify all AIS research published in 18 journals showing in table 2 for the period 1999 to

2009 most of the AIS research focuses on issues relating to the organization and management of information systems (26%), your internal control auditing (21%), assessment and decision making (19%), capital markets (11%), and expert systems, artificial intelligence and decision-making aids (11%).

Table 2: Number of Research Topics Related to Accounting Information Systems [5]

Research Topic	Count	% of Total
Organization and management of an information system	104	26
Internal control and auditing	81	21
Judgment and decision-making	75	19
Databases	2	1
Expert systems, artificial intelligence and decision aids	44	11
General AIS frameworks	26	7
Accounting and consulting profession	5	1
Educational issues	13	3
Capital market	45	11
Total papers categorized	395	100

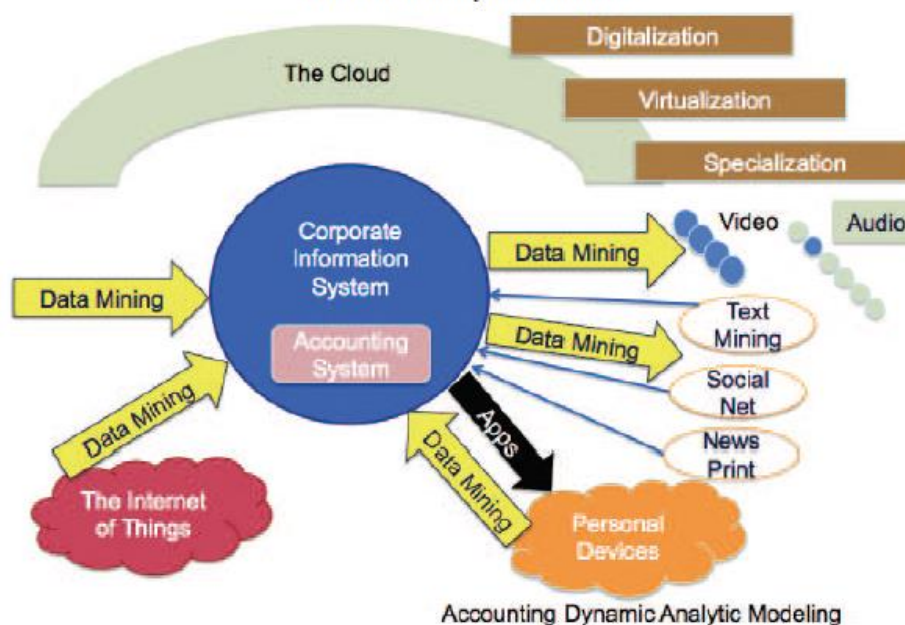
The focus on these five issues during the 1998-2009 period, in large part, explains why cognitive psychology and microeconomics are the dominant theoretical basis for motivating AIS research. The role traditionally played by computer science in motivating theoretical research related to AIS continues to diminish. [5]. Information technology has made significant progress in the past, and this has had a profound global impact on contemporary human culture. Business operations have also developed dramatically through information technology, and this has facilitated many automation

and redesign opportunities for the accounting profession. However, to increase this new frontier better, accounting discipline must initially try to re-engineer its service offerings. In this connection, Geoffrey Moore (AICPA 2012) [6] points to three fundamental trends that will shape the future of accounting services during the second decade of the 21st century: digitization (from paper to digital), virtualization (from physical presence to digital), and transformation (from generalization to specialization). [7].

Table 3: Summary of Major Technologies and Their Problems [7]

Converging Trends	Related Opportunities	Related Challenges	Big Questions
Digitization	Application of data analysis Automation Online and real-time communication	Online and real-time reporting Drawbacks of traditional data analysis methods	Receipts and usage of reporting New data analysis approaches in accounting/auditing
Virtualization	Increased data accessibility Cloud accounting services	New forms of accounting information	Information processing issues The change of accounting measurement
Specialization	Collaboration Outsourcing	Data security and privacy issues	Information processing issues

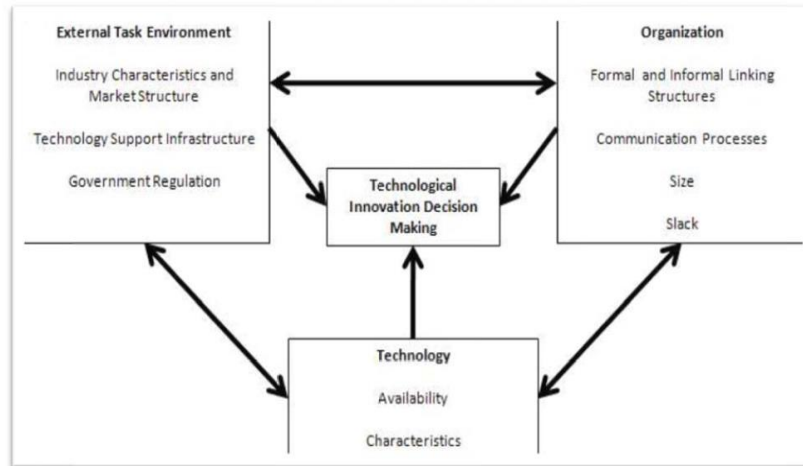
Figure 1. Changes in the Evolution of the AIS Environment [7]



In this environment, there is a progressive integration of accounting measurements with business technology that converts archive measurements to predictive measurements, and uses this model to encourage reporting of exceptions, as well as providing machine-to-machine information. Ultimately, adaptation of the socio-technical system is a major resistance force to the evolution of AIS. Social systems, often through anachronistic regulation, are very resistant to change and business process progress. However, this can provide the time needed for the human element to adapt to the new environment. [7]. [8]. Research conducted by Adenike and Adewoye in Lagos state, Nigeria in 2017 about investing in accounting information systems and sales growth for Small and Medium Enterprises uses a questionnaire given to management staff of 120 randomly selected SMEs. AIS investment is all costs involved in purchasing hardware and software excluding labor. Based on the research findings, it was concluded that the factors affecting sales growth were company policy,

investment in AIS, government policy, and population increase. Respondents' views on the impact of AIS investments on sales growth are positive and based on multiple regression analysis and F-ratios which mean that there is a relationship between investment in accounting information systems and sales growth. His research also suggests that organizations must invest more in accounting information systems so that other derived benefits will be achieved. In addition, organizations must strive to train their staff on the use of AIS to improve their work performance and increase sales growth. In addition, the government must formulate policies that will promote the adoption of AIS in an effort to help the growth of SME sales, which in turn will help maintain the SME sales track record and at the same time better the company's living standards. [8]. Ahmed et al (2016) linking interrelated factors influence the adoption of AIS applications by SMEs in Jordan. This adoption can influence managers' decisions that are barriers or incentives. [9]

Figure 2: Relationship Model of Organizational Technology and Environment in AIS [9]



In terms of the three groups of factors considered (Organizational Factors, Technology Factors, and Environmental Factors), and several factors are displayed as significant in each category. For the three different adoption groups, the cost of establishing AIS was the only consistent factor that emerged as significant in all groups. Three groups consider this factor as a barrier to the use of AIS. The cost of installing AIS, on average, is the most important barrier for all groups. The effects of Government Regulations and Regulations also appear as a significant incentive factor in this study for the Adoption of AIS. It is unclear at this time how Government Regulations and Regulations act as incentives. Competitive pressure is also found. This greatly influenced the decision to adopt AIS. On

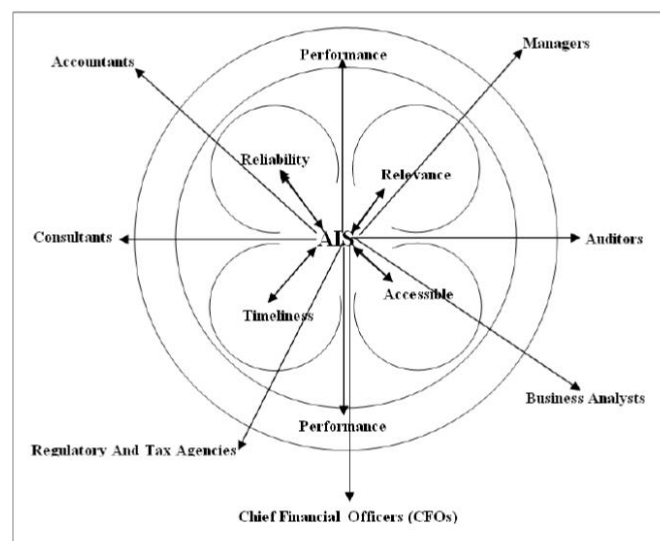
average, this is the most important factor for adopters. This also shows the most significant difference between the Adoption and Non-Adoption groups. [9]

2. REVIEW OF CONCEPTUAL FRAMEWORK FRAMEWORK

2.a). Contingency Theory

Contingency theory suggests that accounting information systems must be designed flexibly. The proposed framework shows that to improve performance, SME managers must pay particular attention to the use of accounting information systems: [10]

Figure 3. AIS 4-dimensional framework for Stakeholders [10]



Harash (2017) in his research on the performance of SMEs influenced by AIS proposed a conceptual model in the four dimensions of Figure 3 above, namely: reliability, relevance, timeline and accessible. H- Accounting information system has a positive direct effect on accounting performance in SMEs. Along with the hypothesis presented above, the framework highlights contingency theory to explain the relationship between accounting information systems and accounting performance in SMEs. And based on the theoretical framework presented by this research. This theoretical framework is designed to take into account and reflect all significant financial and non-financial factors that evaluate and examine the performance of SMEs. [10]

2.b). System Development Overview

Rapid Application Development (RAD) is a system development strategy that prioritizes acceleration in

system development through extensive user involvement in the use of construction sequences, where the circuit functions as a more effective system model (prototype). [1].

3. DISCUSSION OF BEST PRACTICE

3.a). In Saudi Arabia

Trabulsi (2108) conducted a study on the Impact of Accounting Information Systems on Organizational Performance: The Context of Saudi SMEs. Quantitative surveys are used to collect the required data. The study population included all Saudi SME employees. An easy-to-use sampling technique for selecting participants. 140 questionnaires were distributed. 137 questionnaires analyzed. Partial least square (PLS) was chosen for this study using smart PLS software. It is used in a two-stage approach, measuring and testing structural models. [11]

Figure 4. Research Model Influence Organizational Performance Using AIS [11]

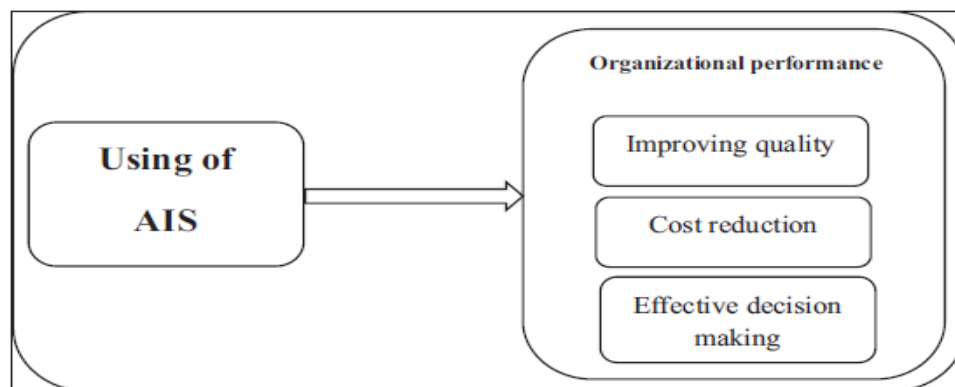


Table 4. Hypothesis Testing Results [11]

Path (hypothesis)	t	P	R ²	Results
Using of AIS→organizational performance (total affect) H1	9.29	***	0.47	Supported
Using of AIS→improving quality H1.1	8.64	***	0.37	Supported
Using of AIS→cost reduction H1.2	7.05	***	0.45	Supported
Using of AIS→effective decision making H1.3	9.48	***	0.29	Supported

Finally, research reveals that using AIS can increase the effectiveness of decision making. The study

concludes that more attention should be directed to AIS as an improvement tool for better organizational performance. In a highly competitive and attractive

organizational environment such as SMEs, this seems important for achieving competitive advantage. However, given the changing technological environment, AIS must be seen as a moving target where continuous improvement is important to adapt to the changing nature of the system. Management's willingness and awareness seems important and their ongoing support is needed to drive investment figures in AIS. The findings of this study can provide a systematic justification of this conjunction [11].

3.b). In Spain

Grande et al (2011) with their paper on the Impact of Accounting Information Systems (AIS) on performance measures: empirical evidence in Spanish SMEs, shows that the results are statistically significant for ROA and ROE performance indicators but not so for productivity. The first research question suggests that in the case of SMEs using AIS for banks and their fiscal management there is a significant relationship with performance indicators. The second research question proposes the idea that SMEs using AIS for banks and fiscal management have a significant relationship with productivity.

Regarding the relationship between company productivity and the use of AIS, the results show that there is no significant relationship. The explanation for this result may lie in the fact that productivity is a more complex concept than using the SABI database — focused on staff costs — although productivity can be analyzed from three components: efficiency, technological change and scale change, which have not been part of this research. [12]

3.c). In Indonesia

In Indonesia, financial reporting uses AIS specifically for Small and Medium Enterprises

guided by SAK ETAP (Entity Financial Accounting Standards without Public Accountability) Research conducted by Sasono (2014) on Financial Accounting Information Systems for SMEs with Model Based Financial Reporting on SAK ETAP. [13].

In addition, the development of AIS for Small and Medium Enterprises according to Satyawati et al (2014) can be developed using the Rapid Application Development (RAD) method for SMEs that are developing rapidly in Klaten who dare to start an independent online business. They are challenged to create job opportunities, not just as job seekers. Those over the age of 40 have started to open SMEs since the provision of formal sector employment began to shrink, forcing them to dare to open independent businesses. The development of accounting information systems for SMEs meets several challenges and urgencies, namely: (a) enhancing UM human resource skills in using computerized facilities, (b) capital for procurement or investment of computers and accounting systems, and (c) Assistance of relevant authorities for management SMEs are sustainable, running smoothly as expected and there is no period of momentum. [1].

3.d). In Nigeria

Fagbemi et al (2016) in the study of Evaluation of Accounting Information Systems and Small Business Performance in the State of Kwara, Nigeria, This study revealed that there is a positive relationship between SME performance and adoption of accounting information systems. [14]. Application of accounting information systems can lead to better decision making and effective inventory control systems as shown in Table 5.

Table 5. Effects of Accounting Information Systems on SME Performance [14]

Variable	Coefficient	Std. Error	z-Statistic	Prob.
AIS1	1.375134	0.505591	2.719853	0.0065
AIS2	1.249620	0.454326	2.750492	0.0060
	Limit Points			
LIMIT_2:C(3)	3.846397	1.308007	2.940656	0.0033
LIMIT_3:C(4)	6.193614	1.442028	4.295073	0.0000
LIMIT_4:C(5)	9.425577	1.852325	5.088510	0.0000
Pseudo R-squared	0.286409	Akaike info criterion		1.968257
Schwarz criterion	2.157652	Log likelihood		-45.19055
Hannan-Quinn criter.	2.040630	Restr. log likelihood		-63.32839
LR statistic	36.27568	Avg. log likelihood		-0.886089
Prob(LR statistic)	0.000000			

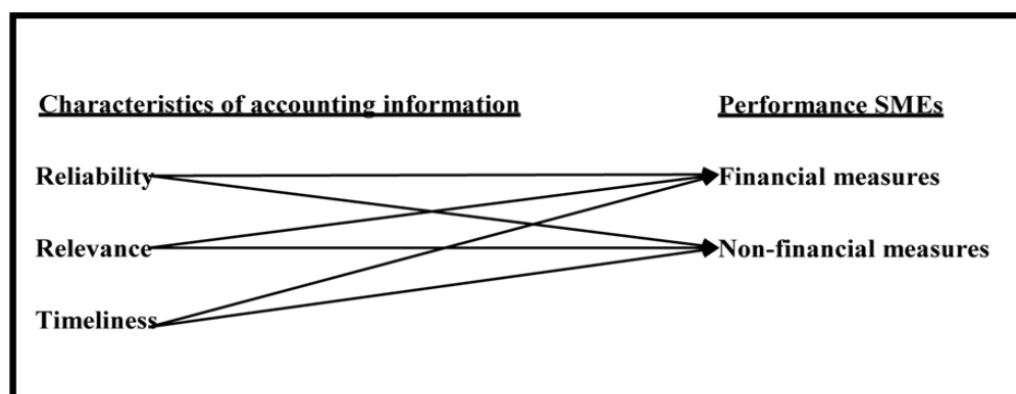
It was also found that the size of the organization to a certain extent, determined the adoption of the accounting information system adopted by them. This study reveals a positive relationship between the adoption of accounting information systems and easier access to credit, that is, the adoption of accounting information systems by small and medium scale companies will facilitate their access to credit facilities. It was further found that adoption of AIS was expensive and this might be the reason why some SMEs failed to adopt it. Therefore, it is important for SMEs to adopt information systems, especially accounting information systems, for their business operations so that they can face competitive pressure not only in the SME industry but also from larger companies. It can be concluded that the accounting information system will significantly affect the performance of small and medium businesses. Also, the accounting information system

is relevant to the size and needs of small and medium businesses. [14].

3. e). In Iraq

Ehmad et al (2014) investigates the impact of the use of AIS on the performance of small and medium enterprises (SMEs) in Iraq. The independent variable is the use of AIS and the dependent variable is the performance of SMEs. This model illustrates the effective mechanism of using AIS on SME performance. This shows how the dimensions of the use of AIS have an impact on aspects of SME performance. Based on their rationale, the following section presents detailed propositions related to these relationships. In Figure 5, the conceptual model proposes how the use of AIS impacts SME performance. To examine the proposed relationship between the use of AIS and SME performance. [15]

Figure 5: Theoretical Framework Characteristics of accounting information on AIS performance [15]



Therefore, this paper proposes the following hypothesis: The performance of small and medium enterprises (SMEs) will vary with the choice of accounting information system (AIS) adopted. The most common form of business organization is SMEs in the world. SMEs have different characteristics that separate them from large companies with diverse shareholders, and these characteristics can result in greater efficiency and higher profitability than other companies. The use of AIS is one of the most important indicators for the sustainability of SMEs. Conceptually, this study shows SME performance varies with the choice of AIS they adopt. Studies show that SMEs who obtain extensive AIS resources are able to create competitive advantage. However, previous research had difficulty in providing evidence of a positive relationship between the use of AIS and SME performance. [15].

3. f). In Jordan

Ahmed (2018) in his research on the impact of AIS reliability based on business performance by mediating the quality of financial reporting obtained the results of the analysis supporting the hypothesis that the reliability of AIS will have a significant direct and positive influence on business performance. These results are consistent with the conclusions reached by various scholars. Significant efforts have also been made to understand the relationship between financial reporting quality and business performance. This study reveals that there is a significant positive relationship between the quality of financial reporting and business performance. As shown in the comparison of the effect of the reliability of AIS and the quality of financial reporting in terms of business performance below [16]

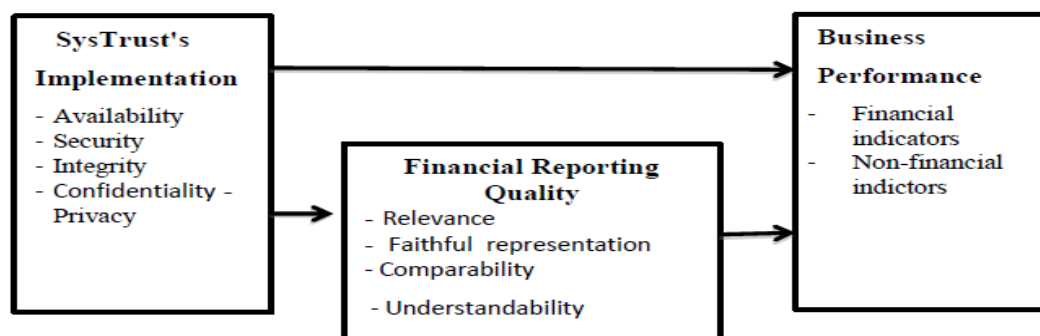
Table 6. Comparison of the Effect of AIS Reliability and Quality of Financial Reporting Based on Business Performance [16]

Hypotheses	Multiple R	R. Square	Adjusted R Square	D F	F	Sign
Reliability of AIS	0.822 ^a	0.676	0.665	11	63.340	0.000 ^b
Quality of Financial Reporting	0.808 ^a	0.653	0.0649	4	160.317	0.000 ^b

In comparing the strength of the effect of the reliability of AIS on business performance and its effect on the quality of financial reporting at the aggregate level, the results in Table 6 show that variations in business performance are little explained by AIS reliability more than by quality financial reporting measures. The proposed integrated framework is used here to investigate

whether business performance (ie financial and non-financial indicators) is a function of implementing the SysTust framework as an internal accounting control system (ie, availability, security, processing integrity, confidentiality and privacy) through roles mediating the quality of financial reporting. The expected relationship between these constructs is illustrated in Figure 6. [16]

Figure 6. Conceptual Framework [16]



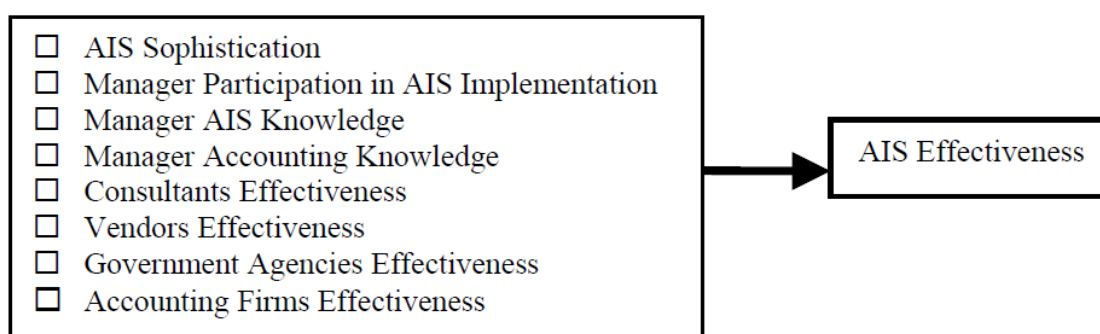
It can be concluded that the relationship of business performance with the reliability of AIS is far better than with quality financial reporting. The results of testing the mediating effect of the quality of financial reporting on the relationship between the reliability of AIS and business performance at the aggregate level shows that partially mediated this relationship. In conclusion, the results have provided empirical evidence that the relationship between these constructs: AIS reliability, business performance, and financial reporting quality are all significantly and

positively related. In addition, it provides support for the quality capabilities of financial performance to mediate the relationship between AIS reliability and business performance. [16]

3. g). In Malaysia

Research conducted by Ismail (2009), apart from their AIS average and accounting knowledge, company managers participate highly in the implementation of their company's AIS. Respondent companies also consider their AIS implementation to be quite effective. Finally, the effectiveness of AIS was tested against eight independent variables.[17]

Figure 7. Research Model [17]



The results of this study support the hypothesis regarding the relationship between manager's accounting knowledge and the effectiveness of AIS (H4), vendor effectiveness and AIS effectiveness (H6), and the effectiveness of accounting firms and

the effectiveness of AIS (H8). It is also interesting to note that manager's accounting knowledge seems to have a greater impact on the effectiveness of AIS implementation among SMEs, compared to the

advice offered by accounting firms and vendors. This evidence shows that, while getting advice from external experts such as accounting firms and vendors can be important for SMEs, manager's accounting knowledge is very important for companies to implement effective AIS. In addition, because most SMEs adopt accounting-based applications, accounting knowledge becomes more important for SME managers. This finding implies that manager's accounting knowledge, perhaps with the help of effective external experts, plays an

important role for SMEs to achieve better AIS effectiveness. However, the sophistication of AIS (H1), the participation of managers in the implementation of AIS (H2), the knowledge of AIS managers (H3), the effectiveness of consultants (H5), and the effectiveness of government institutions (H7) seemed insignificant in this study. The insignificant result of the relationship between AIS sophistication and AIS effectiveness is somewhat unexpected. Therefore, SME managers need to be involved rather than participating in the implementation of AIS. [17].

4. SUCCESSFUL CRITICAL FACTORS

Some researchers claim that the implementation of information systems can be determined by several independent factors such as; Sophisticated Information System, owner's commitment to information systems, external information technology expertise, and the level of Information Systems. This section will explain the factors that influence the implementation of information systems as suggested in the research of Budiarto and Rahmawati (2015). namely: [18].

1. Sophisticated Information System

An organization that designs complex AIS to meet strategic objectives and improve their performance can be measured according to 4 dimensions, namely; scope, timeliness, aggregation, and integration. Technological sophistication is a moderating variable that affects the relationship between service and performance. They suggest that affirmation requires sophisticated technology because: first, businesses need a strong scientific technical base; second, new technology can quickly make existing technology obsolete. There is a significant and positive relationship between IT sophistication and AIS design. This advanced technology will provide sufficient information for accountants; this provides information that can be used when designing AIS. [18]

2. Organizational Characteristics

Organizational characteristics also influence technology implementation. This includes business

size, competitive environment, and information intensity, all of which are important factors that influence IT adoption in small businesses. There are significant differences between large and small companies in technology implementation. In a changing environment, markets are becoming more competitive, and small companies must invest in IT to compete in a globalized environment. Businesses in various sectors have different information processing needs, and those who are less sensitive to the information sector. more likely to adopt IT than the more information intensive sector. [18]

3. Business strategy

Business strategies that consist of cost leadership and innovative differentiation have a significant influence on AIS design. A small company needs a competitive advantage by adopting a cost leadership strategy to find out whether the feature is acceptable to the organization or IT team to avoid inconsistencies in subsequent business processes. However, similar to a cost leadership strategy, an innovation differentiation strategy can only be effectively blocked and applied to sophisticated AIS designs. Alignment between IT strategies and business strategies will support their operations and transactions. Organizations with more sophisticated IT tend to make their business less successful compared to uncomplicated systems. Efficiency will be achieved if the company has the highest alignment and good performance. In an uncertain environment, when the market becomes more competitive, SMEs must adopt a strategy and consider investing in IT development with various customers. Aligning strategies with the environment can improve organizational performance. [18]

4. Commitment Owner

The owner of the company is the key to the successful implementation of information technology. Here the company owner with his knowledge can adopt information systems and have the ability to keep using the application for as long as the company lives by updating accounting information for accurate and timely decision making. Adoption of accounting information will ensure

better accounting practices because good accounting practices have several implications for SME managers in developing their business. In small companies, the owner will be more responsible for the development of information and technology to improve organizational performance. [18]

5. External IT expertise

Successful implementation of information technology will most likely occur when external technology experts work as a team with senior managers to integrate information so that synchronization of the quality of financial reporting is designed and the sharing of information technology management resources for AIS becomes more special. [18]

5. CLOSING

5.1. CONCLUSION

From discussions on best practices relating to the reliability of accounting information systems for small and medium businesses it can be mentioned that there is a positive relationship between the performance of SMEs and the adoption of accounting information systems based on the ability of information technology in presenting the quality of financial reporting and the commitment of company owners to apply existing changes at the user level. The level of computerized SME activities must be increased in line with current level technological advances for SMEs that have adopted accounting information systems. In addition, a critical factor for the successful implementation of AIS for SMEs is how the company owner can keep abreast of the sophistication of information systems so that there is harmony between the application of the latest technology and the dimensions of the benefits of accounting information for decision making through improved performance indicators.

5.2. AIS CHALLENGE AHEAD

The discussion of AIS applications in most journals is on desktop-based AIS applications and the quality of accounting information that can be understood by managers and company owners is a series of

accounting activities. Therefore, in the future the use of the internet will become a topic of AIS reliability in improving company performance. In addition, managers are required to make more accurate decisions on AIS applications through an artificial intelligence system to be able to create accounting information that has competitiveness. [19] Muhannad Akram Moqbel (2014) in his research on the Impact of Accounting Information Systems (AIS) on E-Commerce Analytical-Service Sector-Jordan ASE concluded that research on the effects of accounting information systems for companies listed in the service sector on the Amman Stock Exchange e-commerce uses three main aspects: The existence of an accurate accounting information system forces companies that develop methods to deal with e-commerce, the effect on accounting information systems under E-commerce will be related to the influence of accounting information system components and finally the effect on Accounting information systems under E-commerce will change the company's physical and human resources. [19]. [20] Muhannad Akram Ahmad and Farah Hanna Zawaideh (2014) in their study discussed the Impact of Expert Systems on AIS - Characteristics and Productivity of the Work Life Cycle: His research presents an improved study contributed by accounting information systems by the spread of artificial intelligence techniques. Artificial intelligence has broad interests in various prospects for computer systems and human interaction. The best aspect of artificial intelligence is to make human machine interaction more reliable and higher to the human level. [20]

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